

TREASURY NEWSLETTER

Now *that's* smart banking.



Through focused and effective use of technology, decades of combined expertise, and a service-minded Treasury team, Pegasus Bank provides all the tools and resources you need to run your business, whether you're just getting started or operating an established company. We want to be more than your bank – we want to be your business partner for years to come.

CYBERSECURITY NEWSLETTER

Pegasus Protects.

[DOWNLOAD](#)

Cybersecurity is a threat that is with us year-round. All digital citizens and businesses must protect their computers and networks as a shared global responsibility in which everyone plays a critical role in promoting safe computing. By doing your part, fraudsters can be prevented from gaining access to your online accounts, personal information, and money.

Focus on Technology

Our Treasury team is constantly exploring new, innovative and secure ways to use technology and digital tools to power your business' financial needs.

- **Treasury Management System (TMS):** Our TMS is modern, user-friendly and intuitive.
- **Mobile App:** We recently rolled out a new, convenient mobile app with options for clients to transact with us from their mobile devices. This facilitates mobile remote deposit capture (RDC) and payment approvals from anywhere, anytime.
- **QuickBooks Integration:** Pegasus Bank Treasury Management clients can integrate their QuickBooks functionality with our TMS platform, with Direct Connect and Express Web Connect. Both of these features integrate seamlessly, allowing you an automated way to download your company's TMS banking transactions into QuickBooks.
- **Wire File Upload:** For clients who initiate high volumes of wire transfers, TMS has recently been enhanced to allow for Wire File Upload. With this functionality, TMS users can upload multiple wires at once from a CSV file. We can activate this feature for existing TMS customer companies and users.
- **BAI2 Reporting:** TMS has also recently been enhanced to allow for the ability to download the following TMS reports in BAI2 format: Current Day Balance, Prior Day Balance, Date Range Balance, Current Day Transaction, Prior Day Transaction, and Date Range Transaction.



For more information on any of these enhancements, call us at 214-353-3085 or e-mail us at tm@pegasusbankdallas.com.

Products & Services

- Positive Pay is a fraud detection service that allows you to upload issued check information, which we then match to checks clearing your account. We will notify you of any exceptions so you can make decisions quickly.
- Automated Clearing House (ACH) capabilities provide flexible options for originating entries along with expert staff to assist in the implementation and ongoing technical and practical support of your program. Benefits of using ACH in your disbursement or payables strategy include:
 - More predictable settlement and cash flow
 - Reduced potential for lost checks and fraud expenses
 - Increased payee satisfaction through prompt payment
- With ACH Blocking and Filtering you can prevent ACH debits from posting to your account, or establish parameters for allowable debits such as sender, dollar amount or dollar range.
- Merchant Services include a full suite of payment options for your customers including credit and debit cards, checks, gift cards and BancCard payment processing systems.
- Corporate Credit Cards provide important expense management tools, EMV smart chip technology for added security and mobile purchasing capability. We have a variety of options available.
- Pegasus Insurance Consultants provide risk management solutions for commercial and personal insurance needs as well as employee benefits programs.

Non-deposit products including those offered through Pegasus Insurance are not FDIC insured, not bank guaranteed and may lose value.

More on Automated Clearing House (ACH)

Pegasus Bank is required to provide our clients, at least annually, a link to the National Automated Clearing House Association (NACHA) rulebook ("Rules"). The NACHA Rules govern the proper use of the ACH network and a new rulebook is published each January. For those of you who use our ACH service, you have agreed to comply with all applicable ACH rules in the creation and transmission of ACH transactions. You can learn more about the rules [here](#).

For free access to a read-only copy of the NACHA Rulebook, please register on the NACHA website as a basic user at <http://www.achrulesonline.org/>. The Rulebook will help you answer any questions you may have regarding ACH transactions. The website will also provide you with updated rules and regulations as they become effective throughout the year. We also make information on all updates to the Rules available on our website under the ACH Origination section.

