

8.5" x 11" Print-On-Demand Marketing Sheets



**Business Banking**

## CashLink Sweep Services

Get More Out of Excess Funds

As a small business, we know every dollar counts. With CashLink Sweep Services from Planters Bank, you can keep excess deposits working for you by automating movement of deposit balances or standardize cash flow by automating drawdowns and paybacks on an approved Business Line of Credit. CashLink provides several options to keep your money working for you.

**AT A GLANCE**

- Automatically drawdown on preauthorized and payback with excess balances with a CashLink Loan Sweep.
- Maximize interest earnings on excess deposits with a CashLink Investment Sweep.
- Customize sweep thresholds to suit your business.

**Advantages**

- Save Time** – CashLink provides automated movement of funds, saving you time to complete manual transfers to cover expenses or make excess deposits.
- Maximize Earnings, Minimize Expenses** – Through automatic sweep of excess deposits, you can ensure your dollars are automatically earning maximum interest or minimizing interest expense by paying down your Line of Credit.
- Avoid Account Charges** – Avoid account maintenance fees and overdraft charges by setting an automated balance threshold in your Business Checking account.
- Customize Sweep Thresholds** – Establish a balance you wish to maintain in your checking account and what your variable excess funds.
- Maintain Funds Availability** – Balances swept to overnight investments remain in your available balance.

**CashLink Loan Sweep**

- Link to Line of Credit** – Create an automated link between your Planters Bank Checking account and an approved Business Line of Credit.
- Automated Drawdown** – Line of Credit automatically draws down in predetermined increments as funds are needed.
- Automated Payback** – As deposits are made, excess funds are automatically applied to outstanding balance on the Line of Credit, minimizing your interest expense.

**CashLink Investment Sweep**

- Link to Investment Investment** – Create an automated link between your Planters Bank Checking account and an investment option.
- Automated Investment of Excess Funds** – As deposits are made, excess funds are automatically invested, maximizing potential savings.

**GET STARTED**

Contact your local Planters Bank Business Banker or Cash Management Officer or call 888.896.7836

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## Remote Deposit

Deposit Checks Without a Trip to the Bank

Save time, money and gas with fewer trips to the bank when you deposit checks electronically from your office location. With Remote Deposit from Planters Bank, you can gain provisional credit within minutes of scanning your check deposits.

**AT A GLANCE**

- Save time and money by depositing checks electronically with a bank approved scanner.
- Make deposits 24 hours a day, 7 days a week.
- Improve funds availability with faster check clearing and longer cutoff times.
- Reduce the risk of check fraud by allowing you to act sooner on returned checks.

**Advantages**

- Faster Availability** – With checks typically clearing in 1-2 business days (compared to 3-5 bank days for the bank).

**Equipment Requirements**

- Personal Computer** – Requires a modern version of Windows without least 1GB RAM.
- Bank-Approved Scanner** – Contact us for scanner type and resolution requirements.
- Secure Portal Software** – As provided by Planters Bank.
- Internet Connection** – For the PC making the deposits.

**How it Works**

- Collect and Record Deposits in your scanner.
- Scan Checks from your place of business, creating an image of the front and back of each check.
- Transmit Check Images for electronic deposit to Planters Bank using our secure Web Portal.

**Provisional Credit** – With remote deposit, you receive Provisional Credit within minutes of making your deposit.

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**Business Banking**

## Business Online Banking

Receive, Report and Remit with Our Secure Portal

With Business Online Banking from Planters Bank, you get more than just simple access to all your account information. We provide a full suite of online tools that allow you to manage every step of your cash flow process – from managing receivables, reporting and analyzing account activity to initiating payments.

**AT A GLANCE**

- Transaction activity for all your Planters Bank business accounts, including payments, transferring funds or requesting wire payments or other accounting software.
- Web and encryption and individual access controls.
- Minimal support and security modules such as ACH Origination for transfers.

**Quickbooks® Support**

- Easy File Import** – Download transaction data for importing into select accounting software including QuickBooks® or Quicken®.
- Faster Reconciliation** – With all your checks items easily imported, you can reconcile both disbursements and receivable items.
- CSV Support** – Transaction data also available in comma separated file format for integration with most other accounting systems.

**Security Features**

- Access Controls** – Through individual logins for staff and managers, you can grant varying levels of access to account data and functionality.
- Multifactor Authentication** – Depending on your access needs, we secure your login and transfer data via an Access Guard protocol / security question combination or a password / one-time PIN combination.
- Encryption** – Planters Business Online Banking uses industry standard encryption standards including SSL and 128-bit encryption to secure your information over the internet.
- Timeout** – Ten minutes of inactivity will result in an automatic timeout.

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## Payroll Services

Outsource Processing, Tax Filing and Reporting

In partnership with Invoia Payroll, Planters Bank offers small businesses the opportunity to greatly simplify the complexities of payroll. By letting us take over the ever-changing complexities of payroll, you can save time, money and headaches and focus on running your business.

**AT A GLANCE**

- Save time with enhanced payroll designed for businesses with 1 to 5,000 employees.
- Pay employees in a variety of ways, including Direct Deposit, Check or Paycards.
- Stay compliant with federal, state and local payroll tax laws.
- Get the most out of your workforce with a variety of tracking, scheduling and clocking options.
- Enjoy online access to payroll documentation and hundreds of flexible reports.

**Payroll Options**

- Input Methods** – A variety of options available, including single online payroll.
- Payment Options** – Pay your employees with Direct Deposit, Electronic Checks, Paper Checks or Paycards.
- Self-Service Access** – Individual access available for managers, employees and businesses via (PDA).
- On-Calling Access** – To journals, W-2s and other time-saving information.

**Tax Filing Services**

- Stay Compliant** – With access to an expert team of tax specialists, your payroll practices will stay in compliance with ever-changing tax laws.
- Nationwide Filing** – Tax filing available for federal, state and local jurisdictions.
- Full Service** – We handle all aspects of tax filing, depositing and reporting.
- Secure Access** – For each of your W-2s and 1099s.

**Time & Labor Tracking**

- Reduce Labor Costs** – Improve employee attendance and job accountability.
- Access Labor Tracking Options** – Including easy-to-use time and attendance, robust employee scheduling capabilities and online and traditional clock-in methods.

**Documentation & Reporting**

- Official Tax Documents** – Payable, W-2s, 1099s and quarterly and annual tax returns.
- Hundreds of Reports** – Real-time access to reports with customizable data ranges and filters in a variety of file formats.
- GI and Labor Cost Reporting** – Run General Ledger reports for top billables and more a detailed analysis of labor costs.
- Paperless or Printable Reporting** – Options available.

**Ask Us About Our 2-Year Price Guarantee**

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