



**Harland Clarke Webcast 02/23/2016**

**Cashing in On Your Check program  
TRANSCRIPT**

**Presenter: Gwen Cuffie, Vice President of Payment Products Marketing, Harland Clarke**

**Presenter: Steve Nikitas, Senior Strategy Director, Harland Clarke**

**Presenter: Corbin Christensen, Executive Director of Strategy and Planning, Harland Clarke**

**Presenter: Debra Corwin, Vice President of Product Marketing, Harland Clarke**

**Jeb:** Good day, and welcome to Harland Clarke's webinar Cashing in on your Check Program. This webinar is being recorded and will be provided to you, along with the presentation recording, in deck within a few days. If you have questions, please use the question box located in the webinar control panel. Your questions are private and only seen by the presenters. I'll turn over the call to Gwen Cuffie, vice president of payment products marketing at Harland Clarke. Gwen, you have the call.

**Gwen:** Thank you, Jeb. Good afternoon, everyone. Thank you for joining us for our webcast Cashing in On Your Check Program. Over the next hour, we will share with you information and insights that will give you a different perspective on how to think about the check program and more importantly, how to program the link to primary financial status. You may be surprised at the opportunities we uncover for you. First, I would like you to meet today's presenters. Each has a significant amount of knowledge and experience in the financial services and check industry. I'll start with myself.

My name is Gwen Cuffie, and I am vice president of payment product marketing at Harland Clarke. Before joining Harland Clarke, I was vice president in marketing at several large financial institutions and provided leadership in small business, and commercial bank marketing, and strategic planning and research. I have 15 plus years with Harland Clarke, where I now manage the business and personal check program. My team here at Harland Clarke is focused on providing products and services that address your needs as well as the needs of your account holders. Now, I'd like you to meet the rest of the panel starting with Steve Nikitas.

**Steve:** Thank you very much, Gwen, and good afternoon, everybody. Welcome to another Harland Clarke webinar. As Gwen mentioned, my name is Steve Nikitas. I am a senior strategy director with Harland Clarke. I have been with Harland Clarke now for five years helping financial institutions to implement marketing service programs that are aiding to helping them to grow their loan and deposit

portfolios. I've come to Harland Clarke with more than 30 years of experience in the financial services world, where I've held executive positions in marketing, retail, and operations. With that, let me introduce my colleague Corbin Christensen.

**Corbin:** Good afternoon, everybody. My name is Corbin Christensen. I'm the executive director of strategy and planning at Harland Clarke. I am responsible for reporting measurements and analytics of Harland Clarke's client programs. I've been with Harland Clarke for ten years. Prior to joining Harland Clarke, I spent another ten years in the banking industry managing the marketing and operational activities for one of the largest banks in the state of Utah, to include managing that bank's check program, and next is my colleague Debra Corwin.

**Debra:** Thank you. I'm Debra Corwin, vice president of product marketing, and I come with years of experience around the print side of the business. I'm also an avid check writer. I'm really excited that you're all here today, and let's get right back into the presentation, Gwen.

**Gwen:** Okay, thank you for those introductions. Before we get started, I want to remind everyone that the materials, the presentation, as well as recording, will be available to you within a week or so. Please, be on the lookout for that. Also, as we cover information today, I'm sure you'll have questions. I encourage you to submit those questions through our chat capability. You can type them in, and we will answer them later in the webcast. With that, let's go to the agenda.

Over the next hour, we will share with you the opportunities presented to you through your check writer at your organization. This information will be very insightful into how check writers play a bigger role than you may think at your financial institution. Then, we'll spend the second part of the presentation sharing with you some best practices that you can use to help maximize the value of your check program. Then, we'll finish up with a Q and A. With that, let's get started

We believe that check writers play an important role in the profitability of your financial institution. Now, I know that is what you would expect a check program provider to say, but we hope, at the end of the webcast, we have provided you with information that will help you better understand who the check writers are and how they can drive profitability at your financial institution. Over the years, we've worked with many financial institutions on how to gain more from their check program. While check writing is not done at the level it was five or ten years ago, there are revenue opportunities that you should consider. As the check program profit grows, this helps with the profitability of your financial institution.

