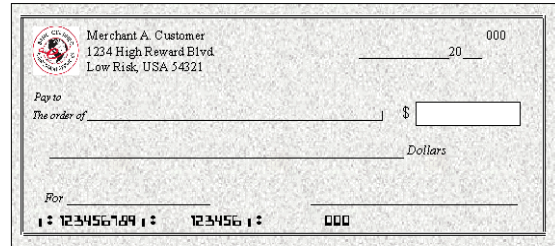


WILL YOU TAKE A CHECK?



- ✓ 89% of adults have a checking account
- ✓ 83% of all customers bills are paid by check
- ✓ 80% of all non-cash payments are by check
- ✓ Lower transaction cost than credit cards
- ✓ Checks are the largest non-cash payment method for consumers
- ✓ Even credit card companies depend on checks for bill payment

Statistics from NACHA & US Federal Reserve

Accept All Checks with Confidence!
NO RISK AND HIGH REWARD

TOMORROWS TECHNOLOGY IS HERE TODAY!

ELECTRONIC CHECKS

- Return check to your customer; we fund your account in 2 to 3 days.
- Each electronic check is guaranteed! Either electronically, or by paper!
- Save on deposit and bad check fees, banking time and effort, and limit cash flow delays!
- Requires a RDM Check Reader to image the check electronically.
- After transmission for approval, a receipt is printed for the customer to sign allowing for ACH funds transfer.
- May be able to use existing credit card equipment, or we'll provide one for you.
- Only \$10 monthly access / 25 cents per transaction / \$25 minimum
- Check guarantee service discount rate of 1.55% .

Set up an appointment with an "Electronic Check" counselor today!

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