

CATHAY BUSINESS CONNECT

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EXECUTIVE'S CORNER

Staying on Top of Business Finances

As the pace of business moves faster, you can count on Cathay Bank to keep up.

Cathay eBanking (online banking) gives you instant access to your Cathay Bank accounts from any computer with Internet access. BillPay, a convenient feature of eBanking, allows you to pre-schedule payments (read more on page 2).

Has your business started using automated clearing house (ACH) payment acceptance to receive checks electronically instead of by mail? If not, we can help you get started. Learn more on page 3.

If you need to upgrade equipment or technology to keep your business on the cutting edge, a business loan from Cathay Bank may help. See page 4 for details and contact your Account Officer to learn more!

Peter Wu

Peter Wu, Executive Vice
Chairman of the Board and
Chief Operating Officer



RUN YOUR BUSINESS FASTER

Save Time and Money with Cathay Bank

Are you striving to do more with less – smaller staff, less time, lower budgets? Don't cut corners on money management. Instead, make the most of your time and resources with an array of time-saving services from Cathay Bank.

1. Online banking allows you to manage your account balances instantly. Stay organized with features that allow you to:

- View and save check images.
- Set up one-time or recurring transfers.
- Manage loan payment and payoff information.

2. Positive pay helps prevent fraud before it happens. You simply upload check issue files online, and your account is searched electronically to validate each check presented for payment.

3. Remote deposit capture allows you to scan checks and transmit scanned images digitally to the bank for posting and clearing. Reduce unnecessary cost and make deposits when it is most convenient for you.

4. Lock box streamlines the process of receiving high volume and/or high-dollar check payments. With lock box, your accounts receivable payments are received, processed and credited to your designated Cathay Bank account – providing quick access to funds and freeing up time to focus on other aspects of your business.



5. Cash management solutions

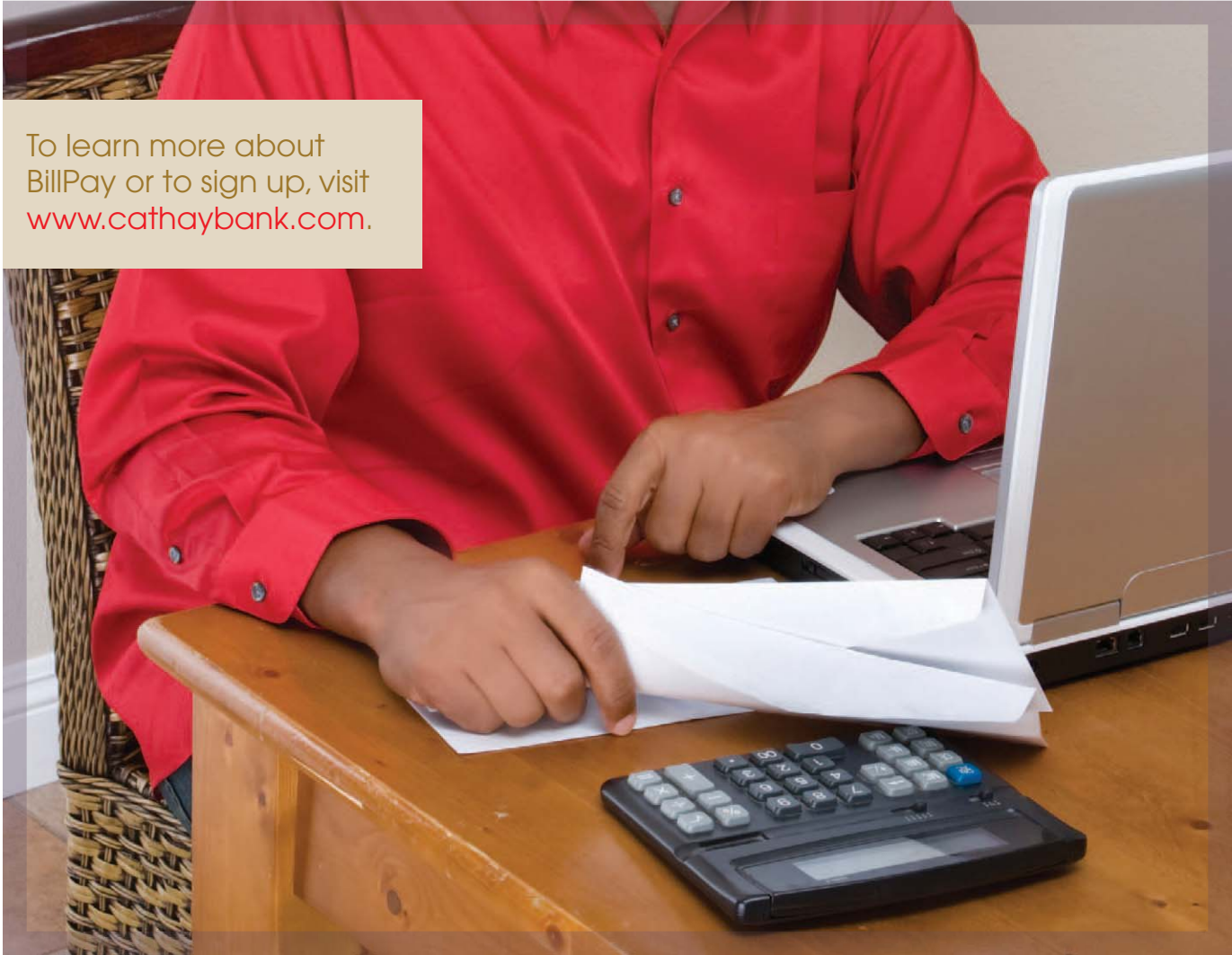
can be customized for the unique needs of your business. Take advantage of wire transfers, automated clearinghouse (ACH), sweep accounts and more. Authorize online access to managers so they can perform cash management tasks securely online.