We will share some of that today as we look at order capture and what is happening at point of purchase. We can also help you understand how to tap into the marketing opportunities that you may have not considered before. They will also get attention of highly profitable financial institution account holders. Now, let's take a minute and talk about your account holders. When you think of your target, our best account holder segment, what are the words or objectives you would use to describe them? Would you think of loyalty, high account balances? What about the number of services they use with you? Would you think having a high wallet share with you? Maybe this account holder would not only have high balances in their accounts but also, high investable assets. Most of all, would this account holder consider you their primary financial institution?

If you said, "yes," to most or all of these questions, then you may be surprised at where you can find these account holders. Yes, the attractive account holders I described are check writers. Through years of partnering with some of the most reputable research companies, we have found that check writers are indeed a very attractive group for financial service companies such as yourself. Not only are they attractive from a revenue aspect, but the fact that they are check writers is important to helping you understand who thinks of you as a primary financial institution. With that bit of information, I will turn it over to Steve, so he can share more.

**Steve:**

Great, thank you very much, Gwen. Again, good afternoon, everybody. Just who are these check writers, and why are they so special? I really love this particular graph because what it shows, if we look all the way over to the left-hand side, is that only about 20% of your account holders are controlling 90% or more of your overall deposit balances. We're not looking at the 80/20 rule here. In reality, it looks like we're only looking at the 90/20 or 20/90 rule, if you will. We've got a whole lot of control of our balances being put under the control of a very small segment of our account holder population.

We know, studies tell us, that for a checking account to be profitable, we want, on an annual basis, that checking to generate \$350 minimum in interest income and fees. Our challenge as financial institutions is to get more of our account holders involved in controlling our balances in order to ensure that a wider array of our account holders are profitable for our financial institutions. Couple of things to quickly point out here in the breakout on the right-hand side. The average balance that we find within a household is 22k, and the median balance we find within the household is only about \$1,000. As financial institutions, we've got a lot of work set out for us in order to cross-out and encourage existing account holders to utilize their checks.

Let's take a look at the next slide. On the next slide, your important things to remember when it comes to check writers and profitability. First off, we know that check writers are just more loyal. We're going to see a number in a moment about how loyal check writers are, but we know with check writers, they tend to have longer tenures with the financial institution, as we've discussed. They carry higher balances, and they also have a broader and deeper relationship with the financial institution when it comes to product penetration, check writers, deeper share, or larger share of wallet, as well as a broader array of products, in their particular wallets.

At the same time and just as importantly, we know that check writers, by in large, have more investable assets that they can utilize in their relationship with a financial institution in order to make sure that we do deepen that share of wallet relationship with our account holders. Let's go to our next slide.

On our next slide, what we know about account holders is that 87% of checking account holders will write checks on their primary account with a financial institution. We see some deep penetration there when it comes to what percent of our account holders are utilizing that particular account? As we mentioned a moment ago, we know that check writers tend to be more loyal, and tend to have longer tenures. In fact, we know from research that we've done along with Nielsen is that 41% of checking account holders have been with their primary financial institution for 10 years or more. What do we know when tenure is involved? We know that those account holders who have been with a financial institution for an extended period of time have a deeper product relationship with their institution as well as more share of wallet with that particular institution.

On the next slide, what does all this mean? There was an interesting study, and there's lots of stuff on this particular slide. In reality, I could probably spend an entire webinar going through the information on this particular slide, but let me just spend a moment here to depict what's going on here. When you get your copy of the slide deck later on in the week, feel free to spend some time pouring through the information on this particular slide. If you look at the x-axis, what we did is we categorized check writers into those who are low, medium, or high users, and then what we did on the right-hand side, you'll see cycle life stage demographic segments.

What we know is that check writers tend to be more affluent, so regardless of whether they're in the low, medium, or high category relative to the frequency with which they're writing checks, check writers tend to be more affluent throughout their life stages. That's important to note, because all of us are

involved with checking acquisition campaigns, but let's face it, we can never have enough checking account holders within our financial institutions.

When we target acquisition campaigns, this information is critically important because we know we certainly want to go after younger consumers, but we also want to target younger consumers who show levels of affluence that will eventually ensure a share of wallet and product relationships with our institution. Let's go to the next slide.

Again, this is just reiterating what all this means. It means that frequent check writers have more products and services with their primary financial institution. In fact, we know that frequent check writers typically have two or more services in their wallet than non-check users. Just as important, we know that check writers, when we look at their relationship with their primary financial institution, typically will not shop for additional products and services, and that's one of the key indicators that we're finding out in the financial services world today, but there seems to be a lot of shopping going on among bank and credit union account holders. When we look at the shopping conducted among check writers, we find that there is a high percentage of check writers who will look no further than their PFI for additional products and services when the need arises. Let's go to the next slide.

