

The CDNG TOUR
Solve Your “Check Deposit”
Money Loss and Service Problems Today

Check Deposit
NOTICE GENERATOR
Excellent Service that Prevents Check Deposit Losses!

Your League, Association & InfoSight help You provide *Beneficial Service* to *Members* that helps your *Bottom Line*!

WHY the CDNG was Initially Created. Institutions incur over a billion dollars in check losses annually, caused in part by the fact that “funds availability notices” *don’t* prevent most losses & your credit union is *blind* to almost all check deposit losses!

OVERVIEW of All Credit Unions’ Four current “Check Deposit” Money Loss and Member Service Problems

No financial institution has its own solution to 1. provide all check deposit loss prevention **notices**, 2. **evaluate** offered checks for losses, 3. help it conduct “employee check deposit loss prevention” **training** or 4. provide and **demonstrate** “*beneficial member check deposit loss prevention service*.” These four major missing solution needs result in four *money loss and service problems* annually for your credit union in 1. tens of thousands to millions of dollars in check deposit losses annually, 2. wasted employee time blindly and futilely attempting to prevent check deposit losses, 3. unnecessary notice, vendor and professional expenses (which aren’t loss prevention solutions), and 4. no method to provide and demonstrate *consistent* “beneficial member check deposit loss prevention service.” The Check Deposit Notice Generator (CDNG) fulfills these four (4) important solution needs (and much more) to address the four *money loss and member service problems*, which helps your bottom line annually.

PROBLEM 1 in General. No solution to provide all complete & *effective* check deposit **notices** to beneficially prevent losses

Problem 1a. **No** decline notice, resulting in subjective and poor member service and losses caused by lack of notations.

1a. SOLVED with a **decline** notice for consistent, *objective* and beneficial service that helps prevent check deposit losses.

Problem 1b. **No** warning notice, resulting in poor member service that harms business (income) with valued members.

1b. SOLVED with a **warning** notice that demonstrates *professional* service that retains business with valued members.

Problem 1c. Funds availability notices **don’t prevent** most losses, resulting in very poor service and large check losses.

1c. SOLVED with **funds hold** notice for payment problems that provides *effective* service to prevent nonpayment losses.

Problem 1d. **No** offer of collection notice, resulting in large check deposit claim and nonpayment losses and poor service.

1d. SOLVED with an **offer of collection** notice for potential claims that provides *beneficial* service to prevent large losses.

CDNG SOLVES Problem 1 with *complete* and *effective* check deposit notices to objectively and beneficially prevent losses!

PROBLEM 2. No solution for *employees who are uncertain* how to **evaluate** problematic offered checks to beneficially prevent losses, which results in poorly used (wasted) employee time, poor member loss prevention service and check losses.

The CDNG SOLVES Problem 2 with an **evaluator** for all employees to effectively manage problematic offered checks, which results in well-used employee time providing objective and beneficial member check deposit service to help prevent losses.

PROBLEM 3. No solution to help conduct employee **training** on check deposit loss prevention, which results in poor member check deposit service that cannot consistently and objectively attempt to prevent check deposit losses.

The CDNG SOLVES Problem 3 by providing a solution to conduct “check deposit loss prevention **training**” for employees to provide beneficial member check service that consistently, objectively and effectively helps prevent check deposit losses.

PROBLEM 4. No 1-page deliverable to consistently provide and **demonstrate** objective and beneficial member check deposit service, which results in inconsistent, subjective and poor check deposit service that harms member relationships.

The CDNG SOLVES Problem 4 with a “**member-friendly**” notice that immediately demonstrates your consistent, objective, effective and beneficial *member check deposit loss prevention service* daily and annually.

THE CDNG SOLVES your credit union’s current four major check deposit *money loss and member service* problems by: 1. *preventing* millions to tens-of-thousands in check losses, 2. well used *employee time* preventing losses on offered checks, 3. eliminating numerous unnecessary check management *expenses* (e.g., unhelpful notices & advice), and 4. providing consistent, objective & effective “beneficial member check deposit service,” all which help your credit union’s bottom line daily and annually!

The CDNG is the solution to your 4 “check deposit” *money loss & service* problems that helps your *bottom line*!



Your League, Association & InfoSight help You provide *Beneficial Service* to *Members* that helps your *Bottom Line!*

Your 1st Check Deposit Money Loss Problem

C-12 Exception Hold Notice	C-13 Reasonable Cause Hold Notice
Notice of Hold	Notice of Hold
Account number: (number)	Account number: (number)
Date of deposit	Date of deposit
A funds HOLD for DAYS MAY prevent these 6 nonpayment losses	
1. Insufficient Funds 2. Stop Payment Order 3. Closed Account	
4. Stale Dated 5. Postdated Check 6. Forged Drawer's Signature	
- We are delaying the (number) days of check.	
- We are taking (number) days to return the check.	
- A check you deposited on (date) is being returned unpaid.	
- You have overdrawn your account repeatedly in the last six months.	
- The checks you deposited on this day exceed \$5,000.	
- We received notice that the check is being returned unpaid.	
- We have confidential information that indicates that the check may not be paid.	

