

# Business checking

- ✓ Lower fees, added convenience
- ✓ Monthly dividends
- ✓ Convenient depositories
- ✓ Free deposit supplies

Alaska USA offers business checking services for businesses of all sizes – meeting your needs efficiently, and with lower fees than you may have come to expect at other financial institutions.

That means you can put more of your money into growing your business.

## Earn dividends on your balance

A dividend is calculated for each day that you have at least \$1,000 in your account. The more you have on deposit, the higher the dividend rate! Dividends are calculated daily and paid monthly.

## Additional services enhance the convenience of Alaska USA business checking

- Free Business Visa® Check Card for each signer on the account.
- Free ATM business depository services (available in Alaska only).
- Free depository bags, deposit tickets, and access cards (access cards available in Alaska only).
- Remote Business Deposit allows eligible businesses to make deposits directly from their business location (application required).
- Free 24/7 access to UltraBranch® Business Edition online services. Optional features include Bill Pay, wires, and payroll processing through ACH.
- Overdraft protection from an Alaska USA savings or money market account, or a business line of credit.

## Making deposits is easy, from near or far

If you're in Alaska, depository access cards and special bags are available to use at 24-hour ATM business depositories, available at many Alaska USA locations.

If you're outside Alaska, you can order customized deposit tickets and use the Member Service Center deposit-by-mail service, or an Alaska USA branch where available.

Eligible businesses can use Remote Business Deposit to make deposits directly from their business location.

## Fees

- **Monthly maintenance fee** – \$5 if your balance falls below \$1,000 during the calendar month. The \$5 fee is waived for non-profit organizations and associations.
- **Activity fee** – for total checks deposited and/or paid in a calendar month: First 100 – no charge; 101 to 500 – 10¢ per item; More than 500 – 8¢ per item.
- **Deposit adjustment fee** – \$2 if the accompanying deposit ticket is inaccurate.
- **Returned item fee** – \$5 for each deposited check returned unpaid.
- **Cash services fees** – for coin amounts over \$200 in a calendar month (8¢ per roll per month disbursed; 4% of amount per month received) and currency over \$10,000 in a calendar month (\$1.00 per \$1,000.00 per month disbursed; 10¢ per \$1,000.00 per month received).

## How to get started

Open your account at any Alaska USA branch. You will need the following documentation and identification depending on your business type:

### **Sole Proprietorship or General Partnership:**

Copy of business license.

### **Limited Partnership/ Limited Liability Partnership:**

Partnership agreement and copy of business license.

### **Corporation (and non-profit corporation):**

Corporate Resolution, Articles/Certificate of Incorporation, and copy of business license.

### **Organization or Association:**

Resolution or meeting minutes to verify authorized signers, business license only if for profit.

### **Limited Liability**

**Company:** Articles/Certificate of Organization, copy of business license, and Operating Agreement if needed to verify authorized signers.

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