



TREASURY MANAGEMENT

Maximize your working capital with TCB's
Treasury Management Solutions.

BUSINESS BANKING BUILT FOR YOUR BUSINESS.



Since 1941, we have been taking care of businesses here at home and all through southeast Georgia.

Our bankers know your business is more than revenues and expenses and they understand business owners invest their lives to see hopes and dreams become reality. Its why we take time to listen to your plans and review your circumstances before we craft a business financing plan that works for you.

You are never alone when you bank with TCB. We have a team of experienced bankers to help you every step of the way - for your loans, savings, and checking accounts, and investments. We bank with you, and together we work hard to build your wealth and build greater opportunities both, today and tomorrow. The benefit of banking with a community bank is the personal touch. That's why you should choose a bank that cares.

A handwritten signature in blue ink that reads "Philip Williams". The signature is fluid and cursive, written in a professional but personal style.

Philip Williams
President & CEO

MULTIPLE ACCOUNTS TO CHOOSE FROM.



COMMERCIAL CHECKING

\$0 or \$6.00 Monthly Maintenance Fee

No monthly maintenance fee if you maintain a \$1000 daily balance. If balance falls below \$1000, there is a \$6 monthly maintenance fee and \$ 0.20 fee per debit transaction.

\$500 Minimum to Open | No Minimum Balance Required
Unlimited Transactions | Includes Business Debit Card



CHOICE PRO CHECKING

Earns Interest - Qualifications Required for Highest Tier

Tiered, variable rate compounded daily and credited monthly. To earn the highest yield you must receive e-statements and notices, have 15 settled debit card transactions, 2 settled mobile deposits, and 1 settled billpay transaction per statement cycle.

\$500 Minimum to Open | No Minimum Balance Required
Unlimited Transactions | Includes Business Debit Card



COMMERCIAL NOW

Earns Interest

Variable interest rate compounded daily and credited monthly.

\$0 or \$6.00 Monthly Maintenance Fee

No monthly maintenance fee if you maintain a \$1500 daily balance. If balance falls below \$1500, there is a \$6.00 monthly maintenance fee and a \$0.25 fee per debit transaction

\$1500 Minimum to Open | No Minimum Balance Required



ANALYSIS ACCOUNT

Perfect for High Volume Accounts

Earnings Credit Allowance

Earnings credit allowance can be used to offset maintenance fees and add-on services like WebRDC, BusinessACH and other treasury services.

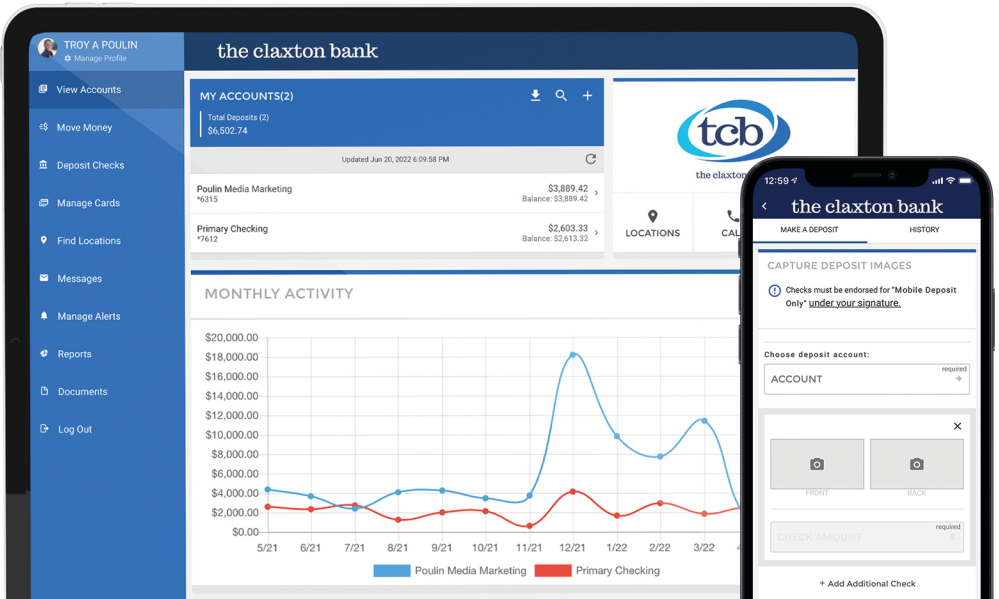
Talk to a CSR for Details

DIGITAL BANKING DESIGNED FOR THE MODERN ERA.

