

COMMERCIAL SERVICES



UNIVERSITY OF IOWA
COMMUNITY
CREDIT UNION

Welcome to a Better Way

Commercial Services Department

825 Mormon Trek Blvd.
Iowa City, IA 52246
(319) 341-3075



The Success
of *Your*
Business
is *Our*
Business

Fixed Asset Term Loans
Commercial Real Estate Loans
Working Capital Line of Credit
Checking and Savings Services
401K Plans
Insured Money Markets
Trust & Asset Management



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About the UICCU

Today's world offers many choices in financial institutions. What makes the University of Iowa Community Credit Union stand out is our commitment to quality service. While you're busy running your business, it is nice to have a financial services partner working with you to succeed.

A credit union is a not-for-profit financial institution insured by the National Credit Union Administration. It's owned and controlled by the members that it serves, not a handful of stockholders that may not have your local interests in mind. As a financial cooperative, the UICCU returns its earnings back to the membership in the form of better rates on loans and deposits, free access to time-saving services, and a staff that puts you first.

The UICCU was formed in Iowa City in 1938. We've grown to serve over 38,000 members living or working in select counties in Eastern Iowa. Our Commercial Services Department was created to meet the business needs of our growing membership.

At the UICCU, you'll find a wide variety of business deposit and lending services to help achieve your objectives. You'll also enjoy some unique benefits, including dividend-earning checking accounts, savings on fees, federal deposit insurance, and the convenience of 5 office locations. Please read on to learn more about what the UICCU can do for you and your growing business.



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Business Lending Services

As your business changes over time, so will your needs. At the UICCU, you'll find a variety of business loans to help you meet your goals.

Fixed Asset Term Loans

Whether it's a vehicle for your business, a piece of equipment, or another fixed asset, a Fixed Asset Term Loan from the UICCU can help you purchase what you need. Since some businesses are seasonal in nature, flexible repayment terms can be arranged.

Commercial Real Estate Loans

If you want to purchase a new building, build a new facility, or finance investment property, the UICCU can help with a Commercial Real Estate Loan. You can choose from first mortgages and construction loans, which can be made to the business and/or the business owner. A Commercial Lender will work with you to structure loan terms to meet your needs.

Working Capital Line of Credit

A line of credit gives you access to cash when you need it for working capital or business cycle needs. Use it to purchase inventory or pay operating expenses. It can also be used for emergency coverage, such as overdraft protection. To ensure you're getting the lowest possible interest rate and the maximum credit line you're eligible for, your credit line will be reviewed periodically.





Letter of Credit

The first time you establish business with a supplier, the vendor may ask for a letter of credit before releasing goods to you. UICCU can provide you with this document, so you can successfully complete your transaction.

Visa Card

If you have employees who travel for your business – or you need to cover expenses like meals and entertainment with clients – the UICCU’s Business Visa® is the perfect solution. You get a competitive rate, a generous credit line, local service, and more*. Plus, there is **no annual fee**.

**Certain conditions, restrictions, and exclusions apply. Full details will be sent to you when you become a cardholder. Contact us for more information on any of these products.*

Business Deposit Services

Our Business Deposit Accounts were designed to combine accessibility with excellent returns. For added peace of mind, your accounts are federally insured by the National Credit Union Administration, a U.S. government agency.

Checking Services

A Business Checking Account at the UICCU provides excellent record keeping and the ability to manage your business around the clock. Four types of accounts gives you the option to chose one that best meets the needs of your business. Monthly dividends are paid on accounts with qualifying balances. Please call for details including fee information.

	Small Business Checking	Business Checking	Commercial Checking	Community Checking (non-profit or community organizations)
Minimum average daily balance to earn dividends	N/A	\$10,000	\$25,000	N/A
Per debit fee	Yes	N/A	N/A	Yes
Debit Card Access	Yes	Yes	Yes	Yes
CU-Online Access	Yes	Yes	Yes	Yes

Savings, Certificates, Money Market Accounts

Whether saving for inventory, supplies, or other capital expenses, the UICCU has excellent long and short term deposit products. Earn dividends on balances as low as \$500, and increase your dividends with larger deposit amounts. Terms on our Certificates of Deposit terms range from 6 to 60 months, and rates are often the best around. Call or stop in for current rates.





Free Remote Services

The UICCU provides you with the tools you need for easy record keeping. Best of all, these services are free!

SHAZAMChek Debit Card – It looks and works like a MasterCard, but all transactions come directly from your business checking account and are highlighted on your monthly statement. It can be used at over 15 million merchant locations worldwide and it doubles as an ATM Card for fast cash.

CU-Online Internet Banking – Log on to our secure site and view your account balances and histories, transfer funds between accounts, make loan payments, advance funds from your credit line, or even download account statements into programs like Microsoft Money® or Quicken®. Our optional Bill Payer feature even lets you pay your monthly bills.

MyCardInfo Online – Log on to view or download your UICCU Business Visa credit card statement. You can even make your payments online.

Touchtone Teller – With a password that you create, you can access your account from any touchtone phone. Check account balances, review recent transactions, transfer funds, get dividends and interest information for tax reporting, and more.

Check Imaging Online – View and print cancelled checks that have posted to your account through our secure website. The images are securely stored.



Trust & Asset Management

Our Trust Services area can assist your organization by offering high-quality, low cost financial products customized to your organization. Our investment philosophy focuses on providing the maximum amount of return with the minimum amount of risk.

We can assist you with the following types of accounts:

- Corporate Cash Management
- Corporate Investment Management
- Custody Services
- Fiduciary Services
- Qualified Retirement Plans
 - 401(k) Plans
 - Profit Sharing Plans
 - Money Purchase Pension Plans
 - Defined Benefit Plans
 - Employee Stock Ownership Plans (ESOP)
 - Simplified Employee Pension Plans (SEP)
 - Simple IRAs

Let decades of financial management experience go to work for you. Services are provided right here in Iowa City.

Other UICCU Services

Loan Services

Home Loans
Home Equity
Credit Lines
Auto Loans
Personal Loans
Visa, MasterCard,
Visa Gold
Platinum Visa,
HOMECARD
EZ-Access Credit Line
Boat/Recreational
Vehicle Loans

Deposit Services

Checking Services
Savings Accounts
Certificates of
Deposit (CDs)
Individual Retirement
Accounts (IRAs)
Money Market Accounts
CU-Online Home
Banking
CU-Online Bill Payer
Touchtone Teller
SHAZAMCheck
Debit Card
Safe Deposit Boxes
Cashiers Checks/
Notary Service

Investment Services*

Trust Services
Brokerage Services
401(K) Plans
Estate Planning
Retirement Planning
Pension Rollovers
Asset Management
Mutual Funds

Insurance*

Auto
Home
Life
Credit Life and
Disability Insurance

*Investment and Insurance Services listed made available through First Community Trust or Members Financial Services.





Office Locations

Downtown Iowa City

500 Iowa Avenue
Iowa City, IA 52244
(319) 339-1000

Westside Iowa City

825 Mormon Trek Blvd
Iowa City, IA 52246
(319) 339-1002

Eastside Iowa City

2525 Muscatine Ave.
Iowa City, IA 52240
(319) 339-1030

Coralville

604 5th Street
Coralville, IA 52241
(319) 339-1020

Grinnell

819 Broad Street
Grinnell, IA 50112
(641) 236-8822

Website

www.uiccu.org

