

## PlasticMoney<sup>SM</sup> Debit/ATM Card



You're Not Just Anybody—

# You're Somebody Here.



MEMBER FDIC

## NetTeller<sup>SM</sup> Online Banking

You can access your accounts 24 hours a day, 7 days a week from the comfort of your own home, workplace or anywhere with a secured Internet connection through County Bank's online NetTeller<sup>SM</sup> service. It is easy to use, and offers all the time saving conveniences associated with banking online. Best of all, it's absolutely free!

- Print and View Account Information
- Print and View Both Sides of Canceled Checks
- Print and View Previous Statements
- Print and View a Range of Transactions
- Transfer Funds between Accounts
- Initiate Stop Payment Requests

A secured PIN will be assigned to you to use in conjunction with a 6-8 digit alphanumeric password that you personally select to provide the utmost account security. Management functions are also available online so that you can change your PIN and password any time you choose.

### BillPay<sup>SM</sup>

A great combination to NetTeller<sup>SM</sup> is County Bank's **FREE BillPay<sup>SM</sup>** service. Through BillPay<sup>SM</sup> you can quickly schedule one-time payments, recurring payments or even future payments. Both electronic and paper payments are made for you through BillPay<sup>SM</sup> depending on the method of payment accepted by your payee.



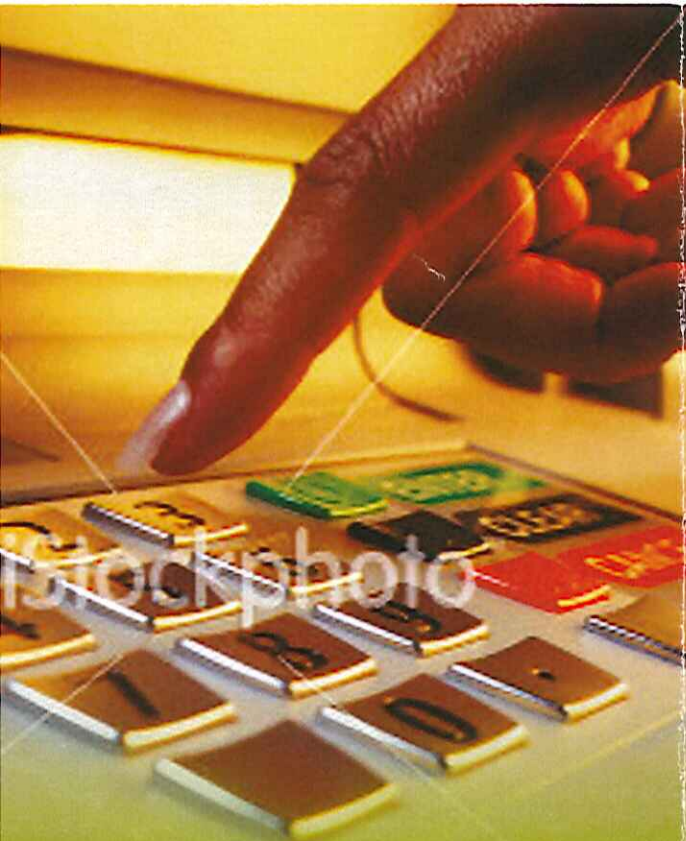
MEMBER FDIC

[countybank.com](http://countybank.com)



C-107 9/05





County Bank is all about convenience banking... from extended hours and drive-up banking at many of our locations, to online banking and other on-the-go conveniences like 32,000+ fee-free Allpoint ATMs nationwide.



**Open an account  
with us today!**

County Bank is a full-service bank with a complete line of financial products and services to meet every personal and business need. Please visit a County Bank branch to learn more about what convenient products and services are right for you.

For County Bank branch locations  
and general information, visit

[www.CountyBank.com](http://www.CountyBank.com)

