

FAST TRACK DEPOSIT



User's Starter Kit

For Home or Small Office Use

FCB
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Welcome to

Fast Track Deposit

Now you can electronically deposit checks right from your home or small office.



Fast Track Deposit utilizes a **TWAIN**-compatible desktop scanner that connects directly to your personal computer and the Internet. With it, you can scan checks and securely make deposits electronically to FCB, anytime day or night. It's the fastest way to turn check deposits into cash. This User's Starter Kit is designed as a convenient quick-reference guide to get you started quickly.

Make deposits anytime, anywhere

With availability 24-hours a day, 7-days a week, even on weekends and holidays, you can make deposits from any location on a personal computer with an internet connection, and a **TWAIN**-compatible scanner.

Extended cut off time

Enjoy the convenience of making deposits electronically until 5:00 PM, Monday through Friday for same day credit.

Save time / Less travel

Preparing deposits electronically is fast and easy. Reduce your trips to FCB Banks, saving fuel cost and time 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.

Fast Track Deposit is safe and secure

Fast Track Deposit integrates completely with FCB's current security system. The hardware, password and multifactor authentication used for online banking also protects your Fast Track Deposit transactions.

Easy To Use



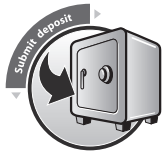
Scan checks from your desktop.

Using a supported scanner, simply scan both sides of your check.



Prepare the deposit.

View images of the scanned check right from your personal computer. The dollar amount for the check is automatically read and a balanced deposit transaction is created.



Electronically send the deposit to FCB.

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



Funds are deposited into your account.

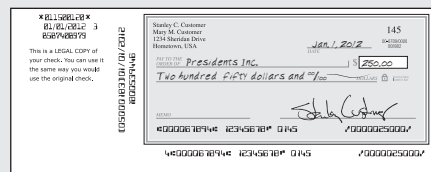
Electronic deposits are processed until 5:00 PM, Monday through Friday for same day credit.

Check 21

Fast Track Deposit is a result of the Check 21 legislation enacted in 2004. 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 the electronic images to FCB for processing.

Check issuers may receive an image of the check in their FCB 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.

Fast Track Deposit FAQ's

What types of checks can be deposited through Fast Track Deposit?

All personal and business U.S. checks can be deposited through Fast Track Deposit. Checks from Canada and other foreign countries, food stamps, savings bonds and poor image quality checks must be deposited traditionally.

How secure is Fast Track Deposit?

Fast Track Deposit integrates completely with FCB's current security system. The hardware, password and multifactor authentication used for online banking also protects your Fast Track Deposit transactions.

What do I need to run this service?

- FCB Online Banking user name and password.
- A personal computer with qualified browser, disk space, memory, operating system and processor.
- High-speed internet connection.
- A properly installed **TWAIN**-compatible desktop scanner.

Please contact FCB Customer Service at 866-323-4322 for workstation requirements.

Can the scanner be connected to a network?

The application's **TWAIN** connection will not work properly if your scanner is attached to your personal computer through a network connection. The scanner must be connected directly to the computer.

Are there any deposit limitations using Fast Track Deposit?

There may be limits on the number of deposits per day, and/or the total dollar amount of deposits.

Am I able to view my deposit history within Fast Track Deposit?

The deposit history can be viewed through Online Banking.

What type of Internet connectivity is needed?

A Broadband or DSL-type connection running at 128k or faster is recommended. The system will work with a dial-up connection, but the performance will be significantly slower.

Questions?

Please contact FCB for further details.

When can electronic deposits be submitted to FCB?

You can submit electronic deposits to FCB 24-hours a day, 7-days a week including weekends and holidays, with the exception of FCB's routine maintenance downtime.

When will deposits be posted into my account?

Deposits submitted through Fast Track Deposit are typically processed like traditional paper deposits, and will be posted on the current or next business day depending on when they are received.

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

Original checks must be securely stored for 60 days before properly destroying the checks. On Page 10 of this booklet, you'll find important guidelines on how to properly store and destroy original checks.

How do I prevent checks from being scanned and deposited twice?

The software is designed to compare each check to the previous checks you have deposited. If a possible duplicate item is found, FCB is alerted.

How do I know if the image quality is acceptable?

The software uses a process called Image Quality Analysis (IQA) to determine if all required information from the check is readable. If the check image fails IQA, you'll be alerted. For more information about check image quality, see "Scanning Checks" on Page 7.

Scanner Information



Basics of the Scanner

Fast Track Deposit works with all approved **TWAIN**-compatible desktop scanners. This can include some flatbed scanners and multifunction scanner/printers. For a list of approved scanners please contact FCB.

