

## TO MANY ORGANIZATIONS, SMART CASH MANAGEMENT SIMPLY MEANS BILLING QUICKLY, AND MAKING SURE THERE'S MORE MONEY COMING IN THAN GOING OUT.

But that's just the beginning. As Torrey Pines Bank clients know, there are many cash management strategies that businesses can use to improve cash flow, and minimize fees and interest paid while optimizing cash balances and interest earned. Smart cash management can help you get ahead of the game.

At Torrey Pines Bank, we have a highly experienced team of cash management professionals who will work with you to determine the best strategies for your business. Our experienced bankers can analyze your account activity and balances, to recommend an optimum balance for offsetting your expenses. Should we find that you have excess funds, we can work with you to determine how to best utilize these funds—investing in competitive CDs or money markets, or paying down loans. We offer tools to help you efficiently collect receivables, manage payables, monitor account activity and maximize investments—to make your cash work harder for you.

Following is a selection of cash management tools we offer. To learn more about putting any of these tools to work for you, talk with a Torrey Pines Bank cash management professional today.

### TORREY PINES BANKING LOCATIONS

**CARMEL VALLEY**  
(Includes Corporate Headquarters)  
12220 EL CAMINO REAL, SUITE 110  
SAN DIEGO, CA 92130  
858.523.4630

**DOWNTOWN SAN DIEGO**  
550 WEST C STREET, SUITE 100  
SAN DIEGO, CA 92101  
619.233.2500

**LA MESA**  
8379 CENTER DRIVE  
LA MESA, CA 91942  
619.233.2555

**GOLDEN TRIANGLE**  
4350 EXECUTIVE DRIVE, SUITE 130  
SAN DIEGO, CA 92121  
858.523.4688

**SYMPHONY TOWERS**  
750 B STREET, SUITE 100  
SAN DIEGO, CA 92101  
619.233.2200

**KEARNY MESA**  
9280 CLAIREMONT MESA BLVD.  
SAN DIEGO, CA 92123  
858.259.5300

**CARLSBAD**  
2760 GATEWAY ROAD  
CARLSBAD, CA 92009  
760.918.8800

### PINES PERSONAL SERVICE LINE

TOLL FREE MONDAY–FRIDAY: 7:30 a.m.– 5:30 p.m.  
877.476.BANK (2265)

### 24/7 PINES LINE AUTOMATED PHONE BANKING

888.276.5094

TORREYPINESBANK.COM



Subsidiary of Western Alliance Bancorporation  
©2007 Torrey Pines Bank



## CASH MANAGEMENT & SMART BUSINESS



## AUTOMATED CLEARING HOUSE (ACH) SERVICES

*Faster, more accurate payments and collections*

ACH processing allows your company to take advantage of the speed, accuracy and efficiency of electronic payments and collections:

### ACH CREDIT

- Electronically disburse payments to consumer and corporate customers and suppliers.
- Electronic tax payments

### ACH PAYROLL DIRECT DEPOSIT

- Electronically credit an employees' checking or savings account.
- Use for expense reimbursements, bonuses, pension and other employee payments.

### ACH DEBIT

- Collect payments electronically from consumer and corporate accounts. Streamline remittance processing, provide more accurate and timely collection of payments.

### ACH BENEFITS TO YOUR BUSINESS:

- Reduces the costs of processing, storing and reconciling manual checks
- Reduces payroll costs and employee time—employees receive credit to account automatically, no time spent at the bank depositing checks
- Less exposure to check fraud—no lost or stolen checks, reduces the need to place stop payments or reissue checks
- Improves cash flow and forecasting by collecting payments more quickly
- Provides audit trail of payments

## IMAGE LOCKBOX SERVICE

*Automatically handle incoming payments*

Torrey Pines Bank's Lockbox Service provides you with a post office box for payments sent to your company. We retrieve, process and deposit funds daily so there's no delay in getting money into your account. All deposits are imaged, so that they're available for viewing via the web on the same day. If preferred, information can be gathered from check and remittance coupons and formatted in a data file. You can review deposit reports, on CD, to see who and what has been paid.

### LOCKBOX BENEFITS TO YOUR BUSINESS

- Speeds the collection of your business's receivables
- Reduces the cost of in-house receivables processing, and improves your company's cash flow
- Provides same day reporting and remittance information (you can view and record payments made)
- Record keeping provides outside audit controls
- Eliminates need to prepare deposits and take to the bank



## PINES ONLINE PLUS

*Real-Time online banking and cash management*

With online access to your accounts 24/7, this high performance online service helps make cash management more convenient than ever. Pines Online Plus lets you make real-time online inquiries and get up to date information right away, so that you can monitor your cash position and account activity.

