



Logansport

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(574) 722-6261

300 Mall Road
(574) 722-3826

Delphi

1260 S. Washington
(765) 564-3000

Kokomo

519 E. Markland Ave.
(765) 457-1161

1600 E. Boulevard St.
(765) 471-3521

Lafayette

3920 McCarty Lane
Suite A
(765) 250-3916

West Lafayette

2827 US HWY 52 W
Suite E
(765) 471-3510

www.secfedbank.com

@sfsbank



©2020 Other fees such as non-sufficient funds, overdraft, sustained overdraft fees.

business banking



Believe you can and you're halfway there.
-Theodore Roosevelt





account details

Checking options

You should spend more time running your business and less time managing your finances. Our business products and services allow you to do just that.

You will enjoy safe and secure products with the latest technology to help you operate your business more efficiently. Time is money and our products will save you both!

Save time and money with these great products and services:

- Savings Account
- Personal Checking Account
- Free Trust Consultation (by appointment)
- Free Investment Services Consultation (by appointment)

Absolutely Free Business Checking

Perfect for most businesses.

- ➔ 1,000 FREE monthly transaction items
- ➔ No minimum balance
- ➔ No monthly service charge

Business Interest Checking

Designed for sole-proprietors and not-for-profits.

- ➔ 1,000 FREE monthly transaction items
- ➔ Competitive interest
- ➔ Only \$1,500 minimum balance to avoid a low monthly fee of \$6

Commercial Checking

For businesses with more complex banking needs.

- ➔ Earnings credit allowance on deposit balances may offset activity fees
- ➔ Only \$15 monthly service charge
- ➔ Transaction items are just 15¢ each
- ➔ Coin and currency deposits just 50¢ per \$1,000

Health Savings (HSA)

Flexible, tax-free and there to use when your employees need it. If your company has a High Deductible Health Plan, your employees may be eligible for an HSA.

- ➔ No minimum balance requirement
- ➔ No monthly service fee
- ➔ Competitive interest rate-tiered (see disclosure)
- ➔ FREE checks
- ➔ Unlimited check writing
- ➔ FREE debit card
- ➔ Only \$1.00 minimum to open

Other fees such as non-sufficient funds, overdraft, sustained overdraft fees, etc. may apply. See fee schedule for details. Minimum opening deposit is only \$50. Ask us for details. Bank rules and regulations apply. Transaction items include all debits and credits. If the Absolutely Free Business or Business Interest account exceeds 1,000 free monthly transactions, the account may be converted to another checking product. Free gift may be reported on a 1099-INT or 1099-MISC. Free gift provided at the time of account opening. Up to \$10 for checks and debit cards from another financial institution given at the time the checks/debit cards are presented.

Every business checking account includes:

- FREE Instant Issue Business Debit Card
- FREE eBanking with online check images
- FREE Bill Pay
- FREE Mobile Banking with Remote Deposit Anywhere
- FREE eStatements
- FREE Thank You Gift
- Buy back of your unused checks and debit cards from another financial institution

Cash Management available (service fees apply)

- **Remote Deposit Capture**
Deposit checks in the comfort of your office.
- **ACH Management**
Create your own automated clearing house (ACHs) for employee payroll or to pay vendors.
- **Merchant Services**
Offer Visa, Mastercard, Discover and American Express to your customers. Get a FREE proposal.
- **Online Business Bill Pay**
Streamline back-office functions of your small businesses and make payments to virtually any individual or company through your online banking account. You can automate your payroll and expense reimbursement.

To assist in opening your account, we may request the following:

Sole Proprietor

- TIN of owner
- Assumed name certificate, if applicable

Limited Liability Company (LLC)

- TIN of LLC
- Articles of organization
- Operating agreement

Partnership

- TIN of partnership
- Partnership agreement

Not-for-Profit Organization

- TIN of organization
- If incorporated, follow corporate guidelines
- If tax exempt, IRS documentation or tax return
- Business charter or minutes (if applicable)

Corporation

- TIN of corporation
- Articles of incorporation filed with Secretary of State
- Corporate resolution
- Certificate of existence from Secretary of State

Savings *options*

You work hard for your money. It's time to put your money to work for you. Whether you're a small or large business, Security Federal has got you covered. So get ready to save and more importantly get ready to earn.



account
details



Business Savings

A great savings account for those who love to save money.