- Scanners typically capture all data from the check including the MICR line, account & routing numbers, payee, signature, amount, date, and endorsements.
- You will need to scan both sides of the check.
- Scanners should be placed at least 18 inches from other electronic equipment.
- Scanners must be connected directly to the personal computer, and not connected to a network.
- Scanners are delivered from the manufacturer with instructions for installing the appropriate drivers.
- For preventative maintenance information refer to your scanner's instruction manual.

System Requirements Checklist

After logging on, the system automatically checks your computer to see that all the necessary components are working properly. It tests for the proper operating system, browser type, and other applications or settings. If a warning sign appears in the test, simply follow the on screen instructions to correct the error.



Your Personal Computer Requirements

- *FCB Online Banking user name and password.*
- *A personal computer with qualified browser, disk space, memory, operating system and processor.*
- *High-speed internet connection.*
- *A properly installed **TWAIN**-compatible desktop scanner.*

Please contact FCB Customer Service at 866-323-4322 for workstation requirements.

It is strongly recommended that you purchase and maintain commercial anti-virus and anti-malware protection for any personal computer used to scan and transmit check images.

Scanning Checks

Check image quality is required to meet certain specifications including:

- Checks should be written in blue or black ink.
- Handwriting must be legible.
- The MICR line must appear to be fully intact.
- Checks must be signed.

The built-in Image Quality Analysis (IQA) tool will identify most checks with poor image quality, however, the guidelines listed above will help ensure checks are scanned properly. If the image fails the IQA test after scanning, review the following:

- Make sure the information on the check is legible.
- Verify that the image displays the MICR line, signature, date, payee, amount, and both sides of the check.

Rescanning a check with poor check image quality may solve the problem. If the image quality problem persists, you may need to deposit the paper check at FCB.

Key Features of Fast Track Deposit

- **Automatic:** The system can read the customer's handwriting and automatically fills in the amount of the check for the deposit.
- **Duplicates:** The system at FCB will review all deposits to ensure that no check is scanned or deposited twice.
- **Image Quality Analysis:** The IQA tool confirms the presence of the date, signature, payee, and the overall quality of the image.
- **No software to install:** Web-based system does not require installation or updating of software.
- **Totals the Deposit:** The system automatically totals the amounts.
- **Balances the Deposit:** The system will require and assist in balancing the transaction prior to submission.
- **Secure:** Uses the highest level of security available for sending electronic deposits to FCB.

Your Rights & Obligations

Prior to using Fast Track Deposit, an application and other compliance forms will need to be completed and approved by FCB. It is recommended that you keep these forms on hand for future reference.

Your Obligations

As a Fast Track Deposit user you guarantee the following:

- The check images presented to FCB accurately represent all information on both sides of the check.
- The check images contain all endorsements.
- Checks are kept in a safe and secure area.
- Checks are to be destroyed in accordance with FCB instructions.
- Checks can only be deposited once.
- Checks are voided after deposit verification on statement.
- Original items will be provided to FCB upon request.

Equipment

Use only supported equipment. Do not bypass, override or disable any security mechanisms within the equipment.

Maintenance of Equipment

Make sure your equipment is clean and operating properly. Periodically inspect and verify that the images are legible.

Storage and Destruction of Checks

It is important to securely retain the original paper checks for 60 days, as described in your Fast Track Deposit Agreement. After the retention period expires, you are required to use an acceptable method to securely destroy all original paper checks.

Acceptance of Deposit

FCB will accept electronic check images for deposit into your account upon receipt of a successful transmission of check images. Deposits must be complete, usable, and adhere to data specifications established by FCB.

Returned Items

If a financial institution returns an item you captured, FCB may charge your account for the item. We may also:

- Provide a returned item notification and/or substitute check copy to you.
- Or re-present the check to the financial institution for payment.

Breach of Information

We may suspend your Fast Track Deposit service if we have reason to believe there has been:

- A breach in the security of the program.
- Fraud involving a customer's account or their check.
- Uncertainty regarding the authorization or accuracy of electronic items.

Following the Law

You are expected to comply with the terms of the Fast Track Deposit Agreement as well as all applicable federal, state and local laws and regulations.

Copyright Information

Fast Track Deposit is copyright protected and prohibits the following:

- Copy or use of the system software or documentation except as expressly authorized.
- Sublicense, rent, distribute, transfer, publish, disclose, display or otherwise make the system software available to others.
- Use of the system software or documentation for third-party training, commercial time-sharing or service bureau use.
- Alter, change, modify or otherwise create derivative works of the system software or documentation.
 - Refer to the user agreement for additional restrictions.

Security & Privacy Issues

Security and privacy issues are important considerations when using Fast Track Deposit. The following information offers guidelines for the proper storage and disposal of checks and personal information.



