

LOANS

LINES OF CREDIT

A flexible ARFCU line of credit is easy to use and can cover:

- Short-term cash needs until accounts receivable are collected
- Seasonal working capital needs

TERM LOANS

Term loans are used to finance the acquisition or modernization of the company's productive assets. Use a term loan to:

- Purchase machinery, equipment, furniture, fixtures and leasehold improvements
- Expand or modernize facilities
- Buy business vehicles

COMMERCIAL REAL ESTATE

ARFCU offers very competitive financing for commercial real estate, including the purchase of existing buildings or refinancing current loans, for:

- Commercial properties, both owner and non-owner occupied
- Rental housing, apartment or combination business/residential properties

BUSINESS CREDIT/DEBIT CARDS

The ARFCU business card provides a flexible way to streamline purchases and control expenses. You can:

- Separate business and personal expenses
- Issue cards to employees for purchases or travel
- Set the spending limit on each card

DEPOSITS

CHECKING AND INTEREST-BEARING DEPOSIT ACCOUNTS

An ARFCU business checking account gives you a simple, cost-effective way to manage cash flow and process daily transactions.

Our business savings account earns competitive interest rates and maximizes savings.

AUTOMATED INFORMATION AND TRANSACTION SERVICES

Business members can take advantage of our free online services via secure Internet login. You can:

- Review deposits, loan balances and transaction information
- Transfer funds or take an advance on a line of credit
- Reorder checks
- Place stop payments on written checks

MERCHANT BANKCARD SERVICES

ARFCU offers a complete system to allow your business to accept credit/debit cards. We provide a variety of processing options and 24/7 toll-free support. Call Nova Information Systems at (207) 230-2102 for details.

BUSINESS TAX PAYMENTS

We offer simple options to pay your business taxes. We can help you electronically file and pay your tax due from your place of business. Pay from the convenience of your home at www.eftps.gov, or by calling (800) 555-8778 or (877) 511-4899.

ADDITIONAL SERVICES

ARFCU offers a range of additional services for businesses and many personal services for your employees.

Services include:

- Christmas, tax and vacation savings clubs
- Certificates of deposit
- Children's Fun Zone savings accounts and certificates of deposit
- Mutual fund investing
- IRA accounts and certificates
- Financial and estate planning
- Personal loans
- Vehicle loans
- Personal mortgage loans
- Home equity loans
- Student loans
- Personal lines of credit
- Visa debit cards
- MasterCard credit cards
- Overdraft protection and courtesy pay
- Home banking via the Internet
- Online bill pay
- 24-hour audio response
- 8 fee-free ARFCU ATMs across the North Country
- National fee-free ATM networks
- Direct deposit and payroll deductions
- Night depository (not at all locations)
- American Express Travelers Cheques
- Relationship pricing benefits
- Wire services
- Notary public services
- Insurance

FEES

- If your minimum balance is less than \$5,000.00, a \$5.00 monthly fee is assessed.
 - If your minimum balance is \$5,000.00 or greater, the monthly fee is waived.
 - ATM/debit card fees are \$0.75 per month. Users are allowed unlimited transactions per card.
 - Account fees are outlined in more detail in our disclosure booklet.
- Fees are subject to change.*

MEMBERSHIP

The Adirondack Regional FCU can serve all persons who live, work, worship or attend school in Clinton, Essex and Franklin counties, and underserved portions of St. Lawrence County of NY state, as well as business and other legal entities located therein.

For more information about membership benefits, contact your nearest office.

INFORMATION

COMMERCIAL LOAN OFFICER

George LaVigne
(518) 359-2921, ext. 17
chip@adkcreditunion.com

ONLINE INFORMATION

www.adkcreditunion.com
information@adkcreditunion.com

24-HOUR AUDIO RESPONSE

1-800-463-1853

LOCATIONS

TUPPER LAKE, NY

280 Park St. • Tupper Lake, NY 12986
Phone: (518) 359-2921 • Fax: (518) 359-7366
Lobby: Mon-Fri 9:00-5:00
Drive-Thru: Mon-Fri 8:30-5:00

POTSDAM, NY

166 Market St. • Potsdam, NY 13676
Phone: (315) 268-1440 • Fax: (315) 265-1322
Lobby: Mon-Wed 9:00-4:00,
Thurs-Fri 9:00-5:00, Sat 9:00-12:00
Drive-Thru: Mon-Fri 8:30-5:00,
Sat 8:30-12:00

SARANAC LAKE, NY

33 Depot St. • Saranac Lake, NY 12983
Phone: (518) 891-9958 • Fax: (518) 891-4814
Lobby: Mon-Fri 9:00-5:00
Sat: 9:00-12:00
Drive-Thru: Mon-Fri 8:30-5:00
Sat: 8:30-12:00

WILMINGTON, NY

5794 State Route 86 • Wilmington, NY 12997
Phone: (518) 946-2056 • Fax: (518) 946-2057
Lobby: Mon-Thurs 9:00-11:00, 11:45-5:00,
Fri 9:00-11:00, 11:45-6:00

PLATTSBURGH, NY

4 Seasons Plaza • 23 Smithfield Blvd.
Plattsburgh, NY 12901
Phone: (518) 562-0221 • Fax: (518) 562-0337
Lobby and Drive-Thru:
Mon-Wed 8:30-5:00
Thurs-Fri 8:30-6:00, Sat 8:30-12:00

BUSINESS SERVICES



Loans
Deposits
Additional Services

ADIRONDACK REGIONAL FCU

With convenient locations across the North Country and many online services, you can take us wherever you go!

