



## Cash Management Solutions

### Cash management account

#### Get the most from your money

A Servus Credit Union cash management account allows you to manage multiple account balances and automatically concentrate surplus funds to help reduce overdraft fees and interest charges.

You won't have to worry about transferring funds to and from related operating accounts.

Consolidate all or some of your business operating accounts into the cash management system. You'll have one cash management umbrella account and associated accounts that will "share" balances, including any available authorized overdraft.

#### Features:

- For the purpose of interest calculation, all associated account balances are aggregated.
- All interest paid or charged under this structure will be debited or credited to the umbrella account.
- Cash flow, both at the consolidated or associated demand level, is available for your use.
- Total transaction counts are available on monthly basis.
- Only one T5 is issued in the name of the main account.

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### Benefits to your business

- Improve cash flow.
  - Easily track account activity.
  - Use features of individual accounts (e.g., authorized overdraft) for the benefit of all accounts.
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