



Treasury Management Services



Streamline your
business banking.

FMB.com

Member FDIC

Long Beach

Main – Long Beach
302 Pine Ave.
562-437-0011

Belmont Shore*
4827 E. 2nd St.
562-621-1430

Bixby Knolls*
4545 California Ave.
562-984-3600

East Long Beach
3140 E. Anaheim St.
562-621-1400

Los Altos*
2302 Bellflower Blvd.
562-799-7271

Memorial Office
2801 Atlantic Ave.
562-989-7862

Los Angeles County

Downey*
9001 Firestone Blvd.
562-334-1836

Lakewood*
4909 Lakewood Blvd.
562-602-8378

Redondo Beach*
1333 S. Pacific Coast Hwy.
310-802-7560

Rolling Hills Estates*
27525 Indian Peak Rd.
310-491-1711

Torrance*
22400 Hawthorne Blvd.
310-265-3200

Santa Barbara County

Santa Barbara
33 E. Carrillo St.
805-280-4700

Office Locations

Orange County

Corona del Mar*
2421 E. Coast Hwy.
949-723-1804

Fullerton*
315 N. Harbor Blvd.
714-578-1945

Garden Grove*
10422 Garden Grove Blvd.
714-590-3880

Huntington Beach*
7125 Yorktown Ave.
714-465-3131

Laguna Beach
401 Glenneyre St.
949-900-8275

Laguna Hills*
24300 Paseo de Valencia
949-340-3150

Lake Forest*
23772 Rockfield Blvd.
949-460-7900

Newport Beach
4695 MacArthur Ct., Ste. 130
949-241-8280

Orange*
1220 E. Katella Ave.
714-288-8450

Rossmoor*
12535 Seal Beach Blvd.
562-799-2002

San Clemente*
621 N. El Camino Real
949-373-2470

San Juan Capistrano*
31873 Del Obispo St.
949-488-8550

Santa Ana
1750 E. 17th St.
714-564-1750

Santa Ana – Main
1702 N. Main St.
714-888-2630

Tustin – The District*
2691 Park Ave.
714-824-3070

*Open Saturdays from 9:00 am to 12:00 pm

Specialized Client Services

Home Loan Center
12515 Seal Beach Blvd.
Seal Beach, CA 90740
562-437-0011

Healthcare Client Services
2801 Atlantic Ave.
Long Beach, CA 90806
562-989-7862

OC Regional Headquarters
4695 MacArthur Ct., Ste. 130
Newport Beach, CA 92660
949-241-8280

Religious Client Services
12535 Seal Beach Blvd.
Seal Beach, CA 90740
562-344-4070

Member
FDIC



FMB.com

REV. 2/24



Treasury Management Services Brochure

Welcome to our Treasury Management Services

F&M's Treasury Management solution is a competitive suite of business services designed to help you manage cash flow, mitigate risk, and increase efficiency.

Dedicated
Treasury Management Support
866-760-0014

Manage cash flow.

Control risk.

Increase efficiency.

Some account features and benefits may be subject to separate application, agreement, fees, and/or approval. Terms, Conditions and Limitations may apply. Account features and benefits are subject to change with or without notice. For additional details, please refer to Services & Fees located at FMB.com/Fees, or the agreement and disclosures provided at the time of account opening, or ask our office staff.



Account Management

- Analyzed Business Checking
- Business Online & Mobile Banking with Cash Management
- Sweep Accounts*
- Information Management

*Investment, Mutual Fund Sweep, and Repurchase Agreement accounts are NOT FDIC insured. Funds swept out of F&M Bank are not FDIC-insured deposits.



Receivables Solutions

- ACH Debit Origination
- Remote Deposit Capture (RDC)
- Mobile Remote Deposit Capture (mRDC)
- Merchant Services
- Lockbox Services
- Armored Courier with Cash Vault Services
- SmartSafe with Armored Courier
- SecureGive®



Payables Solutions

- ACH Credit Origination
- Bill Pay
- Online Wire Transfers
- Debit Card
- Credit Card
- Elan One Card



Risk Management

- Positive Pay
 - Check Positive Pay
 - ACH Positive Pay (includes Blocks and Filters)
 - Payee Match Positive Pay
- Debit and Credit Card Alerts



Treasury Management Services Brochure

Welcome to our Account Management

Managing your Analyzed Business Checking Account is simple, secure, and efficient when coupled with F&M's Online Banking services.

Analyzed Business Checking

Managing your business begins with F&M Bank's Analyzed Business Checking Account. With an Analyzed Business Checking Account, your funds on deposit earn a competitive earnings credit to offset certain fees and service charges.

Business Online & Mobile Banking with Cash Management

Manage your business's finances securely from your computer or mobile device anytime, anywhere. Get all of the benefits of Online Banking, with special features specifically tailored to your business.

- Manage user roles & permissions
- Transfer funds between eligible accounts & financial institutions
- Utilize the information reporting tool
- Process wire transfers & ACH¹ transactions



Sweep Accounts*

Once your business's expenses are paid, automatically transfer excess funds to an account that earns interest.

*Investment, Mutual Fund Sweep, and Repurchase Agreement accounts are NOT FDIC insured. Funds swept out of F&M Bank are not FDIC-insured deposits.

