



BUSINESS ACCOUNT SERVICES



SUPPORTIVE
BANKING
SOLUTIONS
MADE
SIMPLE
FOR YOUR
SMALL
BUSINESS!



GLENVIEW CREDIT UNION is a small business too. We understand the unique challenges small business owners face each day. Profitability is key. Managing your money is a critical part of being profitable. Our services can help you manage that in a simple way. We serve a variety of businesses from independent contractors to those with large remote staffs.

Our strength is in knowing each of our business members. How can we help you be successful?

BUSINESS BILLPAY

Our Business BillPay is like having a bookkeeper on staff 24/7! This service saves you time and effort while allowing you to keep your cash flow in check.

BUSINESS BILLPAY FEATURES

- **PAYMENTS** Set-up payments for your vendors and utilities. Then choose how you want to pay them: schedule recurring payments or release payments according to your budget.
- **TRANSFERS** Manage and move funds.
- **PAYROLL** Your payroll just got easy! Set up payroll for your salaried or hourly staff, as well as for contractors or temp people. Step by step instructions will help you get the job done.

BUSINESS MEMBER CONVENIENCES

- FREE Mobile Banking
- FREE Checking (*with minimum balance*)
- FREE Automated Telephone Teller
- FREE 24/7 Online Access
- ONLINE Bill Payment
- FREE Online Images of Cleared Checks
- ACH Electronic Transactions
- Cashier's Checks
- FREE Notary Service for members
- FREE Coin
- Deposits Federally Insured \$250,000 NCUA
- 50,000 FREE, No-fee Allpoint ATM's
- AAA, Sprint & other discounts
- VISA Prepaid Gift Cards
- Wire Transfers/Western Union
- Directo A Mexico Money Transfer
- FREE MobileTeller
- Featured Business Promotion
- FREE Bank-at-Work for Your Staff
- Personal Service

DEPOSIT/SAVINGS

- Low Balance Business Checking Accounts
- FREE VISA Debit Cards
- Club and Association Accounts
- IRAs: Traditional or Roth for owners/signers
- CDs for owners/signers
- Money Market Accounts

Backstory: The Glenview Credit Union was organized April 30, 1941 as the Glenview Catholic Credit Union to serve parishioners of Our Lady of Perpetual Help Parish. Later it merged with the Menorah Credit Union and the members of B'nai B'rith.

The charter was then further expanded to reach out to the rest of the community, which was reflected in the name change to Glenview Credit Union.

Membership is available to those living or working in Northfield Township boundary communities or B'nai B'rith members or are related to an existing member. Once you become a member, you are always a member no matter where you live or work.

The Glenview Credit Union is a non-profit financial cooperative. Although its services and products are similar to a bank, there are clear differences which are advantages to you as a member.

Customers are shareholders or members that wholly own the credit union, instead of stockholders who may not even be customers of the bank. Profits earned are returned to the membership in the form of lower loan rates, higher savings rates, and low or no-cost financial services.

The ultimate responsibility for the direction of the Credit Union rests with our volunteer Board of Directors. The Board of Directors is elected by the membership each year at the Annual Meeting by the membership in attendance or their proxy. We welcome you to volunteer.

We offer a full range of accounts including small business accounts! The business and/or one or more owners or directors must be based within our membership field, be a current member or related to a member in good standing.



TO OPEN A BUSINESS ACCOUNT:

You'll need identification (a USA Government issued photo ID such as a driver's license, state ID, passport) for each signer and;

- Social security number for each signer
- Tax ID and supporting documents
- Date of your most current annual meeting
- Minimum* \$300 to open a share and checking account
- And documents as listed below by company or organization structure:

SOLE PROPRIETORSHIP: An unincorporated business owned by an individual

- SSN or Business Tax ID number
- Business name filing document, such as a Fictitious name Certificate or Certificate of Trade Name, showing both business and owner's name, OR
- Business License showing both business and owner's name
- If the business name is or includes the owner's last name, no documents are required.

CORPORATION Business name contains "company," "corporation," "incorporated," or an abbreviation

- Business Tax ID number
- Articles of Incorporation or Certificate of Incorporation

If you're a **nonprofit corporation**, you need an IRS ruling letter of tax exemption under the **IRC 501C**. If you're unable to provide the IRS ruling letter, you must obtain a notarized statement on organization letterhead from the officers or directors, stating that the organization is exempt from tax reporting under IRC 501C.

UNINCORPORATED ASSOCIATION

- Business Tax ID number
- Business name filing document, such as a Fictitious Name Certificate or Certificate of Trade Name
- Organizing document, such as Articles of Association (if available) or bylaws
- Identification (such as a driver's license) required from signer(s).

GENERAL PARTNERSHIP An unincorporated business owned by two (2) or more people;

- Business Tax ID number
- Partnership Agreement showing business name and name of partners, OR
- Business name filing document, such as a Fictitious Name Certificate or Certificate of Trade Name, showing business name and name of partners.

LIMITED LIABILITY COMPANY Business name contains "LLC"

- Business Tax ID number
- Articles of organization

LIMITED PARTNERSHIP A partnership with general and limited partners

- Business Tax ID number
- Limited Partnership Agreement showing business name and name of partners, OR
- Business organizing document filed with and certified by state official, such as Certificate of Limited Partnership, showing business name and name of partners
- Identification (such as a driver's license) required from signer(s)

LIMITED LIABILITY PARTNERSHIP Business name contains "LLP"

- Business Tax ID number
- Limited Liability Partnership Agreement showing business name and name of partners OR
- Business organizing document filed with and certified by state official, such as Certificate of Limited Liability Partnership, showing business name and name of partners
- Identification (such as a driver's license) required from signer(s)



1631 Waukegan Road,
Glenview IL 60025

Audio Teller: 847-724-1800

Telephone: 847-724-6306

MemberService@GlenviewCU.org

www.GlenviewCU.org