

# › Credit & Liquidity Management

SWEEP SOLUTIONS TO MAXIMIZE CASH FLOW AND EARNINGS

## TREASURY MANAGEMENT SERVICES

### Sound Advice and Powerful Solutions

We'll help you achieve your goals with management tools that maximize your cash flow, accelerate your receivables and easily adapt to your evolving needs.

Eliminate idle funds and put your money to work with automated sweep solutions from Mutual of Omaha Bank.

### We Deliver

Our liquidity management solutions allow you to optimize your return on excess account balances, reduce borrowing fees and concentrate funds utilizing automated sweep services. We're committed to working with you to identify and implement the most effective account structure for your business. You'll maintain liquidity while maximizing your earnings, reducing expenses and optimizing cash management activities.

### Investment Sweep

- Invests excess account balances
- Automated sweep directs excess dollars above a predetermined target balance to an overnight investment option
- Allows you to earn interest on idle funds in a secure manner
- Optional daily reports are securely emailed to authorized recipients to confirm investment details
- Choose from a variety of investment funds, as well as a Bank Repurchase Agreement (Repo) Sweep\*

### Bank Money Market Sweep

- Save or earn interest on excess account balances
- Automated sweep transfers dollars above a predetermined target balance to a Money Market deposit account where interest may be earned
- Disbursements or transfers back to an operating account may be made electronically or by check
- Limit of six withdrawals may be made from the Money Market account each month

### Line of Credit Sweep

- Reduces interest expenses
- Automated sweep transfers dollars above a predetermined target balance to pay down your commercial line of credit
- When payables require additional balances in the checking account, a transfer will be made to advance from your line of credit\*\*

**Mutual of Omaha Bank** 

[mutualofomahabank.com](https://mutualofomahabank.com)

\*Not FDIC insured. Not Bank guaranteed. May lose value. Not Insured by Any Government Agency. Not a Bank deposit.

\*\*Not available to all loan types. Subject to approval.