

Controlled Disbursement



ELIMINATE CHECK-CLEARING UNCERTAINTY

Take the guesswork out of planning when your payments will clear the bank. With Controlled Disbursement from Frost, you know exactly how much money you need in your disbursement account every business day. This accurate assessment of your daily cash position then allows you to maximize overnight investments or minimize short-term borrowings.

THE CONTROLLED DISBURSEMENT ADVANTAGE



Gain control over outgoing cash flow



Keep funds invested until checks arrive for payment



Eliminate overdraft charges by covering your check-clearing totals

HOW IT WORKS



View daily check presentment totals each morning online through Frost Connect, Frost's online banking service



Funds in an amount equal to your total disbursements automatically transfer from your funding account at Frost to the controlled disbursement account



Once the exact amount required to fund your disbursements is known, you can make sure you have sufficient cash in your Frost funding account to cover the checks presented against your disbursement account



Identify excess cash for investments or other needs

WE'RE HERE TO HELP

Controlled Disbursement is just one service offered by Frost's Treasury Management department that can help you manage your accounts more effectively and improve your cash position.

Call a treasury management representative Monday – Friday 7:00 am to 6:00 pm CST at (888) 481-0336 to learn how Controlled Disbursement can maximize your cash position.