

## Press Release

*For immediate release*

**For more information contact:**

Shana Starr / Jason Kirshner

LFPR (for California Bank & Trust)

949.502.7750 x 209/210

[shanas@lf-pr.com](mailto:shanas@lf-pr.com) / [jasonk@lf-pr.com](mailto:jasonk@lf-pr.com)



## CALIFORNIA BANK & TRUST OFFERS REMOTE CHECK DEPOSIT CAPABILITIES

*Ideal for small business, the Remote Deposit Web Client allows greater flexibility and broader deposit window for companies looking to streamline check deposits*

**SAN DIEGO (April 14, 2009)** – California Bank & Trust (CB&T) ([www.calbanktrust.com](http://www.calbanktrust.com))

small business customers are saving time and money by using the bank's Remote Deposit Web Client. The Web-based version offers the convenience of making business check deposits without leaving your office. Checks can be deposited through an easy-to-use, browser-based application that requires no software installation. Aside from the time-saving benefits, customers using the Remote Deposit Web Client enjoy an extended deposit window, data and image archival options (*no more photocopying checks for record-keeping purposes*), customized data entry fields and added safety (*eliminates the worry of lost or stolen checks*).

"We are always looking at ways to offer our small business customers an added convenience – recognizing that time is truly money in this competitive economy," explains Steven Borg, senior vice president of corporate marketing for California Bank & Trust. "They say that money can't buy time, and while this may be true, Remote Deposit Web Client offers our customers the next best option – saving them many hours a month in trips to the bank."

In addition, the Remote Deposit Web Client allows CB&T clients to get their deposits into the banking cycle just *seconds* after an envelope is opened. Not only is time saved by

eliminating the need to physically go to the bank, but checks can be deposited as soon as they are received. This alleviates the stress of rushing to the bank before the daily posting deadline to avoid fund availability issues.

### **How It Works**

- The customer scans the check using the scanner provided by CB&T (a \$425 value).
- An electronic image of the check is created and sent to CB&T's back office.
- The official electronic image of the check, called a Substitute Check, is presented to the bank upon which the check is drawn on for processing.
- The amount of the deposit is then credited to the customer's business checking account.

For more information on CB&T products that save time and money, please contact a local CB&T branch or visit, [www.calbanktrust.com](http://www.calbanktrust.com).

### **About California Bank & Trust**

California Bank & Trust, a subsidiary of Zions Bancorporation (NASDAQ: ZION), is one of the largest banks headquartered in California with over \$10 billion in assets and 90 offices statewide. With local management and decision-making and an emphasis on relationship banking, CB&T provides products, resources and financing solutions for businesses and individuals, including commercial and small business lending, cash management, international banking, wealth management, and online banking. Learn more at [www.calbanktrust.com](http://www.calbanktrust.com).

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