



Business Benefits at a Glance

Our Credit Union Difference

Like other credit unions, Greater Alliance is a not-for-profit financial cooperative. Unlike banks, we have no shareholders demanding a return on their investment. So we can pass profits on to our member-depositors in several important ways:

- **Lower loan rates.** As a Greater Alliance member, you'll pay less interest on real estate and business auto loans, lines of credit and other products.
- **Higher yields on savings.** Products such as our Business Checking with Interest offer you high savings rates unmatched at for-profit banks.
- **More free services.** You'll pay zero monthly maintenance charges while enjoying unlimited check writing and Greater Alliance custom checks, plus free online, mobile and telephone banking.
- **Lower minimums.** You can start a Business Savings account with as little as \$100 and earn interest on balances as low as \$500.

FAST FACT: Greater Alliance granted more than \$50 million in member loans in 2018, including commercial real estate loans, business vehicle financing and business lines of credit.

Total assets in 2018 reached about \$190 million, making Greater Alliance #15 among New Jersey's largest credit unions.

GREATER Benefits for Your Business

A premier community credit union that knows what it takes to operate a successful business, Greater Alliance offers flexible cash management products, business loans, merchant services and responsive personal service to firms of every size.

For 80 years, we've provided community businesses in Bergen and Passaic counties with "A Greater Way to Bank." Benefits for our business members include:

- **Low account minimums.** Our Business Savings account requires a balance of \$100, earning a competitive dividend on balances as low as \$500. Greater Business Checking offers unlimited check writing and ATM transactions for a minimum deposit and balance of \$100, while earning interest on balances as low as \$500.
- **Flexibility.** We can handle transaction volumes of any size for merchant gift card, debit card or credit card processing - no application fees, no monthly minimums. You can even get a free analysis for ways to save money.
- **Expert commercial real estate support.** Count on us for in-depth knowledge of Bergen and Passaic counties, plus business loans or lines of credit for all your needs -purchase, refinance, cash flow or working capital.
- **Easy business auto financing.** We offer low rates and terms up to 60 months, whether you're buying one vehicle or an entire fleet.
- **Newly upgraded online,** mobile and telephone banking. When you're on the go, you'll have the latest in anytime, anywhere access at no cost.
- **Secure EMV "chip" Visa® debit cards.** In addition to protecting your information, we also offer convenient instant-issue card availability at our Paramus and Hackensack locations.
- **Convenient eStatements and online loan application.** Even when you can't visit a branch, you'll be able to check your accounts or get a quick decision on financing.
- **Free financial counseling** from our partners at GreenPath™ Financial Wellness to help members with money management or elimination of credit card debt.
- **Branches in Paramus, Hackensack and Paterson.** We're there wherever you do business, offering friendly assistance and services such as notarizing, money orders, deposit boxes, signature guarantee and more.

Three Convenient Locations to Serve You

Paramus

40 W. Century Road
Paramus, NJ 07652

Lobby Hours

Monday - Wednesday 9:00am - 5:00pm
Thursday and Friday 9:00am - 6:00pm
Saturday 9:00am - 1:00pm

Drive Up Hours

Monday - Wednesday 8:00am - 6:00pm
Thursday and Friday 8:00am - 6:00pm
Saturday 9:00am - 1:00pm

Hackensack

359 Main Street
Hackensack, NJ 07601

Lobby Hours

Monday - Wednesday 9:00am - 5:00pm
Thursday and Friday 9:00am - 6:00pm
Saturday 9:00am - 1:00pm

Drive Up Hours

Monday - Wednesday 8:00am - 6:00pm
Thursday and Friday 8:00am - 6:00pm
Saturday 9:00am - 1:00pm

Paterson

66 Hamilton Street
Paterson, NJ 07505

Lobby Hours

Monday - Wednesday 7:30am - 3:30pm
Thursday 7:30am - 5:00pm
Friday 7:30am - 3:30pm
Saturday Closed



Who can join?

Membership is open to local businesses within Bergen or Passaic counties in New Jersey. Join us and be part of our GREATER family!

Discover a GREATER Way to Bank

Business Banking

- Business Savings Accounts
- Greater Business Checking
- Commercial Real Estate Business Loans
- Business Lines of Credit
- Business Auto Loans

Insurance & Retirement

- Home & Auto
- Life & Disability
- Share Certificates
- Individual Retirement Accounts

Insurance & Retirement

- Savings Accounts
- Checking Accounts
- Banking for Kids
- Online Banking & Bill Pay
- Prepaid Visa® Cards & Gift Cards
- Auto Loans
- First Time Auto Buyer Loans
- Student Loans & Refinance Loans
- Home Equity & Mortgage Loans
- First Time Home Buyer Loans
- Personal Loans

Learn more online or talk with our
Business Banking Team:

greateralliance.org
1-888-554-2328 x290