



# Scurry-Rosser ISD

## Treasury Management Review

February 28, 2025



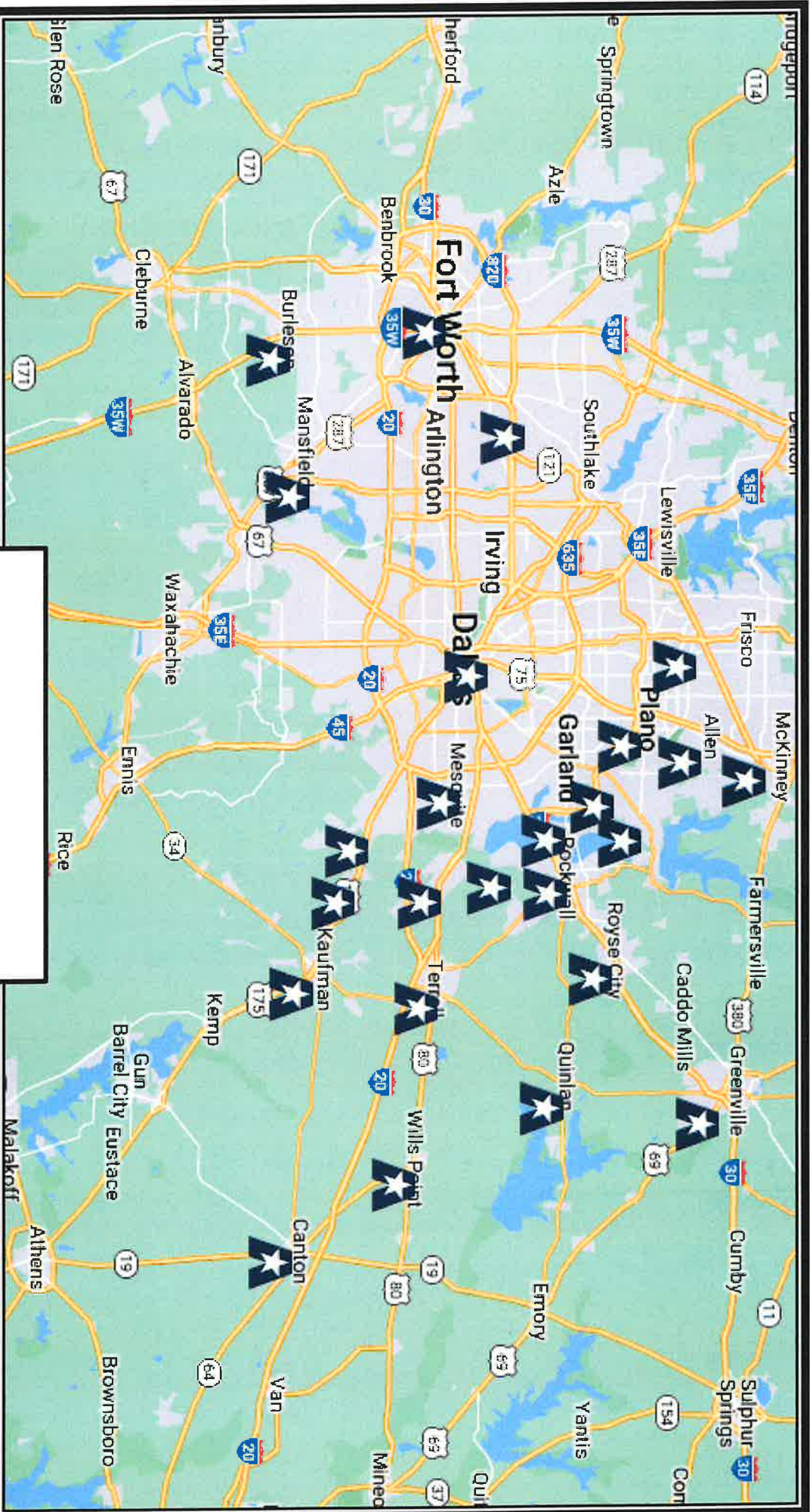
# Agenda



- ✓ Bank Locations
- ✓ Your ANBTX Relationship Team
- ✓ Contract Details
- ✓ Account Details
- ✓ Account Analysis Statement
- ✓ Online Banking
- ✓ Recommendations
- ✓ Solutions to Consider
- ✓ Treasury Management Solutions
- ✓ Service Timeframes



