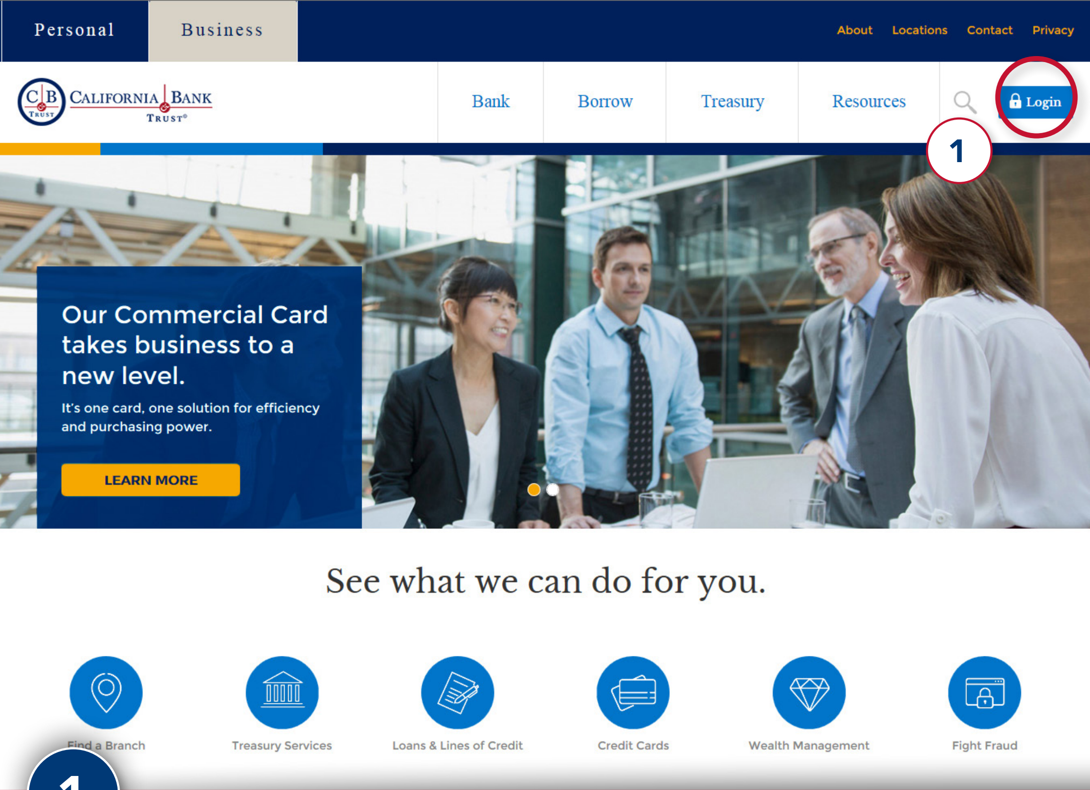
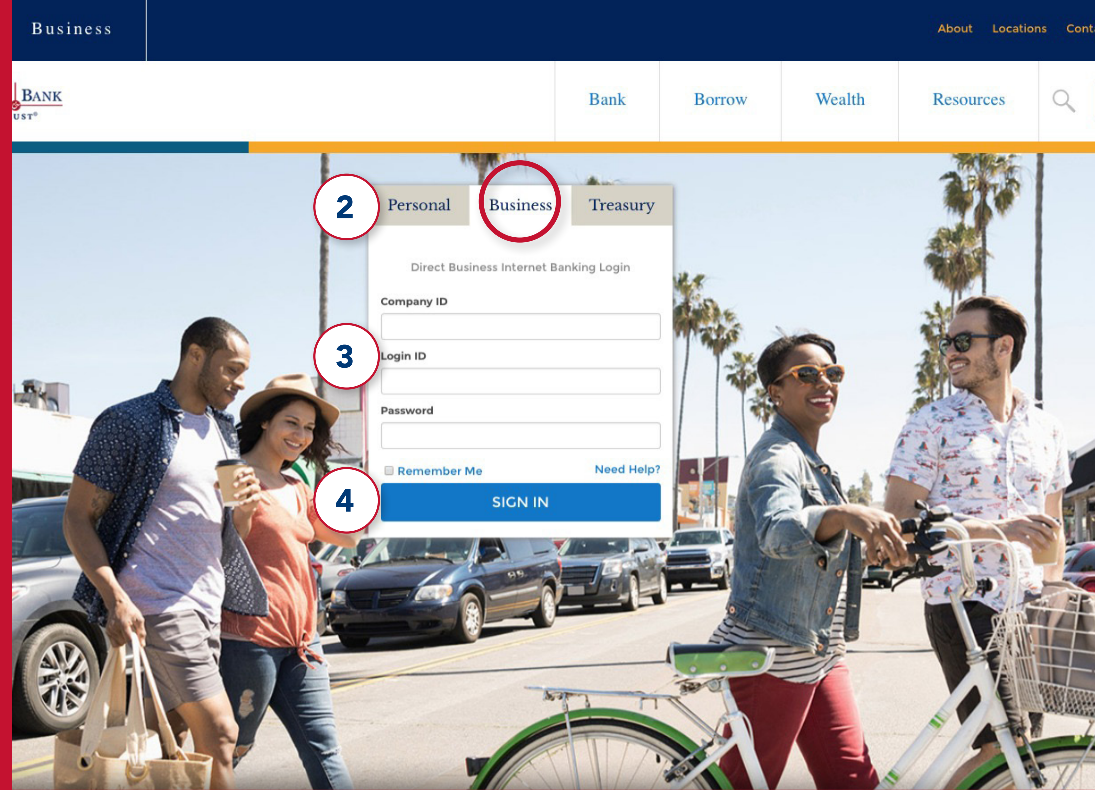




1

GETTING STARTED ONLINE

Logging into Direct Business Internet Banking is easy. Just open your web browser and type calbanktrust.com in the address line.* You'll be able to view your account information, transfer funds, and more in seconds.

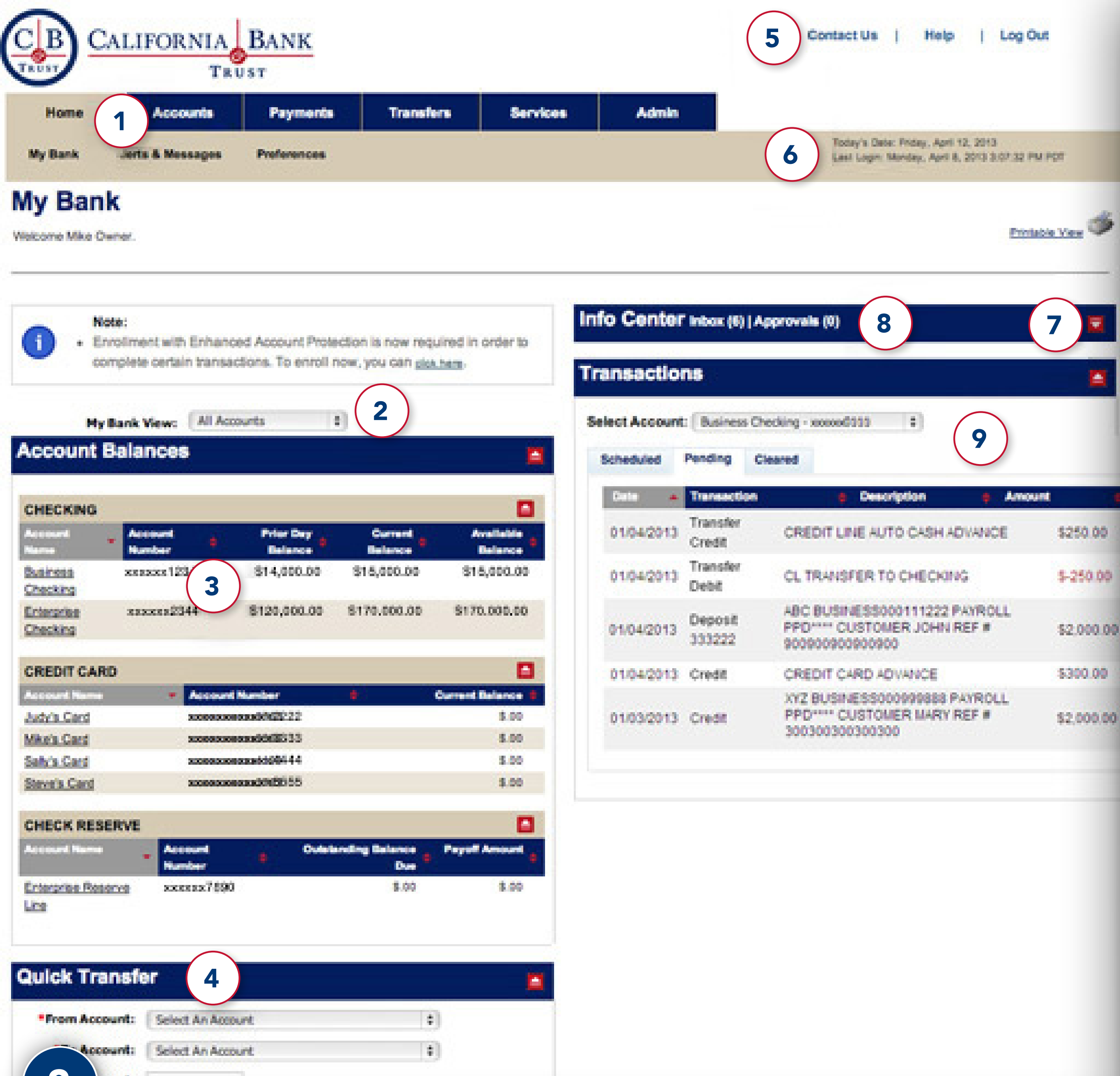
Open your web browser and type https://calbanktrust.com.*

1. Click on the Login button to view the login page.
2. Click on the Business tab to begin.
3. Enter your Company ID, Login ID and Password to log in to your Direct Business Internet Banking Account.
4. Click the Sign In button.

QUICK TIP

For your protection, if you or someone trying to access your accounts uses an invalid password three times, we will block your account. To regain access, please contact your Business Customer System Administrator (CSA) to reset your password using Online Banking, or by calling us at (877) 650-0095 for your Direct Business account.

