

Mid-Year Financial Physical: Your Business Banking Check-Up

ASSESS & EFFICENCY

- Do you have to conduct banking transactions in person or are there remote solutions that can streamline your process?
- How can your business process payroll more efficiently? ACH....
- How long does it usually take to reconcile your bank accounts? Is this process streamlined across multiple platforms?
- Do you have to deposit checks at your bank's physical location?
- What innovative banking solutions/technology have you implemented into your financial processes?

FRAUD PREVENTION

- Do you have a system in place to prevent unauthorized checks to be processed through your accounts?
- How easily are you able monitor and track your accounts?
- Does your current bank allow you to store financial records in a safe and secure location for up to **two** years?
- Are you able to approve or deny ACH payments directly from your mobile phone?
- Do you have the ability to disable and enable business debit and credit cards from your mobile phone?
- Is your company's Purchase Card program for employees supported by high-level monitoring and tracking systems?
- Are your current business bankers thoroughly trained in fraud prevention?

DEPOSIT AND PAYMENT SOLUTIONS

- Are you able to process multiple checks from the comfort of your office?
- Do you have an efficient process to manage your payments to vendors, creditors and others?
- Is your purchasing card providing you with significant rewards and rebates?
- Are your business bankers dedicated experts in your industry and its markets?
- Is your current online business banking system fully equipped with a number of functionalities that reduce the amount of time spent at your bank?

BUSINESS LOANS AND LENDING SOLUTIONS

- Do you have access to a revolving line of credit to support your business growth?
- Does your bank provide routine check-ins with their commercial lenders to insure services are meeting needs?
- Does your current bank offer Owner-Occupied Commercial Real Estate financing with up to 90% financing?
- Is there a Business Checking overdraft line of credit to help you protect your business from "insufficient funds" fees?
- Have you been able to refinance and consolidate your existing loans for a lower interest rate?