



TREASURY
MANAGEMENT
SOLUTIONS

Zero Balance Accounts¹





Maintain general operating accounts and separate payroll, petty cash or other accounts.

Concentrates all funds into one central operating account. A Zero Balance Account provides an automatic means of combining funds for disbursement or deposits in order to maximize the use of cash. If your business maintains several accounts, a Zero Balance Account allows you to have a single source for disbursements. This process can eliminate accidental overdrafts, inaccurate bookkeeping and the confusion of juggling several sources of outgoing cash.

Benefits of Zero Balance Accounts

- Eliminates time spent manually funding subsidiary accounts
- Concentrates all funds into one central operating account
- No need to track balance levels and funding requirements
- Maximizes funds available for investment and minimizes risk of overdraft fees
- Saves clerical time and costs
- And more!

¹ All products subject to Dime approval.