

By Diane Heyden



# Improve Business with the Right Bank

An important component to a successful business is your banker. Your banker is your partner and as such, you should be working together for the betterment of your business. At a time when financial success is crucial for the fourth quarter and end-of-year results, utilize the most important asset - the bank.

The right bank and banker can assist in monitoring and evaluating cash flow, mapping out a financial plan both long and short-term, and providing financing tailored specifically for your business. But this all comes with a close and healthy relationship with the bank.

"Have a close relationship with your banker," said Keith Lowe, of Entrepreneur.com. "Don't make the mistake of treating your banker as an outsider; treat him or her as a partner, and send them frequent financial reports. The more a banker knows about your business, the more confidence he will have in you, and the more willing he/she will be to help out if you get in a cash crunch." As a local bank, it is important to have close relationships with our clients. Keeping an eye on cash flow can become a full-time job, so most banks offer time-efficient banking solutions, like Remote Deposit Capture and online banking, which gives the client more freedom to bank on their terms. Every bank offers an array of services; it is to your business' benefit to access them.

Remote Deposit Capture is one of the banks' exciting new tools that allow business owners to make deposits directly from their office. This product enhances the client's efficiency and cuts costs by eliminating such items as photo copies of check deposits and trips to the bank, where time is more valuably spent building your business or servicing your clients.

When it comes to managing money today, tomorrow and five years from now, financial planning is crucial. Because business banking is the heart of most locally based banks, many services are tailored to their needs. Getting assistance with the financial success of your business is your banker's commitment.

The smartest tool is managing a line of credit from your bank for those unexpected shortfalls. The best time to get the line of credit is before the unexpected occurs. **HB**

*Diane Heyden is the President of Surf City Bank, a division of South County Bank. To learn more about the unique financial incentives and banking services Surf City Bank has to offer, contact Surf*



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