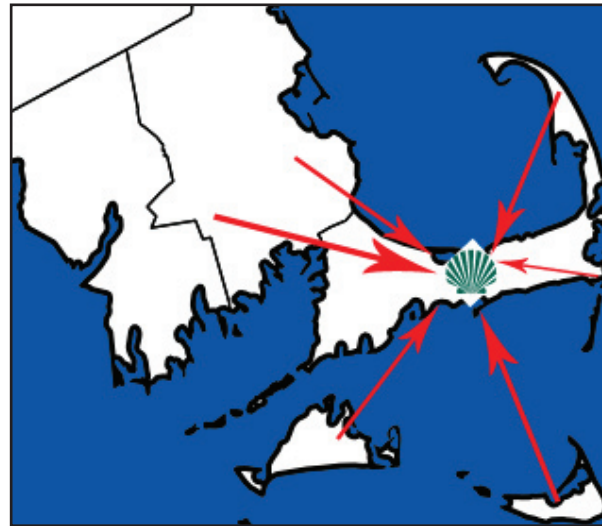


Introducing
EXPRESS
Check Deposit



Deposit checks electronically from your desktop.

Express Check Deposit utilizes a desktop scanner that connects to your PC and the Internet. With it, you can scan checks received from customers and issue deposits electronically to Cape Cod Cooperative Bank, anytime day or night. It's the quickest way to turn check deposits into cash.



Consolidate funds from remote locations into one bank account

Check deposits can easily be made from any remote office or storefront. This streamlines your cash flow by consolidating deposits from multiple locations into Cape Cod Cooperative Bank.

Make deposits anytime

Enjoy the convenience of submitting deposits electronically 24-hours a day, 7-days a week, even weekends.

Save time preparing deposits

Preparing deposits electronically is very efficient, reducing labor costs and freeing up staff for other tasks.

Cut costly trips to the bank or courier fees

Electronic deposits can reduce trips to the bank or eliminate costly courier fees.

Reduce risk of check fraud

Faster check clearing allows you to act sooner on returned checks, significantly increasing your opportunities for collection.

More secure

Multiple layers of security including password protection, Internet firewalls and 128-bit encryption, the highest level of security available.

What you will need

Express Check Deposit is easy to set up and use. You will need the following items:

- PC with current version of Microsoft® XP or 2000 and a USB 2.0 port.
- Desktop check scanner and software.
- Internet connection.
- Business Checking Account with Cape Cod Cooperative Bank.
- Complete and submit *Express Check Deposit* application.

How does Express Check Deposit work?

1 Scan checks from any desktop.

Using a desktop scanner, simply scan both sides of the checks in a single pass.

2 Prepare the deposit.

View images of the scanned checks right from your PC. The dollar amounts of each check are automatically read and the deposit is totaled.

3 Electronically send deposit to the bank.

Click SUBMIT DEPOSIT. The deposit is sent to Cape Cod Cooperative Bank through a secure Internet connection.

4 Funds are deposited into your account.

Access funds sooner than with traditional deposits.

Is Express Check Deposit for you?

Does your business:

- Have multiple locations?
- Make deposits after normal banking hours?
- Pay transportation costs to deliver deposits to the bank?
- Receive checks with large dollar amounts?

If you answered YES to any of the above questions then Express Check Deposit may benefit your business.

Key Advantages of Express Check Deposit

- Make deposits anytime.
- Save time preparing deposits.
- Consolidate funds from remote locations into Cape Cod Cooperative Bank.
- Cut costly trips to the bank or courier fees.
- Reduce risk of check fraud.

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Rev. 2/09

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