



### EXPERT BANKING ADVICE FOR YOUR SMALL BUSINESS

# How Online Banking Can Save You Hours Every Week

**By Bob DeAlmeida**  
*President / CEO, Hamilton Bank*

It's simple. The more banking you do online, the more time you save. That's time to spend growing your business, serving your customers or making it home in time for dinner with your family.

Worried about security? Over the years, the banking industry has spent billions of dollars to create multiple layers of security within online banking. These days, online banking is even more secure than traditional banking. Be sure to keep your accounts safe by keeping IDs and passwords private and changing passwords regularly.

Start small. Sign up when you open your accounts to access your accounts online. Day-to-day you can easily check your balance and make transfers between accounts. You can see checks as they are deposited and funds as they are withdrawn, in real time. There's no longer a need to manually reconcile accounts. Instead, you can access several months to several years of transactions wherever you are. You can even link your accounts to accounting software, like QuickBooks.

As you get more comfortable with online banking, begin to pay your regular monthly bills online. It takes just minutes, with no writing checks, buying stamps or trips to the post office. At Hamilton our business customers can even designate certain individuals to administer particular aspects of their online accounts. For example, you can allow your bookkeeper to pay the bills from an online checking account, but she wouldn't be able to access the business savings account.

What may be the biggest time saver of all is Remote Deposit Capture (RDC). RDC lets you deposit checks into your business checking account while sitting at your computer. Imagine

the time you'll save by not having to physically go to the bank, wait in line, and wait for the checks to be processed. If you're a customer at Hamilton Bank that isn't using RDC, contact any one of our locations to see how easy it is.

Online banking will change the way you bank, in a very good way. All your transactions are available to you and your designated staff, 24/7. You're no longer constrained by bankers' hours, which are typically the most important hours for your business. As a business owner, you have full control and absolute convenience. Don't give those precious hours away.

#### ABOUT BOB DEALMEIDA



Bob DeAlmeida is president and CEO of Hamilton Bank, which operates five Maryland locations and meets the complete banking needs of small businesses, retailers, consumers, and homeowners across Greater Baltimore.

#### MORE INFORMATION

Connect with a small business banker at Hamilton Bank.

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