



# Business Banking

## Zero Balance Accounts

### Automated Cash Flow with Easy Recordkeeping

If you need to maintain separate accounts for accounting or audit purposes, but you want funds concentrated into a centralized corporate account, Planters Bank can help. Zero Balance Accounts give you the flexibility to maintain full-functioning business checking accounts for each of your offices, stores or facilities while linking to a primary, centralized account for easy recordkeeping.

#### AT A GLANCE

- Flexibility to setup as many Zero Balance Accounts (ZBAs) tied to your primary Planters Bank checking account as needed.
- Setup complex or simple automation rules for funding presented items or accepting deposits.
- Total view of corporate liquidity with the benefit of detailed recordkeeping.



### Advantages

- **Save Time, Concentrate Cash** – Automate transfer of end-of-day balances in your ZBAs to your primary business account or transfer from your primary account to a ZBA to pay on presented items.
- **Total View of Corporate Liquidity** – See your total balance position in one place instead of adding up separately maintained accounts.

#### GET STARTED

Contact your local Planters Bank Business Banker or Treasury Management Officer or call 888.806.7036



- **Detailed Record Keeping** – Each of your ZBAs maintain separate deposit and transaction records, allowing for ease in accounting or audit trails.

### How it Works

1. **Designate a primary Planters Bank account** to consolidate funds.
2. **Setup as many ZBAs as you need** to handle your accounting needs. ZBAs can accept deposits, issue payments (by check or Check Card or both).
3. **Transfers happen automatically** between your primary account and your ZBA at the end of each business day – either to move funds from a ZBA with a positive balance to your primary account or from your primary account to a ZBA to cover a negative balance.



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REV 05-2020