

# LET'S TALK BUSINESS

A man with a beard and mustache, wearing a blue and white plaid shirt and a tan tool belt, is smiling and pointing towards the camera. He is standing in what appears to be a workshop or construction site. The background is slightly blurred, showing wooden cabinets and a white wall.

# 10

ways to  
save time  
and  
money.

# Imagine having more time for what matters most.

At TS Bank, we want to be part of your overall business strategy by helping you and your business DO MORE with your money. We've helped hundreds of busy business owners streamline their operating accounts, payments, payroll, taxes and more.

If you are driving to the bank each week, writing hundreds of paper checks, managing your own bookkeeping or physically handling payroll for employees, we may be able to help you save time and money with our business services suite. In partnerships with TS Prosperity Group our affiliate, Collins Consulting, we can meet all of your financial needs under one roof.

Below are several common scenarios in which you may find yourself:

- › I waste too much time driving to the bank every week.
- › We use a lot of checks each month paying bills.
- › My business is growing, and I need to make a large purchase.
- › I am too busy to manage my own bookkeeping.
- › My business checking account has a lot of fees.
- › I need to start accepting debit cards at my business.
- › I'm curious about touchless payments.
- › My employees would prefer deposits rather than paper checks.
- › In general, I have way too much paper.
- › My employees would like to have retirement accounts.

Here are solutions to the above common problems and pain points.

## 1. I would like to reduce my trips to the bank to deposit checks. How can I get my checks there faster?

TS Bank's Cash Management services offers remote deposit\* for our business clients. If you have only a few checks a day, you can use our TS Bank Cash Management app to deposit your checks with your mobile device. Simply endorse the back of the check and add "TS Bank for Mobile Deposit Only." If you have a higher check volume, we can install a desktop scanner right in your office. You can deposit checks without having to step outside your home or office. Either one of these remote deposit methods offers same day or next day processing, getting your check funds into your account quickly and safely! Plus, mobile deposit via your mobile device is free.

## 2. Sending checks in the mail to pay invoices is costly and time consuming. Also, sometimes my biller holds my check!

Consider using ACH Origination\* services to reduce check writing and paper invoices. You can send or receive funds electronically. You can even create and save templates for recurring payments or receipt of funds. Your funds can be sent same day or next day and the money is deducted from your account immediately. No more waiting for a check to clear! When you receive payments via ACH, they are automatically deposited into your account.

# 3

- **Sometimes I need to make a larger purchase, and I don't want to spend my cash reserves.**

Do you have a business credit card? A business credit card is a quick easy way to provide yourself a smaller loan. You can schedule recurring payments and pay down the card balance in a timely manner reducing your interest costs and leaving your cash reserves intact.

You could also consider applying for a business line of credit\* with an automatic transfer. If you need to make a larger purchase, funds from your line will automatically transfer into your checking account to cover the purchase.

# 4

- **I'm still managing my own bookkeeping and keeping track of all of my business' finances is becoming too much. My time is more important.**

From payroll and sales tax services, to consulting services like tax return preparation, tax planning and even guidance on selecting the right entity election and filing, consider outsourcing these tasks to the team at Collins Consulting. Plus, accounting services are offered through Collins Consulting as well.

# 5

- **I am overpaying for my business checking account. I have so many fees it's ridiculous.**

At TS Bank, we believe choosing the right products and services are key to keeping your business thriving and keeping costs down. Let's look at your goals and determine the right financial products to help maximize results.

# 6

- **My customers are no longer carrying cash, and I am not even sure I want to accept it. What options do I have?**

Does your businesses offer debit and credit card processing\*? Our partner provider offers next day deposit of funds and a very competitive fee structure. Your business may even qualify for a no-cost terminal!

# 7

- **I already offer debit and credit card processing. Are there touchless payment options?**

Your customers could pay using Apple Pay through your card-processing terminal. It is very easy to set up and is completely touchless. Ask your merchant provider if your terminal accepts Apple Pay. If not, they may upgrade your terminal free of charge.

# 8

- **My employees would rather not get a paper check. This will also help reduce my check writing and I could have control over when the funds are deducted from my account.**

ACH Origination also works for employee payroll direct deposit. You can even import files from most accounting software tools. Simply log in and input your payroll amounts. You can even have the payroll files dual approved.

# 9

- **In general, I need to cut back on paper, especially with bank statements, checks and payroll.**

We can help you streamline your business and reduce paper with our business online banking tools and business mobile app. You can even enroll in eStatements and access them through online banking and the mobile app!

# 10

- **I would like to help my employee's setup IRAs and educate them on the importance of retirement planning.**

The dedicated team at TS Prosperity Group can help with employee retirement planning along with business owner retirement and succession planning.

For further conversation about any of the above-mentioned services or additional services, please contact us at [mybank@tsbank.com](mailto:mybank@tsbank.com) or 712-487-3000 or 844-487-3030.

At TS Bank, we IGNITE PROSPERITY® by helping our clients do more with their money. Whether it's saving a little extra cash each month or accomplishing a long-term strategy, our goal is to help you transform your financial life. Call and schedule an appointment today, one of our team members would love to help you do more with your money at TS Bank. TS Bank has eight locations in central and southwest Iowa. For more information visit [tsbank.com](http://tsbank.com) or call 844-487-3030. #igniteprosperity

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