



business services



dream it and we'll help you get there



You

- See your money in real time
- Access your money at any time
- Manage your money any way

Your Business

- Make deposits from your desk
- Originate payments online
- Take "interest" in your Business Checking

Your Employees

- Give them more time and more choices
- Give them powerful credit solutions
- Help them grow personally and professionally

You have the vision;
a phone call gets you started.
512.836.5901

www.ibmtefcu.org
IBMTexas
Employees Federal Credit Union



“

I had thought that a credit union couldn't offer the same level of complete services as a bank, but these guys have taken it even further. They're doing things much bigger institutions haven't even thought of yet. They are very forward-thinking, but they still have that hungry, corner-store willingness and enthusiasm to go the extra mile to make something work for every individual or business they deal with.

Ray Schwitters
President
Triangle Technology

”



our value proposition

We want to show you the ways we're different and all the things we can do to make your business and your employees prosper. You don't have to give up a single current banking relationship or spend a dime to join our network of Community Business Partners.

- Grow your business through other Community Business Partners with our help.
- Help your employees have more financial stability and be their hero.
- Get significant savings through exclusive discounts on goods and services.
- Increase employee loyalty, productivity, and morale.
- Host customized financial awareness workshops to help your people prosper.
- Make us part of your company-sponsored events:
 - cultural activities
 - celebrations
 - employee recognition programs
 - charity and volunteer programs
- Give your employees a network to grow their professional contact base.
- Give your employees access to a financial institution that listens to what they want and need and delivers it.
- Become a Community Business Partner. It's risk free, cost free, and easy to administer.

You have the vision; a phone call gets you started, 512.836.5901. Or visit us today at www.ibmtefcu.org.

business checking designed for you

Does your business write a lot of checks or just a few? Do you keep a large average balance or just enough to cover your checks? Are you paying needless monthly service fees? Would you like your business checking account to earn dividends?

Now you can choose the business checking services that best fit your needs. All our plans give you:

- Free debit cards (2 per account)
- Free, 24-hour banking by phone
- Free, 24-hour online banking
- 30 days free Billpayer service+
- Free online check images
- Automatic overdraft protection
- e-Statements*

FREE BUSINESS CHECKING For those with minimal transactions who prefer online channels and no fees.

- No minimum balance or monthly service fee
- Up to 50 monthly transactions without an activity fee**
- Minimum \$100 deposit to open account

BUSINESS CHECKING For those who have an average number of transactions and keep a consistently high balance.

- \$2,500 minimum balance to waive monthly service fee
- Up to 150 monthly transactions without an activity fee**
- Minimum \$100 deposit to open account

BUSINESS INTEREST CHECKING For those who have a large number of transactions, keep a consistently high balance, and want to keep that money working by earning monthly interest.

- \$5,000 minimum balance to waive a monthly service fee and earn dividends
- Up to 500 monthly transactions without an activity fee**
- Minimum \$1,000 deposit to open an account
- Earn dividends on your balance of \$5,000 or more

Make Your Checking Account Work for You.
Call Us at 512.836-5901.

*A \$2.25 processing fee will be charged for each paper statement.

** \$.25 per item over maximum number of transactions.

+ Monthly Billpayer fee after 30 days is \$4.95 a month.

All IBMTEFCU checking and saving products are insured up to \$100,000 by the National Credit Union Administration (NCUA), a U.S. government agency. In calculating the "monthly minimum combined share balance," IBMTEFCU calculates the overall balance under the Membership number including savings, checking, money market, certificates, and IRAs.



DOCUMENTATION REQUIRED

Sole Proprietorship

- Assumed Name Certificate (DBA)

General Partnership

- Assumed Name Certificate and/or
- Partnership Agreement

Limited Partnership

- Partnership Agreement
- Certificate of Limited Partnership

Limited Liability Partnership

- Partnership Agreement
- Limited Liability Partnership Registry

Corporation

- Certificate of Incorporation
- Minutes from Board Meeting stating the officers and the secretary
- Certificate of Authority/Status (Corporations formed in states other than Texas)

Limited Liability Corporation

- Articles of Organization
- Certificate of Organization
- Certificate of Authority/Status (Corporations formed in states other than Texas)

Nonprofit or Unincorporated Organization

- Chapter, By-laws, or Letter of Purpose
- Minutes from Meeting authorizing account

Association/Club

- Letter on Official Letter Head signed by the President of the Association/Club authorizing the account opening and naming the signers.





use your cell phone or pda to
**transfer money
on the go**

money market accounts

Make Your Business Funds Work as Hard as You Do

Make your money work for you in a high-yield IBMTexas Credit Union Money Market Account.

