

System Requirements

- Internet Explorer 6.0 with 128-bit encryption or greater
- MS Windows 2000 - service pack 4, or MS Windows XP - Service pack 1 or 2 or Vista Business
- 3 MB hard disk space
- USB Port 2.0 PCI
- Internet Connection
- AC Power Outlet



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Member
FDIC

Remote Deposit

How does it work?

- Log onto the secure Remote Deposit Website
- Scan your check with the desktop scanner provided by First Commercial Bank
- Enter the amount of the check.
- Hit "Process Payment"

It's that simple!



Benefits and Logistics

Benefits

• Convenient

- Eliminate daily trips to the bank or ATM machine to make your deposits.
- Make your deposits anytime day or night right from your PC.

• Efficient

- Save time and money by reducing trips to the bank.
- Labor-intensive manual deposit preparation is eliminated.
- Research time and storage needs are reduced through the use of the stored digital images.

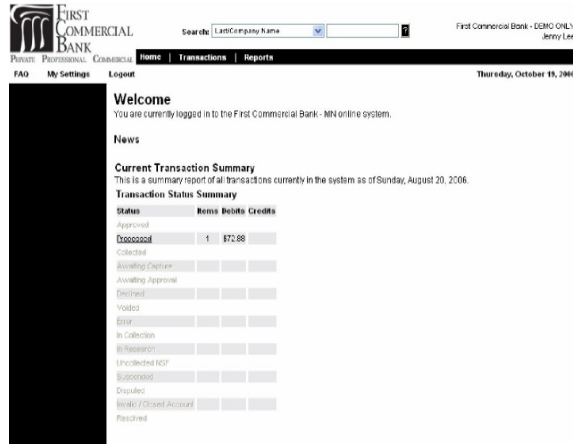
• Improved Cash Flow

- Transactions are processed more quickly
- Extended deposit deadlines
- Quicker notice of returned items

• More Secure

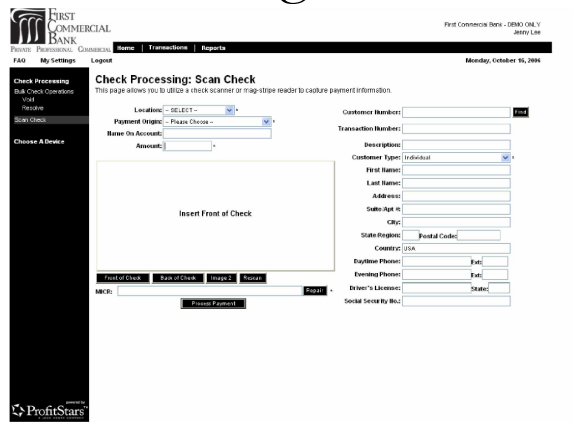
- Reduced chance of lost or stolen items as they are in transit to the bank. Your items are scanned right at your office.

The Home Page



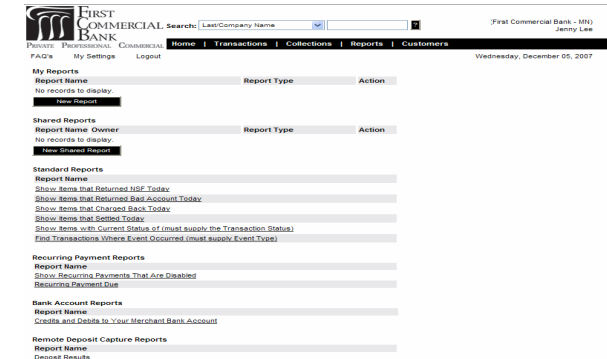
The Home Page gives the client an overview of activity from previous 120 days.

Scanning a Check

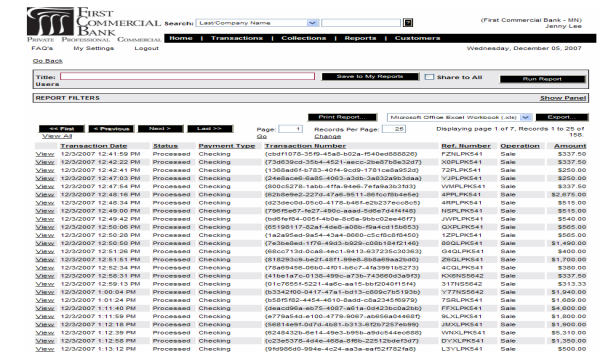


To scan a check for deposit, client must first choose the account (location) the check should be deposited. The dollar amount must also be entered. Once the check is scanned, client should click the Process Payment tab to send the check to be deposited.

Reports



Clients can run reports to search for items based on a variety of criteria. Once the information is compiled, the client may print the report and/or export the report for future reference.



Cost of Making Deposits in Person

Example: Employee earning \$15.00 per hour brings deposits to the bank 3 times a week (12/month) with each trip taking 45 minutes. Your office is 15 miles from the bank (30 miles round trip) with reimbursement at a rate of \$0.55 per mile.

Total Monthly Cost = \$333.00
time \$135.00 + mileage \$198.00