



How To Become Bankable Part II

Prince George's Community Federal Credit Union prides ourselves on providing exceptional customer service, great rates and offering value other than just products. We are here to help your business grow and achieve success. We do that in a variety of ways- providing business support & education, sponsoring of local events & programs, hosting workshops & seminars, working with strategic partners to share ideas & resources and more!!!

Who's Lending Money??? – We Are !!!!

Selecting the Right Financial Institution

- **Organization**
 - **Small Business Model**
 - **Products/ Fees**
 - **Locations**
- **Individual**
 - **Who**
 - **Experience**

Positioning Yourself & Business for Lending

- **Current Documentation**
- **Know Your Scores**
- **Preparation/ Education**

Understanding What Lenders Look for in Reviewing Your Financing Request

- **What is a Complete Loan Package**
- **5 C's of Credit**
 - **Industry/ Experience/ Economics**
 - **Cash Flow (Business & Global)**
 - **Equity Requirements**
 - **Length of Time in Business**
 - **Collateral**
- **What is the Process??**

Because of PGCFCU's local roots and community affiliation, we are dedicated to providing your business the personal service it deserves with local experienced relationship managers who are in close proximity to your banking needs. We work with you to understand the objectives of your business. .

One of the Credit Union's goals is to meet **all** the financial needs of its members by providing a wide array of products at no or low cost.

We currently offer the following business services:

Business Checking Accounts
Savings Accounts & Certificates of Deposit
Flexible Business Financing Options- Loans & Lines of Credit
SBA Loans
Remote Deposit & Merchant Services
ACH Services (coming soon)
Free Online Banking & Bill Pay Service
Personal Accounts for the owners and employees
And More!!!

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