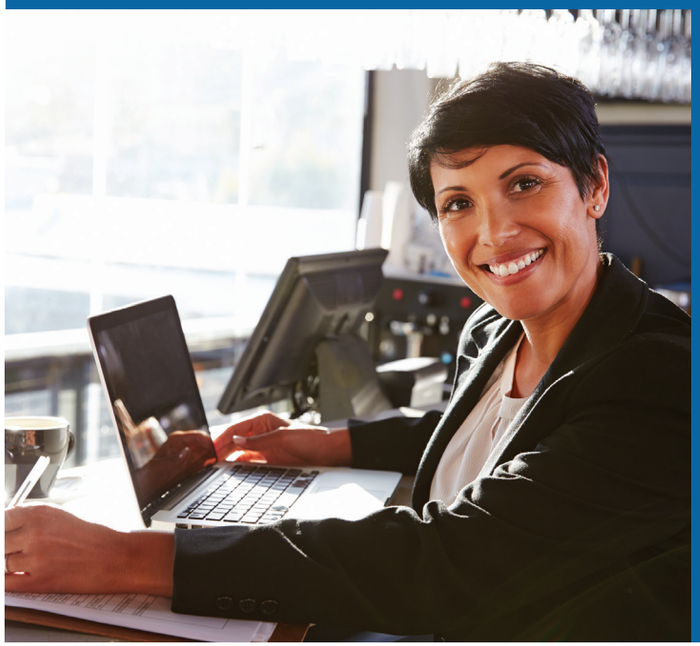
Cash Management Services

Cash flow issues represent some of the toughest challenges for any business. Our Cash Management services offer real solutions.

We are continually working to offer you the latest Cash Management technology. We'll help you reduce costs and achieve greater efficiencies and control.



ROSEVILLE
2230 Albert Street
Roseville, MN 55113
651.636.9654

MINNEAPOLIS
4999 France Ave S Suite 120
Minneapolis, MN 55410
612.455.1100

HASTINGS
1620 S Frontage Road
Hastings, MN 55033
651.480.6230

WOODBURY
9260 Hudson Road
Woodbury, MN 55125
651.714.6420

SHOREVIEW
435 Highway 96 West
Shoreview, MN 55126
651.766.4220

MAPLE GROVE
11821 Arbor Lakes Parkway
Maple Grove, MN 55369
763.334.5060

nabankco.com

Member FDIC

12/01/2022

Cash Management



North American Banking Company

ONLINE BANKING

Increase efficiency and productivity with Business Online Banking and BillPay. Online Banking gives you instant, accurate financial information at your fingertips. You can review account activity, download reports, transfer funds, initiate ACH files, make loan payments, send wire transfers and stop payments — from home or at your office. Customer security options allow you to vary access rights, so employees can do their jobs while you maintain privacy.

ACH SERVICES

Save the time and cost of writing, reconciling and distributing checks by using our ACH Origination services to deposit employee payroll, concentrate cash from other locations, invoice payments and collect receivables.

ACH ALERT

Minimize risk and reduce exposure to ACH fraud through early detection with North American Banking Company's ACH Alert software. ACH Alert automatically monitors ACH debit activity and notifies you of any unauthorized or potentially fraudulent transactions based on the parameters you set. Simply select suspect items for return using the online platform. ACH Alert will maintain a record of all your ACH debit activity and return decisions for ease of future research.

BENEFITS:

- Complete online management for monitoring and controlling all ACH debit transactions
- Helps minimize risk associated with ACH transactions, reducing exposure to ACH fraud
- Customizable alerts allow you to select the transactions and parameters for email notifications
- Transaction preauthorization enables you to bypass the alert function online with no paperwork required
- You have complete control — early detection of suspect transactions enables you to reject potentially fraudulent ACH debits

SWEEP ACCOUNTS

Reduce idle balances and gain control of your cash assets with a sweep account from North American Banking Company. We'll customize your sweep activity to suit your situation. You can automatically invest excess funds in a liquid, high-yield, low-risk account to increase earnings, or automatically pay down credit line balances to save expense.

REMOTE DEPOSIT

With North American Banking Company's Remote Deposit Capture service, deposits are made electronically from your place of business, saving you time and travel. Deposits are processed the same business day if received by 5:00 p.m.

OTHER BENEFITS OF REMOTE DEPOSIT:

- Reduces the risk of theft and lost deposits
- Saves time and money by eliminating courier fees and costly trips to the bank
- Improves availability of funds by extending your deposit cut-off times for same-day credit
- Helps control administrative functions by defining user roles and degrees of access
- Faster clearing times and notification of returned items, leading to improved cash flow and working capital

To get started, call a Cash Management Specialist at the location nearest you.

POSITIVE PAY

Protect your business from check fraud with our Positive Pay check verification service. You provide an electronic list of checks issued daily and we flag unauthorized items presented for payment. Positive Pay provides a daily report of exceptions for your review. At that point, it will be up to you to pay or return. It's that easy.

MERCHANT SERVICES

If the success of your business depends on the transaction, simplifying the payment process for your customers, ensuring security and lowering costs for your business are essential. With North American Banking Company's Merchant Services, you can offer credit card conveniences with fast, reliable processing and robust reporting.

Setup is easy and rates are competitive.
Give us a call and get started today.

