



Life is Better at Calumet



BUSINESS Treasury Management

At Calumet Bank, we're local people who know you and want your business to grow and prosper. Our professional staff utilizes the latest technology to help you create custom solutions to improve and enhance your accounting and banking process.

Benefits	Features	Additional Features	Additional Features
<p>▶ Business Customer Benefits Saves time with automated account features</p> <p>Offers convenience with features that give customers control</p> <p>Provides one-stop access to important financial services online</p> <p>Extends greater control and flexibility</p> <p>Improves employee productivity by simplifying back office operations</p> <p>Reduces accounting costs and stream lines reporting</p> <p>Improves cash flow</p>	<p>▶ Electronic Payments Make electronic fund transactions online. Provide direct deposit for your employees or pay vendors using Automatic Clearing House (ACH).</p> <p>▶ Account Reconciliation and Risk Management Reconciliation services help businesses combat the growing risk of check fraud and eliminate manual account reconciliation.</p> <p>▶ Balance Alerts Balance Alerts offer proactive notification of key banking, balance and transactional events through email.</p> <p>▶ Balance Reporting Cash and liability reporting offers a "snapshot" of daily activity including balances, posted transactions and disbursements.</p> <p>▶ Bill Payment & Presentment Online bill pay, gives the ability to define payees and schedule single and recurring payments.</p> <p>▶ Business Desktop Banking Save time and costs of trips to the bank by depositing checks from your office. Using a scanner provided by the bank, enjoy the flexibility of managing your business on your schedule.</p> <p>▶ Sweeps Monitor accounts and funds transfers to keep balances within defined limits. When a limit is reached, the system transfers money between the specified accounts and sends an alert.</p>	<p>▶ Lockbox Account receivables automation can substantially streamline collections processing. With Lockbox, the bank processes payments on your behalf from mail pick up to same day deposit posting. This service will immediately improve staff productivity, decrease the potential for theft, fraud, and errors, and improve cash flow.</p> <p>▶ Account Transfers More efficiently forecast and manage cash position by having authorized power to seamlessly transfer funds between accounts of common ownership. Transfers can be initiated for same day delivery with real-time authorization, or scheduled for future delivery. Transfers can also be setup to initiate on a recurring basis. Automated confirmation alerts are available for all options.</p> <p>▶ Stop Payments Have the power to place online stop payments on a single check or a range of checks.</p> <p>▶ Wire Transfers Initiate domestic and international wire transfers. Manage risk with daily maximum and per transaction amount limits, defined funding accounts and approval requirements.</p> <p>▶ Business Statements Online Enjoy the ability to pull account statements online, view, print, save as a PDF, and use the built-in statement reconciliation tool.</p>	<p>▶ Deep Defense Security Environment A layered security environment helps prevent, detect, correct and report online channel security threats.</p> <p>▶ Educational Programs On-site training provided.</p>