Guidelines for Securely Storing Checks

Fast Track Deposit requires users to store the original checks for a minimum amount of time prior to destroying them. Due to privacy laws and the liabilities associated with the storage of original checks, here are a few important measures you should take:

- ❶ Store all paper checks in a safe location such as a locked filing cabinet.
- ❷ Do not store payor account information, photocopies, or private information where it is accessible to non-authorized personnel.
- ❸ Maintain a filing system of paper checks including:
Store the checks in chronological order so you can destroy checks in accordance with FCB policies.

Proper Disposal of Checks

After the storage period has expired, all paper checks must be destroyed using a secure, approved method:

- Set a timetable for periodic destruction of stored paper checks.
- Use a paper shredder or other approved methods for the secure destruction of paper checks.

Protecting Payor Information

Since you may have access to personal information from checks you receive, you are required to:

- Maintain the confidentiality, integrity and security of their information.
 - Use payor information only for the purposes as described in the Fast Track Deposit Agreement.
 - Computers should have working anti-virus and anti-malware software, and software should be regularly updated.
 - Limit access to Fast Track Deposit to authorized personnel only and require a login with user ID and password for access.
 - Perform routine audits for potential security breaches to customer information.
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 **IMPORTANT!**

If a breach of security is discovered, immediately contact local authorities, FCB, and all customers that may have had their information compromised.

Check Fraud Prevention for Small Business Users

Accepting Checks

Always have your check cashing procedures clearly defined. The following safety precautions can help prevent check fraud:

- Ask for a picture ID before accepting checks.
- Have the customer sign the check in front of you, when possible.
- Request that checks be written with blue or black ink.
- The check's MICR line should appear slightly raised and not smudged.
- Don't accept starter checks, or checks without a financial institution logo and routing number.
- Be alert to suspicious or unusual activity when accepting checks.
- Two-party checks double the risk for check fraud.



Detecting a Fraudulent Customer

Here are a few tips to spot customers who may be attempting to pass a fraudulent check.

- Makes random purchases without paying attention to size, value or price.
- Presents you with a check taken from a pocket instead of a checkbook or wallet.
- When asked for photo ID, claims to have left it at home or in the car.
- Arrives at or about closing time and tries to hurry you through the sale.
- Purchases a large item and refuses delivery.
- Displays no interest in the warranty on expensive items.
- Is overly slow and deliberate when signing the check, perhaps because the signature is being forged.
- Does not make eye contact with you.
- Is overly friendly, or overly rude, in an attempt to distract you.

Small Business: Customer Notification

With Fast Track Deposit, payors will no longer receive their original checks returned from FCB. Instead, they may receive an image of the check or a substitute check, or the check may be truncated. For this reason, you should notify customers about the change to your check processing procedures. A notification can be mailed to customers or displayed in prominent locations.

Sample 1:

Effective Monday XX, XXXX, (Person or Business) will begin processing checks received for payment electronically. This means we will send an image of each check to the financial institution for processing rather than the original check.

How will this change affect me?

If you currently have checks returned in your financial institution statement, then you will continue to receive either an image of the check or a printed substitute check. Both are acceptable as legal proof of payment.

What happens to my original check?

Original checks will be securely stored for XX days and then destroyed. The image check or a substitute check will always be available from your financial institution for legal proof of payment.

What other payment options are available? We will continue to accept credit card payments or call (800) XXX-XXXX for other payment options.



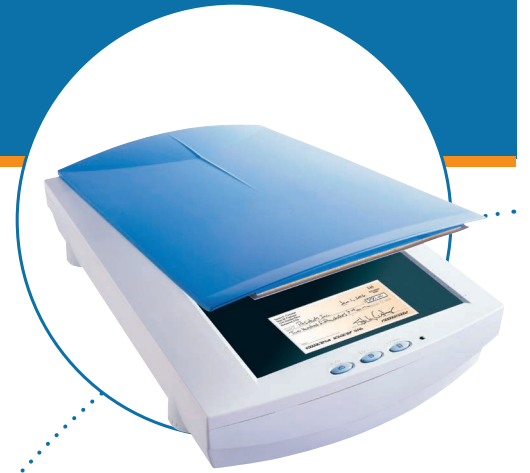
Sample 2:

Effective with your next payment, (Person or Business) will process all checks electronically. This means we will send an image of each check to the financial institution for processing rather than the original check. If you have questions please call (800) XXX-XXXX.

Sample 3:

Effective with your next payment, (Person or Business) will process checks electronically. This means we will send an image of each check to the financial institution for processing rather than the original check. Original checks will be securely stored for XX days and then destroyed. The image of the check or a substitute check will always be available from your financial institution. (Person or Business) will continue to accept credit card payments or call (800) XXX-XXXX for other payment options.

FAST TRACK DEPOSIT



To learn more about
Fast Track Deposit
or other FCB products and services,
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or call 866-323-4322.



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