

IMPORTANT INFORMATION ABOUT OPENING A LEGAL ENTITY ACCOUNT

Effective May 11, 2018, new rules under the Bank Secrecy Act will aid the government in the fight against crimes to evade financial measures designed to combat terrorism and other national security threats.

Each time an account is opened for a covered Legal Entity, we are required to ask you for identifying information (name, address, date of birth, social security number as well as identification documents) for each individual that has beneficial ownership (25% or more) and one individual that has significant managerial control of the Legal Entity.

If you are opening an account on behalf of a Legal Entity, you will be required to provide the appropriate documentation and to certify that this information is true and accurate to the best of your knowledge.

Harbor Pointe Credit Union proudly supports all efforts to protect and maintain the security of our customers and our country.

Visit our website for a convenient list of what is needed when you come in to open your new business account. Go to hpcu.us then select Business Accounts and Services from the Products menu.



Harbor Pointe
CREDIT UNION

**Serving Everyone in St. Louis, Carlton,
Lake, Douglas & East Itasca Counties**

Downtown

722-9242

11 W. 2nd St.
Duluth, MN 55802

Kenwood

724-8218

1515 Kenwood Ave., Ste 200
Duluth, MN 55811

Miller Hill

279-3828

4433 Trinity Rd.
Duluth, MN 55811

Toll Free: 1-800-378-3828

www.hpcu.us · Email: hpcu@hpcu.us



Business Banking



Harbor Pointe
CREDIT UNION



Whatever the size or nature of your business, Harbor Pointe Credit Union offers business checking accounts with great value along with a variety of ways to access and manage your money.

Small Business Checking

Designed for businesses with low activity volume

- An account with less than 35 debits per month
- No minimum balance required
- No monthly service charge
- Plus all of the Business Checking Benefits listed



Business Plus Checking

Designed for businesses with higher activity volume

- Transactions of 35 debits or more per month
- No minimum balance required
- Pays monthly dividend with \$1000 average daily balance
- Corporate Credit Line (optional)
- Low fee of \$10 per month (.20 per debit after 35 debits per month)
- Plus all of the Business Checking Benefits listed

Club Checking

A simple free checking account for any organization or club

An account designed for nonprofit organizations. We recognize the important work nonprofits do in our community and want to help you keep expenses to a minimum.

- No minimum balance required
- No monthly service charge
- Plus all of the Business Checking Benefits listed



Business Checking Benefits

- Business Debit MasterCard
- Business Visa® Cards* with low rates, no annual fee and optional ScoreCard Rewards** for travel and more
- Business check printing including payroll, voucher or business checks on the go
- Free money bag to transport your deposits safely (*extra money bags available for \$5.00*)
- Coin counting service at all three locations
- Night depository for convenient after hours deposits
- Online Business Banking
 - Free Online access to your accounts
 - Free eStatements
 - Mobile Check Deposit
 - Popmoney
 - Free Export to Quicken and QuickBooks
 - Easily Connect to Mint
- Set your business up to accept customer credit and debit cards, gift card programs and many more services to increase your profits. (*A service offered through our partner Higher Standards*)

* Upon credit approval

** Active checking account required for ScoreCard Rewards

Higher Standards Offers for Our Business Members

The folks at Higher Standards will take the time to sit down with you over the phone or in person and go over your business needs helping you find the right solutions for your business.

- Electronic Payment Processing
- Gift Card & Loyalty Programs
- EBT & PIN Debit Processing
- Processing Equipment and Supplies
- Electronic Invoicing
- Multi-Currency Processing
- Cash Advance
- And more!

If you would like more information on the business services they offer, please visit their site at higherstandards.net.