



Why Choose Infinity FCU for Your Business Needs

Infinity Federal Credit Union (FCU) products are designed to put you and your business in a better financial position at highly competitive rates, with efficient and personalized service, and convenient access.

Every interaction is guided by our vision “we do banking differently to keep you a step ahead in life”. Our portfolio of products is tailored to meet the unique needs of your small business.

Founded in 1921, as Maine’s first credit union, Infinity FCU membership is available to Maine businesses serving York and Cumberland Counties, the City of Bangor and anyone who lives, works, worships, or attends school in Cumberland and York Counties, and the City of Bangor, Maine. In addition, immediate family or household members of current Infinity FCU members may also qualify for membership.

Benefits of Choosing Infinity FCU

- **Surcharge free ATMs:** Get cash quickly on the go with any of the 250+ Surcharge-free ATMs in Maine, or the thousands of Surcharge-free ATMs nationwide. Just look for the SURF or SUM logo.
- **Shared Branching:** Perform your financial transactions at participating Credit Unions across the country that belong to the network. There are over 170 locations in Maine and over 5,700 locations nationwide. Simply text your zip code to 91989 or call 888-748-3266 to find a shared branching location near you.
- **Online and Mobile Banking:** Our seamless user experience across devices allows you to monitor account activities, deposit checks, schedule bill payments, make loan payments, and more. **External Transfers** allows Account-to Account Transfers on any checking, savings or money market account on which you are a legal owner. Per transfer, daily and monthly limits apply. **Freeze your debit card** if it is misplaced, set card limits by region, restrict merchant or transaction types, set spending limits, and schedule alerts for use and activity. **Finance Manager** already allowed for budgeting but enhanced features give you a complete financial snapshot by adding all financial accounts – not just those at Infinity FCU. Set up **Alerts** to notify you via email and/or text message when a loan is due, a transaction clears, daily balance alerts and others.
- **E-Statements:** Your online account statements, notifications and other documents are organized in one place that’s easy to track and search. E-statements are stored for 12 months and are available when you need them.
- **Business Lending Solutions:** In-house originating, processing, and underwriting for quick decisions.
 - **Commercial Vehicle Loans:** Keep your business on the road to success by financing new and used vehicles to fit your budget.
 - **Working Capital Line of Credit:** Get more flexibility in your cash flow. A Working Line of Credit is a continuously available loan that allows you to borrow funds, repay them and borrow them again without having to reapply each time. Simply transfer funds through Online or Mobile Banking to cover your needs, without depleting cash on hand.

- **Commercial Credit Cards:** Our credit card is tailored to meet the needs of small business owners. No annual fee, no penalty rate increase, no late fee, free cards for you and your employees, and our card offers a great option for stretching your monthly operating budget.
- **Microloans:** Help fund small projects like setting up your new office.
- **Commercial Real Estate:** A full range of commercial real estate services including non-owner occupied 1-4 multi-family units and non-residential investment properties.
- **Furniture, Fixtures and Equipment Loans:** You can borrow up to 80% of your financing needs for machinery, equipment, furniture, and fixtures.
- **Small Business Administration (SBA) Loans:** Infinity FCU is a SBA Participating Lender. SBA products can streamline small business loan requests, fund start-up business operations, working capital, account receivable capital and small business expansions. Infinity Federal Credit Union was recognized as a 2018 and 2019 Leading Credit Union Lender.
- **Savings and Checking Accounts** to meet the unique needs of your business.
 - **Saving Accounts:** A minimum deposit of \$25 or more establishes membership and access to a full range of products and services.
 - **Club Accounts:** Can be used as “savings” accounts for expenses, such as: membership fees, insurance, licensing, education, marketing, and office expenses.
 - **Business Basic Checking:** Ideal for a new or small business owner who generates a low number of monthly transactions. Up to 100 checks can be deposited with no fee – anything over 100 is subject to a \$.25/per item fee. No minimum balance requirement.
 - **Business Choice Checking:** Designed for businesses that want to earn interest on their balances. Up to 200 checks can be deposited with no fee – anything over 200 is subject to a \$.25/per item fee. No minimum balance requirement.
 - **Business Money Market:** Keep your business thriving while maximizing your liquid savings.
- **Merchant Services:** Infinity FCU partners with MerchantX allowing us to provide you with affordable merchant solutions that use the latest technology. This is offered as a referral only. Contracts and agreements are solely between you and MerchantX.
- **Business Direct Deposit:** Businesses that enroll 5 or more employees with direct deposit of net pay will be eligible for a rate reduction on a Working Capital Line of Credit. Earn up to 1.00% APR discount down to the prime rate. Onsite enrollment options available with our Bank at Work Program.
- **Five Convenient Branches:**
 - Westbrook
 - Portland
 - Arundel
 - Bangor
 - Scarborough
- **No Time To Meet** – we will come to you.
- For more information please contact business@infinityfcu.com or to speak with a Business Service Representative, call 207-854-6000, ext. 4140.