

becu business account

becu business account offers a range of financial services tailored specifically for business owners, entrepreneurs, and organizations. As a credit union, BECU provides competitive rates, low fees, and personalized service that can significantly benefit business operations. This article delves into the various features, benefits, and types of BECU business accounts, as well as the application process and essential considerations for potential account holders. By understanding the offerings of BECU, businesses can make informed decisions about their banking needs and optimize their financial management.

- Introduction
- What is a BECU Business Account?
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What is a BECU Business Account?

A BECU business account is a financial product offered by BECU, designed to meet the banking needs of businesses, including sole proprietorships, partnerships, and corporations. Unlike traditional banks, BECU operates as a not-for-profit credit union, which means that its primary goal is to serve its members rather than maximize profits. This structure allows BECU to offer lower fees and better interest rates compared to many conventional banking institutions.

Businesses that choose a BECU business account gain access to a wide range of services, including checking and savings accounts, loans, credit cards, and various online banking tools. Additionally, BECU aims to build long-term relationships with its business members, providing personalized support and financial education to help businesses thrive.

Types of BECU Business Accounts

BECU offers several types of business accounts catered to different needs and preferences. Understanding these options is crucial for selecting the right account for your business. Here are the primary types of BECU business accounts:

Business Checking Accounts

The BECU business checking account is designed for everyday transactions. It typically features no monthly maintenance fees, free online banking, and access to thousands of ATMs. This account is ideal for businesses that require frequent deposits and withdrawals.

Business Savings Accounts

BECU's business savings account helps businesses save for future needs while earning interest on their deposits. This account usually has a low minimum balance requirement and can be used to set aside funds for taxes, payroll, or future investments.

Business Money Market Accounts

A business money market account combines features of both checking and savings accounts. It typically offers higher interest rates than standard savings accounts, while still providing limited check-writing capabilities. This type of account is suitable for businesses looking to earn more interest on their savings while maintaining liquidity.

Business Certificates of Deposit (CDs)

For businesses looking to invest their funds for a fixed period, BECU offers business CDs. These accounts typically provide higher interest rates but require the funds to be locked in for a specified term. This option is ideal for businesses that do not need immediate access to their funds and want to earn a higher return.

Benefits of Opening a BECU Business Account

Choosing a BECU business account comes with numerous advantages that can enhance your business's financial health. Here are some key benefits:

- **Lower Fees:** BECU's not-for-profit model allows it to offer lower fees compared to traditional banks, helping businesses save money.
- **Competitive Interest Rates:** BECU offers competitive rates on savings accounts, loans, and CDs, allowing businesses to maximize their earnings.
- **Personalized Service:** As a member-focused credit union, BECU provides personalized support tailored to the unique needs of each business.

- **Robust Online Banking:** BECU provides a user-friendly online banking platform that allows businesses to manage their accounts efficiently.
- **Community Involvement:** BECU invests in local communities, which can resonate with businesses looking to align with socially responsible banking practices.

How to Open a BECU Business Account

Opening a BECU business account is a straightforward process. Here are the steps involved:

1. Determine Eligibility

Before applying, ensure that your business meets BECU's eligibility requirements. Generally, BECU serves individuals and businesses located in Washington State.

2. Gather Required Documentation

When applying for a business account, you will need to provide specific documentation, including:

- Business license or registration
- Federal Employer Identification Number (EIN)
- Operating agreement or bylaws (for LLCs and corporations)
- Personal identification for all signers on the account

3. Complete the Application

You can apply for a BECU business account online or in person. Fill out the application form, providing the necessary information and documentation. Ensure all details are accurate to avoid delays in processing.

4. Fund Your Account

After your application is approved, you will need to make an initial deposit to fund your account. BECU may have specific minimum deposit requirements based on the type of account you choose.

Frequently Asked Questions

Q: What is the minimum balance required for a BECU business account?

A: The minimum balance requirement varies depending on the type of account. For checking accounts, there may be no minimum balance, while savings and money market accounts may have specific requirements.

Q: Are there any monthly fees associated with BECU business accounts?

A: BECU business accounts typically have low or no monthly maintenance fees. However, certain transactions or services may incur fees, so it is important to review the fee schedule.

Q: Can I access my BECU business account online?

A: Yes, BECU provides a robust online banking platform that allows business owners to manage their accounts, pay bills, and transfer funds securely.

Q: Does BECU offer business loans?

A: Yes, BECU offers various business loan options, including equipment financing, commercial real estate loans, and lines of credit.

Q: How can I contact BECU for support with my business account?

A: BECU offers customer support through various channels, including phone support, online chat, and in-person assistance at branch locations.

Q: Is there a limit on transactions for BECU business accounts?

A: While BECU business checking accounts typically allow for unlimited transactions, savings and money market accounts may have transaction limits in line with federal regulations.