Information Management

F&M Bank offers a wide variety of ways to manage your data including informational reports, eStatements, Quicken®/Quickbooks™ integrations and more.



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1. ACH is governed by NACHA Operating Rules.



Treasury Management Services Brochure

Welcome to our Receivable Solutions

ACH² Debit Origination

Collect payments electronically, quickly, and safely. Optimize cash flow, determine payment settlement dates, and layered security control options.

Ideal for...

Businesses that want to collect funds electronically and eliminate the need for paper documents.

Remote Deposit Capture (RDC)

Deposit checks at your convenience and gain access to your deposited funds using a desktop or mobile device. There's no limit to the number of checks you can scan.

Ideal for...

Businesses that process high volumes of checks or high-dollar payments.

Mobile Remote Deposit Capture (mRDC)

Deposit checks at your leisure using F&M Bank's Mobile Banking app.

Ideal for...

Businesses that process low volumes of checks or low-dollar payments.

Merchant Services

Accept credit and debit card payments via mobile devices, card reader, or the web.

Ideal for...

Businesses that accept credit and debit card payments.

Lockbox Services

Collect payments, capture data and images, and make same-day deposit(s)¹ with easy digital review and reconciliation via an online portal.

Ideal for...

Businesses that process high volumes of checks or high-dollar corporate-to-corporate payments.

Armored Courier With Cash Vault Services

Armored and non-armored couriers pick up, and protect both your cash and non-cash deposits.

Ideal for...

Businesses that process high volumes of currency.

SmartSafe with Armored Courier

A secure stand-alone vault installed at your business that counts, stores, and balances cash for deposit.

Ideal for...

Businesses that want to store funds securely and reduce the need for armored couriers.

SecureGive[®]

A secure online platform that makes accepting donations easy from any device.

Ideal for...

Non-profits, including houses of worship, schools, and social services that accept donations via credit and debit card.

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Disclosures Continued

1. Submissions processed after 12:00pm PT, will be processed the next business day.
2. ACH is governed by NACHA Operating Rules.



Treasury Management Services Brochure

Welcome to our Payables Solutions

ACH¹ Credit Origination

Allows a business to originate electronic transactions automating the payment to vendors or employees electronically.

Ideal for...

Businesses that want to pay obligations to vendors or individuals electronically and eliminate paper-based payments.

Bill Pay

An online banking service that allows business users to schedule one-time and recurring payments from their Business Checking Account.

Ideal for...

Businesses that process one-time or recurring payments to businesses or individuals.

Online Wire Transfers

Allows transfer of large sums of money for payment to vendors or to meet other obligations.

Ideal for...

Businesses that have the need to electronically remit large dollar amounts on a regular basis.

Debit Card

Enables businesses to make payments directly from their Business Checking account.

Ideal for...

Businesses that want a convenient payment alternative to cash and checks.

Credit Card²

Enables businesses to make payments against a line of credit.

Ideal for...

Businesses that want a convenient payment alternative to cash and checks.

Elan One Card²

Combines corporate travel and purchasing card programs into a single streamlined payment solution. The One Card integrates transactions with one process, one card issuer and one invoice. Plus, it provides your organization with access to business travel and procurement benefits that make doing business safer, easier and more rewarding.

Ideal for...

Larger businesses that want to benefit from enhanced visibility into payment detail to proactively manage spend, monitor payment activity, and mitigate risk.

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Disclosures Continued

1. ACH is governed by NACHA Operating Rules.
2. Subject to credit approval. The creditor and issuer of these cards is Elan Financial Services, pursuant to separate licenses from Visa U.S.A. Inc., and Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.



Treasury Management Services Brochure

Welcome to our Risk Management

F&M Bank is committed to safeguarding our clients' accounts. To do so, we utilize best practice security services such as HTTPS, TLS encryption, PIN or password access, biometrics, application time-out, and dual control. We also offer the following Risk Management services as part of our Treasury Management Services.

Positive Pay

Positive Pay is an automated fraud detection tool. This service alerts clients to "match exceptions" on check and ACH¹ transactions and provides clients the opportunity to make "pay" or "return" decisions prior to posting to their account(s). F&M Bank offers the following Positive Pay services:

- **Check Positive Pay:** Verifies all checks presented for payment against a file to match check against dollar amount, serial number, and issue status. Checks that do not match are reported as exceptions. Clients determine if each exception item will be paid or returned on a daily basis.
- **ACH Positive Pay:** An online fraud mitigation service in which businesses manage debits and credits posting to their Checking Account using filters and blocks.
- **Payee Match Positive Pay:** Verifies checks presented for payment against the file submitted by the client to match against Payee Name. Checks that do not match are reported as exceptions. Clients reconcile on a daily basis if each exception item will be paid or returned.

Debit and Credit Card Alerts²

To reduce theft and fraud, keep your accounts secure with F&M Credit and Debit Card Alerts². Once you activate, F&M Bank will notify you via text², phone, or email for a variety of transaction types including international purchases, card-not-present purchases (e.g. online), and purchases at fuel merchants and bars.



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1. ACH is governed by NACHA Operating Rules.
2. F&M Bank does not charge for this service, however, your wireless carrier may charge you fees related to this service.