



CASH MANAGEMENT SOLUTIONS

OVERVIEW

Pacific Coast Bankers' Bank ("PCBB") provides the most comprehensive real time cash management solutions to community banks. Through our user friendly online platform, Correspondent Bank Connection ("CBC") you will have access to Settlement/Clearing, "As Agent" services, International Wire and Domestic Wire services that are tailored to increase your profitability. Additionally, PCBB's dedicated staff is available to provide you with the highest level of personalized customer service.



BENEFITS

- Reduces staff time
- Same day issue resolutions
- Pass through excess reserves
- Increase profitability with overnight sweep into a fed funds agency pool
- Experienced staff to assist you with day to day transactions



CBC ONLINE

- Reporting
- ACH services
- OFAC services
- Electronic wires
- Track account activity
- ABA table look-up tool
- Historical data & capture sorting
- Secure, user friendly platform
- Eliminate need for Fedline Advantage & FedWeb
- TranCode Sorting

SERVICES

Settlement/Clearing

- Reflects real time FRB transactions
- Earn market rates on overnight investments
- Eliminate FRB daylight/overnight overdraft penalty concerns
- Competitive earnings credit rate on cash balances

Domestic Wires

- Multi-level backup
- OFAC notifications
- Provide contingency backup
- Late wire accommodations & group wires
- Incoming/outgoing wire notifications (email and online)

"As Agent"

- Reduce credit risk by redistribution of funds across multiple, strongly capitalized banks
- Automatically sweeps all excess balances into overnight fed funds or the Federal Reserve Bank Excess Reserve Account
- Funds & interest automatically reinvested into your account daily
- Quarterly monitoring of purchasing banks & compliance with Regulation F
- No added fees for drawdowns and incoming investment wires

International

- Foreign Wire Transfers
(outgoing and incoming)
- Foreign Cash Currency Orders/Shipments
- Foreign Drafts
- Foreign Cash Letters & Clean Collections
- SWIFT Messaging
- Foreign Exchange Advisory Services

ABOUT PACIFIC COAST BANKERS' BANCSHARES

Pacific Coast Bankers' Bancshares ("Bancshares") is the holding company for Pacific Coast Bankers' Bank ("PCBB") and PCBB Capital Markets, LLC ("PCBB Capital Markets") which provides an array of financial services focused on the needs of community banks. PCBB provides loan participations, cash management, federal funds, consulting and bank organizational services. PCBB Capital Markets, a sister company to PCBB, provides a wide range of financial and consulting solutions and is a member of FINRA/SIPC. As a community bank-owned entity, Bancshares' subsidiaries provide its clients with exceptional service, delivered by an innovative team of financial professionals. All securities are offered through PCBB Capital Markets, LLC.

WHAT PEOPLE ARE SAYING

"I am a big fan of PCBB and their cash management services. Daily settlement, wire transfers and sale of excess funds has been made more efficient than I have experienced in the past allowing me to accomplish more on a day-to-day basis."

~Laura Clark, Chief Financial Officer, Bank of Bozeman, MT

"PCBB was an easy choice for us when we were evaluating a pre-opening correspondent relationship. Their reputation in the market was already well established. However, PCBB exceeded our every expectation with their technical expertise, competitive pricing and superior personal service."

~Thomas J. Sherman, President & CEO, Founders Community Bank, CA

"We are very pleased with PCBB's settlement services. They have saved us a lot of headaches, back-office time and money."

~Don McCarthy, SVP & Controller, Glacier Bancorp, Inc, MT

"Our conversion over to PCBB for Correspondent Banking went VERY smooth! We had no issues at all! The PCBB office here in Charlotte was WONDERFUL to work with and had everything set up for us ready to go."

~Wendy Wagner, Chief Financial Officer, Vantage South Bank, NC

For more information, contact your local Relationship Manager

888.399.1930 • www.pccb.com