DON'T WASTE ANOTHER MINUTE

With Cathay Bank, business banking services are straightforward and easy to implement. We help you get started with all the tools you need, and you can count on us for fast service whenever you have a question or concern. Contact your Account Officer for more details.



CATHAY BANK



To learn more about BillPay or to sign up, visit www.cathaybank.com.

Online BillPay: The Better Way to Pay Electronically

Paying bills electronically can save you time and money, so it's no wonder that many American businesses have made the switch. According to NACHA, The Electronic Payments Association®, pre-authorized, automatic bill payments are used by more than half of U.S. households to pay bills.

But many consumers and businesses alike have discovered that automated payments set up through the merchant may cause more problems than they solve. Trouble canceling or altering recurring payments tops the list of consumer complaints. As a result, many experts advise using a financial institution's online bill pay program instead. Cathay Bank's online BillPay

service offers the same convenience as automated payments, plus it is easy to set up and lets you adjust, delete and add payments whenever you like.

Additional benefits of BillPay include:

Greater control. When you want to cancel or change a recurring payment made through BillPay, just log on and enter your request. By contrast, with automated payments, the rules for canceling payments can be far more complicated, and may require you to contact both the merchant and the bank or credit card company, often in writing. What's more, credit card companies cannot cancel recurring charges tied to a

long-term agreement, such as a gym membership.

More security. Using our BillPay means fewer companies have access to your bank account or credit card information.

Streamlined bill payment. There's no need to jump from website to website to confirm existing payments or set up new ones. BillPay lets you pay and track all of your monthly bills from one website, with one log-in and one password.

To learn more about BillPay or to sign up, visit www.cathaybank.com, call your Account Officer or stop by your local branch.



Streamline Receivables with ACH

“Time is money” is an understatement in today’s business environment, with meetings and transactions taking place electronically and on the go. Why wait for checks to arrive by mail when you can streamline with automated clearing house (ACH) payment acceptance? A survey by the Association for Financial Professionals highlights a few of the perks of converting business-to-business payments from checks to electronic payments:*

- **Increased efficiency** – 52% of organizations use electronic payments to reduce daily sales outstanding. In addition to getting paid faster, ACH reduces administrative workload by eliminating the need for your staff to manually monitor accounts.
- **Streamlined cash flow** – 40% of organizations use electronic payments for improved cash forecasting. ACH payments may help streamline collections and strengthen vendor relationships, giving you a more accurate cash flow outlook.
- **Reduced fraud** – 37% of organizations use electronic payments to reduce fraud. Every

transaction is a potential fraud risk, but with ACH you can block and/or filter unauthorized transactions.

A SIMPLE SOLUTION

Save time and money with ACH payment acceptance through Cathay Bank. As your trusted business ally, we offer tools to streamline accounts payable and receivable while helping to keep fraud at bay.

* Source: The Association for Financial Professionals, “Electronic Payments Survey,” November 2010.

These "lucky dates" are provided for entertainment purposes only. The "lucky dates" were provided to us by a third-party source unrelated to Cathay Bank and derived mainly from the Bai He Ming Almanac, and other sources including the Internet and the Tung Shing. Cathay Bank does not endorse, sponsor or guarantee the use of this information, and makes no warranty or representation regarding the accuracy, reliability or results that may be obtained from the use of this information.

DAYS SUITABLE FOR...

Opening a Business:

May: 3, 12, 16, 18, 21, 24, 28, 30
 June: 4, 6, 16, 21, 22, 27
 July: 4, 7, 11, 13, 16, 19, 22, 23, 28

Signing Contracts:

May: 3, 6, 12, 16, 18, 21, 24, 28, 30, 31
 June: 4, 15, 16, 18, 21, 22, 30
 July: 4, 13, 16, 17, 21, 22, 28, 29, 30

Travel:

May: 5, 7, 9, 13, 18, 24, 29
 June: 4, 7, 12, 15, 18, 27
 July: 9, 11, 17, 21, 28, 29

DAYS UNSUITABLE FOR...

Opening a Business:

May: 1, 8, 10, 11, 14, 17, 20, 26, 27
 June: 7, 8, 9, 11, 12, 14, 19, 20, 23, 24
 July: 1, 8, 10, 14, 15, 18, 24, 26, 27

Signing Contracts:

May: 8, 11, 14, 17, 20, 26
 June: 8, 11, 12, 14, 19, 20, 23, 24
 July: 8, 14, 15, 24, 27

Travel:

May: 8, 11, 14, 16, 17, 20, 26
 June: 1, 3, 8, 11, 13, 14, 17, 20, 23, 24, 25, 29
 July: 5, 8, 15, 19, 24, 27, 30, 31

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Businesses: We Have Money to Lend

As the economy continues its climb out of the doldrums, your business may be looking to get ahead of competitors by launching new products or services, or expanding payroll or production. Cathay Bank has the flexible financing solutions your business may need to help it grow and succeed.

We have plenty of money to lend, and our Account Officers take the time to understand your business. They can recommend credit options that meet your needs.

At the same time, they can explain the financial reports we need to see in order to make good lending decisions. Your business's financial reports are more important than ever in determining whether you will receive the money you want to borrow.

Take action today!
 Contact your Account Officer or visit your local branch.