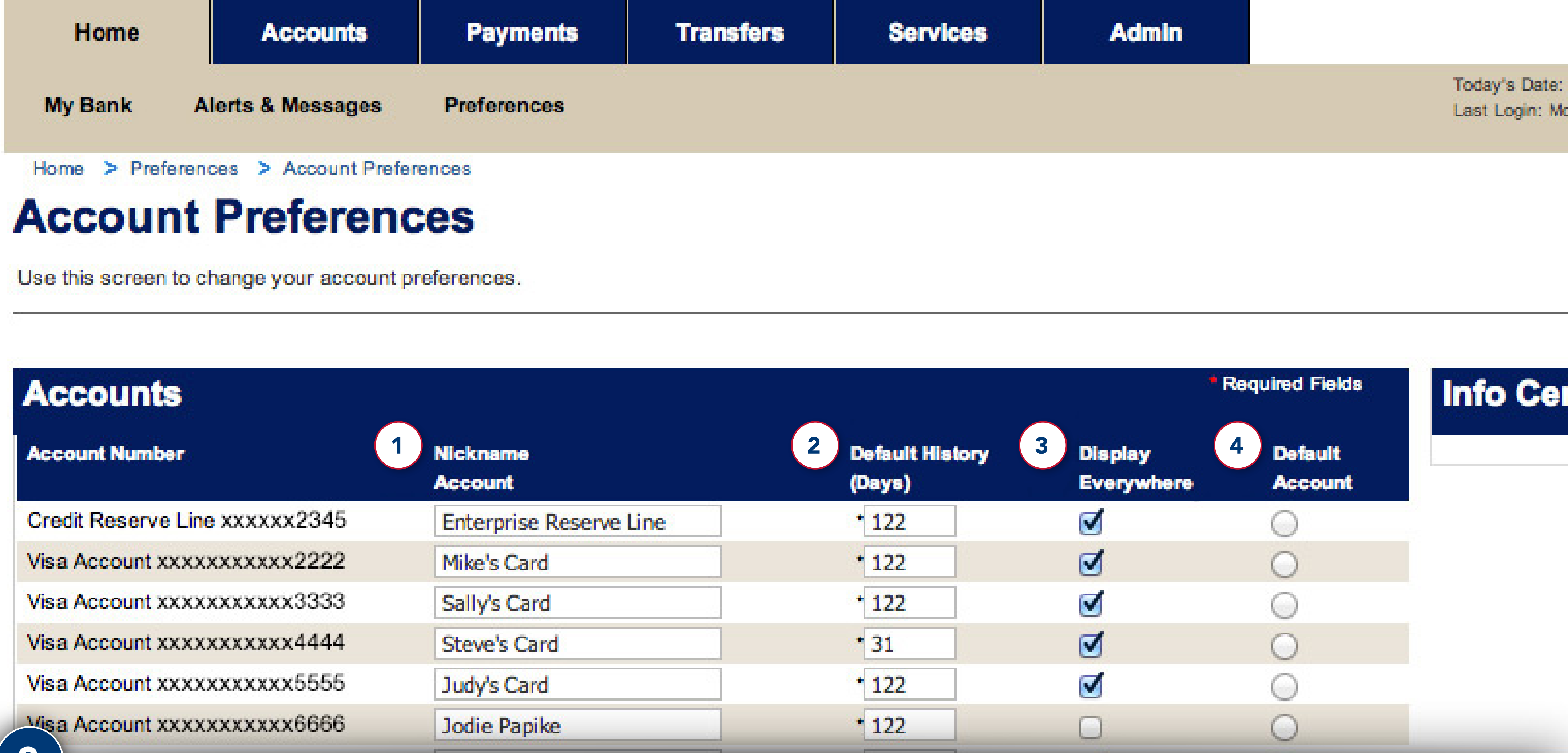
**Look for the "s" in the "https" to verify you are at our secure site and then bookmark the page for future use. Avoid accessing your accounts by clicking the links embedded in emails or other websites.*



1. Navigate to almost any feature in Direct Business Internet Banking with one click.
2. Create **My Favorites** account views.
3. View prior day, current, and available balances, as well as different account types in your profile. Click the account name to display detailed history for that account.
4. Initiate Quick Transfers between accounts.
5. Contact us, get help, or log out of Direct Business Internet Banking.
6. View date and last login.
7. Click the Red Arrows to expand/collapse panels.
8. View outstanding messages from the **Info Center**.
9. See scheduled, pending, and cleared transactions. Review credits and debits posting to your accounts, as well as review multiple pages of transaction history.

MY BANK OVERVIEW

My Bank Overview is the first page you see once you log in to Direct Business Internet Banking. Here's where you can see an overview and summary of your CB&T business accounts.



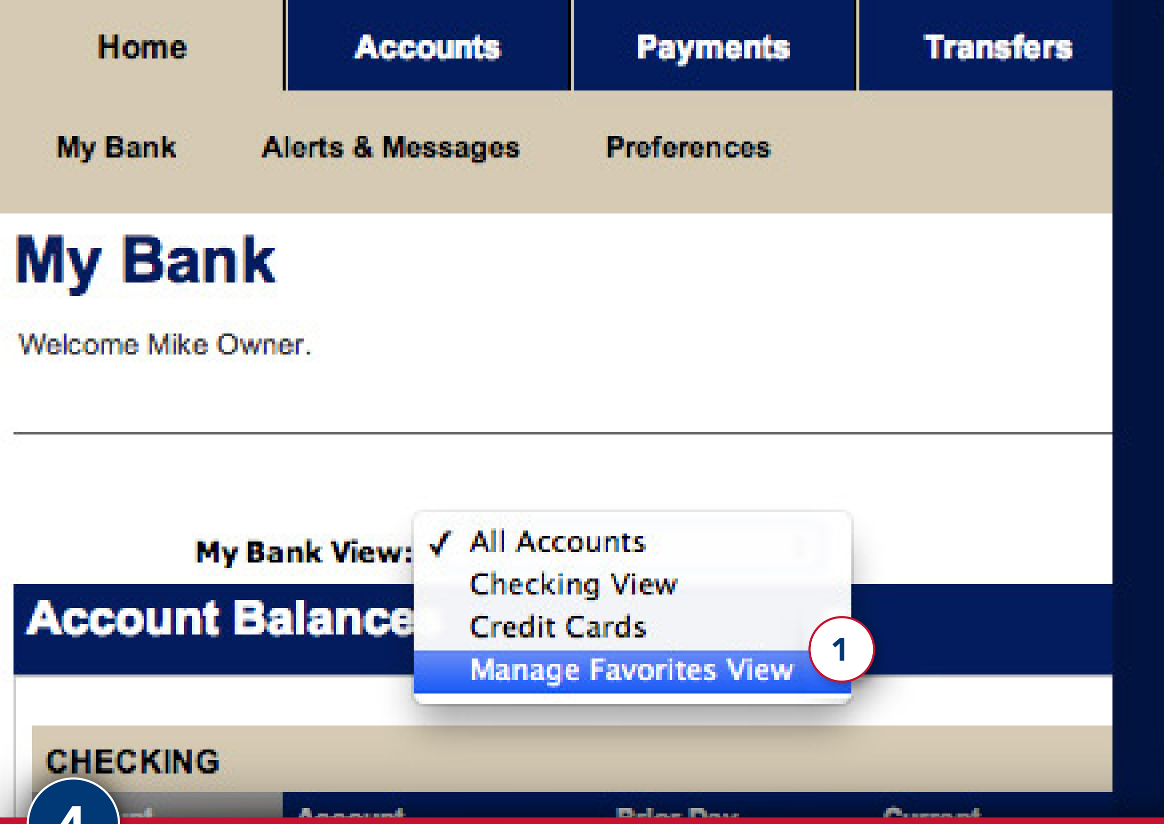
3

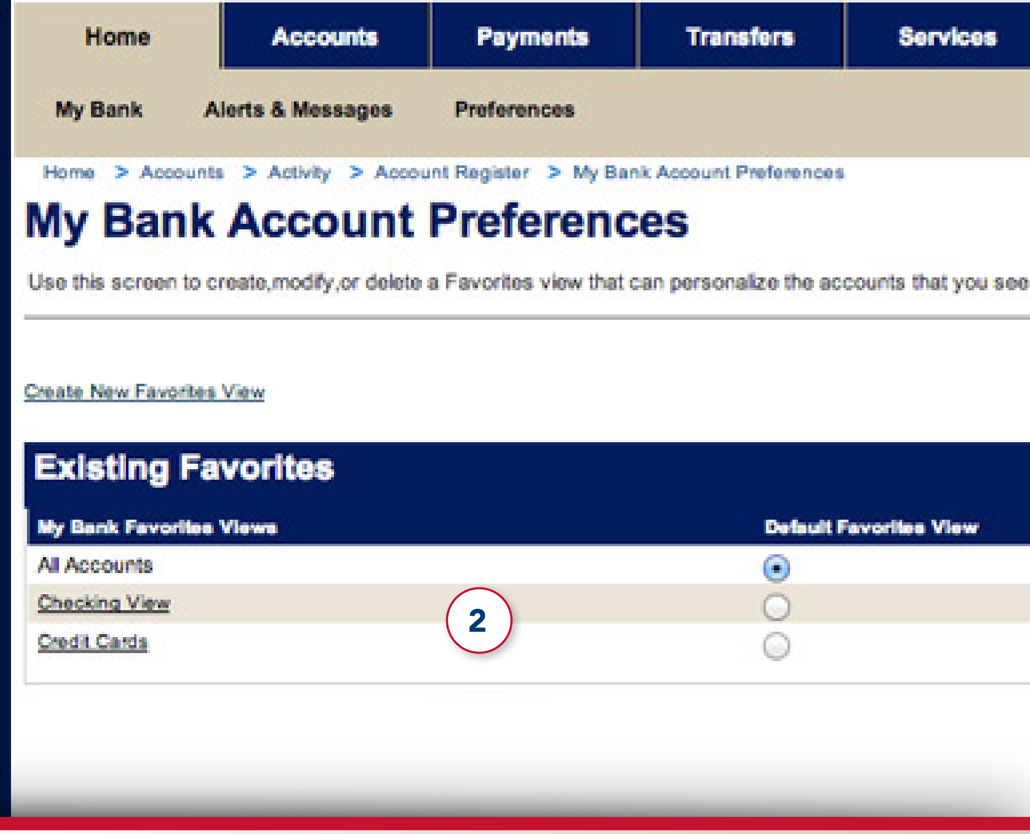
ACCOUNT PREFERENCES

The Account Preferences page enables you to set preferences specific to each of your accounts in relationship with Direct Business Internet Banking.

Use the Account Preferences page to:

1. Define the account nickname.
2. Define the default number of days that cleared transactions are displayed in history.
3. Define whether account information is displayed in Direct Business Internet Banking.
4. Define the default account.





