



EVERY OFFICE NEEDS A TIME MACHINE

EXPERIENCE BETTER CASH FLOW WITH FAST, COST-EFFECTIVE REMOTE DEPOSIT PROCESSING

Fast, easy check deposits. Centralized control. Lower costs. Better cash flow. All this makes running your business easier when you move up to First Deposit Plus. By handling check payments from your office, you streamline the deposit process, saving yourself time and money.

MAKING YOUR DEPOSIT – 3 SIMPLE STEPS

STEP 1. Scan your checks

STEP 2. Balance your deposit

STEP 3. Transmit your deposit using the secure Internet connection we provided



RUN YOUR BUSINESS WITH CONFIDENCE: YOU'RE WITH A NATIONAL LEADER

Our bank was the first financial institution in the nation to offer remote deposit services to commercial customers. We've also recently been recognized as one of the top treasury banks in the nation by Greenwich Associates based on customer satisfaction, product excellence, and overall product offering. Now, hundreds of businesses use First Deposit Plus, enjoying better cash flow with less work.

The Panini check scanner:
small enough for any desk.
Process 30 checks per
minute. It's fast!

Electronic deposit technology streamlines the deposit process so you can get your checks processed sooner.

- Make deposits in a flash
- Deposit both consumer and commercial checks
- Eliminate reliance on couriers
- Eliminate unwieldy multiple bank relationships
- Streamline accounting
- Speed up funds availability

For information please call 423-757-4467.

FIRST DEPOSIT PLUS: YOU'LL LOVE IT



Remember that old song, “What’s it all about Alfie?” If you are now humming that melody, then you may recall that it explores the meaning of love. And love can be defined in many ways. We love our family, we love our pets, we love our country, and some of us even love our jobs.

There also seems to be a newfound love of service for remote deposit capture. Yes, we’ve actually been told by customers that they “love” our remote deposit service, First Deposit Plus.* So, as the song suggests, let’s sort it out.

What is First Deposit Plus?

It’s First Tennessee’s remote deposit capture service that enables companies to process checks received for goods or services using a small desktop scanner. The scanner captures an image of the front and back of each check, as well as the MICR line data across the bottom. Once the images are created and the deposit total is balanced, the user sends the file to the bank to make a deposit. This is done with a click of a button on a personal computer.

Upon receipt, the bank creates replacement checks for further processing. Your account is immediately credited with the deposit value and the checks clear faster, so you get the cash equivalent sooner. Typically, image replacement checks become available cash the next business day. So this means you can use the value of the check sooner to cover operating costs.

The other reason customers love the service is its dependability. First Tennessee offers a superior scanner compared to most available in the marketplace. This is key because image quality is important. The images captured by the scanner are archived for your future reference upon demand.

There’s also another reason. Deposits made using this service can be posted on the same day into the evening hours, unlike traditional branch banking deposit processing. Company employees don’t have to leave the office to meet deposit cutoff times, use their gasoline (that is pricey), or create productivity/customer service interruptions.

Who Should Use the Service?

What types of businesses should use First Deposit Plus? Any company, regardless of annual sales size, that accepts payment by check from consumers or other companies should learn more

about the service. Like any new technology, the cost of hardware and software has decreased as the marketplace has embraced the new service. Now, four years later, the service is affordable for all. In fact, First Tennessee will even provide you with a scanner to use in exchange for new or additional balances on account, so there’s no out-of-pocket, hard-dollar expense for the equipment.**

Businesses using the service include, but are not limited to, legal practices, CPAs, mini-storage facilities, manufacturers, title companies, dentists, and retail outlets. Checks scanned range from 100 to more than 10,000 per month, with billions of deposit dollars being processed monthly.

A new line to an old tune includes the fact that First Tennessee was the first bank in the nation to offer remote deposit capture to commercial customers. Now that says something. Today, more than 500 customers can’t be wrong.

We also “love” this service and having satisfied customers. We pride ourselves on providing our customers quality service, as evidenced by our recent Greenwich and Associates Award for Best in Service Quality. This is quite an honor, since only 15 banks across the country earned this recognition. And thanks to First Deposit Plus and other cash management services, we also earned the award for Best Cash Management for companies with less than \$10 million in annual sales.

One way to learn more about First Deposit Plus without feeling obligated is to visit our website for a video demonstration at www.firsttennessee.com/video/FirstDepositPlus.wmv. No, that oldie-but-goody song is not playing in the background, but it’s worth spending five minutes to learn more, even without the music. For information please call 423-757-4467.

The Benefits of First Deposit Plus

- Improves cash flow
- Converts checks to cash quicker
- Retains images of checks for future reference
- Boosts direct marketing opportunities
- Includes toll-free customer service and support
- Easily activated and completely secure

Nanette N. Crocker is senior vice president of treasury management sales with First Tennessee. She is a frequent speaker on the topic of cash management, for which she is known as “Dr. Dough.” You can reach her at 901-523-4796 or nncrocker@ftb.com.

* First Deposit Plus service subject to credit approval.

** First Deposit Plus and depository service charges apply. \$25,000 minimum average monthly collected balance is required for free use of scanner and must be maintained in a new or existing non-interest bearing account that did not originate from an existing First Tennessee account.

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