

PACIFIC COAST BANKERS' BANK INTERNATIONAL SERVICES





WHAT CAN PCBB DO FOR YOU?

PCBB correspondent banking services provide your institution with a range of services adding valuable benefits to your cash management activities.

YOUR PARTNER



Pacific Coast Bankers' Bancshares ("Bancshares") is the holding company for Pacific Coast Bankers' Bank ("PCBB") and PCBB Capital Markets.



PCBB is a state chartered, FDIC insured, member of the Federal Reserve system, licensed to serve the interests of community banks and their officers and directors. PCBB provides independent community banks with high quality, competitively-priced correspondent banking services.



PCBB Capital Markets was founded in 2002 and is a registered broker-dealer regulated by the Financial Industry Regulatory Authority ("FINRA"), Securities and Exchange Commission ("SEC") and is a member of the Securities Investor Protection Corporation ("SIPC"). PCBB Capital Markets provides community banks across the country with capital markets solutions and consulting expertise to maximize performance and minimize risk.

INDUSTRY LEADERS

Each member of the executive team brings over 20 years of experience in the financial and community banking industry. Over the years, our exceptional team has worked diligently to ensure our community bank clients receive the highest level of customer care and service possible. As a company, we not only measure our performance on financial results, but also on increasing our capabilities, delivering innovative product offerings, enhancing our technology and expanding our geography.

INTERNATIONAL SERVICES OVERVIEW



International services from PCBB enables community banks to provide comprehensive international services to retail and commercial customers through a convenient, online platform that delivers full auditing and reporting capabilities.

Community banks typically direct customers to larger institutions for international services due to the complexity and expense of building those capabilities in-house. This creates the risk of losing the relationship entirely to a larger competitor. As your silent partner, PCBB provides you with international services tailored to retain and expand your customer relationships.

SERVICES

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



International services are offered through our secure, online platform.

BENEFITS

- Ability to generate fee income
- No minimum or maximum transaction amounts
- Foreign banknotes delivered to your office in 24 hours
- Ability to offer your customers competitive rates on foreign exchange transactions
- Ability to execute international wires in most major and minor currencies
- Capability to sell or buy banknotes from around the world, including all major global currencies
- Online reporting and auditing make it easy to track and manage volume
- Authorization controls allow only designated users to execute transactions
- Indicative rate quotes available online
- Online calculators to help simplify currency conversions
- OFAC notifications

Retain and Expand your Customer Relationships...



INTERNATIONAL SERVICES

PCBB offers a safe and reliable solution to meet your customers' needs for international payments, sending funds internationally and receiving incoming foreign currency payments. Through our global network of correspondent affiliates, PCBB provides you with a variety of international payment services you can offer your own customers. Payments are denominated in most major currencies.

FOREIGN WIRE TRANSFERS

In a world without borders, demand for fast and reliable ways to send funds overseas has increased. Through PCBB, funds are transferred securely and are available in the shortest possible time. Wires are fully traceable and sent electronically through our online platform.

BENEFITS

- Assured rapid delivery to beneficiaries
- Delays are minimized as wires are credited to accounts in the beneficiary's country
- Assurance of timely payment in domestic currency strengthens your customer's negotiating position
- Services available in most currencies

FOREIGN CASH CURRENCY ORDERS/SHIPMENTS

Through PCBB, you have the ability to offer your customers foreign currency banknotes for international travel needs, saving them time and money and increasing your institution's product portfolio to maintain your customer-base.

BENEFITS

- Provides local currencies for traveling customers
- Banknotes from most countries
- Overnight deliveries available

INTERNATIONAL SERVICES



FOREIGN DRAFTS

We have the capability to issue drafts in all major currencies from around the world, providing you and your customers a reliable way to send payments abroad, quickly and economically. Foreign drafts also provide an alternative payment method for your customers.

BENEFITS

- Delivered to your office in as little as 1 business day
- Offers a good alternate method of payment

FOREIGN CASH LETTERS & CLEAN COLLECTIONS

Cashing a foreign check doesn't have to be costly or time-consuming. Our international check clearing service gives you the ability to clear U.S. dollar and foreign checks drawn on foreign banks on a cash letter or clean collection basis.

