

REMINDER

Important Change Regarding Your Returned Checks

On October 28, 2011, California Bank & Trust sent letters to customers who receive checks with their statements, informing them that our check return service would be discontinued starting with December 2011 statements.

Beginning with your next statement, you will receive—at no cost—a Check Imaging statement, complete with scanned images (not original checks) of the paid checks that have posted to your account(s).

(Turn over for more information on the benefits of Check Imaging statements.)



CALIFORNIA BANK
TRUST

Benefits of the Check Imaging Statement

Your new Check Imaging statement features a detailed image of the front of each of your checks or deposit slips that have posted to your account(s). These images are widely accepted as proof of payment by such organizations as the IRS, state and local governments, and courts of law.

Benefits of the Check Imaging statement include:

- **Streamlined recordkeeping** – Checks will be organized in numerical order
- **Easier storage** – No more loose checks
- **Archived images** – We will save images of your checks for 7 years
- **Online access** – DirectNETSM Consumer Online Banking and Direct Business Internet Banking customers can view and print copies of cleared checks online

If you have any questions about this important change, please feel free to contact your local branch.



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