



For Immediate Release

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Heritage Bank Selects Panini My Vision X™ for Remote Deposit Capture

Panini North America, C&A Associates, supply complete image solution

Dayton, Ohio (December 19, 2005) – Panini North America’s My Vision X™ check scanner has been selected by Heritage Bank, a progressive community bank with headquarters in Topeka, Kansas, for their remote deposit capture solution. The Panini My Vision X allows the community bank’s corporate customers to deposit checks to their account without leaving their office.

C&A Associates, a reseller of the Panini My Vision X, teamed with Simecka Consulting of St. Mary’s, Kansas, to provide the bank with a totally electronic item processing solution. According to Barry Landry, executive vice president and development manager, C&A Associates, “Heritage Bank is taking advantage of this new technology to expand its customer base. Their innovation shows that community banks can be very competitive in acquiring new customers.”

Using C&A’s ProofPC32 software and Panini’s Vision 80 midrange scanner, Heritage Bank started sending production ECLs (electronic cash letters) to the Federal Reserve Bank in early July, 2005. This environment, combined with the use of Panini My Vision X scanners at customer sites, allows the bank to accept electronic deposits from any customer in the United States, eliminating geographic constraints.

Adds Greg Fankhauser, president and CEO, Heritage Bank, “Our goal since we opened our doors two years ago has been to be a new kind of bank, one that offers cutting edge products and services while maintaining close contact with our customers. Panini and C&A have assisted us tremendously in attaining our goal.”

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The Panini My Vision X™, a compact, yet powerful check scanner, reads the check MICR line and captures a high quality, digital image of the front and back of the check. The small footprint, sleek design, and quiet operation of the device allow for easy placement at the branch or in the corporate office location. This year, Panini North America has sold over 40,000 My Vision X scanners.

About Panini

Founded in 1945 in Turin, Italy, Panini has a successful sixty year history of enabling clients to capitalize on shifts in the payments processing market. Panini North America, established as a wholly owned subsidiary in 1995, offers check capture solutions that help customers fully realize the advantages and efficiencies available with the digital transformation of the paper check. Panini North America's scalable check capture solutions address the complete range of distributed check processing opportunities including teller capture, back-counter, corporate capture, cash vault, microfilm replacement and remittance processing. For more information please call 937.291.2195 or visit www.panini.com.

About C&A Associates, Inc.

C&A Associates, Inc. offers a wide range of products and services to financial institutions, including ImageChex32 and ProofPC32 check imaging. C&A products are fully Check 21 compliant, and over 50 C&A customers are now sending electronic cash letters to the Federal Reserve Bank or other correspondent banks. The management and staff of C&A are made up of experienced bankers with combined experience of over 200 years. To find out more, visit www.imagechex.com or contact the sales department at 800-679-7764.

About Heritage Bank, Topeka, KS

Heritage Bank opened in April 2003, and has about \$41 million in assets. The bank recently completed a new banking facility at 3024 S.W. Wanamaker earlier this year. The new space includes support for remote banking services. Heritage is the only community bank in Topeka offering this service. To find out more, visit www.heritagebankonline.com.

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