

Checking Account Must-Haves for Small Businesses



Online & mobile banking



You should be able to access your account any time you need. When an account offers both online and mobile options, you can access your money wherever you have a device.



Contactless debit card



You need to be able to easily access the money in your account. Grasshopper's Innovator Business Checking comes equipped with a chip-enabled, Visa rewards debit card, which has unlimited 1% cash back on everyday debit card purchases.



Access to ATMs



You may find yourself needing some physical cash, but you don't want to be stuck paying additional ATM fees. With Innovator Business Checking, you can have access to fee-free cash withdrawals at any ATM bearing the NYCE SUM and MoneyPass logos.



No extra fees



Business should be all about making money, not losing money to hidden fees. Your business checking account should have no monthly fees or overdraft fees so that you can focus on growth.



No transaction limits



Some financial institutions will charge your small business a fee per transaction after a set limit is reached. If you're dealing with a high volume of transactions, you don't want to find yourself trapped by these kinds of limitations.



Accounting tools



Accounting is a vital aspect of any small business. You can make the accounting process easier by finding a business checking account that includes digital accounting tools, such as Autobooks, which allows you to accept payments online, send invoices, pay bills, manage bookkeeping, access financial reporting and more.



Lending services



Having access to lending professionals, such as Grasshopper's SBA Lending team, helps to make the borrowing process easier when you find yourself needing extra funds to grow.



Customer Support



You may find yourself needing help navigating your finances or utilizing all the tools within your account. That's why it's important to find a financial partner that has a Client Services department dedicated to providing personalized, human support to make sure your small business can find success.

Virtual Business Checking Account Answers

Lei Huang



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