4

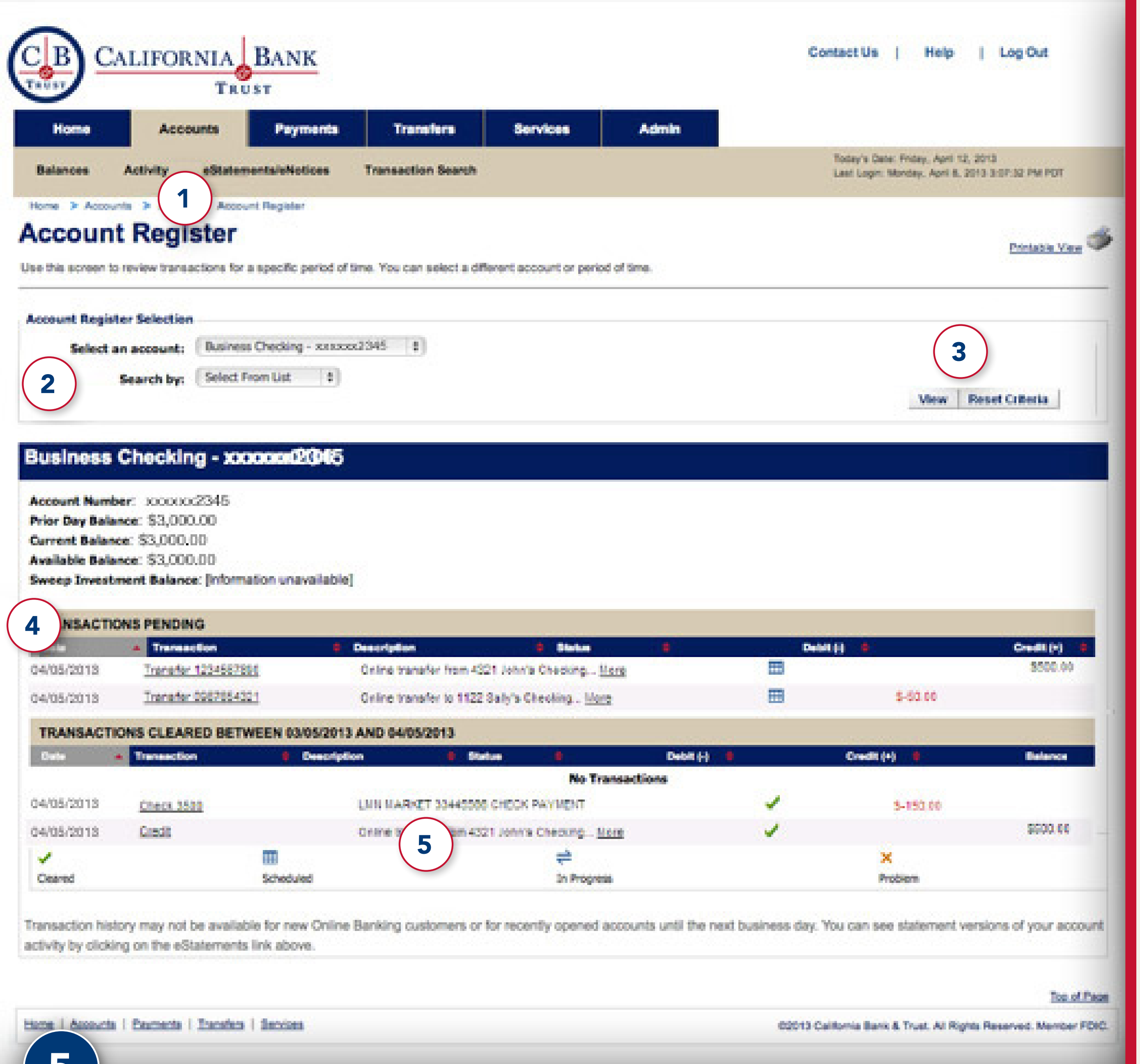
MANAGE MY FAVORITES VIEW

The My Bank page enables you to define multiple, personalized account Favorites Views, as well as define the default view displayed on the My Bank page.

1 To customize your Favorites View, click **My Bank View>Manage Favorites View** in the drop-down from the **My Bank** page.

A Favorites View consists of a selected group of accounts. When the view is selected on the **My Bank** page, the Account section of the page only displays the accounts defined in that Favorites View.

2 You can manage and create new views by selecting the links on the page.



5

ACCOUNT ACTIVITY

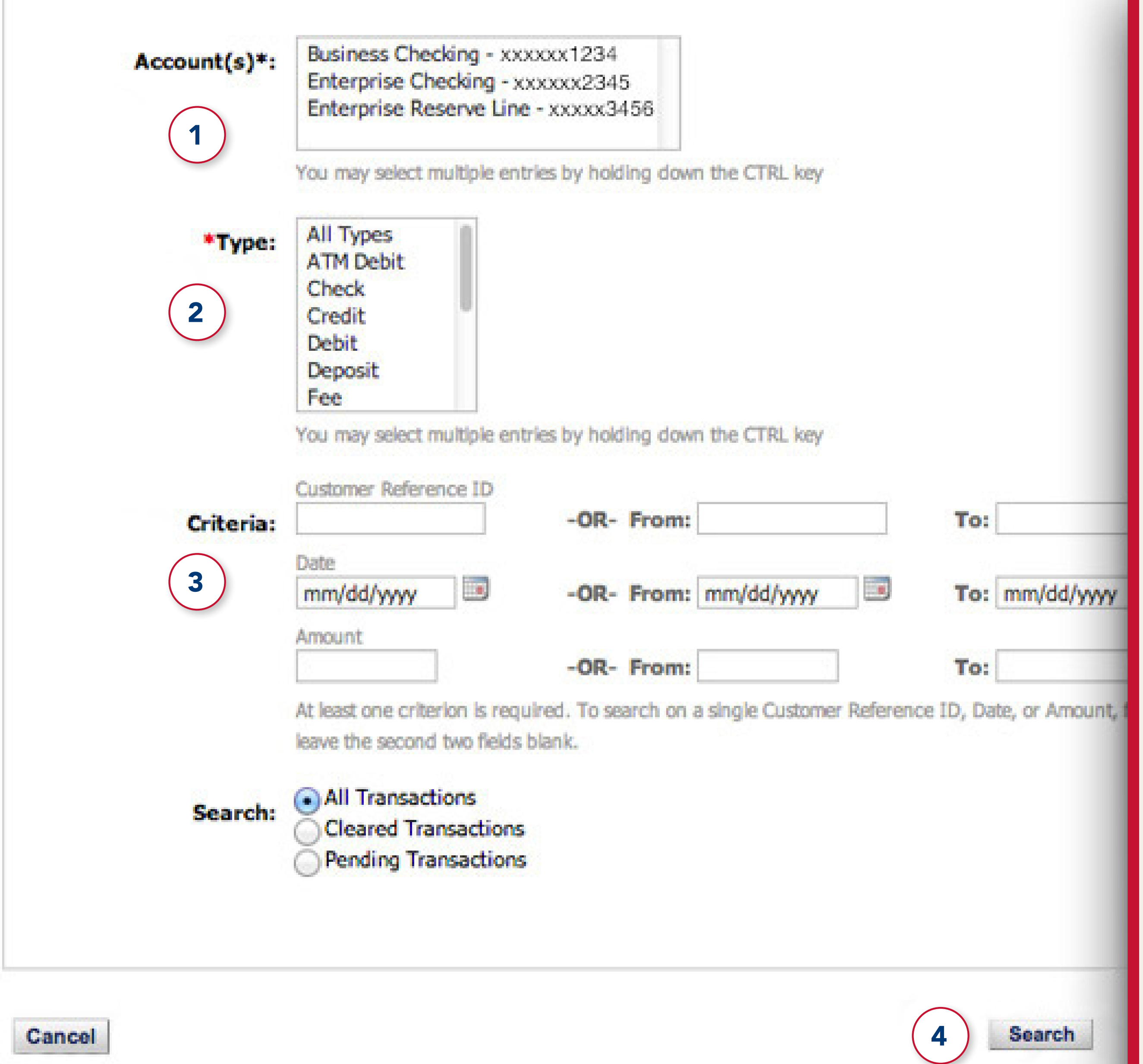
You can get detailed information* in two ways. You can either select an account from the list on the My Bank page, or you can use the Account Register link under the Accounts tab from the navigation menu.

*Detailed transaction history is not available for certain account types.

1. From the Accounts tab, choose **Activity**.
2. Use the **Account Register Selection** to select an account and search by category.
3. Click **View** to see an overview of the account for the search by category you selected.
4. View account balance information and transaction history beginning from the service activation date.
5. Click on transaction links to see more detailed information, to view check images, or to adjust scheduled transactions.

QUICK TIP

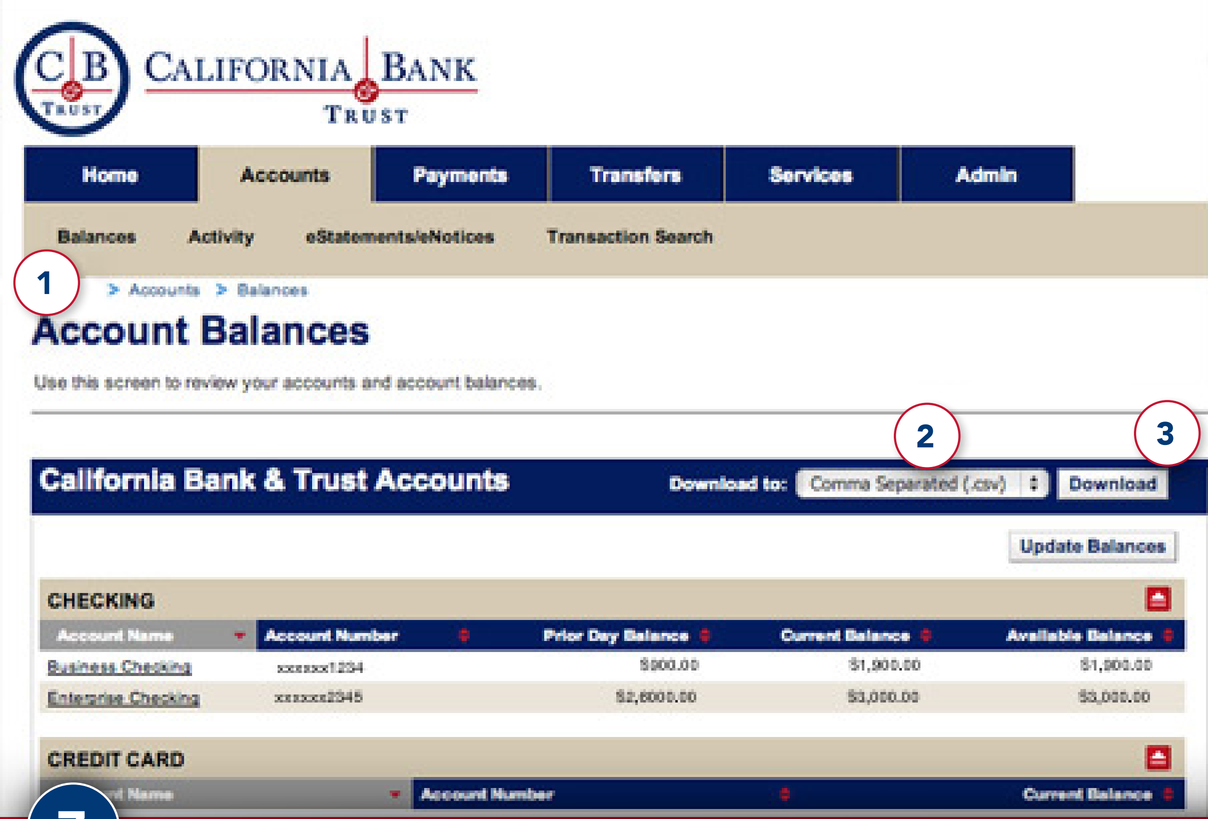
You can sort your transactions by date, type, description, status, debit, or credit by clicking on the column headings.

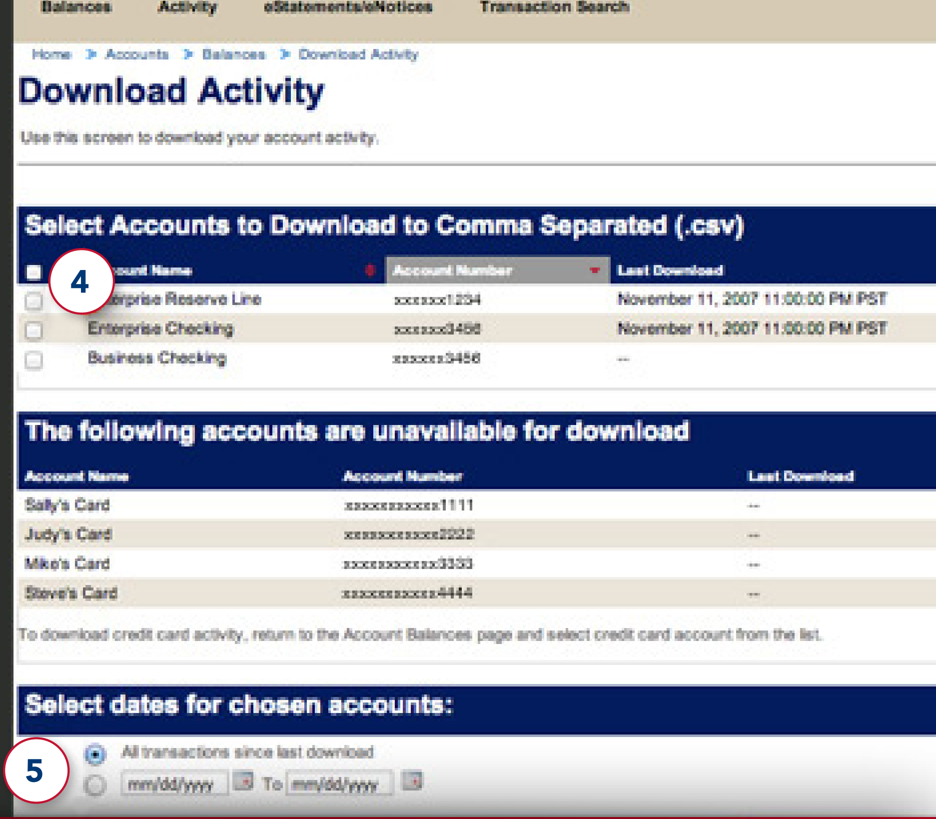


1. Select Account(s).
2. Choose the type of transaction you are looking for: **ATM, Check, Credit, Debit, Deposit, Fee,** or select **All Types**.
3. Enter a reference ID, date, or amount. If you don't know the exact information, use the range search.
4. Click **Search**.

