



## **AURUM SOLUTIONS HELP THREE CALIFORNIA-BASED DE NOVO COMMUNITY BANKS HIT THE GROUND RUNNING**

*Comprehensive, Scalable Solutions Successfully Accommodate Diverse Needs of Redwood Capital Bank, United American Bank and Bridge Bank, N.A.*

SAN FRANCISCO, CA (Western Independent Bankers Technology Summit) – September 8, 2003 – Aurum Technology, a leading provider of information technology-based solutions for Community Banks, Credit Unions and Savings Institutions, today announced the successful results of its outsourcing relationships with three key California-based customers. Newly announced Redwood Capital Bank (proposed) has selected Aurum to deliver the open and scalable solutions needed to serve the commercial banking needs of the Eureka community; United American Bank opened its doors in San Mateo on June 9, leveraging Aurum’s integrated technology-based solutions; and Santa Clara-based Bridge Bank, N.A. has used Aurum’s comprehensive business banking solutions to establish a rapidly growing customer base, while experiencing a growth rate of more than 900 percent in its first 18 months of operation.

“The industry trend toward acquisitions and consolidations leaves a gap in the banking market – a gap that de novos can naturally fill by delivering full-service banking with the benefit of personalized relationships,” said Brian Van Dyk, senior vice president of Aurum Technology’s Premier™ services group. “Whether we’re helping an institution like Redwood Capital map out an implementation strategy, ensuring reliable day-one services for the opening of a bank like United American, or providing ongoing support to enable the kind of tremendous growth Bridge Bank has experienced, Aurum’s goal is to deliver the advanced, innovative and scalable solutions that contribute to the measurable and sustainable success of our de novo customers.”

Aurum helps de novo banks hit the ground running by applying its proven delivery method which features integrated, repeatable processes for planning, implementation, training and next steps. The company supports de novos in establishing every aspect of technology operations, encompassing core processing for deposit, loan and finance management, ATM driving, item processing, client-server support, data communications, and related staff training. Leveraging banking expertise and de novo implementation experience, Aurum’s consultants help de novo banks establish effective rollout strategies for day-one services and add-on implementation plans for 60 days, 90 days and beyond.

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**Redwood Capital Bank**

Redwood Capital Bank (proposed) of Eureka, California, recently signed a five-year agreement with Aurum for the delivery of a comprehensive suite of technology-based solutions. The de novo bank plans to open its doors in December 2003 and will outsource its core processing, branch automation, Internet and telephone banking, ATM driving and management, network management, and item processing with branch image capture to Aurum. Image item processing capabilities, delivered through Aurum's Sacramento-based processing center, will help the bank expedite check clearing from its remote Northern-California location.

“Acting as a true technology partner, Aurum offered us an ideal combination of first-rate technical capabilities, an experienced staff and a demonstrated commitment to our success,” said Fred Moore, chief financial officer for Redwood Capital Bank. “With Aurum's solutions, we'll be well equipped to provide the alternative delivery channels that will enable us to continually create value for our customers, our communities, our employees, and our shareholders.”

**United American Bank**

United American Bank opened its doors in San Mateo, California on June 9, 2003. Before, during and beyond its opening, Aurum's outsourced core processing, eBanking and item processing solutions have given United American the technology backbone it needs to compete in the Silicon Valley commercial market.

“We selected Aurum based on the premium level of service and attention we would receive throughout the installation process,” said John Schrup, president of United American Bank. “With deep banking expertise and IT knowledge, the Aurum team is prepared to provide the ongoing support that will enable us to realize our vision of becoming a high-tech, customer-oriented, full-service community bank.”

**Bridge Bank, N.A.**

Late last month, Bridge Bank, N.A. launched Aurum's Positive Pay service to combat fraud and empower commercial customers to make informed pay/no-pay decisions with image-based review capabilities. The service is one of many solutions made possible by the Santa Clara County de novo's outsourcing relationship with the leading technology provider. With Aurum as its technology partner, Bridge Bank opened its doors in May 2001, offering a comprehensive suite of integrated business lending solutions, sophisticated Internet banking and state-of-the-art digital imaging capabilities from day one – solutions that helped the bank achieve more than 900 percent growth within its first 18 months of operation.

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“We were looking for a technology partner who clearly understands our business,” said Ken Silveira, executive vice president and chief technology officer for Bridge Bank. “Aurum offered us a superior end-to-end solution, combined with proven expertise and a keen understanding of the needs of a start-up bank – all of which was critical to designing and implementing a technology plan to meet our aggressive 90-day time frame. We believe our outsourcing partnership with Aurum will enable us to keep the momentum going by maximizing technology to meet our needs.”

Van Dyk added, “At Aurum, we’re dedicated to helping our customers reach their goals – whether they’re a de novo or a \$25 billion institution – while alleviating day-to-day technology concerns by delivering a solid foundation for doing business. And for a de novo bank leader whose ‘to-do’ list is so extensive, the assurance of that reliable, worry-free technology backbone is even more critical.”

**About Aurum Technology Inc.**

Aurum Technology Inc. provides open and integrated information technology-based solutions to the financial services industry, with capabilities ranging from Core Solutions to eBanking to Check Imaging to Business Intelligence. Using its more than 30 years of experience and proven suite of products and services, Aurum provides Community Banks, Credit Unions and Savings Institutions with the means to increase efficiencies, grow market share and fortify customer and member relationships. With a nationwide network of 24 image item processing centers and 1,400 professionals, Aurum serves more than 1,200 customers throughout North America, including many of the financial industry’s highest performing institutions. More information is available at [www.aurumtechnology.com](http://www.aurumtechnology.com).

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