On this particular slide, again, there is lots of great stuff here, and we could probably spend an entire webinar on this particular slide, but there are a couple of points I want to make here. First, let's look at the arrows at the very top of this particular slide. What we know as we go left to right is that we're looking at the investable assets of non-check writers, low check writers, and high check writers. As we go left to right, as the income levels increase the share of investable assets go up relative to how frequently I'm writing checks, so high check writers have better than twice the investable assets of non-check writers and fully 25% if not more have investable assets than low check writers.

The other point I want to make on this particular slide is the bottom bars. Again, there's lots of information here, but in a recent study that Harland Clarke did with Nielsen we looked at how income levels affect the likelihood to write checks. What we found was that affluence is a better indicator of check usage than anything else. As you look at these particular bars, what you find – again, take some time to pour through this when you get your copy of the slide deck – what we find is that for the most part, regardless of age, as income goes up the level or frequency of check writing will also increase.

When we talk about the number of checks, let me just point your attention to the legend that's above these bars starting with non in the green, low, medium,

and high. We're not talking about writing a lot of checks. In fact what we know about those high frequency check writers is that on average they're only writing about five checks a month, so yes we know that check usage has gone down, but still high check writers are only signing their name on the bottom line about five times a month. Let's go to the next slide.

What do we know in summary? We know that affluence, first and foremost, is highly correlated to check writing frequency than age. That may help to dispel some perceptions that many of us have had over the last several years. We know that check frequency helps to increase loyalty, helps to ensure that we have higher balances with that particular account holder, helps to ensure that we have more products and services, and helps to ensure that investable assets when the time comes are likely to be invested in our financial institution than anywhere else. Let's go to the next slide. With that, I'm going to hand the reins over to my colleague, Corbin. Corbin, please take it away from here.

**Corbin:**

All right; thanks a lot Steve. At this point we're going to talk in some more detail about capturing the check order, but first we're going to pause and take a quick poll. Please go to the next slide Jeb. For your institution, what percent of new checking or share draft accounts place a check order? If you don't know the exact answer that's fine, but if you would, take moment and either wager a guess or select the item that more closely describes your current check capture rates. We'll talk about the results in a moment.

It looks like the majority of respondents would guess a check order capture rate in the range of 0% to 30%; another third or so in the 31% to 50%; and then about 14% feel like they're doing pretty good at 81% to 100%. Thank you all for participating. Jeb, let's go to the next slide here – so 30% is in fact the answer. On average only about 30% of new customers leave the account opening process having ordered checks. In practice, we see numbers ranging from 10% to 70% and of course that varies widely, depending on the process of the individual institution but on average it's 30%.

If you contrast this to the statistic we cited a little bit earlier, which is 87% of consumers who do indeed use checks, the challenge or the opportunity if you're the glass-half-full type, is pretty apparent; 47% or nearly half of all new customers leave the institution with a need that hasn't been met. If you think about what those customers will do in the following weeks, they realize they need a check, they don't have one, and their options are to come back into the branch, call, or go online and potentially buy from a third-party provider. That's clearly an inconvenience and clearly that's something that you'd prefer your customers not have to deal with, especially your most affluent and profitable customers.

The next slide shows that all of this isn't just a one-time event. Check reorders create additional opportunities to engage with customers and meet their banking needs again, again, and again, and even though reorder cycles are lengthening as check usage declines, you can see here that a majority of the users still reorder at least every 18 months. Over the average life of a checking account, say 10 years, there are multiple additional opportunities to engage customers through reorders, even for the very lightest of check users.

On the next slide, let's take a look at another obvious consequence of failing to capture a check order. That's lost fee income. I'd venture a guess that at least some of our audience members are facing challenges on the fee income front. We're going to do some simple math here. We're looking at a hypothetical institution of very average size and one that opens about 1,000 accounts each month, and of course the magnitude of your opportunity will depend on the size of your own institution.

In this example, if this institution was able to provide a check order to that other 70% or currently not getting a check order at account opening and assuming average upcharge income and average reorder cycles over the life of those accounts, the incoming opportunity is bumping up against one million dollars over the lifetime of the account, which is not bad for a declining product and really is just gravy on top of the engagement opportunities you'll have with all these additional customers.

