



# CASH MANAGEMENT SERVICES

Village Bank offers a variety of cash management services to efficiently manage your business finances in a more streamlined way.

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## REMOTE DEPOSIT CAPTURE

Deposit your checks right from your office computer! Does your business:

- Have multiple locations?
- Make deposits after normal banking hours?
- Pay employees to deliver deposits?
- Receive checks with large dollar amounts?

If you answered YES to any of the above questions, then Remote Deposit may benefit your company.

Remote Deposit Capture allows you to scan and transmit check images electronically to the bank for deposit. This will improve cash flow, save time preparing deposits, cut costs and trips to the bank, and reduce the risk of check fraud.



## ACH SERVICES

Our ACH (Automated Clearing House) Origination service offers you flexible options for handling recurring payments, direct deposit for payroll, and you can collect bills without printing and sending invoices via "snail" mail. Enjoy lower costs, improved cash flow, timely payments and deposits, and more security.



## CARD PROCESSING

Looking to accept credit cards or reduce your card processing expenses? Village Bank offers a complete spectrum of products and services that meet all electronic transaction processing demands. With credit & debit card processing you'll have access to gift & loyalty programs, managed network security, 24/7 customer service on all products.



## BUSINESS CREDIT CARD OPTIONS

Whether you're looking for low interest or rewards, Village Bank can help find the best credit card option for you. Business Credit Cards provide a revolving line of credit that can be used when making large business purchases, when you're waiting for incoming customer payments, or when business is slow.



## BUSINESS ONLINE BANKING

With Business Online Banking, you can save time, improve your cash flow, and streamline your cash management procedures all in a fully secure environment.

- Real-time account balances
- Direct deposit of payroll
- Transfer funds between accounts in real time
- Export transactions into accounting software
- Bill Pay services
- And more!



## BUSINESS MOBILE BANKING\*

Enjoy the ability and flexibility of online banking right at your fingertips. Bank conveniently and securely through our business mobile app. Authorized users can:

- View account balances
- View recent transactions, including check images
- Transfer funds between accounts
- Deposit checks
- Pay bills
- Make loan payments
- Approve transactions, including fund transfers and ACH transfers
- Receive alerts when approvals are pending

\*Must be signed up for business online banking and download Village Bank's business mobile app to use deposit feature. Daily deposit or check limit is \$4,000. End of Day cutoff for Mobile Deposit is 4:00pm CST. There is a fee of \$1.00 per check deposited and will post to your account at statement close. **Message and Data Rates may apply.**



## BILL PAY

Forget stamps and trips to the post office! Paying bills with our online Bill Pay service is fast, convenient and secure. With online Bill Pay you can:

- Pay any bill, anytime
- Schedule one-time and recurring payments in advance
- Control when and how much you pay
- Group payments into categories
- Be assured that your payments will arrive on time



## ESTATEMENTS

Go green and get your monthly statement electronically. Each month, receive an email notification that your statement is available through our secure online banking login. Benefits of having eStatements:

- Less private information in your mailbox
- No hassle of storing or shredding paper
- View your statements online 24/7
- Includes check images

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## CONNECT WITH A CASH MANAGEMENT EXPERT TODAY



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