



8/3/11

In late 2003, KEMBA Financial Credit Union purchased the Primary Payment System (PPS) through Early Warning Systems to help ward against bad checks. We were very excited that there was going to be something to help us determine if a check could be bad. What we found with the system was confidence that the MICR line would be read properly and whether or not a personal account was closed - but it was missing the "fraudulent check" piece.

In 2009, KEMBA Financial Credit Union purchased the TrueCheck product through Advanced Fraud Solutions. This system gave us peace of mind knowing that if there was any known fraudulent or counterfeit activity going on with a routing number or an account number they knew about it. We gained confidence in this system as well over time and our losses became less and less. Since inception of this system, we have saved our members and KEMBA potential check losses of almost \$250,000.00.

I was approached by Advanced Fraud Solutions late last year with an idea they were working on with Early Warning Systems to combine their two products into one and they would call it Deposit Chek. I was so excited with the idea as it would mean less time spent by the teller doing research on a check by only having one system to run it through; No more machines cluttering up the desk top areas behind the teller lines; less cost; and more information right on our PC.

When all of this became a reality early this year, KEMBA immediately jumped on board. We got to see the finished product in May 2011 and put it in place as of June 1, 2011. The feedback from the teller line was exceptional. Their immediate reaction was "This is SO much better!"

There were a few things that they mentioned to me that would be nice to have like: being able to sign on at more than one workstation at a time (easier to float from station to station); and not having to log off every time (if you hit the "x" instead of log off you would get locked out). I brought these ideas as well as a few more to the attention of Advanced Fraud Solutions and within about a week, they had almost every idea in place and updated on their system.

This dual system gives so much more information to us about the check entered. Our tellers love this combined product so much that they have told me they no longer feel leery about whether or not to take a check or put a hold on a check. Their confidence level has increased and our check losses have continued to decline.

Thank you so much for listening to the people out in the field. You have created a product that stands above the rest and helps us to be able to stop these criminals in their tracks.

Tracy Bachman  
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KEMBA Financial Credit Union