

# **BUSINESS BANKING**

banking for a brighter tomorrow

A Division Of Banterra Bank | MEMBER FDIC



# Business Checking Solutions For A Brighter Tomorrow

Every business needs a good foundation to help it grow.

We understand the challenges businesses face while starting and managing a successful business. That's why we offer the right products and tools to help you stay on the road to success.

With business products and services that provide value to your operation and conveniences to free up your time, we keep banking simple.

We are Sun Canyon Bank. Banking For A Brighter Tomorrow.

# Why Sun Canyon



## SIMPLE

We offer business products that provide value to your operation and solutions that will grow with your business.



## SECURE

With a dedicated security team investing in top resources, we've made it our number one priority to keep your business information safe and secure from potential cyber threats.

## CONVENIENT

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Easily monitor your business account online through Sun Canyon Mobile App or with Cash Management.

## MANAGEABLE



With Sun Canyon Treasury Management services, easily manage your cash flow, account activity and utilize up-to-date technology for all your business needs.



## **STRENGTH & SERVICE**

Sun Canyon Bank is the western division of one of the top privately-owned banks in the nation.



At Sun Canyon Bank, we know what it takes to run a successful business. Whatever the size of your business, we have an account that's right for you.

#### Small Business Checking

Small Business Checking is designed for businesses that typically have less than a total of 200 transactions per month and need basic checking services.

- \$100 to open
- No monthly fee if average monthly balance is \$250 or more; otherwise \$8 per statement cycle
- Free eStatements

#### **Commercial Checking**

Commercial Checking is designed for mid-to-large sized businesses with greater checking account activity, a higher daily balance and more extensive banking needs.

- \$100 to open
- No monthly fee if average monthly balance is \$7,500 or more; otherwise \$14 per statement cycle
- Free eStatements

#### **Business Analysis**

With a Business Analysis Checking, your business will gain access to more advanced banking services and management tools. Any Sun Canyon Business Checking can upgrade to a Business Analysis account at any time. See a Sun Canyon Treasury Management Specialist to set up a free business analysis of your account.

- · Monthly fee is based on account analysis
- An earnings credit may be applied to offset the price of account services

#### **Treasury Management**

Whether you have a small business or a large corporation, it's important to manage your cash flow and have access to up-to-date technology for all your business needs.

Company Benefits:

- Digital banking and account management tools
- Manage and streamline your business's payment processes
- · Send and receive funds with key electronic services
- Protect your business from fraud and make sure all your transactions are verified

# Speak to a Sun Canyon representative to learn more about our business solutions.

# Compare and determine which business checking account is right for you.

	Small Business Checking	Commercial Checking	Business Analysis
Who would benefit from this account	Start-up or home-based companies with low transaction volume and basic banking needs	Established businesses with greater checking account activity and banking needs	Business with high transaction volume or treasury management needs
Minimum Opening Balance	\$100	\$100	N/A
Monthly Fee	\$8 monthly fee if average monthly balance falls below \$250	\$14 monthly fee if average monthly balance falls below \$7,500	Fee will vary. Refer to a Sun Canyon Treasury Management Specialist for a customized quote
Digital Banking for Online and Mobile	<b>&gt;</b>	<b>&gt;</b>	<ul> <li></li> </ul>
Free Bill Pay	Up to 25 free bill payments per statement cycle, \$0.50 per excess bill pay thereafter	Up to 25 free bill payments per statement cycle, \$0.50 per excess bill pay thereafter	Refer to a Sun Canyon Treasury Management Specialist
Sun Canyon Bank Business Visa® Debit Card			<ul> <li></li> </ul>
Treasury Management Services	<ul> <li>Image: A start of the start of</li></ul>	<ul> <li>Image: A start of the start of</li></ul>	<ul> <li></li> </ul>
Paper Item Fee	Up to 200 paper items per statement cycle FREE. \$0.35 per excess paper item	Up to 500 paper items per statement cycle FREE. \$0.35 per excess paper item	Refer to a Treasury Management Specialist for a free account analysis of your account activity. Account is analyzed monthly to determine processing costs. An earnings credit may be applied to offset the price of account services.
Electronic Checks/Debits Fee	FREE unlimited electronic checks/debits	FREE unlimited electronic checks/debits	
Electronic Deposits Fee	FREE unlimited electronic deposits	FREE unlimited electronic deposits	



#### **Business Card Services**

Sun Canyon offers the convenience of a free Sun Canyon Visa® Debit Card, as well as a variety of Sun Canyon Visa Business Credit Cards.

- Easily track your spending and turn your debit card on or off using Sun Canyon's Digital Banking
- Utilize Visa Secure Remote Commerce (SRC) and Digital Wallet payment options

#### **ChecXchange**<sup>™</sup>

Sun Canyon partners with Unity FI Solutions to provide a free check recovery service that automatically and electronically collects returned checks for your business.

- · No cost to you; it is absolutely free
- Recovers 100% of face value of the check
- · Online reporting to view the status of all checks

#### Merchant Processing

Sun Canyon's Merchant Processing solutions, provided by Payroc, allow customers to pay for goods and services with major credit and debit cards at your business. Merchant Processing from Payroc provides custom-tailored plans and additional features including:

- Digital invoices
- Tracking and reporting
- eCommerce management
- Technical support
- Fraud monitoring

# **GET IN TOUCH**

Suncanyon.bank

Customer Care 855-423-4602

# LOCATIONS

13503 Camino Del Sol Sun City West, AZ 85375 Located in Safeway 480-559-8400

10736 W. Bell Rd. Sun City, AZ 85351 Located in Bell Camino Center 480-808-2210