SVB Financial Group

Silicon Valley Bank Grants Gold Systems, Inc. Equipment Loan and Accounts Receivable Line of Credit

Boulder, CO -- March 21, 2001 -- Gold Systems, Inc., an independent provider of easy-to-use voice and wireless Web solutions for Global 2000 companies, announced it has received an equipment term loan and an accounts receivable line of credit from Silicon Valley Bank. A subsidiary of Silicon Valley Bancshares (NASDAQ: SIVB), Santa Clara, Calif.-based Silicon Valley Bank, extended a three-year term loan and a line of credit with annual renewals to Gold Systems. The company will use the loan to finance equipment purchases for research and development (R&D) as well as operating equipment.

The R&D expenditures will further support the development of Vonetix™. Vonetix is a Gold Systems product that allows voice applications and platforms to work together, regardless of their origin, due to its single infrastructure for integrating speech recognition, interactive voice response and wireless Web technologies with a company's existing customer communication interfaces.

"Gold Systems is pleased to work with Silicon Valley Bank," says Gold Systems CFO Ed Hanson. "Silicon Valley Bank has a healthy tradition of financing excellent companies under reasonable terms and will serve as a valuable business partner. This agreement provides Gold Systems additional financial flexibility as it implements corporate strategies."

"Gold Systems focuses on a vital aspect of the current convergence between several important facets of the communications world, and we are enthusiastic about our relationship with them," says Frank Amoroso, vice president in Silicon Valley Bank's Colorado regional office. "Gold Systems' energetic and entrepreneurial management team has built a company and corporate culture that are among the best in our community."

Gold Systems is committed to helping companies communicate more easily and effectively with their customers through its Java-based Vonetix product. Companies using Vonetix can enhance their customer service initiatives by offering a full range of voice recognition and automated response applications to free end-users from desktop PCs. Now customers can conduct business, such as transfer funds between checking and savings accounts, check 401k status, pay utility bills, check health insurance claims, and countless other applications, virtually whenever and wherever they want.

About Silicon Valley Bank
Silicon Valley Bank serves emerging growth and middle market companies in targeted niches, focusing on technology and life sciences, while also addressing other specific industries in which it can provide a higher level of service and better manage credit through specialization and focus.

The Bank operates throughout the Silicon Valley: Santa Clara, Palo Alto and Sand Hill, the center of the venture capital community in California. Other regional offices within California include: Irvine, Los Angeles, Napa Valley, San Diego, San Francisco, Santa Barbara, and Sonoma. Office locations outside of California include: Phoenix, Arizona; Boulder, Colorado; West Palm Beach, Florida; Atlanta, Georgia; Chicago, Illinois; Boston, Massachusetts; Minneapolis, Minnesota; Durham, North Carolina; Portland, Oregon; Philadelphia, Pennsylvania; Austin, Texas; Dallas, Texas; Northern Virginia; and Seattle, Washington.

About Gold Systems, Inc.
Gold Systems, Inc., an independent provider of easy-to-use voice and wireless Web solutions, makes it easier for Global 2000 companies to empower their customers with instant access to information and transactions when and where they need it. Using standards-based technology for speech recognition and wireless Web interfaces, its flagship product, Vonetix™, simplifies business-to-customer communications and data access while leveraging existing infrastructures. Gold Systems counts 11 of the Fortune 20 companies as clients and was named to the 1998 Inc. 500 and Deloitte & Touche Fast 500 lists of fast-growth, privately held companies. Information about Boulder, Colo.-based Gold Systems can be found at www.goldsys.com or by calling 303-447-2774.

Vonetix is a trademark of Gold Systems, Inc. All other company and product names are used for identification purposes only and may be trademarks of their respective owners.

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