



Business Services Rates

Effective as of December 9, 2025
Subject to Change Daily - Call (844) ADVIA.CU
Michigan • Wisconsin • Illinois • www.adviacu.org

We're committed to providing you, your business, and your employees the best financial advantages. That's why we've built a variety of Business Savings, Checking, Loans, and Lines of Credit that are designed to meet the growing needs of your business. Let us help you build the financial package that's right for you and your business.

Business Savings Accounts and CDs

Account	Minimum Amount to Earn Dividends	Compounded and Paid	Anticipated Dividend Rate	Annual Percentage Yield (APY)	Promotional Period APY
Business Savings	\$500.00	Quarterly	0.05%	0.05%	N/A
Money Market Savings	\$1,000.00 - \$24,999.99	Monthly	0.40%	0.40%	N/A
Money Market Savings	\$25,000.00 - \$74,999.99	Monthly	0.499%	0.50%	N/A
Money Market Savings	\$75,000.00 and Above	Monthly	0.599%	0.60%	N/A
Certificate of Deposit	\$500.00	Based on Term	See Personal CD Rate Sheet	Based on Term	N/A
Ultimate Savings	\$0-\$999	Monthly	0.000%	0.00% APY ¹	2.75% APY ¹
Ultimate Savings	\$1,000-\$99,999	Monthly	0.350%	0.35% APY ¹	2.75% APY ¹
Ultimate Savings	\$100,000-\$249,999	Monthly	0.698%	0.70% APY ¹	2.75% APY ¹
Ultimate Savings	\$250,000+	Monthly	0.995%	1.00% APY ¹	2.75% APY ¹

¹Promotional Annual Percentage Yield locked in at time of account opening; available on new Ultimate Savings Accounts for first five statement cycles only; no minimum opening balance, no minimum balance required to earn dividends during the promotional period. After the promotional period, a minimum \$1,000 daily balance is required to earn dividends; the standard tiered rates will apply: \$0-\$999=0.00% APY, \$1,000-\$99,999=0.35% APY, \$100,000-\$249,999=0.70% APY, \$250,000+=1.00% APY. No additional Advantage Plus Rewards rate incentives may be applied. Visit advia.org for more details. Annual Percentage Yield is accurate as of December 9, 2025, and subject to change at any time. Dividends will begin to accrue on the business day you place noncash items to your account. Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. All offers and rates are subject to change at any time. Restrictions apply. Federally Insured by NCUA.

Business Checking Accounts

Account	Minimum Amount to Earn Dividends	Interest Rate Annual Percentage Yield	Monthly Free Transactions
Non Interest Business Checking	N/A	N/A	100
Interest Business Checking	\$0 - \$2,499.99	0.00% APY	200
Interest Business Checking	\$2,500 - \$9,999.99	0.05% APY	200
Interest Business Checking	\$10,000 - \$24,999.99	0.10% APY	200
Interest Business Checking	\$25,000 - \$49,999.99	0.15% APY	200
Interest Business Checking	\$50,000 and over	0.20% APY	200
Money Market Checking	\$1,000 - \$24,999	0.05% APY ³	N/A
Money Market Checking	\$25,000 - \$74,999	0.10% APY ³	N/A
Money Market Checking	\$75,000 and over	0.15% APY ³	N/A
Non-Profit Business Checking	N/A	N/A	300

²Transactions include: Batched Checks, Non-Cash Deposits, Deposited Items; Teller Assisted Transactions, ACH, Shared Branching, Bill Payer

³Annual Percentage Yield is accurate as of December 9, 2025.

Our Business Checking Accounts are available to the following organization types: Associations, DBA's, Church Organizations, Sole Proprietor, LLC, Corporations. See Business Department for information relative to account opening requirements. Monthly interest for Interest Business Checking calculated based on average daily balance; compounded and paid monthly. \$5.00 Minimum opening Business Savings balance required for membership. All offers and rates are subject to change at any time. Restrictions apply. Federally Insured by NCUA.

Business Loans & Lines of Credit

Business Loans & Lines of Credit	When Applying, Please Provide	For Additional Information
Business Term Loans Commercial Mortgages Commercial Construction Loans Business Operating Term Loans Secured Lines of Credit Business Visa Options	Completed business loan application, personal financial statements and personal income tax returns for each individual owning portion of business along with guarantors, most previous three-year's business financial statements. Please note, additional information may be requested at time of application.	Contact our Commercial Lending Department Call 844.238.4228 or feel free to also email us: CommercialLenders@adviacu.org