



Dear Business Owner,

Thank you for your interest in our Business Services Program and establishing membership with Pacific NW Federal Credit Union. This checklist has been provided to assist you through the process of gathering the necessary information for establishing membership and accounts with the credit union. Complete information will ensure proper handling of your request. Please provide the following information (as applicable):

- \_\_\_ 1. Business Account and Authorization Card
- \_\_\_ 2. Business Authorized Signer(s) Agreement (if applicable)
- \_\_\_ 3. Business Services Questionnaire
- \_\_\_ 4. Sole Proprietorship / Association:
  - a. Assumed Business Name Filing (if applicable)
  - b. IRS Taxpayer Identification Number Designation or copy of Tax Return (if applicable)
  - c. Copy of Driver's License for all signers
- \_\_\_ 5. Limited Liability Company:
  - a. Limited Liability Company Operating Agreement (signed copy)
  - b. IRS Taxpayer Identification Number Designation or copy of Tax Return
  - c. Copy of Driver's License for all signers
- \_\_\_ 6. Corporation (For Profit, Not-for-Profit, Professional, Cooperative):
  - a. Articles of Incorporation and/or Bylaws (signed copy)
  - b. IRS Taxpayer Identification Number Designation or copy of Tax Return
  - c. Copy of Driver's License for all signers
- \_\_\_ 7. Partnerships (General, Limited & Limited Liability):
  - a. Partnership Agreement (signed copy)
  - b. IRS Taxpayer Identification Number Designation or copy of Tax Return
  - c. Copy of Driver's License for all signers

Thank you for the opportunity to assist you with your financial needs. If we may be of any further assistance, please contact us at:

Portland area	503-256-5858
Vancouver area	360-693-7368
Hood River area	541-387-4192
Toll-free	800-444-5858









<b>DEPOSIT RATES</b>			
<b>PRODUCT</b>	<b>BALANCE REQUIREMENTS</b>	<b>ANNUAL PERCENTAGE RATE (APR)</b>	<b>ANNUAL PERCENTAGE YIELD (APY)</b>
Business Savings	\$500.00 to earn dividends	.50%	.50%
<b>Business Checking</b>			
Biz-e Free	None	N/A	N/A
Bronze	\$500.00 to waive \$5.00 service charge	.50%*	.50%
Gold	\$2,500.00 to waive \$10.00 service charge	.50%*	.50%
Platinum	\$10,000.00 to earn dividends	Refer to Money Market Rate Sheet for rates*	
Business Money Market	\$2,000.00 - \$9,999.00	Refer to Money Market Rate Sheet	
	\$10,000.00 - \$24,999.00		
	\$25,000.00 - \$49,999.00		
	\$50,000.00+		
Certificates of Deposit	Term in Months	APR Range	APY Range
	3	Refer to Certificate of Deposit Rate Sheet	
	6		
	12		
	18		
	24		
	36		
	48		
	60		

\*Interest paid on Business Checking Accounts is compounded monthly

<b>LOAN RATES</b>				
<b>PRODUCT</b>	<b>RATE TYPE</b>	<b>ANNUAL PERCENTAGE RATE</b>	<b>INDEX OR BASE RATE</b>	<b>MARGIN***</b>
Lines of Credit	Adjustable	Call for current rate	Prime Rate*	1.00%-6.00%
Term Loans	Fixed	Call for current rate	Prime Rate*	2.25%-3.50%
Real Estate	Fixed	Call for current rate	Treasury**	2.00%-5.00%
VISA Awards	Fixed	9.75%	N/A	N/A

**Business Loan/Line of Credit Features:**

Lines of Credit are revolving variable rate, with monthly interest payments and annual renewal period  
 Term Loans may be amortized up to 12 years, with rate and payment fixed for 5 years  
 Commercial Real Estate may be amortized up to 25 years, with rate and payment fixed for 5 years

\*Prime means the Prime Lending Rate as published in the Wall Street Journal

\*\*Treasury means the Weekly Average Treasury Constant Maturities 3-yr or 5-yr rate as published in Federal Reserve Bulletin H-15

\*\*\*Margin is determined after loan underwriting based on overall risk of loan

Rates are subject to change without advance notice.

