



Get Started

# Business banking that saves you time and money



Get a business edge with your Free Novo Business Checking Account.

Get Started

Trusted by over 160,000 small businesses



Novo is a financial technology company, not a bank. Banking services are provided by Middlesex Federal Savings, F.A.; Member FDIC.





SAVE MONEY

# Free business checking account in the palm of your hand



### Easy Transfers

Free ACH transfers, mailed checks, and incoming wires



### Apply In Minutes

Submit your application in under 10 minutes



### No Hidden Fees

Don't be surprised by a fee again – [see for yourself](#)



### FDIC Insurance

Insured through Middlesex Federal Savings



### Online Banking

Banking at your fingertips anywhere, anytime



### Traditional Business Bank Accounts

No hidden fees

Hide monthly or usage fees in

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No monthly fees or minimum balance requirements	Charge up to \$20 per month in fees
Simple, easy-to-use mobile apps	Difficult and clunky mobile apps
Apply in under 10 minutes	Can take weeks to open an account
Human-powered customer service	Chatbots and automated phone support
Free transfers, mailed checks, and incoming wires	Charge \$3 per transfer and up to \$25 for incoming wires
Integrates with other small business tools	Upsell you on only their own, out-of-date products
Refunds all ATM fees	Charge you \$3 to use out-of-network ATMs
Thousands of dollars in exclusive perks	Charge you to use their products
Backed with FDIC insurance through Middlesex Federal Savings, F.A.	Backed with FDIC insurance

SAVE TIME

# Connect Novo



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We integrate with the services you use to manage and grow your business.

[Get Started](#)

OVER 7,000 5-STAR REVIEWS

# Hear it from our customers

## A small business owner's dream



by Matthew O., Trustpilot Review

As a small business owner there can be so many hurdles. But Novo has really helped to alleviate many concerns and worries I had. The experience has been seamless and I'm looking forward to being a client for a long time.

## Love Novo!!!



by Jennifer B., Trustpilot Review

Novo has an easy to use app. You can do everything from your phone. It is easy to transfer funds in and out of the account. The app integrates with Quickbooks and many other business

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account for taxes, travel expenses, or anything else you need to save for. I highly recommend Novo!!!

**Easy to use approach**



by Lavencion, App Store Review

My experience has been very positive so far. Transactions have been easy and the performance of the software has been spot on! Thank you for the great customer service.

**HOW TO APPLY**

# Get started in 3 simple steps

1



**Personal Info**

Tell us about yourself

2



**Business Info**

Tell us about your business

3



**Novo Account**

Get your Novo Account

Apply for a Novo account online or from

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HOW WE PROTECT YOU

# Your data and money are safe and secure



### FDIC Insurance

Your deposits are insured up to \$250,000 through our partner bank, [Middlesex Federal Savings](#), Member FDIC.



### EMV Chip

Your Novo debit card is protected by Mastercard EMV technology, making it virtually impossible to counterfeit.



### Bulletproof Security

Our dedicated security teams and bank-grade encryption ensures that your information remains safe 24/7.



### The Novo Virtual Card

Your virtual card is more secure than ever with digital safety measures and the ability to freeze and unfreeze

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DEALS ON THE BEST TOOLS FOR YOUR BUSINESS

# Over \$5,000 in savings

**stripe**

\$20,000 in fee-free card processing, plus access to betas and events.

**Booking.com**

6% cashback on all trips when you pay with your Novo debit card

 Google Cloud

\$3,000 in Google Cloud credits

**gusto**

Free first 3 months of any Gusto package

 **intuit quickbooks.**

40% discount on first 6 months of any Quickbooks

**HubSpot**

30% off first year subscription plus 15% off of following years

 **segment**

\$50,000 in Segment Credits for first two years, plus added


**zendesk**

Free 6 months on any Zendesk Suite licenses up to 100 seats


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Online package		deals and office hours access	
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\$150 in Snapchat Ads credits



50% off annual Salesforce Essentials plan, plus onboarding help and support

homebase

1 month free on Homebase Plus



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\*Novo is a fintech, not a bank. Deposit account services provided by Middlesex Federal Savings, F. A.; Member FDIC. FDIC Insurance through Middlesex Federal Savings and virtual cards provided by Patriot Bank, N.A.; pursuant to Mastercard International.



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