



MERCHANT SERVICES

3Rivers Federal Credit Union's Business Services offers [credit card processing](#) by Payment Processing Consultants, a recognized leader in payment technology. [We can help your business grow](#) by giving you another outlet for collecting income. Accepting credit card payments from your customers – both online and in person – [increases your sales](#). Already accept credit cards? Capital Bankcard offers a free, no-obligation comparison of your current processor to determine if you're paying too much in fees.

WHY 3RIVERS MERCHANT SERVICES?

Low Cost

- Standard monthly fee with no extra or undisclosed fees
- No undisclosed fees, no cancellation fee, no application fee, no reprogramming fee, no setup fee
- Equipment can be purchased at cost (if compatible, existing equipment can be reprogrammed at no additional charge)
- Customer portal (no additional charge)
- Ongoing training opportunities (no additional charge)
- No minimum monthly sales requirement
- No contracts (lock-in rate agreement only)

Convenience

- Local and highly responsive representatives, tech support, and customer service with fast response time
- Cash settlement to account within 24-48 hours
- ATM machine can be placed at business for added income opportunity
- Ensure that members are PCI/EMV compliant and following industry standard