

The background features a blue gradient with several large, semi-transparent circular patterns. Inside these circles, there are strings of binary code (0s and 1s) and some alphanumeric characters, creating a digital or data-centric aesthetic.

the SecureStar[®] program

Discover the peace of mind that you will feel when choosing the protection provided by our SECURESTAR[®] Program. Protection that helps prevent loss due to check fraud including altered and counterfeited checks. With our SECURESTAR[®] line of products, we make it practical and affordable to protect every at-risk document issued by your financial institution.

The Problem...

CHECK FRAUD LOSS

Check Fraud loss in the U.S. has grown to \$20 billion per year and is growing by 25% annually. This trend has been attributed to criminals having access to easy-to-use and affordable technology such as personal computers, high-resolution scanners and laser printers to create realistic fraudulent checks. They also use chemical erasures to alter the checks and phony I.D.s to pass them.

The best defense financial institutions and commercial businesses can take against check fraud is to have:

- Knowledge of the Uniform Commercial Code (UCC)
- Internal controls
- Preventive security measures

KNOWLEDGE OF THE UNIFORM COMMERCIAL CODE

In the past, financial institutions were held responsible for most of the financial losses due to check fraud, however recent revisions to the UCC have passed some of that liability onto businesses and corporations. In most cases, courts will refer to sections 3 and 4 of the UCC for the concepts of "ordinary care", "contributory negligence" and "comparative negligence" to determine which party is in the best position to prevent the fraud.

INTERNAL CONTROLS

- Continuous monitoring, classifying and evaluation of fraud losses by upper management, with results reported to the audit, risk management, security divisions and senior management.
- Regular evaluation of operating procedures with appropriate changes when needed.
- Alerting personnel to current check fraud schemes and how to prevent them.

PREVENTIVE SECURITY MEASURES

Preventive security measures are vital to the establishment of "ordinary care" in check fraud cases. A simple and immediate measure is to incorporate security features into all official checks. The SECURESTAR®

Program includes the following security features; each designed to help in the fight against fraud:

- Prismatic Backgrounds
- Padlock Icon
- Warning Band and Warning Backer
- Microprint Signature Line
- High Resolution Border
- Thermochromic Ink on Backer
- Full Chemical Reactivity
- Visible and Invisible Fibers
- Holographic Foil
- Genuine Watermark in Paper
- Holograms
- Toner-Fusing Paper

Other effective preventive security measures include:

- Positive Pay Program
- Reverse Positive Pay Program
- Electronic Check Presentment (ECP)
- Account Reconciliation
- Sweep Accounts
- Lock Box
- Automated Clearing House (ACH)
- Pay Card
- Purchase Card
- Electronic Data Interchange (EDI)

TOP FOUR CATEGORIES OF CHECK FRAUD

- Altered checks
- Counterfeited checks
- Forged checks
- Checks drawn on closed accounts

ALTERED CHECKS

Altering checks is a common type of fraud that allows a criminal to modify, without destroying, an otherwise genuine check by using chemicals or other means to remove the payee name and/or the check amount. The criminal then fills in a different name and/or higher amount. Financial institutions can combat altered check fraud through:

- Check and signature reviewing procedures
- Positive pay or reverse positive pay programs
- Electronic check presentment programs
- Security features in all their official checks

COUNTERFEITED CHECKS

Check counterfeiting consists of copying a valid check, without authority or right, with the intent to deceive or defraud. The counterfeit check can be drawn on a legitimate account or presented along with false identification. To protect against counterfeit check fraud, financial institutions may:

- Use a positive pay or reverse positive pay program
- Thoroughly review customer identification
- Train personnel to carefully inspect checks
- Use unique or custom-designed checks along with visible and hidden security features to steer criminals in search of an easier target

FORGED CHECKS

Forging checks includes the act of forging the maker's signature or the endorsement with the intent to defraud. Financial institutions should establish strict identification review and signature verification procedures.

CLOSED ACCOUNT FRAUD

Usually based on a criminal writing a check against a closed account and then relying on float time. Financial institutions should closely monitor inactive accounts and contact customers about the status of those accounts.

