



Frost Remote Deposit Capture

A Secure and Efficient Way to Deposit Checks

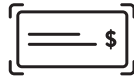
At Frost, we understand that our customers value tools that allow their businesses to perform more productively and efficiently. Frost helps businesses of all sizes. With Frost Remote Deposit Capture, you can actually spend your time running your business — not doing your banking. Frost Remote Deposit Capture enables you to scan daily check deposits and transmit digital images through the Internet for deposit credit. Any U.S. check, money order, traveler's check, cashier's check or U.S. Treasury check may be deposited. Those made before 9:00 pm CST will be processed that day, typically making funds available the following business day.

WHY YOUR ORGANIZATION NEEDS FROST REMOTE DEPOSIT CAPTURE

Frost Remote Deposit Capture is a secure and safe way to deposit checks from anywhere, anytime. Not only does this mean more organizational efficiency, better use of human resources and more security for your funds, but also an improved cash flow. This means you can:



Reduce trips to a financial center



Reduce deposit preparation costs by eliminating deposit tickets and check copying



Streamline operations and improve internal productivity



Reduce fraud risk through improved notification of returned items



Improve availability of funds by accepting checks through 9:00 pm CST

GETTING STARTED

Depending on your businesses' specific needs, Frost has tailored our offerings to meet them. If your company deposits up to \$100,000 per day and has a low check volume (less than 300 per month), you'll be able to make a digital deposit through Frost Online Banking. To get started, you will need an Frost Online Banking user ID and password to log in. Next, select "Make a Deposit" for immediate access to this service.

If your company has a larger check volume (more than 300 per month) and needs a higher deposit limit (greater than \$100,000 per day), you can make a digital deposit by accessing the service through Frost Connect. To get started, you will need to speak with a treasury management representative.

WE'RE HERE TO HELP

Call a treasury management representative Monday–Friday from 7:00 am to 6:00 pm CST at (888) 481-0336 to learn how Frost Remote Deposit Capture can increase efficiency and cash flow.