There are even more benefits beyond the income. We're going to pause for another quick poll here and then move on to talking about some marketing and communication opportunities. It's a simple poll with a simple yes or no question. Do you currently use your check orders to communicate marketing messages? Select yes or no.

It looks like we have a vast majority of respondents saying no. They don't currently use check orders to communicate marketing messages. It looks like about 13% of you do. Now, moving on to the next slide, let's talk about another opportunity. We've talked about the income, but in addition to the income, today's modern check package is a really terrific way to communicate with and market to your customers.

What you're seeing here is an example of a Harland Clarke CheckFolio package. It's been opened up kind of like a book. You may or may not be aware, but our print technology allows us to create full color, customized, one-to-one personalized messages within the check package. It can be a great way to cross-sell additional products. Remember that we know that check users tend to buy

lots and lots of additional products. We'll talk more about these capabilities later on.

Moving on, we've been making the case that checks are a powerful tool to engage customers and increase the income. Now we're going to talk about some of the how to's of the nuts and bolts, if you will, best practices of high-performing check programs. We've segmented the performance factors into four quadrants: Order capture, expense reduction, channel optimization, and marketing. I'm going to discuss the first two and then introduce Debra Corwin to take it from there.

On the next slide, we'll take a look at order capture. Order capture, of course, is of paramount importance. If we don't secure that first order at account opening, then all our future opportunities are going to be seriously constrained. We don't get the fee income; we forego the opportunity to engage the customer within the package with reorders and so on.

Based on our experience, what we can say is that the best list of things you can do to improve order capture are to make sure your front-line employees, your CSRs and FSRs, understand the importance of check capture. We often see a problem of perception. An employee doesn't use checks so therefore assumes that his or her customer doesn't use checks either, so that 87% statistic is important for all employees at all levels to understand. The vast majority of consumers still use checks.

Number two is making sure that checks are a defined part of the account opening process. We often hear in our research that the number one reason customers don't order checks at account opening is simply because they were never asked. In some cases, believe it or not, customers assume that the checks would be automatically provided and were surprised when they didn't show up in their mailbox. Just as you offer a debit card or a credit card to every customer, make sure that your process includes a check offer every single time.

Finally, consider providing incentives for check sales. We see the two most common practices to be either offering a nominal cash bonus for each check order sold or alternatively to include the placement of a check order in the broader list of activities that ultimately drive a cross-sell bonus for the frontline employees.

Once you decide to capture the order, it's also important to think about who is going to pay for that order. We've talked about the opportunity for fee income, which of course is predicated on account holders paying for checks. There are also a lot of good reasons why you might choose to provide checks free of



charge to certain customer segments, for example affluent users with high balances.

Outside of what we'll call management-sanctioned account benefits, a lot of institutions struggle with the case-by-case more discretionary fee waivers, which can, in fact, add up to a lot of expenses over time. The best actions you can take to control these expenses are to make sure your customer is in the correct account type.

If employees are waiving an order because this is a "good customer," you might want to think about whether that customer would be better suited to a different account type with richer features. Include the use of self-service channels whenever possible. We're talking about the phone and the web channels. Because discretionary waivers are not allowed in these channels, they are a perfect way to control expenses and help the employee who might otherwise be swayed to waive a fee out of the loop, if you will.

Finally, the old adage of what gets measured gets attention very much holds true in a check program. Using reporting provided by Harland Clarke at the regional or even the branch level can illustrate how much expense is being incurred for waivers. This gives managers, be they branch managers or regional managers, the tools to compare themselves against their counterparts in other branches and to coach their employees on best practices. At this point, I'm going to turn the presentation over to Debra Corwin to talk about some additional ways to optimize your check program.

**Debra:**

Thank you Corbin. Regarding check program performance, you've really done a good job when you get that first check order during the new account opening process, but what about those reorders? That's where element three here, channel optimization, comes in. While you may think it's just a service to take reorders in the branch, there are a lot of good reasons to help move those account holders to self-service channels.

Number one is when you cared enough to take that first order that was entered when that account was opened, that's all the time your branch employees ever need to spend on check ordering. You improve branch efficiency. Those check reorders are not an efficient use of your employees' time.

Once they're entered and we've got the consumer going online, the work is done in the branch. When placing that check order on their own, that account holder is introduced to products and services that your branch employees don't really address including things like added logos. Maybe they want their initial next to their name. They might take the time to look for a check design that might fit their personality or their style, and sometimes those other check

designs deliver that higher price. They can also shop for matching checkbook covers, debit-card holders, accessories, and things like that.

