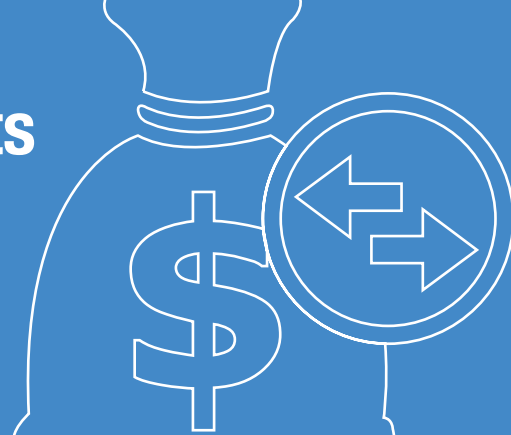


Target/Zero Balance Accounts and Overdraft Protection

Make Your Money Work for You

Automation to manage and protect your account balances.



Manage deposits and automate transfers between MetaBank accounts.

What is a Target/Zero Balance Account (ZBA)?

A Target or Zero Balance Account is a business checking account that is automatically maintained at a zero dollar balance or a specified target balance. By automating transfers between a Target/ZBA and an operating account, you can utilize multiple accounts for specific purposes (payroll, expenses, or business locations) and cover your transactions.

How does a Target/Zero Balance Account work?

An operating account is linked to one or more Target/Zero Balance Accounts. Checks clear and transactions post throughout the day to the Target/ZBA. During overnight processing, funds move automatically from the operating account to the Target/ZBA to maintain a zero or specified balance, ensuring all transactions are paid. Balances over zero, or the target amount, are transferred to the operating account.

Overdraft Protection

A checking account is linked to a MetaBank business line of credit, ready reserve, savings or money market account to automatically cover overdrafts. Available funds from the linked account are automatically transferred when the current balance is not sufficient to cover outstanding transactions.

Benefits

- **Improved efficiencies** - Eliminate the need to monitor accounts daily or manually transfer funds between accounts.
- **Control** - Maintain balances as you specify. Maximize the use of your cash, making your money work for you.
- **Saving Money** - Protect your accounts against negative balances and avoid overdraft fees.
- **Peace of Mind** - Know a business expense is covered when an unexpected transaction posts to your account.
- **Security** - Fund your day-to-day activity and protect your operating account from unauthorized ACH debits/credits by utilizing multiple accounts to segregate transactions. It's another layer of protection in a multi-level security defense plan.

MORE INFO?

Visit www.metabank.com/business/online-banking-and-services/payments-and-deposits for details and a live demo.

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REMOTE DEPOSIT



SWEEP LINE OF CREDIT



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Member FDIC

Fees may apply. Requires execution of the Sweep/Overdraft Protection agreement.