

Ozark Foodservice Logistics LLC switch packet

Riverstone Community Bank switch plan for Ozark Foodservice Logistics LLC

SWITCH READINESS

41/100

TARGET DEPOSITS

\$664K

RISK ALERTS

3

WHAT WE WILL HANDLE

- Coordinate operating account opening, signer workflow, and documentation checkpoints.
- Build the treasury setup checklist for ACH origination, Remote deposit capture, Positive pay, Wires.
- Track payroll, merchant settlement, RDC, ACH, wire, sweep, and fraud-control cutovers so nothing stalls quietly.
- Keep the banker, treasury operations, branch/platform, and manager approval owners aligned until funding is complete.

WHAT WE NEED FROM YOU

- Primary business contact, authorized signers, beneficial ownership details, and preferred implementation timeline.
- Current payment routines: payroll, ACH, wires, check issuance, remote deposits, merchant settlement, and fraud controls.
- Target opening deposit, expected operating balance, and any liquidity or insured-cash preferences.
- A short weekly check-in until deposits, treasury products, and settlement activity are live.

CUSTOMER-SAFE DISCLOSURE

This switch packet is a relationship-service planning aid. It is not a credit offer, rate quote, mortgage preapproval, or guarantee of product availability. Final services, pricing, limits, and approvals follow normal bank review.

Ozark Foodservice Logistics LLC implementation timeline

Alex Chen | Treasury | Benton County | Core Intelligence

TIMELINE

- Day 0: Discovery call, signer list, product scope, and banker-owned next steps (Alex Chen)
- Days 1-3: Operating account package, documentation, and pricing/exception review if needed (Branch / Platform)
- Days 4-10: Treasury setup: ACH, RDC, positive pay, wires, sweep, merchant, payroll, and fraud controls as applicable (Treasury Ops)
- Days 11-14: First funding, first file or settlement test, and conversion-risk review (Banker + Treasury Ops)
- Day 30: Post-conversion relationship review and value tracking (Alex Chen)

TREASURY SETUP

- ACH origination: Required; Prepare ACH agreement, exposure limit review, originator setup, and file-transmission testing.
- Remote deposit capture: Required; Order or assign scanner, configure user entitlements, and schedule first-deposit test.
- Positive pay: Required; Set file format, exception cutoff, dual-control users, and first exception review.
- Wires: Required; Configure wire limits, approval authorities, callback rules, and user entitlements.
- Sweep / ICS / CDARS: Required; Review liquidity structure, pricing discipline, sweep parameters, and ICS/CDARS eligibility.

CONVERSION RISK ALERTS

- Payroll not moved after 14 days. Confirm provider, next pay date, funding account, prenote requirements, and parallel-run owner.
- Merchant settlement still going to prior bank. Collect processor statement, settlement-account instructions, and first-batch verification date.
- Deposits opened but treasury not activated. Hold a banker and treasury ops checkpoint before calling the relationship fully converted.
- High-value relationship stalled before funding. Escalate to manager, confirm opening deposit date, and document blocker in CRM.

BANKER AND OPS OWNERS

- Banker: Confirm decision makers and switching trigger
- Banker: Send customer switch packet
- Treasury Ops: Open treasury implementation lane
- Branch / Platform: Prepare operating account opening
- Treasury Ops: Schedule first-file and first-settlement tests