
PRESS RELEASE



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First Security Bank Offers Remote Deposit Capture to Retail Merchant and Corporate Customers

- *Software Earnings' First Touch iCapture enables bank to cut costs, reach customers nationwide* -

MEMPHIS, Tenn., July 15, 2008 - Software Earnings, a leading developer of check and image processing technologies and services for the financial industry, announced that Batesville, Miss.- based First Security Bank (\$496 million in assets) has successfully implemented Merchant Capture and Corporate Capture within the Remote Deposit Capture Suite, a single remote capture platform.

According to bank officials, several factors played into First Security Bank's decision to offer Software Earnings' First Touch iCapture to retail merchant and corporate customers. An increase in the number of branches the bank operates also meant an increase in costly courier services.

When businesses scan checks upon receipt and securely transmit them to First Security Bank, courier costs are eliminated. The same technology enables the bank to expand its potential customer base, because payments can be deposited regardless of geographic location.

"Through specific product and service offerings, such as First Touch iCapture, First Security Bank is poised to improve customer loyalty and growth, while *decreasing* operational costs," said Teresa Boggan, vice president, Personnel and Operations officer for First Security Bank. "Retail merchant and corporate remote deposit capture offers our bank and our customers improved efficiency, funds availability and cost savings."

Software Earnings has also improved back office check processing at First Security Bank and funds availability to its customers. Employees no longer have to manually scan and proof checks, and customers no longer have to wait until the next business day for funds availability.

"The value proposition behind remote deposit capture is hard to deny," said Trent Fleming, senior vice president, Strategic Market Development for Software Earnings. "But not all banks are realizing the true benefit of remote deposit capture and sharing the value with customers. It is banks like First Security Bank – banks that capitalize on every opportunity remote deposit capture affords – that expand and protect their customer base, streamline the deposit of checks, eliminate transportation costs and improve the availability of funds."

About First Security Bank

Headquartered in Batesville, Miss., First Security Bank operates 13 locations throughout North Mississippi. The bank's products and services

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are designed to meet the needs of everyone from the first time account holder to the experienced corporate customer.

About Software Earnings

Software Earnings is the leading provider of payments and image processing solutions for financial institutions. Since 1988, the company's innovative solutions have provided their clients quality software applications and enhancements; implementation services; training and education; and business and consulting analysis. Software Earnings is headquartered in Memphis, Tenn. with a development office in Charlotte, N.C.

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