SEARCH TRANSACTION HISTORY

The Transaction Search page also makes it easy for you to locate and view detailed information about specific transactions. You can also view images of cleared checks and deposits by clicking on the transaction link.





7

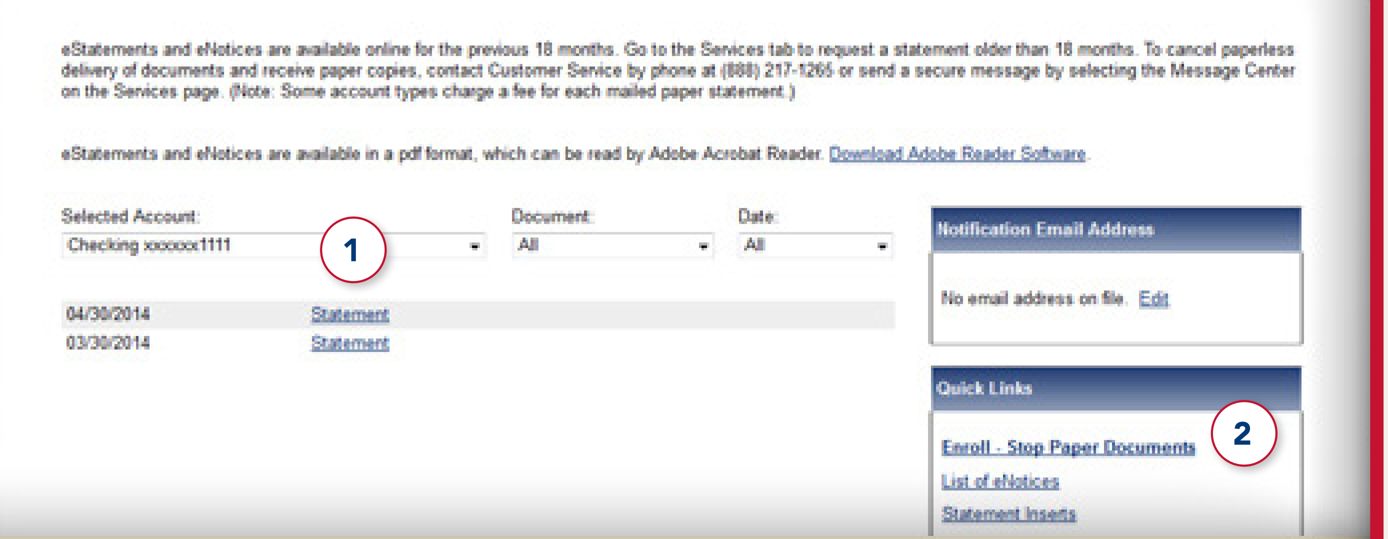
DOWNLOAD ACCOUNT TRANSACTIONS

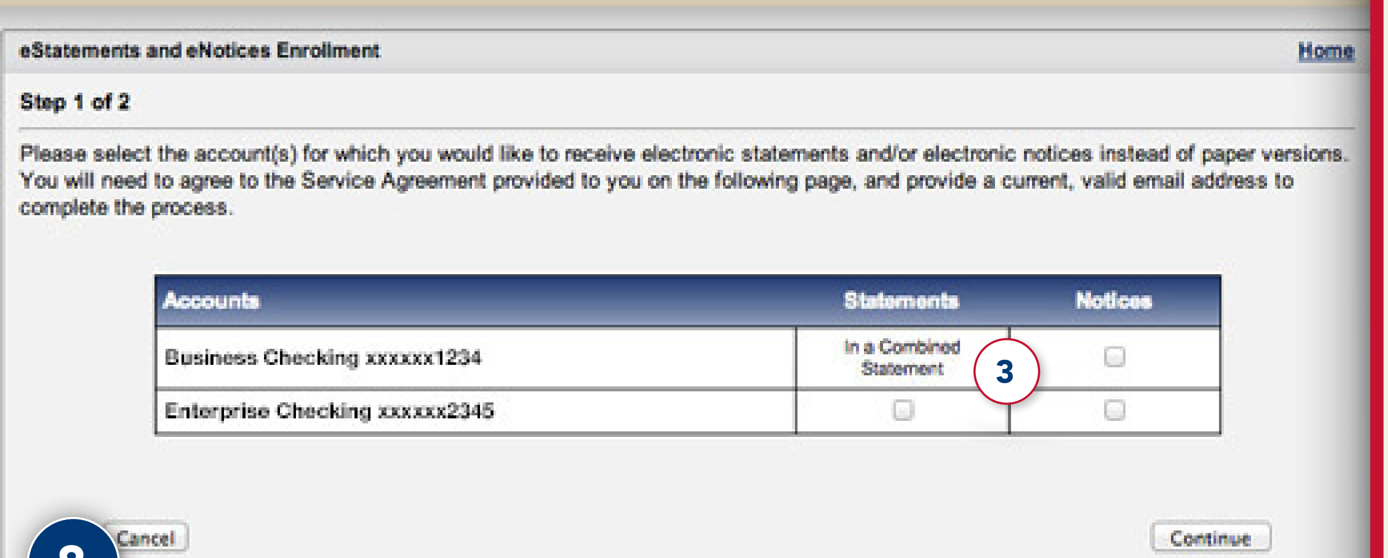
To help manage your finances, download your transaction data into personal financial management software, such as Quicken® or QuickBooks.® Save time and monitor your cash flow with this convenient feature.

1. From the Accounts menu, choose **Balances**.
2. Select the appropriate download option. If your software is not on the list, you can choose the .csv format, which is compatible with most spreadsheets.
3. Click the **Download** button. The **Download Activity** page appears.
4. Click to select the check boxes for the accounts to download.
5. Select one of these options: **All transactions since last download** or date option.

QUICK TIP

Use your personal financial management software, such as Quicken® or QuickBooks,® to reconcile your accounts and forecast account balances.





8

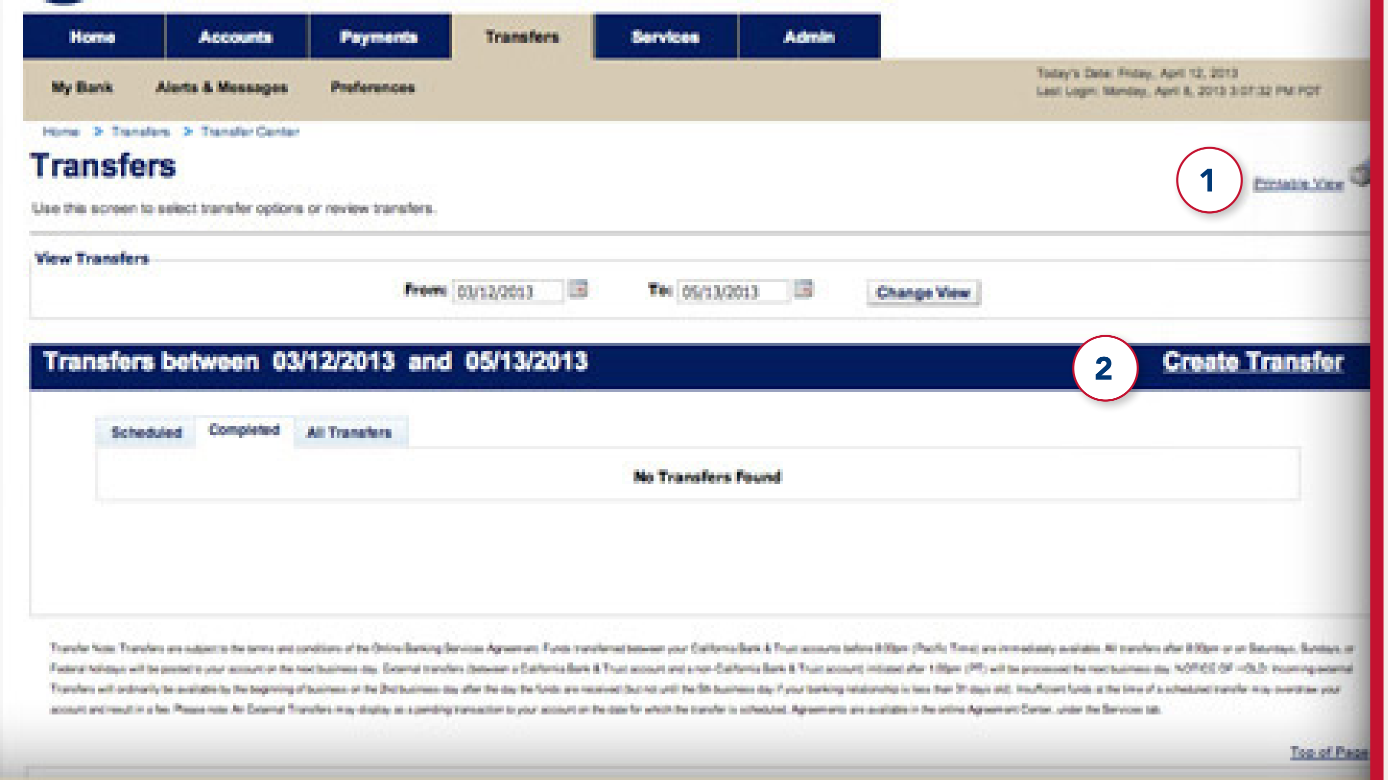
eSTATEMENTS & eNOTICES

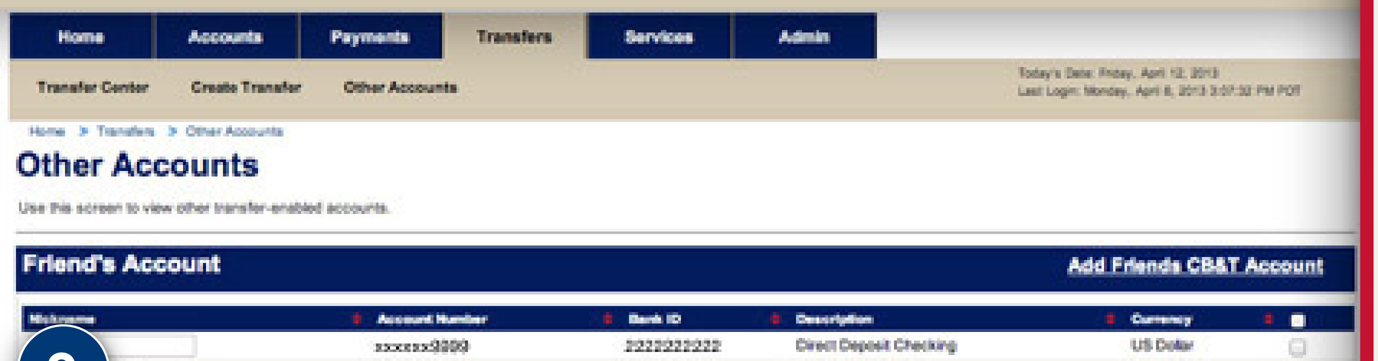
Receiving statements and notices online saves time and cuts down on paper clutter. This service is available for eligible deposit accounts and loans. Statement history will be stored online from the time the accounts were opened. Online statements have the same information as the paper version, and are available sooner. The bank notifies you through email when an eStatement or eNotice is ready.

