

TREASURY MANAGEMENT



ACH ORIGATION

Want to streamline bookkeeping and reduce the hassle and expense of making all payments by check? With automatic payments, you can make and collect payments online with ease. Allow your customers to pay you automatically—a preauthorized amount can be pulled from their bank account and electronically deposited into your business account here at American National Bank Fox Cities. Automatic payments are an easy and cost-effective way to make payroll disbursements via Direct Deposit, make Federal and State tax payments, make and collect business-to-business payments, make monthly charitable donations and more.

REMOTE DEPOSIT

Remote Deposit is a simple, accurate and secure way to make your deposits. It's designed for your business using a small desktop scanner and your PC to make electronic deposits right from your office any time, day or night.

Key advantages of Remote Deposit:

- Make your funds available faster
- Make deposits conveniently from your office, 24/7
- Streamline the entire deposit process to save time and money
- Save time by consolidating deposits from other offices
- Security features allow you to control system access

ONLINE BILL PAY

Life gets busy, save time and money by paying your bills electronically without the need to send a paper check in the mail.

MERCHANT CARD SERVICES

Providing your customers multiple payment methods at the point of sale is critical to staying competitive in today's marketplace. A Merchant Account enables your business to accept credit card and check card payments from customers. Ready to start? Your business may be set up with this service within 24 to 72 hours through our partner, MCCS.

LINE OF CREDIT SWEEP

A Line of Credit Sweep (LOC Sweep) is a smart way to manage your company's cash automatically, to pay down your line of credit or replenish your checking account.

To begin, you simply establish a target balance for your checking account. On a daily basis funds over and above the target balance are "swept" back to your line of credit to pay down your balance and minimize interest expense. Or, if your checking account balance falls below the target, funds are automatically drawn from your line of credit to refill your checking account. It's cash management made easy!

CONTACT US

LOBBY HOURS | Monday – Friday 9:00 AM – 4:00 PM • **DRIVE-UP BANKING HOURS** | Monday – Friday 8:00 AM – 5:00 PM

MAIN ADDRESS | 2200 North Richmond Street, Appleton, WI 54911

LOAN PRODUCTION OFFICE | 300 N Broadway Suite 1C, Green Bay, WI 54303

CALL US | 920.739.1040 • **ONLINE** | www.anbfc.bank

FRAUD PREVENTION SERVICES

CHECK POSITIVE PAY

Protect your business against check fraud. Check fraud is the leading type of payment fraud today. Businesses are the primary target of check fraud professionals. Check Positive Pay provides the peace of mind that only authentic, authorized checks will be paid from your accounts.

ACH POSITIVE PAY

ACH Positive Pay protects your business account against unauthorized or fraudulent electronic transactions. This solution provides the ability to filter your ACH debit transactions by allowing you to choose who can debit your business account. ACH Positive Pay also enables you to set parameters around the dollar amount that can be debited by each authorized company. Enjoy peace of mind knowing that only authorized debits will be paid from your business account.



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