

Colorado Capital Bank understands that every business and nonprofit client is unique and requires specific banking needs. Treasury Management products are an integral part of a well-run business.

Our Treasury Management professionals are committed to collaborating with our clients to design a product and service package that specifically meets the daily operational cash flow and investment needs of each client. Through this customization of services, your organization will be able to manage liquidity, utilize cash efficiently - in a manner consistent with your overall strategic objectives, streamline your banking and effectively utilize time and staff. Providing the best possible return on your investment is our goal.

Through creative structuring, technology and competitive rates, Colorado Capital Bank is well-positioned to offer the best in banking to our business and nonprofit clients.

Treasury Management Investment Sweep

This account relates to a Zero Balance Account (see below) or to an account where a compensating (peg) balance has been established and balances are swept to an interest-bearing account which maximizes earnings capacity.

- Excess funds transfer automatically at the end of the business day to the interest-bearing sweep. No need for manual intervention
- Funds sweep to the business transaction account to cover presentments as needed
- Interest is earned from the day of deposit based on ledger balance rather than collected balance
- Competitive relationship interest rate is paid on the Treasury Management Investment Sweep Account

Zero Balance Accounts

Customized Zero Balance Accounts (ZBA) allows the opportunity to segregate business functions into separate accounts.

- ZBAs allow for greater control and are often used for payroll, accounts payable and merchant services
- Funds sweep as needed from the operating account to cover presentments daily. Your staff would not have to manage the funds transfers in anticipation of checks clearing

Remote Deposit Capture

A service that allows you to scan checks from your office and send them to the bank electronically. The Bank supplies and installs the scanner and provides training in your office. Benefits of this state-of-the-art technology include:

- Cost effective and a great alternative to courier services
- Saves time and expense of driving to the bank
- Easy to scan, submit and research items
- Provides a deposit archive complete with images of checks deposited
- Ability to enter customer specific information and extract posting files to update your accounts receivable system
- Customer service provided by the bank

Lockbox Services

Our lockbox service provides a convenient and cost-effective way to collect, process and deposit your daily accounts receivables.

- Wholesale, retail and customized services
- Local processing facility for retail needs and bank-controlled processing for wholesale and customized needs
- Data file capability for automated posting to your accounting software
- Expedited processing of payments allows your funds to be deposited sooner
- Deposit detail and check images provided for convenient and secure recordkeeping

Courier Service

Save time and operating costs with the convenience and safety of having your deposits delivered to the bank. Daily or on-call service can be arranged.

Merchant Service Processing

Colorado Capital Bank will service your credit card/merchant processing needs. We work with a third-party provider that has similar business beliefs and strategies: high-touch service at a reasonable cost. If you choose not to use our merchant processor, we will gladly redirect your current processing to settle with Colorado Capital Bank.

- Simple application process
- Ability to customize your website to fit your specific needs
- Online report management capability
- One time event processing for nonprofit organizations

Corporate Credit Cards

Corporate credit card products designed to assist you and your staff in managing travel expenses, purchasing supplies or paying for business meals. Credit qualification is required.

- Master account and sub-account reporting
- Allows for separate limits for each cardholder
- Consolidated billing provides separate cardholder detail
- Year-end detail available upon request
- Value-added card with mileage benefits

Payroll / Stored Value Cards

Stored value cards are a cost-efficient way for a company to deliver its payroll; especially to those employees who do not have a bank account.

- Electronic deposits are made to card accounts as you indicate and may be replenished
- Cards can be used at ATMs as well as for point-of-sale transactions at merchants
- Multiple cards can be issued
- Cardholders have online access to transaction and balance information

Nonprofit Treasury Management Services

Treasury Management Services provided to nonprofits include:

- Exclusive nonprofit accounts to consolidate operating and money market accounts, while still earning a competitive market interest rate
- Segregated account structures available to meet your specific giving needs
- In-kind banking services generally provided to allow you to spend your money where it really counts
- Online Banking Plus, which includes onsite training and customized services for your organization
- Remote Deposit Capture to make deposits onsite from your organization
- Fraud Prevention and Account Reconciliation Services to reduce the risk within your organization
- Additional insurance available for your organization's protection
- Lockbox Service
- ACH (Automated Clearing House) for easy donor giving options
- Tax Payments and Payroll Processing through ACH
- Merchant Card Processing to allow your organization to accept donations and payments by credit card
 - One-time merchant services available. Designed specifically to be used for fund-raising events.
- Dedicated Treasury Management Officers available both during and after office hours

Online Banking & Bill Payment

An online banking system for those business clients that want to view their account activity online but do not have any cash management needs. Online Banking provides the ability to:

- View account balances and history
- Customize reports and access online statements
- Download information to your own financial software and reconcile your accounts
- Manage your money with our free financial management tool - FinanceWorks™
- Transfer funds between your Colorado Capital Bank accounts
- Access secure bank forms such as a change of address or stop payment
- Utilize Online Bill Payment - a simple, easy and secure way to pay virtually any bill without the need for buying stamps or writing checks.
 - Schedule one-time, future-dated or recurring payments
 - Receive, view and manage bills
 - Manage your payees
 - Set reminders and view history
 - Online bill payment is available for \$4.95 per month with unlimited transactions; first 3 months are free

Online Banking Plus

Our premier online cash management banking platform provides state-of-the-art technology and enhanced security features allowing you to transact business when and where it is convenient for you. Administrative security and unlimited functionality are hallmarks of this product. Additional features include:

- Internal transfer, wire and full ACH capability
- Balance reporting
- Dynamic search and query functionality
- Online statement and check images
- Stop payment processing
- Audit capability including detailed and customized reporting
- Positive Pay and account reconciliation
- Balance alert notification via email
- Online Business Bill Payment

Our expert Treasury Management team will train your authorized staff on all applicable components of this product to maximize the usage and capabilities of the system.

For a demonstration of our online banking systems, please visit www.coloradocapitalbank.com.

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CUSTOMER SERVICE 1.800.913.5120 | **24-HOUR TELEPHONE BANKING** 1.866.456.6871

LOCATIONS & ONLINE BANKING | www.coloradocapitalbank.com