From the **Accounts** tab or from the **Services** menu, select **eStatements/eNotices**:

1. View the account statement or notice by selecting the account and the month to download.
2. Select the **Enroll – Stop Paper Documents** link to enroll into eStatements or eNotices.
3. You can select to receive electronic versions of both statements and notices. Choose to go paperless by selecting the check box next to the account in the enrollment preferences.

And that's it! Online delivery will begin at the start of the next statement cycle.





9

TRANSFER FUNDS

From the Transfers menu, you can access the Transfer Center, where you can create, edit, and view transfers. You can also create, edit, delete, and view transfers to your internal accounts and Transfer to a Friend Accounts.

The **Transfer Center** provides a central place where you can view and manage transfers. Using this page you can:

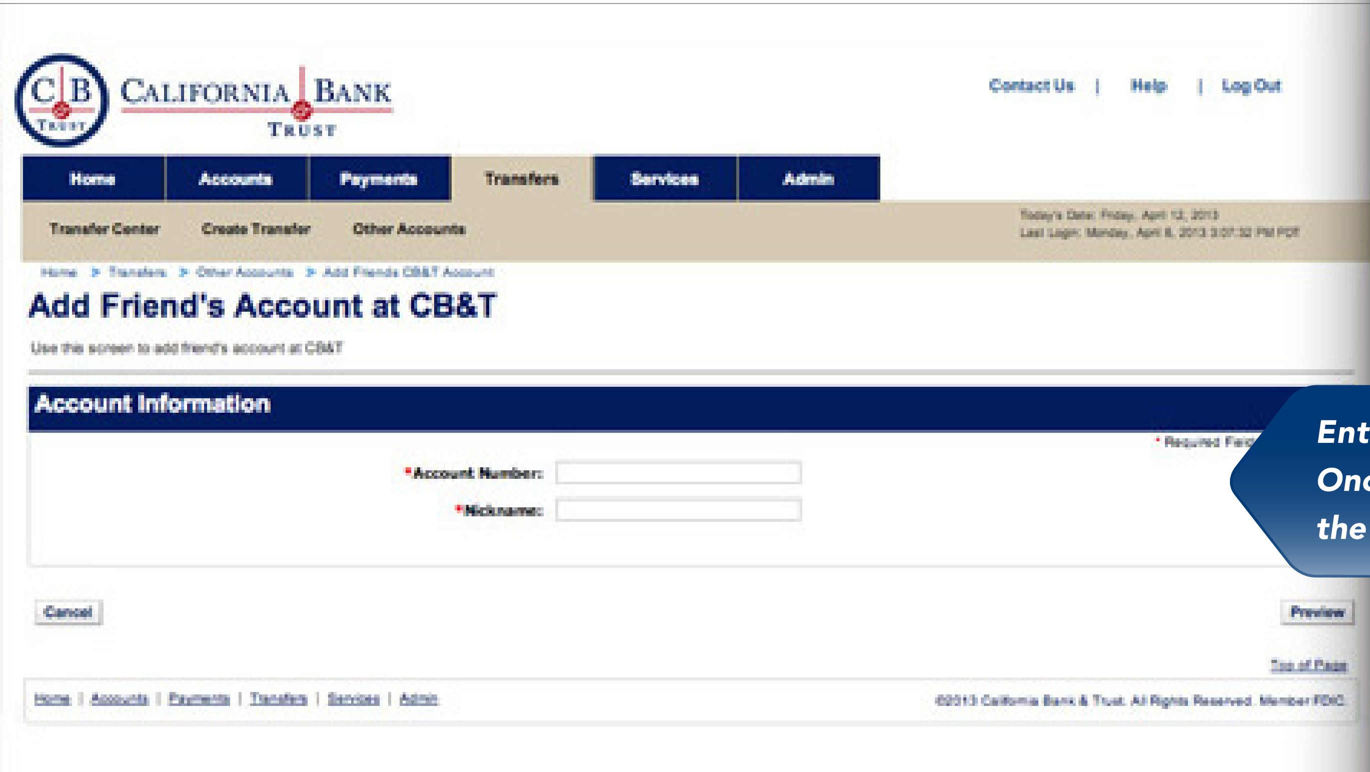
- View a list of scheduled, completed, and all transfers by a specified date range.

1. Create a Printable View of the transfers list.
2. Create a Transfer.

- View and print a transaction receipt.
- View an individual transfer.
- Edit a scheduled transfer.
- View the history for a scheduled transfer.
- Delete a scheduled transfer.

Other Accounts provides a central place where you can view your **Transfer to a Friend** Accounts.

- Add Transfer to a Friend account.
- Change nickname for the accounts.
- Delete accounts you no longer need.



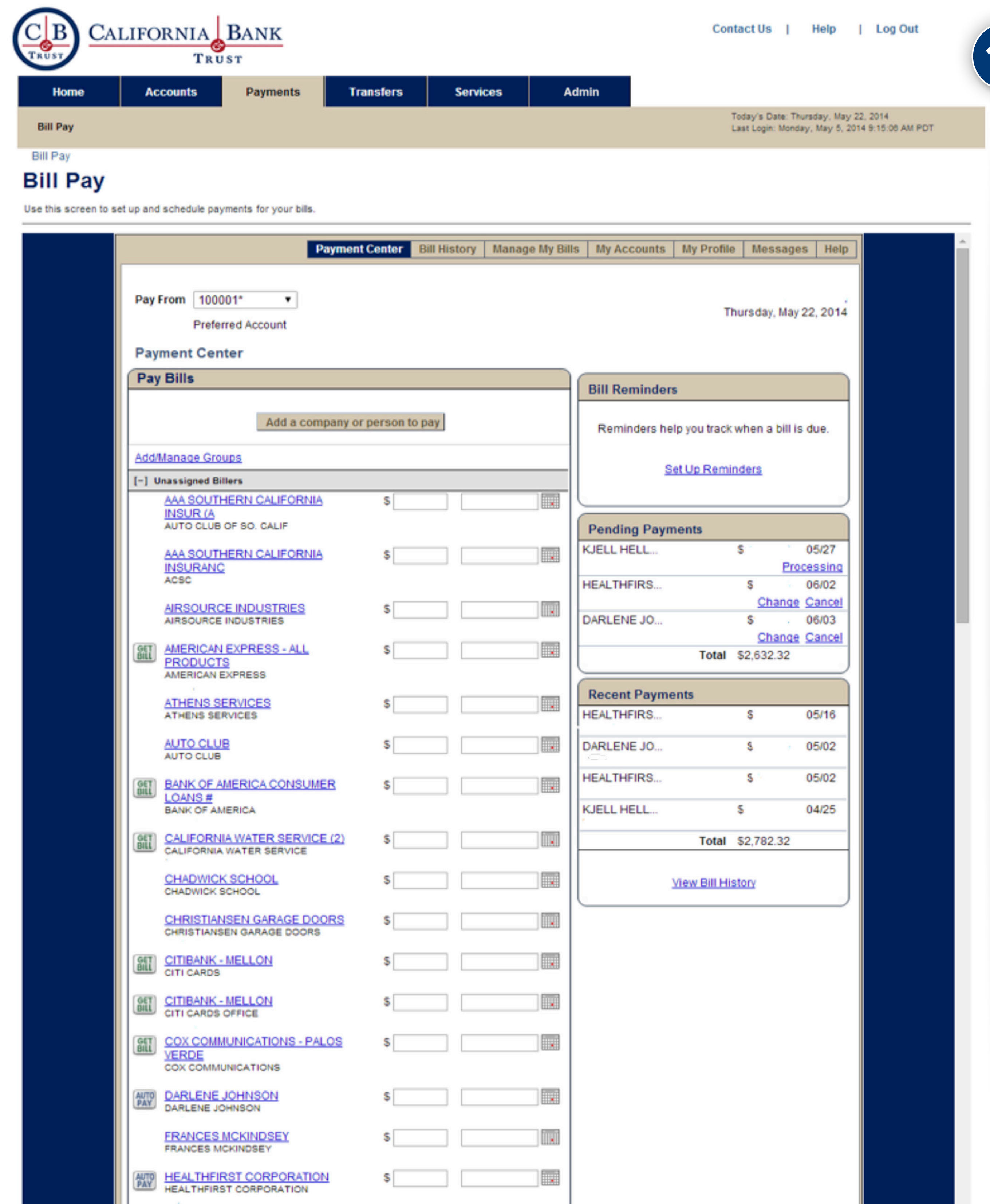
Add Transfer to a Friend Accounts

Transfer to a Friend accounts are owned by someone else. Your permission with this account type only allows you to "transfer to" the account. You can add a Transfer to a Friend account to which you can transfer funds.

Enter your friend's CB&T account number. Once added, this account will be displayed in the transfer list of available accounts to credit.

TRANSFER FUNDS – CONTINUED

You can transfer funds easily from your account to a friend's CB&T account.



BILL PAY OVERVIEW

Pay bills your way with Direct Business Internet Banking Bill Pay. It saves you time and is convenient. You can schedule recurring payments for bills that are due the same time each month, or make payments manually each time. You choose.

