

## Arsenal helps small businesses succeed

Whether it's a new or growing business, we can provide the financial tools to help small business owners get ahead. What type of businesses do we work with? Here's a look.

### *Cute as Can Bee*

Opening a store in a down economy can be a struggle, but Stephanie Fleming saw the need for a children's resale shop in South County *increase* with the recession. She opened her store, Cute as Can Bee (4530 Lemay Ferry Road) in September 2009 and specializes in name brand kids' items – clothing, shoes, room décor, toys, baby gear, hair accessories, jewelry and more.

Fleming welcomes new and used items and adds something to her collection daily, and she is admittedly selective about what she accepts.

In the beginning, Fleming says the process of opening the store was hard work. "Finding a location, getting the licenses, financing, filing for permits – it was all new to me," she says. She had a personal account with Arsenal for years and turned to the credit union for her business account as well. She found help in ACU Business Services Coordinator Jennifer Wright.



"[She] went above and beyond in helping me every step of the way," says Fleming. "She was always happy to assist me, and she made the process so much easier."

We'd be glad to help your small business, too. While banks are reluctant to lend to small businesses, credit unions including Arsenal are more than willing to help the small businesses in our community develop and grow. Specifically, we can finance commercial real estate, trucks, business vehicles and equipment, and we offer revolving lines of credit to cover a variety of other needs.

To apply for a loan or to get information on any of Arsenal's small business products or services, call

Jennifer Wright at 314.919.1016 or Andrew Dodge at 314.919.1060.

Get help on starting, expanding and marketing your small business, plus advice on a variety of other topics, through the "Business Services" section of our Web site, [www.arsenalcu.org](http://www.arsenalcu.org).

## Still hurting from holiday shopping?

Ease the pain for this year's holiday season by getting a head start; open a Christmas club account at Arsenal. Saving for the holidays is easy! You can deposit as much as you want whenever you want, and you can transfer funds from other ACU accounts online, over the phone or in person. Plus, you'll earn interest on the money you save.

The balance in your Christmas club account will be deposited into your checking or savings account on the first Friday in October, just before the holiday shopping season begins.

It's not too early to start saving! To open your Christmas club account, stop by any of our branches or call us at 314.962.6363 and say or press 6.

Wishing for warmer weather? We also offer vacation club accounts. These are set up the same as Christmas Club accounts, but balances are paid out on the first Friday of May.