We've learned that on average we see a full \$8.00 increase in order value when that account holder goes online to place their own reorder. This, of course, means that your financial institution earns additional income when they come online as compared to going to the branch.

The next is really convenience. Think of the account holder who pays their bills at night or on the weekend, and when they realize they need more checks. The online option is open 24/7. They don't have to wait until your lobby is open. They don't have to wait to go through the drive-through. They are able to get that job done and move on with no worries and no having to remember to place a call to you tomorrow. Knowing that they can order online reduces the chance of them running out and that added inconvenience of rush orders.

We've seen firsthand that there are fewer errors, which is, of course, the unpleasant thing that happens for checks, but there are fewer errors, fewer typos, fewer abbreviation errors, street numbers, or names. When the account holder orders their checks, labels, stamps, and other printed accessories on their own, they are the best proofers of their own information. A single order printed correctly at the first makes for much better customer experience.

Harland Clarke can help you and help your branch employees to invite the account holders to go online to reorder. Let's look at the next slide for a couple ways to migrate your customers to the online ordering. We will consult with you on some of the best practices that we've seen. This element four is about your marketing and communication.

That top bullet there is number one. We know that most of our check clients have integration into the Harland Clarke self-service check ordering. It's called [ordermychecks.com](http://ordermychecks.com). They have that integration with their online banking site, but if you don't make this the number one action to take from this webcast. It's easy. There's no cost from Harland Clarke to integrate. We already have integrations in place with nearly every online internet banking provider out there. Just give them a call. Contact them and they'll help you get set up or give us a call and we'll reach out to them for you.

These best practices that are listed provide a good customer experience. They're designed to keep your cost down and have the service level that's important to you. I could read them all, but let me just call out a few while you look over them.

The one that says promote self-service check reordering on your website, well, you've got to place a button at the top of the page. Don't hide it. We've seen instances where it's very difficult for that consumer to find the place to reorder their checks. Make it easy. Your online banking customers should know when they're there doing their online banking experience see in the corner that they know online ordering options for checks is available. Don't hide it; help them.

Train your staff on how to handle check reorders when they're presented to them. Vanna, an account holder, walks in and hands a reorder notice or asks for you to place the order for them. This is a time, from training of course, to take time to politely explain the real benefits of placing their order online. Remember, we talked about that on the other page. They've got additional accessories they can choose from. They proof it themselves. They can select their ordering options and most importantly, it's available 24/7.

One more marketing note, don't forget to always include instructions for self-service check reorders in your new account welcome kits. That's that kit that they take. It's that new account opening that they hold on to and is with them for as long as they have the relationship with you. This is a real professional and friendly way to promote the behavior that best services your accounts.

If you value your brand, this next page shows off how Harland Clarke can allow you a unique and special marketing avenue that directly touches those most valuable accounts. No matter if you have a few branches or many, you need a custom check design to help build that brand that is so important for you. You have to have this custom check design to build the brand with your account holders.

As Corwin mentioned, Harland Clarke has invested a lot of money in technology upgrades in order to provide some of the services that we have and one of them is to be able to provide every financial institution that works with Harland Clarke a very affordable marketing opportunity, custom designed checks that are unique just to your institution. We're the only one in the industry that has this capability, and whether you want a custom check provided to all accounts, one design to everyone, or would your marketing team like to have a unique custom check design for just a certain account plan or a club or another program that deserves a unique design?

Give us a call. We want to talk about that with you. We want to hear your ideas. What would you like printed on your custom checks? We're ready to help you market and strengthen your brand through the check product. If you'll go to the next slide, in addition to custom checks, you can expand your marketing even

further and make the check order a powerful brand building tool for your financial institution.

As Corbin mentioned, this picture that we're showing is the image of the inside of our Harland Clarke CheckFolio. The CheckFolio is what replaced the box some years ago. We are now printing full-color ads in the check orders for our products and services and that space on top of the check pad will soon be available to our clients in color, so you can market the services that are most important to you. Each time an account holder opens this folio, whether it's to write their checks directly from it, which we're hearing is becoming quite common, or to take out a pad to put in their portable checkbook cover, your marketing messages are seen time and time again for the life of that order.

With this kind of marketing cross-sell impact, you'll want your new account desk managers to make sure that every new account gets that full order of checks delivered. Your marketing team won't want to miss out on this opportunity either. I'm going to pass this presentation back to Gwen for a couple more remarks. Gwen?