TCB's Digital Banking App is available to all TCB Cash Management users, providing convenient and secure access to your business accounts at any time, from anywhere. The app is free and getting started is easy. This service is designed for companies that need a broad range of electronic banking services. It provides accurate, up-to-date financial information in a secure environment.

FEATURES BUILT FOR YOUR BUSINESS

- Access your accounts
- Transfer funds between accounts
- Set up multiple end-users within your business
- Define functionality for end-users and control the accounts and services they may access
- Free e-statements and notices
- Initiate wire transfers
- Request stop payments
- Originate ACH transactions including payroll, vendor payments and accounts receivable
- Reconcile your accounts
- Positive Pay for check fraud detection
- View check images
- Deposit Checks from anywhere
- Custom alerts





SECURITY BUILT IN

TCB's Digital Banking App is built with security in mind. Every Cash Management account comes with Out-of-Band authentication which provides an additional layer of security when sending ACH or wire transactions, and Fraud Anomaly Detection, which uses machine learning and artificial intelligence to detect fraudulent behavior. Rest easy knowing that your money is safe and your account is secure.

Check and ACH Positive Pay

Positive Pay can reduce your exposure to check fraud arising from counterfeit or altered checks. If a check presented for payment does not match the information from your issued check file, you will be able to view an online report each morning giving you the opportunity to have TCB pay or return each exception.

ACH Positive Pay takes this one step further and allows you to decide real-time payments based on an approved or blocked list, providing you the control to decide which payments to accept or reject. The automated dispute resolution capability allows you to return unauthorized ACH debits quickly and efficiently.

GO AHEAD, PASS THE BUCK. TCB PAYMENT SOLUTIONS

TCB's Digital Banking App with Cash Management makes it easy to create and send payments to anyone. Quickly and easily transfer money between accounts, pay employees, schedule bills, and more right from our app, no matter where you are.

Payroll Direct Deposit / ACH

Take the pressure off payday for both your office staff and employees. With direct deposit, your employees' pay is electronically transferred to their bank account on payday. There are no checks to print and reconciliation of your payroll account is simplified. Save money by offering direct deposit while providing a benefit to your employees. You can originate direct deposits of payroll directly from your computer by using our Online Cash Management service.

