

PLANTERS FIRST BANK



Treasury Products & Services

Here at Planters First Bank, we are always looking for ways to make managing your business finances more efficient and secure.



We have recently added a couple of Treasury Products and Services that will help to ensure this:

File Manager-this service allows the healthcare professional business the ability to export their banking transaction data (BAI2 file format) into a reconciliation software. This is an automatic process with direct link capabilities. This takes away the need for spending hours manually posting this information. **A service charge will apply.*

Positive Pay

Help protect your business from fraud. Planters First Bank's Positive Pay services have some of the most immediate controls available to detect and help prevent fraud for Checks and ACH. **There is no charge for Check or ACH Positive Pay services.*

Positive Pay for Checks

Works by comparing and verifying the checks you issue to the checks presented for payment against your account. Any check that does not match your issue file in dollar amount, serial number, issue date, or payee name is reported online as an exception item. Simply log in to review the exception item, and use the online tool to either pay or return the check. You may also elect an automatic pay or return default for exception items in the event you are unable to review them.

- View exception items online at your convenience each morning to help prevent check fraud loss. Verify checks for legitimacy and pay or return items electronically as needed, preventing check-based fraud before it can occur.

Positive Pay for ACH

An effective safeguard for preventing unauthorized Automated Clearing House (ACH) debits. Your ACH debit activity is monitored and notifies you of any unauthorized or potentially fraudulent transactions. Simply select suspect items for return using the business online banking.

- Helps minimize risk associated with ACH transactions reducing exposure to ACH fraud
- Notification of ACH Exception Items for review
- Set up ACH transaction filters for recurring transaction activity
- You are in control – early detection of suspect transactions enables you to reject potentially fraudulent ACH debits

One of the bank's Treasury team members will be reaching out to you to talk about these opportunities.

CONTACT US WITH QUESTIONS

Let us know if you have any questions. We are happy to provide you with additional information on how to protect your account and comply with network rules and regulations.

Contact us at 877-645-1146 or email us at treasury@bankplanters.com.

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About Planters First Bank: Founded in 1896, Planters First Bank, the 8th oldest financial institution in Georgia, is headquartered in Cordele, Georgia, and operates seven full-service locations throughout Middle Georgia.
Member FDIC | Equal Housing Lender | Bank NMLS#500174