



Modernizing Cash Flow: Treasury Management and Lending Strategies for Apartment Owners



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WELCOME & INTRODUCTIONS



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Waterford Bank's Treasury Management and Commercial Lending teams have partnered to help apartment owners modernize their operations.

Today you'll learn:

- How to improve rent collection efficiency
- Reduce fraud risk
- Optimize cash flow for your properties.



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INDUSTRY LANDSCAPE & PAYMENT TRENDS

01

Payment Evolution

The rent payment landscape has transformed dramatically—from paper checks to ACH to fully digital platforms. Today's tenants expect seamless digital convenience.

02

ACH & Digital Growth

ACH and recurring payment adoption continues to surge as property owners recognize faster fund access, reduced processing costs, and improved tenant satisfaction.

03

Persistent Challenges

Despite progress, challenges persist: manual inefficiencies drain resources, payment delays impact cash flow, and fraud risks continue rising across the industry.





TREASURY MANAGEMENT FUNDAMENTALS

Core treasury management components help apartment owners streamline operations, protect assets, and optimize cash flow efficiency.

01

**Collections: ACH,
Lockbox, Remote
Deposit Capture**

03

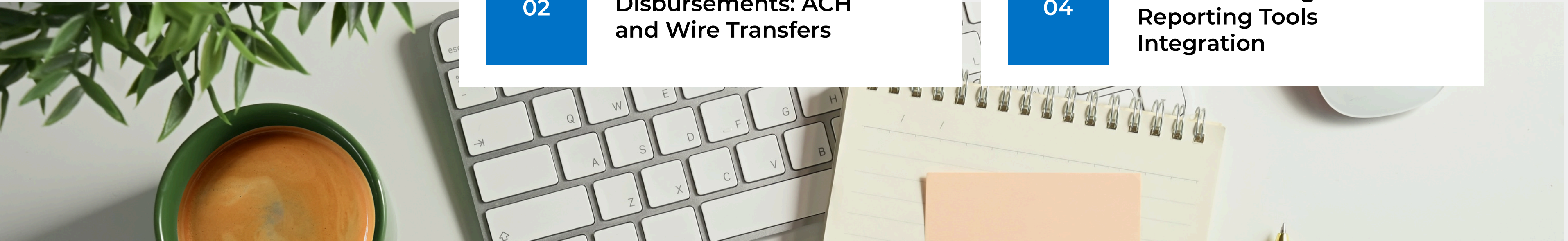
**Fraud Prevention:
Positive Pay & Account
Controls**

02

**Disbursements: ACH
and Wire Transfers**

04

**Online Banking &
Reporting Tools
Integration**





BANKING + LENDING PARTNERSHIP STRATEGIC CASH FLOW ALIGNMENT

Understanding the interplay between treasury management and lending is essential for apartment owners seeking to maximize property performance and financing potential.



Cash Flow is King Beyond Property Value



NOI Quality & Stability Drive Lending Decisions



Leverage, Equity & Sponsor Strength Matter



CASE STUDY 1: ACH RENT COLLECTION TRANSFORMATION



01

Before: Manual Check Processing

Paper checks with manual posting, delayed fund availability, high administrative burden, and inconsistent cash flow timing for property owners.

02

After: ACH & Real Time Payments

Faster access to funds, significantly reduced administrative time, improved tenant payment experience, and predictable cash flow with automation.

CASE STUDY 2: FRAUD PREVENTION WITH POSITIVE PAY

Check fraud and altered check use is on the rise, threatening apartment owners with significant financial losses and operational disruption.



Problem: Rising Check Fraud & Altered Checks



Solution: Positive Pay with Exception Handling



Results: Reduced Risk with Enhanced Control & Visibility





CASE STUDY 3: LOCKBOX FOR SCALED COLLECTIONS

01

Problem

Managing high volume payment processing across large apartment portfolios with hundreds of units and multiple properties creates significant administrative burden.

02

Solution

Bank-managed lockbox processing handles incoming payments at scale, with professional mail handling, check processing, and automated deposit posting.

