

## BIECIU BUSINESS ACCOUNT DISCLOSURE

**BIECIU**

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The following deposit product information is applicable to BIECIU accounts at 10/01/18, as of the effective date shown below. BIECIU may add or change this disclosure, when conditions warrant to the individual from time to time. BIECIU Business Accounts and any additional fees or rate increases may be subject to the terms and conditions in this Business Accounts Disclosure and accompanying individual account agreements.

Rate Schedule Effective Period: 10/01/2018

### Business Checking

	Basic Business Checking <sup>1</sup>	Business Checking <sup>2</sup>
Interest Bearing	No	No
Monthly Maintenance Fees	No Fee	No Fee
Balance less than \$25,000 in investment accounts <sup>3</sup>	3000 transactions per month without a fee \$1.00 per item thereafter	3000 transactions per month without a fee \$1.00 per item thereafter
Balance more than \$25,000 in investment accounts <sup>3</sup>	9000 transactions per month without a fee \$1.00 per item thereafter	4000 transactions per month without a fee \$1.00 per item thereafter

<sup>1</sup>The following transaction fees apply to this account and are over and above the monthly maintenance fee, self-service alternatives including debit card, ATM, online, transfers, bill payment, and other services. For complete details, refer to your account agreement or call 1-800-339-0000 or visit [bieciu.com](http://bieciu.com).

<sup>2</sup>Business Checking accounts require a minimum opening balance of \$100,000 and a minimum balance of \$100,000 prior to extending principal balance of any other account or credit accounts. Minimum term considered to be one of 12 months or less.

### Business Savings and Checking Combined Account

	Balance Requirements	Dividend Rate (%)	Interest Percentage Yield (%) 10/01/18 (%)
Minimum Share + Savings		0.00	0.00
Interest Bearing Checking		0.00	0.00
	\$10,000 to \$25,000.00 \$1.00 per item thereafter	0.00%	0.00%
	\$25,001 to \$50,000.00	0.00%	0.00%
	\$50,001 to \$100,000.00	0.00%	0.00%
	\$100,000.01 to \$250,000.00	0.00%	0.00%
	\$250,000.01 +	0.00%	0.00%

### Deposits and Deposits (2018)

	\$0.00 - \$99,999.99	\$100,000 - \$199,999.99	\$200,000 +	
Interest Bearing	Rate (%)	APY (%)	Rate (%)	APY (%)
0 - 12 months	0.00	0.00	0.00	0.00
13 - 24 months	0.00	0.00	0.00	0.00
25 - 36 months	0.00	0.00	0.00	0.00
37 - 60 months	0.00	0.00	0.00	0.00
61 - 96 months	0.00	0.00	0.00	0.00
97 - 120 months	0.00	0.00	0.00	0.00
121 months	0.00	0.00	0.00	0.00
121 months & up	0.00	0.00	0.00	0.00
24 months & up	0.00	0.00	0.00	0.00

For accounts less than \$100,000 and backed by the full faith and credit of the United States Government, National Credit Union Administration, or NCUA, Consumer Agency.

## Becu Business Account

**D Keegan**

## **Becu Business Account:**

**Bankruptcy** John Waupsh,2016-11-21 Community banking can flourish in the face of fintech and global competition with a fresh approach to strategy Bankruptcy Website offers a survival guide for community banks and credit unions searching for relevance amidst immense global competition and fintech startups Author John Waupsh is the Chief Innovation Officer at Kasasa where he helps spearhead financial product development and implementation across hundreds of institutions In this guide he draws on more than a decade in the industry to offer clear practical advice for competing with the megabanks direct banks non banks and financial technology companies The discussion separates futurist thinking from today's realities and dispels common myths surrounding the U S community banking model in order to shed light on the real challenges facing community banking institutions It follows with clear solutions proven strategies and insight from experts across banking and fintech All arguments are backed by massive amounts of data and the companion website provides presentation ready visualizations to help you kickstart change within your team In the U S and around the globe fintech companies and non banks alike are creating streams of banking services that are interesting elegant and refreshing and they're winning the hearts and minds of early adopters Not a one size fits all approach this book offers many different tactics for community banks and credit unions to compete and flourish in the new world Analyze fintech's threat to the community banking model Learn where community banking must improve to compete Disprove the myths to uncover the real challenges banks face Adopt proven strategies to bring your organization into the future Community banks and credit unions were once the go to institutions for local relationship banking but their asset share has been on the decline for three decades as the big banks just got bigger Now fintech companies are exploiting inefficiencies in the traditional banking model to streamline service and draw even more market share as community banking executives are left at a loss for fresh tactics and forward looking strategy Bankruptcy Website shows how community banks can be saved and provides a proven path to success

