

Get

Get it back!

It's your money.

CybrCollect puts *more* money in your pocket...*faster!*

- **Fastest electronic collection** – our average time to collect is just 6.25 days.
- **Receive payments faster with ExpressReturns** – no waiting for slow bank routing.
- **Higher rate of success** – our collection rate is among the highest in the industry.
- **Daily payments to your accounts** – your cash flow won't be tied up for weeks or months.
- **No collection fees ever** – you receive the full face value of your checks.
- **Dramatically reduced bank fees** – avoid outrageous bank fees that are often more than the check itself.
- **Daily fraud alerts on bad check writers** – prevent bad checks before they happen.
- **Instant Web-based reporting** – check on the status of your account 24/7/365.
- **Real customer service** – talk to real people who make things happen.
- **No long-term commitment** – no extended contracts, no check minimums, no special equipment or software to purchase.

CybrCollect has other services to keep your cash *flowing*. Ask your representative* for details.

- **DepositExpress** – fast, easy way to deposit checks you receive by mail, lockbox, phone or Internet.
- **Check Verification** – reduce incidence of check fraud.
- **ExpressReturns** – bypass traditional bank routing and receive return items a week faster.
- **Bank Fee Reduction** – Eliminate your bank bounce fee and replace it with a \$2 electronic return fee.

For more information,
or to sign up, call...

303.368.5594

Do it *now!*

cybrcollect[®]

It's *your* money. Get it back![™]

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Get it back!

cybrcollect[®]

It's *your* money. Get it back![™]

**FREE Check
Collection Service**

Sign up with **CybrCollect** and... **Get it back!**

It's fast, effective and free.

Let CybrCollect handle returned checks for you. We collect your money electronically so we're quick, successful and totally free to you. We bring you superior collection results with an average time to collect of just 6.25 days and a NSF success rate of up to 80%! We take care of everything so you have more time to devote to your business.

Here's how it works:

We electronically access the bank accounts of anyone who has written a bad check to collect the amount of the check—which is returned to you in full—plus a state-authorized collection fee that we keep for our services. We can electronically debit accounts for checks written on any bank in the Federal Reserve system.

Avoid embarrassing your customers.

Bad checks are often the result of an oversight or simple mistake on the part of otherwise good customers. Our electronic collection methods eliminate embarrassment to you and your customers. Your customers won't receive threatening or harassing phone calls or collection letters, and they won't have to deal with the added time and expense of getting money orders or cashier checks to cover their debts.

Daily updates and deposits.

Everything you need to know is faxed or e-mailed to you daily. We deposit the full value of collected checks directly into your account daily. No waiting weeks or months for your money. Unlike banks or other collection companies, we never charge you a collection or service fee...ever! And you can go online, anytime, to view the complete status of your account.

Get your information *instantly* – online.

Our Web site—www.getmychecks.com—is simple and easy to navigate. No flashy animations to slow you down. Easy-to-read reports and graphs show the status of your account, or tell you if you need to use verification to cut back on closed accounts. You can download any of your information directly into Microsoft Excel® for easier record keeping.

What we do for you.

Our proprietary software program identifies checks with a high probability for same-day collection, so you get your money faster. And special, nationwide banking arrangements get bad checks into our hands 5 to 7 days sooner than the competition. We verify the availability of funds before we attempt to re-present your checks electronically, so our collection rate is 25% higher than competitors not using this process.

Our Daily Fraud Alerts help you stop bad checks before they happen. Our computer scans for people who have written three bad checks in the past 30 days in your area and e-mails you a warning.

Our Bank Fee Reduction Program, ExpressReturns, drastically cuts your returned check fees. Banks often charge huge fees of \$20, \$30 or more for bounced checks. Through this program, bank bounce fees are reduced to just \$2.

Your time is too important to spend trying to collect on bad checks. Banks can charge \$20, \$30, or more for every bounced check! And traditional collection agencies typically collect on only 20% to 30% of bad checks.

CybrCollect
gives you
superior
check
collection
results.
And it's
totally
FREE...
you never
pay a fee!