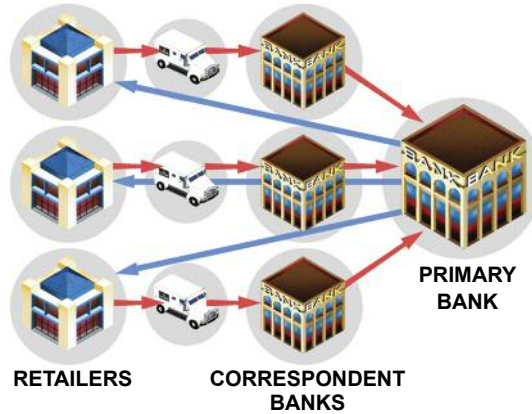


*From Portland, Oregon to Portland, Maine, the Loomis Virtual Vault solution offers banks of any size a way to compete in markets where they have no physical presence.*

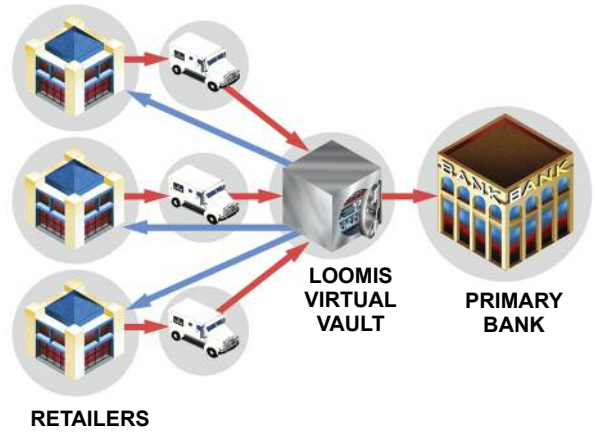
In today's competitive environment, large retailers and other commercial customers want a bank that can meet them in every market where they do business. Our Virtual Vault solution provides your bank with the ability to serve customers where you have no brick-and-mortar presence. Put simply, your team 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.