



Cash Management Solutions

MidCountry Bank has a wide range of business banking solutions to help you minimize expenses, streamline processes, save time and have more control over your daily Cash Management needs.

Collection/Receivables

- **Remote Deposit.** Make deposits from your office using a desktop scanner and enjoy an extended processing deadline. This service simplifies the deposit process while saving you time and improving efficiency.
- **ACH.** Our flexible ACH Payments Service gives you desktop access to initiate and verify ACH transactions from an internet connection.
- **Merchant Services.** Make it convenient for people to pay you with credit or debit cards either in your office or remotely, potentially increasing average sales and bolstering your credibility.

“I can confidently assure the clients and government agencies we support that MidCountry Bank goes to extensive measures to protect their accounts from malice during the settlement distribution process. Fraud Tools provides that peace of mind, along with the personal service and support that demonstrates we are in good hands.”

– Nancy Johnson, President
CAC Services Group, LLC.

Information Reporting & Control

- **Online Banking.** Online banking enables you to check balances, transfer between accounts, view history, enroll in eStatements and enjoy many other conveniences, any time of day. Additional options include billpay service, ACH origination and domestic and international wire transfer origination.
- **ZBA.** If you have segregated accounts for that you want to manage separately while still having centralized control, this is the service for you. It eliminates non-productive balances and automatically moves money where you have directed it. No need for manual transfers. You can always be sure that unused cash is working for you.
- **Loan Sweep.** Reduce fees and interest expense with this service that automatically moves funds between your credit line and your primary operating account. Increase efficiencies and only pay interest on the funds you need for the time period you need them.
- **Fraud Management.** Protect your business from unauthorized or altered checks and ACH. Learn how Positive Pay and ACH filters or blocks can improve your control and safeguard your business accounts.



Disbursement/Payables

- **ACH.** Our flexible ACH Payments Service gives you desktop access to initiate and verify ACH transactions from an internet connection.
- **Wire Transfer.** Initiate domestic and international wires through our secure Online Banking channel. You can also require a secondary approval for outgoing wires based on pre-defined criteria.
- **Bill Payment.** Pay any bill you would typically pay with a check from online banking. It's fast, easy and free. Schedule one-time or recurring payments and get email reminders when a payment is due or to confirm that payment has been sent.

Business Mobile Banking

- Bank with convenience by managing your business account from your mobile phone anytime, anywhere.
- Deposit checks anywhere, 24/7 by taking a picture with Business Mobile Deposit.
- Easily transfer money between your accounts and manage your bills by paying any existing vendor or quickly review your payment history.
- Approve, reject or set up alerts for Fund Transfers, ACH Transfers and Wire Transfers. You can also manage your Positive Pay and ACH exceptions. This can help identify suspicious activity and stop fraudulent transactions before they ever happen.

What You Can Expect from MidCountry Bank

Good people, strong values and a genuine commitment to help you enjoy greater success and security. We promise to live our values every day:

- Knowledgeable Team Members
- Fast Decision-Making
- Easy To Do Business With

Business Cards

- **Business Credit Card.** Manage your business purchases with a customized credit card. Your employees can have individual cards with unique credit limits. This enables you to separate business expenses by employee, manage cash flow and track spending. You choose between a Rewards or Cash Back program. ScoreBoard, an award winning expense management tool will help organize and track overall spending.
- **Business Debit Card.** Manage your business purchases with a card customized to meet your needs. Allow employees to make purchases on behalf of your business. You set the purchase limit on each employee card.
- **Business ATM Deposit Card.** Manage your business with a card customized to easily make your deposits. You can now do so at many MoneyPass Network ATMs.

How Can I Find Out More?

Our friendly team and comprehensive services empower you to build a solid ally with MidCountry Bank.



952-641-6134



www.MidCountry.bank/Locations



www.MidCountry.bank/CashManagement

