



Online Banking at California Bank & Trust Keeps Getting Better.

New Features and Ways to Access Your Accounts through DirectNETSM Consumer Online Banking.

We know how important it is to have easy, convenient access to your accounts, especially when juggling busy schedules and multiple priorities. That's why we want to remind you of valuable time-saving enhancements made to DirectNETSM Consumer Online Banking.

See the back to learn about features that you can start using today!



CALIFORNIA BANK
TRUST

calbanktrust.com

More New Features and Ways to Access Your Accounts through Online Banking

At CB&T we're always listening to our customers and striving to make banking easier and more efficient. These new enhancements to functionality and navigation make it easier than ever for you to organize and simplify your financial life.

DRAW AN ADVANCE ONLINE*

Easily access your home equity line of credit and credit card online, in seconds. Draw an advance online by logging into DirectNET and using the "Transfers" function in the menu bar.

BOOST YOUR ONLINE DEFENSE

It's always a good idea to take extra precautions when it comes to online fraud. Download Trusteer Rapport security software today for FREE at www.calbanktrust.com/trusteer.

TRANSFER MONEY FAST**

Now transfer funds to a friend who has an online banking account with CB&T or transfer funds from your accounts at other institutions to your CB&T account with Internal & External transfers.

FREE eSTATEMENTS

No more waiting for mail. View monthly statements from your computer or even opt out of paper statements to help make the world a greener place.

PASSWORD ASSISTANCE at (888) 217-1265

Extended hours mean less downtime for you: Call Monday–Sunday, 6 a.m.–10 p.m., PT.

If you're not yet signed up, there's never been a better time to sign up for DirectNET.

Contact your local CB&T branch or call DirectNET Customer Service at (888) 217-1265, or visit www.calbanktrust.com.

*Certain loans may not be eligible for online advances. **Fees are associated with this service. See DirectNET Consumer Online Banking User Terms and Conditions Agreement for Transfer fees and other details for online banking service. ©2010 California Bank & Trust. All rights reserved.