



Your Financial Cooperative

MAFCU is a financial cooperative, owned and operated for our members. We are committed to helping members achieve financial wellbeing. Our unique mission focuses on three strategic areas—service to members, financial education, and community involvement.

MAFCU Branch Locations

Brookline

365 Boylston Street, Brookline, MA 02445
617-278-5600 or 800-556-2328
Fax 617-278-5650

Dorchester Lower Mills

1205 Adams Street, Dorchester Lower Mills, MA 02124
617-278-5600 or 800-556-2328
Fax 617-278-5667

Boston (Longwood)

221 Longwood Avenue, Boston, MA 02115
617-278-5600 or 800-556-2328
Fax 617-732-4202

www.mafcucreditunion.org

Grow your business





MAFCU Federal Credit Union's business products offer one-stop shopping for business owners, and bring the benefits of Credit Union membership to their employees.

When you do business with MAFCU, you get the advantage of our personalized service and competitive pricing, with great financial products to support your business needs. We give you access to financial advice and information that lets you focus on growing your business.

Products include business loans and lines of credit, business checking and money market accounts, and business Visa credit cards. And, our educational resources are available to help you develop and achieve your specific business goals.

As a non-profit financial cooperative, we are owned by and operated for all our members. When you join MAFCU and become a member, you become an owner of our financial institution.

Business Savings Accounts

Business Share Savings Accounts

With a \$25 minimum balance, this account entitles you to all the benefits of Credit Union membership.

Business Money Market Accounts

You get flexibility and higher dividends with this account, which requires a minimum balance. There are limited withdrawals per month.

Business Term Certificates

This is a great way to maximize your investment for the term you choose. A variety of terms are available.

Business Checking Accounts/Business Debit Cards

MAFCU's two business checking accounts—**Business Value Plan** and **Business Value Plan Plus**—offer two different ways to get the most for your money.

With additional savings from lower fees you can have better cash flow for your business. Depending on your needs, choose between a business checking account with no minimum balance and a business checking account that earns interest.

Business Loans

Running a small business, and making it grow and succeed, requires financing. MAFCU Business Loans help finance your specific business needs including working capital, inventory, expansion, equipment purchase or commercial real estate.

- Competitive rates and terms
- Friendly, qualified staff to answer all your questions and concerns

Business Term Loans

MAFCU's Business Term Loans help finance long-term, strategic investments such as capital equipment or expansion to help grow your business.

Business Lines of Credit (LOC)

MAFCU's Business Lines of Credit are a cost-efficient, convenient way to finance your business' short-term operating expenses.

Business Visa Credit Cards

MAFCU's Business Visa Credit Cards let you manage your expenses with convenience and control. MAFCU's Business Visa Credit Cards feature:

- Low annual percentage rate (APR)
- No annual fee
- 25-day grace period
- Added security with Verified by Visa for online purchases

Commercial Real Estate (CRE)

MAFCU provides commercial mortgage solutions with no prepayment penalty to individuals looking for financing for stabilized properties, including:

- Office buildings
- Industrial and Flex buildings
- Self-storage facilities
- Manufactured home communities
- Multifamily buildings
- Anchored retail centers

SBA Partnership

MAFCU is an approved U.S. Small Business Administration (SBA) lender. MAFCU's partnership with the SBA gives members access to working capital, as well as free resources that help businesses in a variety of ways.

SBA Loans

- Loan decisions within three days
- Streamlined and expedited loan procedures for active duty military personnel, reservists, National Guard members, veterans, and spouses
- SBA loans are guaranteed

SBA Resources

The SBA helps small businesses do business with the federal government. Other resources include:

- SCORE supports business owners and the formation, growth, and success of small businesses
- Small Business Development Centers (SBDCs) provide no-cost consulting and low-cost training to small businesses hosted by leading universities, colleges, and state economic development agencies
- Center for Women & Enterprise is dedicated to helping women start and grow their own businesses so they become economically self-sufficient and prosper through business and entrepreneurship

Merchant Services/ Electronic Payments

MAFCU offers the latest point-of-sale terminals, software applications, wireless products, and e-commerce gateways that provide solutions for business owners.

- Get paid faster when your customers pay by debit or credit card
- Credit card transactions offer automatic currency conversion for transactions in different countries
- Lets you offer gift cards to your customers

Financial Education

MAFCU offers financial education for business owners through seminars, individual counseling sessions, and online resources. MAFCU is committed to providing businesses not only the financial tools to run a business but the financial knowledge to be successful.

Topics include:

- Cash Flow Planning
- How to Fund Your Business
- Tax Planning and Compliance

Business Account Extras

- Online Banking
- Free Bill Payer service
- Free monthly eStatements
- No annual fee for ATM/Debit Card
- Free Notary Public services
- Free Signature Guarantee services
- Wire transfers—domestic and international