



**Wealth
Management**
AT THE MECHANICS BANK

PORTFOLIO ONLINE

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Notification***

Dear Investment Management & Trust Web Client:

We are pleased to announce the release of a new Investment Management and Trust Web site. In partnership with our accounting provider, Metavante, this new site known as Portfolio Online will be available on May 5, 2008. The link on the Mechanics Bank home page (www.mechbank.com) titled Investment Management & Trust login will automatically direct you to the new site. If you have bookmarked the current login page, this page and site will no longer be active after May 17, 2008. You will have to access the new login page through our homepage link. This enhanced site is certified for MAC users. Mac users will no longer have to enter the site through a different link.

Your current userid and password will transfer over to the new login. However, you will be asked to follow the procedure detailed in the enclosed instructions as part of our secure sign-on process. When prompted for a new password, you may re-enter your current password thereby retaining this password to access your account. During your initial login you will encounter a series of pages designed to capture authentication information including challenge questions used to identify you and protect access to your account information.

You will also be asked whether or not you want to register your computer. If you choose to do so, cookies will be placed on your computer. The browser cookie, userid, and password will then be used for the authentication process. If you choose not to register your computer, each time you login you will be asked to correctly answer the challenge questions before proceeding. Registering your computer will also allow you to reset your password in the event that you have forgotten your password by following the online instructions. If you do not register your computer, this option is not available.

Portfolio Online has been built to streamline site navigation, making it easy for you to access and find information. Various pages include simplified "Next Step" links that enable you to take action quickly, with the click of a button. Portfolio Online also offers new and expanded options for viewing transaction activity and account holdings. Client-friendly reports and analysis tools tie everything together.

Portfolio Online brings you:

- Multiple portfolio holdings views, from simple to expanded views, including Stock Diversification, Bond Ladder, and Investment Objective Comparison
- Detail and Year-to-Date Summary presentation of transaction information online
- Cash forecasting
- Tools such as expanded online help screens and the establishment of more extensive user preferences
- "Quick quotes"- stock quotes delayed 20 minutes
- Multi-factor authentication to increase client security and reduce risk
- Real-time access of activity and position viewing with previous business day closing market prices.



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Enclosed for your reference are:

- A *Getting Started Guide* so you can become familiar with the sign-on process and features of the site
- A *Workstation Requirements for PC and Mac Users* fact sheet. Please read this carefully to ensure that your system will be able to access site information and utilize its features. To properly see graphics within the site you will need to have the Adobe SVG viewer installed on your system. Information is included here on how to obtain the viewer.
- Specific instructions on obtaining and installing the Adobe SVG Viewer for Mac Users in the publication titled *Mac User Guideline for Settings for Mechanics Bank Investment Management and Trust Portfolio Online and Installation of Adobe SVG Viewer*.

We hope that you will find that the new site provides you with more valuable information in an easy to use format. If at anytime you have any questions about Portfolio Online, contact our web administrator, **Ebony Holliday** at **(510) 262- 7303** (email ebony_holliday@mechbank.com) or call our toll free number **(800) 781-3441**.

Sincerely,

Roy M. Swain
Senior Vice President