**International Banking in Global Perspective** Carmela D'Avino,Mimoza Shabani,2024-03-04 Banks play the most vital role in the economy by acting as financial intermediaries and providing the necessary credit to fund consumption and investment thereby effecting real economic activity Banks have been in existence for centuries and while the core of their function remains the same their business model has changed dramatically over the years Most notably banking internationalisation has gained prominence in the last three decades This book offers a comprehensive understanding of the business model challenges and benefits of international banks It features banks that are global and highlights their overseas activities It documents the recent trends in international banking activity and serves as a one stop shop for students and scholars Furthermore in the post financial crisis of 2007-09 there has been a surge in the FinTech industry where banks have sought an opportunity to expand and compete the core of which is the provision of services via the newly established online technology as well as the green finance initiative The book brings together the issues and opportunities ahead as global

banks respond to market and environment conditions in these arenas The text will be a useful resource for students researchers and scholars of banking international finance and international economics as well as students wishing to pursue a professional career in banking Given the vital role banks play in the economy their structure and activities are of great interest to policy makers also   **Real Business of IT** Richard Hunter,George Westerman,2009-10-13 If you re a general manager or CFO do you feel you re spending too much on IT or wishing you could get better returns from your IT investments If so it s time to examine what s behind this IT as cost mind set In The Real Business of IT Richard Hunter and George Westerman reveal that the cost mind set stems from IT leaders inability to communicate about the business value they create so CIOs get stuck discussing budgets rather than their contributions to the organization The authors explain how IT leaders can combat this mind set by first using information technology to generate three forms of value important to leaders throughout the organization Value for money when your IT department operates efficiently and effectively An investment in business performance evidenced when IT helps divisions units and departments boost profitability Personal value of CIOs as leaders whose contributions to their enterprise go well beyond their area of specialization The authors show how to communicate about these forms of value with non IT leaders so they understand how your firm is benefiting and see IT as the strategic powerhouse it truly is

*The Directory of Online Banking & Financial Services* ,2000   **Banking Information Index** ,2006   **Workplace Education for Low-wage Workers** Amanda L. Ahlstrand,Laurie Jo Bassi,Daniel P. McMurrer,2003 This study exams a catagory of education and training that is not frequently put under the magnifying glass employers practices and decision making processes with regard to workplace education and training for lower wage workers It is hoped that the results of the study will both inform public policy and be of use to employers interested in enhancing the education and training that they provide to lower wage workers   **Business Digest** ,1917   **The Current Business Cyclopedia** ,1917   **Business Digest and Investment Weekly** Arthur Fremont Rider,1917   **The Electrical Journal** ,1891   **Advertising & Selling** ,1919   **The Commercial & Financial Chronicle and Hunt's Merchants' Magazine** ,1872   **Post Magazine and Insurance Monitor** ,1877   **Philosophical Transactions of the Royal Society of London** ,1989   **Minute of His Worship the Mayor ...** Cape Town (South Africa). Mayor,1894   **The Americas** ,1916   **CIO.** ,2008   **Commercial West** ,1916   **British Business** ,1987   **Bulletin of the New York Public Library** New York Public Library,1919 Includes its Report 1896 19

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## Becu Business Account Introduction

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