

Bank of Stockton Launches Clairmail-Powered Alerts

Informational Alerts Further Enhance Bank of Stockton's Complete Mobile Banking Offering



NOVATO, Calif., March 31, 2009 — Clairmail, Inc., the leader in mobile banking and payment solutions that enable complete control over finances from any mobile phone, today announced that Bank of Stockton has launched Clairmail's mobile alerts service. With Clairmail's mobile alerts, Bank of Stockton customers can instantly have time-sensitive balance, transaction and security notifications sent directly to their mobile phones via SMS – empowering them with greater control over all aspects of their finances. Clairmail has fueled Bank of Stockton's mobile banking offering since 2007, with mobile alerts as the latest phase in the bank's ongoing rollout of additional capabilities to their customers.

Bank of Stockton customers can easily sign up for the mobile alerts service through the bank's Internet Banking website. Once enrolled, customers can opt to receive a wide variety of alerts, including:

- **Courtesy Alerts:** Notifications when customer information (e.g. name, address, phone, or telephone banking PIN) has been changed, allowing customers to stay on top of their secure account information.
- **Balance Alerts:** Notifications when an account is overdrawn, account balance is low, or a loan payment is due.
- **Transaction Alerts:** Notifications when various transactions occur, such as checks posting to an account, direct deposits, transactions over a customer-specified amount, and more.

"Bank of Stockton has always been at the forefront of banking technology innovation, and Clairmail's mobile alerts functionality continues our tradition of pioneering new technology-based services to better serve our customers," said Douglass M. Eberhardt, president and CEO of Bank of Stockton. "At a time when staying in full control of their finances is a top priority for our customers, Clairmail's alert functionality enables us to immediately inform them about critical aspects of their accounts, and also allows our customers to customize their alerts so they receive the account information that's most important to them."

Bank of Stockton customers can set preferences for the triggers (dollar thresholds or event occurrences that activate alerts), frequency (when and how often alerts are received) and delivery option (SMS and/or email) for their alerts.

"Clairmail's alerts truly leverage the unique value of the mobile channel as an anytime, anywhere, real-time vehicle for delivering vital information, and we're pleased to provide this capability to Bank of Stockton's customers," said Pete Daffern, CEO of Clairmail. "This valuable service will be further enhanced when customers are given the ability to easily take care of tasks directly from their mobile phones."

To complement Bank of Stockton's new informational alerts, the next phase of the bank's mobile banking offering will include Clairmail's unique actionable alerts – time-sensitive, account-specific, bank-to-customer alerts which empower customers to resolve issues directly on their mobile phones with a simple text reply.

Javelin Strategy & Research forecasts that 65 million U.S. adults will be receiving SMS text alerts by 2013, given the inherent value of critical information delivered in a timely manner. Clairmail's clients are experiencing this first-hand, as some banks using the Clairmail solution are seeing well over 90% of mobile banking customers signing up for and receiving alerts, clearly demonstrating the exceptional value that customers are deriving from Clairmail's alerting capability.

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About Bank of Stockton

Recognized as one of the nation's leading independent community banks, as well as the largest community bank in San Joaquin County, this 141-year old local bank is known for its tradition of strength, safety and superior customer service. Under the leadership of President Douglass M. Eberhardt, the bank has been on the forefront of banking technologies. Eberhardt's leadership philosophy reflects his belief in providing superior customer service by meeting banking needs. Whether customers are high touch or high tech, Bank of Stockton continues to invest in its people and technology, offering customers what they need. The Bank has 16 branches in contiguous market areas, located in Stockton, Lodi, Tracy, Ripon, Manteca, Oakdale, Pine Grove, Angels Camp, Rio Vista, Modesto, Turlock and Elk Grove. In 2003, they purchased Modesto Commerce Bank and Turlock Commerce Bank, operating as divisions of the Bank of Stockton. In December 2006, they opened Elk Grove Commerce Bank as a division of Bank of Stockton. They most recently purchased a Wachovia N.A. branch in Sonora that will add a 17th branch footprint in June of 2009. Bank of Stockton is privately held. For more information, contact Angela Brusa, Vice President/Director of Marketing at 209-929-1445.

About Clairmail

Clairmail delivers the first and only next-generation mobile solution for banking, payments and card services. With its comprehensive and integrated "mobile banking 2.0" solution, Clairmail empowers banks to retain and acquire customers and sell more services by providing their customers with complete, around-the-clock control over their finances. In addition to conventional mobile banking capabilities (i.e. easy, immediate mobile account management), only Clairmail offers a complete set of both informational and actionable alerts – time-sensitive, account-specific, bank-to-customer alerts which uniquely empower customers to resolve issues directly on their mobile phones. Clairmail is the first and only solution capable of delivering actionable mobile banking and payments functionality on all mobile phones and across all mobile user interfaces – messaging, mobile web and client applications. The company is privately held and funded by Norwest Venture Partners, Outlook Ventures and JAFCO Ventures. For more information call (415) 884-7270 or www.clairmail.com.

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