



Silvertan Bank's Payment Solutions are backed by the latest technology and superior customer service that increase our customers' efficiencies, boost bottom-line profitability and help level the competitive playing field.

When your organization partners with Silvertan Bank, you receive a full suite of comprehensive, flexible and scalable payment solutions that meet today's challenges and prepare you for future opportunities.

Our comprehensive suite of Payment Solutions Services includes:

- Clearing / Cash Management
- Cash Letter Solution
- TBBConnect
- Sweep Account
- Federal Funds Programs: Principal & Agent
- Wire Transfers
- FRB Services: TT&L, Coin & Currency, Savings Bonds Orders, Large Dollar Notifications, Check Adjustments (all can be initiated through TBBConnect)
- OFAC/SDN Scanning
- ACH Origination Solutions

Silvertan Bank's Payment Solutions provide the following competitive advantages to our customers:

- Our clearing program, used in conjunction with our many settlement options, allows financial institutions to select the best route for item processing while continuing to aggregate all entries in one easy-to-manage account.
- We have a comprehensive suite of competitively priced check-clearing options that enable financial institutions to participate in numerous check image exchange networks.
- Our unparalleled service and extensive payment system knowledge includes seven accredited ACH professionals, representation on the GACHA board, and membership in Eastpay, Electronic Check Council, NCHA and ECCHO.

Our best-in-the-industry features include:

- TBBConnect, our revolutionary, fully integrated and redundant web-based electronic communications system, gives customers complete access to all payment channels offered by the Federal Reserve Bank. TBBConnect is the main transaction processing system for hundreds of financial institutions.
- Aggressive outgoing wire cut-off at 5:45pm EST and outgoing ACH cut-off at 8:30pm EST. We currently process an average of 4,200 wires on a daily basis. We provide e-mail notification of all incoming and outgoing wires to both the community financial institution and its customer.
- Our extended Customer Service hours are 8:00am to 8:00pm EST with a policy of no voicemail in this area.
- Competitive, consistent pricing with no hidden fees, highly competitive Fed Funds rates and hard dollar analysis charges that eliminate the need to maintain compensating balances for fill investment of excess daily funds.