

Some figures to consider.....

\$29.00 National Average Per Returned Check  
25000 Checks Per Year  
National Average is 1% to 2% Returned Checks

If you pay \$.\_\_\_\_\_ on all checks it pans out as follows -

25000 x 1.5 % ( National average for returned checks) = 375 Returned checks per year  
375 checks x \$29.00 (average check amount) = \$10,875.00 face value

You are paying -

25000 checks x \$_____ per check (on the low side) =	\$_____
Bad check fee (almost ALWAYS added)* =	\$_____
Any equipment fees or charges (tape, ribbons, maintenance, etc.)* =	\$_____
<b>TOTAL =</b>	<b>\$_____ + *</b>

If we collect for you it will cost you as follows -

We would provide the machines for your stores AT NO COST.

If we collect 50% of the 375 bad checks (\$10,875.00 x 50%) you are down \$5437.50

We are averaging company wide 80% + (55%+ collected EFT, 25%+ collected Non-EFT)

That computes to (\$10,875.00 - 80%) - you are down \$2,175.00

On top of that add the "rebates" that we give the DSW Oil Company.

Checks collected EFT (375 x 55% x \$Rebate) = \$\_\_\_\_\_

Checks collected Non-EFT (375 x 25% x \$Rebate) = \$\_\_\_\_\_

This is why many convenience store chains are using us. With the rebate program, you end up money ahead! Many of our clients have received MORE than 100% of their face value for the year. It just doesn't pay to have a guaranteed check program.