

Direct Cash Management

Enables customers to manage their funds from LOC's to DDA accounts and back

Advantages

- Puts the customer in control of his cash
- Allows the customer to automatically move funds from their LOC to their checking
- Or, automatically move funds from their checking and repay their LOC

Options & Costs

- Allows our customer to set a “target” amount for their checking account
- Allows our customer to set a “minimum and maximum” levels for their checking account
- Cost is less than half of that of an overdraft – \$9.25 monthly

Type of product

- This product is only available on LOC with interest only payments
- This product will sweep the interest payment from the checking on the due date

Determine your customer's needs

- Option A – Funds Transfer Both Ways
- Option B – Funds Will Adjust Daily
- Option C – Funds transfer Only One Way

Determine your customer's needs

- Option “A” (funds transfer both ways)
- DDA “Target” Balance = \$15,000
- “Maximum” Balance = \$25,000
- “Minimum” Balance = \$10,000

Determine your customer's needs

- Option “B” (Funds will adjust daily)
- DDA “Target” Balance = \$15,000
- Maximum Balance = \$00.00
- Minimum Balance = \$00.00

Determine your customer's needs

- Option “C” (Funds transfer only one way)

■ DDA “Target” balance = \$15,000

■ Maximum Balance = 99999

■ Minimum Balance = \$00.00