

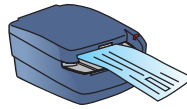
REMOTE DEPOSIT CAPTURE

FAST FACTS

With **Remote Deposit Capture**, you can make deposits right from your desktop.

Remote Deposit Capture is quick and easy to use!

1



Stamp checks *For Deposit Only*, then **scan checks with Select Bank scanner.**

2



Upload the scanned check image to Select Bank via a secure Internet connection.

3



Access your funds as needed. The system will automatically produce a deposit slip for your records.

FREQUENTLY ASKED QUESTIONS

Q. What equipment is needed for Remote Deposit Capture?

A. A computer using a high speed Internet connection (Cable or DSL), Windows XP (Professional version is preferred) or newer with at least 1 MB of memory, and a USB port.

Q. Is Remote Deposit Capture safe?

A. Yes, Remote Deposit Capture is safe. We will only install it on computers with a secure Internet connection, which maximizes protection of your deposits. Mark each check For Deposit Only, which will help assure no one tries to cash the check. After processing your deposit, you should securely store checks and limit access to them. Finally, any employee who will access the system will be provided a unique user name and password.

Q. How many employees will be able to access the system?

A. You can determine an unlimited number of users. Each user will be provided a unique user name and password.

Q. Can I purchase my scanner from someone other than Select Bank?

A. No. The Select Bank-provided scanner is the only one that can be used. Our scanners are designed for business applications and are compatible with our software. We offer different scanners depending on your deposit volume.

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Q. Employee A works in payroll and will need access to our payroll account for deposits. Employee B works in operations and will need access to our operating account. How will this work?

A. User names can be set up to access any combination of accounts, and can be restricted from any combination of accounts. In this example, Employee A can be set up to work on the account(s) connected to payroll and will not be able to access other accounts or account information.

Q. What happens if I forget my password or would like to change it?

A. Contact your Select Bank Customer Service Representative and he or she will be happy to help you.

Q. Will deposits be immediately credited to my account?

A. Funds deposited before 6 p.m. Monday–Friday will immediately be credited to your account. Funds deposited after 6 p.m. Monday–Friday will be credited on the next business day.

Q. Will I still need to prepare a deposit ticket?

A. You do not need to prepare a deposit ticket. A virtual, printable deposit ticket will be generated after the deposit is processed.

Q. Can I make deposits to multiple accounts?

A. Yes, you can make deposits to an unlimited number of accounts with Select Bank.

Q. Is there a limit to the number of deposits I can make in a day?

A. There is no limit to the number of daily, weekly, or monthly deposits.

Q. Can we use the scanner with multiple computers?

A. The scanner will be connected to one dedicated computer and all scanning must be done at that site. If desired, you may purchase additional scanners for others.

Q. Do I need to retain the checks I've deposited for a specific period of time?

A. Yes, retain original checks for a minimum of 45 days. After that time, for security purposes, original checks and substitute checks should be destroyed in order to prevent re-presentation of previously deposited checks.

Q. Does the Remote Deposit Capture System provide reports and/or maintain a history of deposits?

A. Yes, the system maintains a history on the computer connected to the scanner. There is a wide range of reports available as well as check images.

Q. I am ready to get Remote Deposit Capture! How do I get started?

A. Contact your Customer Service Representative to fill out a few simple forms. Once the paperwork has been received, we will schedule the installation within 1 to 2 weeks.



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