



AMERICA'S CHRISTIAN
CREDIT UNION

BETTER TOGETHER

FINANCIAL STRENGTH TO BUILD A BETTER WORLD

CORPORATE SERVICES GUIDE

NEW OPPORTUNITIES



**MINISTRY
SERVICES**



**MINISTRY
LENDING**



MINISTRY
INVESTMENT

**MINISTRY
BANKING**

PERSONAL FINANCE

When you open an account, expect friendly, personal service and a blend of solutions designed expressly for you. Through our branches and ATMs, as well as telephone, online and mobile banking services, we provide convenient, 24/7-access you can count on.



BETTER GROWTH

INVESTMENTS



"ACCU has been so helpful in many ways, not just in their service but also with our checking accounts, savings accounts and are **ALWAYS THERE TO LEND A HELPING HAND.**"

-Rev. Amado Huizar

DIVERSE INVESTMENT OPTIONS

Stewardship is foundational to our mission. We offer a variety of investment options designed to meet your growth objectives so you can make a greater impact in your communities with God's love.

- Term Share Certificate
- Money Market Accounts
- Capital Campaign Accounts
- Savings Accounts

INVESTMENTS THAT DO MORE

Funds invested with America's Christian Credit Union transform lives and build Kingdom work by providing financing for:

- Adoption Loans
- Church and Ministry Loans
- Christian Higher Education Loans

BETTER BANKING

CHECKING ACCOUNTS

FREE BUSINESS CHECKING

Designed for small ministries or businesses with low checking activity.

- No monthly fee or minimum balance requirements
- Unlimited deposits with nationwide deposit network
- Convenient access to funds with Debit Card
- Mobile Banking and Online Banking

CONVENIENT AND ACCESSIBLE

- 24/7 access to Online Banking
- Mobile Banking & Mobile Deposit
- Touch ID® Login
- 5,000 CO-OP Share Branch locations and 30,000 ATM locations nationwide
- Highest level of security features

BUILDING FOR THE FUTURE requires wise stewardship today. Whether saving in a reserve account or investing with a capital campaign money market account, your organization deserves access to a variety of investment vehicles. As seasons ebb and flow, the needs of the organization will change and we relentlessly search for the best solution to match the need.

The right investment vehicle is just the start. At ACCU, we believe ensuring the highest level of security to your investments to be of great importance. That is why we offer our members peace of mind through our federal insurance through the National Credit Union Administration up to \$250,000 and American Share Insurance up to \$100,000. We are also proud to be chartered and regulated by California's Department of Business Oversight.

INTEREST BEARING BUSINESS CHECKING

Designed for medium and large ministries or businesses with high deposit balances that earn interest and have unlimited banking transactions.

- Earn dividends
- Unlimited deposits. Unlimited check clearing.
- 24/7 access to Cash Management Services
- Mobile Banking and Online Banking
- Convenient access to funds with Debit Card

BETTER CHOICES

SMART FINANCING SOLUTIONS

"ACCU has truly been God's earth partner in helping us finance **GOD'S VISION IN OUR CITY**. We are a stronger church today because of your love and commitment to the local church. I am forever grateful."

– Pastor Kent W. Elliott

OUR LENDING DIFFERENCE

In working with ACCU, you can trust you are choosing a lender who supports the growth of your mission. We go to every length to make the process clear and efficient by offering:

- Direct lender relationship
- Your project is assigned a dedicated loan officer to learn your organization's unique needs and circumstances.
- Quick, in-house decision making for a streamlined closing process.
- Experienced and dedicated loan officers who understand your organization's unique needs and circumstances walk with you each step of the way
- Low fees & low closing cost

BUILD, PURCHASE, REFINANCE

We understand your organization's needs. Let's work together to expand your impact. Whether it's a purchase of a property, refinancing an existing loan or constructing a new building, we can help.

CONSTRUCTION LOANS

When a season of blessing results in the need for expansion, construction may be the best option. If you find yourself there, we are ready to help.

- Experienced Team
- One-time close includes permanent financing
- In-house Construction Loan Management
- Pre-approvals
- Quick decision making

PARSONAGE LOANS

We can help you identify the optimum financing solution for your church parsonages.

- Purchase or refinance options available
- Cash out options on existing property for improvements
- In-house decision making – no broker or 3rd party needed
- Lower monthly payments
- No minimum loan amount

MULTIFAMILY HOUSING FINANCING

Purchasing a multifamily housing unit is a large investment. Each situation is unique and we are committed to learning and serving yours with excellence.

