

FARMERS STATE BANK'S Remote Deposit Service:

- Process check deposits from your own office
- Offer your customers payment options with one-time or recurring payments
- Find out about non-sufficient checks faster
- Lower your employee and transportation costs

Remote Deposit Service saves time, saves money...and it's convenient.



VICTOR
PO Box 190
Victor, MT 59875
406-642-3431

FLORENCE
PO Box 40
Florence, MT 59833
406-273-0935

DARBY
PO Box 310
Darby, MT 59829
406-821-4646

STEVENSVILLE
PO Box 280
Stevensville, MT 59870
406-777-7210

HAMILTON
1950 N First St
Hamilton, MT 59840
406-363-0030

LOLO
PO Box 809
Lolo, MT 59847
406-273-3300

MISSOULA
3130 N Reserve St
Missoula, MT 59808
406-549-3755

OPENING IN MARCH 2008

MORTGAGE SERVICES
PO Box 190
Victor, MT 59875
406-642-2030

www.farmersebank.com

Phone: 406-642-3431
Fax: 406-642-3438



Remote Deposit Service



Put Time Back on Your Side



FARMERS STATE BANK

Remote Deposit Service



- **It's closing time and you still haven't made your deposit at the bank. Sound familiar?**
- **Are you holding checks until you can justify a trip to the bank?**
- **Would you like an easier way to deal with paper checks, maybe even accept electronic payments and payments by phone?**
- **Would you like faster notification of non-sufficient funds information?**

If you can answer yes to any of the questions above, Farmers State Bank's Remote Deposit Service (RDS) is the answer.

Remote Deposit Service is an innovative way for businesses to handle check transactions forever.

Remote Deposit Service allows you to process check payments electronically and transmit them to your account at Farmers State Bank right from the comfort of your own office.

What is Remote Deposit Service?

Remote Deposit Service (RDS) is a system that sets up businesses to process their check deposits in their place of business.

This is done with the use of high speed Internet, a check scanner and secure access to a web-based tool.

Deposits are scanned throughout each business day into a deposit batch which is reviewed and submitted in the afternoon and processed for the same business day.

In addition to processing regular checks submitted by your customers, RDS gives business owners ACH capabilities such as:

- Process checks by phone
- Set up one-time payments as well as recurring payments electronically from customers' accounts.
- Web payments
- And more

Why Should I Use RDS?

If making a daily trip to the bank is a hassle or you find that you are waiting until you have enough checks to justify a trip to the bank, RDS can be a solution for you.

What about staffing and security concerns when you send an employee on an errand to the bank. RDS lets you keep your staff where you need them

most and frees up your time by allowing you to process your checks at your own desk.

These concerns and more can be taken care of by signing up for RDS with Farmers State Bank.

What Do I Need to Get Set Up?

The basic requirements to use RDS are:

- High speed Internet access
- Computer
- Check scanner (provided by Farmers State Bank)
- Filing system for temporary storage of processed checks

What Does it Cost?

Standard fees are \$50 per month. The standard fee covers the monthly processing/ servicing fee and the lease of a check scanner.

How Do I Sign Up?

To begin, simply call Owen Robbins or Christine Ruffatto with Farmers State Bank at (406) 642-3431. Owen and Christine will sit down with you and your management team to determine if Remote Deposit Service will work for you.

They will both work hard to make the process as efficient as possible and help you understand the qualification guidelines.