

You work hard. So should your contractor retention accounts.

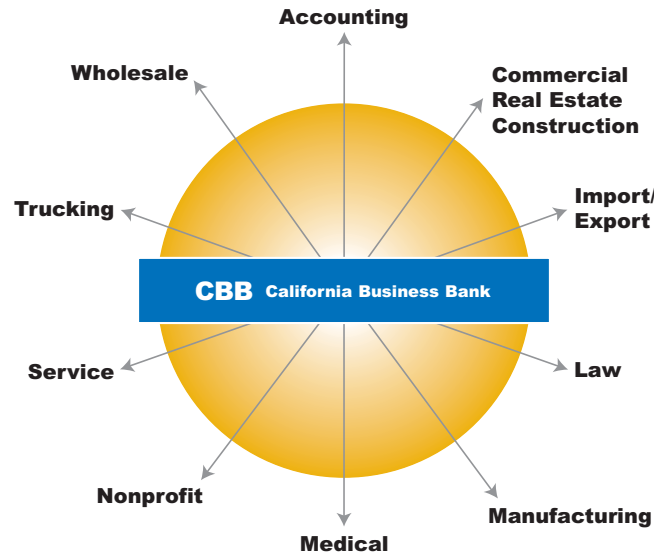
We're ready to put your retention accounts to work for you. When you're looking to maximize your earnings, look no further than our Contractor Retention Escrow Services. Our staff handles all the paperwork and processing so you can focus on more productive activities—like winning more contracts.

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™

Contractor Retention Escrow Services



CBB California Business Bank

Bankers to Business™

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Contractor retention escrow services—

take advantage of options that increase your profits

For public works contractors, competitive market conditions make it crucial to control costs. With our contractor retention escrow services, you can cut costs, increase your profits, and focus your attention on winning new contracts.

In California (and a number of other states), you can now use interest-earning alternatives to traditional performance guarantees. That means you increase your profitability as well as your cash flow.

We keep your retention funds working from the beginning of the contract. You can depend on our specialists to handle all the details and help you select the most cost-effective retention options for your contracts.

Our interest-bearing escrow accounts go to work for you

- Interest is available as soon as it is earned, if specified
- No need to wait until completion of contract to benefit
- Immediate increase in cash flow
- Earnings can be used for improving your financial position, including paying down outstanding loans, reducing your need for credit, etc.
- Lower retention costs allow you to use extra cash to lower your bid amounts and thus win more bids
- Convenient deposit of progress payments made directly into an escrow account

Contractor retention escrow services

Prompt and efficient services include:

- Same-day return of new escrow documents
- Same-day notification of retention funds received via wire or check
- Same-day notification of escrow balances
- Same-day fax verification of performance guarantee releases
- Your choice of disbursement methods, including electronic transfer
- Timely and complete accounting of funds deposited each month