

The Competitive Edge. Attract and Retain More Business Customers.

Every **FollowThrough** program can be customized to meet statutory requirements and Check Connection will work to develop a program that benefits everyone involved – especially the Bank and its customers.

If **FollowThrough** sounds like it could add a valuable service for your Bank and your clients, contact Check Connection at **800-574-3803**

Q. What does **FollowThrough** do?

A. **FollowThrough** does just what its name implies. With **FollowThrough**, Banks can handle their business clients' bad checks from the point they are dishonored through restitution. The client is relieved of that chore and the likelihood of success increases.

FollowThrough provides a single contact point. Check Connection evaluates each check and directs it to the resource that will return the most money at the least cost to the victim. If one resource is unsuccessful, the check can be redirected to another. At all times, Check Connection gives the victim the best chance of recovering the lost funds quickly and as inexpensively as possible.

Q. What is the Bank's role?

A. Depending on statutory requirements, the Bank carries out the re-deposit function. That's about it. Check Connection does the rest.

Q. We do re-deposit now. What would change?

A. If re-depositing the check fails, Check Connection takes over. Where desired or required, Check Connection can issue a notification to the check writer on behalf of the victim. Then, Check Connection files the check with the appropriate next-best resource.

If the check is a criminal violation, Check Connection will place the check with the prosecutor's bad check diversion program.

If the check falls under criminal statutes, Check Connection refers the check to a private collection company. Various factors can determine the exact placement: the nature of the purchase, the amount and even the age of the check.

The Bank and its clients can check on the progress of the check at any time. The process can even be customized so that a victim can opt out of **FollowThrough** at any time to seek other recovery methods if desired.

Q. How does this make the Bank any money?

A. Banks profit in a couple of ways:

- First, Check Connection will return a portion of any victim fee that is recovered to the Bank. Typically, prosecutors' bad check diversion programs recover a victim service fee that averages about \$25 per check. Check Connection retains a portion of the fee. The Bank determines exactly how much of the remainder it keeps and how much is returned to the client.
- The second way the Bank can generate income is by charging a fee for this service. Usually, it's a nominal amount but simply providing this service as a value-added feature helps attract and retain more business customers.

Q. What is the benefit to the Bank's customer?

A. One-stop shopping and the best possible return on lost revenue. **FollowThrough** is a service that can benefit any size bank or bank customer but it's especially attractive to small and medium-size customers.

These companies don't have the resources to handle losses from bad checks. Often a small company has to devote more time and money to recovering a bad check than the check is worth. If a Bank can provide a single, seamless resource to help its customers in these situations, it becomes a closer business partner with that company. **FollowThrough** benefits both.

Q. Who is Check Connection?

A. Check Connection is a nationally based company that works with collection agencies, re-presentment companies and a network of hundreds of prosecuting attorney's offices across the country. For more information about Check Connection or **FollowThrough** contact us at **800-574-3803**.

