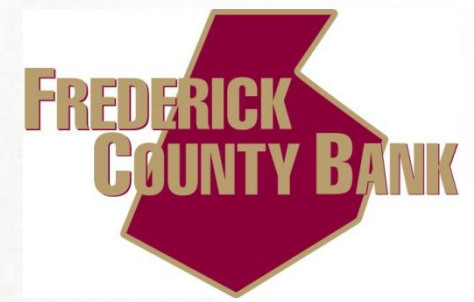


Frederick County Bank

The Community Bank for Frederick County



SMART PROC '09

Friday, October 30th, 2009

Ancillary Banking Services

Presented by:

Taitia L. Elliott, Vice President

Frederick County Bank

7 North Market Street, 3rd Floor

Frederick, MD 21701

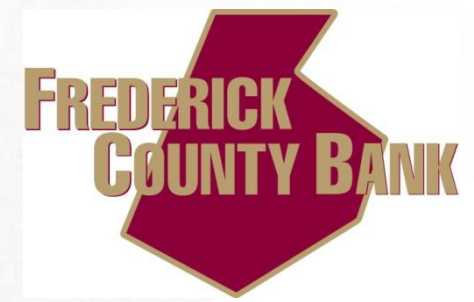
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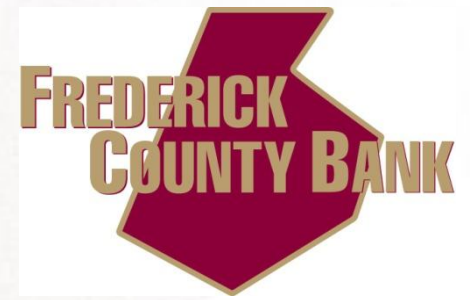


You have been awarded the contract and have funding in place.

Now how will you get paid and how do you obtain information about those payments?

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The Automated Clearing House (ACH) is an electronic network for financial transactions in the United States. ACH processes large volumes of transactions to include:

Credit transfers:

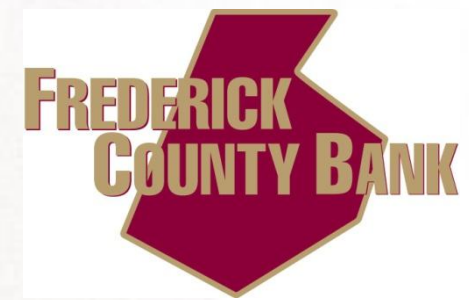
- ✓ Direct deposit
- ✓ Vendor payments

Debit transfers:

- ✓ Consumer payments (insurance premiums, mortgage loans, etc.)
- ✓ Point-of-Purchase (POP) check conversion

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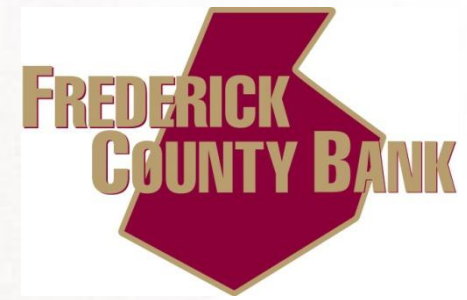


Financial Electronic Data Interchange (FEDI) is a service that enables you to electronically receive payments and associated information in a standardized format.

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ISA^00^ ^00^ ^01^999999999 ^ZZ^ssgquest  
^001230^0946^U^00200^000000148^0^P^>  
GS^PO^HSD850^6990^20001230^0946^122^X^004010  
ST^850^1220001  
BEG^00^DS^PO900009090^20001230  
REF^CO^1100010  
N1^BT^ACME Healthcare  
N3^SCIENTIFIC CORPORATION  
N4^SANTA BARBARA^CA^93101  
REF^CR^24567877  
N1^MF^APPLEY SCIENTIFIC INC^92^101934  
N1^ST^SAINT FRANCIS HOSPITAL^21^999900000  
N3^100 HIGHLAND AVE  
N4^SANTA BARBARA^CA^93103  
PO1^00010^3^CA^1129^CB^SF990-01^VC^123499  
PID^F^BANDAGES, MEDIUM STERILE  
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SE^15^1220001  
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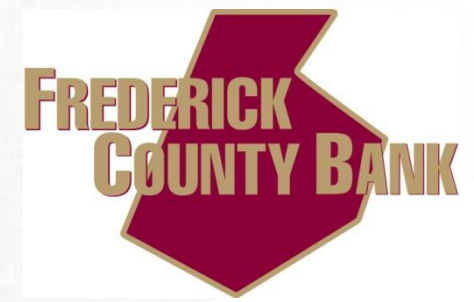
Government Purchase Card, (f/k/a International Merchant Purchase Authorization Card – IMPAC) is the Government-wide commercial purchase card for official Government purchases.

It is an internationally accepted credit card issued by individual contractors and available to personnel in all federal agencies under a single General Services Administration (GSA) contract. The purpose of Purchase Card Programs is to minimize the paperwork needed to make, with proper authorization, purchases of up to \$25,000.



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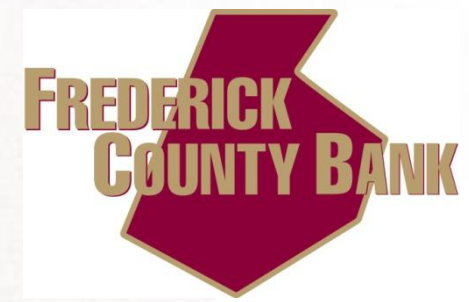


How to get information about these payments:

- ✓ Online and mobile banking provides you with timely information about transactions posted to your account.
- ✓ Merchant and bank statements provide you monthly data and detail history about your transactions.

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Questions to ask your bank:

1. Can this account accept electronic credits and/or debits? Are there any fees associated with this type of transaction?

Most banks either charge per each item or a combination of items processed.

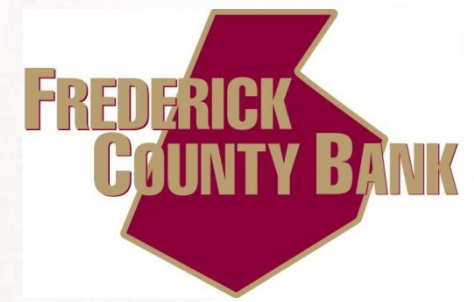
2. Do you offer Merchant Processing for the acceptance of credit cards?

Don't be too concerned about the rate, but more about the cost of processing.

3. Do you offer Online Banking?
4. Do you offer a service that translates FEDI payments?

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