- Your money earns a much higher dividend rate than a standard savings account.
- Start with as little as \$5,000. The higher the balance, the higher the dividend will be.
- Count on us to offer competitive rates.
- Make as many deposits as you like, as often as you like.
- Access funds whenever you need them. Make unlimited teller cash transactions in person or withdraw via a limited number of checks or pre-authorized transfers.

Accounts are federally insured, so it's a safe, easy, simple way to make your funds work harder and still have them when they're needed.



- View Cleared Check Images
- Pay Bills Online
- Check Account History (last 20 transactions)
- Open Accounts
- Find free ATMs
- Locate branches
- Access current rates

mobilebanking

<http://mobile.ibmtfcu.org>

we'll lend you more than a hand



Any business, especially one that's growing, may need extra funds to take the next step. Maybe you need to invest in equipment or raw materials to boost production. Maybe you need more space or your own delivery fleet. Maybe that next, great breakthrough idea can't happen without a little (or a lot) more cash than you have on hand.

Our lenders can help you with all types of financing.

SMALL BUSINESS LOANS

Get financing on up to 80% of the value of your collateral to purchase or refinance machinery, equipment, fixed assets, or commercial vehicles. Terms vary from 24 to 60 months with competitive rates based on terms and your credit history.

BUSINESS PURPOSE VEHICLE LOANS

Finance as much as 100% of the value of a car, pickup, or SUV up to \$50,000. Take as long as 60 months to pay off your loan at competitive consumer loan rates.

Whatever your financing needs, we're here to help. We work hard to find the financing solution that will work for you. Best of all, the decisions are made here so we can be more flexible and creative to meet your needs.

Our extensive range of loan services is provided through a strategic partnership with the Credit Union Business Solutions (CUBS). This group of local credit unions has combined their resources to offer businesses a wide variety of loan opportunities. You get expert assistance every step of the way, from document preparation to payment scheduling.

Call at 512.836.5901 or apply online at www.ibmtefcu.org/business_lending.



Debit Business Cards and Business Credit Cards Guarantee You More

Get up to two free MasterCard Debit BusinessCards® with your IBMTEXAS Credit Union business checking account. Use it anywhere MasterCard is accepted to pay for office supplies, transportation, meals, client entertainment, Internet purchases, and more.

Best of all, every purchase you or your employees make with your debit card has MasterCard and IBMTEXAS Credit Union standing behind it:

- Purchase Assurance® – Protection on purchased items that are damaged or stolen.
- MasterCoverage® Liability Protection – Provides liability protection against unauthorized employee charges.
- MasterCard Global Service® – Provides 24-hour, worldwide assistance with lost or stolen cards.
- IBMTEXAS Credit Union Zero Liability Protection* – Zero dollar risk from unauthorized card transactions.

BE SURE TO REQUEST YOUR TWO FREE MASTERCARD DEBIT BUSINESS CARDS WITH YOUR IBMTEXAS CREDIT UNION BUSINESS CHECKING ACCOUNT!

* Does not apply to ATM transactions. You must report unauthorized transactions to IBMTEXAS Credit Union within 60 days of statement date.



You Get the Credit

Get more than you pay for when you use your IBMTEXAS Credit Union Platinum Plus® Business Rewards MasterCard® Credit Card. More purchase power, more rewards, more protection.

