

IT STARTS WITH HEART

Business Resource Guide

UNLOCK THE POWER OF YOUR MEMBERSHIP



It starts with heart

Corda Credit Union is a not-for-profit, full-service financial organization, helping lowans build a strong foundation — with banking and lending, guidance, and growth, since 1935. We're here to help you create a roadmap to financial success, tailored to your unique needs. But our mission goes beyond banking. We are dedicated to doing good in the communities we serve, creating a positive impact through every interaction. Every member matters. Whether it's through personalized financial advice or community engagement, Corda is committed to showing up for you, every time.

We add ease at every step.

We're here to help support your growth. Whether you're looking to expand, innovate, or simply boost your operational funds, we have the resources and expertise to help you realize your business aspirations.

VISIT	CordaCU.org
CALL	319.892.7300 or 1.800.950.5228
TEXT*	319.892.7411
MAIL	3015 Blairs Ferry Rd NE Cedar Rapids, IA 52402

Benefits

Community-Centered Banking

Our approach goes beyond banking. We actively support and respond to the collective needs of the unique communities we serve.

Tailored Financial Solutions

Discover banking that builds with you. We provide flexible, tailored financial products and services designed to meet your business goals as you grow.

Empowering Financial Education

At Corda Credit Union, you gain more than an account. We offer the knowledge and resources you need to make smarter financial decisions for a brighter future.

Commitment to Service

Feel the difference of genuine care. Our dedicated team is committed to providing you with exceptional service and support at every step.



Get started.

To learn more about us and see how you're eligible to join, visit CordaCU.org/Business.



APPLY NOW!

Checking + Savings

Business Driver Checking

Designed for the busy dynamics of large companies, the Business Driver Checking account caters to your high transaction volumes, while rewarding your success with competitive dividends. Dividends are earned on a tiered structure based on your average daily balance.

Family Business Checking

Our Family Business Checking account is tailored for the unique needs of a small business with minimal transaction requirements. Enjoy a low monthly fee and earn dividends on balances when you maintain an average daily balance of \$2,500 or more.

Empower Business Checking (Nonprofit)

Specifically crafted for nonprofit entities, small clubs, and community organizations, our Empower Business Checking account ensures that your financial needs are met without the burden of monthly fees. Earn higher dividends on average daily balances under \$10,000. Let Corda help you focus on your mission, empowering your organization to make a greater impact with every dollar.

Business Savings Account

When you open a Business Savings account, you become a member and part owner of the credit union. Your membership is the key to everything that Corda Credit Union has to offer.

Business Money Market Account

Our Business Money Market account is the ideal solution if you want to earn more interest and keep your funds readily available for use without penalty. You may make up to six free withdrawals per month. There's no minimum deposit to open the account, and no minimum balance or monthly fee. Interest is tiered, starting at \$1,000.

Business High-Yield Money Market

Grow your business' savings faster with our Business High-Yield Money Market account. Our competitive APY is significantly higher than traditional savings accounts. There's no monthly fee, and your funds are easily accessible – you may make up to six free withdrawals per month to cover expenses or seize opportunities.

Credit Cards

Empower your business operations with a Corda Credit Union business credit card that is perfect for your business needs.

Visa Business Platinum Rewards Card

The Visa Business Platinum Rewards card allows you to earn points with every purchase. Redeem for cash, travel, and merchandise. You can even use your points to donate to charity.

Visa Business Platinum Card

The Visa Business Platinum Card has our lowest rate. If you typically carry a balance from month to month and have good or great credit, this is the card for you.



Scan the code to choose the card that's best for you and start your application!



Lending

Small Business and Commercial Loans

Whether you want to fuel your small business' growth or take your enterprise to the next level, Corda is here to help your business thrive.

Commercial First Mortgage - If you're ready to spread your wings, we may be able to help you purchase or refinance commercial buildings, investment properties, or land for real estate development or construction loans.

Business Line of Credit - Does your business cash flow change with the seasons? Come see us about a business line of credit to help even out the highs and lows.

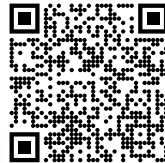
Vehicle Loans - Keep your business on the move. We can help you finance one vehicle or an entire fleet to support your operational needs.

Equipment Loans - Starting up or expanding a business can require new or additional equipment. Let us finance what you need!

Agricultural Loans - Purchase or refinance farmland or recreational land to cultivate your agricultural ambitions.

Business Loan Checklist

Ready to start your business loan application? Our checklist has all the things you'll need to help you prepare.



Business Services

We're here to build you up, and we've got the tools to do it. Corda Credit Union offers convenient services to help your business operate smoothly.

- **Coin and Currency Services**
- **Merchant Processing**
- **Wire Transfers**
- **Online Banking** - Monitor daily activity, make transfers, set up account alerts, view past statements, and more.
- **Mobile App** - View balances, make transfers, pay bills, and deposit checks using your mobile device.



Download our app on your mobile phone or tablet by searching **Corda Credit Union** in the App Store® or Google Play.

Health Savings Account (HSA) for Employees

Here at Corda, we get it – healthcare costs tend to go up, not down. It's important to talk to your health insurance provider to see if offering a high-deductible health plan (HDHP) would lower your business' health insurance expenses. If so, a Health Savings Account (HSA) option for your employees might make a lot of financial sense.



Contact us to start a discussion about setting up HSAs for your employees. We can even come to your business to do an educational session and help get individual HSAs set up.

Join us.

Our commercial specialists are committed to understanding your unique business needs and crafting the perfect financial solution to support your growth.

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