

# Ozark Foodservice Logistics LLC relationship proposal

Riverstone Community Bank prepared this short review to make the next banking conversation practical: what may be needed, what to review first, and how to move quickly without creating

DEPOSIT POTENTIAL

**\$664K**

ANNUAL FEES

**\$2K**

TOTAL POTENTIAL

**\$2.7M**

## RECOMMENDED SOLUTIONS

- Money market / ICS: Gives the customer a safe liquidity option for larger balances without turning the conversation into rate-only shopping.
- Treasury: Supports the cbo conversation implied by the current signal.
- Business credit card: Provides spend control and a lightweight expansion conversation after the operating account is opened.
- SBA / commercial lending review: Creates a lender handoff when source signals indicate expansion, equipment, or working capital needs.

## NEXT STEPS

- Confirm the right business contact and decision process.
- Complete a short discovery conversation with the assigned banker.
- Review account, treasury, lending, or mortgage options that fit the verified need.
- Document next steps, timelines, and product owners after the meeting.

## DISCLOSURE

This one-pager is a relationship-service discussion aid. It is not a credit offer, mortgage preapproval, rate quote, or guarantee of product availability.

# Ozark Foodservice Logistics LLC banker prep

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## PRE-CALL BRIEF

- Ozark Foodservice Logistics LLC is a critical priority CBO action owned by Alex Chen.
- Product count: 2 | Average daily balance: \$1.5M
- Product lead: Money market, Treasury, Cards, Lending review.
- Dollar basis: Bank-owned internal extract preview using hashed account IDs only.
- Source proof: Sanitized core relationship extract; observed May 27, 2026 demo extract; confidence Demo.

## DISCOVERY QUESTIONS

- What has changed in balances, payments, maturity timing, or product usage since our last review?
- Which parts of the relationship are still outside the bank today?
- Would consolidating deposits, treasury, lending, or cards reduce friction for your team?
- What changed recently that makes Ozark Foodservice Logistics LLC worth reviewing now?
- Who else on your team should be involved before we recommend account structure or treasury services?

## MANAGER APPROVALS

- Manager escalation: High-value internal relationship should not age without a banker outcome.
- Deposit pricing or liquidity exception: Larger deposit or liquidity conversation may need pricing discipline.
- Lending / mortgage handoff: Proposal includes a lending, mortgage, or referral conversation.
- CRM attribution: Meeting package generated; next stage should be measurable.

## WHAT NOT TO SAY

- Do not imply private competitor knowledge or claim the bank knows where the company currently banks unless the source explicitly proves it.
- Do not promise approval, a specific rate, or guaranteed product availability.
- Do not use source data for credit eligibility, prescreening, or adverse-action language.
- Do not call a record labeled Direct-mail only, Needs review, or Do not contact until the allowed channel is clear.