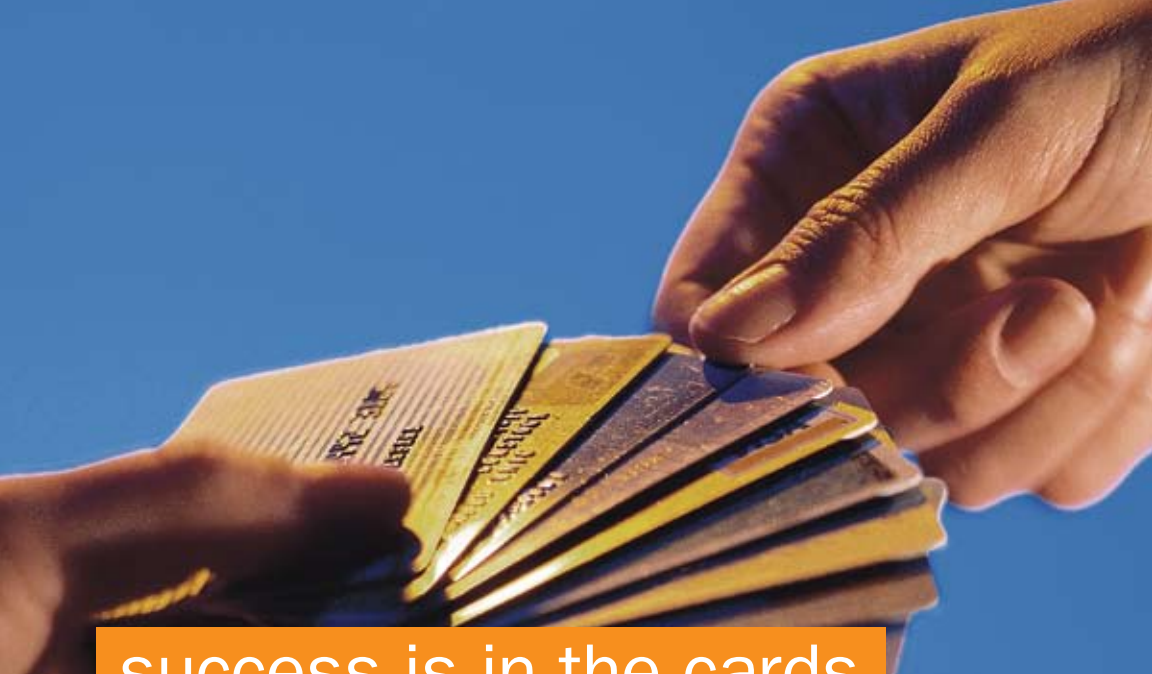
You get points for every dollar you spend for your business when you use your card. Start claiming your rewards as soon as you have 3,500 points, or keep them accruing for an even bigger pay off. Get discounts on hotels, shopping, restaurants, airline tickets, and cruises; free hotel stays, flat screen TV and other electronics, Disney Park passes, even as much as \$700 in MasterCard Bonus Card credit. The more you use your card, the more points your business earns.

You get the security and protection of online account access and reporting, plus:

- Dedicated, unsurpassed Customer Service
- Unauthorized charge protection for lost or stolen cards**
- Employee misuse protection **
- Purchase Protection for theft or damage**
- Extended Warranty Protection**
- The ability to control employee credit lines with limits you choose***

Get the rewards you deserve for the purchases your business makes every day. Apply for your Business Rewards MasterCard online today at www.ibmtefcu.org or call 800.892.3263.

** Certain restrictions apply to these and other benefits described in the benefits brochure sent with your card or available upon your request.



success is in the cards

Credit and debit cards have surpassed other forms of payment for goods and services in the U.S. Business and consumers expect to use them to pay for your services, and with IBMTEXAS Credit Union and our partner United Bank Card behind you, they can.



FREE
Nurit 8320
Terminal



FREE
eN Check 2500
Check Reader



FREE
Signature
Capture Pad

- Accept all major credit and debit cards: Visa, MasterCard, Discover, American Express, Diners Club, Check Services, Purchase Cards, and JCB Card transactions
- Get wireless and high-speed processing solutions
- Use signature capture to prevent chargebacks
- Access online web reporting
- Get electronic check guarantee
- Use e-commerce solutions
- Receive deposits in as little as 48 hours

Plus, award-winning 24-hour customer service and technical support, no hidden charges, low processing rates, and more.

BEST OF ALL, UBC WILL PROVIDE THE NECESSARY PROCESSING EQUIPMENT ABSOLUTELY FREE!

