

Business Banking

Federally Insured by NCUA



It's important you have someone you can trust when it comes to your business needs. Helping you achieve your financial goals is our top priority, and our experienced staff is ready to assist you in all of your business ventures.



Fast

We know how rapidly business can move, and we're able to act just as quickly. Since Vantage West is member-owned, we underwrite and fund all the loans we offer, so we can tend to your lending needs much faster than banks. We don't need to contact someone in Boston or New York and wait for their decision about your loan, so we can help you out and get you back to focusing on your business in no time.

Flexible

Being part of a credit union community comes with its own set of perks that can benefit you and your business. With more than \$1.4 billion in assets and a focus on our members as the credit union owners, Vantage West can keep rates and fees low. Plus, we can extend our help to businesses of all sizes. We understand that all businesses have financial needs, and we are here to support your growth with robust business banking and merchant services along with a high level of personalized customer service.

Local

When you trust Vantage West with your business banking, you can take pride in knowing that you're helping grow our financial strength, and in turn aiding our tradition of providing members with the best banking experience available. Plus, working with us on your business expands our knowledge of the region and gets us even more in tune with what you and other local business owners need, enabling us to provide an even higher level of personalized customer service.

Business Loans

We want to establish banking relationships with you and your business that help you prosper. That's why we offer a variety of loan options to fit your needs, whether you're looking to buy commercial real estate or shopping for equipment and inventory.

Commercial Real Estate

Loans designed to provide you with the resources to purchase, build, or refinance commercial real estate including office buildings, manufacturing facilities, warehouses, and churches.

- Owner-occupied loans (business owner must occupy at least 50% of the building space)
- Construction loans
- Real estate investment property loans
- Fixed and variable rate options with amortizations of up to 25 years

Business Installment

These loans have fixed rates and are used for business purposes, with flexible terms of up to 84 months.

- Purchase or refinance of equipment
- Commercial vehicles
- Debt restructure
- Expansion
- Permanent working capital

Lines of Credit

A revolving line of credit is designed to provide you and other business owners with access to cash in order to meet short-term business needs.

- No need to re-apply each time you need access to cash
- Available overdraft protection for business checking accounts

Procurement Line of Credit

This pre-approved line of credit enables you and other business owners to qualify for equipment purchases to be made within one year.

- Provides the ability to expedite payment for purchases with pre-approved funds
- Draws made from the pre-approved line reduces available funds
- Maximum term of 12 months, then availability permanently expires



Commercial Vehicle

From company cars to commercial trucks and tractors, we can get you financed and on your way to the office or your worksite.

- Take advantage of outstanding rates, terms, and special additional credit union services

SBA Loans

Proceeds from these loans may be used for most sound business purposes, including working capital, machinery/equipment, furniture/fixtures, land/building (including purchases), renovation and new construction, leasehold improvements, and debt refinancing (under special conditions). The SBA website offers helpful information and resources regarding financial statements, business seminars, special SBA loan programs for women, minorities, start-up companies, and more.

- Lower down payment requirement
- Longer repayment terms (this means lower monthly payments)
- Higher loan-to-value ratios allowed (makes qualification easier)
- Borrow up to 90% of your financing needs (preserves working capital)
- Projected income taken into consideration, in addition to historical cash flow
- No balloon payment at the end of the loan
- Fixed and variable rates offered
- Available for up to \$350,000 with SBA Express



Business Credit Cards

Our Business Visa® Credit Card offers you a revolving source of funding that can help you with a number of business needs. With this card's flexibility, convenience, and security, you can easily manage your business expenses and track your cash flow. Plus, enjoy cash back rewards while using the easy and instant purchasing power of a card that's accepted at millions of locations.

- No annual fee
- 1% cash back rewards are automatically credited to your Business Regular Share account each month
- Competitive rates
- No balance transfer fee¹
- Local service for your business relationship
- Same competitive rate for purchases and balance transfers¹
- Travel insurance
- Available funds can be transferred over PhoneBank, ATMs, Online Banking, or at any branch¹

Business Accounts

In order to build stronger banking relationships one business at a time, we work hard to understand your business and offer account packages that are specific to what you need. Whatever kind of account options you're looking for, we have dedicated business team members with the professional experience to help. We also have cash management tools to fit the needs of businesses of all sizes.

Business Checking Accounts

- Standard Business Checking
- Select Business Checking
- Premier Business Checking
- Community Business Checking
- Interest on Lawyer's Trust Accounts (IOLTA)