CHOOSING A CHECK PROGRAM

Choose a check program that includes a complete array of security features for negotiable documents. The SECURESTAR® Program was designed to contain a minimum of five visible and two hidden security features included in every official check. In addition, SECURESTAR® checks will have no missing numbers, and each inner carton is sealed with tamper-evident tape. Select from our standard SECURESTAR® line or let us create a custom official check that will reflect your unique image.

SECURESTAR® makes it practical and affordable to protect every at-risk document issued by financial institutions. All SECURESTAR® documents are protected with the standard features shown on this page. See page 13 of this brochure for security features printed on the back of SECURESTAR® official checks. Additional security features (true hologram, foil and prismatic background) are available for an additional charge.

VISIBLE FEATURES DESIGNED TO DETER FRAUD

A Padlock Icon, Warning Band and Warning Backer. A padlock symbol is printed on the face of the document, indicating the security features that are listed on the back

side. The Padlock Icon design is a certification mark of the Check Payment Systems Association.

B Guaranteed No Missing Numbers. Assurance that all of your documents are present.

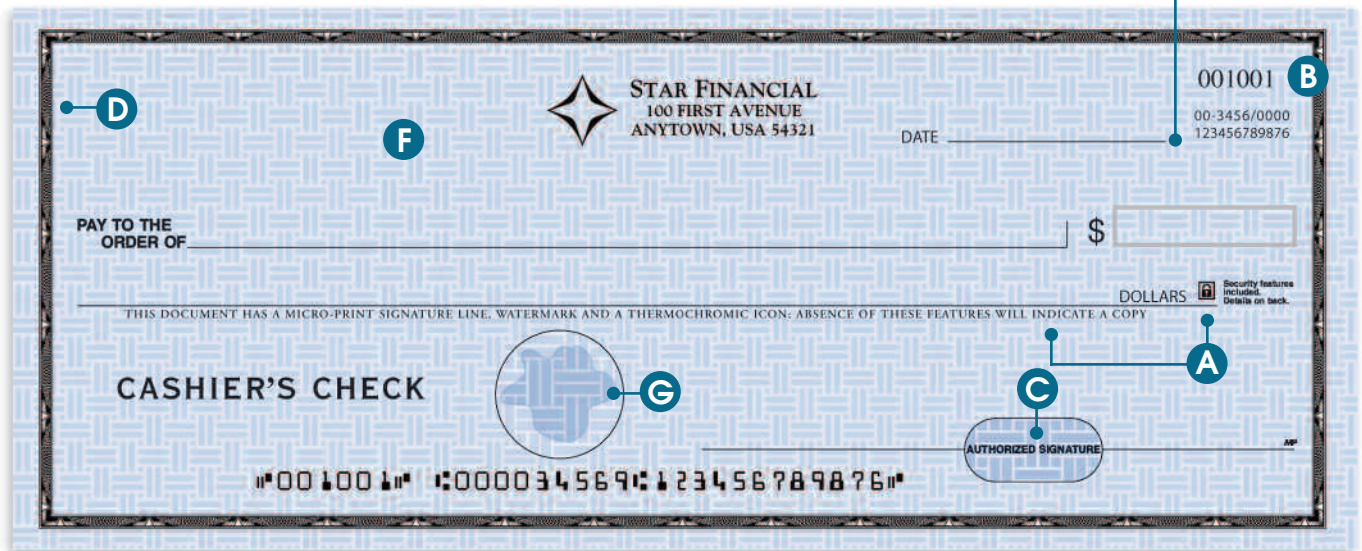
C Micro-print Signature Line. The words "Authorized Signature" are repeated several times in type too small for copiers to duplicate. Words become dots when duplicated.

D High Resolution Borders or Backgrounds. Intricate design details are difficult to accurately or cleanly reproduce on scanners or copiers.

E Thermochromic Ink Padlock Icon on Backer. Placing a thumb over the padlock icon for a few seconds alters the appearance of the icon (printed on back of check).

F Fourdrinier Watermark. Actual watermark in the paper that is impossible to duplicate. To view the watermark, hold the check up to the light.

The account number is printed under the fractional as an additional source of account information for operations and an added security feature that identifies critical information that a uninformed criminal may fail to alter.



