



## SUPERCHARGE YOUR SAVINGS:

# How a Cash Management Account Can Help Maximize Your Interest

If you're like most businesses, your cash is probably in some combination of:

①

**WORKING CAPITAL**  
*in a checking account*

②

**RESERVES**  
*in a savings account*

③

**LONG-TERM  
INVESTMENTS**

The issue with keeping cash in checking and savings accounts is that they didn't pay much interest for years. And even though the federal funds rate skyrocketed in recent months, bank yields haven't.

Thankfully, there's a solution available to earn more: *A Cash Management Account*. With one, you can own money market funds and treasury bills to maximize interest rate yields on your reserves. You can deposit or withdraw at any time as cash needs change.

## BENEFITS

- + Rates often closely reflect the federal funds rate
- + No FDIC \$250k Limits
- + Daily liquidity on the money market with no restrictions or fees on withdrawal
- + Government Bonds are backed by the full faith and credit of the US Government with no limits
- + Treasury Bond interest is exempt from California state-tax
- + Treasuries can be liquidated within 3 business days

**FOR MORE INFORMATION, CALL US TODAY.**

**Sweeney & Michel** LLC

FINANCIAL PLANNING & INVESTMENT MANAGEMENT

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