



Business Banking Services Application

Instructions And Document Checklist

Please complete the application and return it and the items on the Application Checklist to Business Banking Services at BusinessBankingServices@Achievacu.com. Questions? Contact Business Banking Services at 727- 431-7662.

Application Checklist

When submitting your application for Business Banking Services, please also provide the following items with the application. Additional documentation may be requested as needed to complete the application process. If your application is approved, additional information will be required as noted below.

| All Requests | Additional Documents* | | |
|--|---|--|---|
| | Requests Up To \$50,000 | Requests Between \$50,001 and \$100,000 | Requests Over \$100,000 |
| <input type="checkbox"/> Signed Business Banking Services Application <input type="checkbox"/> 3 Months most recent bank account statements (all accounts being moved to Achieva). <input type="checkbox"/> Articles of Incorporation/Organization, with any Amendments, fictitious name certificate (DBA filing) – Must be registered on Sunbiz.org <input type="checkbox"/> Copy of Operating Agreement, Partnership Agreement or Bylaws (Based on Corporate structure) <input type="checkbox"/> Copy of county and/or state business license (If applicable) <input type="checkbox"/> Photo ID for all owner(s) of 20% or more of business | After receiving this signed application and an initial review, additional information may be required. If so, our team will notify you. | <input type="checkbox"/> Two years of business tax returns <input type="checkbox"/> Two years of personal tax returns for all owners with 20% or more ownership in the business <input type="checkbox"/> Debt Schedule | <input type="checkbox"/> Three years of business tax returns <input type="checkbox"/> Three years of personal tax returns for all owners with 20% or more ownership in the business <input type="checkbox"/> Debt Schedule <input type="checkbox"/> Form 4506-T Request for IRS Transcripts (one for the business and one for each owner with 20% or more ownership of business) |

*Based on current request amount and total Achieva exposure.

| Additional Documents Required After Approval Based on Desired Service(s) | |
|---|---|
| Electronic Payment Services Agreement – All Applications <input type="checkbox"/> Schedule A –Limit & Transmission Requirements <input type="checkbox"/> Schedule B – Company & Service Fee Information <input type="checkbox"/> Schedule C – Security Procedures | Potential Additional Documents Remote Deposit Capture (RDC) Agreement: <input type="checkbox"/> Schedule A – Deposit Limit <input type="checkbox"/> Schedule B – Hardware List ACH and Wires <input type="checkbox"/> ACH and/or Wire Transfer Origination Dual Control Waiver, if applicable (not recommended) |



| Application | | | |
|---|-------------|---------------------|--|
| Member Information | | | |
| Business Name/DBA | | Member Number | |
| Organization Type | | | |
| Business Tax ID | | Business Start Date | |
| Business Address | | | |
| Business Website | | # Employees | |
| Owner/Officer | % 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) | | | |
| | | | |

| <input type="checkbox"/> Business Online Banking – Treasury Management Package | | | | | | | |
|---|--|-------------|----|--------------|----|---------------|----|
| <p>This service allows business members to view account details and history, transfer funds, access online statements, and enable user entitlements. Internal transfers limit is \$999,999. External transfers limit is \$25,000. Additional features to originate ACH Debits/Credits, upload NACHA files, and originate domestic and international wires are add-ons available with this Package. Additional fees may apply. Refer to the Fee Schedule, below.</p> | | | | | | | |
| Select Add-on Features for Business Online Banking – Treasury Management Package | | | | | | | |
| <input type="checkbox"/> Automated Clearing House (ACH) Transactions (Treasury Management Package Required) | | | | | | | |
| <input type="checkbox"/> Add <input type="checkbox"/> Change/Request Permanent Limit Increase <input type="checkbox"/> Delete | Requested ACH Limits: <table border="1"> <tr> <td>Daily Limit</td> <td>\$</td> </tr> <tr> <td>Weekly Limit</td> <td>\$</td> </tr> <tr> <td>Monthly Limit</td> <td>\$</td> </tr> </table> | Daily Limit | \$ | Weekly Limit | \$ | Monthly Limit | \$ |
| Daily Limit | \$ | | | | | | |
| Weekly Limit | \$ | | | | | | |
| Monthly Limit | \$ | | | | | | |
| <input type="checkbox"/> NACHA File Upload (Treasury Management Package Required) | | | | | | | |

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.

| | | |
|---|--|----|
| <input type="checkbox"/> Add <input type="checkbox"/> Change/Request Permanent Limit Increase <input type="checkbox"/> Delete | Requested NACHA File Upload Widget Limits: | |
| | Daily Limit | \$ |
| | Weekly Limit | \$ |
| | Monthly Limit | \$ |

Wire Transfers - Domestic and/or International (Treasury Management Package Required)

Wires transfers provide the ability to submit payment orders as defined in Article 4A of the Uniform Commercial Code. International wires are in US dollars only. The assigned business admin will determine user roles and limits based on the overall approved limits.

