



# Winning with Business Banking:

How Credit Unions Can  
Drive Growth by Prioritizing  
Small Businesses



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## The Small Business Opportunity

In today's competitive banking environment, your community credit union may be overlooking a valuable, untapped opportunity to grow deposits by serving the small business segment.

With more than [33 million small businesses](#) in the U.S., accounting for 99.9% of U.S. firms, this market represents a significant source of new or additional revenue streams.

And as many boomers retire or sell their small businesses to Gen Z and millennial owners, offering a modern business banking solution can help you attract younger generations—and grow the deposits and revenue that will fuel your long-term success.

## A Market Ripe for Disruption

Today, the “big four” banks—Bank of America, Citibank, JPMorgan Chase, and Wells Fargo—hold accounts for more than 60% of millennial-run small businesses in the U.S.

However, many of these business owners are dissatisfied, opening the door for community credit unions to step in, compete, and capture market share.

## Millennial-Run Small Businesses



**55%**

would prefer to bank with a community bank or credit union if it offered similar products and capabilities to a large bank.



**50%+**

would switch for more payment options



**44%**

are likely to switch financial institutions for a better digital banking experience

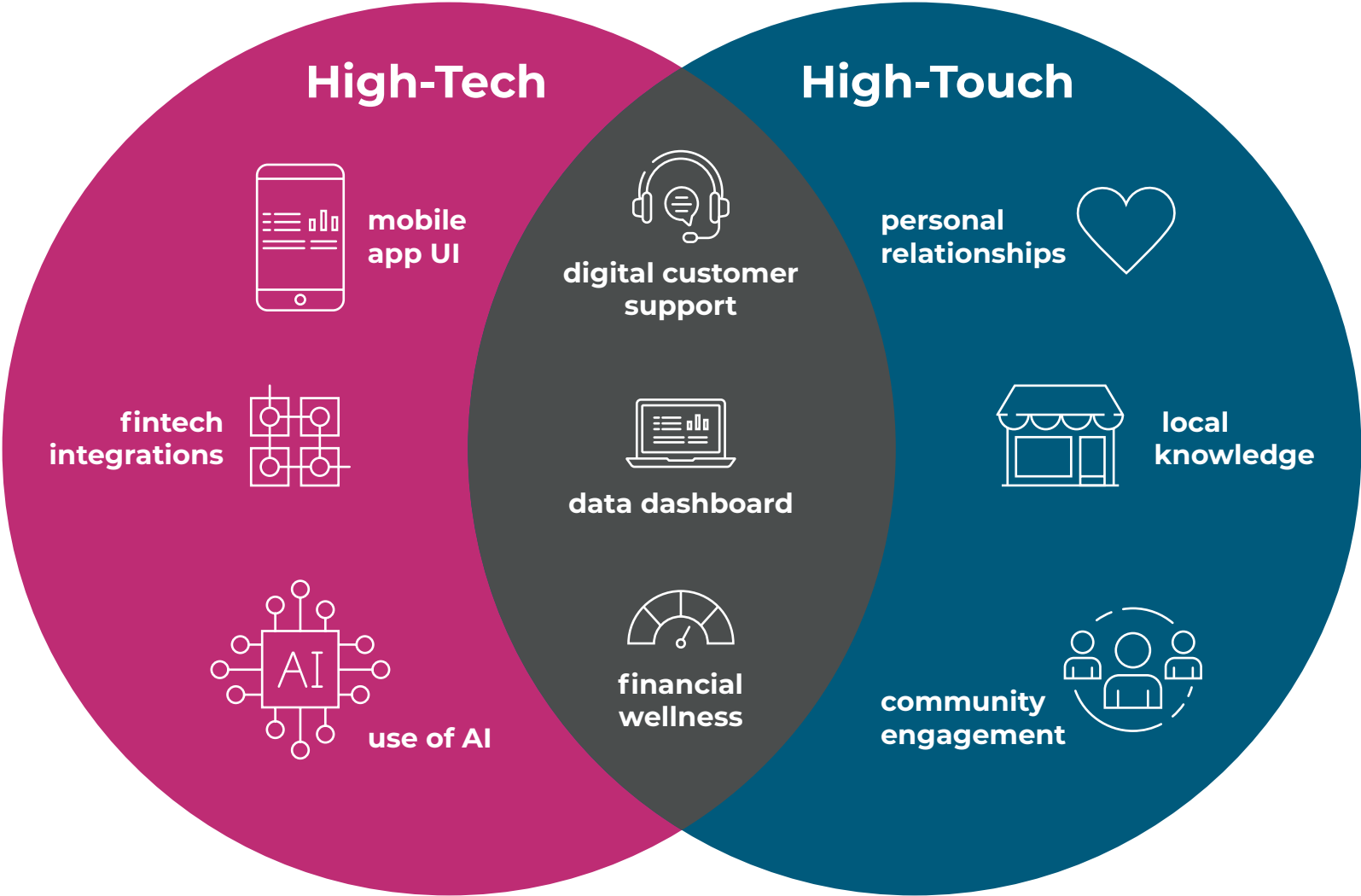
Source: Datos Insights

# Winning Against the Big Banks

To win with small businesses, community credit unions need two things: feature-rich platforms and authentic, human-centered service.