**Gwen:**

Thank you Debra. What is the bottom line on how to cash in on your check program? First, understanding that only a small percentage of your account holders drive profitability at your financial institution is important, but we know that most of you already know this. As always, keep in mind that these high-value account holders are also the ones writing checks. It is important to communicate the value of the check writer and the role the check plays in engaging the account holders throughout your organization, and also helping your organization understand that check writing can be an indicator of a primary relationship.

If you include checks in every account opening, you are providing a product that almost every one of your account holders will need and use. Keep in mind the number you saw earlier – 87% of account holders write checks. On average, at account opening, only 30% are actually getting an order of checks. There's great opportunity there.

As you create more opportunity through your check program by having your account holders with check orders, you have the ability to market your products and services to a very affluent account holder group. With these final points, I'd like to open up Q & A. Jeb?

**Jeb:**

Thanks Gwen. As a reminder, we're using the chat window to send in questions. I have several questions in, and I'll just take these in order. The first one says, "Would it stand to reason that high check writers are older and therefore more

likely to be the higher income bracket and not adopters of online banking and online bill-pay options?”

**Gwen:** Thank you for that question. Yes, it is a true statement that we see that older account holders would tend to have higher balances, but what we also have found is that if we hold age constant in our research, meaning we remove it as a variable, and we focus in on the investable assets and then we look at who the check writers are, what we find is that check writing is highly correlated to investable assets, even without the influence of age.

**Jeb:** Great. This next one is around offering discounts for checks. It says, what is the stronger incentive for checks – discounted price or free checks? Do we have a recommendation one way or the other?

**Gwen:** Yes, and what I’ll say with that, what we have found through the years when we have compared the discounted price to checks is that there is a segment of your account holders who really want to buy checks, and they want to buy checks that reflect their own personality; their attitudes; and the causes that they support. These are the check writers that will, in fact, make a purchase when there’s a choice between a discounted price or free checks. We have seen this again and again. That’s why many of your check writers or account holders will go to other sources to purchase checks. We encourage you to think about that as you’re thinking of the pricing of your check program.

**Jeb:** This next one says, “Is there a minimum number of orders for us to get a custom check design?”

**Gwen:** Debra, can you take that one?

**Debra:** I’d like to, yes. No, there is not a minimum number of check orders, either on an annual, monthly, or daily basis. The technology that we have allows you to have as few checks as one for a custom design. We just want to work with you to figure out what is the right design for you and look forward to having a chance to have those conversations with you.

**Jeb:** I think this next one might be the same question, but I just want to make sure. It says, “Can we have a custom design for just one club account?”

**Debra:** Yes you can, and we do have clients today that have a particular cause or a relationship with a local sports team or a school, and they’re interested in having something that ties that consumer or account holder to that checking account from a visual check design and yes we can do just one club account or two.

- Jeb:** I think this one is also related, but there may be some new nuances here. It says, “We have credit union branches at a local college, can we have custom checks with the college logo and colors?”
- Debra:** Yes, you can have a custom check design using those school colors as long as you have – we want to make sure that you have proper licensing, and we’ve got some processes to help you get through that, that you have approval to do so. We certainly want to make sure to follow any kind of branding, trademarks, copywriting, and that kind of detail. Yes, if you’ve got a relationship with them and they give you authority to have us print that, we’d love to design a check for your school.
- Jeb:** This one says, “When our members come into the branch to order checks, sometimes they do not have their reorder form. Without the form, how can they take advantage of self-service check ordering?”
- Gwen:** I think that’s another one for Debra.
- Debra:** All right, well if they are an online banking customer of yours and you’ve got that link right there in the online banking site, I would encourage them to go right to online banking, and if they haven’t, it would be a great time for you to show them how to get into that online banking. That would probably be one of the best ways if they don’t have a reorder form to get that self-service. The other would be to give us a call. We do have a phone number that’s online where they can just place an order direct through our contact centers. We really like the idea of encouraging them to go into that online banking and link right to the self-service site inside your program.
- Jeb:** That concludes all the questions that have been submitted.
- Gwen:** Okay, thank you Jeb. With that, I’d like to once again thank everyone for attending Cashing in on Your Check Program, and as a reminder, presentation materials and video replay will be provided within one week. Please be on the lookout for an e-mail that will link you to the materials and video. Once again, thank you so much for your time and attention this afternoon. That concludes this presentation.
- Jeb:** Thank you Gwen.