HIDDEN FEATURES DESIGNED TO ENHANCE CHECK SECURITY

G Full Chemical Reactivity. If chemical alteration is attempted, visible discolored blotches will appear.

H Toner-Fusing Paper. A coating that improves toner adhesion and helps safeguard against laser-printed image removal. (SecureStar® Laser Checks only)

I Fluorescent Fibers. Paper fibers that fluoresce under a blacklight.

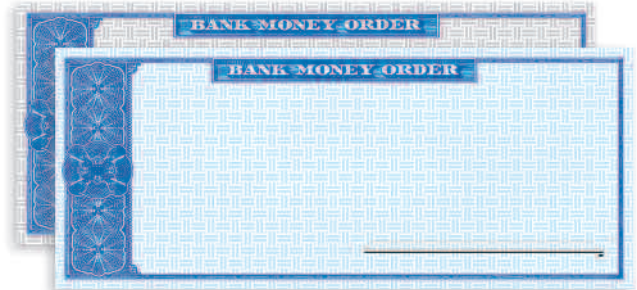
J Securely Packaged. As an added measure of security, all official checks are packaged with tamper-evident security seals on every box.

SECURESTAR® Unit Set Products

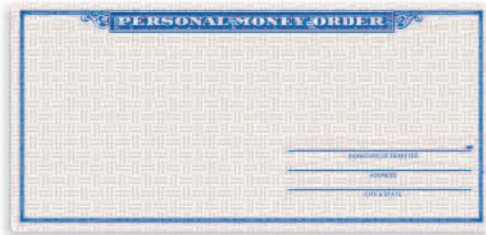
Available Format Styles (Unit Sets)



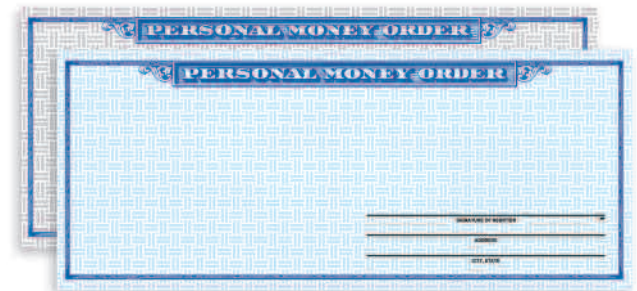
Cashier's Check, Bank Draft, Expense Check, Window Check, Custom Format, or Certificate of Deposit
Pages 6 & 7



Bank Money Order
Page 8



Personal Money Order (small)
Page 8



Personal Money Order (large)
Page 8

Cashier's Check, Bank Draft, Expense Check, Window Check, Custom Format, Bank Money Order or Personal Money Order (large)
Pages 10 & 11



PRS-1
Prism Swirl, Green to Coral



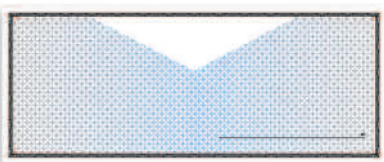
PRS-2
Prism Swirl, Blue to Yellow



PRP-1
Prism Pinstripe, Teal to Tan



STAR-1
Starline, Gray to Pink



STAR-2
Starline, Gray to Blue



STARF-1
Starline with Foil, Gray to Pink



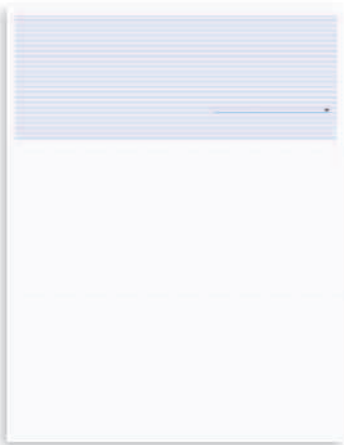
STARF-2
Starline with Foil, Gray to Blue

All Micro-Print signature lines, borders and money order titles are pre-printed as shown. The remaining open areas are available for printing standard and/or custom verbiage or lines. Provide samples for custom line work.

