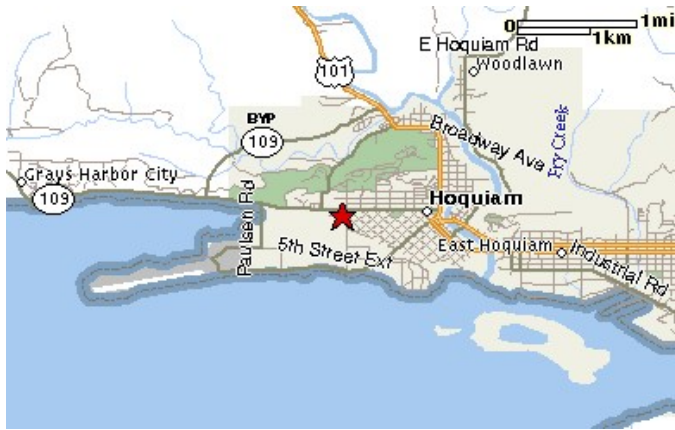


Newrizons Federal Credit Union

Serving Grays Harbor members since 1965



120 Firman Avenue
Hoquiam, WA 98550
360.533.4760
Fax 360.532.0280
info@newrizonsfcu.com
www.newrizonsfcu.com

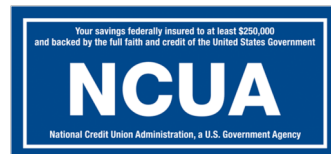
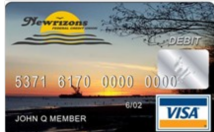
HOURS

Monday through Friday
LOBBY 9:30 - 5:00
DRIVE UP 8:30 - 5:30

The Credit Union Difference ...

Credit Unions are Cooperative.
Credit Unions are Not-for-profit.

In other words, as a share holder "member" in a credit union **you** have a say in how it is run. You are a member, not just a customer. Because of this, your credit union's sole commitment is to *serve you and the other members* of **your** credit union. It's that simple. **Newrizons Federal Credit Union** was formed in 1965 by a group of Lamb-Grays Harbor Company Employees and expanded to serve all of Grays Harbor County residents in 2001.



Business IS personal

with

Newrizons

F E D E R A L C R E D I T U N I O N



It's about growing your business

Newrizons FCU
*is here to help you get all the pieces of your
business working together*

*All lending and management decisions are made
right here in Hoquiam.*

www.newrizonsfcu.com



Money is the fuel for your business.



Savings

A savings account is the cornerstone of your business and your membership in Newrizons Federal Credit Union. Earn a competitive interest rate on your balance while maintaining access to your funds.

- ✓ \$25 opening balance
- ✓ **No** monthly fees
- ✓ Unlimited deposits
- ✓ 6 **Free** preauthorized, automatic, or telephone transfers monthly
- ✓ Debit Cards available



Business Checking

Newrizons Business Checking has **no** minimum balance and **no** fees to maintain your account plus

- ✓ \$100 opening balance
- ✓ **Free** 24/7 Online & Telephone Banking
- ✓ **Free** eStatements
- ✓ **Free** Mobile Banking
- ✓ Debit Cards available



more with investment.

Money Market Savings

Members with high balances who need to earn their money, without tying it up in a long term

- ✓ \$2,000 minimum balance
- ✓ Up to 6 withdrawals per month
- ✓ Unlimited deposits
- ✓ More earnings for higher balances

Certificate of Deposits (CD)

Any business member who wants a safe way to earn money in a certificate for a fixed rate and term.

- ✓ \$500 opening deposit
- ✓ Terms from 6 to 36 months
- ✓ Premium dividend rates



paid

Dividends paid on Savings, Checking and Money Market Savings are computed using the average daily balance, compounded monthly and paid monthly. Dividends on Certificates are computed using the account balance, compounded daily, paid quarterly. All Dividend rates are based on profitability, reviewed and subject to change by the board of directors.

Business Lending

Looking to buy equipment or vehicles, expand your business, need small, short-term temporary funding - Newrizons Business Lending Services has flexible loans to suit your unique needs.

VISA

Newrizons VISA business credit card helps finance some needs of your business and makes day-to-day purchases easy.

- ✓ Multiple cards available for employees under one umbrella account
- ✓ Low, competitive variable rates*
- ✓ **No** fees for balance transfers from other high interest cards



Equity Line of Credit

Use the equity in your home or rental property to pay for much needed repairs, improvements, or finance a new project. Low fees. Competitive, annual variable rate.



Business Line of Credit

For a ready source of funds when your business needs it, access additional funds as you pay off the balance.

- ✓ **Free** 24/7 Online & Telephone Banking
- ✓ Business Checking account overdraft protection
- ✓ Flexible repayment terms
- ✓ Competitive variable rates*
- ✓ Secured or unsecured loans

Equipment & Vehicle Loans

Purchase much needed high value commercial equipment or truck, car, or van with a Newrizons' equipment or vehicle loan.

- ✓ Repayment terms up to 72 months or longer in certain circumstances
- ✓ Range of collateral options



*Rates are determined based on credit worthiness, ability to repay, type of loan, and term of the loan. Come in or call to talk with a loan officer for more information.