CONTROLLED DISBURSEMENT

Nevada State Bank’s Controlled Disbursement service is designed to improve control over your check payment activities by giving you the same-day notification of check clearings. Nevada State Bank establishes a disbursement checking account at an our affiliate bank, for your issuance of checks. Your first presentment report is available by 9:30 a.m. Pacific Standard Time via our online Treasury Management system, BusinessLink, providing you with notification of that day’s check clearings. This allows your company to eliminate the guesswork and time otherwise spent estimating balance requirements.

BENEFITS & FEATURES
Eliminates Excess Balances and Improves Earnings Potential
Company funds can be maintained in an investment account or applied against a Line of Credit until needed to cover disbursements.

Makes Cash Forecasting Easier
Controlled Disbursement improves the accuracy and efficiency of your cash forecasting system, thereby improving daily investment and borrowing decisions.

NSB BusinessLink Access
Gain easy access, via the Internet, to daily Controlled Disbursement check clearings, account balances and posted transactions.

Statement and Transaction Images vis CD-ROM
Easy to read images of monthly statements are provided with front and back images of all issued checks on easy-to-store CD-ROMs.

Reconciliation Services
Account Reconciliation services are available for each controlled disbursement account, including Partial and Full Reconciliation and Positive Pay.

Stop Payment Access
Stop payment requests can be made until 1:30 p.m. Pacific Standard Time to be effective the same day. Stop payment requests can be facilitated via fax through Treasury Management Customer Service. Stop payments remain on the system for a period of six months and can be extended upon request.

OPERATIONS
Your Operations Controlled Disbursement account is maintained at a zero balance and is systematically tied to your main operating account. The Bank automatically transfers the total dollar amount to cover check clearings from your main checking account each business day. No intervention is required on your part. Nevada State Bank’s Controlled Disbursement service positions you to maximize investment earnings and debt servicing opportunities.

HARDWARE & SOFTWARE REQUIREMENTS
The requirements are basic. All you need are a personal computer, an Internet connection, and an Internet browser (such as Internet Explorer 5.5 SP2 or later or Netscape Navigator 6.2 through 7.0).

CONTACT INFORMATION
To learn more, contact your Relationship Manager, call us today at 800-693-7695, or email at: NSBtreasurymanagement@nsbank.com