



First National
Bank in Carlyle

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Call us today for more information
on Remote Deposit to find out if it
works for you!!!!

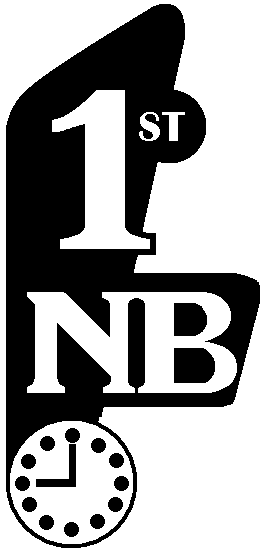
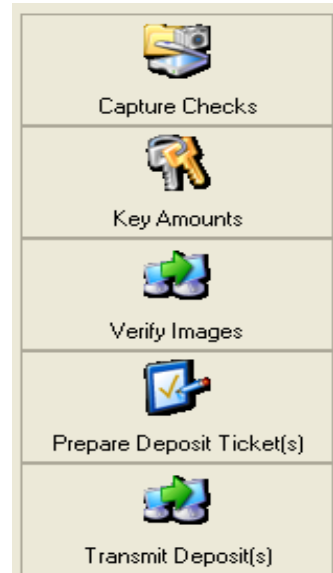


Main Bank
891 Fairfax Street
Carlyle, IL 62231

Carlyle Branch
1350 12th Street
Carlyle, IL 62231

Aviston Branch
500 West Harrison
Aviston, IL 62216

REMOTE
DEPOSIT

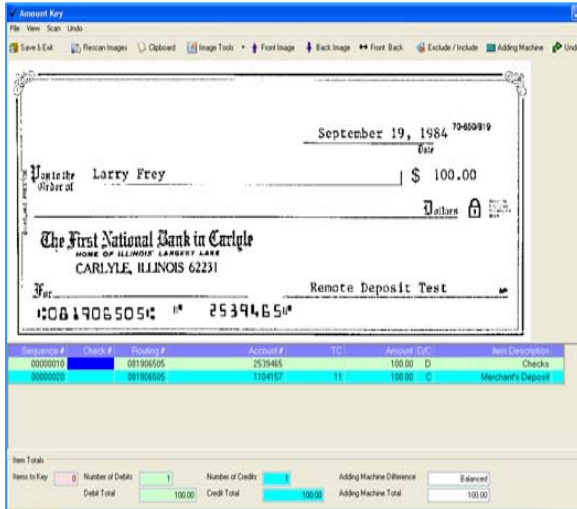


Phone: 618-594-2491 Main Bank
618-594-3741 Carlyle Branch
618-228-9100 Aviston Branch
www.1nbc Carlyle.com



“IN TOUCH WITH YOU”

What is Remote Deposit?



Remote Deposit is simply defined as the customer's ability to quickly and easily make deposits to their accounts at their financial institution without having to leave their place of business. Deposits can be made from the comfort of the customer's office without having to make trips to the bank. A customer is able to scan checks and then submit them to their bank for posting and clearing.

How it Works

A PC and a check scanner are set up at the business customer's facilities. Throughout each day, checks for deposit are run through the scanner. The customer keys in check amounts to ensure balanced, error-free deposits. Images are encrypted for security, and transmitted to the bank, via a secure internet connection. Email alerts and reports notify all parties of the status of the transaction, including whether any further action is required. Image Quality Assurance software (IQA) tests images to insure that image quality is within standards.

Benefits to You

1. Saves time:
No more trips to the bank to make a deposit.
2. Saves money: Reduced fuel costs, fewer return items, and improved funds availability.
3. Reduces errors and improves management control.
4. Simplifies banking.



"Check 21"

On October 28, 2004 Congress passed the Check Clearing for the 21st Century Act (Check 21). Check 21 allows for check information to be processed electronically and then allows a substitute image of the check to be used for deposit. This also allows for checks to be processed and cleared faster.

