



**OPEN**

Solutions That Put You in Control  
of Your Finances

## Treasury Services

Our secure business products and services are designed to improve cash flow, accelerate receivables, and let you focus on what matters most.

### Manage Cash Flow

#### **ACH Services**

Utilize this for direct deposit of payroll, vendor payments, employee reimbursements or pre-authorized debits.

#### **Analysis Accounts**

Accrues earnings credit based on the balance maintained in the account and will be applied to offset accrued service charges. (If service charges exceed the earnings credit, the difference will be charged to your account.)

#### **Business Online Banking and Bill Pay**

Check account balances, pay bills, transfer funds in real time, view check images, initiate wire/ACH transfers, create stop payments, and take advantage of payroll deposits. Manage cash flow from any computer, anytime.

#### **Online Wire Services**

Initiate wires on-site with your computer.

#### **Positive Pay**

Protects against check fraud with automated check comparisons.

### Get Paid Faster

#### **Remote Deposit Capture**

Scan and electronically deposit checks from from your desktop or mobile phone.

#### **Sweep Services**

Earn more money by sweeping your extra day-to-day funds into an interest-bearing account, or pay down your line of credit automatically.

#### **Zero Balance Accounts**

Manage money in multiple company accounts, automatically eliminating the need to manually initiate internal account transfers and reduce excess idle balances.

### Keep Your Funds Secure

Contact us today at

[treasuryservices@selectbank.com](mailto:treasuryservices@selectbank.com)

**Select Bank  
& Trust**

**TO FIND A BRANCH NEAR YOU,  
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Member FDIC