



Business Checking Accounts

	Business First	Business Select	Business Vantage
Monthly Service Fee	\$0	\$5	\$7
Minimum Opening Deposit	\$100	\$100	\$100
Free Transaction Limit	First 100 Items/Month	First 250 Items/Month	Unlimited Items/Month
Cost Per Item Over Limit ¹	\$0.25	\$0.25	Unlimited Items
Earns Dividends	No	No	Yes
Account Eligibility	Sole Proprietorships Single Member LLCs Non-Profit Corporations Unincorporated Organizations, Associations, and Clubs	All Registered and Non-Registered Entity Types	All Registered and Non-Registered Entity Types

Standard Account Features

- No Minimum Balance Checking
- Overdraft Protection
- Overdraft Line of Credit²
- VISA® Business Debit Card
- 30,000+ CO-OP ATMs³
- 5,600+ CO-OP Shared Branches

Online and Mobile Banking

- Remote Deposit Capture
- Online Bill Pay
- QuickBooks® Integration⁴
- Multi-User Login⁴
- Customized Access Controls⁴
- e-Statements

Business Services

- Business Insurance
- Merchant Services
- Payroll Services

Business Savings Accounts

Account Type	Deposit/Balance	APY*	Dividend Rate
Share Savings Account	Minimum \$5 to Open	0.05%	0.05%
Money Market	Minimum \$5,000 to Open	Rates and balance tiers applicable as of the effective date and are subject to change without notice	
	\$0 - \$4,999	0.15%	0.15%
	\$5,000 - \$49,999	0.20%	0.20%
	Over \$50,000	0.30%	0.30%

*Annual Percentage Yield (APY) will vary based on the average deposit balance and length of time on deposit. A minimum balance may be required. Rates are subject to change without notice. Quantum Credit Union membership is required. Effective date 5/11/23

Share Certificates (CD)

Maximize earnings at a higher rate than traditional savings accounts
90-day to 60-month terms available
NCUA insured up to \$250,000
Minimum balance \$500

NEED MORE THAN A NEW ACCOUNT?

Ask about our business loans

316.263.5756 | Business@TheQ.org

Applicants must meet eligibility requirements. A minimum savings deposit of \$5 is required for Quantum Credit Union membership. Verification of identity will be required to complete the membership process. Terms and conditions are subject to change without notice.

¹ Excluded transactions: ATM, debit card, ACH deposits, transfers, cash/coin, wire transfer fees, line of credit overdraft fee (interest rates apply)

² Subject to approval. Terms and rates vary based on creditworthiness and qualifications.

³ Surcharge-free transactions are available for debit and ATM card holders of participating credit unions.

⁴ Business online banking with QuickBooks® integration, multi-user login, and customized user controls is available for most registered entity types.