

CHECKMARC *for Community Banks*

CHECK & ACH RECOVERY SERVICE

Difficult economic times and the burdens of FDIC prepayment, Dodd-Frank and Durbin Amendments are severely challenging community banks.

Benefits of our Checkmarc Check & ACH Recovery Service to your bank

- ✓ Increase commercial client retention with a bank-branded, new free service
- ✓ Increase bank profits with a new revenue center from shared recovery fees
- ✓ Increase deposit volume for the bank from recovered items
- ✓ Reduces bank expenses by eliminating most manual IRD handling
- ✓ Provides a competitive advantage when the bank pursues new commercial clients

***No cost to the bank or your merchants.
No new hardware. No additional staff.***

Benefits of our Checkmarc Check & ACH Recovery Service to your commercial clients

- ✓ Clients receive 100% of the face value of the bad checks we electronically recover.
- ✓ Clients avoid uncomfortable/embarrassing customer service problems.
- ✓ Clients have access to our secure website allowing 24/7/365 viewing of checks.
- ✓ No equipment to purchase. No contracts, enrollment or per check fees
- ✓ Clients receive notification and collection reports via email.

Electronic Check & ACH Recovery. Electronic Check & ACH Recovery allows your clients the freedom to accept checks with confidence! We follow National Automated Clearinghouse Association rules and regulations.

Traditional Recovery. If electronic recovery of a dishonored item isn't successful, the item immediately transfers to our traditional recovery service. We skip trace the bad check writer, report them to bad check databases, send a registered letter, make phone calls and, if necessary, pursue legal remedies. We are always mindful of customer relationships.

We appreciate the great relationship we have with your staff at Checkmarc and PayTek. It has been a pleasure working with all of you from implementation, to where we are today, and well into the future.

***Shelly Eilers, VP eBanking & Cash Management Services,
First Dakota National Bank, Yankton SD***

