

# Machias Savings Bank

## Ultimate Business Sweep



At Machias Savings Bank, we pride ourselves on serving the needs of our business customers. We recognize the challenges of managing working capital and keeping a business profitable. By instituting a Machias Savings Bank Ultimate Business Sweep, you have another tool to help your business prosper and grow.

### A Complete Cash Management Solution

You now have the opportunity to receive a competitive return on your excess business checking balances with a Machias Savings Bank Ultimate Business Sweep. This seamless cash management solution provides a way for you to earn interest on the idle balances in your checking account, provides competitive yields, and is convenient to use. And your deposits are always kept at Machias Savings Bank—they are not swept to an account outside the U.S. or to an uninsured money fund.

### Benefits of a Business Sweep

- **Earn interest** on the idle balances in your business checking accounts
- **Easy to set up and manage**—it's easy to set up and the automatic transferring of balances between your accounts means minimal ongoing maintenance
- **Unlimited number of transactions** to support your cash flow needs
- **Seamless integration** with your existing business checking accounts
- **Support your local economy** as deposits are kept within your community
- **Choice of using a solution** where funds are not swept to an account outside of the U.S. or to an uninsured money fund account

Call 1-866-416-9302 or visit us at [www.machiassavings.com](http://www.machiassavings.com).

### Get Started Now

Speak with a representative at the branch today, or call us at 1-866-416-9302. It takes just a few minutes to open a Machias Savings Bank Ultimate Business Sweep. As soon as your account is activated, you'll start earning interest on your excess balances, and eliminate the end of day scramble to calculate balances and transfer funds. You focus on your business—we focus on managing your cash. That's work we can do for you.



Machias Savings Bank participates in the FDIC's Transaction Account Guarantee Program ("TAGP"). Under the TAGP, through June 30, 2010, all non-interest bearing transaction accounts are guaranteed by the FDIC for the entire amount in the account. Coverage under the TAGP is in addition to and separate from the coverage available under the FDIC's general deposit insurance rules. When funds are transferred from a non-interest bearing transaction account (e.g., a non-interest bearing checking account) to an interest bearing money market deposit account, such as the Machias Savings Bank Ultimate Business Sweep, the transfer will void the FDIC's TAGP guarantee and the transferred funds will be insured up to the FDIC's standard maximum deposit insurance amount, currently \$250,000, when aggregated with all other deposits held by you directly, or through others, in the same recognized legal capacity (e.g., single accounts, joint accounts, IRAs, trust accounts) at Machias Savings Bank. Funds in excess of this amount in any one legal capacity may not be covered by FDIC insurance, or the TAGP. If you have any questions about your specific FDIC coverage limits, please visit [www.myfdicinsurance.gov](http://www.myfdicinsurance.gov) or call 1-877-ASK-FDIC.