

■ BECOME A SELECT EMPLOYEE GROUP

Enhance your employee benefits package by adding the benefit of credit union membership – a valuable benefit for your employees, at no cost to you!

Select Employee Groups of Alabama One enjoy:

- Low lending rates for personal loans and auto/boat/RV loans
- FREE checking account, with no minimum balance
- FREE mobile banking, online banking, and bill pay (15 free per month)
- FREE instant-issue debit card
- FREE expert financial guidance through GreenPath Financial Wellness
- FREE quotes from Alabama One Agency, LLC, our insurance agency, for your business and employees
- FREE access to the Alabama One Community Training Center for company training/seminars
- Surcharge-free access to any Alabama One ATM

Let's talk today.

1215 Veterans Memorial Pkwy • Tuscaloosa, AL 35404
205.342.1236 • business@alabamaone.org

ALABAMA ONE
Credit Union

  www.alabamaone.org



*APR = Annual Percentage Rate. Rate will be determined by member's creditworthiness. The Credit Union reserves the right to refuse to process, or block, transactions originating in countries of concern. Membership eligibility required. All loans subject to approval based on credit. Terms subject to change at any time without notice.



BUSINESS SERVICES



ALABAMA ONE
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Let's talk business.

Whether yours is a startup or an established business,

Alabama One's Business Services are here to help you succeed. Like you, we live and work right here in Tuscaloosa, so we understand how important small businesses are to the local economy.

We've built a new team of business lending professionals with more than 75 years of combined experience, and we're ready with the best **business loan, credit card or deposit account** you need to make your business thrive.

Local decisions by local people
for the success of local businesses.

■ BUSINESS CHECKING

Manage your expenses effectively with a checking account that can keep up with you and your business. We have checking and debit card options custom tailored to your needs. All of our business checking accounts come with a free instant-issue debit card as well as online and mobile account management tools.

Community One Checking

- Free business checking or business credit card for non-profit associations and organizations
- Unlimited transactions

Relationship One Checking

- Free checking for businesses that also have an Alabama One business debit card or loan
- No minimum balance
- Unlimited transactions

Charter One Checking

- No monthly fee with less than 25 transactions per month; monthly fee of \$15 with more than 25 transactions
- No minimum balance





EQUIPMENT

Your business needs the right equipment to stay competitive and meet members' demands. Whether that's a reliable vehicle, machinery, computers, or other equipment, we can help you find the right financing option.

Major equipment purchases:

- Business equipment
- Agricultural equipment
- Production machinery
- Computers and software
- Fixed assets, including furniture and office equipment

Commercial vehicles:

- Up to 75% financing on more than four qualified vehicles
- Vehicles must be titled in the business' name
- No prepayment penalties
- Refinance existing vehicle loans for a better rate



REAL ESTATE



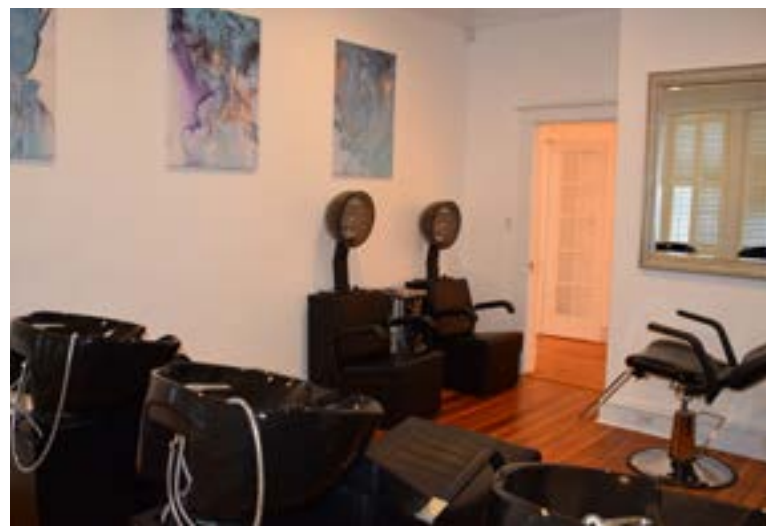
Purchase your current office building or find the perfect property for your business.

Competitive rates and terms:

- Amortization up to 30 years
- Fixed and variable rates available
- Fixed-rate terms up to 15 years
- Investment property financing available
- Variety of repayment terms
- No prepayment penalties
- Mortgage tax exempt

Financing for commercial-use properties of all types:

- Owner-occupied properties
- Non-owner occupied investment properties
- Multi-family buildings
- Retail spaces and mixed use development
- Commercial land purchases and refinances, including agricultural land purchases and refinances



CONSTRUCTION

Let us help make your dream building a reality. Whether it's new construction, development or expansion of your business property, we can structure a loan with excellent rates and terms.



Construction financing for all types of properties:

- Owner-occupied properties
- Non-owner occupied investment properties
- Retail spaces and mixed use development
- Student housing complexes
- Commercial land acquisition and development loans

Competitive rates and terms:

- Fixed and variable interest rate options
- Long term financing available
- Flexible draw periods
- One-time close option available
- No prepayment penalties
- Mortgage tax exempt

CREDIT CARDS

Our **VISA® Business Rewards credit card** has everything you want in a business credit card and earns rewards with every purchase. It's a convenient and powerful purchasing tool for your business:



- Earn 1 reward point for every \$1 you spend – redeem for merchandise, gift cards and more
- No annual fee (with 6 or more annual transactions)
- Variable rates as low as 11.74% APR*
- Limits up to \$50,000
- Online rewards access: alabamaonerewards.com
- Identity theft resolution services
- Fast cash advance options & free balance transfers

BizNOW is a low cost, prepaid offering for business members. It is a full end-to-end payments and expense management solution tailored specifically for small to medium-sized businesses.



How it works:

- Employee needs funds for T&E or purchasing
- Manager approves and employee pulls funds
- Funds available immediately to employee
- Real-time authorization and reporting
- Unused funds returned to Master Account
- Register and track expenses at: www.biznowcard.com/alabamaone

Alabama One Agency, Insurance Services can also insure your business with affordable rates on commercial insurance options that address your specific needs. Ask for your free, no-obligation quote today on general liability, workers compensation, commercial auto and other business insurance options.

Contact us today: 205.342.0112 ■ insurance@alabamaone.org ■ www.alabamaoneagency.com