



Business Banking Services

Deposits

- Checking Accounts
- · Money Market Accounts
- Sweep Accounts
- Savings Accounts
- Certificates of Deposit
- Certificate of Deposit Account Registry Service (CDARS)

Cash Management Services

- Online Banking
- Online Bill Payment
- Mobile Banking and Mobile Check Deposit
- ACH Origination
- Remote Deposit Capture
- Night Depository Box
- Positive Pay
- ACH Fraud Filter
- Business Credit Cards (MasterCard Branded)
- Business Debit Cards (MasterCard Branded)
- Merchant Card Processing
- Wire Transfers
- Foreign Currency

Business Lending

- Term Loans
- Revolving Lines of Credit
- Accounts Receivable and Inventory Financing
- · Working Capital Lines of Credit
- Equipment Financing
- Commercial Letters of Credit
- Standby Letters of Credit

Real Estate Lending

- Commercial Building Purchase or Refinance
- Owner-Occupied Industrial/Office/Retail/ Warehouse Construction

SBA Guaranteed Loans

- 7(a) Loan Programs
- 504 Loan Programs

Asset Based Lending

- Accounts Receivable Financing
- Factoring Select Accounts
- Purchase Order Financing



Personal Banking Services

Deposits

- Checking Accounts
- Money Market Accounts
- Savings Accounts
- IRA Accounts
- · Certificates of Deposit
- Certificate of Deposit Account Registry Service (CDARS)

Loans

- Home Equity Lines of Credit
- Single Family Home Construction

Other Services

- Online Banking
- · Mobile Banking
- Mobile Check Deposit
- Online Bill Payment
- Debit Card (MasterCard Branded)
- Automated Teller Machine (ATM) Cards
- Safe Deposit Boxes



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Serving Santa Clara, San Benito and Monterey Counties.

