



## Business Flex Checking\* / \$0 Minimum Balance

Features 3.00% APY\* on balances up to \$15,000.

### Visa Debit Card Holder

\$0 - \$5,000 | 1.50% / 1.489%

### Visa Credit Card Holder

\$0 - \$15,000 | 3.00% / 2.959%

## Business Savings† / \$5 Minimum Balance

Earn daily dividends, paid monthly.

**Greater than \$0 | 0.03% / 0.03%**

## Money Market† / \$2500 Minimum Balance

Up to 6 withdrawals or transfers per month. Make transfers through Online Banking, SpeedyLine telephone teller, or in person. This account does not pay dividends on balances of less than \$2,500.

<b>\$0 - \$9,999   0.025% / 0.025%</b>	<b>\$10,000 - \$24,999   0.050% / 0.050%</b>
<b>\$25,000 - \$49,999   0.050% / 0.050%</b>	<b>\$50,000 - \$99,999   0.125% / 0.125%</b>
<b>\$100,000 or more   0.250% / 0.250%</b>	

## Merchant Card Services

If your business is expanding, the need for a flexible credit card payment system can be critical to your continuing success. Choosing the right financial partner for your merchant program can be equally important. Point West Credit Union's Merchant Bankcard Service Program uses a state-of-the-art system. Credit card and purchase card transactions can be processed electronically through a point-of-sale (POS) terminal, a touch-tone phone, or PC, and automatically deposited into your business account.

### Point West Credit Union's Merchant Bankcard Service Program provides the following:

- Straightforward pricing with month-to-month service agreement.
- Complete training for your staff.
- Competitive discount rates designed to give you the best rate based on your processing method and volumes.
- 24-hour customer service.
- Detailed statements identifying bankcard activity each month by location.
- Varied processing options, including automated response (ARU), PC processing or merchant terminal processing.
- Experienced personnel who understand merchant bankcard services and applications.
- A helpful, solution-focused customer service representative when you call with an inquiry.

\*APY = Annual Percentage Yield. Dividend Rate/APY may change at any time. To earn stated Dividend Rate/APY, member must meet outlined requirements for the month to be eligible. Members may only qualify for one of the stated rates above each month. Transactions for Point West credit/debit cards must post between 28th of prior month and 27th of current month to qualify. \*\*\*Visa credit card loan subject to credit approval. Contact Point West Credit Union for complete details at 503.546.5000. Federally insured by NCUA.

†Savings and Money Market Transfer Limitations- Up to six (6) transfers per calendar month, per suffix/account. The transfer limitation applies to preauthorized, automatic, overdraft, and telephone transfers (including SpeedyLine and Online Banking) to another account of yours or a third party. A preauthorized transfer includes any arrangement with Point West Credit Union to pay a third party from your account upon written or oral orders (such as your automobile insurance company or health club), including orders received through the Automated Clearing House (ACH). There is no limit on the number of transactions you may make to another Point West Credit Union account or withdrawals (checks made directly to you) when such transfer or withdrawal is initiated in person, by mail or at an ATM. No monthly fee if enrolled in paperless eStatements. Otherwise fee is \$2/month.

APR= Annual Percentage Rate. APY=Annual Percentage Yield. Point West Credit Union is a member-owned cooperative and pays dividends/interest based on current earnings. Future rates cannot be guaranteed. Dividends on are computed from day of deposit to day of withdrawal and posted on the last day of the month. The Annual Percentage Yield is a percentage rate that reflects the total amount of interest to be paid on an account based on the interest rate and frequency on compounding for an annual period. See our Fee Schedule for complete details on individual fees charged for specific services. You can also find our rates online at pointwestcu.com. Call Member Services at 503.546.5000 for additional service or assistance.

## Business Vehicle Loans (New, Used, Older Used)

**5.74% - 20.00% APR<sup>1</sup> (Fixed)<sup>2</sup>**

## Business Line of Credit / Personal

Advance the Line of Credit online at [pointwestcu.com](http://pointwestcu.com).  
Terms up to 60 months for personal loans.

**9.25% - 24.75% APR<sup>1</sup> (Variable)<sup>3</sup>**

## Business Consolidation

Looking to consolidate your outstanding (non-PWCU) debt? Our consolidation loan will help you lower your monthly payments and eliminate excess debt (additional restrictions and requirements may apply).

**10.24% - 25.49% APR<sup>1</sup> (Fixed)<sup>3</sup>**

## Business Share Secured

A loan to help members repair their credit. Deposit funds into a Point West share account or share certificate to secure the loan. Borrow up to 100% of the share balance. Loan status is reported to the credit bureaus.

**2.24% APR<sup>1</sup> (Fixed)**

## Business VISA

No annual or international transaction fees, auto rental and travel accident insurance, worldwide acceptance. Use as a charge card, ATM card, or for point-of-sale access. 25-day grace period, payment 3% of balance.

**8.95% APR<sup>1</sup> Purchase Rate**  
**8.95% APR<sup>1</sup> Cash Advance Rate**

<sup>1</sup>APR= Annual Percentage Rate. All rates are subject to change. All rates are variable, unless noted otherwise, and are tied to the Prime Rate. Rate changes the 1st day of the month after the Prime Rate index changes. You will receive written notification in advance of any increase. Rates are based on your credit history and current credit report. Loan term may be based on amount financed, age of collateral, and your credit score. All loans are subject to credit approval. Call Point West's Consumer Loan Center at 503.546.5000 or 888.468.5826 for the latest rates and terms.

<sup>2</sup>For lowest rate, loan payments must be made via automatic payment. Rate is 0.25% higher for non-auto pay loan payments.

<sup>3</sup>Automatic payments required for lowest rate.