

Exhibit "A"

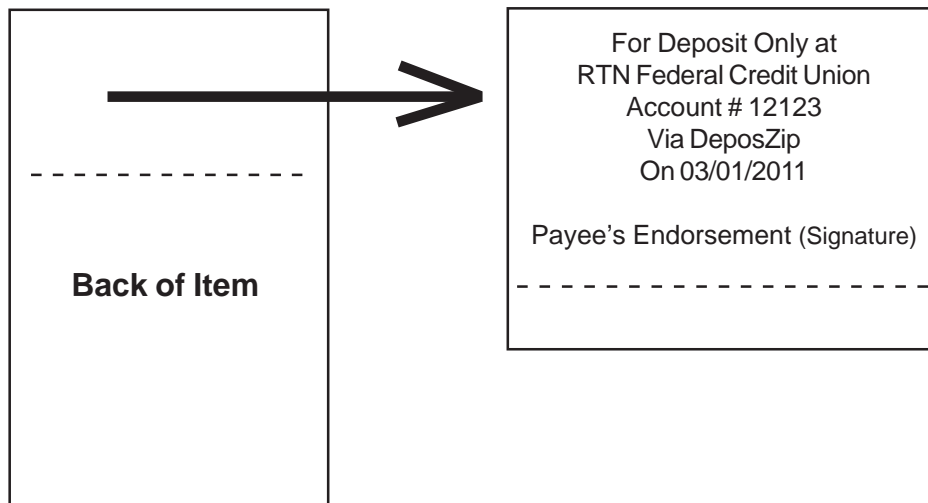
Instructions for DeposZip Remote Deposit Capture

RTN Federal Credit Union Endorsement Requirements:

1. The back of each item must include the following:

- The words "For Deposit Only at RTN Federal Credit Union"
- Your Account Number to which it is being deposited
- the words "Via DeposZip"
- On (today's date) mm/dd/yyyy
- Payee's Endorsement

Example:



- Write "scanned" on the front of the check in the memo field
- Select your scanner (you will only need to do this one time)
- Enter the total deposit amount of your checks
- Scan the front and back of your check(s)
- Review and Submit your deposit

Note: RTN Federal Credit Union reserves the right to reject any check for deposit using DeposZip which is not properly endorsed.

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2. Hardware and Software Requirements:

In order to use the Services (DeposZip), the member must have the following hardware and software with the indicated specification:

- Windows XP with Internet Explorer 7+ or Vista with Internet Explorer 7+
- Windows XP or Vista with Firefox 2+
- Mac OS X 10.6 with Safari 3.1
(Mac OS v10.6 with Safari must be in 32-bit mode)
- Mac OS X 10.6 with Firefox 2
- Windows 7
- High Speed Internet Connection
- Twain Compliant Document Scanner

Note: The recommended versions of the browsers listed are Internet Explorer 8, Firefox 3 or Safari 3.1. Also Java and Active X controls are likely to be used.

The image quality for the check will meet the standards for image quality established by the American National Standards Institute (“ANSI”), the Board of Governors of the Federal Reserve and any other regulatory agency, clearing house or association.