

# Are You Overpaying Your Bank?

Clients are faced with two challenges when it comes to their strategic bank relationships... "Where to focus energy for a maximum return and how to negotiate these discounts in order to not disrupt the symbiotic relationship". You need their credit, products and advisory services, but are you paying too much?

## WHERE WOULD YOUR COMPANY FIND BANK SAVINGS?

There are five key treasury management categories of bank revenue that offer significant opportunity:



Analysis Fees



Earnings Credit Rate



Investment Rates



P-Card Rebates



Merchant Card

✓ Ideal Candidates

For-profit and non-profit companies with \$150 million or more in revenue

## IS IT A LENGTHY AND INVOLVED PROCESS?



IT'S REALLY NOT. Anticipate a 2-3 week turnaround for typical project results as demand for your team's time and resources are minimized by TMA providing profitability reporting and bank correspondence.

Real Estate Investment Trust - \$1.46MM

National Healthcare Provider - \$1.28MM

Non-Profit Humanity Group - \$1.10MM

National Restaurant Chain - \$1MM

Client savings range from 15% to 60%

98% Success Rate ✓

## SO HOW DOES IT WORK?



ONCE WE RECEIVE YOUR STATEMENTS, we examine all areas for profitability and relationship value, analyzing both your *quantitative* and *qualitative* data.

There are dozens of categories of influence that dictate pricing, rates and your overall discount

## WHAT CAN YOU EXPECT?

- ✓ Never require you to switch providers for savings
- ✓ Proactively provide win-win solutions for your banks
- ✓ Appreciate the advisory relationship you have with your bank
- ✓ Client retains 100% control of the timing, process and communications



Companies constantly face pressure to reduce operation expenses. But that's difficult to do when you don't know if you are overpaying nor do you want to upset the symbiotic relationship you've established for credit. Your bankers have worked to create "trusted advisor" relationships so surely you are fine right? 97% of companies can still find additional fee reduction or rate enhancements without disrupting the rest of their banking relationship

