

All that's
possible.

Business Services



Beginnings Business Banking

Whether you are looking to keep your Business Checking account simple or receive rewards, Beginnings has the account to get you there.

Business Accounts

- Business Checking, Rewards Checking, and Not for Profit Checking
- Business Rewards Debit Cards
- Business Savings
- Business Money Market
- Certificates
- Custodial Escrow Accounts
- Non-Dividend Accounts

Business Services

- 24-Hour Night Deposit
- Account-to-Account Transfers
- ACH Payments
- Bill Pay
- Business Planning Services
- Digital Banking
- Entitlements
- Free Notary Public
- Free Signature Guarantee
- Loan Applications Available Online
- Merchant Services
- Mobile Deposit
- Sweeps
- Wire Transfers

Contact

Shine Taylor
607-257-8500 ext. 3953
Shine.Taylor@Beginnings.com



Business Lending

Commercial Mortgage Loans

Commercial Mortgages are used to purchase or refinance apartments/student housing, office buildings, shopping centers, industrial warehouses and more. Let us open the doors to your full potential.

Limited Closing Cost Commercial Mortgages*

Our Limited Closing Cost Commercial Mortgage is among the most competitive options available. If you are considering a new Commercial Mortgage or currently have one with another lender at a higher interest rate, we invite you to explore what Beginnings can offer.

Secured Term Loans

A term loan provides financing for equipment, inventory, materials, vehicles, permanent working capital, refinancing debt or business expansion. Business assets will serve as collateral for this loan.

Secured Lines of Credit

Short-term financing solution ideal for purchasing inventory or helping with cash-flow fluctuations due to accounts receivable timing. This line of credit can be secured by a range of collateral options. Beginnings' Secured Line of Credit provides continuous access to funds when you need them.

Business Rewards Credit Card

With a low variable rate, a credit limit up to \$50,000, and cash back rewards, a Beginnings Business Credit Card is a convenient way to make business-related purchases, handle travel/entertainment expenses and take cash advances. Let us help you make business easy.

Share Draft Loan Protection

Don't worry if you inadvertently overdraw your Business Checking account. Share Draft Loan Protection will back up your designated checking account to avoid any non-sufficient funds (NSF) fees. Featuring a maximum credit limit of \$10,000, you have automatic access covering any overdraft up to that approved limit.

All loans and lines of credit are subject to approval.

*Limited Closing Cost Mortgages: Existing Beginnings Credit Union Commercial Mortgages are not eligible for this promotion. Maximum loan term based on Loan to Value. Required 5-year recapture period applies. Interest accrual begins on date of contract. NMLS #299582.

Contact

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Relationship Manager
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A stronger
business

begins

here.



Business Planning Services

Employer Sponsored Plan Reviews

Allow us to assist in fulfilling your fiduciary responsibility in reviewing your current 401(k), 403(b), SIMPLE IRA plan etc. We can review your plan structure, investment choices, services, and fees to help ensure your plan remains competitive in today's business environment.

Employer Sponsored Plans

401(k), 403(b), SIMPLE and SEP IRA etc.

Considering establishing a retirement plan for your business? We can help with the selection process through providing comparisons of plan options and providers.

Group 529 College Savings Plans

Establishing a Group 529 plan for your business provides additional value to your benefit offerings in providing additional options for employees to save for education in a tax-efficient way.

Financial Education Workshops for Business Owners and Employees

We provide educational workshops covering a depth of topics such as Preparing for Retirement, Social Security, Cyber Security, and Kids & Money.

Key Person Insurance

We can assist in structuring key person insurance benefits for your business that strives to help protect the growth and value of your business.

Buy-Sell Agreements

We can assist in planning and implementing buy-sell agreements that addresses the needs of your business structure that aims to help protect the growth and value of your business.

Contact

Beginningsadvisors.com/our-team



Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Beginnings Credit Union and Beginnings Investment Solutions **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Beginnings Investment Solutions, and may not be employees of Beginnings Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of Beginnings Credit Union or Beginnings Investment Solutions. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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