

BUSINESS SAVINGS & INVESTMENTS

Savings and investment options to secure your future

BUSINESS PRIME MONEY MARKET

Maximize your earnings while keeping your funds accessible with our Business Prime Money Market account. Enjoy no minimum balance requirement and no monthly service fees, all while earning a competitive, guaranteed rate on your entire balance. Boost your earnings further by maintaining \$20,000 or more and at least one \$500/month ACH deposit.

HEALTH SAVINGS ACCOUNTS

Combine a high deductible health insurance plan with a FREE interest-bearing, tax exempt savings account.

WEALTH MANAGEMENT

Financial services are tailored to the specific needs of your business, including Retirement Planning, Business and Individual 401k Plans, Simplified Employee Pension (SEP) Plans, Profit Sharing, 403b Plans, Insurance, Stocks, Bonds and more.



BUSINESS LENDING

Lending options to achieve your business's financial goals

BUSINESS VISA®

Discover the power of our Business Visa® Credit Cards! Cobalt offers a variety of credit card options, such as low rates, no annual fee, cash back, or flexible rewards, all with contactless cards and EMV chip security. Our Visa® Business cards also feature Visa® Secure, an additional protection for online transactions. Whether you want to streamline your company's finances or access valuable rewards, we have the right card for you.*

BUSINESS TERM LOAN

Our Business Term Loan offers a flexible financing solution with fixed payments for the life of the loan. Borrow anywhere from \$10,000 to \$100,000, with unsecured financing available up to \$50,000. Enjoy competitive terms up to 60 months.

OPERATING LINES OF CREDIT

Have funds available for working capital as business needs arise or your business expands.

COMMERCIAL REAL ESTATE

Flexible real estate financing for the purchase or refinance of commercial and residential investment properties.

CONSTRUCTION

Lending programs for land purchases and real estate development projects, both residential and commercial.

BUSINESS BANKING

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BUSINESS CHECKING

Checking Accounts that are customized to fit your lifestyle

BUSINESS INTEREST CHECKING

- 75 FREE combined debits/credits per month, \$.15 for each additional item
- Tiered monthly dividends on monthly average daily balance above \$500**
- \$10 monthly service fee waived with a monthly average daily balance of \$500.

BUSINESS RELATIONSHIP CHECKING

- 200 FREE combined debits/credits per month, \$.18 for each additional item
- No minimum balance required
- \$15 monthly service fee waived with enrollment in online banking

BUSINESS RELATIONSHIP PLUS CHECKING

- 300 FREE combined debits/credits per month, \$.15 for each additional item
- \$25 monthly service fee waived with enrollment in online banking; a monthly average daily balance of \$5,000 or combined deposit balances of \$25,000.

Federally insured by NCUA



With all of our business checking accounts, you receive free online banking, free online bill pay, a free instant issue debit card, and access to over 35,000 fee-free ATMs worldwide. Plus, you can download our free mobile app to take advantage of secure banking features, such as remote deposit capture.

*Credit card rewards are available on the Business Cash Preferred, Smart Business Rewards and Business Real Rewards Cards. See a representative for full details.

**See representative for current rates. Fee refunds are on a per account basis.

For current rates, visit cobaltcu.com

BUSINESS SERVICES

Ensuring your account is protected from the unexpected

BUSINESS LINE OF CREDIT

Protect your Business Checking Account and manage cash shortages with a fixed-rate Business Line of Credit up to \$50,000†.

ONLINE AND MOBILE BANKING

Stay up-to-date on all of your business account activity and manage your banking from your desktop or mobile device with our convenient online banking and mobile banking app. Take the hassle out of paying bills with our free and secure online bill pay option.

ACH/WIRE SERVICES

Send or receive payments quickly and securely from the comfort of your own office. Apply for our ACH† or Wire Transfer Services, accessed directly from your Business Online Banking Account. A convenient solution for recurring or one-time payments, including payroll, direct deposits, vendor invoices and more.

MERCHANT PAYMENT SOLUTIONS

Accept all major credit and debit cards with innovative electronic payment solutions, including payment processing and electronic check conversion.

PAYROLL SERVICES

Save time and money processing payroll, calculating and paying the withholdings of employment taxes, as well as year-end tax preparation. Ensure regulatory compliance and avoid the risk of substantial monetary penalties.

FUNDS RECOVERY SERVICE

Avoid the hassle and inconvenience of collecting on insufficient checks with this FREE service.

†Credit qualifications apply.

