



NSF Check Recovery Service

Provided by United Bank and Powered by Profituity®

Get Paid What You've Earned!

This Service is Available **FREE** to United Bank Business Customers

United Bank understands the importance of your company's need to collect your hard-earned money in a timely manner. When checks that you deposit into your United Bank account are returned, you must begin the time-consuming process of trying to collect payment.

We're here to help!

United Bank has partnered with Profituity® to collect the returned checks on your business account for you. By signing up for this FREE service, you can begin to save time and money.

Faster and far less disruptive than sending NSF checks to collections

With the NSF, (Non-Sufficient Funds), Check Recovery Service, you'll reduce or eliminate the need to pursue more aggressive collection efforts that can be detrimental to your customer relationships. Customers who have checks returned as NSF that are successfully re-presented for deposit will incur an NSF fee commensurate with state regulations, while avoiding costly collection agency fees and embarrassing phone calls.

Simple to use, yet highly effective

Often when a check is returned due to NSF, it is simply a matter of timing. Your customer intended for the funds to be in their account, but due to any number of reasons, they just happened to not have a balance sufficient to cover their payment at the time the transaction occurred. The NSF Check Recovery Service addresses this problem by automatically re-presenting NSF checks for deposit up to two additional times using Smart Dates™ technology to significantly increase the likelihood of recovery.

Benefits include:

- 100% of recovered face amount paid to you
- Gain faster access to your funds
- Eliminate time and effort spent chasing bad checks
- 24/7 online access to reporting
- Notification and reimbursement information provided
- Easily track status of checks and reimbursements
- Ability to intercede on payments you don't want to be re-presented

Welcome Kit

You will receive an email welcome kit that includes your personalized login information to the online reporting tool and a link to a quick-start video that explains how to use all of the great features this free service provides!

By opting into this service, you are agreeing to post Point-of-Sale (POS) notifications at every payment location and/or incorporate the following returned check language into all order forms, invoices, billing statements, etc.

By Using a check for payment, you agree to the following terms:

In the event your check is dishonored or returned for any reason, you authorize us to electronically (or by paper draft) re-present the check to your bank account for collection of the amount of the check plus any applicable fees as permitted by state law.

IMPORTANT: Please note that you are required to post copies of the included notification decal at any location where checks are accepted. For your convenience, the decals can be printed on Avery 2 inch by 4 inch labels using a laser or inkjet printer, or on plain paper and cut-out and taped to the desired area.

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For inquiries, call Profituity® at **(888) 436-5101**

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