or call

(800) 540-BANK

(209) 725-7300

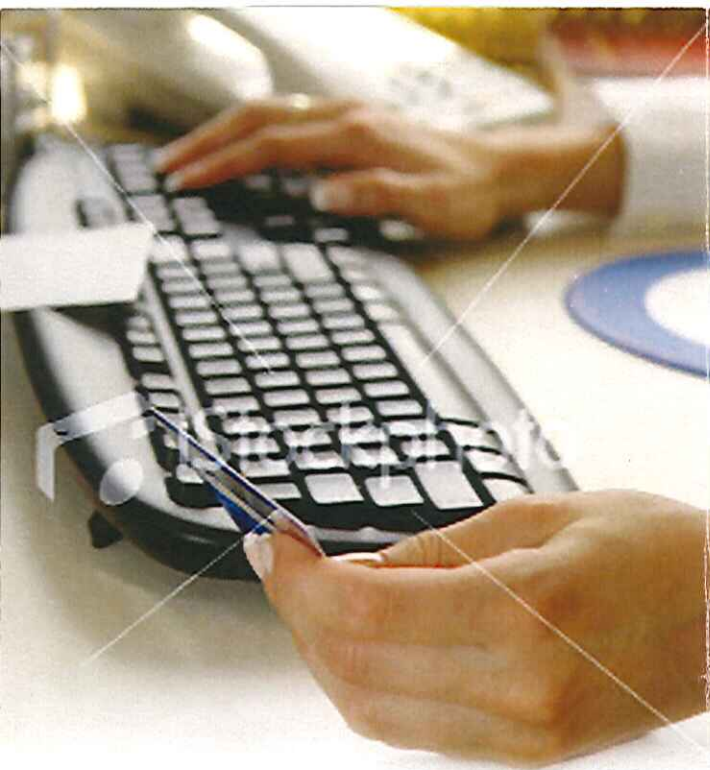


**Make life easy  
on yourself.**

INTRODUCING  
**Convenience Banking**







### **NetTellers<sup>SM</sup> (Online Banking)**

Get access to your accounts 24 hours a day, 7 days a week from the comfort of your own home, workplace or anywhere with a secure Internet connection. County Bank's online NetTellers<sup>SM</sup> service is convenient, easy to use and best of all, it's absolutely free!

- View & print account information
- View & print both sides of cancelled checks
- View & print current & previous statements
- View & print a specific range of transactions
- Search & download transactions to personal money management software
- Easily transfer funds between accounts
- Initiate stop payment requests (transaction fees apply)
- Schedule one-time or recurring payments and future payments

### **BillPay<sup>SM</sup>**

Why pay bills the old-fashioned way? It's easy to pay them online with BillPay<sup>SM</sup>.

- Choose what amount to pay and when to pay it
- Schedule the frequency of payments — one-time or recurring
- Easy-to-read reports are available for quick reference

### **TeleBank<sup>SM</sup> (24-Hour Telephone Banking)**

Your account information is simply a phone call away. Dial County Bank's TeleBank<sup>SM</sup> number and follow the automated instructions to gain access to your accounts anytime. It's that easy!

**(209) 725-7300**  
**(800) 540-BANK (2265)**

### **Drive-Up Window\***

Roll down your car window and a County Bank Team Member will be ready to assist you at the drive-up. Just another way we make banking convenient.

### **VISA Platinum (Credit Card)\*\***

Apply today and buy anything you need:

- Accepted worldwide at more than 24 million locations
- Obtain cash at over 700,000 ATMs worldwide
- \$1,000,000 travel accident insurance coverage
- Auto rental insurance
- Annual purchases summary statement
- Access account information anytime

### **PlasticMoney<sup>SM</sup> ATM Card only**

- Request a balance inquiry
- Make withdrawals or deposits
- Transfer funds between accounts

ATM — \$300 daily limit

\*Available at most branch locations.

\*\*Personal credit card offered by TCM Bank. Subject to credit approval.



### **PlasticMoney<sup>SM</sup> ATM/Debit Card**

Free access to over 32,000 ATMs nationwide in the Allpoint Network, plus the purchasing power of MasterCard®.

- Request a balance inquiry
- Make withdrawals or deposits
- Transfer funds between accounts
- Point-of-Purchase (POS) debit card

Silver Debit Card — \$300 ATM/\$1,000 POS daily limit

Gold Debit Card — \$500 ATM/\$3,000 POS daily limit  
 (Subject to credit approval)



**County Bank is all about convenience banking...**  
from extended hours and drive-up banking at many of our locations to online banking and other on-the-go conveniences like 32,000 fee-free Allpoint Network ATMs nationwide. County Bank offers all of the conveniences you expect from a full-service bank.



## Open an account with us today!

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(209) 725-7300



**It's good to know you.**



### CONVENIENCE BANKING



## Everywhere Banking.

Your search for an  
ATM is over.



**It's good to know you.**





### **NetTeller<sup>SM</sup> (Online Banking)**

Get access to your accounts 24 hours a day, 7 days a week from the comfort of your own home, workplace or anywhere with a secure Internet connection. County Bank's online NetTeller<sup>SM</sup> service is convenient, easy to use and best of all, it's absolutely free!

- View & print account information
- View & print both sides of cancelled checks
- View & print current & previous statements
- View & print a specific range of transactions
- Search & download transactions to personal money management software
- Easily transfer funds between accounts
- Initiate stop payment requests (transaction fees apply)

### **BillPay<sup>SM</sup>**

Why pay bills the old-fashioned way? It's easy to pay them online with BillPay<sup>SM</sup>.

- Choose what amount to pay and when to pay it
- Schedule the frequency of payments – one-time or recurring
- Easily search payment history

### **TeleBank<sup>SM</sup> (24-Hour Telephone Banking)**

Your account information is simply a phone call away. Dial County Bank's TeleBank<sup>SM</sup> number and follow the automated instructions to gain access to your accounts anytime. It's that easy!

