

Discussion Guide

In preparation for your Check Management discussion with a Heartland Check Management Relationship Manager, we've created this guide that addresses key benefits of Check Management.

1

The Scanner

Choose from a variety of scanners that lead the market in both speed and durability, allowing you to scan your deposits worry-free. Each scanner comes with a one-year warranty with next-day replacement.

- Best-in-class in scanners
- Competitively priced with a 6-month payment plan option
- Process up to 90 checks per minute
- Once scanned, the check information automatically transfers to Heartland

2

Keyless Electronic Check Deposit

Keyless electronic check deposit is fast, simple, and hassle-free. Other electronic check deposit programs require that you not only scan the checks, but key in amounts, balance deposits, and ensure the accuracy of the information. With Heartland Check Management, we do all of this for you.

- All you do is scan the checks
- Transcription technology automatically reads the checks
- Amounts are posted to your Web interface within minutes

3

Reporting

You can monitor every step of your deposit in real time via our single online portal. Easy-to-use menu options and tutorials mean you don't have to be an Internet expert to take advantage of this real-time reporting tool.

- Track deposits from beginning to end through the Internet
- Know the status of every check
- Use easy, real-time reporting tools
- Accessible from anywhere in the world

Discussion Guide continued

4

Collection

Our exclusive **AutoRecoverySM** process allows us to collect funds before other collection companies.

- Automated process goes to work immediately
- Item re-presented two times
- Collect funds faster than other companies

5

Set Up and Go

Heartland Check Management can be set up in 7-20 minutes, depending on your Internet speed. On the forefront of check management technology, Heartland's Check Management solution gives you simplicity and robust features.

- Simple set up in 7-20 minutes
- Easily integrate with popular accounting packages
- Deposit multiple checks to multiple banks

We look forward to making your life easier and your business prosper with Heartland Check Management. If you have any questions and want to contact a Relationship Manager, call **866.976.7207**.