

# FOCUS ON LIMERICK & ROYERSFORD

## Diamond's New Royersford Branch Already an Asset for Local Businesses

Diamond Credit Union's Royersford branch may be new, but that has not prevented its team from becoming a valued partner to area small business owners since its doors opened in October 2018.

"After being with one of the United States' largest banks for 15 years, the fees on our business accounts grew out of control," said Alex Gingold, who along with his wife Amanda, own Pottstown based DonutNV and Royersford based Keystone Amusements and Food Truck Craze. "We became frustrated because no one could explain the increasing fees we were paying or offer better options to meet the needs of our growing businesses. Every interaction in the branch turned into a sales pitch to open a credit card or try a new point of sale system. We wanted a bank that focused on banking."

With their former bank unable to present any solutions for consideration, the Gingolds made a phone call to Diamond. Impressed

by Diamond's service and approach to business account fees, they visited the Royersford branch the same day. After meeting the team in person, they opened accounts for all three of their businesses.

"Why should you have to pay more to deposit more as your business grows?" Gingold wondered. "Huge shout out to Diamond. If you're tired of paying fees on your business accounts, check them out."

All business checking accounts feature the same benefits and money saving online tools as personal accounts. Business owners can access their accounts anytime through Diamond's NetBranch online banking.

One big difference for Diamond's Business Services is their "per transaction (multiple item)" processing versus "per item" processing found at other financial institutions. This can be a huge cost savings for small businesses who conduct multiple debit and credit transactions daily. Make



DonutNV — Pottstown



Diamond Credit Union – Royersford

accounting work easier with Quickbooks® Connection, a one-click button to download transactions, update records, and reconcile accounts. Instant Online Deposits allow businesses to deposit checks without visiting a branch, waiting for checks to clear, or additional fees. Bill Payer is a powerful tool that saves owners time and money. Pay one-time bills easily, recurring bills automatically, and spend less on checks and postage. Interest-bearing business checking accounts are also available and owners like that they keep their interest versus having it credited to cover fees.

The Gingold's move was made easy by Diamond's Business Services Checklist. Available at [diamondcu.org/business-services](http://diamondcu.org/business-services) or by calling 800.593.1000, the Checklist prepares business owners to make their move. It contains all the information owners need to begin taking advantage of Diamond's services right away. It eliminates the need to make two trips to a branch to join.

Diamond also offers business lending products with flexible terms, competitive rates, and award-winning service. Businesses count on Diamond for commercial real estate loans, lines-of-credit, vehicle loans, equipment loans, and working capital loans.

"Entrepreneurs from a wide range of businesses seek commercial real estate loans for both purchasing and refinancing," said Phil Fry, Business Lending Manager at

Diamond Credit Union. "This includes both owner-occupied and non-owner-occupied locations, including properties ranging from single family residences and multi-unit investment properties."

Non-real estate and non-vehicle loans of less than \$100,000 are easily applied for thanks to a new online loan application that makes getting started fast and easy.

Diamond Credit Union's Business Services extend beyond checking and lending. Investment accounts, business debit cards, and business Mastercards are also available to help businesses thrive.

Diamond Credit Union is the 16th largest credit union in Pennsylvania and serves Berks County and the Tri-County Region. Diamond's headquarters is in Pottstown, Pa. with four additional free-standing offices to serve area businesses in Royersford, Wyomissing, Exeter, Boyertown, and coming to Muhlenberg later in 2019. Diamond holds over \$613 million in assets with over 60,000 members, including 1,400 business members. Accounts are federally insured up to \$250,000 by the National Credit Union Administration. For more information about Diamond Credit Union, please visit [diamondcu.org/business-services](http://diamondcu.org/business-services) or call 800.593.1000.

To learn more about DonutNV, visit [DonutNV.com](http://DonutNV.com) or visit their newest location at 194 S Hanover Street Pottstown.

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