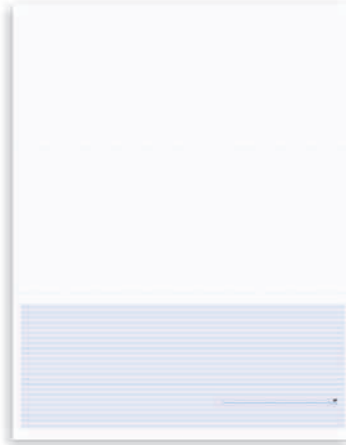
Available Format Styles (Laser Cut Sheets)

Cashier's Check, Bank Draft, Expense Check, Window Check, Reserve Check, Interest Check or Custom Format

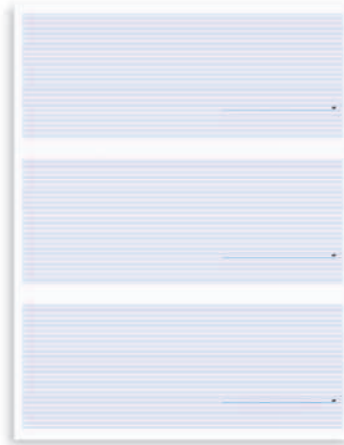
Pages 14 & 15



LP-1T (Top Check Shown)
LP-1M (Middle Check)
3 1/2" x 3 1/2" x 4"

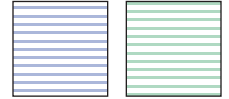


LP-2B (Bottom Check)
4" x 3 1/2" x 3 1/2"



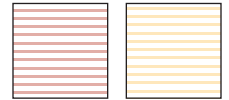
LP-3P (3-On-A-Page Checks Shown)
LP-3T (Top Check)
3 1/2" x 3 1/2" x 3 1/2" x 1/2"

Pinstripe Laser
Check Colors:



Reflex
Blue

Green
PMS 355

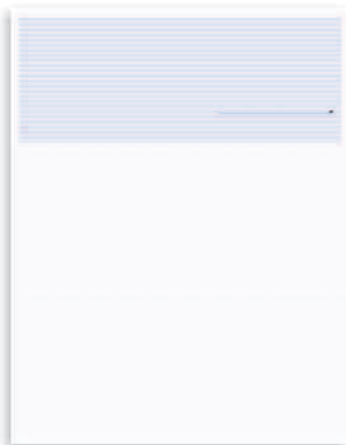


Burgundy
PMS 201

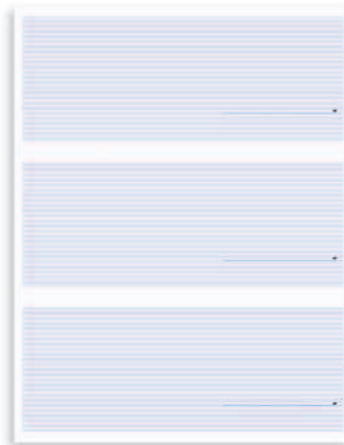
Yellow
PMS 128



LP-4B (Bottom Check)
3 3/4" x 3 5/8" x 3 5/8"



LP-5T (Top Check)
3 5/8" x 3 5/8" x 3 3/4"



LP-6P (3-On-A-Page Checks Shown)
LP-6T (Top Check)
LP-6B (Bottom Check)
3 2/3" x 3 2/3" x 3 2/3"

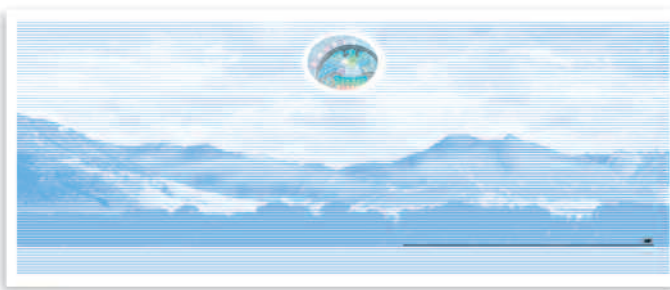
All imprinted
information will be
in black ink and
needs to be at
least 1/8" from the
bottom of the
form in order to
not incur
additional
charges.

