## Checking

### **Business Checking Accounts**

Tired of combing through confusing checking account options hoping to find the right one for your business? Well your search is over! Sound Federal Credit Union offers three clear, convenient Business Checking Accounts to choose from. All three accounts come with these exceptional Sound benefits:

- No Annual Fee Debit Card
- FREE Home Banking, Bill Pay, E-statements and Mobile Banking
- Access to more than 55,000 Surcharge-Free ATMs Nationwide
- No ATM Transaction Fees at Sound Federal Credit Union, Allpoint or MoneyPass ATM network machines, ATMs located at CVS and Walgreens
- ID Protect®

#### **Basic Value Business Checking**

Looking for a simple account with no minimums and no fees? **Basic Value Checking** is the right choice for you! Open this Checking Account and enjoy the freedom of no minimum balance and no monthly service charges.

#### **Extra Value Business Checking**

Want a Checking Account with great value? Open an Extra Value Checking Account and enjoy the added benefits of free Credit Monitoring, Identity Theft Protection and Cell Phone Protection.

#### **Premium Value Business Checking**

Want a Checking Account that gives you access to your money at any ATM anywhere. Then **Premium Value Checking** is the Sound choice for you! You'll get all the benefits of Extra Value Checking plus we'll reimburse you for your ATM surcharge fees. We'll even pay you interest on the money you keep in your account!

Your Sound Financial Partner





#### ACCOUNTS

Checking • Savings • Retirement

#### LOANS

Auto · Home · Personal · Business

#### **CREDIT CARDS**

Cashback Rewards • Platinum • Credit Builder







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## **Borrow**

### **Business Autos / Light Trucks**

Let Sound make financing your business Autos and Light Trucks quick and easy. We'll finance up to 100% of your new or used car or truck with a great rate and a term of up to 72 months. We'll even include tax and licensing fees, warranties, GAP protection and Debt protection in your financing package.

Already have a business Auto or Light Truck loan ...we can take care of that too! Just make a Sound decision to refinance your existing loan and get the same exceptional rates and terms we offer for when purchasing your car or truck. So, what are you waiting for? Give us a call or apply online and start saving money today!

#### **Mortgage Solutions for Your Business**

# A Sound Choice When Buying Improved Real Estate

Buying improved real estate, whether it be a multi-family property or a building for your business, can be a bit overwhelming. Having a Sound financial partner with you to guide you through the entire process can mean all the difference and help you rest easy! We know the commercial mortgage lending business and can help make sure you get the right loan at the right price! Call or stop by our office today.





# Refinancing Your Current Business-related Mortgage

Paying too much for your current loan?
Want to keep more of your hard-earned
money in your pocket? Make a Sound
decision to refinance with us and start saving
today! We have all the tools and the
know-how to find you a great loan at a great
rate! Call or stop by our office today and let
your Sound partner help you start saving
money today.

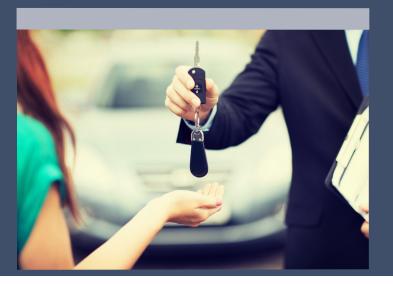
#### **Fixed Rate Home Equity Loans**

A **Sound Equity Loan** is best for those who are interested in a fixed rate loan for improvements, debt consolidation or other expenses – *Sound options*.

- Competitive Rates
- Terms up to 15 years
- Possible Tax Deductions

#### **Equity Line of Credit**

A **Sound Equity Line of Credit** is a revolving line of that allows you to borrow against your business' real estate equity. Only use what you need when you need it. Enjoy the flexibility of choosing how much and when you will borrow – *Make a Sound choice*.



#### **Credit Cards**

#### **Choose a Sound Option**

With our range of Visa® Credit Card options you get to choose what works best for you.

- Platinum Advantage
- Cashback
  - Receive 1% Cashback on all eligible purchases on VISA Cashback Card
  - Cashback rewards will be deposited into your account quarterly
- Credit Builder (Secured)
  - Use Your Savings as Collateral
  - 9.90% APR\* for Purchases and Cash Advances
  - No Annual Fee
  - Zero Liability for Unauthorized Transactions

# Savings

### **Savings Accounts**

Sound Federal Credit Union has so many ways to help your business save. Open your Membership savings with as little as \$25 and choose from an exceptional array of savings products. As a Member/Owner, you have access to all the wonderful benefits that come from being a Member of Your Credit Union.

#### Health (HSA)

Looking for a Sound way to help your employees cover those rising healthcare costs? We have the answer! Start a **Sound Health Savings Account** (HSA) program that will provide an exceptional benefit for you and your staff. You'll enjoy:

- No Monthly or Annual Service Fees
- The option to make contributions through Payroll Deduction
- Free Sound HSA Debit Card to Access Your Funds Quickly