

RECEIVABLES THAT ALIGN WITH YOUR BUSINESS NEEDS

Accelerate receipt of accounts receivables to enhance your cash flow position through the use of state-of-the-art technology solutions.

Lockbox Services

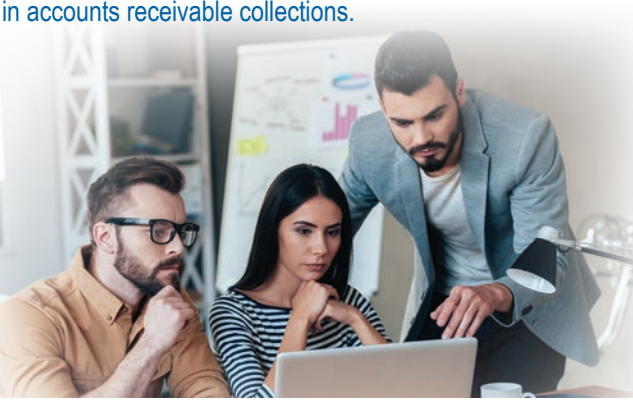
Reduce payment processing and convert collections into cash faster with our Lockbox services. Farmers provides an efficient, secure and cost effective Lockbox solution that allows customers to receive, deposit and post payments for low or high volume remittance accounts.

Remote Deposit Capture

Remote Deposit Capture (RDC) allows businesses to make deposits from your office securely, eliminate trips to the bank, improve the deposit process and increase cash flow. Checks are scanned to create a digital deposit, which is then transmitted over an encrypted Internet connection and the deposit is posted to your account.

Automated Clearing House (ACH)

With ACH, businesses can consolidate payments from your customers thereby saving time and expense in accounts receivable collections.



Disbursements and Payable Solutions

Maximize your cash flow with effective and resourceful cash management tools from Farmers. Control the costs, timing and security when it comes to paying employees, issuing payments to vendors and suppliers, and handling other business expenses.

- **Automated Clearing House (ACH)**

With ACH, you can create payroll direct deposit, pay expense reimbursements, and make payments electronically.

- **Online Wire Transfer**

Suited for businesses that send high dollar-value payments, our Online Wire Transfer service offers a fast and reliable method to disburse funds, right from the convenience of your office. Token, Trusteer software and call backs provide additional security against the ever-growing risk of wire fraud.

- **Check and ACH Positive Pay**

- Check Positive Pay automatically verifies the authenticity of presented checks before they are paid, while also stopping altered or counterfeit checks from clearing your account.

- ACH Positive Pay enables a business to list approved sources for ACH debits that are clearing a checking account.

- **Credit Facilities**

- Business Credit Card
- Purchasing Card
- Netspend® Paycard

TREASURY MANAGEMENT AT FARMERS

Treasury Management Support

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FARMERS NATIONAL BANK

Serves as the commercial bank for businesses as diverse as manufacturers, retailers, public entities, nonprofits, professional and service companies, both small and large. We take a practical approach to your banking needs by offering a personal touch as well as the latest products, banking, and security technologies.

Manage From Anywhere.

Digital Tools

With the business mobile banking app from Farmers National Bank, you can manage your business banking accounts anywhere, anytime. Simply download the app and sign in with your Business Online Banking login. Built with business owners like you in mind, the app is secure and easy-to-use.



Investment Opportunities

Stay informed of local, regional and global investment trends, and maintain thorough investment policies with Farmers National Bank. Whether you have short or long-term investment goals, our knowledgeable team can help you reach your target, earn interest and maintain acceptable risk.

Our experienced Treasury Management banking professionals can provide guidance on the following products:

- **Business Money Markets**
- **Business DDA**
- **Business Sweeps**

Merchant Services

Through a partnership, we can provide the following payment solutions:

- **Credit Card Processing**
- **Virtual Terminal**
- **Mobile Payments**
- **Gift and Loyalty Cards**
- **Check Guaranty**
- **Special Options**

Helping you protect your business

One ransomware event or corporate account takeover can effectively cripple a small business for years. Today, it's imperative for small business owners to understand the means and methods cyber criminals employ and take every precaution to keep their data safe.

At Farmers, we continue to invest in advanced technology and implement evolving security procedures to make your banking more secure.

Our Information and Account Security products and services include:



Check Positive Pay



ACH Positive Pay
Debit blocker | ACH filter



Trusteer Rapport



Multi-factor authentication



Security token



Required password complexity