03

Results

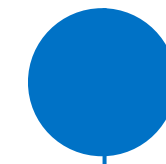
Accelerated deposit timing gets funds available faster. Reduced internal workload frees staff for higher-value tasks. Streamlined reconciliation simplifies accounting.



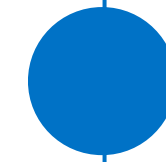


TECHNOLOGY & ONLINE BANKING EXPERIENCE

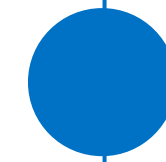
Waterford Bank's treasury technology platform empowers apartment owners with powerful tools to manage cash flow efficiently. From intuitive payment initiation to real-time reporting, our digital solutions provide the visibility and control you need to optimize operations.



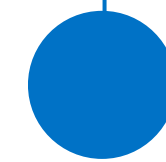
**Payment Initiation:
ACH & Wires**



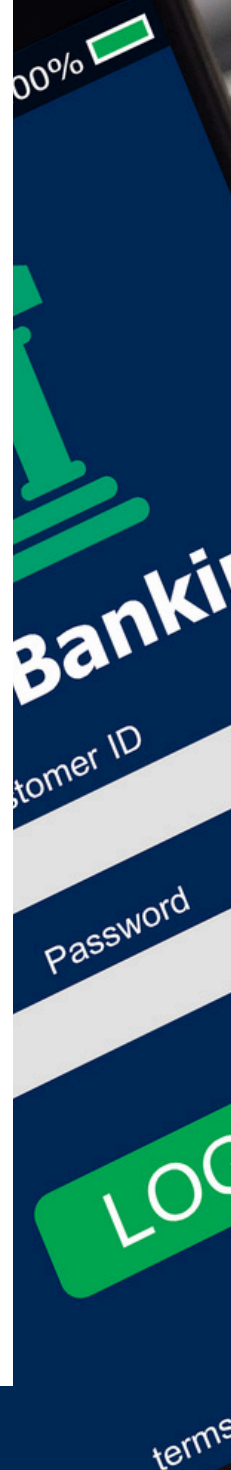
**Reporting Dashboards &
Real-Time Alerts**



**Mobile & Remote Access
Capabilities**



**Full Visibility Into Cash
Position & Ease of Use**





4 KEY TAKEAWAYS FOR APARTMENT OWNERS

Remember these four essential points as you modernize your treasury management and lending strategies for your apartment portfolio.

01

Modern Payment Methods Improve Cash Flow Predictability

03

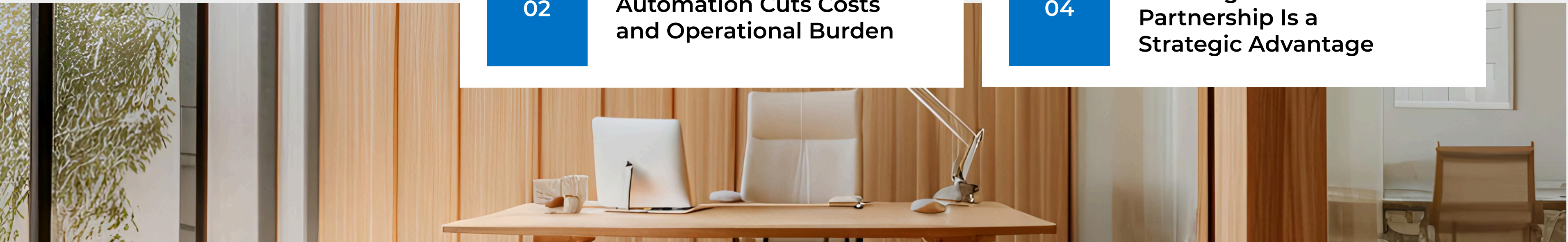
Fraud Prevention Is Essential, Not Optional

