

CMU^{FRB}

CASH MANAGEMENT UNIVERSITY

Welcome to the next installment of First Resource Bank's pioneering initiative, Cash Management University (CMU). This quarterly series is designed to enlighten and empower our valued clients about the myriad of cash management solutions available as a valued First Resource Bank account holder.

In this edition, we focus on ACH Origination, Same Day ACH, and Insured Cash Sweep (ICS).

- ACH Origination* allows you to initiate electronic payments efficiently, reducing the need for paper checks and speeding up transactions.
- Same Day ACH* provides the added advantage of processing payments on the same day they are initiated, offering faster access to funds and improved cash flow management.
- Insured Cash Sweep (ICS*) is a service that enables you to secure large deposits while maintaining access to FDIC insurance coverage.

Together, these tools can enhance the efficiency, security, and effectiveness of your cash management strategies, empowering your business to operate more smoothly and with greater financial agility.

Discover the cutting-edge products, services, and expertise available to help you navigate the complexities of cash management effectively. We look forward to continuing our partnership and assisting you in making informed decisions toward your unparalleled success.

**Fees may apply*

**FIRST RESOURCE BANK'S
ACH ORIGINATION
SERVICE SWIFTLY AND
SECURELY TRANSFERS
FUNDS ELECTRONICALLY
BETWEEN FINANCIAL
INSTITUTIONS.**

ACH (Automated Clearing House) Origination and Same Day ACH

Reduce the expenses related to check processing and fraud by utilizing First Resource Bank's ACH Origination service for payroll direct deposit, invoice payments, and receivables. ACH Origination offers the flexibility to schedule payments as recurring or one-time, and either in advance or for same day processing. First Resource Bank provides both same day and next day ACH Origination through its digital banking platform. This service caters to businesses of all sizes and types, regardless of employee count. Reach out to a member of First Resource Bank's Cash Management team to learn more.

**All ACH transactions must be received by the established cutoff times and be within the approved file limits for files to be processed.*



FIRST RESOURCE
BANK

IntraFi® Cash Service (ICS) & CDARS

Have you ever wondered if your deposits are 100% FDIC insured? First Resource Bank, a member of the IntraFi® network, partners with thousands of other FDIC-insured community banks. ICS provides peace of mind by offering FDIC insurance coverage for any balance greater than \$250,000. Funds can be placed into checking or savings accounts with ICS, or into Certificate of Deposits with CDARS.

ICS and CDARS distribute your excess balances across multiple FDIC-insured banks nationwide, maximizing your coverage. This ensures that your funds are 100% insured while allowing you to work directly with just one bank, First Resource Bank. With ICS accounts, your funds remain liquid while earning interest. Additionally, you save time by not needing to track collateral or consolidate statements and disbursements from multiple banks.

To learn more, or to enroll in any of our cash management products, please contact:

Kelly Martfeld, VP Cash Management
651-213-0203 or kmartfeld@myfrbank.com

Charlene Roufs, VP Cash Management Specialist
651-358-7412 or croufs@myfrbank.com

Krista Kook, SVP Deposit Services | Cash Management
651-717-2876 or kkook@myfrbank.com

Member
FDIC



FIRST RESOURCE
BANK

myfrbank.com



Lindstrom
12790 N 1st Ave,
Lindstrom, MN 55045
651-257-1117

Forest Lake
808 W Broadway Ave.
Forest Lake, MN 55025
651-464-9001

Lino Lakes
7449 Village Drive
Lino Lakes, MN 55014
651-785-9320

St. Croix Falls
2206 Glacier Drive
St. Croix Falls, WI 54024
715-483-5016

Stillwater
1946 Washington Ave S
Stillwater, MN 55082
651-351-1200

Mill District
811 S Washington Ave, Suite 104
Minneapolis, MN 55415
612-339-5455