



REMOTE DEPOSIT CAPTURE SYSTEM REQUIREMENTS & SECURITY RECOMMENDATIONS

System Requirements

- You will be provided a copy of the current System Requirements for either Windows PC or Mac OS as applicable. Your computer must meet these requirements. System Requirements may change from time to time, and you may not receive advance notification of changes to these requirements.
- Proper usage of anti-virus software and frequent virus definition updates is required.

Anti-Virus Software Used _____

Date of Most Recent Virus Definition Update _____

- As detailed in the Remote Deposit Capture Policy & Agreement (section 5), you must securely store all original checks for a period of ninety (90) days after the file has been accepted. You must securely destroy all original checks after the retention period.

Security Recommendations

First State Bank recommends that your company review the following best practice recommendations and use them in conjunction with your company's own tools and resources to mitigate the risk of fraud.

- Reconcile account transactions daily. Notify First State Bank of any discrepancies immediately.
- Ensure that only authorized users have access to computers used for online banking.
- Ensure that complex password requirements are used on computers used for online banking.
- Disable the end user's administrative rights to their computers to minimize introduction of viruses, malware, etc.
- Keep virus protection and operating systems up to date.
- Never open or respond to e-mail, links or attachments from unknown sources.

Contact the First State Bank Operations Department immediately at 515-832-2520 if you experience any difficulty logging in, suspect unusual activity, or encounter any other issues.

My signature below verifies that I have received and reviewed the System Requirements and Security Recommendations related to the Remote Deposit Service.

Company Name

Company Address

Authorized Signature

Printed Name

Title

Date

First State Bank does not provide Information Technology (IT) or legal advice to customers. The system requirements and security recommendations are provided as general information. First State Bank is not responsible for any errors or omissions, or for results experienced from use of this information.