High Security Holograms

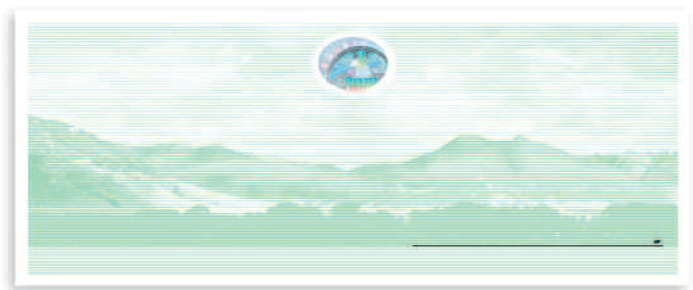
Cashier's Check, Bank Draft, Expense Check, Window Check, Custom Format or Certificate of Deposit

True Holograms are the premier choice when trying to protect official documents from forgery.

Page 12



SH-1
(blue)



SH-2
(green)

SECURESTAR® Safety Paper Checks



CC-1 ICR
Cashier Check Without Lines



CC-2 ICR
Cashier Check With Lines

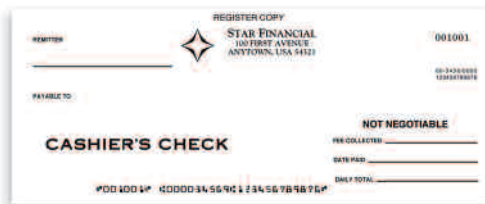


BD-1 ICR
Bank Draft Without Lines



BD-2 ICR
Bank Draft With Lines

Bank Draft duplicate and triplicate are printed same as cashier's check



Duplicate is printed on white paper.



Triplicate is printed on pink paper.

- Nine Security Features included in all standard and prismatic background SECURESTAR® official checks.
- The **ICR** icon means that the printed designs and colors have been tested to meet ANSI's new guidelines which mandate that the "areas of interest" on the check will drop-out at the proper print contrast signal (PCS).
- Remitter Line is automatically printed on orders for triplicate sets unless indicated otherwise. On duplicate sets, Remitter Line is not printed unless requested.

FRAUD PROTECTION AT AFFORDABLE PRICES

Size: 3 3/8" x 9 1/8"
(Includes 3/4" stub)

Colors and Available Imprint Area: See Page 4

Parts: Unit Sets (also available in laser cut sheet or continuous)

Paper: Original: 24# SECURESTAR® MICR Bond
Duplicate, Triplicate or Quadruplicate: 20# Bond

Minimum Order: 500

Normal Order: 1,000

Economy Order: Multiples of 5,000

Certificate Of Deposit Sample Body Copy:

(Several additional examples are available)

MONEY MARKET CERTIFICATE

(Automatically renewable): Payable to said depositor or, if more than one, to either or any of said depositors or the survivor or survivors, upon presentation and surrender of this certificate on the maturity date or within 10 days thereafter. This certificate matures twenty-six (26) weeks after date of purchase.

CONVENTIONAL SAVINGS CERTIFICATE

(Automatically renewable): Payable to said depositor or, if more than one, to either or any of said depositors or the survivor or survivors, upon presentation and surrender of this certificate on the maturity date or within 10 days thereafter. This certificate matures _____ after date of purchase.

AUTOMATICALLY RENEWABLE:

This certificate will be automatically renewed on maturity at a rate of interest not to exceed the six month Treasury bill rate in effect at the time of the renewal or the current six month savings certificate rate, whichever is higher. The bank has the right to change the rate of interest or call the certificate for payment on any maturity date by mailing written notice of any such change or redemption to the depositor. This certificate is not transferable except in accordance with the Rules and Regulations of the Board of Governors of the Federal Reserve System.

AUTOMATICALLY RENEWABLE:

This certificate will be automatically renewed for successive periods each equal to the original term and interest rate until it is presented for payment on a maturity date or within 10 days thereafter. The bank has the right to change the

rate of interest or call the certificate for payment on any maturity date by mailing written notice of any such change or redemption to the depositor. This certificate is not transferable except in accordance with the Rules and Regulations of the Board of Governors of the Federal Reserve System.

Sample Document Titles:

- OC1** Certificate of Deposit
Not Subject to Check
- OC2** Time Savings Certificate
Not Subject to Check
- OC3** Savings Certificate
Not Subject to Check
- OC4** Investment Certificate
Not Subject to Check
- OC5** Money Market Certificate
Not Subject to Check

Ask for document title by "OC" number shown.

