

CMU^{FRB}

CASH MANAGEMENT UNIVERSITY

Welcome to First Resource Bank's groundbreaking initiative, the Cash Management University (CMU). Our primary objectives are centered around educating and raising awareness among our valued clients regarding the diverse array of cash management solutions available. As part of this commitment, we are thrilled to introduce a series of four quarterly CMU newsletters, each dedicated to delving into specific aspects of our comprehensive offerings. We will explore:

- Check Positive Pay* and ACH Filter*
- ACH Origination*, Same Day ACH and Insured Cash Sweep (ICS)*
- Remote Deposit Capture* and Mobile Deposit
- Online Wire Transfers and QuickBooks™ WebConnect & DirectConnect
- Sweep Services*: Zero Balance Account Sweeps; Target Balance Sweeps; Line of Credit Sweeps

Through CMU, we aim to equip you with the knowledge and insights needed to make informed decisions for your business, ensuring you harness the full potential of our cash management services. Welcome to a transformative learning experience!

*Fees may apply

WITH FRAUD ON THE RISE, ENSURING YOUR BUSINESS IS PROTECTED FROM FRAUD IS ESSENTIAL. FIRST RESOURCE BANK OFFERS ANTI-FRAUD PRODUCTS TO HELP REDUCE POTENTIAL FRAUD.

Check Positive Pay

Positive Pay is a fraud prevention tool in digital banking that protects your business from check fraud by matching checks issued against checks presented for payment on your commercial checking account. The items matched include the account number, check number, dollar amount, and payee. If an unauthorized check is presented the item will be flagged as an exception and you will have the opportunity to pay or return the item.

Timing is crucial when decisioning items. Therefore, you will be able to create alerts in digital banking to notify you when items need to be decisioned.

Positive Pay can help you avoid the hassle and potential financial loss due to check fraud.



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ACH Filter

ACH Filter helps protect your business from unauthorized and potential fraudulent ACH transactions from posting to your account. With ACH Filter you have the ability to permit specific ACH debit transactions to post to your account. ACH Filter allows you to monitor and block transactions for an entire account, by company ID, standard entry class (SEC) code, or routing/transit number.

Timing is also crucial to ACH Filter. Therefore, ACH Filter Alerts in digital banking can be established to notify you if any potential unauthorized ACH transactions are attempting to post to your account.

ACH Filter can help you avoid the hassle and potential financial loss due to unauthorized ACH transactions posting to your account.

To learn more or to enroll in one or both of our fraud prevention products, please contact:

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