Accounts Payable / ACH

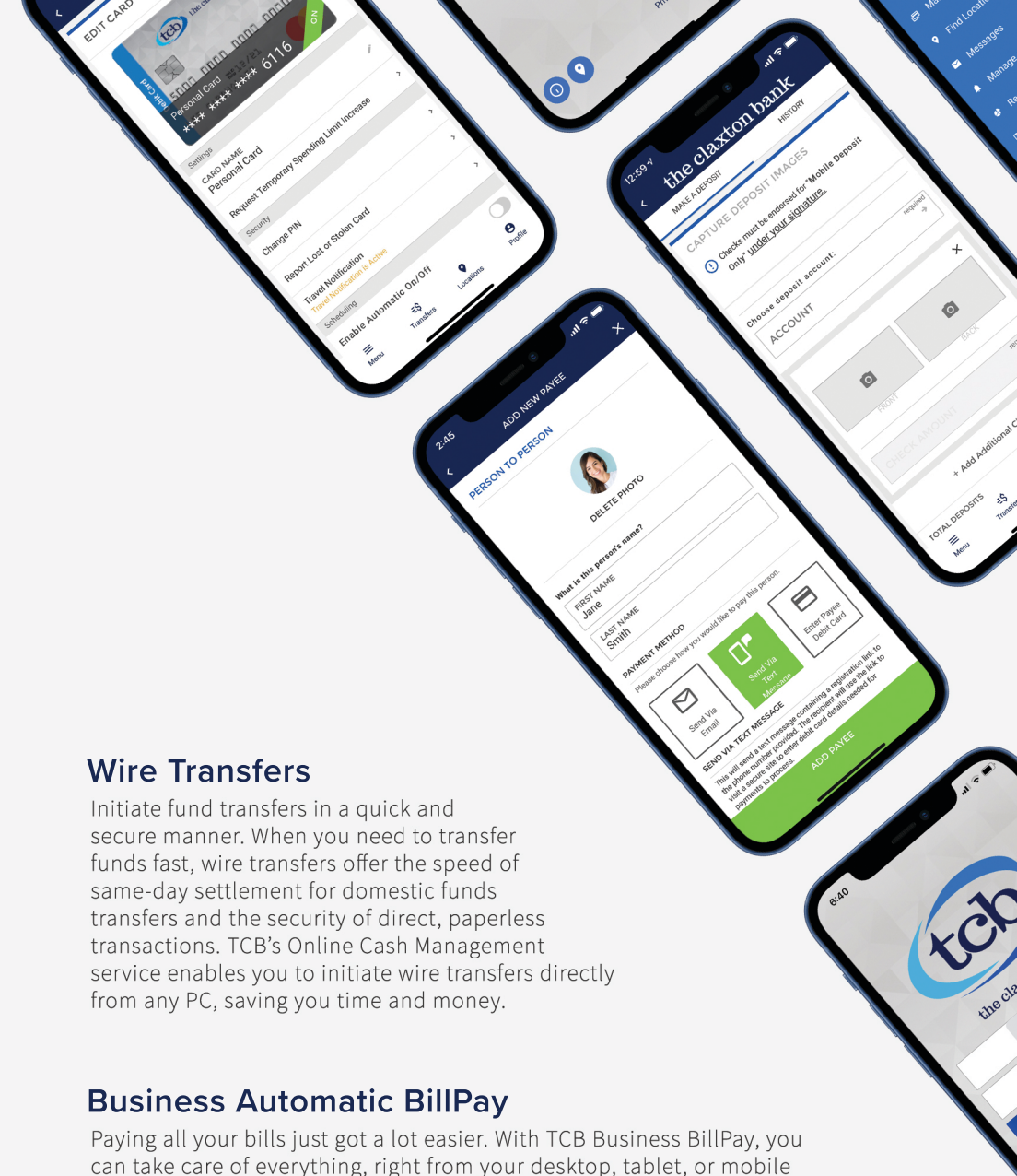
By using ACH to create electronic transfers of funds, you reduce the time and expense of writing, processing and reconciling checks and maintain control of available funds until the moment you need them to cover disbursements. Your company provides us with an electronic ACH disbursement file and items are distributed to receivers automatically and are funded by a single debit to your TCB account. Originate ACH payable transactions directly from your computer by using our Online Cash Management service.

Business Card Services

TCB offers the convenience of MasterCard® Debit and Credit Cards, as well as the security of 3D Secure for your online shopping needs. Choose from a variety of MasterCard Business Credit Cards to best serve your needs and with features that can include cash back rewards and introductory rates for qualifying customers. Just tap and pay.

- Business Debit Cards
- Business Standard Credit Card
- Preferred Points Card





Wire Transfers

Initiate fund transfers in a quick and secure manner. When you need to transfer funds fast, wire transfers offer the speed of same-day settlement for domestic funds transfers and the security of direct, paperless transactions. TCB's Online Cash Management service enables you to initiate wire transfers directly from any PC, saving you time and money.

Business Automatic BillPay

Paying all your bills just got a lot easier. With TCB Business BillPay, you can take care of everything, right from your desktop, tablet, or mobile device. Set up all your payables in digital banking – recurring invoices, tax payments and more. With just a few simple clicks, you can schedule electronic or paper payments for one-time payments or recurring payments, setup reminders and track payment history. Don't let payment due dates slip your mind again, take control of your bill payments today! With TCB Business BillPay, you'll never forget to pay your bills again!

BRING HOME THE BACON

TCB RECEIVABLES SOLUTIONS

TCB can help you optimize your receivables by accelerating cash flow, improving information reporting and reducing risk. Every business is unique, with specific methods of receiving and processing cash and non-cash payments. That's why we offer integrated solutions to make receivables management efficient for your business.

Accounts Receivables / ACH

Convert your receivables to cash faster by creating electronic transfers from your customers' accounts and have them directly deposited into your account via the Automated Clearing House (ACH). ACH is the perfect solution from recurring payments like utility bills, membership dues, rent, and more, and the best part is that ACH transactions settle faster than checks. Save time and reduce errors with ACH.

