

*“e>Returns enables us to provide additional services, attract and retain customers and collect more of the fee income.”*

- Linda Barten,  
Central National Bank



*Solutions you bank on!*

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1989  
**20**  
YEARS  
2009

## Profitable Monthly Fee Income via Automated NSF Re-Presentation

**Now, you can put NSF processing and fees back in your control.**

This powerful electronic re-presentation service increases NSF clearing rates, improving your customer's bottom line. TMR's solution creates profitable monthly fee income for you – instead of some 3rd party vendor. You capitalize on NSF processing with a capability that differentiates you from your competition.

### Features and Benefits

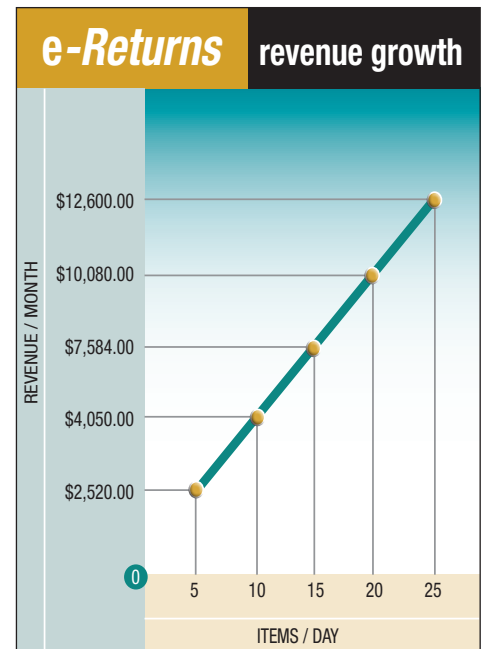
- Doubles allowable check re-presentments
- Increases NSF check clearing rates and reduces internal processing costs
- Eliminates manual effort associated with re-depositing paper checks
- Eliminates cost of re-depositing paper checks
- Manages and controls the re-presentation process in accordance with NACHA rules
- Improves customer service

### NSF Automation

- Re-presents consumer NSF checks as RCK's
- Scans checks capturing MICR encode line and check image
- Prepares outbound ACH files
- Imports and processes Fed return files for automated second re-presentation
- Schedules re-presentments for future dates
- Produces Financial Institution and Business customer reporting
- Archives images and provides your organization research capabilities
- Simplifies returns reconciliation to DDA statements

### Your Business Customers Enjoy

- Higher clearing rates
- Reduced costs
- Improved customer relations
- Elimination of collection issues



Building Business Together.

**Find Out How e>Returns Generates Fee Income for Your Bank.  
Call 800-867-2249 Today.**