<b>Business Checking Account Fees</b>		
Type of Account	Features	Monthly Service Charge
Biz-e Free Checking	10 checks cleared per month	None
Bronze Business Checking	50 checks cleared per month Earns dividends	\$5.00 month Waived with \$500 average daily balance
Gold Business Checking	300 checks cleared per month Earns dividends	\$10.00 month Waived with \$2,500 average daily balance
Platinum Business Checking	Earns Tiered Money Market Dividends when \$10,000 average daily balance maintained Unlimited check clearing	\$20.00 month
<b>Other Business Services Fees</b>		
Check Clearing Charge	After established limit/per item	\$0.15
ATM Inquiries & Withdrawals	Non Co-Op Network Machines Surcharge by ATM owner may apply	\$0.50
Cashiers Checks	Payable to 3 <sup>rd</sup> party	\$3.00
Counter Checks	Per 12 – no charge with new checking account	\$2.50
Federal Tax Deposit	With coupon / per payment	\$20.00
Foreign Currency Deposit	Per non US currency type / per deposit	\$30.00
Night Depository	Secure, locked depository	\$20.00 1 <sup>st</sup> key; \$5.00 each additional key Non-Refundable
Plastic Card Replacement	7-10 day delivery time	\$10.00
Plastic Card Replacement w/ PIN	7-10 day delivery time	\$13.00
PIN Reissue	7-10 day delivery time	\$3.00
Special orders or Rush orders will incur additional shipping expense. Contact Credit Union for costs.		
Stop Payment	Check / ACH per stop Corporate check per item	\$20.00
Overdraft Fees	Per occurrence	\$30.00
Non-Sufficient Funds Fees	Per returned item	\$30.00
Return Items	Deposits returned unpaid / per item	\$20.00
Request for Copies	Member check / per item	\$2.00
	Member deposited item / per item	\$5.00
	Corporate check / per item	\$3.00
	Member check faxed copy / per item	\$10.00
	Visa draft / per item	\$6.50
	Member Account Statement / per month	\$2.00
Dormant Account	Savings account only, no activity for 12 months and balance at or below \$500	\$10.00 monthly
Account Reconciliation/Research	Per hour	\$15.00
Currency Fee	Currency straps only/per strap	\$0.50
Coin Fee	Rolled coin only/per roll	\$0.05
Collection Payment	Other institution Credit Card / ACH	\$15.00 / \$10.00
Money Order	Per Item	\$1.50
Wire Transfer	Domestic / per wire	\$12.00
	International / per wire	\$30.00
	Incoming / per wire	\$8.00
<b>Bill Payer Fees</b>		
Biz-e Free Checking	20 transactions per month	No Charge
Bronze Business Package	15 transactions per month	\$4.95
Gold Business Checking	25 transactions per month	\$2.95
Platinum Business Checking	30 transactions per month	No Charge
\$0.50 charge per transaction after established limit exceeded		
<b>Business Loan Fees</b>		
Application / Processing	Non Real Estate	\$250
	Real Estate	\$500
Charged at the time of application, non refundable, will be credited towards closing costs on approved loans.		
Loan Fee	Percentage of loan amount / per loan	1%
Loan package fee discounts available for loans underwritten and closed at the same time.		
Loan Rewrite Fee	Percentage of loan amount / per loan	½%-1% with \$500 minimum
Loan Renewal Fee	Per renewal	\$500
Documentation Fee	Varies by loan type	\$200 - \$500
Additional third party fees vary, will be paid by borrower and may include: Credit Report, Underwriting, Appraisal/Collateral Evaluation, Environmental Report and Title/Escrow expenses		