Cash Concentration / ACH

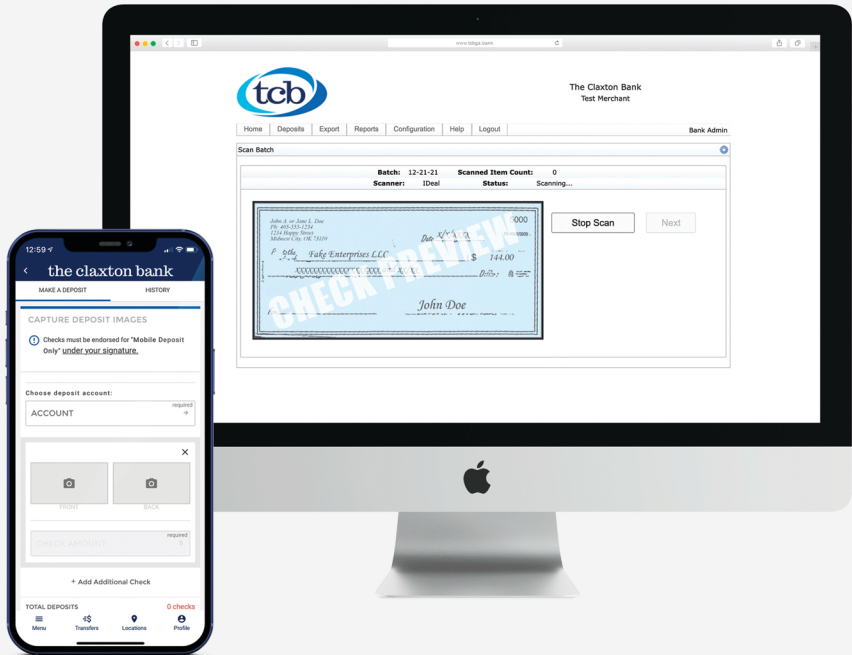
If your business is in multiple locations, TCB can help you manage your company's cash position by collecting funds via the ACH, a lower-cost alternative to wire transfers. With your funds concentrated into one primary operating account at TCB, you accelerate cash flow and maximize investment opportunities. Cash Concentration via ACH is available through our Online Cash Management service.



Merchant Processing

Merchant Processing at your business allows customers to pay for goods or services using any major credit or debit card. This system allows an alternative payment option which is expected in today's business environment.

- Customized solutions and competitive pricing designed around your business
- Variety of equipment options to meet your needs
- 24/7 service and support
- Fast funding, access to your daily settlements within 24 hours



Mobile Deposit & WebRDC

Tired of slowing down to process your paper checks? Ready for quicker business banking that lets you focus on the most critical parts of your business? Run your company like a pro with TCB Mobile Capture, the best way to process checks on the go. Our powerful new app — available for iOS and Android devices — lets you take care of business right from your phone. Now, it's easy to deposit checks anywhere — at home in the kitchen, at your local bank, or even from your customer's parking lot by simply taking a photo of the front and back. And if you have even more checks to deposit, we have you covered there, too, with our new WebRDC merchant capture solution, allowing you to deposit hundreds of checks per batch without ever leaving your office. Easy and reliable, TCB's treasury and cash management solutions give you the confidence you need to grow your business.

TCB SmartSafes

TCB SmartSafes are a low cost, highly efficient solution for cash-intensive businesses. Our safe is an intelligent high-tech vault deposit system to track, store and balance multiple cash sales. Spend less time counting money and more time on the sales floor. Automate the cash trail and increase productivity, quickly and accurately secure cash and dramatically reduce both internal and external theft, while optimizing armored car carrier visits. With provisional credit, once deposits are made into the smart safe, data is transmitted to the financial institution or armored car carrier. At that point provisional credit is extended while the funds are still physically at the retailer, allowing much quicker access to the funds.

AND SO MUCH MORE

SEE HOW ELSE WE CAN HELP

Sweep Accounts

Zero-Balance Accounts

A zero-balance account (ZBA) allows you to put your dollars to work for you by eliminating excess balances in separate accounts. TCB's ZBA, a sub-account linked to a single master account, will help you maintain control over multiple disbursement accounts and minimize excess balances. The service automatically transfers funds to or from the master operating account at the end of each business day to offset the net activity in each ZBA sub-account.

