



# Cash Management Solutions Designed for Your Business

We offer a complete set of cash management solutions designed to optimize your overall financial performance by giving you great control over your business costs, managing risk, improving cash flow and simplifying accounting.

Whether you are a large corporation or small business, an organization, government, religious, or civic group, we have options that will meet virtually any type of banking need you may have.

Please tell us how we can serve you best, meet your goals, and design specific services customized to your business!



**“Technology can be challenging so I am looking for a bank partner to help me navigate the tools I need to help me do what I do best, that is to serve my customers!”**

# Cash Management Services



## CITIZENS BANK

CITIZENS BANK FAMILY

BANK OF CELINA • LIBERTY STATE BANK  
SMITH COUNTY BANK • TRADERS BANK  
AMERICAN BANK & TRUST

[WWW.CITIZENS-BANK.ORG](http://WWW.CITIZENS-BANK.ORG) | 866-666-2195

For a full list of fees, see the current Business Fee Schedule available at any of our locations.



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### Linked Accounts

- In the event of an overdraft, funds would automatically be transferred from a checking, savings or a loan account.
- Transfers are made in a predetermined increment for a small fee.
- Customers must sign up for this service.

### Business Online Banking

- Transfers can be completed between linked accounts.
- Secure and limit access by account.
- QuickBooks download.
- Access to bill payment, mobile deposit, ACH, and wire transfer functions. Fees apply.

### Bill Payment

- Must have online banking account.
- Fast and convenient method to pay bills.
- Must be enrolled and pay processing fees to access.
- Electronic payments generally received in 3 to 5 business days.
- Check payments generally received in 5 to 7 business days.
- Cut off is noon central for today's processing.
- Bills can be scheduled as recurring.



# Gain More Control of Your Banking in Real Time

## Mobile Banking

- Must have online banking account.
- App available for Android and Apple.
- Ease and convenience of on the go access to your funds.
- Transfers can be completed between linked accounts.

## Mobile Deposit

- Must have online banking account.
- Must be enrolled to access.
- Must qualify for overdraft protection.
- Daily deposit of up to \$10,000.
- Processing fees apply.
- Same day credit if deposited before 2pm central. (checks over \$2,000.00 require bank approval and may result in next day credit)

## ACH Origination Services

Allows your company to submit direct deposit payroll along with electronic payments to other parties.

- Must be enrolled in online banking with Cash Management services.
- Processing Fees apply.
- File transmission deadlines apply.

## Wire Transfer Services

Wire transfer is a quick and easy way to send funds to another person or company.

- Must be enrolled in online banking with Cash Management services and be approved for wire services.
- Processing Fees apply.
- File transmission deadlines apply.

## Remote Deposit Capture

Remote Deposit Capture allows you to submit checks for deposit remotely. You will have a check scanner and a secure application at your location allowing authorized employees to remain at the office to make bank deposits.

- Secure website for remote access.
- Must be pre-approved for Remote Deposit services.
- Processing Fees apply.
- File transmission deadlines apply.

## Positive Pay

Positive pay validates each check that clears against a file that the company submits to the bank through online banking thereby reducing fraud against the company. It will only allow checks to be cashed that the company authorizes through a positive pay file.

- Must be enrolled in online banking with Cash Management services.
- Processing Fees apply.

## ACH Debit Block/Filters

ACH blocking/filtering allows certain ACH debits/and or credits to post to your account, while excluding other debits and/or credits. You let us know which ACH transactions should be allowed to post to your company's checking account and the block or filter will be set up based on your parameters.

- Saves time, money and reduces the risk of fraud.
- No more worry about having to manage unauthorized transactions that have posted to your company's checking account.
- You control the list of permitted ACH transactions to your company's checking account.

## Account Reconciliation

Provide us with a file of checks issued, and we will reconcile your payments to your account. Receive a listing of all checks paid during the statement period. Reports include check numbers, paid dates and dollar amounts, and total number of paid checks. Processing fees apply.

## Sweep Account

Automate transferring of funds between an operating account, investment account and line of credit.

- Must be pre-approved.
- Thresholds set for each account (minimum, maximum).
- Processing Fees apply.



## SmartPay Express

Give your small business, nonprofit or other organization power to allow customers, donors, renters or other payers to make payments to your account. These payments can be one-time or recurring transactions. The SmartPay portal provides you a unique secure URL address that is linked to your website with your own branded web address and microsite for customers to access.

Robust reporting tools allow you to study customer data, generate transactions and view current or historical reports.

- PCI DSS secured compliance.
- Customers can pay you anytime, anywhere.
- Easy setup and real time/historical reporting.
- Transaction research/editing.
- Export data to accounting systems.

**Stop by or give us a call to learn more about your cash management options. 866-666-2195.**



**"My business is smaller than some, but to Citizens Bank, I am as important as the largest customer there is!"**