

Business Deposits



We understand that the time of a business owner is limited and valuable. That is why we have designed business deposit accounts to provide you the same conveniences as your personal accounts.

- Savings
- Checking
 - \$6/month charge (waived with a \$500 average monthly balance)
 - Debit Cards
 - Monthly Dividends
 - Unlimited transactions
- Certificates of Deposit
 - \$1,000 minimum deposit
 - 3-60 month terms
- Free Online Banking
- Funds Insured up to \$500,000
- Night deposits
- Monthly & Electronic Statements
- EFTPS
 - www.eftps.gov
- Merchant Services
 - Certegy Credit Card Equipment
- Business Credit Cards
 - VISA
 - Competitive Rate
 - Purchases
 - Cash Advances
 - Balance Transfers

Business Loans



Looking to expand or relocate your business? Wish to upgrade or replace that essential piece of equipment? Perhaps you need working capital due to heavy demand and growth. Allow us to partner with you by providing loans for any of the following:

- Commercial Real Estate - for the acquisition or refinance of real estate in order to maintain or accommodate growth of the business (land or office building).
- Construction & Development - for the acquisition of property including land or structures, with the intent to convert it to income-producing property.
- Investment Property - for the acquisition of residential investment property, most often rented/leased.
- Equipment & Commercial Automobiles - for the acquisition of business essential equipment, needed for ongoing operation of the business (examples include: autos/trucks, heavy equipment, tractor/trailers, office equipment, etc.).
- Operating Capital - Revolving or Closed End lines of credit to provide short term working capital.

Products & Services

- Savings
- Checking
- Money Management
- Christmas Clubs
- Special Savings
- ATM/Debit Cards
- Free Online Banking
- Free Bill Pay
- Certificates of Deposit
- Individual Retirement Accounts
- Health Savings Accounts
- Consumer Loans
- Personal Loans
- Home Loans
- Credit Cards
- Business Deposits
- Business Loans
- Business Credit Cards
- 24-Hr Telephone Teller
- Stretch Pay
- Score Enhancement
- Scholarships
- Wire Transfers
- Overdraft Protection
- Direct Deposit
- Payroll Deduction
- Money Orders
- Travelers Cheques
- Savings Bonds
- Automatic Transfers
- Notary Public
- Accidental Death & Dismemberment Ins

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Locations and Hours



Waverly | 190 Waverly Plaza
T 740.947.4419 | F 740.947.1094
M, T, Th 8:30-5 | W 9-5 | F 8:30-6 | Sat 8:30-12

Piketon | 711 Beaver Creek Road
T 740.289.5060 | F 740.289.5061
M, T, Th 8:30-5 | W 9-5 | F 8:30-6 | Sat 8:30-12

Plantsite | X-100 Building
T 740.289.2105 | F 740.289.3334
M, T, Th, F 7:30-3:30 | W 9-5

Portsmouth | 2741 Scioto Trail
T 740.351.0470 | F 740.353.5618
M, T, Th 8:30-5 | W 9-5 | F 8:30-6 | Sat 8:30-12

Jackson | 498 McCarty Lane
T 740.286.0440 | F 740.288.7346
M, T, Th 8:30-5 | W 9-5 | F 8:30-6 | Sat 8:30-12

Wellston | 2081 Tom Corwin Rd
T 740.384.2536 | F 740.384.2621
M, T, Th 8:30-5 | W 9-5 | F 8:30-6 | Sat 8:30-12

Lucasville | 10648 US Rt 23
T 740.259.5894 | F 740.259.4702
M, T, Th 8:30-5 | W 9-5 | F 8:30-6 | Sat 8:30-12

Chillicothe | 1290 N Bridge St
T 740.775.6940 | F 740.775.6943
M-Sat 8-8 | W 9-8 | Sun 12-5

Athens | 223 Columbus Road
T 740.594.8185 | F 740.594.1358
M-Th 9-5 | F 9-6 | Sat 9-1

Logan | 33 W Second Street
T 740.385.5915 | F 740.385.0645
M-Th 9-5 | F 9-6 | Sat 9-1



BUSINESS SERVICES

Your guide to products and services designed with your business in mind.



Get connected @ www.2mycu.com
or
Call us toll free @ 800.652.2328



- Business Plan
- Business tax returns for the previous 3 years
- Personal tax returns for the previous 3 years for all potential personal guarantors
- Personal financial statements for all potential personal guarantors
- Business tax returns for the previous 3 years for all potential corporate guarantors
- Projected financial statements for 2-3 years, in any event where the proceeds of the loan will alter the business function so to substantially affect the financial condition of the business
- Completed and signed business loan application
- Other _____



Business Loan Application

Return this application to any Atomic Credit Union branch location.

Amount Requested \$ _____ Use of Funds _____

Desired monthly Payment \$ _____ Collateral _____

Type of Loan Requested (circle one)

Unsecured Operating Line of Credit Credit Card Commercial Real Estate
 Commercial Auto/Equipment Residential Real Estate Construction or Development

Borrower _____ Email Address _____ Business # _____

Address _____ City State, Zip _____ Cell # _____

Business has been in existence _____ yrs _____ mo Business Tax Identification Number _____

Gross Annual Income of Business _____ Net Worth _____

Personal Guarantors (please list all owners of business)

Name (1) _____ (2) _____ (3) _____

Address _____

City, State Zip _____

Home Phone _____

Cell Phone _____

@ Address _____ yrs _____ mo _____ yrs _____ mo _____

Social Security Number _____

Date of Birth _____

Personal Net Worth _____

Email _____

Employer _____

Position _____

Gross Annual Income _____

By signing below, I promise that everything I have stated in this application is correct to the best of my knowledge. If there are any material changes, I agree to notify Atomic Credit Union in writing immediately. I authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension or collection of credit received.

Signature _____

Date _____

A Credit Union representative will contact you for an appointment within 1 business day of a submitted application. Please indicate by circling the best method and time to contact you for an appointment:

Business Phone Cell Phone Home Phone Email Time _____ am/pm