Cash Management Solutions

Cash Management Sweep Account

Cash Management Sweep Accounts offer our business customers an automated investment option which provides the customer the opportunity to earn interest on their money. At the end of each business day, all collected funds over a target balance are automatically transferred from the customer's operating account into a Cash Management Sweep Account. The funds in the Cash Management Sweep Account will earn a competitive rate of return while providing the safety and security consistent with insured deposits. The interest paid on a Kish Bank Cash Management Sweep Account is based on balance tiers.

Benefits of Sweep Accounts

- Enables the customer to utilize the majority of available collected funds
- Offers customers the ability to offset the monthly fee through account analysis
- Transfers initiate automatically if the target balance is reached
- Allows the maximum amount to be transferred nightly after that business day's activity
- Moves funds back into the operating account to maintain a target level of funds for paying checks and expenses
- Monthly interest from the Cash Management Sweep Account can be transferred into the operating account

Restrictions on the Cash Management Sweep Account

The Cash Management Sweep Account is established as a Business Indexed Cash Fund and is limited to six withdrawals in a statement cycle, which is monitored by our system.

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Cash Management Repurchase Account

Cash Management Repurchase Accounts are offered to our Commercial Customers that want to maximize the return on their money. At the end of each business day, collected funds are automatically transferred from the Business customer's operating account into a Cash Management Repurchase Account where the customer will earn a competitive rate.

Benefits of Repurchase Account

- All funds are automatically swept into the Repurchase Account daily
- As many as six operating accounts may be swept into the Repurchase Account
- All funds are returned to the operating account(s) daily to pay any checks or expenses
- The customer will receive daily notices that disclose the amount of interest earned and the interest rate being paid on the account
- In addition to daily notices, the customer will receive a monthly account statement recording all activity that has occurred during the month
- Through account analysis, customers may have the ability to offset the monthly fee

"The Business Manager program has been extremely beneficial to my business. Many of my government clients consistently pay in 60-120 days, tying up my cash. Now I don't have to wait for payments so I can run my business like a business, and not like a bank."

Rick Grissinger, Owner
Southern Contractors
Three Springs, PA.

Funds invested in a Cash Management Repurchase Account are not deposits and are therefore not FDIC insured, but these funds are collateralized by bank-owned government securities.

Business Manager©

Business Manager© is a complete system designed to improve the cash flow of small-to-medium sized businesses. The program allows participants to get cash for their receivables on a daily basis by selling the receivables to Kish Bank at a discounted rate. This program is particularly helpful to customers who do not want to wait to collect on their outstanding invoices. Business Manager customers get easy access to working capital which can assist them in taking early payment discounts on their bills, meeting payroll obligations, and maintaining liquidity. The program is monitored regularly by the customer's Kish Bank Commercial Relationship Manager who works with the customer on cash flow needs.

Benefits of Business Manager©

- Assists in pursuing new business opportunities
- Provides cash to increase inventory for seasonal needs
- Take advantage of early payment discounts offered by suppliers
- Provide temporary coverage of funds for payroll processing
- More cash available to purchase equipment
- Improve the quality and timeliness of receivables
- Accounts can be terminated at any time
- Less staff time needed to process payments and manage collections, which allows them more time to focus on other aspects of the business
- Offer flexible customer payment terms
- Set and monitor customer credit terms
- Daily dialogue often occurs between customer and the bank's process coordinator

Business Manager is provided through Gold Leaf Financial Services, Inc., a national marketing and technology company. All credit decisions are made locally by a Kish Bank Lender who knows the market and your business.

Offices in Mifflin, Huntingdon, and Centre Counties.
Please call 888-554-4748 to talk to your Business Banker or Commercial Relationship Manager.

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