



Member Business *Benefits*

Sharefax CU Business Benefits	Dividends Paid	Free Monthly Transactions*	Excess Per Transaction Fee	Monthly Maint Fee	Avg Daily Bal Required	Dividend Frequency	Dividend Calc Method
Checking Solutions:	N/A	175	\$0.25	Waived	N/A	N/A	N/A
	Y	300	\$0.25	Waived	\$3,000	Monthly	Avg. Daily Bal
	Y	500	\$0.25	Waived	\$5,000	Monthly	Avg. Daily Bal
	Y	700	\$0.15	Waived	\$10,000	Monthly	Avg. Daily Bal

Included Services: Free Bill Payment • Free Online Banking • Free Internet Viewing of Checks • Free E-Statements • Free Corporate MasterCard ATM/Debit Card • Free Notary Services • Free Sweep Account Services** • 1 Free Box of Checks per Calendar Year • 3 Free Domestic Wires Per Month

Value Added Services: Corporate Credit Cards • Merchant Card Services • Convenient Night Deposit Processing • Investment/401K Consulting • Prepaid Gift Cards • Rolled Coin accepted at \$0.10 per roll

* Account holder must maintain the Average Daily Balance requirement to qualify for Free Monthly Transactions. Transactions are defined as: checks paid, withdrawals, deposits, deposited items into shares or checking account, bill payments, ACH debits and credits, over the counter transfers. ** Sweep access requires a minimum balance of \$2500 in a share account at all times.

Lending Solutions

Searching for ways to grow your business? If you are looking for some personal attention from a service driven financial leader, look no further... Sharefax offers a wide variety of flexible lending options to help your business prosper.

Please contact our Business Benefits Lending team at a branch location today for more information at (513) 753-2440

Mason Branch – LeAnne Karr ext 8502

Batavia Branch – Betty Caudill ext 8114

Evendale Branch – Patrick Wohlfrom ext 6333

Milford Branch – Elizabeth Hinkle ext 4007

Revolving Line of Credit

Available for any general business purpose
Revolving facilities up to \$1,000,000
Variable rates

Small Business Administration (SBA) Loans

Business Benefits members with less than 3 years of ownership may qualify.

Commercial Real Estate Loans

Purchase, refinance, construction, expansion
Owner occupied & investment real estate
Up to 80% LTV for owner/user properties
Up to 75% LTV for investment properties
Fixed & variable rate options available
Loans up to \$7,500,000
Amortizations up to 25 years
Flexible Terms

SBA 7(a) and SBA Express Program

Business start-ups, expansions, acquisitions
Commercial real estate purchases and refinances
Machinery & equipment purchases and working capital
Loans up to \$2,000,000
Variable rates
Terms up to 25 years
Required equity can be as low as 10%

Term Loans

Purchase or refinance of machinery, equipment, or other capital assets
Permanent working capital, business acquisition, debt consolidation
Fixed & variable rate options available
Loans up to \$2,000,000
Amortizations up to 7 years
Flexible Terms

SBA 504 Program

Long term financing for growing businesses
Purchase of land and building, expansions
Machinery & equipment
Loans up to \$4,000,000
Fixed and variable rates available
Terms is to 20 years
Required equity can be as low as 10%

**Additional criteria or requirements may apply to these programs.*

