

REMOTE DEPOSIT CAPTURE

GRAND
BANK & TRUST
of Florida[®]

Convenience.

DEPOSIT CHECKS RIGHT FROM YOUR DESK, WHEN IT'S MOST CONVENIENT FOR YOU



With Grand Bank & Trust Remote Deposit Capture, you can scan and deposit checks electronically from your workplace directly to your business bank account. You will save unnecessary trips to the bank and increase the speed and accuracy of Accounts Receivable processing.

IT'S SIMPLE AND CONVENIENT!

- Deposit checks from your desk
- No trips to the bank
- No deposit slips
- No courier service for daily deposits

ACCESS YOUR CHECK IMAGES AND PAYMENT STATUS AROUND THE CLOCK

All you need is a personal computer with Internet access and a Remote Deposit Capture scanner. Place the checks through the scanner and watch as each paper check converts to an electronic image. The amount of the check is then deposited electronically into your bank account.

CONSOLIDATE YOUR BANKING BUSINESS

If you have offices in various locations, Remote Deposit Capture can transmit checks to one centralized bank. It's easier and less expensive than driving checks to the bank.

With Remote Deposit Capture, you can electronically capture check images and MICR data information to reduce manual data entry work. Plus you can pre-fill information for your accounting system to reduce manual posting.

FEATURES:

- 24/7 access to your payment status
- Highly flexible to support any payment volume
- Fast and accurate data entry / processing
- Data security with transmission performed via web-based system

BENEFITS:

- Simple to use. All you need is a computer with internet access and a scanner.
- Cost savings. Reduce cost by consolidating your banking business.
- Faster cash collection. Deposit checks as soon as you receive them.
- More efficient. Processed payment information can be uploaded to your accounts receivable system.

FEES:

- Installation: \$250 one time fee - training included
- Monthly Maintenance: \$50 per account
- Scanner: Prices vary by model
- Item Processing: \$.10 each

GRAND BANK & TRUST PRESENTLY SUPPORTS THE FOLLOWING SCANNERS:

HIGH VOLUME DIGITAL CHECK TS-350



- Scans 60-80 checks per minute, 3,000 per day
- Images both sides of checks in one pass
- Accepts 100 checks at a time

MID VOLUME DIGITAL CHECK TS-230/65



- Scans 65 checks per minute, 500 per day
- Images both sides of checks in one pass
- Accepts 25 checks at a time

LOW VOLUME DIGITAL CHECK TS-215



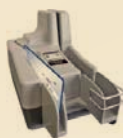
- Scan 30 checks per minute, 300 per day
- Images both sides of checks in one pass
- Accepts 1 check at a time

HOW IT WORKS:



CUSTOMER PREPARES
CHECKS FOR DEPOSIT

+



SCAN AND CONVERT CHECKS INTO DIGITAL IMAGES
IN YOUR OFFICE

+



=



ELECTRONIC DEPOSIT INTO
YOUR BANK ACCOUNT

=



FUNDS ARE CREDITED TO
YOUR ACCOUNT

FREQUENTLY ASKED QUESTIONS

Q. What is Remote Deposit Capture?

A. This is a web-based solution that processes all types of paper items into electronic transactions, resulting in electronic deposits into your bank account.

Q. What do I need to get started?

A. This depends primarily on the volume of checks you receive at your place of business. Grand Bank & Trust provides low- to high-capacity scanners, the fastest capable of processing thousands of checks per day.

Q. What types of checks can I process?

A. ANY type of domestic check, money orders, travelers checks, coupons – basically anything with a MICR line.

Q. Do I still need to go to the bank to deposit checks?

A. No. Deposits are made at your place of business. Cash deposits need to be made at the bank.

Q. How do I get started?

A. Contact your local Grand Bank & Trust Branch.

Q. What type of internet connection do you need?

A. Cable, DSL, T1 are acceptable connections.

Q. Is the remote deposit capture software compatible with Macintosh?

A. Yes, if you have Windows software.

WHY WASTE TIME RUNNING OUT TO MAKE DEPOSITS?

Scan, process and deposit checks electronically with
Grand Bank & Trust Remote Deposit Capture.

GET STARTED TODAY.

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BANKING CENTERS

Palm Beach Lakes

2055 Palm Beach Lakes Boulevard
West Palm Beach, Florida 33409
561.615.5000
Fax: 561.684.1298

Lantana

2000 Lantana Road
Lantana, Florida 33462
561.582.2310
Fax: 561.582.3023

Palm Beach Gardens

3601 PGA Boulevard
Palm Beach Gardens, Florida 33410
561.207.6700
Fax: 561.207.6920

Jupiter

6736 West Indiantown Road
Jupiter, Florida 33458
561.744.4260
Fax: 561.741.8140

St. Lucie West

1722 SW St. Lucie West Boulevard
Port St. Lucie, Florida 34986
772.807.7000
Fax: 772.807.8477

Fort Pierce

200 S. Indian River Drive
Ft. Pierce, Florida 34950
772.462.8820
Fax: 772.464.4374

Vero Beach

3240 Cardinal Drive
Vero Beach, Florida 32963
772.234.7880
Fax: 772.234.2379

TRUST AND INVESTMENT SERVICES

Palm Beach

3601 PGA Boulevard
Palm Beach Gardens, Florida 33410
561.207.6730
Fax: 561.207.6929

Vero Beach

3240 Cardinal Drive
Vero Beach, Florida 32963
772.234.7877
Fax: 772.234.2379

24-Hour Telephone Banking

561.684.1856 or
Toll Free 866.674.5575

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