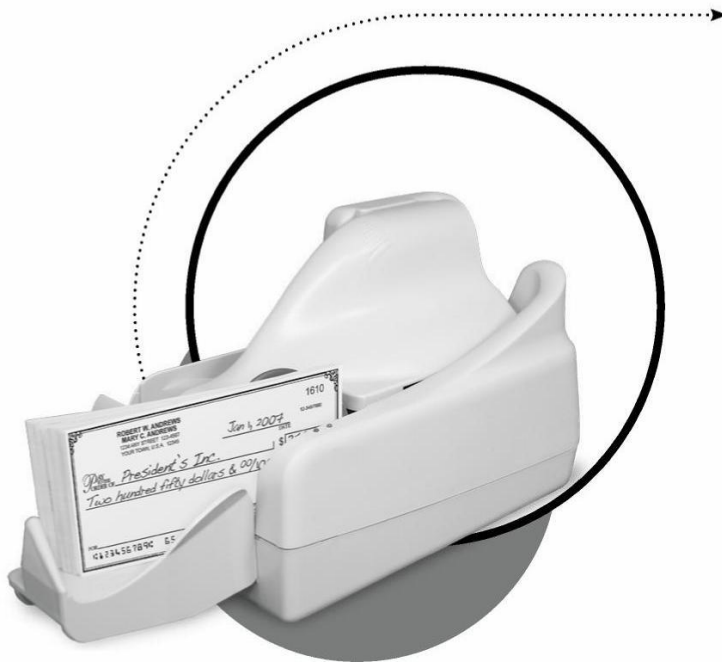




Welcome to Remote Deposit Capture



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 deposit anytime**
Enjoy the convenience of making deposits electronically 24 hours a day, 7-days a week, even on weekends.
- **Cut costly courier fees or trips to the bank**
Electronic deposits can reduce trips to the bank or eliminate costly courier fees.
- **Save time preparing deposits**
Preparing deposits electronically is very efficient, reducing labor costs and freeing up staff for other tasks.
- **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.

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 Windows 7 or higher and a USB 2.0 port.
- A supported desktop 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.

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.