

Lake Street Online

Cash Management Solutions for Your Business

- ACH Origination
- Wire Transfers
- Positive Pay
- Commercial Bill Pay

What is Lake Street Online? Lake Street Online is simply Community Bank's online banking solution. With Lake Street Online, you can review account balances and transactions, transfer money between accounts, and view statements online.

What is Cash Management? Cash management refers to the online tools available that can help you manage your money effectively. At Community Bank, cash management specifically refers to ACH Origination, Wire Transfers, Positive Pay, and Commercial Bill Pay. Cash management can help your business save money, as well as time and resources.

ACH Origination

Automated Clearing House (ACH) transactions are a convenient way for you to process payroll, collect bills or concentrate cash from other accounts on a regular basis.

- Setup batches for recurring transactions
- Upload third party software NACHA files
- Process federal and state tax payments
- View and search your file history

**\$20 monthly fee includes unlimited origination (for Commercial Analysis and Small Business Checking, additional transactional fees may apply). Additional \$20 annual fee for delivery of NACHA rule book.*

Wire Transfers

If you execute bank wires regularly, you will enjoy the convenience of our online wire transfer feature. This service supports domestic wires only.

- Setup templates for repetitive wires
- Send wires from the convenience of your desk
- Place a wire transfer anywhere in the U.S.
- View your wire history and search past wire transactions

**\$20 monthly fee includes unlimited domestic wire initiations. The standard wire fee of \$20 per wire will still be assessed.*

Positive Pay

Positive Pay is available for business account holders, and allows you to review all checks that clear your account on a daily basis. After reviewing your cleared checks, you can pay or return the items. This is an easy way to help protect your account against fraudulent activity and keep your books up to date.

- Upload files of issued checks/ ACH payments to search for discrepancies
- View details of discrepancies
- Approve or deny payments

**\$20 monthly fee per account includes one daily posting file. The fee is per account, and each account will be charged a separate fee.*

Commercial Bill Pay

Pay bills online with Commercial Bill Pay. This allows you convenience of paying bills from your computer without having to prepare checks and send mail.

- Establish recurring payments or one-time payments
- Make payments to businesses or individuals
- Schedule groups of payments
- Receive notification when payments are processed
- View your payment history

**\$20 monthly fee includes 25 bill pay items per statement cycle. There is a charge of \$0.50 per item over the 25 limit.*

These Cash Management features are available to Commercial Analysis Checking accounts, Small Business Checking, and certain Nonprofit Checking accounts. Subject to approval.

Contact a personal banker or call 708.660.1000 to discuss using any of these cash management solutions for your business.

www.cbopr.com

**Effective 1/01/18
Prices are subject to change*

