

Effectively manage your excess cash.

To efficiently maximize overnight income, diversify risk, and have a resource for short-term liquidity, your institution needs to be able to rely on a partner with **extensive experience** in handling Federal Funds and Excess Balance Account (EBA) transactions.



Federal Funds Sold

- + Obtain the best possible rates by pooling funds with other community banks in our Agent Federal Funds pool
- + Diversify your sale among several approved national banks, regional banks, and Federal Reserve Bank (with signed EBA agreement)
- + Receive quarterly financial reports on upstream banks pursuant to Regulation F (Limitations on Interbank Liabilities)
- + Interest is paid on a daily basis
- + Save time by utilizing sweep feature to automatically sell excess funds to the Federal Funds pool

Federal Funds Purchased

- + Subject to credit approval by BBW, utilize your Federal Funds line of credit to support your short-term liquidity needs
- + Unsecured and secured lines available
- + Competitive purchase rates

Excess Balance Account (EBA)

- + BBW will place your funds at the Federal Reserve Bank on your behalf
- + Earn interest daily at competitive interest rate
- + Save time by utilizing sweep feature to automatically sell excess funds to the EBA pool

Let's Connect

Call **800-873-4722** or email info@bbwest.com to talk to one of our knowledgeable team members.



Strengthen account management.

Conveniently manage your bank's **cash balances** and boost your **earnings potential**. With our Sweep Account, you can make automatic transfers to and from BBW's Federal Funds pool. See how this solution can work for you.



Transfers

- + An end-of-day Sweep will automatically move funds between your DDA and Fed Funds or EBA pools.
- + You may set and periodically modify your DDA peg balance.
- + Funds are swept in increments of \$1,000 to either the Fed Funds or EBA pool, depending on your selection.

Investments

- + Funds swept into Fed Funds or EBA will earn competitive rates as indicated in BBW's daily rate notice.

Borrowing

- + Fed Funds advanced to avoid account overdrafts will be charged the Fed Funds purchase rate in effect on that date, per BBW's daily email notice.
- + Fed Funds purchase lines are subject to credit approval.

These services are easily accessible through **BRIDGE**—our secure, user-friendly online account management system—along with BBW's many other payment and cash management solutions.

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