



# TREASURY MANAGEMENT

Manage your business' cash more efficiently and securely through First Farmers' Treasury Management solutions.

## ACCOUNTS RECEIVABLE SOLUTIONS

Our comprehensive accounts receivable solutions offer a robust set of tools designed to effortlessly identify and effectively manage cash flow.

### \*ACH Origination:

Easily initiate ACH transactions right from your office, leveraging the advantages of robust security measures like user assignments, authority limits, and authorized accounts for ACH origination.

### Lockbox:

Optimize your accounts receivable process, saving valuable time and reducing hours spent on collection processing.

### \*Remote Deposit Capture:

Save your business time and access your funds more quickly by scanning checks at your office for direct deposit into your account.

### Safepoint:

Reduce the risks managing cash can bring to your business through SafePoint®, a cash management solution brought to you through First Farmers' partnership with Loomis.

### Merchant Card Services:

First Farmers has joined forces with BancCard to provide an extensive array of cutting-edge payment solutions. These services are tailored to meet the needs of merchants across various industries, ensuring seamless and efficient payment processing.

## ACCOUNT MANAGEMENT SOLUTIONS

Manage your finances effortlessly with simple account management solutions. Access account and transaction details conveniently and securely. Monitor and reconcile financial activity. Get real-time balance information to make informed business decisions.

### Account Reconciliation:

Free up valuable time for your business by eliminating the time-consuming task of reconciling accounts. Our features and benefits will empower you to focus on running your business more efficiently.

### eStatements:

Effortlessly access your account statements by enrolling for eStatements via business online banking. Enjoy the convenience of quick and easy statement retrieval.

### Invoices and Payments:

By partnering with Autobooks, we offer a seamless solution for integrated invoicing and digital payments, empowering your business to receive payments more efficiently.

### Direct Connect with Quicken or Quickbooks:

Streamline your reconciliation process by importing transactions directly from your Digital Banking platform. This efficient method ensures accuracy and saves you valuable time.

## ACCOUNTS PAYABLE SOLUTIONS

Simplify your expense management and bill payments with accounts payable solutions that mitigate risk and empower you to take control of your cash flow. Seamlessly oversee your daily finances to fuel the growth of your business.

### \*Business Credit Card:

Explore our wide range of popular business credit card options tailored to suit your needs. Whether you're seeking a low rate, cash back, or flexible rewards, we have the perfect card for your business. Whichever card you choose, your business will enjoy a host of valuable features and benefits.

### \*ACH Origination:

Originate ACH from the convenience of your office while enjoying the benefits of layered security such as assigned users, authority limits, and accounts permitted to originate ACH.

### Controlled Disbursements:

Manage your company's payments more efficiently through early notification of scheduled checks and ACH disbursements daily.

### Wires:

Originate payments through wire transfer for faster settlement and increased efficiency for your business.

## FRAUD PREVENTION SOLUTIONS

Protect your business from the ever-present threat of check and ACH fraud by leveraging the power of our early fraud detection system. With this monitoring tool, you can be assured that your financial transactions are secure and your assets are safeguarded. Stay one step ahead of potential fraudsters and ensure the integrity of your business operations with our comprehensive fraud prevention solution.

### Positive Pay:

Reconcile checks written versus checks presented for payment daily.

### ACH Positive Pay:

Approve or return ACH debits prior to the debit posting from your account.

### SecurLock Equip App:

Take control of your peace of mind with the SecurLOCK Equip mobile app, exclusively for First Farmers debit cardholders. This powerful tool empowers you to manage, monitor, and customize the usage of your debit cards, giving you the freedom to decide how, when, and where they are used.



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\*subject to underwriting approval