



Delivery AdvantageSM With CheckProtect[®] on Account Holder-paid Orders

Harland Clarke continuously looks for new ways to help protect your account holders' private information. Consumers tell us, through research we have conducted, that they believe checks should be shipped secure and trackable. That's why we have upgraded the preferred delivery method on personal checks to **CheckProtect[®]**, a secure and trackable delivery service.

Checks represent much more than paper. They provide access to account holders' personal and financial information and, therefore, deserve to be handled with additional care during the mailing process. With fraud and identity theft on the rise, security is top-of-mind for today's consumers.

Here are answers to some common questions about CheckProtect.

What is CheckProtect?

CheckProtect is an economical, secure and trackable delivery service that is now used to ship personal check orders purchased by your account holders.

Why is CheckProtect the preferred delivery method?

- CheckProtect orders can be tracked at virtually any point in the mailing process, all the way to the account holder's mailbox. With standard, nontrackable shipping, account holders never know exactly where these important documents are once the order is shipped.
- CheckProtect orders arrive within approximately six business days. Standard, nontrackable methods can take up to two weeks, increasing the account holder's uncertainty and anxiety about when the order will arrive.
- Over the years, the checkbox has become recognizable to check and identity thieves. CheckProtect provides more secure and less recognizable packaging for the checkbox.

Compare Your Options

| | Standard Delivery | CheckProtect |
|------------------------------------|-------------------|--------------|
| Affordable | ✓ | ✓ |
| Available with all personal checks | ✓ | ✓ |
| Delivery to P.O. boxes | ✓ | ✓ |
| Trackable | | ✓ |
| Enhanced security packaging | | ✓ |

Facts About Identity Theft

66%

Percentage of U.S. adults who worry "frequently" or "occasionally" about becoming a victim of identity theft *Gallup Crime Survey, October 2009*

46.4 Million

Number of Americans in the past five years who were victims of identity fraud *Javelin Identity Fraud Survey Report, February 2010*

11.1 Million

Number of U.S. adult victims in 2009, an increase of more than 12% compared with 2008 *Javelin Identity Fraud Survey Report, February 2010*

\$54 Billion

The total annual fraud amount in 2009, a 12.5% increase over 2008 *Javelin Identity Fraud Survey Report, February 2010*

71%

Percentage of consumers who believe in trackable delivery and agree checks should be shipped trackable *Harland Clarke Consumer Survey, 2009*



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CheckProtect® Secure and Trackable Delivery

Protecting so much more than checks

What system changes are necessary to implement CheckProtect as the preferred delivery method?

The application that your financial institution uses to submit check orders is not changing. When you enter a check order payable by an account holder, the system will no longer allow you to select nontrackable standard mail. However, for account holders who receive free club checks, nontrackable standard mail remains an option. The system is designed to guide you through the appropriate delivery option based on who is paying for the check order.

Isn't CheckProtect an expensive alternative to nontrackable standard mail?

For just a little more than nontrackable standard mail, your account holders will receive all the benefits of a secure and trackable delivery method. When considering the potential expense of falling victim to check fraud or identity theft, the nominal cost of CheckProtect makes sense.

Why should the account holder pay for CheckProtect?

CheckProtect provides additional peace of mind. The order is shipped in a polywrap bag that is tamper evident and weatherproof. With trackable shipping, account holders don't have to wonder where their checks are.

Are all products eligible for CheckProtect?

CheckProtect is ideal for personal wallet-size checks.

Is CheckProtect available to all addresses?

CheckProtect is available to addresses in the U.S., including post office boxes. CheckProtect is not available to APO or FPO addresses, Puerto Rico, Guam or international destinations.

What is the delivery time for CheckProtect orders?

CheckProtect is faster than nontrackable standard mail and should arrive within approximately six business days.

How are CheckProtect orders tracked?

Once the order is ready to ship, a unique tracking number is assigned. The order can then be tracked by either calling Harland Clarke for assistance or clicking on the tracking information in the order history section of your check-ordering application.

What other delivery methods are available?

Quik-Ship® service for overnight or two-day delivery is available for an additional fee.