

Grow Your Business With Our Suite of Services

At Carter Federal, we want you to be aware that we offer a list of services designed to help our local business community. Already have a banking relationship elsewhere for your business? Consider the credit union advantage! We work with Sole Proprietorships, Corporations, Limited Liability Companies and Partnerships.

We're working to make business management as easy as possible by offering a customized package of products tailored for almost every need.



The services we offer include:

- Business Savings
- Business Money Max (Money Market)
- Business Checking
- Commercial Checking
- Small Business Checking
- Not for Profit Checking
- Business Equipment Loans
- Business Real Estate Loans
- Business Secured Loans
- Business Unsecured Loans
- Business Platinum MasterCard®
- And, coming soon! Merchant Services, Payroll Services and Remote Deposit Capture!

loans, higher rates on savings and a much higher level of customer service and member satisfaction.

For information or to take advantage of our Business services, contact us today!

Free Employee Benefits

As a member business, you can offer credit union membership to your employees at no cost! Give your employees access to free checking, fewer transaction and ATM fees, accounts, and more! Credit Unions are not-for-profit institutions with typically lower rates on

Annual Meeting Recap

CFCU's Annual Meeting was held at the Spring Hill Civic Center March 18 with 214 attendees. Three board members were re-elected by the membership and will serve a three-year term. They are Joyce Butler, Jim Hodge and Debbie Watson. Members who attended the Annual Meeting enjoyed music, a great meal, and thirty lucky members received door prizes.

Are you looking for a credit card that offers a great low rate and lots of benefits? Enjoy security, reliability and convenience with a Carter Federal Visa® or MasterCard® Platinum Card!



Compare Our Cards

Take a look at how our Carter Federal cards stack up against area banks.

	CHASE	citi	Capital One	REGIONS	Carter Federal Credit Union
Card Name	Simplify with Slate	Citi® Platinum Select	Capital One® Venture	BankAmericard Cash Rewards	Platinum
Introductory Rate	0% / up to 18 mos.	0% / up to 18 mos.	0% / 6 mos.	0% / 6 mos.	2.99% / 6 mos.
Purchase APR	Elite: P+11.24% Premium: P+18.24% Standard: P+22.24%	11.99% Variable (best)	11.9% Variable (best rate)	11.9% Variable (best rate)	8.8% (best rate)
B/T APR	Elite: P+13.24% Premium: P+17.24% Standard: P+22.24%	Same as Purchase	Same as Purchase	Same as Purchase	2.99% B/T
Cash Advance APR	Elite & Premium: P+19.24% Standard: P+23.24%	25.24%	24.9% Variable	24.9% Variable	17.80%
Default APR	P+ up to 26.99%, but not more than 29.99%	P+23.99% up to 29.99%	P+26.15%	P+26.15%	None
Annual Fee	None	None	\$59, waived 1st yr.	\$59, waived 1st yr.	None
B/T Transfer Fee	3% of transaction, but not less than \$5	3%, \$5 Minimum	3% of each transfer	3% of each transfer	None
Fee for Foreign Purchases	3%	3%	3%	3%	None
Other	Cash Advance fee 3%	Cash Advance fee 3%	Cash Advance 3%, NSF Fee \$39	Cash Advance 3%, NSF Fee \$39	None