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Chicago Bank Delivers Convenience and Cost Savings with Remote Capture

American Chartered Bank is taking advantage of emerging technology and providing more conveniences for commercial customers nationwide.

BIRMINGHAM, Ala., October 2, 2006 – As remote capture continues to gain popularity in the banking industry, many commercial businesses and financial institutions are looking toward American Chartered Bank in Schaumburg, IL, which recently surpassed its 100th install of remote capture.

American Chartered Bank was an early adopter when the Check 21 law was passed nearly two years ago and wasted no time implementing the new technology. Using WEB-INSTAPOSIT, a plug and play remote deposit capture solution from Birmingham, Ala. based AQ2 Technologies, American Chartered Bank has been able to offer more convenience and cost savings to its customers nationwide. With remote capture capability customers no longer have to drive to the nearest branch or employ costly couriers to transport check deposits to the bank. WEB-INSTAPOSIT allows users to scan checks in-house and electronically deposit funds in one or multiple bank accounts instantly.

“We love having remote capture” said Mike Martinez, account manager for Gary Jet Center. “With WEB-INSTAPOSIT it’s quick and easy; two steps and our deposit is done for the day. We used to have to drive our deposits into the city, now we make deposits daily without leaving the office.”

With remote capture American Chartered Bank is able to extend beyond its previous brick and mortar barriers. Currently, American Chartered Bank has customers in nine states using WEB-INSTAPOSIT to deposit electronically. The convenience of remote deposit has been a determining factor for many

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current customers considering WEB-INSTAPOSIT and has encouraged other commercial businesses to switch their banking relationships to American Chartered Bank.

“WEB-INSTAPOSIT is so easy to use and has so many capabilities, including record look up and email notification, it was the reason we decided to move all our banking business to American Chartered” said Jim Nuzzo, CFO for Leading Edge Recovery Solutions. “Before we were paying couriers, or we were paying gas money to our employees to drive deposits to the bank. Now we manage over a dozen accounts digitally. We have eliminated trips to the bank and the redundancy of paper records.”

"We were the first bank in the Chicago market to offer Remote Capture and have received nothing but positive feedback with regard to WEB-INSTAPOSIT's capabilities and ease of use," said Kent Scharringhausen, Senior Vice President for American Chartered Bank. "WEB-INSTAPOSIT allows us to compete head-on with much larger banks that have more expansive footprints."

With no waning in the demand for remote capture, American Chartered Bank has installations scheduled across the country for the next two weeks, exemplifying remote capture as a trend that is sure to continue as more and more businesses see the advantages this technology has to offer.

“We wanted this technology years ago” added Nuzzo, “I would absolutely recommend WEB-INSTAPOSIT to any other business that handles money.”

About American Chartered Bank

American Chartered Bank, founded in 1987, has assets in excess of \$2.2 billion and distinguishes itself as the premier financial institution serving closely held small to medium-sized businesses and individuals in its Chicagoland markets. American Chartered Bank is privately owned by local shareholders, a large percentage of whom are bank employees and directors. For more information visit www.americanchartered.com

About AQ2 Technologies

Founded in 1999 and headquartered in Birmingham, Ala., AQ2 Technologies, LLC (formerly Aquracy) is a leading provider of advanced industry-specific transaction automation solutions for check,

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remittance and lockbox processors. By seamlessly integrating imaging, data recognition and data management technologies, AQ2 technology creates an environment that enables organizations in a wide variety of industries to transform laborious paper-based payment processes into streamlined digital workflows, resulting in increased efficiency and reduced costs. AQ2's customer roster includes banks, credit unions, corporations, nonprofit organizations and government agencies. For more information, visit www.aq2tech.com.