

Your Credit Union... Your Business

TRUST • STRENGTH • SUCCESS

As a valued member-owner of your Credit Union, you know how important it is to make sound financial decisions. With state-of-the-art products and services, Universal 1 is continually providing our members with ever evolving financial choices for all their banking needs.

And now, your Credit Union is here to provide member business owners with business account products and services, low and reduced fees, free electronic services, and dividend earning balances.

Your time is money. Our business accounts specialists make establishing your Universal 1 Business Account fast, friendly, and uncomplicated!

Enjoy the same great member service you know and trust with your personal accounts with a Universal 1 Business Account. Your Number One Credit Union is open for your business!



Universal 1 Credit Union, Inc.
Business Services
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BUSINESS SERVICES



Complete Financial Services
For Our
Member Business Owners

Universal 1 Business Accounts

Business Account Choices	Business Savings	Progress Checking	Advantage Checking	Success Checking
Dividends Paid	YES	N/A	YES	YES
Minimum Deposit to Open	\$5	\$50	\$100	\$100
Average Daily Balance to Avoid Monthly Maintenance Fee	N/A	N/A	\$5,000	\$50,000
Monthly Maintenance Fee	FREE	FREE	\$15	\$25
Transaction Fee	FREE up to 6 trans/mo. \$0.25 each trans. over 6	FREE up to 200 trans/mo. \$0.25 each trans. over 200	FREE up to 400 trans/mo. \$0.20 each trans. over 400	FREE up to 600 trans/mo. \$0.10 each trans. over 600
Minimum Average Daily Balance to Earn Dividends	\$300	N/A	\$1,000	\$50,000
Dividend Frequency	Monthly	N/A	Monthly	Monthly
Internet Banking	FREE	FREE	FREE	FREE
Internet Bill Payment	N/A	15 FREE/mo. \$0.50 if > 15 trans/mo.	15 FREE/mo. \$0.50 if > 15 trans/mo.	15 FREE/mo. \$0.50 if > 15 trans/mo.
Debit Card*	N/A	FREE	FREE	FREE
UniversaLine 24/7 Touch Tone Telephone Account Access	FREE	FREE	FREE	FREE
*Up to 5 FREE cards within 60 days of initial opening of account. Point of Sale only. \$5 replacement fee/card.				

Offering A Universe Of Services

Universal 1 ACH Services

Direct Deposit

- Ideal for payroll, expense reimbursements, tax refunds, pensions
- Companies of any size can offer Direct Deposit
- Employees can access their pay in their Universal 1 account at opening of business on payday – there is no waiting for checks to clear
- Businesses can save from \$0.50 to \$1.25 per payment by using Direct Deposit instead of checks

Electronic Check Conversion

- Checks are scanned and converted into electronic payments
- Increases security of customers accounts
- Greatly reduces the number of collection items
- Check conversion equipment requires an additional fee

ACH Direct Payment

- Also referred to as automatic bill payment, automatic debit, electronic bill payment or direct debit
- Provides your customers an easier payment option
- Allows your business to budget based on anticipated income
- Lower costs for invoice printing, return envelopes and postage
- Direct Payment is efficient, reliable, and confidential