

Principal Bios

Layne Nunes | 713.870.7070 | lnunes@treasurymanagementadvisors.com

Mr. Nunes is the developer and creator of TMA's "four index" pricing system. He is a seasoned veteran in the financial services industry with over 20 years treasury management solutions and bank pricing experience. Mr. Nunes is a multi-year Presidential Sales Award winner at both Bank of America and Wachovia Bank, NA. Having managed Fortune 100, middle market and commercial real estate portfolios, his experience positions him as a client advocate within the banking industry. Previous roles include Houston Treasury Market Leader and Senior Vice President, Treasury Management Sales for Wachovia Bank. During his tenure he had responsibility for building the treasury portfolio for the de novo regions of Houston and Dallas. Mr. Nunes holds a Bachelor of Arts in Speech and History from Houston Baptist University and completed graduate studies at Sam Houston State and Dallas Baptist University.

Annette Cox, CTP | 214.797.0789 | acox@treasurymanagementadvisors.com

Ms. Cox is an experienced consultant of working capital and treasury management optimization for corporate entities and banks. Her previous roles include serving as Regional Sales Manager and Senior Vice President, Treasury Management Services for BBVA Compass Bank where she had national responsibility for leading program management and treasury and deposit sales to the Real Estate industry. Ms. Cox lead teams and worked in treasury management and relationship management at Bank of America, JP Morgan Chase and Washington Mutual for over 20 years, as well as corporate practitioner experience for 10 years. She holds a Bachelor of Science in Finance from UT Dallas School of Management. Ms. Cox became a permanent Certified Cash Manager in 1993 and now is a Certified Treasury Professional. She is an active board member of the Dallas Association for Financial Professionals.



The Facts

- Companies reconcile their account analysis fees on average once every 3 years.
- Banks and relationship teams only review account analysis fees when prompted by “you” the client.
- Based on TMA’s history, a third of account analysis statements contain billing errors.
- Merchant services have many hidden fees and unexpected charges that are impossible to reconcile.

Banking Paradigms

The treasury marketplace has never been more challenging. Each bank bundles their respective treasury services differently and ambiguous line items tend to create uncertainty around which treasury services are truly necessary. The myriad of merchant service fees is an even greater challenge to evaluate and compare. Today’s banker is compensated for selling more services and finding new relationships — zero incentive for delivering solutions that will reduce bank fees. “Credit dependency” also mandates higher pricing rather than “relationship pricing”. In summary, unmotivated bankers, thousands of pricing codes and the lack of bank wide pricing uniformity has created a dilemma for even the most sophisticated of treasury clients.

Services

- Robust account analysis and merchant statement audits
- Treasury management price benchmarking
- Complete treasury process review and bank relationship evaluation
- Dynamic outsourcing partner for new bank implementations, bank bids, and RFP’s

We operate strictly on a contingency basis:

No Bank Savings = No Fees!

TMA clients have realized an average of **25% reduction**
in annual bank service charges.

Company Overview

Treasury Management Advisors are the only consultants in the marketplace with primary and regional bank experience; thus, we provide an inside knowledge of the various thresholds of bank pricing and net costs. Our team knows what is rational when seeking discounted treasury fees with a client’s bank. TMA maintains a 100% client reference rate and has targeted over \$3mm+ in bank savings since inception. Our treasury audit process reviews multiple pricing indices, TMA’s internal client pricing index and a proprietary index based on 100+ years of market intelligence. TMA then assists with bank negotiation for improved pricing and rates, audits monthly account analysis statements to ensure new fees are in place and provides monthly recaps of fee variances. In conclusion, this unique treasury expertise cannot be found via other consultants in the marketplace. Let 100+ years of treasury experience make a difference for your organization today!

Our Program is structured in three phases...