| | | | | | | | | | |
|--|--|-----------------------|----|-------------|----|--------------|----|---------------|----|
| <input type="checkbox"/> Add <input type="checkbox"/> Change <input type="checkbox"/> Delete | <input type="checkbox"/> Utilize the Default Limits: \$25,000 per transaction, per day, per week, and per month. <input type="checkbox"/> Request Larger Wire Limits: | | | | | | | | |
| | <table border="1"> <tr><td>Per Transaction Limit</td><td>\$</td></tr> <tr><td>Daily Limit</td><td>\$</td></tr> <tr><td>Weekly Limit</td><td>\$</td></tr> <tr><td>Monthly Limit</td><td>\$</td></tr> </table> | Per Transaction Limit | \$ | Daily Limit | \$ | Weekly Limit | \$ | Monthly Limit | \$ |
| | Per Transaction Limit | \$ | | | | | | | |
| | Daily Limit | \$ | | | | | | | |
| | Weekly Limit | \$ | | | | | | | |
| Monthly Limit | \$ | | | | | | | | |

Remote Deposit Capture (RDC) (Treasury Management Package Not Required)

This service allows business members to deposit checks remotely at any time from their desktop computer using an approved scanning device. It is available based on partnership with Magic-Wrighter/XPRESS CHECK DIRECT. MEMBER SUBJECT TO ANNUAL FINANCIAL REVIEW & SITE VISIT OF THE PHYSICAL LOCATION WHERE DEPOSITED ITEMS ARE PROCESSED AND STORED AND/OR CONDUCT AND RETURN TO US A SELF-AUDIT IF REQUESTED BY US.

| | | |
|---|----------------------------|----|
| <input type="checkbox"/> Add <input type="checkbox"/> Change/Request Permanent Limit Increase <input type="checkbox"/> Delete | Requested RDC Limits: | |
| | Daily Limit | \$ |
| | Per Transaction Limit | \$ |
| | Weekly Limit | \$ |
| | Rolling 30 Day Limit | \$ |
| | Seasonal Limit for Months: | \$ |

Do you currently use RDC service?
 Yes No

If Yes, through which Financial Institution:

What are/were your deposit limits:

| | |
|---------------------------------|----|
| Daily Limit | \$ |
| Weekly Limit | \$ |
| Monthly or Rolling 30 Day Limit | \$ |

Approved Check Reader/Scanner Models:
 Single Feed Models
 •Panini Vision X single-feed
 •Digital Check – CheXpress CX30 Single Feed

XPRESS CHECK DIRECT System Requirements Ver. 16.11

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

Recommended Hardware Requirements:

| | |
|---|---|
| Multi-Feed Models <ul style="list-style-type: none"> •Panini Vision X multi-feed •Digital Check – Tellerscan TS240 Multi Feed | <ul style="list-style-type: none"> •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 not supported. |
|---|---|

Authorization and Consent to Release Information (Permission to request/review Experian credit reports for both the business and personal credit)

I hereby authorize Achieva Credit Union to request and review my business and personal credit reports for consideration in determining this request. Required for the ACH, NACHA, Wire Transfer, and RDC services.

| | |
|------------------------|--|
| Owner Full Name | |
| Address (No PO Box) | |
| Social Security Number | |
| Signature | |

| | |
|------------------------|--|
| Owner Full Name | |
| Address (No PO Box) | |
| Social Security Number | |
| Signature | |

| | |
|------------------------|--|
| Owner Full Name | |
| Address (No PO Box) | |
| Social Security Number | |
| Signature | |

Business Authorization, Consent, and Certification

The Business named in this application hereby submits this Business Banking Services application for the business purpose of financing with Achieva 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 Achieva 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.

AUTHORIZED SIGNER:

| | | | |
|-------------------|--|--------------|--|
| Signature | | Date | |
| Print Name | | Title | |

Please complete the application and return it and the items on the Application Checklist to Business Banking Services at BusinessBankingServices@Achievacu.com.
Questions? Contact Business Banking Services at 727- 431-7662.

| Bank Use Only | | | |
|----------------------|--|-------------------|--|
| Received By | | Date Rec'd | |
| | | Date Filed | |

| Business Banking Services Fee Schedule Effective 10/19/2021 | |
|---|---|
| Service | Fee Schedule |
| Business Online Banking – Treasury Management Package | Set-up Fee None Monthly Service Fee \$39.00 |
| Business Online Banking – Treasury Management Package – Automated Clearing House (ACH) Transactions | Business Online Banking Treasury Management Package Fees <i>and</i> First 50 Combined ACH Debits/Credits per month Free Over 50 combined ACH Debits/Credits per month \$0.35 each |
| Business Online Banking – Treasury Management Package – NACHA File Upload | Business Online Banking Treasury Management Package Fees <i>and</i> Monthly Service Fee \$25.00 Per File Upload Fee \$10.00 |
| Business Online Banking – Treasury Management Package – Wire Transfers | Business Online Banking Treasury Management Package Fees <i>and</i> Online Outgoing Domestic Wire \$10.00 each Online Outgoing International Wire in USD \$30.00 each |
| Remote Deposit Capture (RDC) | Set-up Fee: \$150.00 Monthly Scanner Rental Fee ¹ \$50.00 Monthly Service Fee Up to 2 accounts \$45.00 3-5 accounts \$65.00 Over 5 accounts \$65.00 plus \$10.00 per account Deposited Item Fee First 50 items per month free; then \$0.35 per item |

¹ Or request purchase quote.



Insured by the NCUA. Equal Housing Lender.

www.achievacu.com | (800) 593-2274

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