



Business Banking Services Application

Document Checklist:

*Additional documentation may be requested at the discretion of Business Banking Services or Lending.

- Signed Business Banking Services Application
- 3 Months most recent bank account statements (all accounts being moved to Achieva)
*No NSF/Overdrafts in the past 12 months.
- Articles of Incorporation/Organization, with any Amendments, fictitious name certificate (DBA filing) –
Must be registered on Sunbiz.org
- Copy of Operating Agreement, Partnership Agreement or Bylaws (Based on Corporate structure)
- Copy of county &/or state business license (If applicable)
- Photo ID for all owner(s) of 20% or more of business

Additional documents for over \$50,000 in total Achieva exposure requests:

- 3 years business taxes
- Debt Schedule
- Personal Financial Statement required (if also applying for a loan)
- 3 years personal tax returns (if also applying for a loan)
- Form 4506-T Request for IRS Transcripts (one for the business and one for each owner with 20% or more ownership of business)

The documents below will be collected after the file is approved by underwriting:

- Magic Wrighter Application (Business Banking Services signs)
- Remote Deposit Capture Agreement
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- Electronic Payment Services Agreement
 - Schedule A – Limit & Transmission Requirements
 - Schedule B – Company & Service Fee Information
 - Schedule C – Security Procedures
- ACH Origination Dual Control Waiver

**Return Application to Business Banking Services: BusinessBankingServices@Achievacu.com
Business Banking Services Support: 727- 431-7662**

Treasury Management Package: This service allows business members to view account details and history, originate ACH Debits/Credits, originate domestic wires, access online statements and enable user entitlements with limits through our Treasury Management Online Banking experience. This service also includes account sweeps which are setup as an automatic transfer of funds that exceed or fall short of a specified level.

Treasury Management Package Monthly Service Fee is _____ and includes: First 50 combined ACH Debits/Credits are _____ and _____ per item thereafter, discounted domestic wire origination at _____ per wire through this service, account sweeps and user entitlements.

ACH Internal Transfer MAX Limit \$ 99,999
ACH External Transfer MAX Limit \$ 25,000

Request for NEW Treasury Management Package Service: [] Yes [] No

Request for a Service LIMIT INCREASE: [] Yes [] No

ACH Origination Daily Limit Request \$ _____
ACH Origination Monthly Limit Request \$ _____

_____ **Please initial here to request the Treasury Management Package**

NACHA File Upload Widget: NACHA formatted files contain numerous batches in a single file which can be either debits, credits, or a combination of both. A properly formatted file contains instructions for processing - which account(s) to debit, and which account(s) to credit, on a particular date for specific amounts. Upload NACHA files directly via a Widget in Treasury Management Online Banking.

NACHA file upload access is _____ /monthly then _____ /file uploaded.

*Requests for the NACHA File Upload Widget must include a request for the Treasury Management Package item above.

Request for NACHA File Upload Widget: [] Yes [] No

Request for a Service LIMIT INCREASE: [] Yes [] No

NACHA File Upload Widget Limit Request:

Daily: \$ _____
Monthly: \$ _____

_____ **Please initial here to request the NACHA File Upload Widget via Treasury Management Package.**

*Requests for the NACHA File Upload Widget must include a request for the Treasury Management Package item above.

Remote Deposit Capture (RDC): This service allows business members to deposit checks remotely at any time from their desktop computer using an approved scanning device.

RDC Monthly Service Fee up to two machines, Equipment Scanner monthly rental, or request purchase quote. (If additional machines/locations are required monthly service fee is for 3-5 machines/locations. Over 5 accounts per User Agreement Monthly Service fee plus per additional account per month). First 50 deposited RDC items each month are : and per item thereafter. One Time Set-Up Fee & Annual Service Fee per Achieva membership with service.

*MEMBER SUBJECT TO ANNUAL FINANCIAL REVIEW & SITE VISIT OF THE PHYSICAL LOCATION WHERE DEPOSITED ITEMS ARE PROCESSED AND STORED.