# Where We Are



## Kaufman Banking Center

2700 South Washington Kaufman, TX 75142



# Relationship Management Team



## Our Team of Professionals

### Kaufman

2700 South Washington  
Kaufman, TX 75142

### Steve Robertson

Regional Market President  
[SteveRobertson@anbtx.com](mailto:SteveRobertson@anbtx.com)  
Kaufman and Van Zandt County  
Direct: (214) 863-5768

### Brenda Boyer

Market President  
[BrendaBoyer@anbtx.com](mailto:BrendaBoyer@anbtx.com)  
Direct: (214) 863-6225  
*Primary Contact for Loans  
and Account Relationship.*

## Banking Center

### Audra Cooper

Banking Center Manager  
[AudraCooper@anbtx.com](mailto:AudraCooper@anbtx.com)  
(214) 863-6237

### Greg Jebesen

Municipal Finance Director  
[GregJebesen@anbtx.com](mailto:GregJebesen@anbtx.com)  
Direct: (214) 863-6617  
*Primary Contact for Credit  
inquiries and Pricing.*



### Richard Wash II

Treasury Management Officer  
[RichardWash@anbtx.com](mailto:RichardWash@anbtx.com)  
Direct: (214) 863-5939  
*Primary Contact for Treasury  
Management Products and  
Services.*

### Elisa Luque

Director of Wealth Management  
[ElisaLuque@anbtx.com](mailto:ElisaLuque@anbtx.com)  
(214) 863-6596  
*Primary contact for  
Safekeeping questions or  
inquiries.*

## Servicing and Implementation

### Treasury Management Customer Support

Monday – Friday: 8:00 AM – 6PM CT  
[treasurymanagementdept@anbtx.com](mailto:treasurymanagementdept@anbtx.com)  
Direct: (214) 863-6224 option 1  
1 (800) 837-6584



# Contract Details



ANBTX has served the School District for over 30 years

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## Depository Contract Agreement

- Last Bank Depository Agreement signed March 22, 2021
- Contract period July 1, 2021 - June 30, 2023

\* (2) two-year extension option

- ANBTX agrees to offer the District a Premium Earnings Credit Rate of 0.50% on account balances.



# Account Details

## GROUP LEAD ACCOUNT: "OPERATING"

### Previous Year Average Daily Collected Balance

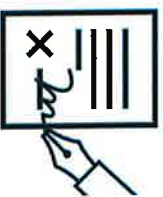
2024	Average Daily Collected Balance
January	\$1,175,699.31
February	\$1,138,011.09
March	\$581,583.19
April	\$641,724.83
May	\$880,597.59
June	\$840,090.43
July	\$1,083,135.94
August	\$660,039.91
September	\$580,062.12
October	\$1,313,469.22
November	\$1,002,912.72
December	\$1,001,357.02
<b>AVERAGE</b>	<b>\$908,223.61</b>

### ✓ Public Business Interest Analysis Checking

- ❖ \*\*\*\*\*0023
- ❖ \*\*\*\*\*4584 *Closed*
- ❖ \*\*\*\*\*4039
- ❖ \*\*\*\*\*0427

### Account Signers

- Anthony Figueroa
- Stephanie Casiano
- Wes Rhoten
- Kerri Phillips
- Cindy Reed Wiedemann (4584)



JANUARY 2025

\*\*\*\*\*0023



GROUP SUMMARY ANALYSIS

Scurry Rosser ISD  
10705 S State Highway 34  
Scurry TX 75158-3163

OFFICER: Brenda Boyer  
PHONE NO: (800) 837-6584  
BRANCH: 6

DATE PREPARED 2/10/25  
DAYS IN STATEMENT CYCLE 31  
Public Funds Analysis Checking

AVERAGE DAILY LEDGER BALANCE 1,022,774.51  
LESS AVERAGE DAILY FLOAT 7,669.35  
AVERAGE DAILY COLLECTED BALANCE 1,015,105.16  
LESS REQUIRED RESERVES 10.000% 101,510.51  
AVERAGE NET COLLECTED BALANCE 913,594.65

EARNINGS ON \$913,594.65 AT .500000% 387.96

SERVICE	ACTIVITY	UNIT PRICE	ACTIVITY CHARGE	REQUIRED BALANCES
Maintenance Fee	1	18.0000	18.00	42,387.10
Debits	103	.1800	18.54	43,658.71
Credits	65	.3500	22.75	53,572.58
On Us Items Deposited	9	.1500	1.35	3,179.03
Transit Items Local	24	.1500	3.60	8,477.42
ACH Origination Batch Fee	1	10.0000	10.00	23,548.39
ACH Originated Items Fee	1	.1500	35.70	84,067.74
Treasury Management Fee	1	30.0000	30.00	70,645.16
Debits - Electronic	43	.1500	6.45	15,188.71
Credits - Electronic	32	.1500	4.80	11,303.23
ACH NOC Per Item	3	3.0000	9.00	21,193.55
Pos Pay Exceptions Reported	4	2.0000	8.00	18,838.71
Positive Pay Monthly Fee	4	35.0000	140.00	329,677.42
ACH Positive Pay Monthly Fee	4	30.0000	120.00	282,580.65
ACH Positive Pay Exceptions	42	1.0000	42.00	98,903.23