**(209) 725-7300 or (800) 540-BANK (2265)**

### **Drive-Up Window\***

Roll down your car window and a County Bank Team Member will be ready to assist you at the drive-up. Just another way we make banking convenient.

### **VISA<sup>®</sup> Platinum Credit Card\*\***

Apply today and buy anything you need:

- Accepted worldwide at more than 24 million locations
- Obtain cash at over 700,000 ATMs worldwide
- Travel accident insurance coverage
- Auto rental insurance
- Access account information anytime



### **PlasticMoney<sup>SM</sup> ATM/Debit Card\*\*\***

Free access to over 32,000 ATMs nationwide in the Allpoint Network, plus the purchasing power of MasterCard<sup>®</sup>.

- Make withdrawals or deposits
- Transfer funds between accounts
- Point-of-Purchase (POS) debit card
- Make purchases at retailers worldwide

Silver Debit Card – \$300 ATM/\$1,000 POS daily limit  
Gold Debit Card – \$500 ATM/\$3,000 POS daily limit

\* Available at most branch locations.

\*\* Personal credit card offered by TCM Bank. Subject to credit approval.

\*\*\* Subject to credit approval.



#### **Zero Balance Account (ZBA)**

With County Bank's zero balance account your business can eliminate excess balances in separate accounts, creating a cash control account, so you can maintain greater control over disbursements. This is automatically maintained by transferring funds from a master account in an amount only large enough to cover checks presented.

#### **Credit Sweep**

When you tie your line of credit to your business checking account, you allow County Bank to provide your business operating capital when you need it most. When your business checking account needs funds to cover incoming debit items, available funds from your line of credit will automatically sweep to your checking account. Conversely, if there are excess collected funds in your account over the target balance established, they can be swept to pay down your line of credit.

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**It's good to know you.**



#### **CASH MANAGEMENT**



**Keep  
business  
flowing.**

That's the beauty of it.



**It's good to know you.**





### Business Online Banking

The best way to begin managing your cash is with County Bank's Business Online Banking, or "B.O.B." With B.O.B. you can generate activity reports, perform ACH transactions, wire funds, pay bills and much more. For more details about B.O.B., please see the Business E-Banking brochure.

### Statement on CD

Take advantage of the latest technology that allows access to your business bank statements and canceled checks.

- Save time and reduce storage requirements
- Manage records conveniently
- Gain access to records quickly
- Protect your identity and enhance your disaster recovery plan

### Lockbox

Streamline your accounts receivable process. County Bank's Lockbox service provides your business with:

- Accelerated collection and receivables processing
- Reduced mail float
- Accurate processing

### CBCapture

Bring the latest and most convenient form of check processing technology to your business with CBCapture, County Bank's remote deposit service. CBCapture is like having a County Bank teller with you accepting checks for deposit. Adding CBCapture to your business will:

- **Save Time & Money** – Eliminate paper deposit slips and multiple trips to the bank
- **Gain Faster Access to Cash** – Get same day credit
- **Eliminate Posting Errors** – Download customer payment information into your financial software
- **Keep your Deposits Secure** – Processing and approval restrictions are software embedded

### Merchant Card Services

Never turn away a customer payment again. Accepting credit and debit cards can greatly increase your bottom line and customer base. With County Bank Merchant Card Services, you have the perfect payment solution for your growing business. Offer your customers the flexibility to pay with VISA®, MasterCard®, American Express®, Discover® and ATM forms of payment.

### Positive Pay

County Bank's Positive Pay program is designed to proactively assist your business with added check-clearing security tools so you can feel positive about disbursements. By verifying each check against a pre-established check issue file, County Bank will ensure no fraudulent or wrongly deposited checks are made against your account.

### Cash Vault

Handling coin and currency for one location or many can be time-consuming, cumbersome and pose security risks for your employees. County Bank's Cash Vault Service offers solutions to these problems by providing a secure means of processing your cash deposits within a protected environment. With Cash Vault you can:

- Schedule pick-ups between your locations and the cash vault
- Order coin and currency for delivery to any of your locations
- Rely on processing standards that verify your deposit within 48-hours of delivery
- Obtain detailed adjustment notices by location for rapid reconciliation



### Sweep Account

Now there's a simple way to get more out of your excess cash balances with the convenience of a County Bank Sweep Account. A Sweep Account is a simple way to have excess cash swept between your business checking account and an interest-bearing investment or to control cash between specialized accounts. The automated link between your accounts will save you valuable time and eliminate the hassle of manually transferring funds between accounts. With these benefits County Bank will help your business minimize idle cash balances while maintaining proper levels of operating capital.

Choose from:

- Cash Sweep
- SEI Investment Sweep\*
- Zero Balance Account (ZBA)
- Line of Credit Sweep