

BUSINESS BANKING SERVICES



EASTERN
COLORADO
BANK

ACCOUNT ACCESS & TREASURY MANAGEMENT

Treasury Management

We are dedicated to working with you and your business to understand your goals to help you be successful. Our goal is to create flexible, convenient banking products and services to help you achieve effective control over your cash resources and improve your cash flow. Products we have to offer are ACH Origination, Business Bill Pay, Merchant Capture, Online Multi-User Capability, Positive Pay and Wire Origination. Our Treasury Management Services are designed to provide you accessibility to run your business.

- **Positive Pay Solutions**

Positive Pay is a service used to detect fraud by matching the dollar amount of each check, the check number and the account that is presented for payment against checks that have been previously authorized and issued by your business. Ask us for more information or go to our website at YourFriendlyBank.com.

- **Merchant Capture**

Merchant Capture utilizes a desktop scanner that connects to your PC and the internet. With it, you can scan checks received from customers and issue deposits electronically to the bank anytime day or night. Deposits received after 4:00pm Mountain Time on any business day will be held in queue for the next business day, so you can scan when it is convenient for you! It is the quickest way to turn check deposits into cash to keep your business operating smoothly.

- **ACH Manager**

Our ACH Manager service provides your business the ability to initiate electronic transactions through your accounts such as paying employees by direct deposit, paying vendors or collecting payments from clients. The payments can be pre-scheduled or used as needed. By using ACH Manager, your business can reduce administrative and operating costs, improve cash flow and financial forecasting, and implement a more seamless accounts payable and accounts receivable process.

- **Wire Manager**

Streamline the process of initiating wires by using Wire Manager through our Treasury Management Service. Same day processing is available until 2:00pm Mountain Time on any business day. You can enter wire information after hours for next day processing. Increase security by utilizing our optional dual control feature or setup pre-established wire transfer templates to reduce input errors. Plus, save money using this feature as the fees for wires sent through Wire Manager are less than in-bank requests!

Card Wallet

Your wallet just got smarter! No more fumbling around to find your card and your card number is never exposed to merchants, keeping your transactions safe. Simply choose your preferred mobile wallet and take a picture of your ECB Debit Card and you're all set.

Mobile Banking only available on select devices. Text and Data Charges May Apply.

Notifi Mobile Alerts

Stay on top of your finances and get mobile alerts. Create custom alerts so that you can enjoy peace of mind wherever you go. You can monitor account balances and activity, get deposit and withdrawal notifications, control security alerts and much more.

Text and Data Charges May Apply.

More ways to access your money.

eStatements

Our eStatements offered through Online Banking and Treasury Management allow you to view the same information online as you do on your paper statements. You will receive a monthly email notification when your new statement is available, decreasing the possibility of mail fraud and identity theft. When you begin receiving eStatements we will securely store each eStatement for 18 months, providing easy access to your banking records. Contact us today for more information on how to begin enjoying eStatements.

Voice Access

Our 24-hour Voice Access service is available free to all of our customers.

Dial 1-877-ECB-4YOU or 1-877-322-4968.

You will be able to make inquiries on your accounts or complete transfers between accounts.

MoneyPass® ATM Network

Eastern Colorado Bank is part of the nationwide MoneyPass® ATM network, giving you access to tens of thousands surcharge free ATMs coast to coast. Find a surcharge free ATM where you work, live and travel. Download the MoneyPass® app ATM locator for Android or iPhone or go to moneypass.com to find a surcharge free ATM close to you.

Your Friendly Bank.com



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