

Remote Deposit Capture (RDC)

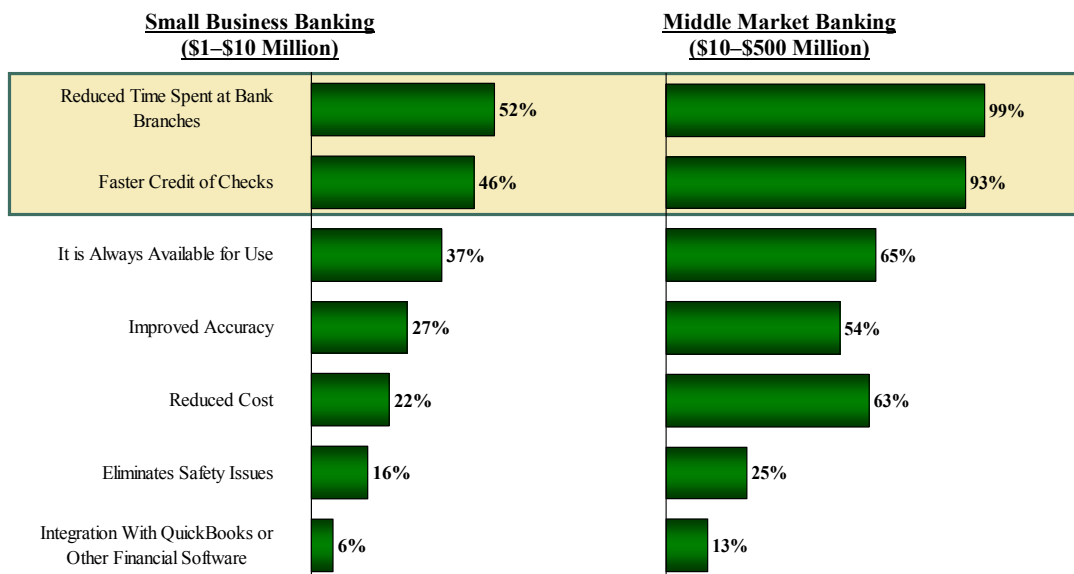
According to our latest Greenwich Business Forum, if you are not using Remote Deposit Capture (RDC) service, you should consider adopting the technology.

- Nearly all mid-sized businesses and approximately half of small businesses who use Remote Deposit Capture cite realizing the benefits of *reduced time spent at branches* and *faster credit of checks*.
 - Other benefits include: the service is always available for use, improved accuracy, reduced cost, better security, and easy integration with QuickBooks or other financial software.
- Remote Deposit Capture usage has more than doubled from October 2006.
 - Fifteen percent of small businesses and thirty-two percent of mid-sized businesses now use Remote Deposit Capture services.

Note: *Remote Deposit Capture is a service that allows a user to scan checks and transmit the scanned images and / or ACH data to a bank for deposit, posting, and clearing.*

Among small and mid-sized businesses, the most frequently mentioned benefits of Remote Deposit Capture are reduced time spent at the bank branches and faster credit of checks.

Realized Benefits of Remote Deposit Capture Service

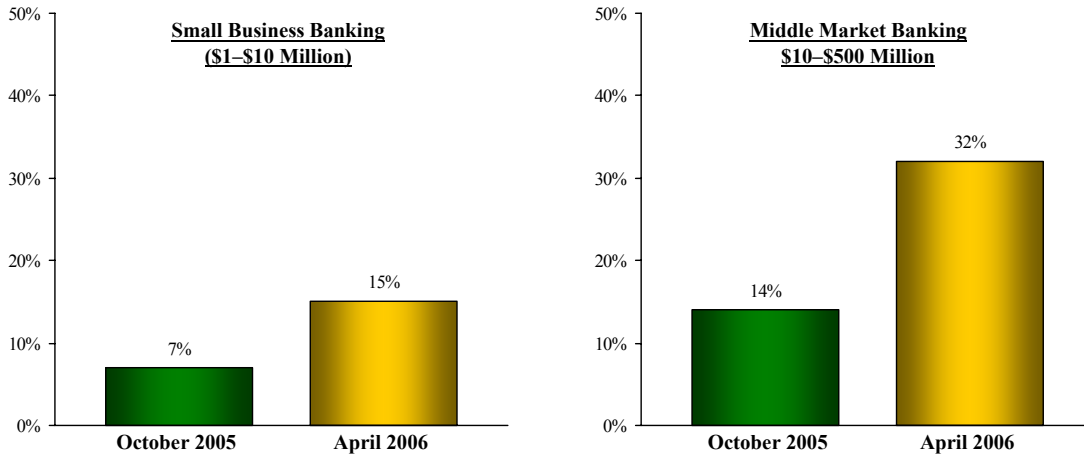


About Greenwich Business Forum

- Greenwich Business Forum is an online panel of over 30,000 financial decision makers at small (\$1–\$10 million) and midsize (\$10–\$500 million) companies in the U.S.
- Regular research topics include: economic outlook, business compensation, insurance, credit/loan pricing, and other topics impacting strategic and management issues.
- For additional information, please visit www.greenwichbusinessforum.com or contact Peter Nardin at pnardin@greenwich.com or (203) 625-5029.

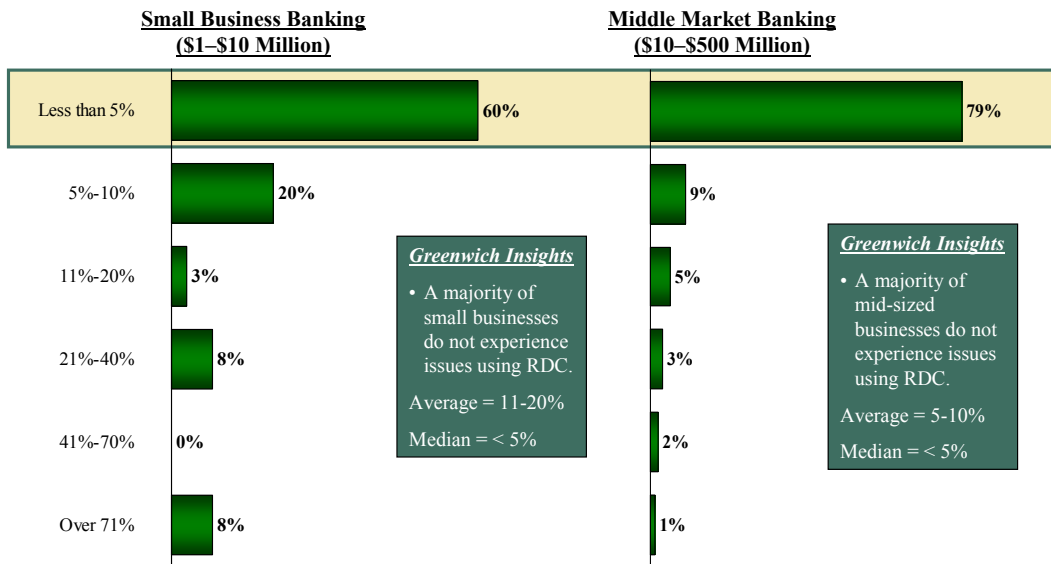
In only six months, Remote Deposit Capture usage has more than doubled. There has been a steady increase in adoption of this technology over the past two years.

Remote Deposit Capture Usage



A majority of small and mid-sized businesses do *not* experience issues scanning documents while using the Remote Deposit Capture system.

Remote Deposit Capture Scanning Issues



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