

# WE'RE IN YOUR NEIGHBORHOOD!

## INDIANA

### ELKHART - CORPORATE

358 S Elkhart Ave  
Elkhart, IN 46516

### ELKHART - CR 6

619 CR 6 East  
Elkhart, IN 46514

### ELKHART - CR 17

661 CR 17  
Elkhart, IN 46516

## GRANGER

605 East University Dr  
Granger, IN 46530

## MISHAWAKA

602 N Main St  
Mishawaka, IN 46545

## MICHIGAN CITY

1025 S Carroll Ave  
Michigan City, IN 46360

### SURCHARGE-FREE ACCESS TO YOUR MONEY, NEARLY ANYWHERE!

Convenient FREE access to over 30,000 ATMs and 5,000 service centers nationwide! Visit INOVA, Alliance One or CO-OP Network ATMs with your INOVA VISA® Debit Card.

To find the nearest location, go to [co-opsharedbranch.org](http://co-opsharedbranch.org) to get the CO-OP Network app from the Apple or Google Play app stores!

 800-826-5465  [www.INOVAFEDERAL.org](http://www.INOVAFEDERAL.org)

 Stop by your nearest branch today!

Other fees such as non-sufficient funds, overdraft, etc. may apply. See fee schedule for details. Credit Union rules and regulations apply. Minimum opening deposit is only \$10. Ask us for details.

<sup>1</sup>\$10 for checks and debit cards from another financial institution given at the time the checks/debit cards are presented.

<sup>2</sup>Transaction items include all debits and credits.

To assist in opening your new account, we may request the following:

#### Sole Proprietor

- SSN or TIN of Owner

#### Limited Liability Company (LLC)

- TIN of LLC
- Articles of Organization
- Certificate of Organization
- Operating Agreement

#### Partnership

- TIN of Partnership
- Partnership Agreement
- Certificate of Partnership

#### Not-For-Profit Organization

- TIN of Organization
- If incorporated, follow corporation guidelines including Bylaws
- If tax-exempt, IRS documentation or tax return
- If not incorporated, authorization letter

#### Corporation

- TIN of Corporation
- Articles of Incorporation
- Certificate of Incorporation

*Fictitious or Certificate of Assumed Business Name may also be requested.*

**INOVA**  
FEDERAL  
Business Services

# FREE BUSINESS CHECKING



FREE BUSINESS CHECKING

**INOVA**  
FEDERAL  
Business Services

# Welcome!

Every new business checking account includes:

Business VISA® Debit Card • Digital Banking • FREE eStatements  
Buy back of your unused checks and debit cards from another financial institution<sup>2</sup>

Will your business always keep more than \$5,000 each month?

yes

## BUSINESS DIVIDEND CHECKING

- Competitive dividends
- Unlimited **FREE** monthly transaction items<sup>3</sup>
- Only \$5,000 minimum balance to avoid a low monthly fee of \$10

no

## FREE BUSINESS CHECKING

- No minimum balance
- No monthly service charge
- Unlimited **FREE** monthly transaction items<sup>2</sup>

## Save time and money with these great benefits:

- Debit Card**  
Enjoy everyday access to your funds at any ATM in the world and the convenience of making purchases.
- Digital Banking**  
Manage your business finances anywhere and anytime, including check deposits, using the INOVA Business Banking App.
- Customizable Account Alerts**
- Business Bill Pay**  
Pay 20 items monthly for free!
- FREE eStatements**  
Go green while enjoying secure online access to current and past statements
- Business Credit Card**  
Carry an on-the-go credit line in your pocket with an INOVA Business Credit Card. Designed specifically for businesses.
- Business Loans**  
With great rates and flexible terms, our loans are designed with your business needs in mind. Financing your goals has never been so easy.
- Cash Management**
  - ACH Origination**  
Direct deposit payroll or make vendor payments without writing checks
  - Remote Deposit Capture**  
An easy way to deposit checks at your location.
  - Positive Pay**  
Enjoy peace of mind while we monitor checks and ACH for fraud.
- Personal Checking**  
Simply Free Checking has no monthly service or per check charges and no minimum balance. Just what you need to manage your day-to-day.