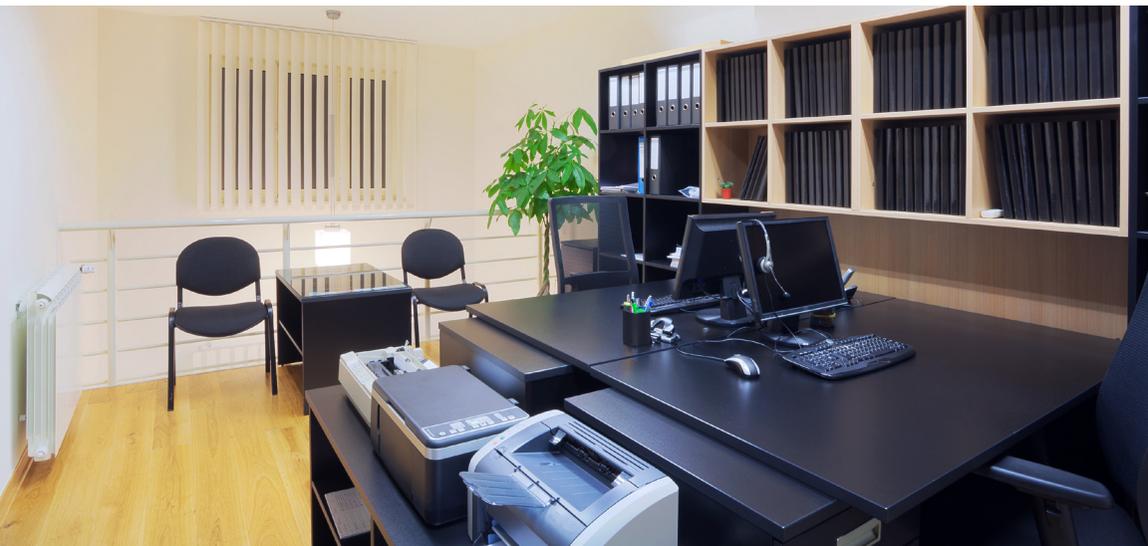
Business Savings Accounts

- Business Regular Share Account
- Business Premium Share Account
- Business Share Certificate Account
- Business Jump-Up Share Certificates
- Business High Yield Money Market

Equipment Leasing

Help grow your business by taking advantage of our flexible financing solutions. Through our partnership with Capital Funding Alliance, we're able to provide you with equipment leasing options that fit your needs.

- Low or no down payments
- New or used equipment
- Options for start-up companies
- Conserve your cash and credit lines
- Financing available from \$5K-\$5M
- Operating Leases and Capital Leases





Merchant Services

Every business needs a specific set of essential tools in order to grow, and we're committed to providing you with what you need to succeed. We make it easier for your customers to pay you, because we know that's what drives and sustains your business. Our debit and credit card processing services support every major credit card and interface with most major networks. Plus, we offer month-to-month service agreements at competitive rates.

- E-commerce solutions
- Wireless solutions for mobile merchants
- Credit card processing
- Electronic Benefits Transfer (EBT)
- Check verification services

Payroll Services

Payroll doesn't have to be stressful. Through a partnership with BenefitMall, we're able to offer solutions that help make your payroll an easy and stress-free process that keeps you and your employees happy.

- Direct deposit
- Full payroll services
- Benefits services/Workers' compensation
- Local payroll specialists
- Award-winning service

Online Banking and Business Cash Management

Manage your business finances online for the ultimate in convenience and flexibility when it comes to your business banking. Plus, you can take your Online Banking experience to an even higher level with our Business Cash Management service. Its customizable platform caters to your business's financial needs and offers a fast and flexible means to reconcile accounts, manage money with QuickBooks®, and optimize cash flow.

- Control staff access
- Set up email alerts for ultimate control of funds
- Move funds between business share accounts
- One-click wire transfer requests
- Place stop payments
- Schedule multiple disbursements through Automated Clearing House (ACH)
- Direct connect to QuickBooks
- Reconcile accounts

Remote Deposit Image Capture

Save time and manage your business more efficiently. Safely scan and deposit checks into your business account without having to go to a branch or fill out a deposit slip. Remote Deposit Capture works for personal checks, business checks, money orders, traveler's checks, cashier's checks, and government warrants.

- Easy bookkeeping - Accounting records automatically update as checks are scanned.
- Less data entry - Character-recognition technology fills in account numbers and dollar amounts as you scan checks.





- Automated QuickBooks and Peachtree® accounting - Matches check payments to customer invoice and updates accounts receivable.
- Quick and accurate archiving - Images of scanned checks are available online for up to 15 months or in an offline database for 7 years.
- More accurate and less costly information management - Features customer matching, data extracts, and automatic updates, all to simplify accounting processes.

Mobile Deposit

If you're not using Business Cash Management, you can still skip a trip to a Vantage West branch or ATM, simply by using our mobile app and your smartphone to deposit checks into your account.

Vantage West @ Work

Show your employees you appreciate them with the Vantage West @ Work program. Contact us for details.

¹Balance transfers must be processed by a Vantage West Credit Union employee. A transfer done via Online Banking, ATMs or PhoneBank will be treated as a cash advance. Cash advance fees may apply.

Some products and services are subject to approval. Certain restrictions and fees may apply. Subject to change without notice. Certain types of transaction may require specific equipment. For the most current information go to vantagewest.org.
NMLS# 485751



Business Locations

Pima County

1st Avenue	4280 N. 1st Ave.
Broadway	8465 E. Broadway Blvd.
Catalina	16460 N. Oracle Rd.
Craycroft	2222-4 S. Craycroft Rd.
DM Air Force Base	3320 S. Craycroft Rd., Bldg. 2520
Marana (AZ Pavilions)	8290 N. Cortaro Rd.
Northwest	550 W. Magee Rd.
Rita Ranch	7394 S. Nexus Rd.
Southwest	3125 E. Valencia Rd.
Tanque Verde	7163 E. Tanque Verde Rd., Ste. C114
University	801 E. Speedway Blvd.
Wilmot	1100 N. Wilmot Rd.

Maricopa County

32nd & Shea	10440 N. 32nd St.
Black Canyon	3416 N. 24th Ln.

Pinal County

Casa Grande	2008 E. Florence Blvd.
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Cochise County

Tombstone	218 S. Sumner St.
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Contact Information



Online

vantagewest.org or info@vantagewest.org



Phone

800.888.7882

Telecommunications Device for the hearing impaired (TDD) 520.733.9453



Corporate Address

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Mailing Address

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