



Enhancing Traditional Banking Services

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ZBA Bank Account  
Consolidation &  
Sub-Account Reporting  
Property Management  
Public Funds  
Medical/Health Care  
Retail

First Banking understands the demands and responsibilities associated with managing multiple ZBA (Zero Balance Account) bank accounts. FBS' ZBA Services provides reporting to supplement your Bank ZBA reporting services. By maintaining your deposits and payments in a bank ZBA account within a ZBA account relationship (with the ZBA transactions clearing to a master account nightly), this service identifies, daily, the ownership of the funds in the master account by ZBA account number. Optional Interest Allocation Services provide distribution of interest earnings on your "master" consolidated bank account to each "ZBA/sub-account" including 1099INT reporting.

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#### You Receive

- Master account balance breakdown by ZBA bank account number
- Reports processed on user defined frequency (daily, weekly, monthly, etc.)
- Optional fee and/or interest earnings allocation to each ZBA bank account

#### Reports

- Account History Ledger - details activity and balances for all ZBA
- Trial Balance Report - details the master account balance by ZBA
- Optional Interest Allocation Report - details the Monthly and YTD interest allocated to each ZBA
- Optional Transaction Summary Report - details credits and debits in a bank statement format to aid in the reconciliation of your account

We at First Banking are a group of individuals dedicated to providing the best service possible to your organization. Our company was founded in the real estate industry and have over 30 years *of experience* assisting organizations such as yours in providing timely, economic solutions to their escrow accounting and reconciliation needs.