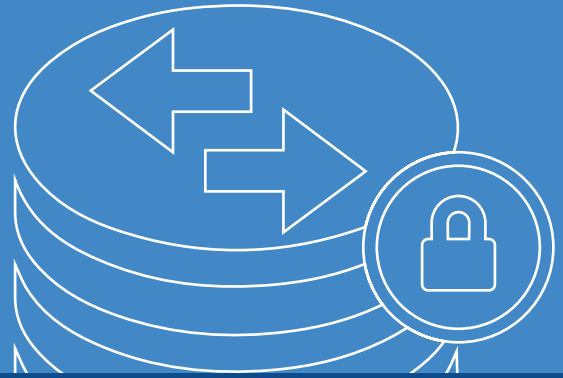


# Line of Credit and REPO Sweep

*Earn More From Your Deposits*

Automate your fund transfers between accounts to save time and money.



**Maximize earnings or minimize interest expense by adding a sweep to your business checking account.**

## What is a Line of Credit Sweep?

A Line of Credit Sweep links a business line of credit to your business checking account to ensure your transactions are paid. Any excess funds are applied to your line of credit, minimizing your interest expense.

## How does a Line of Credit Sweep work?

A business checking account is linked to a business line of credit. Checks clear and transactions post throughout the day to the checking account. During overnight processing, funds sweep, or move automatically, from the line of credit to the checking account to cover the items that have been paid and to replenish the account to your specified balance. Any funds above the specified balance post (sweep back) as a payment to the line of credit.

## What is a REPO Sweep Account?

A Retail Repurchase Agreement or REPO Sweep is an account designed to maximize investment income while keeping your funds available. The account earns interest and utilizes government/mortgage backed securities to provide additional balance protection beyond FDIC insurance coverage.

## How does a REPO Sweep Account work?

A REPO Sweep links your operating account to the REPO (a retail repurchase agreement) account. Checks clear and transactions post throughout the day to the operating account. During overnight processing, funds sweep, or move automatically from the REPO account to the operating account to cover the items that have been paid and to replenish it to your specified balance. Any funds above the specified balance deposit to the REPO account.

REPO Sweeps are: NOT A DEPOSIT–NOT FDIC INSURED–NOT GUARANTEED BY THE BANK–NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY–MAY LOSE VALUE.

**MORE  
INFO?**

Visit [www.metabank.com/business/online-banking-and-services/overdraft-protection-and-sweeps](http://www.metabank.com/business/online-banking-and-services/overdraft-protection-and-sweeps) for details and a live demo.

## Benefits

- **Convenience** – Increase efficiencies with automated movement of funds, eliminating the need to complete manual transfers. All transactions post to the operating account, while only the daily movement of funds between accounts posts to the sweep account.
- **Control** – Maximize the use of your cash, making your money work for you. Keep your balances available for your day to day business needs.
- **Save Money** – Reduce interest expense with a Line of Credit Sweep or avoid wire transfer fees by investing available balances in a REPO Sweep.

## RELATED PRODUCTS



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Member FDIC

Fees may apply. Requires approval and execution of Sweep Agreement.