



High non-interest income...

...the perfect fit for you and your customers!

checXchange™ provides financial institutions a free, value-added product, offering for their commercial customers which generates significant recurring non-interest income. With checXchange™, all returned checks are simply sent to us in a single batch, rather than individual customers, thus significantly reducing internal operating costs.

Furthermore, we use our highly specialized and strategic presentment platform to initiate the collection process automatically. All successfully collected items are reimbursed weekly to the merchant at 100% of the face value of the returned check. If the item is not collected then it is returned to the merchant or placed with our secondary collections department.

checXchange™ benefits include:

- Offer significant increase in recurring Non-Interest Fee Income.
- Enhances relationship with valuable Commercial Customers by offering a FREE Value Added Service.
- Service can be offered with minimal marketing costs on an "Opt Out" basis.
- Reduces internal operating costs with no impact on Returned Item revenues.
- Keeps the Financial Institution and its Commercial Customers out of the collection business.