BENEFITS

- Simplifies collection of foreign receivables
- Accelerates access to domestic funds
- Reduces costs by minimizing delays
- Clean Collections protect your bank from fraudulent items

SWIFT MESSAGING

PCBB is a member of the Society for Worldwide Interbank Financial Telecommunication ("SWIFT"). Our membership with SWIFT allows us to send and receive the most secure messaging and wire transfers throughout the world on behalf of our respondents, ensuring rapid wire transfers and full traceability, with confidence.

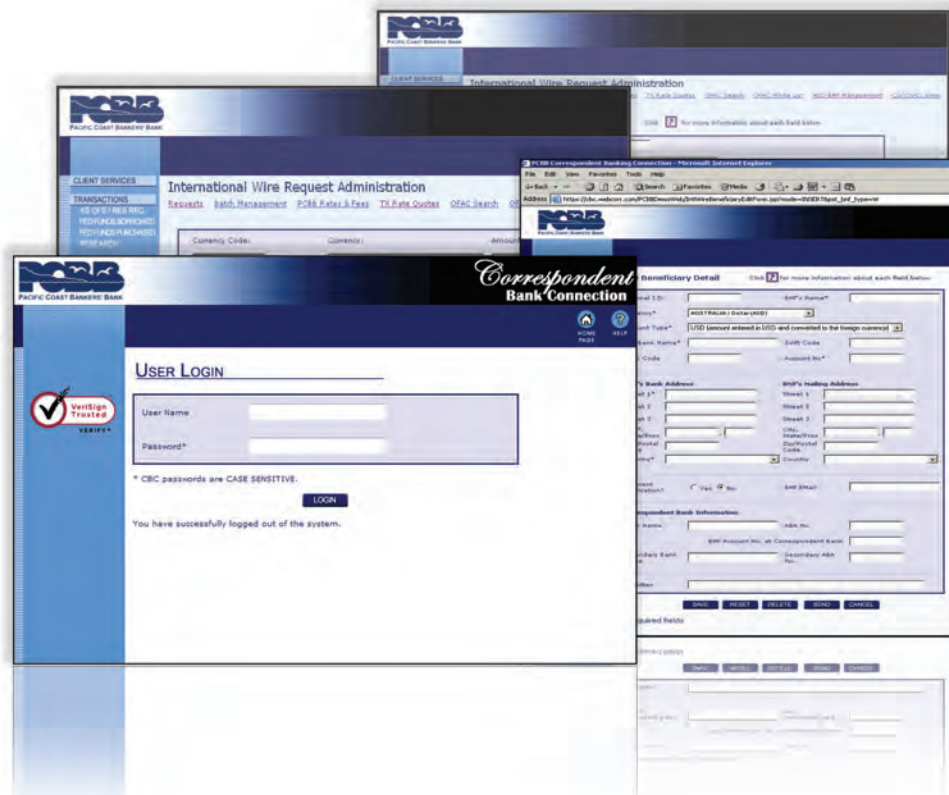
FOREIGN EXCHANGE ADVISORY SERVICES

With exchange rates fluctuating daily, a PCBB foreign exchange specialist can help advise your institution with the hedging tools needed for protection against negative currency movements, thus helping your customers manage their foreign exchange exposure.



CORRESPONDENT BANK CONNECTION

PCBB's international services are accessed through Correspondent Bank Connection ("CBC"). CBC is a secure, state-of-the-art, online cash management system designed and developed by banking professionals for banking professionals. Community banks can monitor, track and retrieve daily account activity, view FRB activity and statements, access archived statements and individual transactions. Banks can also initiate domestic and international wire transactions through easily navigated screens. Finally, CBC can act as a contingency and back-up service to banks' Fedline online services, such as wire transfers. CBC also provides compliance with regulatory retention requirements.



BENEFITS

- Ability to originate foreign currency international wires, drafts, check clearing and cash currency orders with user-friendly screens. Payment screens allow you to create templates
- CBC users have the ability to pull up selected custom transaction history reports reducing research time and eliminating their reliance on hard copies and excessive paper retention
- Ability to designate your own Security Administrator, who has full access to the bank's User Account Listing Report (This report reflects all user activity, authority levels for each user, and monitors bad or failed logins)

