



Get more of the money you're owed without more work!

"FINALLY, I have a check recovery system that gives me back all my money! If you take checks, you should use Re\$ubmittIt."

Re\$ubmittIt® works in conjunction with your financial institution. NSF checks that were once returned to you for collection are now automatically forwarded directly to the Re\$ubmittIt® check processing center. There, eligible checks are converted into electronic items and presented to the check writer's account up to two additional times. These increased collection opportunities are further enhanced by strategic timing and electronic prioritization, which significantly increase the chances the funds will be collected. And when they are, you get 100% of the face value of the check. Not a reduced amount or a portion of it. At no cost to you.

How Re\$ubmittIt Works

1. Your business accepts checks and deposits them with your bank.
2. A customer's check is returned to your bank due to non-sufficient funds (NSF).
3. Your bank sends the returned check to the Re\$ubmittIt® processing center for recovery.
4. Re\$ubmittIt® converts an eligible check to an electronic transaction and re-submits it to the check writer's bank account for payment. Submissions are strategically timed to coincide with availability of funds in the check writer's account, thereby increasing the chances for recovery. If the check is returned unpaid again, Re\$ubmittIt® will submit the check electronically one more time. The program can submit a check electronically twice, thereby increasing the opportunities for recovery even more.
5. The face value of all checks collected by Re\$ubmittIt® is remitted in full to your account on a weekly basis via automatic deposit.
6. Re\$ubmittIt® charges the check writer a state-regulated fee. The recovery costs you nothing!

Track Check Status online 24/7 – Monitor Recovery Activity Online



Go online 24/7 to:

- View check images
- Track status of each check in the recovery process
- Access a variety of reports, which can be downloaded to your computer

View &
Download
Reports



Welcome to **Re\$ubmittIt** Online Reporting Center

Customer Service (866) 860-5906 / Monday-Friday 8:30am-5pm

Welcome to the Re\$ubmittIt Online Reporting Center. Please Log In:

User Name
Password

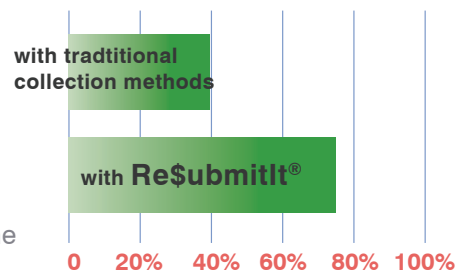
Login

If you have questions, please contact customer service

View Check Images

CHECK COLLECTION SUCCESS

Using Re\$ubmittIt can increase collection of NSF checks to 75% – double the rate of traditional collection methods.



MyBank.com

Member FDIC



First United
Bank & Trust

Frequently Asked Questions

Who can use Re\$ubmittIt®? Any business that accepts checks can use Re\$ubmittIt®, regardless of the number of bad checks it receives.

What Is Electronic Check Re-presentment (RCK)?

RCK, or Re-presented Check Entry, is the process of converting a returned paper check into an electronic item and re-submitting it to the check writer's bank account through the Automated Clearing House (ACH) network. This proven methodology allows checks to be presented twice electronically after they have already been presented once in paper form, thereby increasing the collection opportunities for recovery.

How does Re\$ubmittIt® work? The process couldn't be simpler. Your bank automatically sends returned items to Re\$ubmittIt® for recovery on your behalf. You simply inform customers of the Re\$ubmittIt® electronic check recovery policy by posting notification (see sticker image below) at the point of sale, or by including notification on invoices, work orders, etc. For a step-by-step description of the Re\$ubmittIt® process, see "How Re\$ubmittIt works," on the previous page.

Why is Re\$ubmittIt® so successful?

- **Additional Submissions**—The conversion of an NSF check to an electronic transaction allows two additional submissions to the check writer's checking account, thereby increasing the opportunities for collection.
- **Electronic Prioritization**—Financial institution clearing procedures typically give priority to electronic transactions, which increases collectability.
- **Timely Re-submissions**—Re\$ubmittIt® strategically times the submission of electronic items in anticipation of consumer funds, which greatly improves chances of collection.

Does RCK provide cost savings for a business? Yes. You spend less time and resources on traditional collection methods, like phone calls and letters.

Is RCK legal? Yes. The process is federally authorized and approved by NACHA—The Electronic Payments Association.

Can Re\$ubmittIt® recover all my bad checks using RCK? No. Some items are not eligible for RCK re-presentment, e.g., if the account is marked "closed" or "stopped payment;" if the amount of the check is equal to or over \$2,500; if the check is from a business; or if it is more than 180 days old.

Can Re\$ubmittIt® re-present items that cannot be processed using RCK? Yes. Re\$ubmittIt can process some items using alternative, and highly successful, collection methods. For example, Re\$ubmittIt® can process business checks (if the amount of the check is less than \$2,500) that are returned due to insufficient funds and present them for collection of funds. Generally, items that are processed using alternative methods take longer to collect.

For checks that cannot be re-presented using RCK or an alternate method, e.g., checks returned due to account closure, Re\$ubmittIt® provides an optional secondary collection service (see next question).

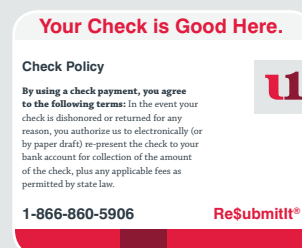
What happens to checks that cannot be collected? In the event a returned check is not eligible for re-presentment via RCK or by an alternate method, or those efforts have been exhausted, Re\$ubmittIt® conducts secondary collection efforts through a third-party collection agency, at no additional charge. These efforts may include contact by letter, phone and/or credit bureau reporting. To enroll in secondary collections, you must fill out the Contact Information form, which Re\$ubmittIt® sends you once your first returned check has entered our system.

How do I monitor my check recovery activity? Two ways: 1). You can track the status of checks in the recovery process online, 24/7. **2).** Re\$ubmittIt® can notify you by e-mail when a check has entered our system and when you receive payment. To receive a secure User Name and Password for online tracking and to receive e-mail notifications, you must fill out the Contact Information form, which Re\$ubmittIt® sends you once your first returned check has entered our system.

How quickly will I receive funds from the collection of my NSF checks? 100% of the face value of any check collected is deposited automatically into your bank account on a weekly basis.

Do I need to notify my customers? Yes. You must notify customers of the Re\$ubmittIt® electronic check recovery policy by posting the enclosed stickers at the point of sale, or by including notification on invoices, work orders, etc. To request additional stickers from Re\$ubmittIt®, e-mail support@resubmittit.com.

Questions? Send an email to support@resubmittit.com, or call a Re\$ubmittIt® customer service representative at 1-866-860-5906, Monday–Friday, 8:30 a.m. to 5:00 p.m. EST.



Simply display the customer notification in a visible location at your "point of sale," and you're ready.