

Some form of identity theft affected 9.9 million adults in 2008.

DELUXE® GROWTH SERVICES



The average loss per identity fraud case is over \$4,800. Financial institutions and businesses bear up to 93% of that burden, which totaled over \$48 billion nationally in 2008.

“Affected” is the operative word.

Identity theft doesn't just threaten financial assets and tie up resources. Identity theft can leave its victims feeling inconvenienced, unsettled, and even betrayed. The consumer costs to recover are significant: It takes, on average, a whopping 330 hours to repair the damage done by identity theft¹ and out-of-pocket costs per victim are nearly \$500.²

And bad feelings can translate into unfavorable numbers. A McKinsey and Company research report found that 72 percent of account holders left their institution because of a negative experience, while 87 percent of account holders gave more money to their institution as a result of a positive experience.

That's a case for aggressive action — especially when consumers have indicated that they would feel most comfortable purchasing identity theft protection solutions through their banks.

Deluxe can help you take that action. So identity theft doesn't steal your customer relationships.

You've never had more tools to prevent and respond to identity theft — or to restore reputations and peace of mind.

In fact, with Deluxe's suite of identity theft solutions, you can deepen account holder relationships, set your institution apart from the competition, and position yourself to acquire accounts, and you can prevent the resource drain and financial loss to your institution associated with identity theft events.

And, most importantly during this time of crisis in the financial industry, you can do all of the above while earning additional fee income.

DELUXE PROVENTSM: MORE FEATURES. EXPANDED PRODUCT OFFERINGS.

Provent is an integrated suite of services, which includes more options for enhancing your customer relationships and generating fee income.

It all starts with our FI Paid suite of solutions. The uses of our FI Paid solutions are endless, but consider these possibilities:

DELUXE PROVENTSM Identity Theft Protection

- Bundling an FI Paid solution into a checking account package
- Offering as a reward to valued customers
- Providing as an incentive to attract and retain online banking customers

These value-add FI Paid services can help enhance your account packages, while also helping you with new sources of fee income.

SOLUTIONS FOR YOUR ACCOUNT HOLDERS.

Starting Points for Your Sales Process. Our FI Paid Options include:

ID Restoration: A dedicated specialist is assigned to each Deluxe Provent user, to assist identity theft victims with recovery. The service also includes reimbursement of out-of-pocket costs related to recovery. The service is also backed by the EZShield Promise which states that in the event of an identity theft, EZShield will provide complimentary prevention, detection and restoration services for up to 1 year.

ID Protect: Besides including what is offered with Identity Restoration, ID Protect includes proactive internet monitoring and alerts (i.e. searches of certain data and records available on the Internet to identify any known risks associated with up to 14 different consumer identity elements, such as credit card information).

ID Protect Plus: Includes all the benefits of Identity Restoration and ID Protect, but adds 1-bureau credit monitoring, for those who want additional reassurance through enhanced monitoring.

Vault: Secure, digital offsite storage of important documents, with 24/7 secure access via the Internet.



Earn additional
fee income

Provide peace
of mind for your
customers—and
your institution

Deepen account
holder relationships

Set your institution
apart from the
competition

Position yourself to
acquire accounts

ABOUT EZShieldSM

EZShield pioneered identity theft protection nearly a decade ago. Today, it uses its experience and expertise to anticipate all forms of identity-related fraud, providing affordable and simple products and services that help shield your complete identity, on all fronts, all the time.

The company provides protection services that extend well beyond credit monitoring to address the entire spectrum of identity fraud sources. These include online hacking, mail fraud, credit cards, checks, public records, and memberships.

AN EASY UPGRADE MODEL DELUXE® GROWTH SERVICES

But the value of the program doesn't stop there. Deluxe ProventSM's turnkey upgrade model presents additional fee opportunities, while allowing consumers to configure their "ideal product". When consumers activate and/or interact with an FI Paid product that you have provided to them, Deluxe and its partner will suggest additional product enhancements. That's right... we will be working on your behalf to help better protect your consumers and drive additional fee income.

At the same time, your institution can also promote and sell our suite of services directly to consumers.

As consumers sign up for additional product options that meet their needs, your financial institution receives commissions on those fees.

And, with many different service options available within our suite (e.g. Internet monitoring, credit monitoring, public record monitoring, and Vault), we offer plenty of opportunity to earn additional commissions.

This all adds up to a highly competitive, highly attractive product.

THE NEW PRODUCT SUITE ALSO INCLUDES GREAT TOOLS FOR YOUR INSTITUTION:

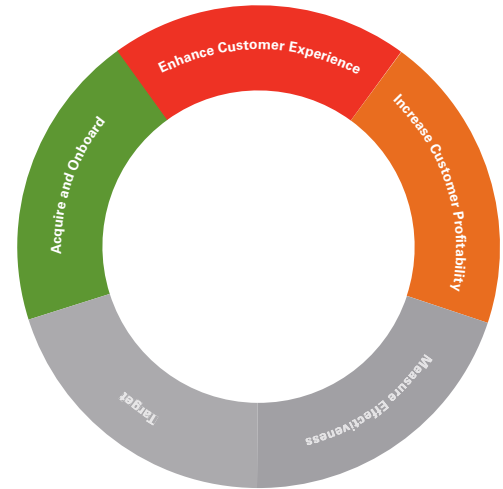
Fraud Trac, a powerful case management tool that helps you comply with Red Flags reporting requirements.

A suite of breach consulting services that helps you respond like never before. It includes an assessment of your risk of breach and breach-prevention and preparation consulting. Should a breach occur, we can even handle all customer notifications on your behalf.

ACT NOW TO PUT THESE TOOLS TO USE.

The statistics are compelling. The tools are powerful. Ask your Deluxe Account Representative to assess your situation and walk you through your options.

For additional information, contact your Deluxe Account Representative or call 1-888-633-5893 or visit www.deluxe.com.



Provent provides a valuable point of difference that can help you acquire and onboard customers, prevention and restoration services that can enhance the customer experience, and an easy upgrade path designed to increase profitability.