

RDC Q&A

1. **How widespread is the use of Remote Deposit Capture (RDC)?** — RDC is the latest product in the eBanking industry. It continues to grow in popularity nationwide.
2. **Is RDC safe and secure?** — Yes. All data transmissions between the customer and the bank are performed using the latest encryption. Each user will have their own login credentials (user ID & password).
3. **How difficult is the system to operate?** — RDC is an easy step-by-step process. The next step will only be available when the prior step is completed. Training will be provided by First National Bank upon implementation.
4. **What are the benefits?** — Increase office efficiency by eliminating/reducing trips to the bank – save on fuel, postage, and time. Enjoy enhanced research capabilities and extended cutoff time for posting of deposits.
5. **What are the costs involved?** — One-time set-up fee of \$250.00 and monthly processing fee of \$40.00. Dependent upon average monthly loan and/or deposit account balances, monthly fee may be waived.
6. **What hardware/software will I need?** — Any Internet connection (high speed or dial-up) and compatible PC. Minimum PC specifications are:

Pentium II – 1 Ghz processor

512 MB Ram

30 GB Hard Drive

Windows 2000 SP4/Windows XP Professional SP2 Operating System/Vista Business, ultimate

One available USB v 2.0 port

A CD ROM drive

Color Monitor capable of 1024 by 768

Mouse and Keyboard with keypad on the right

Power Surge protection with 1 available outlet for check scanner

Printer accessible (laser or inkjet)

Scanner device and software will be provided by the bank. The \$40.00 monthly processing fee includes the cost of the customer leasing this equipment and software.

7. **Can I make deposits to multiple accounts?** — Yes, you will select the account you are depositing to from a drop-down list.
8. **Can I make deposits from multiple locations?** — Yes, each location would be required to have its own RDC system. The system has the capability to identify deposits from each location separately on your bank statement.
9. **Do I make up paper or electronic deposit slips?** — Either option is available depending on customer preference. RDC Software can be programmed either way at set up. This can be changed if desired.
10. **Do I have to balance/check my deposit and make corrections or will the bank?** — You will be responsible to balance your deposits and make corrections before transmitting them. The bank will still be responsible for the integrity of the items that are sent to Federal Reserve Bank.
11. **How do I balance to my daily receipts?** — There is a transmission report that will show the deposit total and item count.
12. **What do I do with the original checks?** — Original checks will be marked with an “*Electronically Presented*” statement. The original checks are required to be retained in a secured location for 120 days after they are captured.
13. **Am I responsible for destroying checks?** — Yes, original paper checks or substitute checks should be destroyed 120 days after date of transmission. Destruction must be in such manner to prevent re-deposit of item(s) and to protect any personal/private information contained on document(s).
14. **What records are available for researching prior deposits?** — There is a research option that you can look up deposits and the checks that you have deposited. The size of your hard drive will dictate how much retention is available. The RDC system allows retention from 30 days up to 7 years.