



**A New and Refreshing Way of Doing Business**

AmeriCU offers our members all of these services and more at great rates and a friendly atmosphere that you usually don't find in a commercial bank

**Manage, Grow and Succeed with AmeriCU Business Loan Solutions**

When it comes to managing and growing your business, you need a financial partner eager to sit down with you and discuss solutions that will help your business run better today and tomorrow. An AmeriCU business lending specialist will help guide you to the best credit strategy for your business, complete with highly competitive rates, flexible terms and quick approvals.

**AmeriCU can provide you with all these lending solutions**

**Select Business Line of Credit (Unsecured)**

Maximum Credit Line: \$50,000.00  
For short term working capital needs  
Competitive variable interest rate  
Monthly interest only payments required  
Renewable annually

**Select Business Line of Credit (Secured)**

Maximum credit line: \$250,000.00  
For short term working capital needs  
Competitive variable interest rate  
Pledge of collateral and  
Owner personal guarantee typically required  
Renewable annually

**Select Business Credit Card**

Maximum credit line: \$25,000.00  
Low initial six month promotional interest rate  
Low standard fixed rate on purchases thereafter  
No annual fees

**Select Business Overdraft Line of Credit**

Maximum credit line: \$10,000.00  
Attached to members business checking account  
Automatic advances cover overdrafts  
Competitive fixed rate pricing  
No annual renewal required

**Select Business Equipment Term Loan**

Maximum loan amount: \$250,000.00  
Maximum loan to value ratio can be up to 100%  
Secured by specific equipment financed

**Select Business Vehicle Term Loan**

Maximum loan amount: \$500,000.00  
Maximum loan to value can be up to 100%  
Secured by specific vehicle financed  
Owner personal guaranty typically required

**Select Business Owner Occupied Commercial Real Estate Mortgage**

Maximum loan amount: \$1,000,000.00  
Maximum 10 year term  
Variable and fixed rate options available

**Select Business Equipment Line of Credit**

Maximum credit line: \$250,000.00  
Advances for specific equipment purchases  
Advances termed up to 10 years

**Check Out These Outstanding Rates**

- First Lien Home Equity Installment Loans.....3.75% \*
- New Vehicle Loans 49-60 months .....3.00% \*
- Used Vehicle Loans 49-60 months.....3.25% \*

These rates were the effective rates at time of publication and all rates are subject to change. Rates are also subject to each individual's financial situation. To view the most current rates, go to: [www.americu.org](http://www.americu.org). To speak to a financial specialist, please contact James Lombardo at 1-800-352-9699 or call the Association office.

AmeriCU Credit Union serves over 100,000 members throughout Central and Northern New York and beyond, and offers a complete line of financial services, including savings and investment accounts, consumer and real estate loans, credit cards, our own proprietary ATM network and toll-free automated TeleLink service. AmeriCU is also a member on many ATM networks. AmeriCU, provides a broad array of financial planning, wealth management, investment advisory, and risk management services, all delivered in a member-centric, seamless manner to help each of our members and business partners experience financial freedom.