Of particular interest to Pegasus Bank ACH clients is a recent NACHA rule change that expanded the Same Day ACH processing window. Effective March 19, 2021, Pegasus Bank's cut-off time for Same Day ACH moved from 11 a.m. to 2:00 p.m. CT, allowing you more flexibility in originating ACH items.

NACHA members recently approved a measure to increase the per-payment maximum from the current \$100,000 to \$1 million, effective March 18, 2022. It will apply to all eligible Same Day ACH payments, including credits and debits for both businesses and consumers.

ACH Network Sees Record Growth in 2020 to 26.8 Billion Payments | NACHA

26.8 billion

Payments made on the ACH Network in 2020, an increase of 8.2% over 2019

\$61.9 trillion

Value of ACH payments in 2020, an increase of 10.8%

2 billion

New payments added in 2020 (a record number) with the highest growth rate since 2007.

6 years

Consecutive years that payment volume grew by more than \$1 billion

8 years

Consecutive years that value grew by more than \$1 trillion

347 million

Number of Same-Day ACH transactions in 2020, an increase in volume of 39% over 2019

\$460 billion

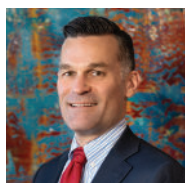
Total value of Same-Day ACH payments in 2020, an increase of 86% over 2019

2021 - 2023 Federal Reserve Holidays:

	2021	2022	2023
New Year's Day	January 1	January 1*	January 1
Birthday of Martin Luther King	January 18	January 17	January 16
President's Day	February 15	February 21	February 20
Memorial Day	May 31	May 30	May 29
Independence Day	July 4*	July 4	July 4
Labor Day	September 6	September 5	September 4
Columbus Day	October 11	October 10	October 9
Veterans Day	November 11	November 11	November 11*
Thanksgiving Day	November 25	November 24	November 23
Christmas Day	December 25*	December 25*	December 25

**When a federal holiday falls on a Saturday the bank will be open the preceding Friday. When the holiday falls on a Sunday, it is usually observed on the following Monday.*

Our Treasury Management team has a combined experience of more than 50 years and a service mindset.



Matt Davies
Director of Treasury Management

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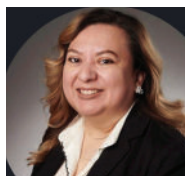
Matt Davies joined Pegasus Bank in 2020, and has more than 23 years of banking, payments and product management experience. Matt holds a bachelor's degree from William Jewell College, in Liberty, Missouri, and is a graduate of the Graduate School of Banking at the University of Wisconsin, Madison.



Amber Neroes
Vice President

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Amber Neroes has been with Pegasus Bank since 2015, and has served in several roles including teller and personal banker before becoming a Treasury Management officer. Amber holds a bachelor's degree from Boise State University and a master's degree from Texas A&M Commerce.



Elisa Arellano
Assistant Vice President

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Elisa Arellano joined Pegasus Bank in 2019, bringing with her 21 years of experience in banking and Treasury Management at another local financial institution. Elisa is bilingual, speaking both English and Spanish, and, in addition to her Treasury Management responsibilities, serves as an international banking specialist.



Kailey McCaw
Assistant Vice President

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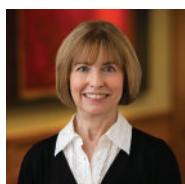
Kailey McCaw joined Pegasus Bank in 2018 as a personal banker, and joined the Treasury Management team in 2020. She received a bachelor's degree from The University of Texas at Tyler, and holds the Series 6, 7 and 63 licenses.



Justin Fitzgerald
Digital Banking Manager

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Justin Fitzgerald has been with Pegasus Bank since 2017. In addition to his responsibilities as part of the Treasury Management team, Justin is also responsible for the oversight of the bank's consumer online banking platform.



Missy Pearcy
Senior Vice President

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Missy Pearcy has been with Pegasus since its founding. She is a graduate of The University of Arkansas.

Contact Us: Need Help? Feel free to contact the Pegasus Bank's Treasury Management department at 214.353.3085. This will ensure your phone call will get routed properly. Or if your question is not urgent, please email us at: tm@pegasusbankdallas.com.



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