

ONLINE BANKING OPTIONS FOR BUSINESSES

Get the right access for your business needs.



As a business owner, you probably work beyond the hours of 9-5 and need to bank when it's convenient for you. Our Online Banking options put you in control with the features you need to successfully manage and grow your business.

Online Banking

Online Banking is a free and convenient way to: manage accounts, transfer funds, make payments, and customize account alerts. Our standard Online Banking is perfect for small businesses looking for basic online banking and mobile app features.

With Online Banking you can securely:

- View and access your accounts in real time.
- Deposit checks through the mobile app using Mobile Deposit.
- Transfer funds between GECU accounts and from accounts at other banks or credit unions.
- Track transactions and categorize spending with Digital Receipts.

Business Online Banking

Perfect for mid-sized businesses or business owners managing multiple entities, Business Online Banking provides a more robust experience so you can access and manage accounts.

With Business Online Banking you can securely:

- Add and manage multiple user access.
- Link business accounts with different Tax Identification Numbers (TINs).
- Originate ACH and wire transfer services.
- Mitigate the risk of fraud with Positive Pay.



GECU Mobile App

Businesses enrolled in Online Banking can access accounts from anywhere using the GECU mobile app. With our mobile app, you can:

- View real-time account transactions and balances.
- Link business accounts with different TINs making it easy to view account information and transfer funds.
- View user details, reset passwords, and unlock accounts.
- Customize alerts and push notifications.
- Receive and pay ebills with Bill Pay.
- Use Money Management to track, manage, and analyze all your accounts in one place.
- Make internal transfers.
- Approve payments, wire transfers, and users.
- Initiate template-based ACH and wire transfers.



**General Electric
Credit Union**

Not sure which option is right for you? Use this chart to identify the key differences between Online Banking and Business Online Banking. No matter which you choose, you will have seamless access to your GECU accounts.

| Feature | Online Banking | Business Online Banking |
|---|----------------|-------------------------|
| Use Money Management to analyze finances and spending | ✓ | |
| Apply for a personal loan | ✓ | |
| Access to your GECU credit card for payments and rewards | ✓ | |
| Review account details and transactions | ✓ | ✓ |
| Customize alerts and reminders | ✓ | ✓ |
| Transfer funds from internal and external accounts ¹ | ✓ | ✓ |
| Make a loan or credit card payment | ✓ | ✓ |
| Enroll in eStatements | ✓ | ✓ |
| Send Secure Chat to GECU team members | ✓ | ✓ |
| Connect to Quicken/QuickBooks | ✓ | ✓ |
| Access multiple accounts under a single login | | ✓ |
| Manage users and customize user access | | ✓ |
| Mitigate the risk of fraud with Positive Pay | | ✓ |
| Originate ACH and wire transfer services | | ✓ |

For questions about our Online Banking and mobile app options, contact Business Services at: **513.588.1699/800.542.7093 x669** or via email at: businessservices@gecreditunion.org.

Enhanced Security

All our Online Banking and mobile app solutions offer security giving you peace of mind that your business' information and transactions are safe.

- **Secure Support:** Whether using our standard Online Banking, Business Online Banking, or our mobile app, you can get assistance through Secure Email or Secure Chat.
- **Touch ID/Fingerprint ID:** View your accounts in an instant with the security of your unique fingerprint. Facial recognition technology available on newer Apple® devices.
- **Two-Step Verification:** *Logging in from a different device?* Confirm it's really you with a text or phone call to access accounts.

Looking for a way to save time and improve cash flow? With Remote Deposit Capture you can scan and validate checks right from your home office or mobile device. Credits will appear in your account same day when the deposit is made by 3pm EST.²

Member eligibility required. Visit: gecreditunion.org/membership for details. You must have a business account with GECU to use Business Online Banking. We provide our mobile app and text alerts to you for free; however, mobile/internet data and text message charges from your service provider may apply. Additional fees may apply for Business Online Banking and additional services. ¹External transfers within Business Online Banking, done through ACH Origination. ²Remote Deposit Capture (RDC) is subject to approval; see account agreements for further information and a monthly service fee will be assessed. You must have an open GECU Business checking account to be enrolled in Business RDC; fees will be billed to that account. Transaction and other types of fees associated with your checking account still apply. Business RDC requires a contractual agreement. Requires internet access and internet service fees may apply. **Insured by NCUA**

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Contact Business Services today!

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