

Business Services

WELCOME

The staff and management would like to take this opportunity to welcome you to the Star USA Federal Credit Union family.

Whether you're a small business operating out of your home or a large company, we're here to serve your business needs. We want to make your business our business. With our deposit and loan products, as well as other business services, you can count on us to help you "grow" your business and achieve your personal financial goals.

Why do business with the Credit Union?

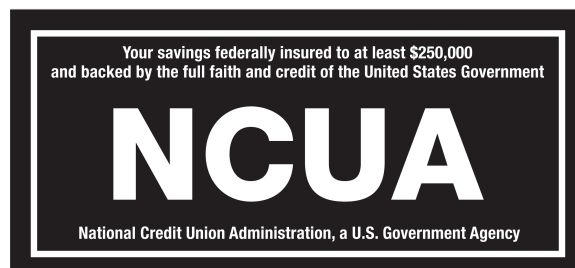
Star USA Federal Credit Union is a not-for-profit financial cooperative chartered and regulated by state and federal agencies. Star USA has been serving its membership since January 3, 1936.

You can be confident that your business deposits at Star USA are safe and secure. Star USA maintains strong reserves and net worth to ensure this security and deposits are federally insured up to \$250,000 by the National Credit Union Administration (NCUA), an agency of the U.S. Government.

Star USA is headquartered at One Cantley Drive in Charleston, WV. Five branch offices are currently available for your convenience. The branch locations are:

3955 Teays Valley Road in Hurricane, WV
600 Sixth Avenue in St. Albans, WV
3871 Robert C. Byrd Drive in Beckley, WV
607 Third Avenue in Huntington, WV
885 Broad Street Summersville, WV

Star USA's field of membership includes those who live, work, worship, or attend school in Kanawha, Putnam, Raleigh, Fayette, Nicholas, Cabell and Wayne counties in West Virginia and also includes Lawrence County, Ohio. Star USA also serves several Select Employee Groups and family members of our membership.



Business Accounts

Star USA Federal Credit Union offers affordable financial services designed to meet the needs of businesses and their owners.

- **Checking accounts** – Interest bearing, no minimum balance, free on-line account access, free Art-24 (audio-teller) access, minimal monthly fees, monthly statements.
- **Various investment options** – regular share savings, share certificates, share plus, club level money markets.
- **VISA Debit Cards** – debit cards can be issued to you or other authorized personnel for convenience.
- **Credit card merchant services** – accept all types of credit cards. To get the best rate allow us to provide you with a cost-free price quote for card services.
- **IRA Accounts** – no fees. Various terms and non-term accounts available.
- **Tax Deposits**
- **Online banking**
- **eStatements** for quicker, more secure access to your monthly statement information.
- **Business Loans** – commercial real estate loans, investment property loans, equipment financing, vehicle loans, lines of credit