



Bank Use Only: CIF # _____

Remote Deposit Customer Operating Procedures

As a new customer using Remote Deposit Capture (RDC), we have created the following guidelines to help ensure your deposit is successfully received by the bank as well as assist you in training, compliance, and risk associated with RDC.

Please note each item needs to be acknowledged by initialing in space provided. Thank you

___ In order to receive same day credit, files must be received by First National Bank of the Gulf Coast no later than 7:00 PM EST on any banking day by Company. Any deposit received after the 7:00 PM EST cut-off or on a non banking day will receive credit on the next business day.

The Bank will be closed on the following standard holidays observed by the Federal Reserve Bank. We will not accept any RDC files for processing on these days or on Saturdays and Sundays.

- New Year's Day (January 1)
- Martin Luther King's Birthday (Third Monday in January)
- Presidents Day (Third Monday in February)
- Memorial Day (Last Monday in May)
- Independence Day (July 4)
- Labor Day (First Monday in September)
- Columbus Day (Second Monday in October)
- Veterans Day (November 11)
- Thanksgiving Day (Fourth Thursday in November)
- Christmas Day (December 25)

Note: If January 1, July 4, November 11, or December 25 falls on a Sunday, the next day (Monday) is a Federal Reserve Bank holiday. In general, if one of these holidays' falls on a Saturday, First National Bank of the Gulf Coast will be open the preceding Friday.

___ Personal and business U.S. checks and Postal money orders can be processed through Remote Deposit. Checks from Canada and other foreign countries along with poor image quality checks must be deposited traditionally at a branch office.

___ It is recommended that Money Orders and Official Checks have the amount written in the right hand corner if the item is unreadable once at Bank.

___ The Company will endorse back of all checks.

___ The Company will scan each check only one time. Company will accept full responsibility of any scanned items deposited multiple times.

___ The Company will stamp the front of all checks scanned and accepted to Bank with the provided self inking stamp "Electronically Processed" AFTER deposit confirmation received.

___ The Company will train employees to properly use Remote Deposit.



The Company is responsible for establishing its own security procedures for Remote Deposit Capture. Due to privacy laws and the liabilities associated with the storage of customer checks. The following guidelines for securely storing checks are recommended:

- ___ Store all original checks in a safe, or lockbox, or other secure locked location, accessible only by authorized personnel. Preferably store the checks under dual control with segregation of duties. Deposits may be viewed using the Bank's online banking system the following day. (First National Bank of the Gulf Coast requires a minimum of a 15 day retention on all original checks and until account has been reconciled.)
- ___ Maintain a paper shredder on-site or hire a third-party service for the secure destruction of checks.
- ___ Contingency Plans. If at any time and for any reason you are unable to scan or transmit or we are unable to receive files through Remote Deposit, and you do not wish to wait for the problem to be corrected, you will be solely responsible at your expense for finding an alternate method to deposit the checks, such as by taking the original checks to a branch office of the Bank or sending them to us via courier or overnight delivery.
- ___ Maintain working anti-virus software on computer with Remote Deposit to ensure all electronic check images are protected. Anti-virus software should be regularly updated.
- ___ Safeguard all Consumer Information by implementing and maintaining appropriate administrative, technical and physical safeguards to ensure the security and confidentiality of Consumer Information, protect against any anticipated threats or hazards to the security or integrity of Consumer Information, and protect against unauthorized access to or use of Consumer Information which could result in substantial harm or inconvenience to any individual
- ___ The Company maintains appropriate safekeeping controls over the RDC scanner and understands that the scanner used for Remote Deposit is registered to First National Bank of the Gulf Coast's software and is unable to function if relocated to any other facility and/or other computer without new registration by Bank.

By using First National Bank of the Gulf Coast Remote Deposit you acknowledge and agree to follow the procedures set forth which are commercially reasonable. You agree to be bound by instructions, whether authorized or unauthorized, which we implement in compliance with these procedures, unless you have given us prior notice of possible unauthorized use as described above (and we had a reasonable opportunity to act on such notice).

Company/Entity Name _____

Signature of Principal Officer or Partner
or Managing Member of Entity

Signature of RDC Administrator/User

Printed Name & Title of Principal Officer or Partner of
Managing Member of Entity

Printed Name & Title of RDC Administrator/User

Date

Date