Don't lose business because you can't process plastic. And don't pay needless fees or charges. Get a better card services solution for your business. Call 800.731.2654, ext 2150 to speak with a UBC representative today.



make a transaction anytime, anywhere

Make your IBMTEXAS Credit Union merchant card service account even more flexible with a free Comstar CHARGE ANYwhere® wireless terminal from United Bank Card.

This state-of-the-art wireless terminal helps you make the sale when you make the call, no matter where your business takes you. So you boost sales, improve efficiency and payment rates, and reduce paperwork.

Plus, you'll save money on high processing fees from call-in and key-in transactions. The CHARGE ANYwhere® terminal lets you swipe credit cards from any location so you qualify for "card present" rates and avoid the extra fees of keyed transactions.

The CHARGE ANYwhere® terminal is lightweight and provides secure wireless transactions in as little as 5 seconds. Best of all, this \$650 value is available to IBMTEXAS Credit Union merchant services customers free!

To get your free wireless on-the-go terminal, call United Bank Card at 800.731.2654, ext. 2150 and tell them you're an IBMTEXAS Credit Union merchant services customer!



like money in the bank

The days of going to the bank to deposit checks are over. No more hassling with traffic, teller lines, lost paychecks, and all the inefficiencies, risks, and costs of doing business the old way.

Welcome to world of electronic banking. IBMTEXAS Credit Union offers two levels of service, so you get what you need.

REMOTE DEPOSIT SERVICES

Imagine depositing checks through your PC. Instead of filling out a paper deposit slip, entering the payments in your books, and making a trip to the bank, you just scan the checks using the equipment we provide and securely transmit the file to us in seconds.

You get a record of your deposits and the funds are in your account at the end of the next business day.

It's easy, fast, accurate, and safe. And if using your PC as a deposit window is all you need, then it's for you.

GET EVEN MORE WITH IBMTEXAS CREDIT UNION'S AUTOMATED CLEARING HOUSE (ACH) SERVICES

Like Remote Deposit, ACH lets you scan checks through your PC and at the register, but the electronic file is processed through IBMTEXAS Credit Union directly into the ACH system. The money is in your account the next business-day morning and the transactions are forwarded for payment at the same time. This means you get paid first, ahead of paper checks clearing the conventional way. Your collections improve and your risk is lower, and that's just the beginning:



- Give your employees and vendors the security and convenience of direct deposit and save yourself the cost of processing, mailing and storing paper checks.
- Give your customers the convenience of direct debit to make payments and reduce late payments while you improve customer service.
- Improve accuracy and centralize deposits from satellite offices.
- Catch NSF checks faster and increase collection success. Payments via ACH are returned for insufficient funds faster than paper checks, so you can take steps to make them good faster. Plus, you can schedule ACH payments to represent on specific dates (like payday), reducing loss and collection expense.

The future is here. From payroll to payments, you can improve accuracy, reduce loss and risk, help your employees, and get funds into your account faster. Call us now to make it happen. 512.836.5901.

“ IBMTEXAS Credit Union is very cutting edge, very forward thinking. They embody everything ATC is about. They are delivering the remote access that truly makes them a bank without walls, but they never lose that personal touch. They are our #1 supporter, and everyone at the credit union is so involved with what we do that I know them all by name. I guarantee that any organization they work with will get the same level of enthusiastic commitment and strategic support that have helped me make ATC succeed. ”

Alisha Ring
President
Austin Technology Council



Offered by IBMTEXAS Credit Union

ThinkSmart is an alliance of networking professionals joined together to support entrepreneurs needing assistance with everyday business details. ThinkSmart is a valuable resource helping businesses run simply and smoothly, allowing entrepreneurs to grow and sustain their business.

The Benefits of Joining ThinkSmart

- ▲ Discounts on partner services
 - Credit Card Services
 - Business Lending
 - Bookkeeping & Taxes
 - HR & Payroll
 - Legal
 - Website Design and Maintenance
 - Business Counseling
- ▲ Free Microsoft Money 2006 CD
- ▲ Free subscription to *Austin Business District* publication
- ▲ Networking & website advertising
- ▲ Free monthly educational classes
 - Hiring Guidelines for Startups
 - How To Write Your Business Plan
 - How to Maintain Your Website
- ▲ Free monthly newsletter

Call 512.519.5408 or sign up online at www.thinksmartalliance.com



Strategic Solutions for Entrepreneurs