**Though compliant, CURRENT funds availability notices
HARM your credit union's "check loss prevention"
and "member service" goals annually!**

**A check deposit funds HOLD for DAYS will NOT prevent these 20+
check claim LOSSES against your credit union YEARS later!**

- | | | |
|----------------------|-----------------------------|------------------------|
| 1. Altered Amount | 8. Altered Endorsement | 15. Erroneous Payee |
| 2. Altered Payee | 9. Forged Endorsement | 16. Image Not a Check* |
| 3. Payee Uncertain | 10. Incorrect Endorsement | 17. Multiple Payees |
| 4. Foreign Bank* | 11. Missing Endorsement | 18. ATM Deposit* |
| 5. Image Deposit* | 12. Unauthorized Fiduciary* | 19. Not in Person* |
| 6. Altered Date | 13. Known Forged Signature | 20. Treasury Check* |
| 7. Remotely Created* | 14. 3rd Party Check | 21. Substitute Check* |

Your Credit Union's Solution

Check Deposit NOTICE GENERATOR

Home Check Deposit Notices Check Deposit Evaluator

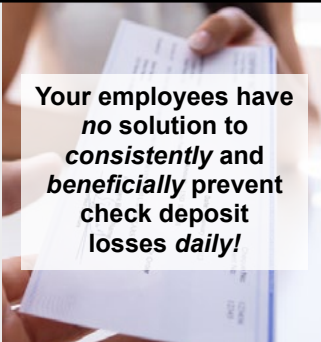
Welcome to the Check Deposit Notice Generator.
If your institution is concerned a check drawn on a payor institution offered by your depositor has a potential nonpayment or is otherwise problematic, you can use the "Check Deposit Notice Generator" to create a "Check Deposit Notice" and send for collection, or decline the check to provide to its depositor in seconds. Each notice can be accessed in the "Check Deposit Notices" section of the "Check Deposit Notice Generator" and can be used to help your institution beneficially managing a check with a potential problem offered by a depositor to attempt to prevent a loss for your depositor and institution, your institution may use the "Check Deposit Evaluator." The Check Deposit Evaluator can be

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The CDNG is the solution to your 4 "check deposit" money loss & service problems that helps your bottom line!

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If the CDNG prevents one check deposit loss (or one call to a lawyer), it has paid for itself **annually!**



Your Costly “Check Deposit” Loss & Service Problems. Checks aren't going away, and your credit union is *exposed to large check deposit losses* & can't prove its beneficial service because your employees who manage check deposits **DON'T** have a *consistent* resource that provides:

1. all crucial deposit **notices**
2. an **accurate** hold notice
3. a check deposit **evaluator**
4. loss prevention **explanations**
5. loss prevention **training**
6. and more (see “**Solution**” below)

These missing tools not only cause large check deposit losses, but also cost *tens-to-hundreds of thousands of dollars* in unnecessary expenses on wasted employee time unsuccessfully managing checks, ineffective vendor & professional assistance, and no notices to prove “excellent deposit service” annually.

Now, thanks to your League, Association & InfoSight, all your employees who help members with checks for deposit have access to the Check Deposit Notice Generator (CDNG), which solves all your *check loss & service problems* above (and much, much more) and saves your credit union a great deal of money annually, *guaranteed!*

The **CDNG** is a complete **Solution** that *consistently* provides employees with

1. all crucial **notices** to prevent check losses
2. an **accurate** hold notice to prevent losses
3. a check deposit **evaluator** to prevent losses
4. beneficial **explanations** to prevent losses
5. a **training** solution for check loss prevention
6. a **research** solution for check loss prevention
7. all factual **indicators** to prevent losses
8. all pre-loss check deposit **notations**
9. all **options** to manage offered checks
10. all **due diligence** for loss prevention
11. all post-loss check deposit **notations**
12. and much, much more – just ask us!

Generate a Beneficial Notice to

Hold Funds for 7 Business Days

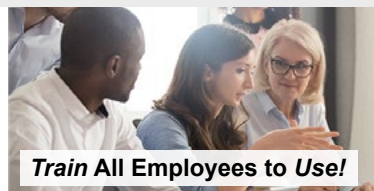
Warn of a Loss on a Check

Send a Check for Collection

Decline an Offered Check

or

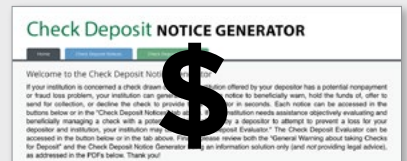
Evaluate Any Check Offered for Deposit



For All Your Employees, not just Compliance. The CDNG consistently helps all your employees *who assist members with offered checks*, including branch managers, MSRs, the call center, risk, RDC, tellers, membership experience, ATM employees, collections, accounting, training, HR, **senior management** responsible for saving money, and compliance.

The **Check Deposit Notice Generator** more than pays for itself annually by

1. saving money on *employee training* and *time* helping members with *all* beneficial check actions,
2. saving money by not using *ineffective* notices, vendor products and professional guidance,
3. *preventing* millions of dollars in check deposit losses and costs, and
4. *demonstrating* your “beneficial member check deposit service” daily (which is priceless)!



Your Incredible ROI! Credit unions under \$100 million get both the Check Deposit Notice Generator and Account Insurance Estimator at no charge as a member of their League or Association. Credit unions \$100 million and above can access *both* the CDNG and AIE for 60 days and, as a member of their League or Association, purchase an annual license for both (with unlimited seats) for ¼ of the market price for one product alone, satisfaction guaranteed!

Asset Size	Annual LIS Price for Both	Annual Mkt. Price for One
\$Billion+	\$2750	\$5500
\$500M - \$999M	\$1750	\$3500
\$200M - \$499M	\$995	\$2000
\$100M - \$199M	\$550	\$2000
\$99M or Less	No Charge	\$2000

The CDNG's effective & beneficial check deposit loss *prevention* & service helps your bottom line **annually!**

Please view our complimentary “**product tour**” to **learn** how to significantly improve member service, reduce expenses and prevent large check deposit losses annually with the Check Deposit Notice Generator. The tour is available online courtesy of InfoSight and your League or Association at leagueinfosight.com/ags-tours.