



# sfb

## BUSINESS BANKING

### *Guide*

PUT YOUR *Money* TO WORK

# IS YOUR *Money* WORKING FOR YOU?

As a business owner, you understand the need to continually find ways to make your operation run smoothly and cost-effectively.

THAT'S WHY IT'S IMPORTANT TO ENSURE YOU ARE  
PUTTING YOUR MONEY TO WORK.

**Here are six areas that can make a big impact on your business's bottom line:**

## 1. MAKE YOUR MONEY WORK FOR YOU.

### Automatic Sweeps\*

Manage your funds online with automatic sweeps to transfer extra funds between accounts to keep your money both accessible and working for you.

### Earnings Credits

Depending on your account type and balance, you could be earning credits that can offset many (if not all) of your fees.

### Company Credit & Debit Cards\*

Whether you prefer a low interest rate or a cash back reward, we have a Visa® business credit card that is right for you and your business.

## 2. RUN YOUR BUSINESS EFFICIENTLY.

### Autobooks

Accepting payments directly into your account allows your business to offer your customers options. Send your customers an invoice with a hyperlink or QR code for quick ACH or credit card payments to get paid quickly.

### Point of Sale Solutions\*

Run your business better with a turnkey Point of Sale system that allows for easy in person payments and can scale with your business growth.

## 3. PREVENT BUSINESS INTERRUPTIONS.

### Secure Line of Credit\*

While lines of credit can be used for any business expense, they are especially useful to assist with cash flow or to tap in emergencies.



#### 4. RETAIN KEY EMPLOYEES.

**Health Savings Accounts\***

Help your employees manage some of their healthcare expenses by opening a Health Savings Account (HSA). At SFB, we'll come to your workplace so your staff does not need to take off work and cause a disruption in your workforce needs. We'll give a brief presentation to your staff about the potential benefits of an HSA and have paperwork for employees to complete right at the meeting.

#### 5. SPEND TIME ON BUSINESS - NOT AT THE BANK.

**Online Banking & Remote Deposit\***

Why waste time and money traveling to and from the bank when you could be working on your business instead? Utilize remote deposit and do your banking right from your own desk.

**Coin Services\***

Let us count your coin for you. When ordering coins, save time and call ahead and we will have your coin order ready for pickup when you arrive.

#### 6. UTILIZE TRUSTED ADVISORS.

**Designated Local Banker**

Your banker should be part of your team. At SFB we'll make switching your accounts simple with your own personal banker. A banker will be assigned to help you with your transition to SFB and all your future banking needs.

**Account Statement Analysis**

With our free, no-obligation deposit statement analysis, SFB will compare our rates, fees, and credits against your current financial institution to see if you could be saving more money.

## *Is Your Money Working for You?*

SFB believes in your business and would like to offer you a **free, no-obligation deposit statement analysis** to determine if **you could be saving more money**.

We'll compare our rates, fees, and credits against your current financial statements, and point you to the institution that best matches your business needs - whether it's SFB or not.



SCAN HERE TO START YOUR  
**FREE ACCOUNT ANALYSIS.**

PUT YOUR *Money* TO WORK

Security Financial Bank are bankers who believe in your business. We look forward to the opportunity to talk with you.

**sfbank.com** | **888.254.0615**

*Free* ACCOUNT ANALYSIS



For the past 90 years, Security Financial Bank has been committed to business banking.

*"We told them (SFB) our story, our business plan, and the biggest thing is that they believe in us. We consider SFB our partner."*

Sara Antonson - River Bend Winery & Distillery

*"At SFB, I always know who is going to answer my questions or assist with our needs."*

Rob Conner - Tess Oral Health

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