Line of Credit Sweeps

Would you like to reduce your interest expense automatically? You can minimize outstanding balances on your Line of Credit by sweeping excess collected funds from your checking account. Based on a pre-determined target balance, funds are automatically transferred from your line into your checking account as needed.

Workforce Banking

TCB can pass on conveniences and savings to your employees when you sign up for Workforce Banking. This program increases employee direct deposit participation and thus saves you time and money by reducing the paper check writing process. It is also a valuable employee benefit by educating and securing a good financial path for all your employees.

CDARS®

Certificate of Deposit Account Registry Service* (CDARS®) is the easiest, most convenient way to enjoy multi-million-dollar FDIC insurance on CD deposits.

Insured Cash Sweep (ICS®)

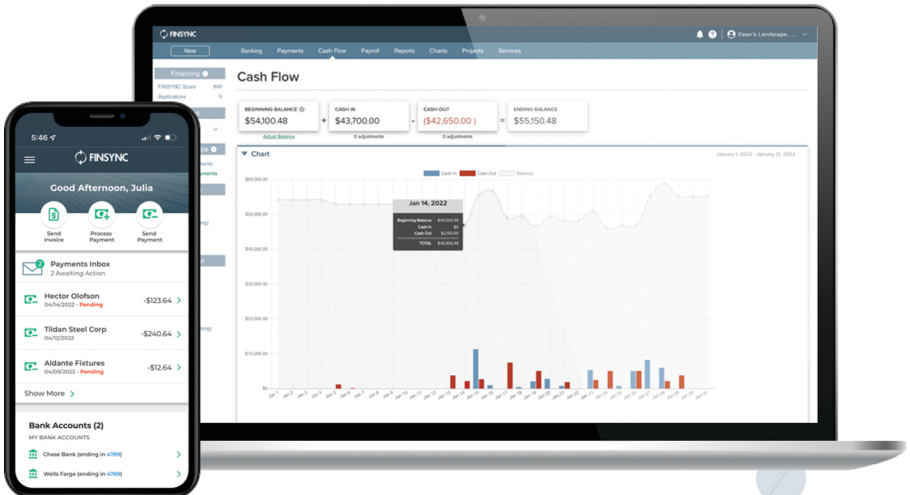
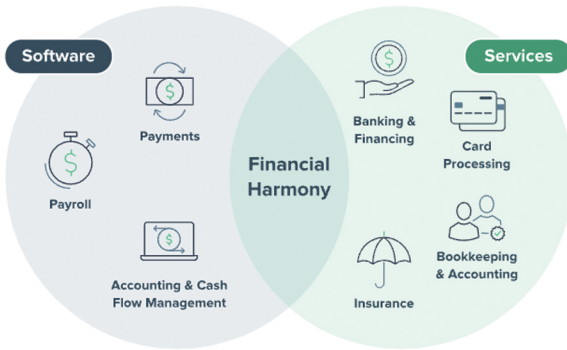
Access multi-million-dollar FDIC insurance on funds placed into demand deposit accounts or money market deposit accounts. When using the ICS* service, deposits are divided into amounts under the standard FDIC insurance maximum and are allocated among other network members. Thus, a customer can access FDIC insurance from many institutions while working directly with just one bank.

*Placement of your funds through the ICS service or CDARS service is subject to the terms, conditions, and disclosures set forth in the agreements you enter into with us, including the applicable Deposit Placement Agreement. Limits apply, and customer eligibility criteria may apply. ICS program withdrawals are limited to six per month when using the ICS savings option. ICS and CDARS are registered service marks of Promontory Interfinancial Network, LLC.



FINANCES ARE BETTER WHEN EVERYTHING & EVERYONE IS IN SYNC

Companies of all sizes - from startups to midsize businesses - use FINSYNC to turn their current business banking offering into an all-in-one platform to help them simplify financial management and succeed with all the software and services needed. When you combine innovative software with unmatched services, you'll experience financial harmony and the best way to grow your business with less time and better results.





richmond hill



SCAN FOR BANKING MADE SIMPLE

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