

Southwest Arkansas Surgical Supply 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

\$603K

ANNUAL FEES

\$2K

TOTAL POTENTIAL

\$1.9M

RECOMMENDED SOLUTIONS

- Treasury: Supports the bdo conversation implied by the current signal.
- Business credit card: Provides spend control and a lightweight expansion conversation after the operating account is opened.
- Merchant services: Connects card settlement to the operating relationship and creates another sticky service line.
- Credit line: Supports the bdo conversation implied by the current signal.

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.

Southwest Arkansas Surgical Supply banker prep

Morgan Avery | BDO | Pulaski County | Core Intelligence

PRE-CALL BRIEF

- Southwest Arkansas Surgical Supply is a critical priority BDO action owned by Morgan Avery.
- Only one product on file | Relationship age: 41 months
- Product lead: Treasury, Cards, Merchant, Credit line.
- 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

- Where will operating deposits, card settlement, payroll, and vendor payments run when activity starts?
- Who is helping you choose account structure and fraud controls?
- Would it be useful to compare a simple local setup against what you already have?
- What changed recently that makes Southwest Arkansas Surgical Supply 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.
- Treasury pricing / implementation: Treasury services appear in the recommended package.
- 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.