

Digital DepositSM

Remote Capture: With Electronic Check Processing and our Remote Deposit Program you have the ability to convert paper checks into electronic images, and deposit the images as electronic data, eliminating a trip to the bank. We are still the Bank of First Deposit, and your deposit credit appears in your checking account.

Benefits

- Reduce/eliminate the bank run – no waiting in line at the bank
- Take advantage of scanning technology for greater processing efficiency
- Reduce processing time for check deposits – no deposit slips
- Simplify reconciliation to easily update an A/R system
- View check images from anywhere in the world (with authorized access)
- 24-48 hour funds availability
- Ability to consolidate banking activity for multiple locations to a single account

This is an entirely new way for businesses to process and deposit any type of check. It is a high-quality, back-office electronic payment processing solution that requires only one image scanner per business location. Saves Time and Money!

3 EASY STEPS!



1. Scan
Checks are converted from paper to image format



2. Process checks
System automatically distinguishes and converts Consumer and Non-consumer items



3. Transaction complete
Funds are credited to your customer's account within 24 to 48 hours

Ask us for details on how you can save \$2,400!!



Digital DepositSM

Banking:	Old way	Digital Deposit [®]
Process Time 100 Checks per day	45 Minutes to process $.75 \text{ hrs/day} \times 20 \text{ days/mo.} \times \$10/\text{hr} =$ \$150 per month or \$1,800 per year	15 Minutes to process $.25 \text{ hrs/day} \times 20 \text{ days/mo.} \times \$10/\text{hr} =$ \$50 per month or \$600 per year
Deposit Processing Fees 2,000 checks per month	$2,000 \times \$0.10 =$ \$200 per month or \$2,400 per year	$2,000 \times \$0.15 =$ \$300 per month pr \$3,600 per year
Bank Run Cost	$20 \text{ days} \times 1 \text{ hr} \times$ $\$10/\text{hr} =$ \$200 per month or \$2,400 per year	NO BANK RUNS FOR CHECKS!! \$0
Digital Deposit[®] saves an estimated \$3,000 per year!	\$550 per month \$6,600 per year	\$350 per month \$4,200 per year