Bill Pay

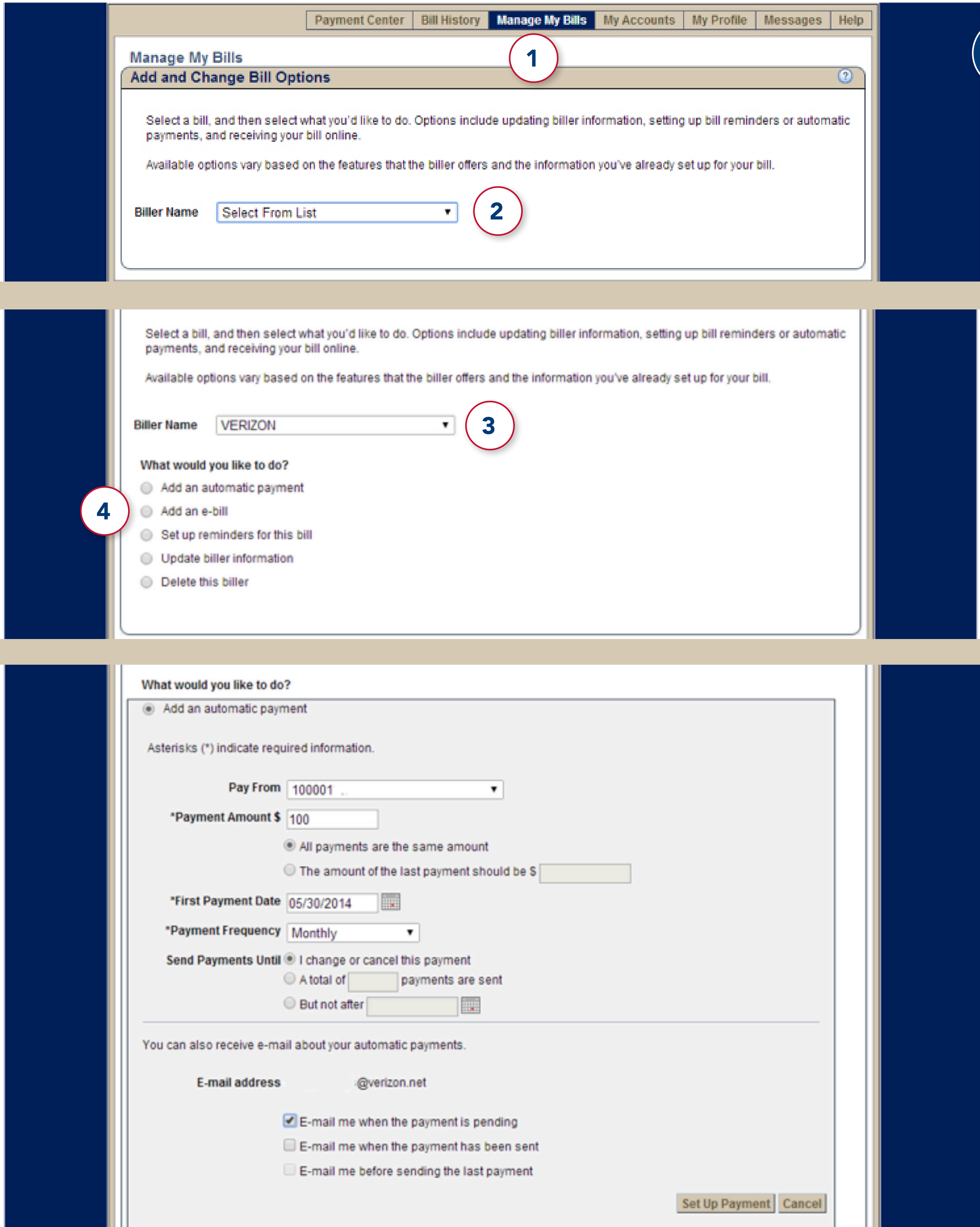
To begin paying bills, access the Bill Pay service from the **Payments** tab and select **Bill Pay**.

Add a Payee

A payee is any company or person you pay, such as your utility company, vendor, or contractor. You'll need a recent bill or statement to get started.

- Under **Payee Management**, click on the link for **Add a New Payee**.
- Specify the payee name.
- You will be instructed to provide the account number and zip code of the payee.

Click **Add Payee** and the new payee will be added to your payee list.



BILL PAY OVERVIEW – CONTINUED

Make Bill Payments

Making payments with Bill Pay is easier than writing a check. Select the payee and enter the amount and date you want your payment delivered by. Then click **Make Payments**. You can edit or cancel a pending payment up until it is processed.

Schedule Repeating Payments in Advance

Pay regularly occurring bills for a fixed amount, such as equipment or insurance payment.

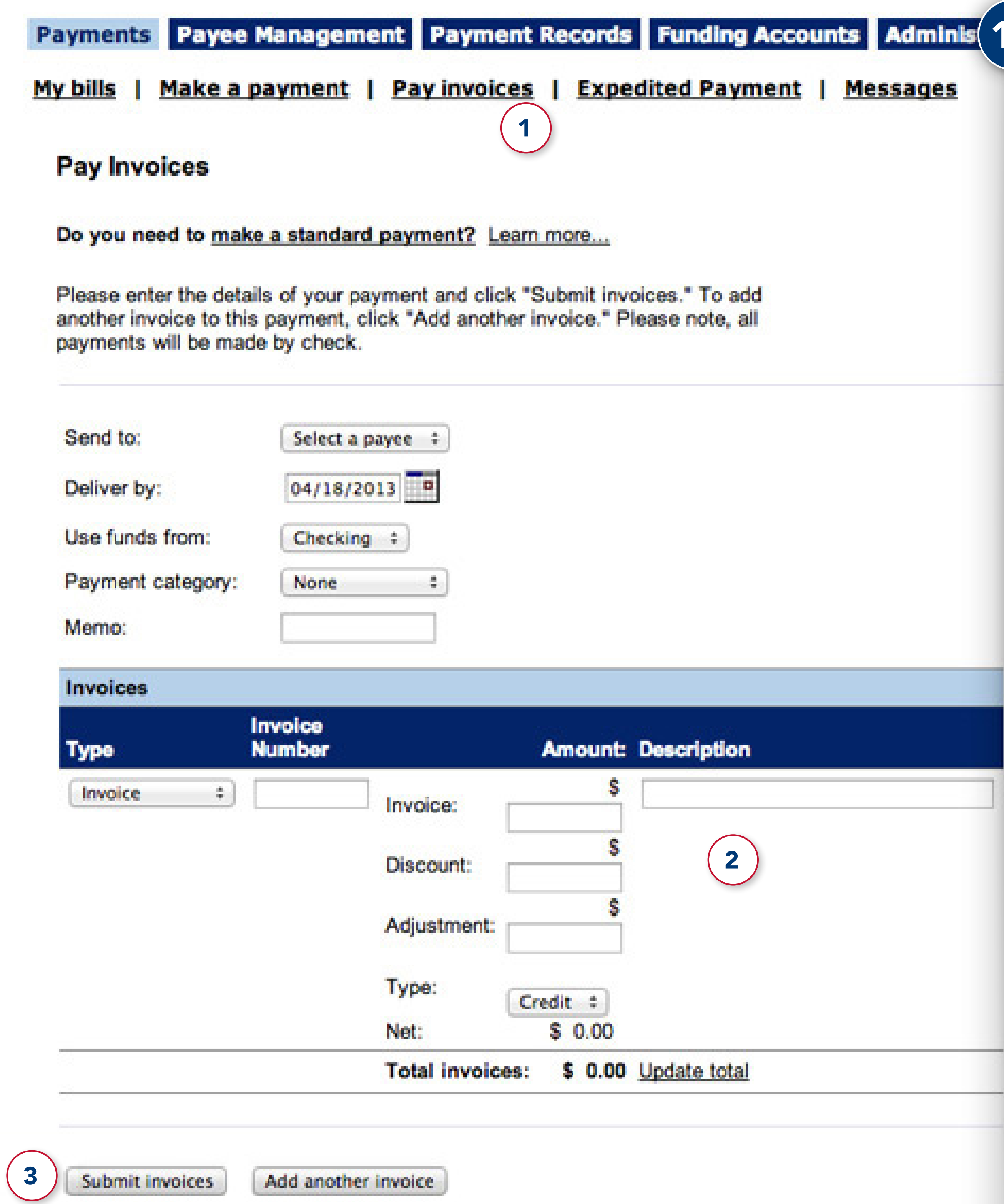
1. Select **Manage My Bills**.
2. Select the Bill Name from the drop-down selection.
3. Select a bill, then select what you would like to do from the choices below.

Receive Your Bills Electronically

An e-bill is a bill that you can view and pay online through Direct Business Internet Banking Bill Pay. E-bills contain the same information found in a paper bill. If your payee has the capability to send an e-bill, there will be an option next to the payee.

4. Select **Add an e-bill** below the payee.

- Enter the Login ID and password for your payee account.



BILL PAY – CONTINUED

Make Bill Payments with Invoices

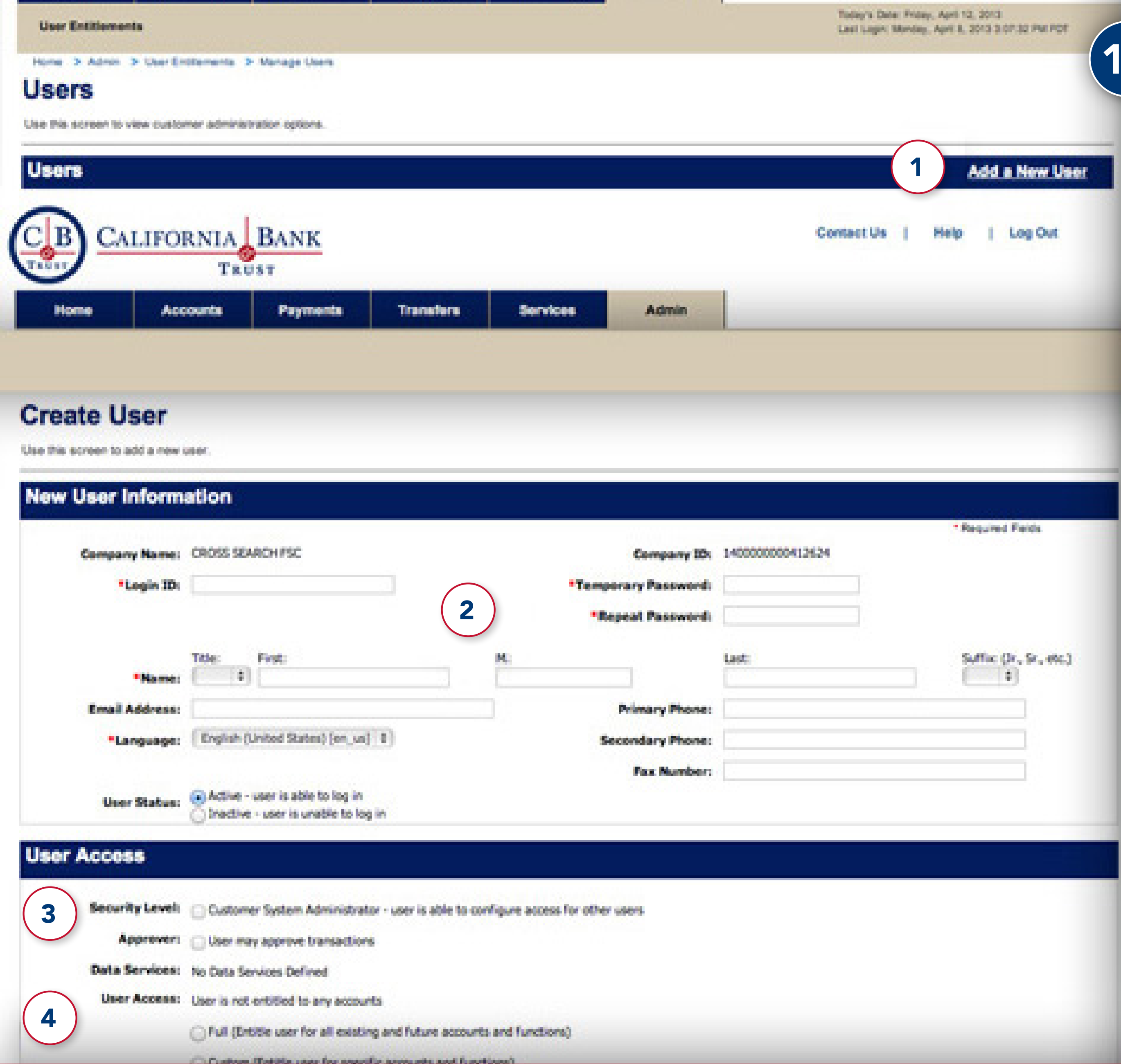
You can choose to make payments from invoices, for more thorough documentation of payments to other companies. To get started, please identify the invoice you would like to set up and pay.

