

# Automated Sweep Services

Put idle funds to work for your business.

The ability to effectively manage liquidity and optimize the use of cash can have a significant impact on overall profitability. Automated Sweep Account services from BBVA help you maximize daily cash positions and put formerly idle funds to work to limit short-term debt or generate additional returns. Experienced BBVA treasury management professionals will work with you to structure a sweep account that meets the unique requirements of your business, helping you put excess cash to maximum effectiveness.

## How it benefits your business

- Ensures investment of excess cash as soon as it becomes available
- Gives more control over borrowing costs
- Maximizes profitability



### Treasury Management Sweep Account Put your daily excess cash to good use

Designed to help you improve overall returns with minimal risk. We analyze your account activity to establish a target balance, and excess funds are automatically transferred each day into an FDIC-insured deposit account and swept back daily cover disbursements. Transfers are made only after all debits and credits have been posted, so you are fully invested.

- Insured to the maximum FDIC coverage limits
- Competitive rates of interest
- Tiered-rate structure



### Money Market Demand Account Sweep Earn interest on your surplus cash

Allows you to link BBVA Analyzed Checking to an FDIC-insured high-yield money market savings account. Each day, surplus funds above your maximum target balance are automatically swept into the money market account, maximizing your returns. You can also establish a minimum target balance in your checking account to earn credits that help offset service fees. Should your checking balance fall below the minimum, funds are automatically transferred back to restore the target balance.

- Insured to the maximum FDIC coverage limits
- To comply with federal regulations, only six withdrawals are permitted each month
- Sweep activity is shown on month-end analyzed checking statement



### Goldman Sachs Money Market Mutual Funds When yield and diversification are driving forces

Customers seeking broader diversification have the option of sweeping their excess cash into a choice of money market mutual funds that invest in taxable and tax-free U.S. treasuries: Financial Square Government Fund, Financial Square Treasury Instruments Fund, and Financial Square Treasury Solutions Fund.

- Funds are available to U.S. customers only
- Choice of three investment share classes
- Not a Deposit. Not FDIC insured. Investments may lose value.



# Automated Sweep Services



## Automated Credit Account Sweep<sup>1</sup> Cover your debt and reduce fees

Large companies with multiple accounts or payments that vary widely day-to-day can gain more effective control over short-term debt by linking their BBVA DDA to a commercial line of credit. The automatic credit sweep draws down only what is needed to cover outstanding debt, minimizing borrowing and interest expenses and maximizing your return on working capital.

- Reduces interest expense
- Automatically transfers funds as needed
- Ensures maximum utilization of funds

<sup>1</sup>Sweep-eligible credit options vary and are subject to prior approval

## Let's get started

To learn more about how BBVA Automated Sweep Services can put idle funds to work for your business, visit us at [bbvausa.com/commercial/treasury-management](https://bbvausa.com/commercial/treasury-management) or call [1-888-558-7568](tel:1-888-558-7568).

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