TOTAL SERVICES AND REQUIRED BALANCES 470.19 1,107,221.63

CURRENT MONTH NET LOSS 82.23- 193,638.38

YOUR ACCOUNT WILL BE CHARGED

82.23-

ACCOUNTS INCLUDED:

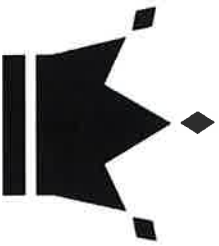
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\*\*\*\*\*0427

\*\*\*\*\*4584

# Treasury Management Online



## Administrators

- ❖ Anthony Figueroa
- ❖ Amber Baker
- ❖ Kerri Phillips
- ❖ Stephanie L. Casiano
- ❖ Wesley W. Rhoten

## Treasury Cash Management Services

- ✓ ACH Origination
- ✓ Wire Transfers
- ✓ Check Positive Pay
- ✓ ACH Positive Pay





# Recommendations



## Payee Positive Pay

- You are already taking advantage of Check Positive Pay

# We have an update!

**Recommend**  
\*\*\*\*\*0023  
\*\*\*\*\*4039

- This is an excellent addition to an already essential service in check positive pay. Check Positive Pay protects you against fraud by verifying the check number and amount.
- With the addition of this new service ANBTX will also provide protection with Payee Name verification.
- Once this is activated each check within your file upload will have verification for payee name, check number, and amount.



# Solutions to Consider



## Account Reconciliation

In addition to positive pay, we recommend using Account Reconciliation. Using the same file you provide for positive pay, we can produce valuable reports to assist in reconciling your accounts.

We provide a daily report listing all outstanding checks and cleared checks. This full reconciliation file allows you to compare checks paid to your issue file. Any discrepancies can then be further investigated.

### How Full Account Reconciliation Works:

- Your company submits a check issue file to the bank
- Our automated account reconciliation system compares your file to our paid check records
- A detailed report is available in commercial center showing all items that have been paid, and which ones that are outstanding since the last reconciliation period.



Customer sends check detail to ANBTX Treasury Management Operators



As checks clear they are compared to your issue file



Outstanding Items Report Paid Items Report available online



# Solutions to Consider



## Remote Deposit Capture

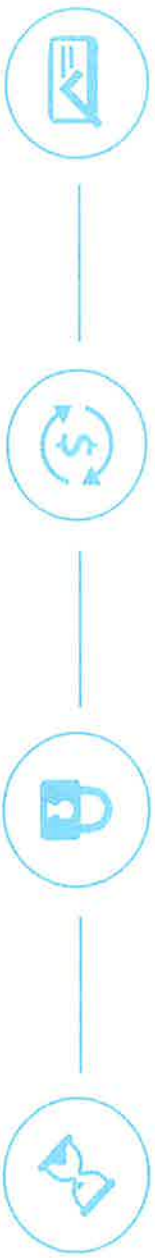
Remote Deposit Capture "RDC" makes depositing checks convenient and easier than ever. With a desktop check scanner, you can scan checks and electronically transmit deposits to the bank, extending the banking day and making funds available sooner. And best of all, Remote Deposit Capture makes deposit preparation more automated and is simple to use.

### Benefits of Remote Deposit

- Reduced trips to the bank
- Improved cash flow by allowing you to make deposits as often as you want
- Extended deposit cut-off time to 6:00 p.m. CST
- Reduced deposit preparation costs and tasks
- Stored images of all deposited checks for 60 days, allowing you to easily search for and review deposits online
- Exportable deposit images can be saved to your computer and archived indefinitely
- Since deposits are validated and balanced when checks are scanned, posting errors are minimized

### How it works:

- Add the checks in your deposit and enter a control total
- Endorse the checks in the deposit
- Place checks in scanner to create images
- Verify and reconcile any differences between scanned checks and control total
- When your deposit is balanced, transmit deposit to the bank
- Bank will send you a deposit confirmation email



Deposit checks quickly and easily with a desktop scanner or mobile device

Improve cash flow by receiving funds faster

Protect check deposits by securely processing them as you receive them

Save time and money with fewer trips to the bank

**Recommend**  
 ❖ Scanner: Cannon CR-L1  
 ❖ \*\*\*\*\*0023

# Solutions to Consider

## MAXIMIZE YOUR REVENUE POTENTIAL

Take advantage of our partnership with Fitech to grow your business.

