



Business Products & Services



CONTACT INFORMATION

SANDUSKY

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VERMILION

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WEBSITE: www.vlfcu.org



FACEBOOK: www.facebook.com/VacationLandFCU



TWITTER: www.twitter.com/VacationLandFCU



YOUTUBE: www.youtube.com/VacationLandFCU

SUCCESS

is the only option for your business

When it comes to financial services, VacationLand FCU knows how to make it simple for small businesses.

We understand that owning your own business can be complicated and we are here to help ease your business stress with experienced managers and business accounts with branches in key areas to be able to service you locally. This is why our Member Business Services offers products that will meet all types of needs for all types of businesses.

While you may not need all our business products now, they are available to you as you grow or the need arises.

Small Business Products & Services

✓ Business Basic

The Business Basic Checking Account is designed to assist in the management of the income and expenses of your business. This product is designed for smaller businesses with lower account activities.

✓ Business Share Account

VacationLand Federal Credit Union savings are recorded as Shares due to the financial cooperativeness status. The minimum amount to open an account is \$25 with a minimum balance of \$100 to earn dividends. You will have easy access to your money via Tellerphone or Online Banking.

✓ Business Term Share Certificates

(similar to Certificate of Deposit)

Short or long-term investments are available for minimum deposits of \$500 (regular) and \$50,000 (jumbo) for various terms.

✓ Business Money Market Plus Account

This account combines the best in money market features into one complete account designed to provide you with the most value. The minimum amount to open the account is \$2,000. It is tiered to allow you to earn higher dividends as your investment grows. The minimum deposit and withdrawal from this account is \$500, limited to four withdrawals or transfers per month.

When you borrow money for your business from VacationLand FCU, you will save time and money with our streamlined application process and competitive business loans.

- Commercial Real Estate Loans
- Term Loans
- Lines of Credit
- VLFCU Business Visa

Member Service Loan Checklist:

- ☐ Completely Signed Application
- ☐ Three-year history of business financial statements (including balance sheet and income statement)
- ☐ Year-to-date interim financial statements with comparable prior year
- ☐ Three-year history of corporate/business tax returns
- ☐ Schedule of fixed debt and lease payments for company
- ☐ Three-year financial history of any affiliate companies (if applicable)
- ☐ Management/Owner biographical information

Additional Information for Construction Loans:

- ☐ Copy of preliminary construction plans, specifications
- ☐ Copy of construction contract with
- ☐ General Contractor
- ☐ General Contractor's line item budget
- ☐ Construction time line
- ☐ Copy of leases (if applicable)

The above is a general list of items that may be required for loan processing. Additional items may be requested through the approval process.