1. From your navigation links, click **Pay invoices**.

2. Specify the details related to the payment, including any invoice information.

   If you have more than one invoice associated with your payment, just click **Add another invoice** and another entry section for invoice information will be added to your page.

3. Click **Submit invoices**.



Add a New User

Your Administrator begins by selecting the **Add a New Use**r link from the **Admin/User Entitlements** tab.

1. Create a Login ID and Temporary Password for the new user. (When logging in the first time, the new user creates his or her own password.)

2. Then, fill in the user's information. Making the status active allows that person to log in to the business profile online.

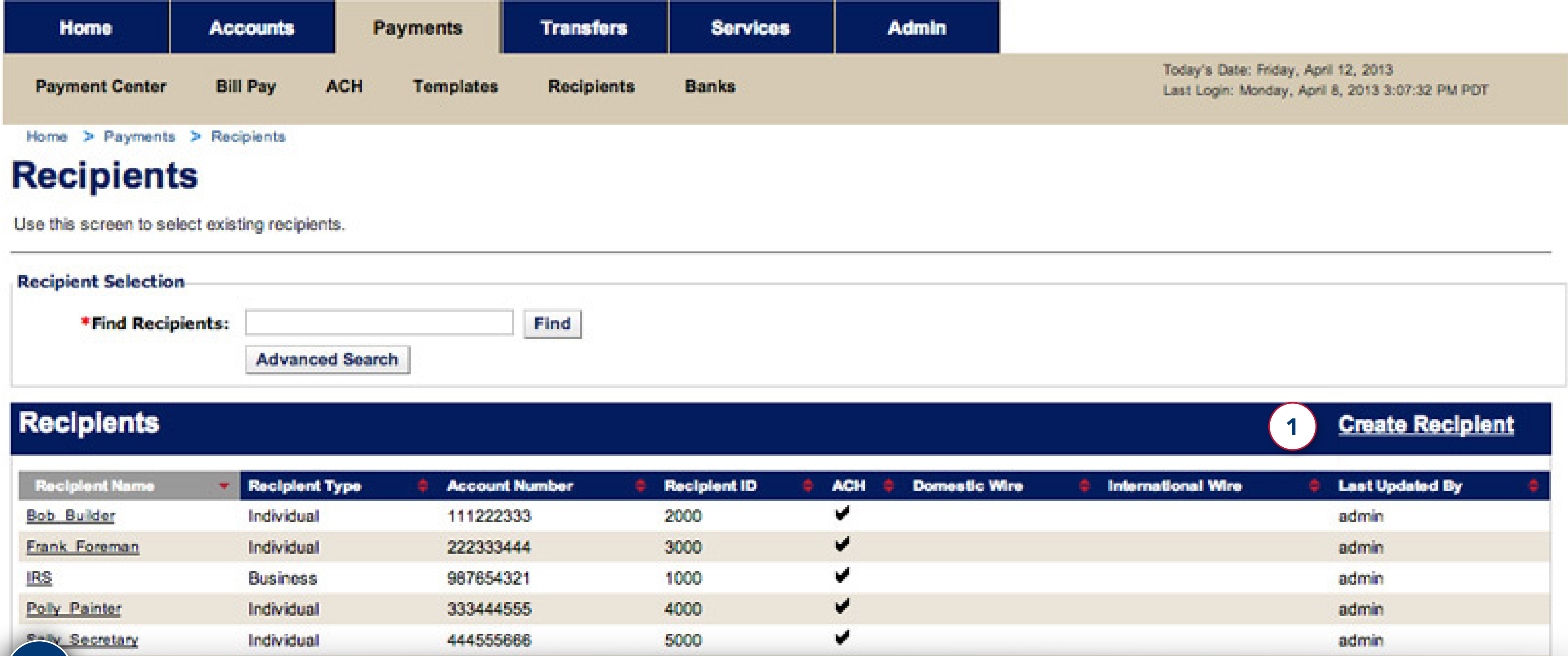
User Access Settings

3. Configure the User Access with the appropriate security level.

4. Lastly, configure the type of access for the new user.

SETTING UP ACCOUNT ENTITLEMENTS

You may have some people who help take care of your finances for you. Direct Business Internet Banking lets you designate other trusted users to access your business accounts and perform specific functions online. Entitling other users saves time and gives the business more flexibility. And keep in mind that at all times, your Customer System Administrator, or CSA, maintains control over the level of access and what can be seen and done online.



Recipient Name	Recipient Type	Account Number	Recipient ID	ACH	Domestic Wire	International Wire	Last Updated By
Bob Builder	Individual	111222333	2000	✔			admin
Frank Foreman	Individual	222333444	3000	✔			admin
IRS	Business	987654321	1000	✔			admin
Polly Painter	Individual	333444555	4000	✔			admin
Sally Secretary	Individual	444555666	5000	✔			admin

EMPLOYEE DIRECT DEPOSIT

ACH is an efficient and convenient way to schedule and send ACH payments, such as employee payroll through Direct Deposit. Once your business is set up with ACH, you can create Direct Deposit payments for your employees. You can even create payment templates and recipient lists to ease the process for sending regularly recurring Direct Deposit payments.

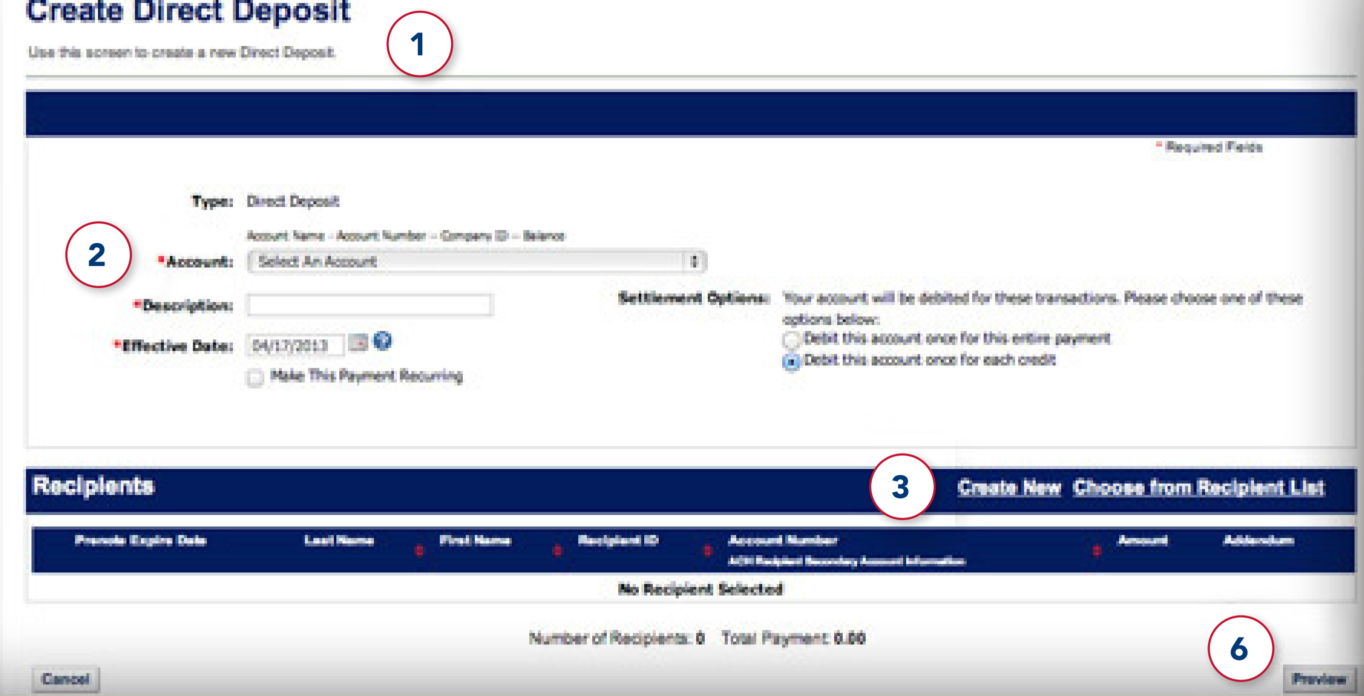
Recipients

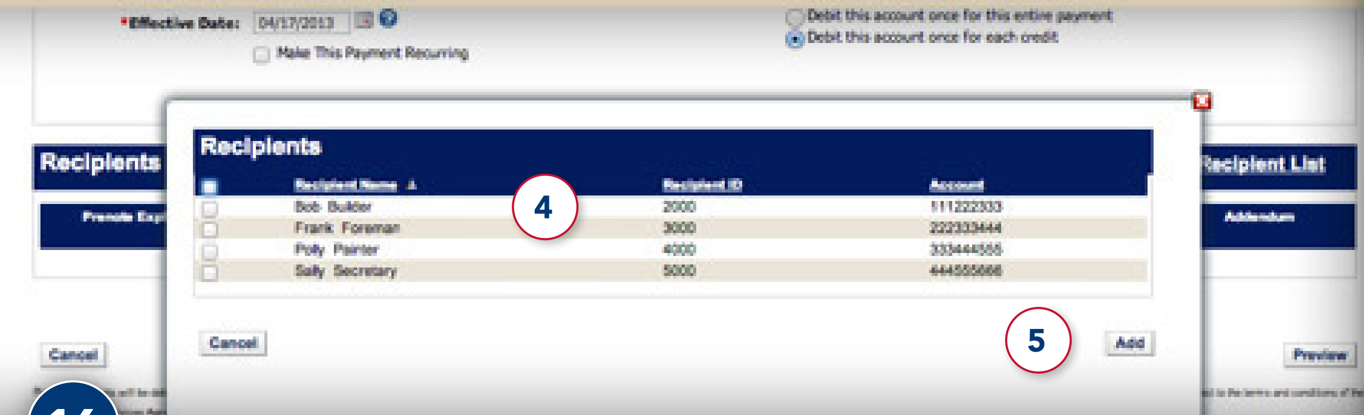
The Recipients page provides a list of recipients used when making ACH payments. As you create recipients, they are added to the recipient list where you can access them for future payment instructions.

1. To add a recipient, click the Create Recipient link.

Complete the payee information, payment amount, and bank information fields.

Preview and Submit the recipient. You'll receive confirmation the recipient was added to your recipients list.