Variable body copy according to your needs. Body copy and document title may be chosen from list above or may be submitted.

Check21
COMPLIANT

CD ICR

Certificate of Deposit
Variable body copy according to your needs. Body copy and document title may be chosen from list above or may be submitted.

Check21
COMPLIANT

EC ICR

Expense Check

This check can be adapted for different uses. The words "Expense Check" are printed upon request.

Check21
COMPLIANT

WC ICR

Window Check

Designed for use with standard window envelope (specify #8%). Copies printed and numbered same as original. Available in original only, duplicate, triplicate, or quadruplicate.

Size: 3 5/8" x 9 1/8"
(includes a 3/8" stub)

Colors: White, Pink,
Green, Blue,
Gray and Yellow

Parts: Unit Sets (also available
in laser cut sheet or
continuous)

Paper: Original: 24# SECURESTAR®
Safety
Duplicate, Triplicate or
Quadruplicate: 20#
Bond

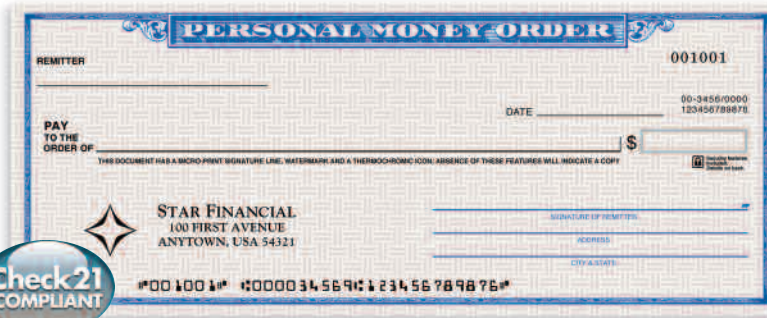
**Minimum
Order:** 500

**Normal
Order:** 1,000

**Economy
Order:** Multiples of 5,000

**ALL MICR
ENCODING IS
GUARANTEED TO BE
99.9% READABLE**

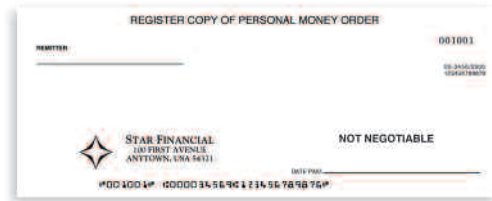
Standard SECURESTAR® Safety Paper Checks



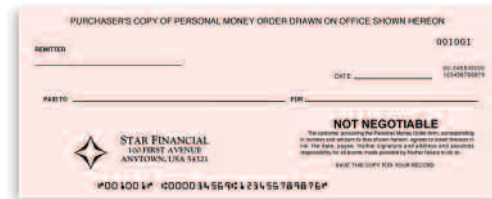
MOP ICR

Large Personal Money Order
3 3/8" x 9 1/8" (includes a 3/8" stub)

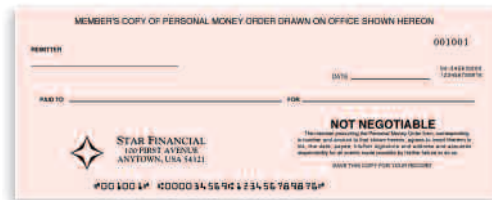
The word "Remitter" will be printed automatically, unless you specify otherwise.



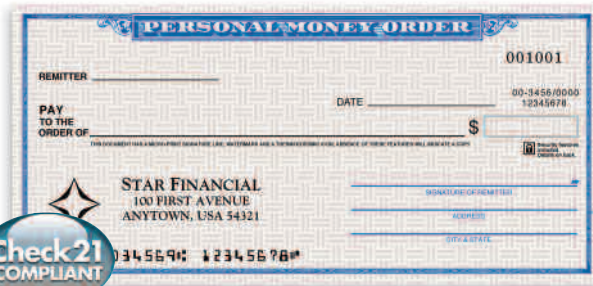
Duplicate is printed on white paper.



