

# Business Services

The tools you need to do business.



AUTO BODY CREDIT UNION



## Lending a Hand in Business

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When it came time to put your savings in someone else's hands, you chose someone you knew and could trust. Shouldn't you do the same for your business?

Auto Body Credit Union has been serving its members for over sixty years. We've been committed to helping each individual succeed and use their money wisely. We established our business services products to help members as they pursued their dreams and ambitions of running their own business.

## Eligibility

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### Business Account Eligibility

The member business owner must be eligible for membership with ABCU.

Proper documentation must be obtained before a business account is opened.

### Required Business Forms

DBA, Partnership Agreement, Articles of Incorporation, or Articles of Organization (for LLC and an Operating Agreement if applicable)

Completed Business Account Application and Copy of Resolution

### Membership

Membership is open to:

- All employees of General Motors and affiliated companies working at General Motors Corporation facilities in Ingham, Eaton, Clinton and Ionia counties in Michigan; including employees of temporary services or employee leasing services working in these facilities.
- Employees of employer groups that provide membership to the credit union. Currently there are over 150 select employer groups who offer the benefit of credit union membership to their employees. (Please see the membership link on our website, [www.autobodycu.org](http://www.autobodycu.org).)
- Organized groups (i.e. UAW Locals) that provide membership to the credit union.
- Any person who has membership in the R.E. Olds Transportation Museum.
- Persons retired as pensioners from employer group participants.
- Anyone related by blood or marriage to a member, or anyone living in the same household as a member.



## Savings

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You can rest easy knowing that all savings accounts are insured up to \$250,000 by the National Credit Union Administration (NCUA), an agency of the U.S. government.

### Business Share Account

This represents your ownership in Auto Body Credit Union.

### Money Market Account

Featuring a four-tier interest rate structure, this savings account puts your savings plan into overdrive. Based upon minimum balances of \$2,000, \$20,000, \$75,000 and \$200,000, these accounts make your savings work even harder with higher interest rates. Interest is calculated using the daily balance method and is paid monthly.

### Certificates of Deposit

Certificates of Deposit are longer-term investments with a guaranteed rate of return. Typically, certificates offer the highest rate of return on savings. Offering varying terms of maturity, certificates require a minimum investment of \$500; interest is paid monthly.

## Checking

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Whether you are simply paying bills or you want your money to earn interest, you're sure to find a good fit with our business checking products.

### Business Basics Checking

Safe and convenient, our no-nonsense checking features:

- No monthly statement charges
- No minimum balance requirement
- Debit card
- Identity theft resolution services and overdraft protection may be available

Transactions: 75 free transactions per month\*

\*\$.25 per transaction over 75

### Business Advantage Checking

If you want an interest-bearing checking account, Business Advantage is for you:

- Minimum Balance: \$1,000 average daily balance to earn interest
- Interest is paid monthly using the daily balance method
- Debit card
- Identity theft resolution services and overdraft protection may be available

Transactions: 250 free transactions\*\*

\*\*\$.25 per transaction over 250



# Consumer Loans

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ABCU has a proud tradition of offering low loan rates and affordable repayment terms. We are building on that tradition by offering business loans up to \$50,000.

- Secured Loan—provides the funds you need to invest in equipment, inventory or other facets of your growing business.
- Line of Credit—offers you the benefits of open-end financing with 72 months repayment and access to a line of credit up to \$15,000. Revolving credit allows you to borrow for nearly any purpose.

# Card Services

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## VISA®

Get the credit you deserve with an ABCU VISA® credit card. Our card provides you with valuable member benefits, affordable rates, and worldwide acceptance. Finding a credit card that's right for you has never been easier.

- Cash Rewards
- Travel Rewards

If you don't carry an ABCU VISA®, then now is the time to apply.

## ATM Card

Our instant issue ATM card provides access to your accounts 24 hours a day, every day of the year. You can use it to withdraw cash, make transfers, check balances, deposit cash or checks. Simply come in to any Auto Body Credit Union office and we'll issue it on the spot. Transactions at ABCU ATMs are free, and you may make five free transactions per month at non-ABCU ATMs before incurring charges. ABCU 24-hour ATMs are available at all Lansing branches.

## Debit Card

If you have a checking account with Auto Body Credit Union, you should be experiencing the convenience of our MasterMoney Debit Card. It looks like a credit card, but works like a check. Use it for purchases at millions of locations worldwide—simply present your debit card at the point of sale and the funds are automatically deducted from your checking account.

It's easy to use and eliminates the hassle of carrying your checkbook or the worry of carrying large amounts of cash. Best of all, your debit card also serves as your ABCU ATM card at affiliated networks across the country, giving you 24-hour access to your funds.

## ACH Origination

Need to make a "one-time" electronic transfer or would you prefer to arrange periodic transfers? ABCU's ACH origination provides a convenient, cost-effective means of transferring funds between financial institutions. Talk with a member services representative to arrange an ACH transfer.

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Instant Issue ATM Cards and Debit Cards are surcharge-free at Co-Op Network ATMs—a credit union-only ATM network.

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## Lending a Hand

### Auto Body Credit Union

#### Main Office

111 S. Waverly Rd.  
Lansing, MI 48917

#### North Office

14049 Lindsey Lane  
DeWitt, MI 48820

#### South Office

320 E. Jolly Rd.  
Lansing, MI 48910

#### West Office

137 S. Marketplace Blvd.  
Lansing, MI 48917

#### Ionia Office

428 W. Washington St.  
Ionia, MI 48846

**Phone:** (517) 323-3644 or (800) 323-0048

**Email:** [member-service@autobodycu.org](mailto:member-service@autobodycu.org)

[www.autobodycu.org](http://www.autobodycu.org)



NCUA—Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency. Equal Housing Lender—We do business in accordance with the Fair Housing Law and Equal Credit Opportunity Act.