

Cash Sweep Account



**Northwestern's
Cash Sweep
Account makes it
easy to maximize
the return on your
cash balances.**



Northwestern's Cash Sweep Account uniquely combines a business checking account with the ease of automatically investing excess cash in a money market fund. You can maximize your revenue and enjoy check writing without having to juggle balances between accounts.

HOW IT WORKS

With a Cash Sweep Account, cash in excess of your target balance is automatically invested in an FDIC-insured money market account, ensuring competitive rates on all of your excess cash balances.

And, if your end-of-day checking account balance falls below your target balance, funds will be automatically swept back to your checking account.

Because the sweeps to and from your checking account are automatic, there is no need for you to worry about managing your daily balances. There are no last-minute phone calls, no wire transfers, no transaction fees and no penalty fees.

HOW TO GET STARTED

- Step 1:** Contact Northwestern Bank to set up a Cash Sweep Account or to convert an existing conventional checking account.
- Step 2:** Northwestern will work with you to confirm the ideal target balance that you need to manage your daily business, and any excess cash will be automatically swept daily into the insured sweep account.
- Step 3:** Deposit cash and start earning interest on your excess balances automatically! In most cases, the automatic sweep begins the same day you make your initial deposit.

BENEFITS OF A NORTHWESTERN CASH SWEEP ACCOUNT

- Competitive yields
- Seamless cash management
- FDIC insurance of up to \$100,000 for each depositor

