

GO PAPERLESS!

Enjoy the freedom and convenience of eDocuments, while helping the environment.

Switching to eDocuments instead of paper takes only a few simple steps:

STEP 1

GO TO www.calbanktrust.com.

CLICK on the *DirectNETSM Consumer* link or *Direct Business* link to begin.

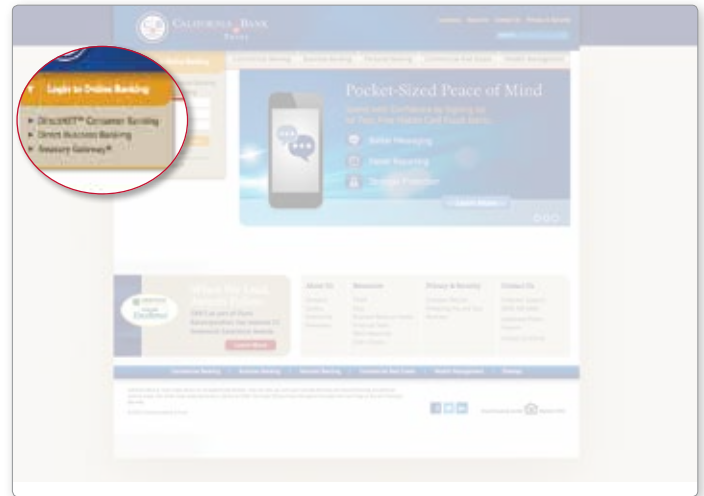
ENTER your User ID/Login ID and Password to log in to your DirectNETSM Consumer Online Banking account -or-

ENTER your Login ID, Company ID, and Password to log in to your Direct Business Internet Banking account.

NOTE:

If you have not signed up for online banking or if you have forgotten your Password, click on your selection below the gold Log In button and follow the instructions.

If you have a User ID/Login ID and Password, but experience difficulty logging in, please call (888) 217-1265 for your DirectNETSM Consumer account or (877) 650-0095 for your Direct Business account.

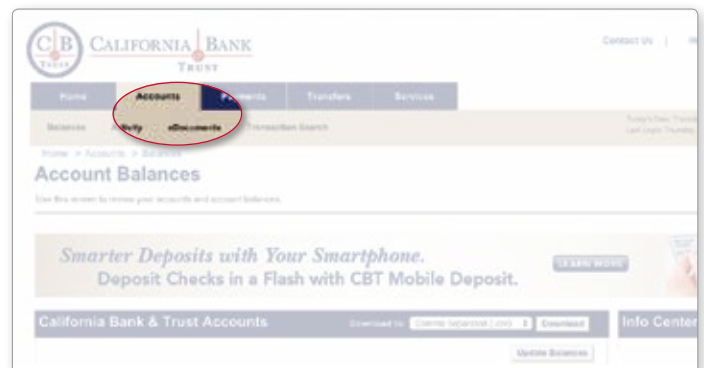


OR



STEP 2

CLICK the Accounts tab and the eDocuments menu option.



Please continue to the next page...



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STEP 3

SELECT the *My eDocuments Preferences* link.

The screenshot shows a navigation menu with a "Link Lists" section. The "My eDocuments Preferences" link is circled in red.

STEP 4

You can select to receive electronic versions of statements, notices, and tax documents. Choose to go paperless by **SELECTING** the check box next to the account in the enrollment preferences and **CHECKING** the *Opt me out of paper delivery* box.

The screenshot shows two sections: "eTax Documents" and "eStatements/Notices". Both sections have a red circle around the "Opt me out of paper delivery" checkbox. The "eStatements/Notices" section contains a table with columns for "Statements" and "Notices".

Accounts	Statements	Notices
Arrowhead xxxxxx977	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Hydco Account xxxxxx7385	<input checked="" type="checkbox"/>	<input type="checkbox"/>
My Account xxxxxx2312	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Vacation Fund xxxxxx5176	<input checked="" type="checkbox"/>	<input type="checkbox"/>

STEP 5

READ the service agreements, **VERIFY** you can access the sample PDF document, and check the box to acknowledge your agreement to the Terms and Conditions.

Then, **ENTER** and **CONFIRM** the email address where you want to receive notifications regarding your eStatements, eNotices, and eTax Documents.

When you have finished, **CLICK** the *Submit* button.

The screenshot shows the "eDocuments Agreement" form. A red circle highlights the "I acknowledge that I have viewed and affirmatively consent to the terms of the eDocuments Agreement" checkbox. Another red circle highlights the "Email Address" and "Confirm Email Address" input fields. A "Submit" button is circled in red at the bottom right.

STEP 6

VIEW the confirmation notice and **CLICK** the OK button.

The screenshot shows a confirmation notice with the text: "Congratulations. Thank you for opting into receiving eStatements, eNotices, and/or eTax Documents electronically. Your selection provides a more secure, convenient, and environmentally friendly way to access your account Documents. You will receive notification at wfbankmy@zbbank.com when you have new eStatements, eNotices, and/or eTax Documents available. Please contact customer service if you have any questions, or if you wish to resume receiving paper statements, notices, or tax documents. You can print a copy of the eDocuments Agreement from our Agreement Center." An "OK" button is circled in red at the bottom.