02

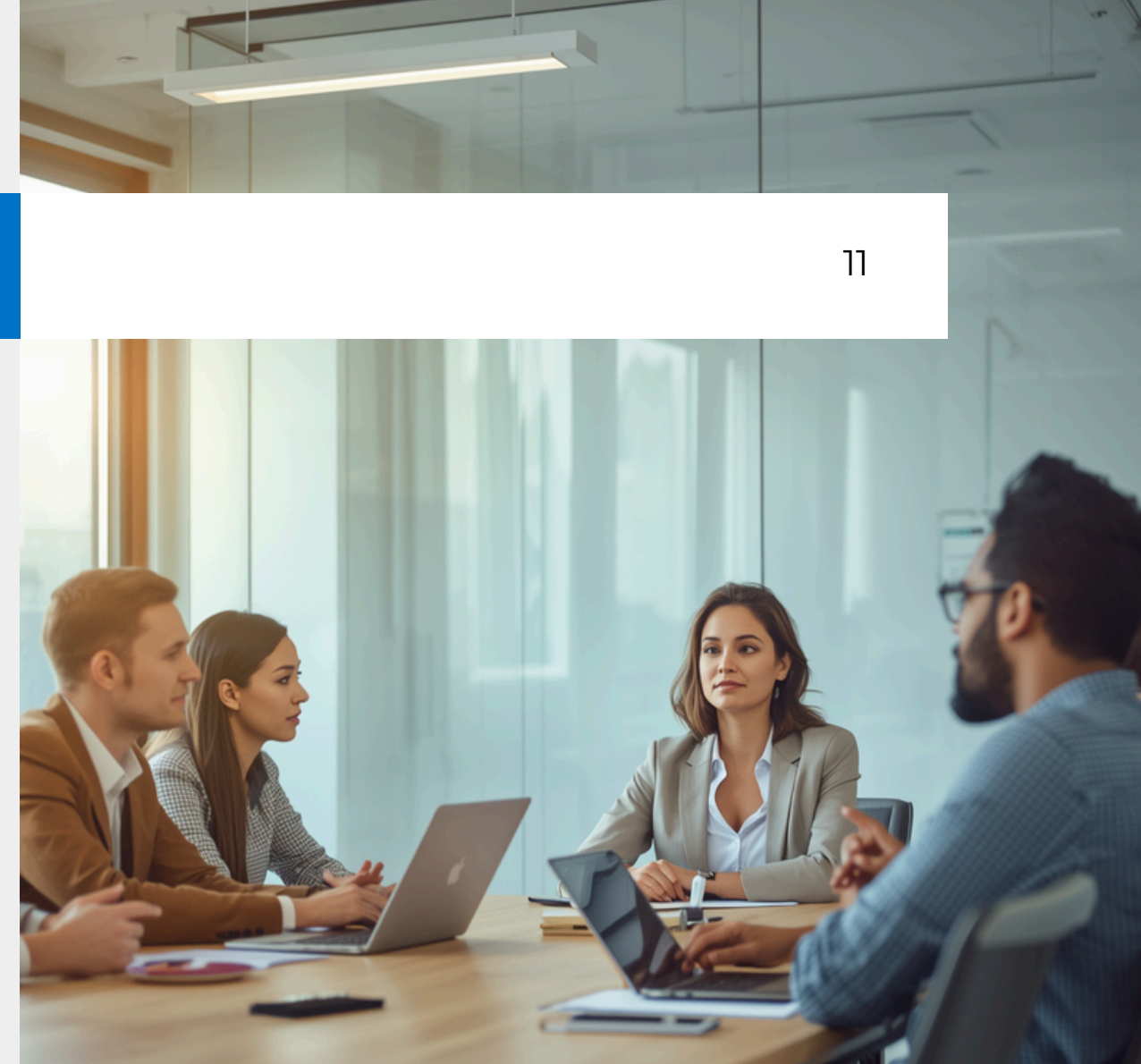
Automation Cuts Costs and Operational Burden

04

A Strong Bank Partnership Is a Strategic Advantage



QUESTIONS & DISCUSSION



We're here to answer your questions about treasury management solutions, lending strategies, and how Waterford Bank can help modernize your apartment property cash flow operations.



THANK YOU!

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All loans subject to credit approval.

 Equal Housing Lender. Member FDIC. NMLS# 520256



We appreciate your time and look forward to partnering with you to optimize your apartment portfolio's financial operations.