Request for NEW RDC Service: [] Yes [] No

Request for a Service LIMIT INCREASE: [] Yes [] No

RDC Daily Limit Request \$ _____
RDC Monthly Limit Request \$ _____

_____ Please initial here to request Remote Deposit Capture services

Achieva Credit Union Remote Deposit Capture brought to you by: Magic-Wrighter Inc. XPRESS CHECK DIRECT

Approved Check Reader / Scanner Models:

Single Feed Models

- Panini Vision X single-feed
- Digital Check – CheXpress CX30 Single Feed

Multi-Feed Models

- Panini Vision X multi-feed
- Digital Check – Tellerscan TS240 Multi Feed

For Further Research Links:

- <http://www.panini.com/solutions/products/panini-vision-x/vision-x>
- <http://www.digitalcheck.com/products/294-ts240-teller-check-scanning>
- <http://www.digitalcheck.com/products/4-chexpress-cx30>

XPRESS CHECK DIRECT System Requirements Ver. 16.11

- Windows 7
 - Windows 10
- * Not compatible with Home or Basic versions.

Recommended Hardware Requirements:

- USB 2.0 or greater (High Speed)
 - Intel core i5 processor, or better
 - 8GB Ram, or greater
 - WIN 10 (64-bit) Professional
 - 1 TB hard drive, or greater
- *MacOS is not supported.

Business Member Number: _____

Business Name: _____

DBA Name: _____

Organization Type (S or C Corp/LLC/Sole Proprietorship): _____

Business Tax ID Number _____ **Business Start Date:** _____

Business Address: _____

Business Phone Number: _____ **Fax:** _____

Business Website: _____

Number of Employees: _____

Do you currently use RDC service? [] Yes [] No **If yes, through what Bank/Credit Union?** _____

If yes, what are your deposit limits: Daily \$ _____

Monthly \$ _____

Owner/Officer:

Name/Title

% of Ownership

Email Address

Affiliate Businesses: (Subsidiaries/Partnerships/Divisions/Other Locations)

Provide Company Name, % of Ownership, and address of other business/location

History of Business: (products/services/clients/customers/competitors/market area/suppliers)

AUTHORIZATION AND CONSENT TO RELEASE INFORMATION (Permission to request/review Experian credit reports for both the Business & Personal Credit). I hereby authorize Achieva Credit Union to request & review my business & personal credit reports for consideration in determining this loan request. This information will be shared within Achieva’s organization for the purpose of this loan request.

Owners Full Name _____

Address (No PO Box) _____

Social Security Number _____

Signature _____

Owners Full Name _____

Address (No PO Box) _____

Social Security Number _____

Signature _____

Owners Full Name _____

Address (No PO Box) _____

Social Security Number _____

Signature _____

AGREEMENT, CERTIFICATION & AUTHORIZATION

The Business named in this application hereby submits this Member Business Banking Services RDC Application for the business purpose of financing with a federally insured credit union. The Business hereby agrees that this Application must be accompanied by additional documentation per the Application Checklist in order to be considered for approval. The Business also agrees that the Credit Union is relying upon the information provided in the Application, and the credit information received from credit reporting agencies, for consideration of approval. The Business further agrees that the Credit Union will retain this Application and all supporting documents whether or not the Application is approved, and agrees to make any copies prior to submission. The Business hereby certifies, represents, and warrants that all of the documentation and information contained in this Application is true and complete, and that the Credit Union may consider this information as continuing to be true and complete until a written notice of change is given to the Credit Union by the Business. The official “Officer”, signed below, represents certifies and warrants that they are a legal representative of the Business and authorized to execute and submit the Application on behalf of the Business and its principal owners. The Business and its principal owners hereby authorize Achieva Credit Union to make all inquiries it deems necessary to verify the accuracy of the information and documentation provided, to determine the creditworthiness of the Business and its principal owners. The Business, its owners and official signer(s) understand that false statements may result in prosecution.

EQUAL CREDIT OPPORTUNITY ACT

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status or age.

***MEMBER SUBJECT TO ANNUAL FINANCIAL REVIEW & SITE VISIT OF THE PHYSICAL LOCATION WHERE DEPOSITED ITEMS ARE PROCESSED AND STORED.**

AUTHORIZED SIGNER:

SIGNATURE _____

TITLE _____

PRINT NAME _____

DATE _____

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