



Switching to STCU Business: A financial partner for nonprofits.

At STCU Business, we know the unique financial needs of nonprofit organizations. We share those values. STCU Business has a commitment to community service and understands the importance of your nonprofit's mission.

Our tailored solutions are designed to help manage finances efficiently, so you can focus on serving your community.

Here's an overview of our key services to support your nonprofit:

Checking accounts.

- ***Secure and accessible:*** Enjoy easy access to your funds with the security of federal insurance up to \$250,000 by NCUA.
- ***Essential transactions:*** Handle deposits, write checks, benefit from overdraft protection, and use ATM and debit cards effortlessly.
- ***Variety of accounts:*** STCU Business offers several checking account options to suit your nonprofit's needs, making it simple to organize your efforts and achieve your mission.

Savings and money market accounts.

- ***Tailored savings products:*** From low-minimum-balance savings accounts to high-yield money market accounts, to help you reach your financial goals.
- ***Maximize returns:*** Our savings and money market accounts offer higher rates, ensuring your funds work harder while maintaining liquidity and easy access.

Merchant Services.

- ***Comprehensive solutions:*** Accept and process debit and credit card payments through terminals, mobile readers, and POS systems.
- ***Partnered with Global Payments:*** Boost your donation and fundraising efforts with easy payment options and direct deposits right into your STCU Business account.

Treasury management.

- ***Automated Clearing House (ACH):*** Set up one-time or recurring payments for donations, membership dues, and bills safely and efficiently.
- ***Remote deposit capture (RDC):*** Save time and increase productivity by depositing checks from a desktop scanner.
- ***Positive Pay:*** Identify, review, and act on suspicious transactions quickly to protect against fraud.

Business Online Banking.

- **24/7 Access:** Monitor account balances, transaction history, transfer funds, and pay bills easily.
- **Account management:** Utilize services like ACH, online wire transfers, and remote deposit capture for a seamless banking experience.
- **User control:** Customize account access based on job roles. Maintain clear visibility to easily detect any fraudulent activity.

Business line of credit.

- **Manage cash flow:** Ideal for handling fluctuations because of seasonal donations or delayed government grants.
- **Quick access:** Draw funds as needed up to your approved credit limit to cover essential expenses and maintain smooth operations.

Join STCU Business.

Switching to STCU Business means partnering with a financial institution that understands your nonprofit's mission and is dedicated to supporting your financial success.

Let us help you manage your finances so you can focus on making a difference in the community.

Visit [**stcu.org/business**](https://stcu.org/business) to learn more.

Or call us at (509) 344.2200 in Washington, (208) 619.4001 in Idaho, or (877) 304.7185 toll-free to get started.

Insured by NCUA.