

## **Master Treasury Services Agreements**

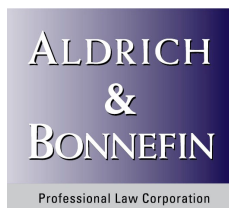
**D**oes your institution offer commercial banking services, such as online banking and cash management, remote deposit capture, ACH, funds transfers or even lockbox services? These and other commercial service agreements can be combined into one “Master Treasury Services Agreement” that includes all of the general terms and conditions and then incorporates separate addendums for each possible service.

A Master Agreement also allows the institution to more easily add at any time commercial banking services requested by a customer by simply adding a new service addendum. There is no need to restate all of the general terms in separate agreements for each new service because the customer has already agreed to them in the Master

***There are a number of benefits to creating and using a Master Agreement:***

- ***Increases Customer Service:*** Customers only need to sign one Master Agreement to cover all of their services rather than repeatedly signing multiple service contracts.
- ***Reduces Compliance Time:*** Employees can more easily track the various services selected for any given customer since there is only one Master Agreement that needs to be retained.
- ***Saves Legal Expenses:*** It takes less time to draft and amend a service addendum than it does for a standalone agreement.

Financial institutions interested in more information on converting their commercial service agreements over to a Master Treasury Services Agreement should contact **Keith Forrester** or **Anne McEvilly** at **949.474.1944** or **KForrester@ABLAWYERS.COM** or **AMcEvilly@ABLAWYERS.COM**.



**The Banking & Business Law Firm**

www.ablawyers.com 949.474.1944

18500 Von Karman Ave., Suite 300, Irvine, California 92612