Business Sweep Accounts

If your business accounts consistently experience excess cash flow or borrowing needs, you may want to consider setting up Sweep Accounts. This service allows you to automatically move funds between your deposit, loan, and interest bearing accounts, making your money work for you.

With sweep accounts you may:

* Manage excess funds automatically
* Reduce interest and service charge expenses
* Save time

Types of Sweep accounts include:

**Overdraft Protection**

This account type helps you avoid expensive overdraft fees by making automatic transfers from a business checking, savings, or line of credit when needed.

**Zero Balance Account**

This account type maintains a balance of $0.00 by automatically transferring funds from a master account. The transfer amount is only enough to cover the check(s) presented.

**Line of Credit**

Maintain a target balance in your business account with daily automatic moving of funds to and from a commercial line of credit.

To learn more, or to apply for a Sweep Account, please [**contact your local business banking expert**](https://www.justcallhome.com/BusinessBankingTeam).

**For more information on additional business services offered, choose a link below:**

* [**Online Business Banking**](https://www.justcallhome.com/BankOnline)

* [**Account Reconciliation**](https://www.justcallhome.com/business-account-reconciliation)

* [**Business Credit Cards**](https://www.justcallhome.com/business-credit-cards)

* [**Positive Pay**](https://www.justcallhome.com/PositivePay)

* [**Credit Card Processing**](https://www.justcallhome.com/CCProcessing)

* [**Manage Payables**](https://www.justcallhome.com/manage-payables)

* [**Manage Receivables**](https://www.justcallhome.com/manage-receivables)