

FOR IMMEDIATE RELEASE

First National Bank of Lawrence County Selects Software Earnings' First Touch *i*Capture Solution for Exchanging Images with the Federal Reserve

Memphis, TN January 23, 2006 - Software Earnings, a leader in developing check and image processing technologies and services for the financial industry, has announced that the First National Bank of Lawrence County, Arkansas (FNB) has selected Software Earnings' *i*Capture product to facilitate the sending and receiving of check-image cash letters with the Federal Reserve.

Beginning in February, the bank will scan images of all transit checks and send them electronically to the Fed's processing center in Memphis, TN. In return, the system will allow FNB to receive checks from the Fed electronically, eliminating the courier and transportation costs associated with delivery of the physical checks. Following the passage of Check 21 legislation, the Federal Reserve initiated an image exchange process in an effort to reduce the costs and dependencies on paper documents within the US payments system. Currently, an estimated 2 million checks are electronically exchanged with the Fed each day and the number continues to grow each month.

In the 4th quarter of 2005, Software Earnings announced the First Touch *i*Capture Fed Exchange product as an effective, low cost solution for banks that want to take advantage of the efficiencies of image exchange, but do not wish to invest in the expensive infrastructure which is often necessary to image-enable existing check capture systems. "The same proven *i*Capture product allows merchants and corporations to make remote deposits electronically with their banks" said Randy McClain, EVP of Global Marketing for Software Earnings. "It was a natural follow-on to allow banks to reap the same benefits from convenience and transportation cost savings that have been available to savvy businesses for several years. An outstanding feature of the solution is that it can be implemented in a couple of weeks with no changes required to existing bank check processing systems."

FNB of Lawrence County is located in Walnut Ridge, Arkansas, about 90 miles from Memphis, TN. "Being located an hour and a half away, each day we have to pay transportation costs to deliver our transit and return checks to the Memphis Federal Reserve" said Sonja Adkisson, the project coordinator for FNB. "This time is expanded when we encounter weather conditions such as ice and snow. The electronic cash letter capabilities of *i*Capture will allow us to avoid delays and expand the process window while still meeting our delivery deadlines with the Fed."

About First National Bank of Lawrence County

First National Bank of Lawrence County was founded in 1919. With its main office in Walnut Ridge, and branch locations in Hoxie and Pocahontas, First National serves Lawrence and Randolph Counties in Northeast Arkansas, covering a market area from the scenic Ozark foothills in the West to the Mississippi River Delta in the East. While First National Bank is able to offer the leading edge financial products and services required of today's very busy world, they are still local... Still providing safe harbor... Still committed to fulfilling the dreams of the customers they serve.

About Software Earnings

Software Earnings, founded in 1988, is a software and services company serving the check and image processing industry by providing clients with quality applications, software enhancements, implementation services and education and training for today's image processing environments. Software Earnings is headquartered in Memphis, Tennessee with a regional office in Charlotte, North Carolina.

For more information, please visit <http://www.SoftwareEarnings.com>.

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