

Treasury and Cash Management

Colorado Federal Savings Bank offers a variety of Treasury and Cash Management¹ solutions enabling your company to manage and preserve its cash position. Whether you are looking to take control of your available funds with our **Liquidity Concentration Solutions**, reduce your payable and receivable cycle with our **Scalable and Secure Payment Channels**, or reduce and eliminate fraud with our online and account level **Risk Management Service**, Colorado Federal Savings Bank offers scalable solution variations. Provide Colorado Federal Savings Bank the opportunity to tailor our offerings around your needs.

Treasury and Cash Management Solutions may include:

- Liquidity Concentration Solutions –
 - Wires with expedited delivery or custom delivery methods
 - Zero balance sweep accounts to centralize payments away from operating accounts
 - Reciprocal or One-Way Sell of Deposits for increased deposit insurance coverage
 - Interest on undeployed deposits
 - Reduced or No fees on specific products or services

- Scalable and Secure Payment Channels² –
 - ACH
 - Wires
 - Online Payment Portal for Checking account or Credit Card Draft

- Risk Management Service-
 - Online User Admin Management
 - Company and Employee Wire Limits
 - Company and Employee Daily ACH limits
 - ACH Filters
 - Bank created custom reporting
 - Enhanced online wire reporting
 - ARP/Positive Pay check reconciliation
 - Wire DrawDown Agreements and processing
 - Company Specific Security controls on Wires/ACH's

To learn more about our Treasury and Cash Management solution offerings³, please contact:

Phone: (877)-484-2372

Email: Treasury@cofsbank.com

¹ Treasury and Cash Management solutions do not include physical currency services, investment services or investment advice or strategy. All account applications are subject to review and approval, not all customer types are eligible.

² Merchant services and various payment channels are subject to credit approval and agreement

³ This solicitation is intended and directed to commercial customers only. It is not directed to or intended to be distributed to consumers