

# WE'RE IN YOUR NEIGHBORHOOD!

## INDIANA

### Elkhart - Corporate

358 S Elkhart Ave  
Elkhart, IN 46516

### Elkhart - CR 6

619 CR 6 East  
Elkhart, IN 46514

### Elkhart - CR 17

661 CR 17  
Elkhart, IN 46516

### Granger

605 East University Dr  
Granger, IN 46530

### Mishawaka

121 E Grove St  
Mishawaka, IN 46545

### Michigan City

1025 S Carroll Ave  
Michigan City, IN 46360

## SURCHARGE-FREE ACCESS TO YOUR MONEY, NEARLY ANYWHERE!

Convenient FREE access to over 30,000 ATMs and 5,000 service centers nationwide! Visit INOVA, Alliance One or CO-OP Network ATMs with your INOVA VISA® Debit Card.

To find the nearest location, go to **co-opsharedbranch.org** to get the CO-OP Network app from the Apple or Google Play app stores!



800-826-5465



[www.INOVAFEDERAL.org](http://www.INOVAFEDERAL.org)



Stop by your nearest branch today!

Other fees such as non-sufficient funds, overdraft, etc. may apply. See fee schedule for details. Credit Union rules and regulations apply. Minimum opening deposit is only \$10. Ask us for details.

<sup>1</sup>There's no fee from INOVA FCU to access our INOVA Mobile Banking App, INOVA mobile website or INOVA VISA® Alerts powered by VISA®. Check with your mobile service provider as some charges for your data, text messages, internet access or using your web provider may apply.

<sup>2</sup>We reserve the right to substitute a gift of similar value. Free gift may be reported on a 1099-INT or 1099-MISC. Free gift provided at the time of account opening.

<sup>3</sup>\$10 for checks and debit cards from another financial institution given at the time the checks/debit cards are presented.

<sup>4</sup>Transaction items include all debits and credits.

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

### Sole Proprietor

- SSN or TIN of Owner

### Limited Liability Company (LLC)

- TIN of LLC
- Articles of Organization
- Certificate of Organization
- Operating Agreement

### Partnership

- TIN of Partnership
- Partnership Agreement
- Certificate of Partnership

### Not-For-Profit Organization

- TIN of Organization
- If incorporated, follow corporation guidelines including Bylaws
- If tax-exempt, IRS documentation or tax return
- If not incorporated, authorization letter

### Corporation

- TIN of Corporation
- Articles of Incorporation
- Certificate of Incorporation

*Fictitious or Certificate of Assumed Business Name* may also be requested.

# FREE BUSINESS CHECKING FREE GIFT



## FREE BUSINESS CHECKING FREE GIFT

**INOVA**  
FEDERAL

**INOVA**  
FEDERAL

# Welcome!

Every new business checking account includes:

**FREE** Business VISA® Debit Card • **FREE** Online Banking  
**FREE** Mobile Banking<sup>1</sup> • **FREE** eStatements • **FREE** thank you gift<sup>2</sup>  
**BUY BACK** of your unused checks and debit cards from another financial institution<sup>3</sup>

Will your business always keep more than \$5,000 each month?

yes

## BUSINESS DIVIDEND CHECKING

- Competitive dividends
- Unlimited **FREE** monthly transaction items<sup>4</sup>
- Only \$5,000 minimum balance to avoid a low monthly fee of \$10

no

## FREE BUSINESS CHECKING

- No minimum balance
- No monthly service charge
- Unlimited **FREE** monthly transaction items<sup>4</sup>

Save time and money with these great products and services:

### Savings Accounts

Your membership is created with a savings account. Build your savings with a monthly transfer from your checking account to your savings account.

### FREE Debit Card

Enjoy everyday access to your funds at any ATM in the world and the convenience of making purchases without writing a check.

### FREE VISA® Alerts

Receive alerts when your INOVA Debit or Credit Card has been used to assist in early fraud detection.

### FREE Online Banking

### FREE Mobile Banking<sup>1</sup>

Bank anywhere, anytime you want from your mobile phone.

### FREE eStatements

Eliminate paper waste and enjoy secure online access to current and past statements by opting for electronic delivery.

### Business Credit Card

Carry an on-the-go credit line in your pocket with an INOVA Business Credit Card. It's the card designed specifically for businesses.

### Business Loans

With great rates and flexible terms, our loans are designed with your business needs in mind. Financing your goals has never been so easy.

### FREE Personal Checking

Simply Free Checking has no monthly service or per check charges and no minimum balance. Plus, it has loads of free features!