



# Getting the Most of Your Invested Money

**C**urrent market trends and federal government adjusting rates shifted many clients' money market accounts. As a banker, it is my responsibility to make sure our clients are getting the most for their invested money. This is true for fees and surcharges which can affect earnings credit rates. To ensure that your money is working for you, talk to your banker.

When it comes to money, your banker or bankers are your best assets, if not your best friends. Fees and surcharges can hurt you more than interest earned. Any account, whether personal or business, has fees. Transactions have surcharges. The best way to avoid these costs is to read the fine print and ask your banker. These little costs are similar to "The Latte Factor," as coined by David Bach. Instead of spending a few dollars on coffee, in this case fees and surcharges, those dollars can earn interest.

Other ways to earn money can be handled by products that can minimize existing costs. For instance, instead of using a courier to handle deposits, use remote capture. It is the most talked about product in the banking industry. This product alone can save hundreds of dollars per month while it earns interest on daily deposits. Most companies bundle their deposits for a one-time bank visit, which has the advantage of managing deposits in one transaction. Remote capture allows a company to deposit immediately, without the delay of gathering each deposit at the day's end. A business can earn interest on the deposit within minutes. These are a few ways to start your business on the right track to financial success. As a business bank, it is crucial to see our clients' success quarterly and yearly. It is also crucial for our clients to see our success.

How do we measure our success? Of course, we measure our growth quarterly and yearly. We also measure how well we service our clients and their needs. Many of our clients have needs that extend beyond banking. For this are always willing to help.

For 2008, Surf City Bank's community involvement includes the annual Fourth of July parade, the Huntington Beach Police Officers Association annual golf tournament, the Kiwanis golf tournament, the Three One Marines fundraiser and our ongoing support for the Boys and Girls Club, the Huntington Beach Education Foundation, the Sunrise Rotary, the Soroptomist of HB and many others. This year is especially exciting because we are raffling off



our Fourth of July float to our non-profits. One of the organizations that we work with will get the chance to showcase itself in this year's Fourth of July parade. As a community member, actively participating is our success. We offer our expertise in banking to many of our clients and their organizations. Not only do we sponsor events, we get our feet wet. It is crucial for our staff to see our clients in action. We take a personal interest in their success.

Many banks offer great products, you need to find the right fit. When looking for a bank to handle your business and personal banking, look at all aspects of the bank; including rates, products, services and community involvement. Make sure they are interested in your success. **HB**

*Lisa Loughran is the executive vice president, divisional sales manager for Surf City Bank, where she oversees the business development and community relations. With over 20 years in both the saving and commercial banking industry, she continues to support her community by being actively involved in leadership programs throughout Huntington Beach. Ms. Loughran is a mother who feels that the most important this in life aside from her family is making a difference in her community and world.*