

Treasury Management Services

Small Business Banking



Direct Link Online

✓ Information Reporting

- Transaction detail search
- Daily transaction report
- Cleared check images
- Incoming/outgoing wire details

✓ Account Transfers

- Single/recurring transfers

✓ Stop Payments

- Manual single/range stop payments

✓ Online Wires

- 2:30 PM PT cut-off time
- Dual wire approval required (initiator/approver)
- Repetitive wire templates

Note: Dollar amounts and beneficiary information are NOT editable

- Semi-repetitive wire templates

Note: Dollar amounts and beneficiary information are editable

- Domestic/international USD wire capabilities

✓ ACH Credit Origination (Payments)

- 6 PM PT cut-off time
- Dual approval required (initiator/approver)
- Single/recurring payment templates
- 12 PM PT same-day cut-off time

✓ Check Positive Pay (Fraud Prevention)

- 7 PM PT cut-off time (issue input/output)
- 11 AM PT cut-off time (exception decisioning)
- Cleared checks matched to Check No., Issue Date, Amount

✓ Premium Business BillPay

- 12 PM PT cut-off time for ACH/Electronic Payments
- 1 PM PT cut-off time for Check Payments
- Dual approval available (initiator/approver)
- Single/recurring payments via check/ACH
- 90 day stale date check policy (printed on every check)

Basic Business Checking

✓ Basic Business Checking Standard Offerings

- \$1,000 minimum opening deposit
- Surcharge-free ATM network, nationwide
- First set of 50 checks free

Direct Link Mobile

✓ Available for download at:



Direct Link Online

✓ Information Reporting

- Transaction detail search
- Daily transaction report
- Cleared check images
- Incoming/outgoing wire details

✓ Account Transfers

- Single transfers

✓ Stop Payments

- Single/range stop payments

✓ Check Positive Pay (Fraud Prevention)

- 11 AM PT cut-off time (exception decisioning)

✓ Online Wires

- ACH Credit Origination
- 6 PM PT cut off time
- Dual approval required (initiator/approver)
- Single/recurring payments based on templates

✓ Mobile Check Deposit

- 8 PM PT cut-off time
- Single/multi-check deposit per session
- Email notifications confirming deposit(s)

TM Package Pricing (via Account Analysis)

Description	Included	Overage
Monthly Account Maintenance	First Account Free	\$25
Online Stop Payments	First Free	\$15
NSF Item	-	\$25
Cashier's Check	-	\$10
Manual Domestic Wire	-	\$35
Manual International Wire	-	\$75
Online Domestic Wire	First 2 Free	\$15
Online International Wire	First Intl Wire Free	\$50
Check Positive Pay	First 2 Exceptions Free	\$7
ACH Payments	First 15 Payments Free	-
	Payments 16+	\$1 + \$1 Batch Fee
Same-Day ACH Payments	-	\$1.50 + \$1 Batch Fee

- Fees are billed on or about every 15th of the following month as one lump sum for all previous month activity
- Breakdown of fees are available via monthly Account Analysis Statements (available via eStatements)
- Package is not Earnings Credit Rate (ECR) eligible

Service Limits (Standard)

	Daily \$ (max)	Per Item \$ (max)	Daily Items (max)
Online Wires	\$100K	\$100K	10 Wires
ACH Credit Origination	\$100K	\$100K	250 Entries
Mobile Check Deposit	\$25K	\$25K	10 Checks

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