



First National
wants to
buy you
some time!



And help your bottom line!

Time. It's the most precious commodity on earth, because we can't make more of it.

Or can we?

First National Bank of Baldwin County has a way to help you save time and money.

It's a new system called Remote Deposit. And it means no more trips to the bank when all you need to do is deposit checks.

Give us a space in your office the size of a hardcover book, and we'll show you how to deposit checks directly into your checking or money market account, using the Remote Deposit scanner.

You'll enjoy the convenience and security of making deposits without leaving the office, and it's easy to use.

What's more, when you use Remote Deposit the funds can be credited to your account sooner. Take checks drawn on out-of-town banks, for example. With Remote Deposit from First National, they're credited to your account on the same business day if you scan and submit them before 4pm*. Whereas, with traditional methods, it could be two to three days before the checks clear the Federal Reserve system and the funds are available to you.

Remote Deposit. One more way First National is proving every day that a bank headquartered right here in Baldwin County can give your business better service and the latest technology.

Call Charlotte Straight at 943-5656 or 990-6474 today to arrange for a free demonstration of the many ways Remote Deposit and First National can help you.

After all, isn't it about time?



Fairhope 990-6474 • Foley 943-5656 • Gulf Shores 968-6565 • Orange Beach 923-1000
Daphne 621-9101 • Spanish Fort 621-7550 • Bay Minette 937-5337

www.firstbaldwin.com

How Remote Deposit Works

All you need to begin enjoying the time-saving convenience and security of Remote Deposit is a small space for the check scanner, an electrical connection and a broadband Internet enabled PC. We'll show your employees everything they need to know in one half hour.

Here's how it works.

1. When you're ready to deposit checks to your account, you scan them using the Remote Deposit scanner we provide.
2. Checks are automatically scanned on both sides, including the routing and account numbers and the check amount.
3. Data is transmitted to First National and your checks are electronically deposited to the account you specify.
4. Retain the checks for 30 days, then shred them the same way you would any sensitive office paperwork.

It really is that simple.

** The bank reserves the right to place a hold on funds in certain circumstances.*