



# Credit Unions for Military Entrepreneurs

By Marco Carbajo

If you are in the military, a veteran, or military spouse; and you either own or are thinking about starting a business, consider joining a credit union for military entrepreneurs to service your company's banking needs.

Military credit unions offer tremendous benefits for small business owners and because they are member-owned, they always act in your best interest.

The good news is this: Once you are a member, you are always a member. You can leave the military, change employers, move, retire, and get married—and never have to leave the credit union.

Some of the additional benefits for military entrepreneurs are the wide array of financial products and services military credit unions offer.

For example, Navy Federal Credit Union offers a business credit card that does not report to your personal credit reports. When you draw on your company's credit line, your personal debt/credit

ratios are unaffected. This shelters your personal credit for personal necessities such as auto loans, mortgages, student loans, and personal credit cards.

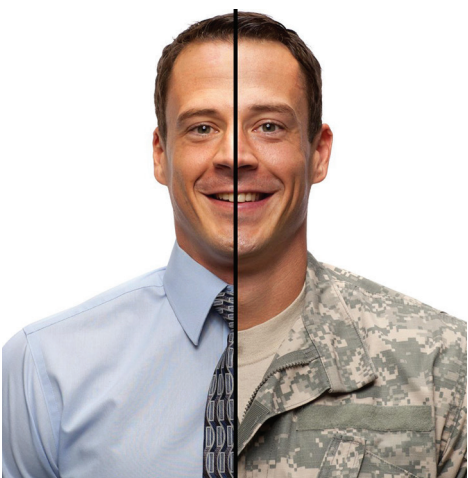
Here is a breakdown of the types of business services military credit unions offer to their members.

### Business Checking and Savings

- Variety of business checking accounts
- Variety of dividend-earning savings products: money market savings accounts (MMSAs), jumbo MMSAs, and certificates
- Dividends earned daily
- No or low monthly maintenance fees
- Scan deposits service

### Business Loans (Secured and Unsecured)

- Inventory financing
- Equipment purchases
- Leasehold improvements
- Finance—or even refinance—your investment properties
- Small Business Administration (SBA) loans offered for start-up and/or less-tenured businesses



### Business Credit Cards

- Low to no annual fees
- Annual percentage rate as low as prime plus 5.9 percent
- Rewards points

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**Railroad Construction Company, Inc.**  
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**NYCTA Above Grade Facility Hardening Contract #E-31683**

Railroad Construction Company, Inc. is preparing a bid proposal for the NYCTA Above Grade Facility Hardening project consisting of flood mitigation / hardening measures at five fan plant locations in Brooklyn, Manhattan and Queens. The scope of work includes fortification of existing buildings, installation of new cladding and roofing mitigation systems, selective demolition, construction of new foundations, cast-in-place and precast concrete structures, steel framing and strengthening of existing structural elements. Quotes from DBE and non-DBE vendors, suppliers and subcontractors are being sought.

**Bid Date:** September 23, 2016 **DBE Participation Goal:** 17%

**Railroad Construction Company, Inc. is seeking vendors, suppliers and subcontractors in the following categories:**

• Aggregates	• Grouting	• Plumbing
• Construction Materials	• HVAC	• Restoration
• Contaminated Waste	• Landscaping	• Roofing
• Disposal	• Louvers and Vents	• Sealants / Waterproofing
• Demolition	• Masonry	• Structural Concrete and Reinforcement
• Doors and Hardware	• Materials Testing and Inspection	• Structural Steel and Misc. Metals
• Drainage	• Metal Decking	• Survey
• Electrical	• Painting and Coating	• Traffic Control
• Engineering	• Pest Control	• Trucking
• Environmental Consulting	• Photography	• Utilities
• Flood Control	• Precast Concrete	
• Glass / Glazing / Storefront		

For more information please contact  
Dale Errico at 973-413-1832 or Catherine Best at 973-413-1911  
mwdbe@rcmail.net  
Railroad Construction Company, Inc. is an EEO/AA Employer

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**IS SOLICITING COST PROPOSALS FROM  
NEW YORK STATE CERTIFIED M/WBE SUBCONTRACTORS/VENDORS**

**Viaduct and Bridge Replacement Myrtle Beach Line (BMT)  
MTA New York City Transit Contract No. C-48702  
Bid Date: September 15, 2016**

**Description of project:**  
Removal and installation of a concrete and steel viaduct in Bushwick, Brooklyn, including foundations and superstructure, track work elements (LVT and timber tie), miscellaneous metals, signals, electrical, communication. Removal and installation of a single span two track NYCT bridge over NYAR including new foundations, steel structure, miscellaneous metals, stone repair/cleaning, signals, communications, power, and track work elements (ballasted timber tie). Creation of a new single track shop for married pair train car inspections including a prefabricated butler building, car lift system, turntable, mechanical systems (HVAC, fire protection, plumbing, BMS), stinger, power, communications, signals, architectural, and miscellaneous metals. Accelerated construction schedule with fixed intermediate milestone date.

If you are interested in bidding on this project, please contact Skanska's Outreach Coordinator: Julia.Omanoff@skanska.com

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George Harms Construction is seeking DBE vendors, suppliers, subcontractors

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**Enhanced Stations Initiative Program, Package 1  
MTA New York City Transit Contract No. A-36622A  
Bid Date: September 22, 2016**

**Description of project:**  
The work will include making three stations on the Fourth Avenue Line, BMT, in the Borough of Brooklyn (Prospect Avenue Station, 53rd Street Station, and Bay Ridge Avenue Station) cleaner, brighter, and easier to navigate, by utilizing means such as improved lighting and more intuitive way-finding and providing amenities such as Wi-Fi and cellular connectivity. This will involve architectural finishes (including painting and signage), structural repair and modifications, electrical (including lighting, communications, and technology) and mechanical work, as well as architectural and engineering services and surveying. There is also a required industrial design associated with station furniture and architectural elements and components to be installed within these stations.

**Subcontracting opportunities include, but are not limited to:**  
Electrical, Architectural Restorations, Surveying, Mechanical, Painting CPM Scheduling, Plumbing, Masonry, Office Supplies, HVAC, Tile, Photography, Structural Steel, Signs, Reinforcement Steel, Miscellaneous Metals, Ceilings, Doors, Crack and Spall Repair, Janitorial Services/Cleaning, Detectable Warning Tile, Waterproofing, Platform Edge Rubbing Board, Gypsum Board, Demolition, Concrete Repairs, Cast-in-Place Concrete, Haul and Dispose Soils, Concrete and Asphalt.

If you are interested in bidding on this project, please contact Skanska's Outreach Coordinator: Julia.Omanoff@skanska.com

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**Design Build Rehabilitation of the Henry Hudson Bridge  
MTA Bridges and Tunnels Contract No. HH-89  
Bid Date: September 27, 2016**

**Description of project:**  
Design build rehabilitation and repair of the Henry Hudson Bridge's skewbacks, viaduct piers, and lower level north abutment.

**Subcontracting opportunities include, but are not limited to:**  
Concrete Demolition, Concrete Repairs, Concrete Supply, Concrete Reinforcing, Core Drilling, Materials Testing, Bridge Monitoring, Borings, Soil Testing, Lead Paint Removal, Painting, Material Hauling and Disposal, MPT, Landscaping, Arborist, Tree Protection, Clearing and Grubbing, Fence, Structural Concrete, Steel Repairs, Steel Bearings, Asphalt Paving, Earthwork, Marine Support, Scaffold, Erosion Control, Photo, CPM, Office Trailers, Rodent Control, Office Furniture, Downspouts, Drilled Piles, Structural Steel Fabrication, Construction Electric.

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