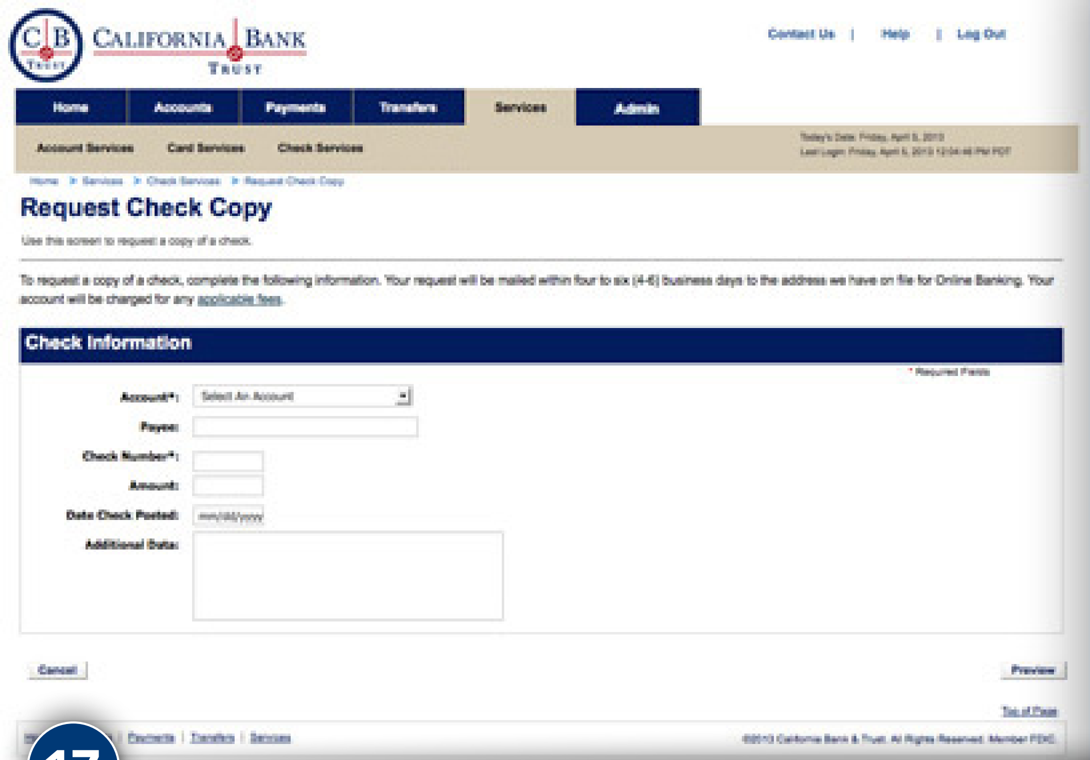
ACH – CREATING A NEW TEMPLATE

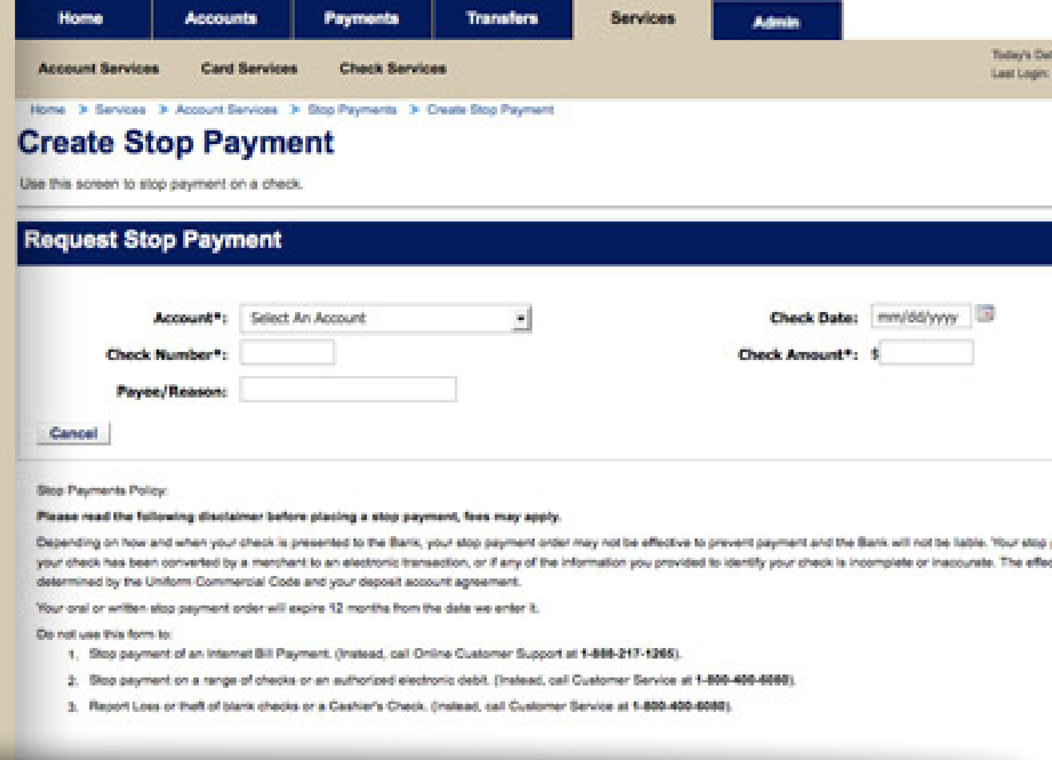
A payment template provides common information for payments made on a regular basis or payments that contain much of the same criteria. You can create a template to speed the process of entering payments where information is repetitive and similar to other business payments you create.

1. Create a **Direct Deposit** template from the drop down menu.
2. Enter the template name, pay from account, and maximum payment amount if needed.
3. Either add new recipients or choose from a list of previously created recipients.
4. Select the recipients to include in this template.
5. Click the **Add** button.

   Enter any default payroll amounts for each recipient. This is useful when paying employees on a salary wage.
6. Preview the information and click the **Submit** button, or **Submit and Initiate** button, which then takes you to a page to initiate the Direct Deposit payment. Confirmation will display when the ACH Direct Deposit template was added.

You can now send a quick Direct Deposit payment to many of your employees in as little as three clicks!





OTHER SERVICES

The services menu provides you with other online services that are convenient, that save time, and that can be done right within Direct Deposit Internet Banking. There are a variety of online service options available to you.

Request a Copy of a Check, Deposit, Withdrawal, or Statement

Occasionally you may need to order a copy of a check or a withdrawal slip.

Simply fill in the details, submit the request, and the bank will send the item through the mail. It's just as easy to request copies of other items.

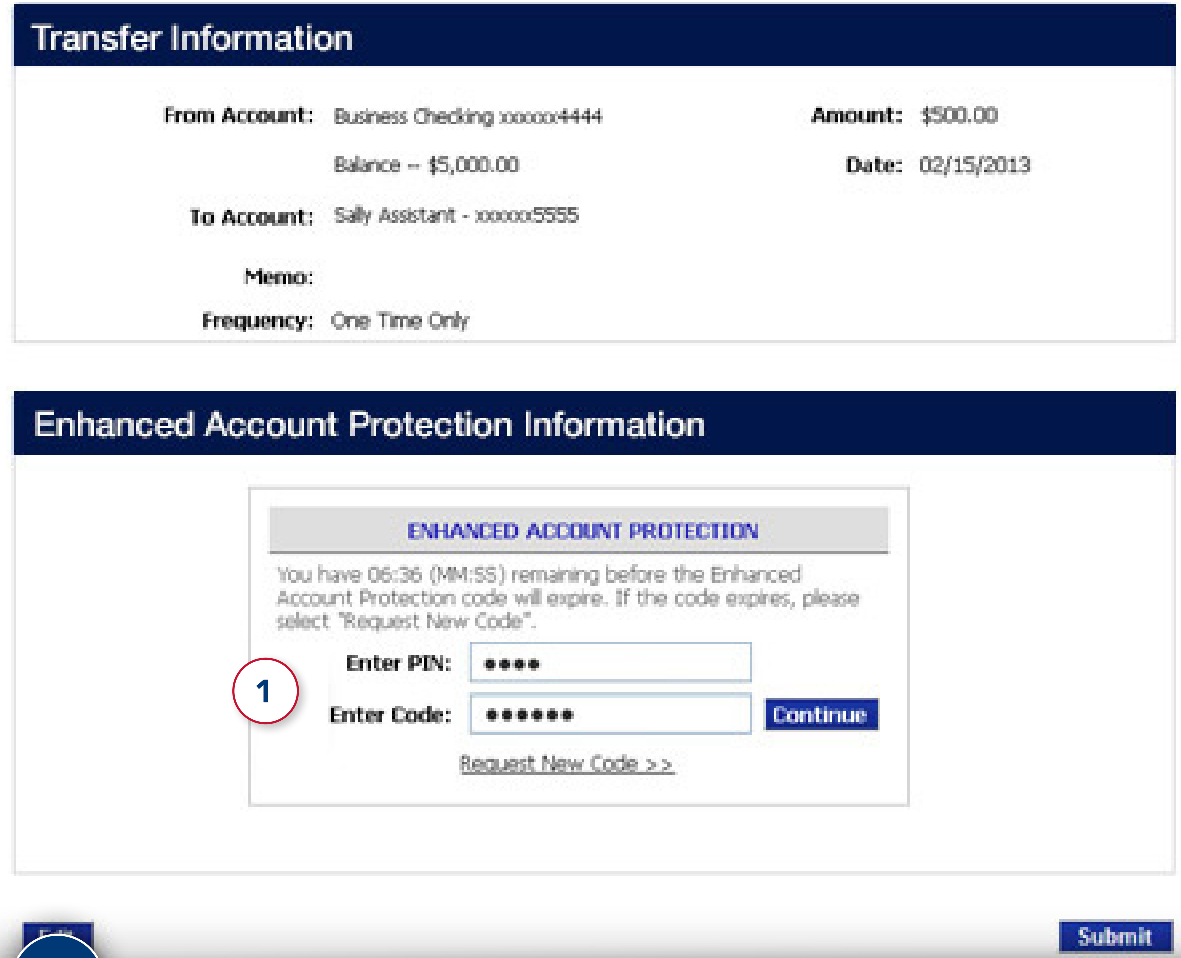
Keep in mind that you still have the option of viewing copies of checks and transaction slips in your online transaction history or even in your eStatements.

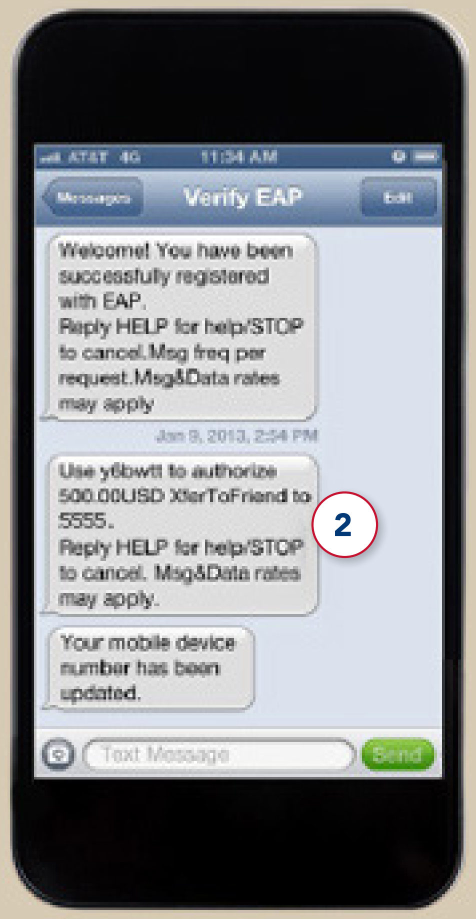
Request Stop Payments

You can also make online requests to stop payments on certain types of checks.

Simply fill in the details, submit the request, and the bank will begin processing the stop payment.

Online requests to place stop payments can take up to one full business day to take effect. To request an immediate stop on a check, please call us at (877) 650-0095.





OTHER SERVICES – CONTINUED

Enhanced Account Protection, or EAP, is a mobile-based transaction authentication service that adds an additional layer of security and helps protect your business from fraudulent transactions. If your business is enrolled in EAP, certain online activity will require authentication via SMS text messages before the request can be completed.

Enhanced Account Protection – Workflow

1. When online activity requires EAP, you are presented with a page where you must successfully enter the correct PIN and SMS token code before the online request can be completed.

2. The token code is system generated and is sent to your mobile device as a text message, along with the transaction information or activity being requested.

CALIFORNIA BANK & TRUST

Thank you for taking a moment to learn more about Direct Business Internet Banking.

READY TO ENROLL?
Visit us at calbanktrust.com and click on "Locations" to find a Professional Banker near you.

If you have any questions, please give us a call at (877) 650-0095.