BUSINESS BANKING

Where Your Goals Meet the Horizon

At Horizon Federal Credit Union, business members are more than just accounts – they are our partners. We take the time to understand your goals, meet you where your needs are today, and provide the support and solutions to help you grow tomorrow.

WHY CHOOSE HORIZON?

More Than A Bank – We're A Partner.
We take time to understand your business and support your long-term success.
Solutions Built Around You.
Lending and services tailored to your goals, rather than a one-size-fits-all approach.
Local Decisions, Faster Answers.
Work with a team that knows your market and responds quickly.
Flexible Financing Options.
From real estate to working capital – we help you move forward with confidence.
Support Today, Growth Tomorrow.
We meet you where you are and help you plan for what's next.
Real people. Real relationships.
Direct access to a dedicated business team – not a call center.

FINANCING & CREDIT SOLUTIONS

Commercial Real Estate: Purchase, refinance, or renovate owner-occupied or investment property with financing structured around your business.
Rental Properties: Flexible solutions for landlords and investors – from single units to growing portfolios.
Equipment Loans: Acquire the equipment you need now while preserving working capital for day-to-day operations.
Auto Loans (Business Use): Vehicles financed for business use with terms designed to keep your operations moving.
Asset Consolidation Lending: Simplify multiple obligations into one payment to improve cash flow and financial clarity.
Lines of Credit: Access funds when you need them – perfect for seasonal needs, inventory, or unexpected opportunities.
Unsecured Term Loans: Fast, straightforward financing for qualifying businesses without the need for collateral.
Business Credit Card: Convenient purchasing power that seperates business and personal expenses while supporting everyday needs.

Let's Talk About Your Next Opportunity!

570-326-3636 Ext. 329 | horizonfcu.org

Horizon
Federal Credit Union

Insured by NCUA. EQUAL HOUSING LENDER

What Will I Need to Open My Business Checking Account?

When opening a Business Checking, we will need the following for all owners and signers:

- Name
- Address
- Date of Birth
- Social Security Number
- Copy of an Acceptable Photo ID

To begin processing your new Business Account, we will need from your organization:

Corporation:

- Articles of Incorporation
- EIN / TIN Verificaton
- Ficticious Name Filing (Required if Operating Under a Different Name)

Non-Profit 501(C) Corporation:

- Articles of Incorporation
- EIN / TIN Verificaton

Partnership (General/Limited or Limited Liability Partnership):

- Partnership Agreement
- EIN / TIN Verificaton
- Ficticious Name Filing (Required if Operating Under a Different Name)

Limited Liability Company LLC or LLC Single Member:

- Articles of Organization (If Applicable)
- EIN / TIN Verificaton
- Ficticious Name Filing (Required if Operating Under a Different Name)

Sole Proprietor - For Businesses that will have the Customer's Name (Example: David Smith DBA Smith Cleaning Company):

- SSN / EIN Verification
- Ficticious Name Filing (Required if Operating Under a Different Name)

Informal Organization (Clubs, Ect.):

- Governing Bylaws or Charter (If Applicable)
- EIN / TIN Verificaton
- Meeting minutes that show you had a meeting where you discussed and approved opening an account with Horizon, the account type, and the signers.

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