

Delivery AdvantageSM with CheckProtect[®]



Why does **Secure and Trackable Check Delivery** Benefit Our Account Holders?

We are always looking for new ways to help protect our account holders' private information. That's why we have upgraded our preferred delivery method on personal check orders to **CheckProtect[®]**, a secure and trackable delivery service. Previously available as an option, CheckProtect helps prevent identity theft as a secure and trackable delivery service — something we can't offer our account holders with Bulk or First Class mail.

What is CheckProtect?

CheckProtect is a delivery service where account holders' checks are shipped secure and trackable.

Why is CheckProtect preferable over standard Bulk or First Class mail?

- Bulk and First Class mail do not provide trackable delivery, nor do they use polywrap bags to conceal the check boxes.
- Bulk delivery can take up to two weeks, increasing account holder uncertainty and anxiety about when the order will arrive.
- While checks are embedded with many forgery-preventive features, secure and trackable delivery of the account holder's check order further assists in fighting fraud and identity theft.



Compare Your Options

	Bulk 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*



HARLAND CLARKE[®]

CheckProtect[®] Secure and Trackable Delivery

Protecting so much more than checks



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

CheckProtect, our preferred secure and trackable delivery method for personal check orders, is an economical way to provide this security.

What are the benefits of shipping with CheckProtect?

Check orders are shipped safely and securely in tamper-evident, weather-resistant polywrap packaging, and they are trackable at virtually any point during the delivery process. In addition:

- An estimated delivery date is provided for each order
- Package contents are completely concealed
- Check orders with multiple boxes are shipped together in one bag

Are all products available to ship with CheckProtect?

CheckProtect is ideal for personal wallet-size checks.

Is this an expensive alternative to Bulk?

The additional cost of shipping an order via CheckProtect is negligible when considering the potential expense of falling victim to fraud or identity theft. According to the 2010 Identity Fraud Survey Report from Javelin Strategy & Research, victims incur an average \$373 out-of-pocket cost, and the average time to resolve the fraud is 21 hours.

Is CheckProtect available to all addresses?

CheckProtect is available to addresses within the 48 contiguous states, including P.O. boxes. Delivery to Alaska and Hawaii will be available beginning in 2011 (additional fees may apply). CheckProtect delivery is not available to Puerto Rico, Guam, or international destinations. It is also not available to APO or FPO addresses.