

First Citizens selects ICI for Commercial Capture & Image Exchange Counsel

McLean, VA, September 8, 2005 - First Citizens National Bank headquartered in Dyersburg, TN has engaged ICI Consulting to Evaluate Commercial Capture and Check Image Exchange Vendors. ICI is a consulting firm that provides financial institutions with core processing, check imaging and back office consulting services.

"We asked ICI to help us construct a strategic plan to determine which projects we should move to the top of our list," said Judy Long, FCNB Executive Vice President. "After completing this plan, it was obvious that we should focus our efforts on Commercial Capture and Image Exchange. In order to retain our current customer base and attract new accounts, we must provide products such as Commercial Capture, which give us an advantage over our competition. By offering Remote Merchant Capture products, we will enable our back office to run more efficiently while remaining competitive."

"Last year we engaged ICI Consulting to evaluate Check Image Archive vendor solutions and were very pleased with the results. ICI's evaluation tactics and vendor insight paid huge dividends on the archive evaluation. Since both Commercial Capture and Image Exchange technologies are new to our industry, it was an easy decision to again partner with ICI," added Judy Long.

"First Citizens National Bank serves the Western Tennessee region from Memphis to Dyersburg. Remote Merchant Capture will assist FCNB in staying ahead of their area competitors," said Greg Schratwieser, ICI President and CEO. "Over the past few years, First Citizens National Bank has remained an excellent reference for ICI and we look forward to assisting them with this project."

About ICI Consulting

Since 1994, ICI Consulting has assisted banks and credit unions assess, cost justify, evaluate and implement check imaging (image exchange, remote capture, archive), core processing, lockbox, lending, branch and internet solutions. On an average day, ICI check image clients process over 68 million checks.

If you wish to schedule a FREE Exploratory Webcast or Meeting, please contact Greg Schratwieser at greg@ici-consulting.com or 800-729-8237. Please visit our website at www.ici-consulting.com.