

CASH MANAGEMENT ESSENTIALS



VECTRA OFFERS BIG SOLUTIONS FOR SMALL BUSINESSES

Sure, you may not run a Fortune 500 mega-corporation – yet – but you work just as hard on your business. You need access to innovative financial tools and services to keep it going and growing.

Vectra has many tools to help meet the cash management needs of your thriving business. And with any of these solutions you get the control and flexibility to add only the services you want and need. There are solutions to fit into almost any budget, and they are all delivered with high-quality, personal service from the bank and bankers you know and trust.

BANKING ANYTIME, ANYWHERE - ON YOUR SCHEDULE

Your time is money, so save a bit of both by using these solutions that are outside and in addition to the branch.

- **Business Online Banking or VectraView™** – View balances, access transaction history, transfer funds, and even pay bills. Talk to your banker to find out which one is right for you.
- **Remote Deposits™** – Make fewer trips to the bank, deposit customer checks at your convenience through this easy to use desktop scanner.

GET YOUR CASH FASTER & BUDGET MORE EFFICIENTLY

Technology is all around us, so put it to use for your business.

- **Automated Clearing House (ACH) Origination*** – Initiate electronic transactions, from your accounts to others or initiate draws on your customers' accounts to be deposited to yours.
- **Wire Transfer Services** – Initiate wires, both domestic and international, anywhere with a secure online connection.

HELP PROTECT YOUR BUSINESS FROM FRAUD

Unfortunately, technology has made fraud easier than ever. Limit your risk and exposure and get control with these easy-to-use tools.

- **Positive Pay**
- **ACH Positive Pay**
- **Positive Pay with Payee Match**
- **Reverse Positive Pay**

For more information, call 800-341-8156 or email tmsupport@vectrabank.com or contact your local banker.

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*Certain Treasury Management products/services may be subject to credit approval and agreement. Fees may apply. Contact your banker or Treasury Management officer for details.

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WHAT'S RIGHT FOR YOUR BUSINESS?

		SOLE PROPRIETOR (0 employees; <\$100K in annual sales)	MICRO-BUSINESS (1-9 employees; \$100K-\$1.5MM in annual sales)	SMALL BUSINESS (10-99 employees; \$1.5MM - \$10MM in annual sales)
COLLECT MONEY	Remote Deposit Capture		✓	✓
	Mobile Deposits for Business	✓	✓	
	Merchant Services	✓	✓	✓
	ACH Collections			✓
SEND MONEY	Business Credit Cards	✓	✓	✓
	ACH Payments		✓	✓
	Online Wires		✓	✓
SECURE & PROTECT	Positive Pay		✓	✓
	ACH Positive Pay		✓	✓
	Trusteer	✓	✓	✓
MANAGE & ORGANIZE	Treasury Internet Baking			✓
	Business Online Banking	✓	✓	

This is a good guide, but your Vectra banker can customize a set of services that will be just right for *your* business. So call us today to get started.