

## Financially Fit by RCB Bank

When banks tailor their products and services for business owners, they can be a powerful tool.

"There are a lot of ways to do the same thing," says RCB Bank Treasury Services manager Keith Moyer. After 25 years of helping businesses with their banking needs, Keith has learned that success is more than the products you offer.

"Many banks offer similar products, but for us it is about relationships. Our goal is to find the best solution for each individual client." A good banker will first want to get to know your business, your leadership and your goals, says Moyer.

"This consultation allows us to present financial solutions that add efficiency and value to your business."

Discussing your current systems and future goals with your banker before making decisions will help them recommend products that streamline deposits, payments and day-to-day cash flow.

This saves time, improves the accuracy of your records and helps regulate the budget, according to Moyer.

"We want to give clients control over their success," he says. "Sometimes this is as simple as converting a manual process to a system that does it automatically."

For example, PosPay is a service that authenticates payments and validates vendors against your approved list. Not only does this make the business more efficient, it reduces the risk of losses due to fraud, Moyer explains.

Nearly as important as having the right product is having a stellar treasury support team backing you up. Find a bank that provides on-site installation and training to ensure everything is set-up correctly and is available to answer questions, according to RCB Bank Treasury Support Specialist Brianna Davenport.

"We want to make our customers' lives easier, not more complicated," she says.

A good treasury support team works in tandem with the business sales representative to ensure everything runs smooth. They also work with the business owner to help them maximize their new service.

"We work closely with our sales team," notes Davenport. "We talk with customers about the technical side and help them understand the product better."

She adds, "We want our business customers to know they have a relationship with a whole team, not just an individual."

When choosing a bank to partner your business with, there is more than just comparing the cost of services. Relationships, tailored financial solutions and great support services should be at the top of your list.

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