Q: Can I open a BECU business account if I'm not a member?

A: Yes, individuals can open a business account at BECU, but they must become a member of the credit union, which usually involves a one-time membership fee.

Q: What types of businesses are eligible for a BECU business account?

A: BECU business accounts are available for a variety of business structures, including sole proprietorships, partnerships, LLCs, and corporations.

Q: Are there any special offers for new BECU business account holders?

A: BECU occasionally runs promotions for new business accounts, including cash bonuses or waived fees for the first few months. It's advisable to check their website or contact them for current offers.

Q: What features are included with a BECU business credit card?

A: BECU business credit cards typically include features such as rewards programs, low-interest rates, and expense tracking tools, making them suitable for managing business expenses efficiently.

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If you're a general manager or CFO, do you feel you're spending too much on IT or wishing you could get better returns from your IT investments? If so, it's time to examine what's behind this IT-as-cost mind-set. In *The Real Business of IT*, Richard Hunter and George Westerman reveal that the cost mind-set stems from IT leaders' inability to communicate about the business value they create-so CIOs get stuck discussing budgets rather than their contributions to the organization. The authors explain how IT leaders can combat this mind-set by first using information technology to generate three forms of value important to leaders throughout the organization: -Value for money when your IT department operates efficiently and effectively -An investment in business performance evidenced when IT helps divisions, units, and departments boost profitability -Personal value of CIOs as leaders whose contributions to their enterprise go well beyond their area of specialization The authors show how to communicate about these forms of value with non-IT leaders-so they understand how your firm is benefiting and see IT as the strategic powerhouse it

truly is.

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Ahlstrand, Laurie Jo Bassi, Daniel P. McMurrer, 2003 This study examines a category of education and training that is not frequently put under the magnifying glass: employers practices and decision-making processes with regard to workplace education and training for lower-wage workers. It is hoped that the results of the study will both inform public policy and be of use to employers interested in enhancing the education and training that they provide to lower-wage workers.

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Transform your organization using Agile principles with this proven framework The Six Disciplines of Agile Marketing provides a proven framework for applying Agile principles and processes to marketing. Written by celebrated consultant Jim Ewel, this book provides a concise, approachable, and adaptable strategy for the implementation of Agile in virtually any marketing organization. The Six Disciplines of Agile Marketing discusses six key areas of practical concern to the marketer who hopes to adopt Agile practices in their organization. They include: Aligning the team on common goals Structuring the team for greater efficiency Implementing processes like Scrum and Kanban in marketing Validated Learning Adapting to Change Creating Remarkable Customer Experiences The Six Disciplines of Agile Marketing also discusses four shifts in beliefs and behaviors necessary to achieving an Agile transformation in marketing organizations. They include: A shift from a focus on outputs to one based on outcomes A shift from a campaign mentality to one based on continuous improvement A shift from an internal focus to a customer focus A shift from top-down decisions to de-centralized decisions Perfect for anyone in a leadership position at a marketing agency, The Six Disciplines of Agile Marketing also belongs on the bookshelf of anyone interested in improving the efficacy and efficiency of their own marketing efforts. Full of practical advice and concrete strategies that have been successfully implemented at Fortune 500, Silicon Valley, and non-profit organizations alike, this book is an indispensable resource to help your organization make the leap to Agile.

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Harry Van Arsdale (1905-1986) was a towering figure in the New York labor scene. After being initiated into the Local 3 International Brotherhood of Electrical Workers in 1925 and becoming its business manager in 1933, Van Arsdale turned the then corrupt and disorganized union into a force to be reckoned with. He became president of the New York City Central Labor Council in 1957, which put him in a position to become a greater influence for labor relations locally and nationally. As business manager and president of these organizations, Van Arsdale advocated and won shorter work days, in order to give more men a chance to work - especially important in the 1930s. He instituted paid vacation, paid holidays, annuity plans, and educational opportunities for union workers - novelties at that time - as well as scholarships for workers' children. His sincere commitment to improving the lives of American workers and their families made him a truly beloved figure. This fascinating memoir traces Van Arsdale's sixty-plus years as a union member and powerful labor figure, and provides colorful details of his many remarkable accomplishments.

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Does Anyone Still Use "Old" Clubs on a Regular Basis? Wedges: #1 - Ping i3+ U wedge (52°) & Ping Eye 2+ BeCu (60°); #2 - Ping ISI Sand BeCu (52°) & Cleveland CG11 lob (60°) Putters: Ping B60i & Anser 2, Odyssey White

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ISI Vs. Eye 2 (Copper) - The Sand Trap .com Right now I have a set of Ping Eye 2 Black dots (original run i think, not plus and not plus-minus-plus or whatever). I am interested in swapping them out or picking up a set of

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