- Competitive rates
- Term financing for purchase, refinance or remodel
- Fixed and adjustable rate loan programs available

VEHICLE LOANS

We offer excellent rates for new and used vehicles. This includes loans for church vans, trucks, and cars. We can finance tax, license, and loan protections into the one low monthly payment to add convenience and ease to the transaction.

- Great low rates
- Quick closing process
- Up to 100% financing, including tax and license (non-fleet)
- Up to 80% financing, including tax and license (fleet)
- Pre-approval available for better buying power
- Guaranteed Asset Protection Coverage and Mechanical Breakdown Protection available

BUSINESS VISA® CARD

- No annual fee
- Use everywhere Visa is accepted
- Every purchase supports ministry locally and worldwide through our "Give Back" feature
- Visa online account management
- Consolidated statements
- \$250,000 Accident insurance
- View history & make payments online
- Visa transaction alerts
- CardLock safety feature
- Optional software feature that provides reporting options, receipt uploads and credit limit changes.

ADDITIONAL LENDING OPTIONS

- Shared-Secured Loans
- Small, Unsecured Loans
- Lines of Credit

BETTER INNOVATION

DIGITAL SERVICES & CASH MANAGEMENT

ACH PAYMENTS

Making payments on time is important to you, and we want to help ensure you are set up to do just that. ACH Payments connect you directly to a loan or credit card so that you can enjoy the security of:

- Disburse payments, typically used for direct deposit for employees' payroll, etc.
- Collect payments: i.e. tuition, donations, offerings
- Reduce costs and streamline payments and collections
- Apply multi-layer security controls

FINANCIAL OUTLOOK TOOL

Our innovative Financial Outlook Tool provides annual feedback on an organization's financial reports, allowing a robust view on areas of financial strength and improvement.

- Examine historical trends of key financial ratios in order to align the annual budget
- Utilize the net income goals to help improve cash flow and build reserves
- Identify specific areas where financial strength can be improved

REMOTE DEPOSIT CAPTURE

Streamline your check deposit handling process by using Remote Deposit Capture to process batches of deposits at one time. When you use Remote Deposit Capture, you enjoy the comforts of:

- Same day credit for deposits
- Scanning checks directly to your account
- Deposit reporting tools and analytics

Our host of cash management products operates with the highest standards of security to provide you efficiencies in daily processes. Our services allow you to streamline your check deposit handling process by using Remote Deposit Capture, accept all major credit and debit cards and facilitate mobile giving with merchant services or electronically collect and disburse funds anywhere in the U.S. with ACH origination services. We take care of the little things, so you can focus on the big things.



"The impact of your **INNOVATIVE INVESTMENT** continues to serve as a positive reflection of the credit union industry."

– B. Dan Berger, President & CEO
National Association of Federal-
Insured Credit Union (NAFCU)

MERCHANT SERVICES

Accepting all major credit and debit cards is essential to the growth of your organization. We are pleased to partner with a payment processing solution so you can enjoy the advantages of:

- Convenient point-of-sale terminal processing
- Internet and mobile based processing
- Online and mobile giving
- Customizable reporting tools
- 24/7 customer service support
- Financial protection on transmitted data

WIRE TRANSFERS

Wire Transfers can be made from your ACCU account to another financial institution account (inbound or outbound). We offer both domestic and international wire transfer capabilities.

BEYOND BANKING

STEWARDSHIP IN ACTION



GLORIFYING



GENEROUS



GRATEFUL



GRACIOUS

FOR THE GREATER
GLORY OF GOD

& THE WELL BEING
OF OTHERS

As a Christ-centered financial institution, we believe that banking, more than any other industry, has the power to make the world a better place. Since 1958, ACCU is anchored in its mission to bring hope and transformative change to lives by addressing complex challenges facing our communities.

**WITH YOUR PARTNERSHIP, WE CAN
MULTIPLY THE IMPACT.**

Welcome to America's Christian Credit Union. Join us to advance God's Kingdom together.



A FINANCIAL
PARTNER FOR
CULTURAL IMPACT



800-343-6328

"And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work."

2 Corinthians 9:8

This credit union is federally insured by NCUA. Additionally insured by American Share Insurance. Equal Housing Lender.