### BASIC SERVICE

- View activity, balances, history and search for transactions
- Stop Payments
- View Statements
- Transfer funds between your Torrey Pines Accounts
- Check images-view front and back of paid checks
- Bill payments- set up recurring or one-time payments

### ENHANCED SERVICE

- Automated Clearing House (ACH)\*
- Client sends an ACH file to the bank for processing
- Process ACH credit or debit transactions, for direct deposit of payroll, vendor payments, and business tax payments.
- Wire Transfer- initiate wires over the Internet. Process both domestic and international US dollar wires.

**Optional Client Administration—customers get the control and convenience they want. Administrator features enable customers to:**

- Set up employees without bank assistance
- Assign individual security permissions for employees
- Control employee access to transfer and payment templates
- Establish days and times employees can gain access to online banking

\* Requires additional credit approval

## ACCOUNT RECONCILEMENT

*Balance your company's checkbook quickly and easily*

Torrey Pines Bank account reconciliation service gives you an automated way to balance corporate accounts on a daily, weekly or monthly basis. We offer full or partial reconciliation services that may be customized to meet your individual needs and work with your specific accounting system.

### FULL RECONCILEMENT

Company submits a check issued listing file. This information is compared against the captured check paid information. Next, reports are generated, including an outstanding check list. A detailed report includes all checks issued, paid and outstanding during the reconciliation period.

### PARTIAL RECONCILEMENT

You receive a detailed list showing all checks paid during the reconciliation period. Items are identified by check number, amount and paid date. This information is generated automatically, requiring no input from you.

### POSITIVE PAY

This service can be used to help monitor potential fraudulent activity. Clients send an electronic file of checks issued. Torrey Pines Bank matches this list against items being cleared, and pays only verified checks. This service also allows for every day monitoring of items paid, to assist in daily cash flow position.

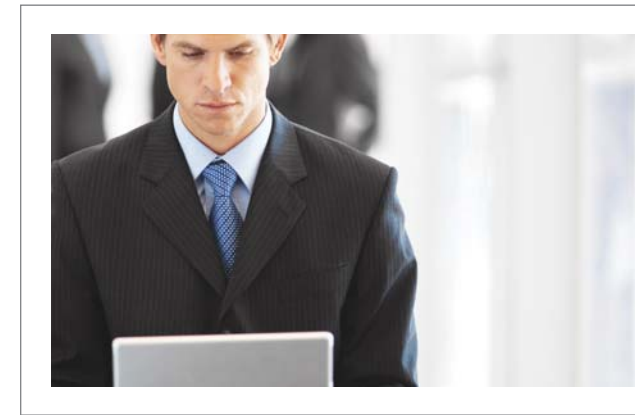
### ACCOUNT RECONCILIATION BENEFITS TO YOUR BUSINESS

- Saves time and money spent manually balancing accounts
- Improves control over disbursements
- Improves audit control by documenting, tracking and verifying disbursements

## E-DEPOSIT

*Faster deposits to your accounts*

With E-Deposit clients are able to deposit checks directly from their computer or desktop. Images of checks are scanned and sent electronically to Torrey Pines Bank for credit to their business account. Torrey Pines Bank then converts the images to an electronic file, or substitute check, for clearing at the payor's bank.



## CONCIERGE BANKING

*Courier service to your office*

Not enough hours in the day? Utilize our in house courier service to help manage both your time and your cash flow. Couriers are available on call or on a regular schedule to assist you in getting your deposits to the bank in a timely manner.

## ACCOUNT ANALYSIS SERVICE

*Comprehensive account summary*

Torrey Pines Bank's Account Analysis Service gives you a monthly consolidated report summarizing all activity on your corporate demand deposit accounts. This includes detailed balance information, itemized, and total costs for any services provided by Torrey Pines Bank. At a glance, you can see if your balances are covering the cost of your company's services, and adjust as needed. Your competitive earnings credit rate on collected balances helps compensate for services used by your company.

## ZERO BALANCE ACCOUNTS (ZBA)

*Simplifies fund consolidation and eliminates manual fund transfers*

With Torrey Pines Bank's Zero Balance Account, incoming deposits are immediately moved to the concentration account you designate. For outgoing disbursements, via paper or electronic, funds needed will be pulled from the account you've designated.

### ZERO ACCOUNT BALANCE BENEFITS TO YOUR BUSINESS

- No need to manually transfer funds between accounts to cover cash flow requirements.
- Reduces idle balances by consolidating deposits to a concentration account you designate
- Reduces risk of overdraft by automatic transfers from concentration account to disbursement accounts