- ➔ Only \$500 minimum balance required to avoid a monthly service fee
- ➔ Competitive interest rate - tiered (see disclosure)
- ➔ Only \$25 minimum to open.



Business Money Market

A great place to save money for your business while earning interest. A safe, reliable savings tool, it lets you save or store funds for longer-term or unexpected needs – with easy access to your money when you need it.

- ➔ Only \$50,000 minimum balance required to avoid a monthly service fee.
- ➔ Must have a Premier Business Checking account to open.
- ➔ Competitive interest rate - tiered. (see disclosure)
- ➔ \$50,000 minimum to open.



Certificate Of Deposits

A special type of savings account.

- ➔ A CD is also called a "time deposit." The funds in the CD must be kept for a specific period of time to avoid early withdrawal penalties. Generally, the longer the term of the certificate the higher the rate of interest earned.
- ➔ Minimum deposit is required to open account. -Please see us for details.

* Savings and money market accounts are subject to Federal Reserve Regulations D, which permits no more than 6 pre-authorized or automatic transfers per statement cycle



Security Federal

CORE VALUES

- ➔ Courtesy
- ➔ Safety
- ➔ Flexibility



Business Loan options

Security Federal believes you should enjoy more and worry less about your business. We understand the challenges you face on a daily basis and we're here to help you tackle those challenges.

Whether you're buying a building, equipment, vehicles or you just need working capital; Security Federal is on your team-equipped and ready to help



Business Line of Credit:

A Line of credit can be a great benefit for businesses that need short-term working capital to cover business needs that arise from delays in accounts receivable collections or the need to purchase additional inventory. Typically, business assets are provided by the borrower as collateral for the Line of Credit.

→ Convenient methods to access funds are available

→ Variable interest rate based on the Prime Rate
→ Lines of Credit are subject to an annual review and renewal

→ Many payment options are available.
→ May provide overdraft protection for your Security Federal business checking account.



Commercial Mortgage Term Loans:

A Security Federal Commercial Mortgage term loan can help your business purchase or refinance your commercial property. If you are looking to relocate or purchase your first business property, or maybe looking to lower your rate, a Security Federal Commercial Mortgage could be the solution for you.

→ Competitive fixed and variable interest rates are available to fit your business needs

→ Loan terms up to 7 years fixed interest rate with up to 20 years amortization are available

→ Security Federal has a wide range of available mortgage terms to fit your business needs
→ Many payment options are available



Business Secured Term Loans:

With a Security Federal Business Secured Term Loan, you can use existing business assets or assets you are looking to acquire, to grow your business or to replenish business machinery, equipment and other fixed business assets.

→ Competitive fixed and variable interest rates are available to fit your business needs

→ Loan terms up to 7 years fixed interest rates

→ Security Federal has a wide range of available loan terms to fit your business needs
→ Many payment options are available



Agricultural Lending:

Security Federal offers a full line up of loans to finance the agricultural industry. We will work with full and part-time farmers and agri-businesses, both large and small. Security Federal offers equipment loans and operating lines of credit. Financing for livestock operations and grain handling equipment and seed operations are also available.

→ Competitive fixed and variable interest rates are available to fit your farming operation needs

→ Customized financing solutions that best fit your operations are available

→ Security Federal offers a variety of payment options including monthly, semi-annual or annual payments



U.S. Small Business Administration (SBA) Loans

The SBA is an independent agency of the federal government created in 1953 to aid, counsel, assist and protect the interests of small businesses.

→ Fixed and variable interest rates are available

→ Customized financing solutions that best fit your business needs are available
→ Terms must follow SBA standards and guidelines

→ Security Federal participates in both the 7(a) Loan Program and the CDC/504 Loan Program.
→ Terms subject to SBA requirements