



# MONEY MARKET SWEEP

## Generate income on excess cash while retaining full liquidity.



### Strategic cash deployment

- Select a money market mutual fund that aligns with your capital deployment strategy and puts your cash to work.
- Adjust your target balances and fund choices as your needs change.



### Key benefits

- Automated process — all sweeps are made without any additional action on your part.
- Preserve capital and maintain liquidity.
- Maximize investment income by maximizing cash invested.
- View your cash balances and dividends earned online via Banc of California Business Online.



Bank account



Sweep account



Fund

### How it works

Excess balances in your designated Banc of California account are swept into a preselected money market mutual fund of your choice to earn dividends. Funds are automatically swept back to your designated account if your Banc of California account balance falls below the target.

## Funds

Our program offers U.S. government- and Treasury-backed money market mutual funds that preserve capital and maintain liquidity.

### Treasury

U.S. Treasury securities maturing in 397 days or fewer; repurchase agreements fully collateralized by U.S. Treasury securities.

### Government

U.S. Treasury and government securities maturing in 397 days or fewer; repurchase agreements fully collateralized by U.S. Treasury and government securities.

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## FREQUENTLY ASKED QUESTIONS

### 1. What is a money market sweep account?

A money market sweep account automatically invests your excess cash into a money market mutual fund of your choice, allowing you to earn dividend income while maintaining full liquidity.

### 2. How does it work?

Each day, excess balances in your designated Banc of California account are swept into your preselected money market mutual fund to earn dividends.

If your Banc of California account balance falls below the target balance, money will be swept back from the fund to cover any deficits.

### 3. What is a target balance?

The target balance, selected by you during account opening, is the minimum amount of money maintained in your designated deposit account.

### 4. Are there minimum balance requirements to enroll?

No.

### 5. Are the money market sweep accounts FDIC insured?

No, they are not insured by the FDIC; are not guaranteed by the institution; and are subject to investment risks, including possible loss of the principal invested.

### 6. Can I view my money market sweep account within Business Online?

Yes, it will be visible in the Insured Sweeps/Investment section.

### 7. Can I directly transact from my money market sweep account?

No, it is a non-transactional account.

All transactions will be processed through your designated Banc of California account.

To learn more about our products and services, please visit our website: [bancocal.com](https://www.bancocal.com)



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