

BUSINESS ONLINE BANKING WITH CASH MANAGEMENT SERVICES

ACH Accessibility

- A great product for all businesses, big or small, to efficiently manage cash flow
 - Utilize the ACH debit function to pay employees via direct deposit
 - Utilize the ACH credit function to collect funds from business customers or vendors with whom the business works
 - Utilize both ACH debit and credit function to move balances between financial institutions as necessary
- Cash Management system allows upload of NACHA, CSV, Fixed Position or Delimited file types, reducing the possibility of mistyped account information
- Business financial reports may be required for approval
- Daily cut-off time is 3:30 pm PST for next-business-day credit
- Fees are processed through *Enhanced Account Analysis*
 - Baker Boyer Bank's *First Step Business Checking* and *eSolutions Business* account types are not recommended, as these account types do not process Account Analysis fees
 - Standard Fees for this service:

One-time Set-Up Fee	\$100
Monthly Fee (ACH limit of \$50,000 or more)	\$35
Monthly Fee (ACH limit of less than \$50,000)	\$25
Per-Batch Fee	\$5
Per-Item fee	\$0.10

- Other Perks:
 - Multiple users may have access to designated accounts with specific permissions
 - Dual Control: Two employees can be required to review and approve each ACH batch before it is sent out

