

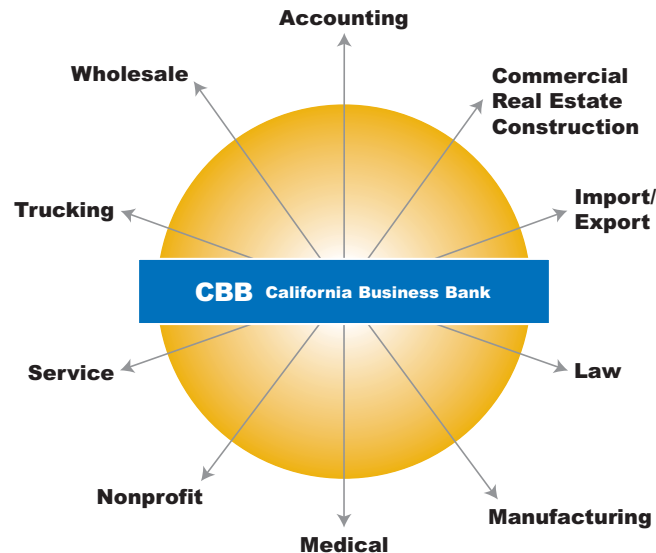
**Complete business services.  
Knowledgeable bankers.  
The best combination for success.**

Today's business climate requires a complete range of business and financial services to gain that important edge. Our combination of business banking expertise and sophisticated business services gives you that edge. We deliver valuable business expertise. And we deliver it right to your door.

To save you time we go the extra step and bring the bank to you, meeting you at your office or at the location of your choice.

**Expect better service. You'll get it at California Business Bank.**

**Your financial partner with expertise in your industry—**



**CBB California Business Bank**

*Bankers to Business™*

**Business Banking**



**CBB California Business Bank**

*Bankers to Business™*

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## **Business banking—**

*a complete toolkit of products and services for your business*

At California Business Bank, we've put together a complete range of services that we can tailor to the needs of your business.

We take the time to find out your unique business challenges and financial objectives. Then we provide the right tools that help your business to compete better and reach its full potential. Our experienced business bankers specialize in working with small to medium-sized businesses and developing long-term relationships that help your business prosper and grow.

We have one goal. Your success.

### **Business products and services**

#### **Business products/accounts**

- Business checking accounts
- Business high yield money market accounts
- Business Internet banking
- Business money market accounts
- Business savings accounts
- Certificates of deposit
- Contractor retention escrow services
- Deposit express
- Legal services trust accounts
- Retention accounts
- 1031 exchange accommodator accounts
- Telephone banking

#### **Cash management services**

- Deposit express™ (Electronic deposit)
- Account information inquiry
- Account reconciliation
- ACH origination
  - (electronic fund collection and disbursement)
- Automated tax payments
- Business account analysis
- Cash concentration
- Direct deposit
- Lockbox service
- Merchant card processing
- Online loan payments
- Positive pay service
- Statement retrieval
- Sweep accounts
- Zero balance accounts

### **Business loans**

- Accounts receivable lines
- Business acquisition loans
- Equipment loans
- International trade & expert financing
- Legal practice loans
- Lines of credit
- Medical practice loans
- SBA loans
- Short-term notes
- Term loans

### **Commercial real estate loans**

- Construction loans
- Bridge loans
- Mezzanine financing
- Mini-perm loans
- Owner-occupied financing

### **Personal banking services**

- ATM/Debit credit card
- Auto loans
- Certificates of deposit
- Checking/savings accounts
- Personal internet banking
- Money market accounts
- VIP checking accounts™
- VIP money market accounts™