

Expense Reduction Strategies for Your Check Program

Harland Clarke helps you increase check program profitability and offer account holders what they want – affordable choices

In today's economic climate, doing more with less has become even more critical. But it feels like a tall order to reduce check program expenses and increase profitability while also enhancing account holder satisfaction, Harland Clarke Expense Reduction Solutions can help.

It's All About Choice

Free checks are not always the best deal for financial institutions or account holders. Account holders often prefer to have a check design that reflects their interest or personality. With Expense Reduction Solutions, consumers have that option.

How it Works

A bank can enhance bottom-line check program revenue by offering special pricing

on a selection of scenic check designs to specific account holder groups. Your Harland Clarke account executive can help your financial institution understand current check program expenses and determine which expense reduction solution will help achieve your financial objectives.

The goal: Shifting customers from free checks to check design choices they are willing to pay for.

During account opening, branch representatives simply show account holders the "It's All About Choice!" flashcard with a selection of scenic check designs and a special pricing offer. Ordering is easy for both account holders and branch personnel.

Program Benefits

Harland Clarke Expense Reduction Solutions offers benefits for your financial institution and your account holders. The program:

- Provides an alternative to free checks that reduces check program expenses
- Helps enhance account holder satisfaction by providing affordable choices
- Makes selecting and ordering checks easy for account holders and branch personnel

Start increasing the profitability of your check program today. For more information, contact **Laurel Olson**, Harland Clarke senior account executive at (503) 675-0585 or laurel.olson@harlandclarke.com. ■

Everyone wins when we work together.



We were made for times like these.



For more information on how to protect your bank
Tom Chandler
405.290.5678, ext 7239#

With an unmatched Reinsurance portfolio, an industry leading 25% market share and an A-(Excellent) Rating with a stable outlook from A.M. Best, you can count on BancInsure to be there for your bank when you need us most.

Take a closer look at BancInsure.

Ask your Independent Agent about BancInsure; visit us on the web at BancInsure.com or call us at 800.682.1630 to learn more about what BancInsure can do for your bank.

Change is coming. BancInsure is ready.



A.M. Best Company Affirms A- (Excellent) Rating of BancInsure, Inc.

A.M. Best Company has affirmed the financial strength rating of A- (Excellent) and issued a credit rating of "a-" for BancInsure, the Oregon Bankers Association and BancSource's business partner for bank insurance products. The outlook for both ratings is stable. This rating affirmation reflects BancInsure's recent capital infusion and modest improvements in performance since December 31, 2008.

"Our financial strength and stability are essential components of our success and we are resolved to demonstrate our strength and stability on behalf of our shareholders and insureds. We are confident that our business model, capital management plans, and underwriting actions will continue to yield improved results throughout the remainder of 2009," stated **Rodney N. Sargent**, president and CEO of BancInsure.

Since 1992, BancInsure has proudly retained a Financial Strength Rating of A- (or greater) from A.M. Best Company. The company is dedicated to a niche of community banks, the majority of which are run with discipline and diligence. BancInsure retains an excellent business position with its continued close ties to community banks that include exclusive endorsement agreements with more than 18 separate bankers associations. ■



BANCINSURE®

News from Around the BancSource Coalition

ARIZONA

Last April, the Arizona Bankers Association became the seventh state to bring BancSource's national Office Depot program to its members.

IOWA

Iowa welcomes five banks to the Harland Clarke check program.

KENTUCKY

BancSource welcomes the state of Kentucky, becoming the eighth association, and first outside the Harland Clarke coalition to join the Office Depot program.

MASSACHUSETTS

Growth in the Harland Clarke check program continues, with 45 banks now participating in the bay state.

NORTH CAROLINA

Carolina Trust Bank becomes North Carolina's first Harland Clarke check program participant.

TENNESSEE

In less than six months from launching the Office Depot program, the TBA has enrolled 67 banks and associate members in the program.

BUSINESS PARTNERS

PROFIT SOLUTIONS

- Harland Clarke
- Office Depot
- Strunk & Associates
- TIB Card Services

INSURANCE & LENDING

- BancInsure
- TransUnion
- LandAmerica

TECHNOLOGY

- Harland Financial Solutions
- PSC Info Group

FRAUD PREVENTION

- Internet Identity
- Fraud Fighter
- Fraud-Net
- Thumbprint Signature

HUMAN RESOURCES

- OBA Career Network

COALITION HIGHLIGHTS

TOTAL PARTICIPANTS:



ARIZONA	19	5
IDAHO	6	7
IOWA	5	
MASSACHUSETTS	45	
MICHIGAN	32	
NEVADA	7	5
NORTH CAROLINA	1	
OREGON	34	37
TENNESSEE	19	67
UTAH	13	7
VIRGINIA	39	
WASHINGTON	55	12