

Banking Solutions for Achieving Financial Success

Managing your cash flow and debt
allows you to reach more of your
financial goals than otherwise would
be possible

Your Bank – Your Partner

- Interview Banks as if you are employing them
 - Improve daily operations, provide solutions and help increase profitability.
- Compare more than fees
 - Bank target client base
 - Breadth of services offered
 - Experienced knowledgeable staff
- Consolidate number of banks for the biggest bang

Basic Tools

- Business Checking and Savings
- Online Banking
- Electronic Statements
- Business Visa
- Line of Credit

Business Checking and Saving Accounts

- Basic, Interest Bearing, Analyzed
- Balance Requirements offset fees
- Sweep
- Debit Card
- Overdraft Protection

Online Banking

- Basic account information
 - Transactions
 - Transfers
 - BillPay
 - Download Account History
 - QuickBooks / Money etc
 - Categorize expenses
 - Create cash flow reports

Electronic Statement

- Pull your monthly statement from the bank website
 - No longer wait for statement to arrive in the mail.
 - No more storing paper! Download and save statements to a Disk or Flash Drive

Business Visa Credit Card

- Earn rewards and points for purchases
 - Business Card differs from Personal Card -Must pay off balance
 - Enroll Card for Verified By Visa for extra fraud protection, three digit code must be collected at time of purchase
- Use Credit Card website to:
 - Track purchases
 - Pay bill online: payment credited almost immediately
 - Pay bills
 - Download card transactions to QuickBooks & other programs
 - Edit expense categories
 - Prior Statement History

Line of Credit

- A line of credit can meet multiple financing needs through one revolving account, from short-term cash and working capital to overdraft protection for your Business Checking Account
- Immediate access to funds
- Pay down & use again

More Sophisticated Tools

- Direct Deposit / Direct Billing
- Online Wires
- Intrabank Transfers
- Remote Deposit

Direct Deposit / Direct Billing & Wires – Add on Module to Online Banking

- Direct Deposit
 - Payroll use & Cash Consolidation
 - Electronically moves funds
 - Written agreement between two entities
- Direct Billing
 - Collection of reoccurring payments (rent, memberships, donations)
- Transmit Wires
 - Same day transmittal of funds

IntraBanking Transfers

- New Service
- ACH transfer of funds between banks
 - Quickly move money from investment account to checking account & back again

Remote Deposit

- Using a small desktop scanner, you can capture front and back images of your checks. Remote Deposit balances and verifies check deposit information to ensure that the scanned amount matches the expected deposit amount. Then, the deposit and check images are transmitted electronically to your account for clearing.
- Reduces Time spent running to bank
- Increases availability of funds by clearing checks faster
- Learn about returned checks sooner
- Provides Deposit History
 - View images of items in deposit
 - Create reports

Summary

- Develop a working relationship with your banker
- Make your dollars work for you
 - Understand the products you use
 - Streamline & Automate
- Every decision or action either generates income or expense to your bottom line.