



## TREASURY MANAGEMENT

# Automated Solutions That Save You Time and Money



**Customer Service**

LOUISVILLE (502) 582-2571

INDIANAPOLIS (317) 238-2888

CINCINNATI (513) 824-6111

TOLL FREE (800) 625-9066

*We offer automated treasury solutions that save you time and money in managing your day-to-day cash flow. To learn more about these solutions contact a member of our local Treasury Management Services team at (502) 625-9956 or email us at [treasurymanagementsales@syb.com](mailto:treasurymanagementsales@syb.com).*

### Repurchase Agreement Sweep

A separate account that is electronically linked to your operating account. Each night, excess collected balances are automatically transferred to the Repurchase Agreement Sweep Account where they earn interest. Interest is calculated daily and paid monthly.

### Money Market Sweep

Our Money Market Sweep Account allows you the flexibility of daily access to your funds while paying interest on invested balances.

### Zero Balance Account

Centralize your Account Structure by adding a Zero Balance or Target Balance Account (ZBA/TBA). By linking sub-checking accounts to a master operating account you can eliminate idle account balances and prevent overdrafts. You can also use a ZBA or a TBA for tracking deposits.

### Lock Box Services

With Stock Yards Bank's professional lockbox service we will prepare and process your deposits daily. A local Post Office Box is established in your company's name. Each business day we pick-up your receivables, review the payments and remittances, and prepare your deposit specific to your instructions.

### Merchant Services

Increase profits by accepting credit cards at your business. With Stock Yards Bank merchant credit card partnership, your business will be able to accept all major credit cards, VISA, MasterCard, American Express, Discover, Diners Club and Carte Blanche.

### Business Online Banking

Business Online Banking provides secure, quick and easy access to your business account information. Review account balances, transactions, images and transfer funds all at your fingertips. Additional modules of Business Online Banking include the ability to initiate electronic transactions such as direct deposit, tax payments, and pre-authorized debits, wire transfers, and stop payments.

### ACH Origination

Automate payments and collections using ACH. ACH (Automated Clearing House) is a nationwide network for distributing electronic transactions. Use ACH to initiate electronic payments such as direct deposit of payroll, tax payments, or direct debits such as membership dues.

### Corporate Credit Cards

With Stock Yard's Bank Corporate MasterCard, you will improve cash flow while keeping business and personal expenses separate. Business owners will also have central summarized billing to the business, ability to set and monitor individual cardholder spending limits, free online account management and access to customer service 24 hours a day, 7 days a week each day of the year. You may also choose from an optional Rewards Program or a Rebate Program.

### Remote Deposit

Remote Deposits are checks scanned by you, and submitted to Stock Yards Bank via a secure website. Using a high-speed internet connection (DSL or better), Internet Explorer, and a check scanner—you can transmit your check deposits into your account from the safety and convenience of your office, home or anywhere you have items to deposit.