This means embracing digital innovation while staying true to the values that set community institutions apart—like personal support, financial education, and community engagement.

With the right combination of technology and trust, you can level the playing field—and even gain the upper hand.







## Small Businesses Don't Want a Consumer-Plus Solution

Many community institutions attempt to serve small businesses using consumer platforms with added features. But businesses have unique needs that these retrofitted solutions don't address.

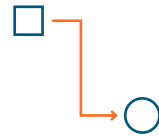
Small businesses expect a suite of capabilities that help them manage complex financial operations. These include:

- **Accurate cash flow forecasting**
- **A clear, real-time view of financial position**
- **Streamlined receivables and payments (including immediate and international)**
- **Role-based permissions and employee controls**
- **Fraud detection and prevention, especially around payments**
- **Actionable insights and financial health analytics**

They also want all of this delivered through a modern, intuitive digital experience online and on their mobile devices—with personalized service when they need it.

# How Modern Business Banking Solutions Deliver

A purpose-built digital business banking solution empowers credit unions to:



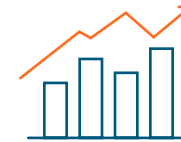
**Offer intuitive workflows for payroll, vendor payments, and collections**



**Provide self-service controls for employee entitlements and limits, supporting granular separation of duties and approvals**



**Enable real-time collaboration with built-in chat, video, and screen sharing**



**Deliver insights through powerful reporting and integration with accounting software**

These features not only meet business expectations—they exceed them, positioning your credit union as a trusted partner in their success.

## Deposits and Revenue Go Hand-in-Hand

Historically, many community financial institutions gave away business banking services for free. Meanwhile, small businesses were paying big banks or fintechs for the same tools.

According to [Datos Insights](#), the vast majority of small businesses are willing to pay for tools and features that improve efficiency and make their lives easier. So by providing access to innovative solutions for small businesses, your credit union can monetize its business banking offerings, grow fee-based revenue, and deepen deposit relationships—all while delivering better service.

### Losing Out on Revenue

81% 

of millennial-run businesses are **partnering directly with nonbank fintechs** for financial capabilities, especially faster payments, payroll, invoicing, and money management tools.

### Charging For Value

73% 

of small businesses are **willing to pay for banking products and services that help their business more effectively and accurately manage its finances.**

Source: Datos Insights



# Now Is the Time to Prioritize Business Banking

Small business members don't just represent another market—they represent a significant opportunity to drive deposit growth and long-term success.

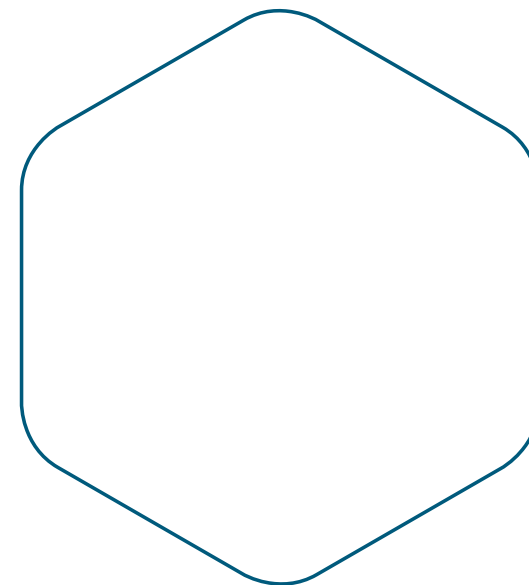
By prioritizing their needs, investing in the right tools, and positioning your credit union as their partner, you can capture this critical segment and build lasting relationships.



## Ready to take the next step?

Discover how Apiture can help you attract and retain small business members.

[CONTACT US](#)







# APITURE®

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## About Apiture

Apiture delivers award-winning digital banking solutions to banks and credit unions throughout the U.S. Our flexible, highly configurable solutions meet a wide range of financial institutions' needs, from leveling the playing field with larger institutions to supporting growth through innovative data intelligence and embedded banking strategies. With our API-first approach, our clients can maximize the capabilities of their platform while preserving a seamless user experience. Our exclusive focus on digital banking, and a team with hundreds of years of collective experience working at U.S. financial institutions, means we are dedicated to meeting the unique needs of our clients while providing a level of support that is unmatched in the industry. Apiture is headquartered in Wilmington, North Carolina.

**To learn more, visit [www.apiture.com](https://www.apiture.com)**

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