

## Municipalities:

Municipalities are valuable clients. They can bring in stable, sticky core deposits, such as operating and escrow accounts as well as strong transaction volume and long-term contractual relationships.

### With ZEscrow You Can Offer Municipalities:

- 24/7 online access
- Online subaccount opening, closing and transfers
- Clear foldering system
- Reporting to the subaccount level
- Interest splitting, tracking and allocation
- Configurable compliance workflows to meet any requirement
- Administration of FEMA funds and Surety Bonds
- Online support center

### What municipalities look for in a banking partner:

- Minimal visits to the branch
- Reduction in cash handling
- Training support for staff
- Online banking tools
- Managing compliance and public transparency
- Easy to access reporting
- Clear delineation between subaccounts
- Interest splitting (as needed by state)
- Help with FEMA funds and surety bonds

**“This is so user friendly.  
I don’t have any questions,  
it just seems so easy.”**

**Municipality Prospect**  
\$8 Billion Bank Partner

