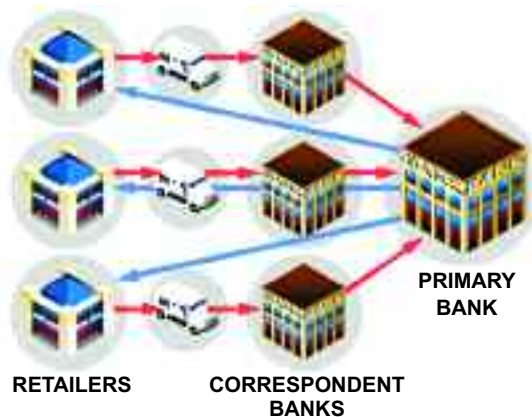


In today's business environment, geographically dispersed, multi-location retailers want a bank that can meet them in every market where they do business.

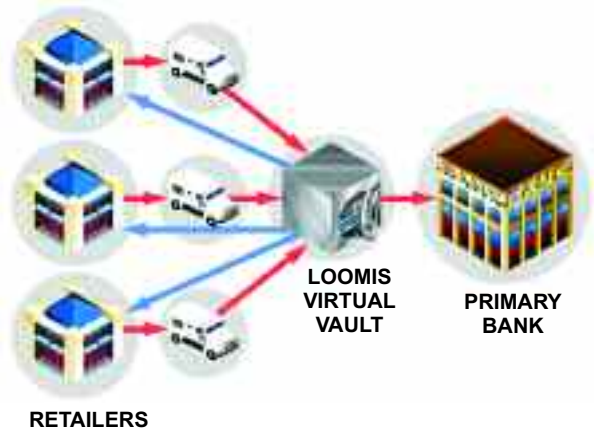
You have a relationship with your bank, built on trust and an understanding of your unique business needs. Now, the Loomis Virtual Vault solution provides your bank with the ability to serve your account virtually anywhere in the country. Put simply, your bank can use our national cash distribution network, supplemented by our suite of eBusiness Solutions to provide seamless service from Portland, Oregon to Portland, Maine.

The Current System



Without the ability to directly service your company from coast to coast, your financial management team must rely on a traditional model of service. As the figure to the right illustrates, a system of correspondent banks is used to manage your account. This system typically creates multiple accounts and contact points, extended cycle time and, often, higher fees. As an alternative, we offer the Virtual Vault solution.

Our Solution: The Virtual Vault



Using our national cash distribution network and eBusiness Solutions, your primary bank, the one that you've come to know and trust, can serve you in nearly any market in the country. Our vault becomes your bank's Virtual Vault. We collect, process and reconcile your deposits then transmit the information to your bank. The process is invisible to you. They, in turn are able to provide you with seamless service by using the most trusted name in the cash management industry – Loomis.

The End Result for You

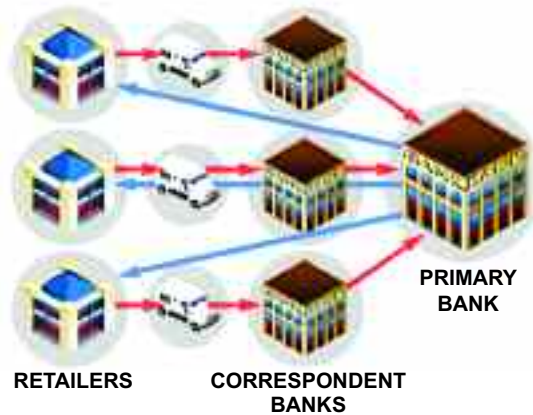
Our Virtual Vault Solution provides significant advantages for retailers. These advantages include reduced cycle time, Internet-based change orders and account management, and deposit detail tracking by location. And you can reduce the number of banks by expanding your current banking relationship beyond its present borders.



From Portland, Oregon to Portland, Maine, the Loomis Virtual Vault solution offers banks of any size a way to compete in markets where they have no physical presence.

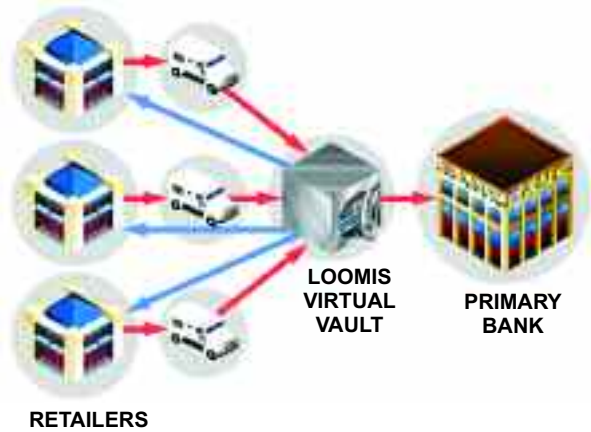
In today's competitive environment, large retailers and other commercial customers want a bank that can meet them in every market where they do business. Our Virtual Vault solution provides your bank with the ability to serve customers where you have no brick-and-mortar presence. Put simply, your team uses our national cash distribution network, supplemented by our eBusiness Solutions to provide seamless service to your retail and commercial customers from coast to coast.

The Current System



Without the ability to service clients directly throughout the country, many banks are unable to compete for large, geographically dispersed retail and commercial accounts. If they do choose to serve those customers, they must rely on a system of correspondent banks. This system can result in multiple contact and management points as well as fee structures for your treasury teams. As an alternative, we offer the Virtual Vault solution.

Our Solution: The Virtual Vault



Through our national cash distribution network, we essentially become your brick and mortar in markets where you have no physical presence. We handle the transportation, processing and electronic reconciliation for your commercial customers. Our Customer Information Exchange provides an Internet gateway for the transmittal of account processing data. We serve as your Virtual Vault. Think about it: the ability to serve new markets without expensive startup costs. You can enable your retail customers to have one armored carrier, one vault processor and a single national bank account.

The End Result: Superior Service, Delighted Clients

Our Virtual Vault solution provides your commercial and retail customers with the convenience they want and the predictability they need. This one-to-one relationship simplifies the cash flow process and reduces their overhead costs. Let's face it, in today's business environment, brick and mortar expansion is risky at best. But by using our established national network of cash management professionals, you can expand your banks' influence beyond its present borders to provide superior service.