

Business Services

Relationships are fundamental to business success. Choosing the right solution for your business is an important decision and Yolo FCU is here to help. We offer a variety of solutions and can provide the services you need most.

Business Checking Accounts

Yolo FCU is proud to offer checking accounts that best fit the needs of your business. Each of our business checking accounts offer:

- **Online Banking**
- **Bill Payer**
- **eStatements with Online Check Images**
- **Telephone Access 24/7**
- **ATM/Debit Card Access**

With the convenience of online banking, eStatements, and local support, managing your business account has never been easier. Yolo FCU's convenient business checking accounts allow you to confirm account balances, verify cleared checks, or set up automatic bill payment on your schedule.

Simply Free Business Checking

Yolo FCU keeps it simple with a FREE checking account designed for businesses and organizations with low transaction volume. This account has no minimum balance requirement and dividends are paid on all balances.

Regular Business Checking

This account is designed for businesses with higher transaction volumes and higher balances. Yolo FCU's Regular Business Checking account is FREE by maintaining a daily balance requirement.

Business Debit Cash Back Rewards Program

How would you like to earn cash back on everyday purchases for your business? Yolo FCU now offers the Business Debit Cash Back Rewards Program. See a Member Service Representative for more information.

Business Savings Accounts

Yolo FCU offers a variety of savings products with competitive rates to help your business meet all its financial goals.

Regular Business Share Account

This account is your key to all other services available from Yolo FCU and can be used to save up reserves or for periodic business expenses. After the first regular savings account is established, subsequent savings accounts can be added and uniquely named to diversify your savings portfolio.

Money Market Account

If you're looking for an account with competitive rates to maximize your earnings, Yolo FCU's Money Market account could be the right choice. This account is high-yielding and gives you access to your funds whenever you need it.

Health Savings Account (HSA)

Yolo FCU offers this savings account with tax-free withdrawals* for qualified medical expenses. The HSA also features a FREE VISA® Check Card for easy access to funds.

**Check with your tax advisor for availability.*

Share Certificate Account (CD)

Share Certificates allow you to increase your earnings with higher yields on your deposits. With a variety of terms ranging from 3 to 60 months, and the ability to open your certificate with as little as \$500, Yolo FCU makes it easy to maximize your business earnings.

Business Loans

We understand that every dollar counts when it comes to running your business, which is why our loans provide competitive rates, fees and terms to suit your needs. SBA guaranty loans are also available.

Commercial Real Estate Loans

Whether you're looking to purchase investment property, a multi-unit housing complex, have a commercial construction project, or want to refinance an existing building, Yolo FCU is here to help.

Vehicle and Equipment Loans

From work trucks to semi-trucks, machinery to commercial equipment, purchase to refinance, Yolo FCU can meet your vehicle and equipment needs.

Lines of Credit

If your business needs to purchase inventory or help with cash flow, a Yolo FCU line of credit can help fill that need. Our lines of credit are available in secured and unsecured lines and offer annual renewal.

Business VISA® Credit Card

Put the purchasing power in your pocket with a Yolo FCU Business VISA® credit card. Secured and unsecured limits are available and the Business VISA® card offers competitive rates, no annual fee, and zero cash advance fees.

Business VISA® ScoreCard® Rewards Program

Every time you use your Business VISA® credit card, you can earn points that are redeemable for a variety of rewards. There is no limit to the amount of points you can earn and you are able to redeem them online at anytime. From name brand merchandise to exciting travel rewards, the Yolo FCU ScoreCard® Rewards Program is an added bonus just for making your business purchases.

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Discover the Local Difference!®

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Retirement Services

Retirement may be closer than you think. Yolo FCU offers a host of products to help you plan for you and your employees' future.

Simplified Employee Pension Plan (SEP)

A SEP plan gives you an alternative to establishing a complex retirement plan for you and your employees. A Yolo FCU SEP plan can help you save for retirement and contributions may be tax deductible.*

*Please check with your tax advisor.

Free Business Workshops

Yolo FCU is committed to the success of your business. We offer FREE workshops to help you understand the key factors in creating and maintaining a successful business. For information on upcoming workshops visit our website at www.yolofcu.org.

Business Resources

Because Yolo FCU knows you need more than just a checking account for your business, we have many resources available for you to establish and successfully run your business. For links and more information about these resources, visit our website at www.yolofcu.org.

Convenience Services

All business accounts offer the following convenience services:

- Payroll Services
- Merchant Services
- Safe Deposit Boxes*
- Coin and Currency Services
- Night Drop**

*Safe deposit boxes available at 266 W. Main St., Woodland and 2171 Cowell Blvd., Davis

**Night drop available at 266 W. Main St., Woodland

Woodland Offices

266 West Main Street
Woodland, CA 95695
(530) 668-2700

465 Pioneer Avenue
Woodland, CA 95776
(530) 668-6080

Woodland Healthcare
Hospital (ATM)
1325 Cottonwood Street
Woodland, CA 95695

Davis Office

2171 Cowell Blvd, Ste. A
Davis, CA 95618
(530) 297-6700

West Sacramento Office

815 Harbor Boulevard
West Sacramento, CA 95691
(916) 371-6179

Winters (ATM)

47 Main Street
Winters, CA 95694

Toll Free

(877) 965-6328

Access Line

(530) 669-6363

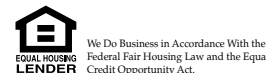
Home Page

www.yolofcu.org



Business Services

Built for success.



Se Habla Español



Yolo Federal Credit Union
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