

## Treasury Management

Working together with you, our bankers will help you find the right solutions for your business. From managing your money, payments, and receivables to protecting you from fraud, our treasury services are here to make your job easier.

Contact us at 855-351-2265 for more information.

## Manage Your Payments

- ◇ **Automated Clearing House (ACH) Origination**  
Electronically originate payments from any of your LNB checking accounts.
- ◇ **Business Debit Cards**  
Make everyday business purchases using your card and the funds will be withdrawn directly from your business account.
- ◇ **Corporate Credit Cards**  
Earn rewards for your business, simplify employee expense accounts while controlling their expenditures.
- ◇ **Bill Payment**  
Ensure your bills are paid without the worry of writing checks or the expense of stamps.
- ◇ **Online Wire Transfers**  
Securely send or transfer funds with same day availability.

## Manage Your Money

### Deposit Services

- ◇ **Small Business Checking**  
For the business that has a low-to-moderate transaction volume.
- ◇ **Regular Commercial Checking**  
For the business that maintains a larger account balance and has a moderate-to-high transaction volume. Offset service charge and transaction fees with an earnings credit.
- ◇ **Business NOW**  
Interest bearing account. Available to sole proprietors, not-for-profit corporations, and public entities.
- ◇ **Business Money Market**  
The account that maximizes your earnings with tiered interest rates.
- ◇ **Business Savings**  
The perfect account for saving money.
- ◇ **Business Online Banking**  
Allows you to manage your finances with more efficiency, flexibility and control than ever before. Take advantage of our innovative online features to control your business and personal accounts with a single login.
- ◇ **myLiberty Business Mobile Banking**  
Bank virtually anywhere. Access your Liberty National Bank accounts through your mobile device.
- ◇ **Zero Balance Accounts**  
Make use of every dollar by concentrating funds at the end of each day from your separate accounts into your operating account.
- ◇ **Sweep Accounts**  
Automate your management of excess funds through a daily sweep service that automatically sweeps excess funds over a pre-determined target balance, maximizing your interest income/minimize your interest expense.

## Manage Your Receivables

- ◇ **Automated Clearing House (ACH) Origination**  
Electronically collect payments from customers and vendors or other third party relationships.
- ◇ **LockBox Service**  
An efficient, safe, and cost-effective solution for you to receive, deposit, and post payment receipts for low to high volume remittance accounts.
- ◇ **Merchant Services**  
A flexible and convenient solution for accepting credit/debit card payments.
- ◇ **Remote Deposit Capture**  
Make deposits without leaving your office. Electronically deposit checks securely into your account using a scanner and software.
- ◇ **Mobile Deposit**  
Deposit checks with your mobile device.

## Fraud Protection

- ◇ **Positive Pay**  
Combat fraud with Positive Pay, a service that electronically matches the checks presented for payment against a list of checks authorized and issued by you. If the checks do not match, the item will not automatically clear.
- ◇ **ACH Blocks**  
Protect against unauthorized inbound transactions with ACH debit block. Full ACH credit blocks are also available.