

REMOTE DEPOSIT CAPTURE

1st
National Bank



Welcome to Remote Deposit Capture



Now you can deposit checks electronically from your desktop

Remote Deposit Capture utilizes a desktop scanner that connects to your PC and the Internet. With it, you can scan checks received from customers and issue deposits electronically to the bank, anytime day or night. It's the fastest way to turn check deposits into cash.

Remote Deposit Capture Features



Consolidate funds from remote locations into one bank

Check deposits can easily be made from any remote office or storefront. This streamlines your cash flow by consolidating deposits from multiple locations into a single bank.



Make deposits anytime

Enjoy the convenience of making deposits electronically 24-hours a day, 7-days a week, even on weekends.



Save time preparing deposits

Preparing deposits electronically is very efficient, reducing labor costs and freeing up staff for other tasks.



Cut costly courier fees or trips to the bank

Electronic deposits can reduce trips to the bank or eliminate costly courier fees.



Reduce risk of check fraud

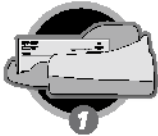
Faster check clearing allows you to react sooner on returned checks, significantly increasing your opportunities for collection.



More secure

Remote Deposit Capture features multiple layers of security including password protection, Internet firewalls, and 128-bit encryption, the highest level of security available.

How Does Remote Deposit Capture Work?



Step 1: Scan checks from your desktop.

Using a supported check scanner, simply scan both sides of the checks in a single pass.

Step 2: Prepare the deposit.

View images of the scanned checks right from your PC. The dollar amounts for the checks are automatically read and the deposit is totaled.

Step 3: Electronically send deposit to the Bank.

Click SUBMIT DEPOSIT and that's it. The deposit is sent to the bank through a secure Internet connection.

Step 4: Funds are deposited into your account.

Check 21

Remote Deposit Capture is a result of the Check 21 legislation enacted in 2003. This law allows for electronic images of checks to be accepted as the legal equivalent of original paper checks. As a result, you can remotely capture checks and send a batch of electronic images to the bank for processing.

Customers may receive an image of the check in their bank statement. When needed, a paper image called a substitute check can be reproduced. Both image checks and substitute checks are accepted as legal proof of payment.

To learn more about Check 21 visit the Federal Reserve's Website at www.federalreserve.gov/pubs/check21/shouldknow.htm



Substitute checks are the legal equivalent of original paper checks.

Remote Deposit Capture FAQs

What types of checks can be processed through Remote Deposit Capture?

All personal and business U.S. checks and Postal money orders can be processed through Remote Deposit Capture. Checks from Canada and other foreign countries, food stamps, and poor image quality checks must be deposited traditionally.

How secure is Remote Deposit Capture?

Remote Deposit Capture features multiple layers of security including password protection, Internet firewalls, and 128-bit encryption, the highest level of security available.

What do we need to use Remote Deposit Capture?

All you need are the following items:

- A PC with a current version of Microsoft® XP, Windows 2000, or Windows 7 and a USB 2.0 port.
- A supported desktop check scanner and software.
- A high-speed Internet connection.
- An account with 1st National Bank

How does Remote Deposit Capture expedite access to our funds?

Electronic deposits using Remote Deposit Capture eliminate the need to physically deliver your checks to the bank and can extend the deposit window beyond traditional banking hours. Once received by the bank, electronic items can be processed quicker.

When can electronic deposits be issued to the bank?

You can transmit electronic deposits to the bank 24-hours a day, 7-days a week, even on weekends and holidays with the exception of the bank's routine maintenance downtime. The bank's business day for processing electronic deposits may also be extended. Contact the bank for details.

What should we do with the original paper checks after deposits are made?

Original checks should be stored for a minimum amount of time prior to being destroyed, as determined by the bank. Your company will need to set policies for the proper storage and methods for securely destroying the original paper checks.

1ST National Bank Remote Deposit Fee Schedule

Option 1 – Purchase Scanner Option

\$300 Digital Check CX-30 purchase price includes 1 year warranty

- Smaller scanner; lower capacity; manual feed
- Ideal for low volume; uses less space

\$650 - \$1550 Digital Check TS230 purchase price includes 1 year warranty

- Larger scanner; higher capacity; continuous feed
- 35 to 100 documents per minute depending on model

\$100 Installation/Setup Fee includes training

\$45 Monthly Processing Fee

\$45/month for additional workstation

*Scanner repair costs paid by owner beyond the warranty period

Option 2 – Month to Month Usage of Scanner Option

\$100 Installation/Setup Fee includes training

\$65 Monthly processing fee for CX30 (smaller scanner)

\$85 Monthly processing fee for TS230 35dpm continuous scanner

\$65/month for additional workstation with CX30 scanner

*Scanner repair/replacement included. The customer acknowledges that the scanner belongs to 1st National Bank and should be returned at the end of the agreement.

Additional Services

- Other fees may apply pertaining to the deposit account(s) associated with the service, \$200 1st National Bank customer assistance hourly rate for further training after initial install.
- Additional fees will be payable if faster scanner is necessary.

All fees are subject to change at any time.