### ACCEPT CREDIT CARDS & INCREASE SALES

No matter the type of business or the number of customers you serve

- ❖ Payments are essential to the success of your organization.
- ❖ Fitech is a leading payment processor that focus on helping community banks and their merchants be more competitive in an evolving technology market.



#### ACCEPT PAYMENTS

Let customers pay the way they want — in store, on the go, online, invoiced — with credit, debit, Apple Pay and more.



#### WORK WITH PAYMENTS EXPERTS

Get full support from application to activation and beyond.



#### REST EASY

Your customers' data is secure and you are provided the tools to become PCI compliant.



#### ACCESS DATA

Daily transactions, sales trends, batch records and more business insight — at your fingertips.



#### FOCUS ON CUSTOMERS

Benefit from award-winning customer service so you can get back to running your business quickly.



#### CREATE LOYALTY

Strengthen customer relationships to earn customers for life.



# Treasury Management Solutions



## **PAYABLE SOLUTIONS**

Effective and efficient distribution of funds is a critical component of any cash flow strategy. With payable solutions from American National Bank of Texas, you are in control of when and where your business's money is going. We offer a wide range of payable solutions that can be tailored to meet the needs of your business.

- Direct Deposit
- ACH Cash Disbursements
- Business Online Bill Pay
- Online Wire Transfers
- Business Check Cards
- Visa® Business & Commercial Credit Cards
- Payroll Cards

## **RECEIVABLE SOLUTIONS**

American National Bank of Texas can help you manage your incoming cash flow with a wide range of services. Whether your business is large or small, we have several solutions available to meet all your cash flow needs. Let American National Bank of Texas help you determine which options are best for you and your business.

- ACH Pre-authorized Payments
- Merchant Services
- Remote Deposit Capture
- Commercial Mobile Deposits
- Lockbox Services

## **FRAUD PREVENTION**

Fraud is a potential risk for any business, regardless of the size – and having a plan in place to manage this risk is essential to your company's success. American National Bank of Texas provides solutions to help mitigate the risk of fraud and protect sensitive business financial information.

- ACH & Payee Positive Pay
- ACH & Check Block
- Multi-factor Authentication
- Secure Browser
- Robust online entitlements

## **LIQUIDITY MANAGEMENT**

From taking advantage of excess funds to providing resources for immediate needs, we can provide the liquidity solutions your business needs.

- Business Checking Accounts
- Business Savings & Investment Accounts
- ACH Cash Concentration
- Zero Balance Account (ZBA) Service
- Sweeps

## **INFORMATION REPORTING**

Accessing up-to-date account and financial information is critical to managing a business's cash flow. Robust Information Reporting services available at American National Bank of Texas enable you to create personalized reports and access critical account details anytime and from anywhere.

- ANBTX Cash Management Online & Mobile Banking
- Electronic Reporting Services



# TM Retention Periods & Product/Service Timeframes



Product / Service	Cut-Off Time (CST)	Product / Service	Start Time (CST)	Cut-Off Time (CST)	System / Product	Availability
Next-Day ACH	4:30 p.m.	Wire Transfers			Account History	13 Months
Same-Day ACH via Treasury Management	2:40 p.m.	U.S. Dollar Outgoing Domestic & International via Treasury Management Direct	8:00 a.m.	4:30 p.m.	ACH History	90 Days
Account to Account Transfers via Treasury Management Direct	Up to 6:00 p.m.	FX Outgoing Wires	8:00 a.m.	1:30 p.m.	Check Images	13 Months
Remote Deposits	6:00 p.m.	Incoming – All Currencies Same-day credit if received by		4:30 p.m.	Transfer History	90 Days
Stop Payments via Treasury Management Direct	6:00 p.m.	Product / Service	Available for Review Time (CST)	Decision Cut-Off Time (CST)	Wire History	90 Days
		ACH Positive Pay Exception Items	8:00 a.m.	2:00 p.m.	Statements	18 Months
		Check Positive Pay Exception Items	10:00 a.m.	2:00 p.m.	Remote Deposit Capture Images & Reports	2 years 7 years
		Payee Positive Pay Exception Items	10:00 a.m.	2:00 p.m.	TMD Balance Reporting	90 Days
					Lockbox Images	60 days



**Your Bank. For Life.**

*Thank you!*