



MAKES YOUR CHECK DIGITAL

HERE'S WHAT TO EXPECT

- By October 28, 2004, every bank will be required to accept substitute checks, just as they currently accept your original paper checks. A substitute check is a paper copy of a check derived from an image of the check and is the legal equivalent of the original paper check.
- Checks will clear faster, making your account's balance more accurate.
 - Fraud will be reduced, because as checks clear faster, banks will be able to identify fraudulent items sooner and minimize customer inconvenience.
 - If you receive your cancelled checks or electronic images of your cancelled check with your account statement, you may begin seeing substitute checks after that date.

Check 21 will significantly reduce the amount of time required to move money out of your account and pay recipients of your checks, also known as the "float." Customers who rely on the float time of a check may want to change their check-writing habits and keep closer tabs on their accounts to make sure funds are available.

Place your logo
and bank information here



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Check 21



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Written checks are changing!

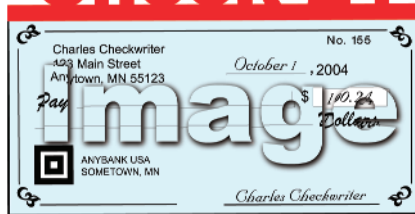
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