



**Farmers & Merchants
Union Bank**

Business Banking: ACH Origination and Reporting

Electronic Credits, Debits and Reporting

Make your cash flow faster, more efficiently and more accurately with ACH Origination and Reporting from Farmers & Merchants Union Bank. The power of automated clearing house (ACH) allows you to conduct a variety of receivable and disbursement transactions from your office or even on-the-go.

Why ACH?

Send money fast without leaving your desk. You can complete ACH transfers right from your office or smartphone with Business Online Banking from FMUB.

ACH Credits allow you:

- ◆ **Direct Deposit of Payroll** - provide employees with direct deposit for payroll, regardless of where they bank
- ◆ **Eliminate Postage & Printing Expenses** - save time and postage by handling disbursements with ACH credit
- ◆ **Initiate Outgoing Transactions** - schedule disbursements such as vendor payments

ACH Debits allow you:

- ◆ **Collection of Receivables** - such as dues, rent collections or other preauthorized charges
- ◆ **Get Paid Faster** - by originating preauthorized charges and avoid returned checks

ACH Reporting allows you:

- ◆ **Streamline Accounting** - with export options through a central interface
- ◆ **Reduce Fraud Risks** - monitor and review automatically generated reports and records for all your ACH transactions
- ◆ **Research ACH Transactions** - search for specific transactions and review past transaction details

For more information, or to get signed up for ACH Origination services at Farmers & Merchants Union Bank, contact one of our friendly and knowledgeable bankers at 920.623.4000 or stop in to any one of our six convenient locations.

Columbus (Main)	Columbus	Fall River	Friesland	Juneau	Rio
159 W. James St. (920) 623-4000	104 Industrial Dr. (920) 623-7101	637 S. Main St. (920) 484-6505	114 W. Winnebago St. (920) 348-5141	198 S. Western Ave. (920) 386-2100	575 S. Lowville Rd. (920) 992-6100