Triplicate is printed on pink paper.



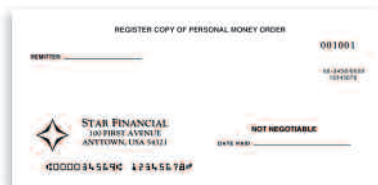
Triplicate with Credit Union Verbiage is printed on pink paper.



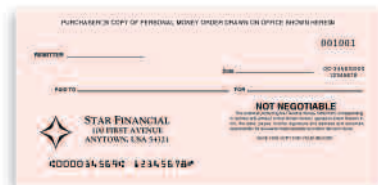
MOPS ICR

Small Personal Money Order
3" x 7" (includes a 3/8" stub)
Available in Unit Sets Only

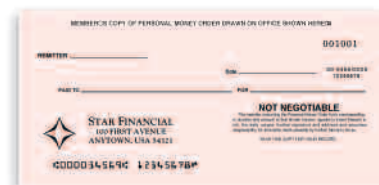
Original and triplicate are given to purchaser/member and duplicate becomes financial institution's register copy.



Duplicate is printed on white paper.



Triplicate is printed on pink paper.



Triplicate with Credit Union Verbiage is printed on pink paper.

THE SECURESTAR® PROGRAM IS A SOLUTION FOR ANY DOCUMENT THAT MAY BE A TARGET FOR FRAUD

Size: Shown by Each Form

Colors and Available Imprint Area: See Page 4

Parts: Unit Sets (also available in laser cut sheet or continuous)

Paper: Original: 24# SECURESTAR® MICR Bond
Duplicate, Triplicate or Quadruplicate: 20# Bond

Minimum Order: 500

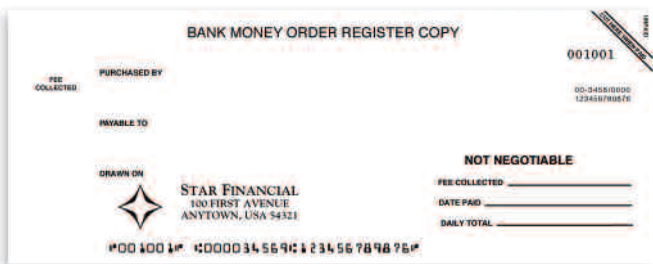
Normal Order: 1,000

Economy Order: Multiples of 5,000



MO-2 ICR
Money Order With Lines

Original and triplicate are given to purchaser and duplicate becomes financial institution's register copy.



Duplicate is printed on white paper.



Triplicate is printed on pink paper.

The word "Remitter" will be printed automatically, unless you specify otherwise.



MO-1 ICR
Money Order Without Lines

Size: 3 3/8" x 9 1/8" (includes a 3/8" stub)	Parts: Unit Sets (also available in laser cut sheet or continuous)	Minimum Order: 500
Colors and Available Imprint Area: See Page 4	Paper: Original: 24# SECURESTAR® MICR Bond Duplicate, Triplicate or Quadruplicate: 20# Bond	Normal Order: 1,000
		Economy Order: Multiples of 2,000

EACH INNER CARTON IS SEALED WITH SECURITY SEAL TAPE TO DETER TAMPERING

SECURESTAR® Prismatic Background Checks

The following are the security features for SECURESTAR® Prism and Starline Series:

STANDARD		OPTIONAL*	
<ul style="list-style-type: none"> • Check Payment Systems Association Approved • Padlock Icon and Warning Band • Microprint Signature Line • Fourdrinier Watermark 	<ul style="list-style-type: none"> • Prismatic Background • Thermochromic Ink • Guaranteed No Missing Numbers • Full Chemical Reactivity • Fluorescent Fibers • Security Packaging 	<ul style="list-style-type: none"> • Security Thread Paper • Erasol Ink • Bleed-Through Arabic Numbering • Modulus Check Digit Consecutive Numbering 	<ul style="list-style-type: none"> • Laid Lines Backer • Fluorescent Inks • Void Pantograph <p><i>*Some optional security features may require the check to be custom designed.</i></p>

PRISM SERIES

Features a prismatic technique that merges the two background colors to create a uniquely attractive design that is hard to counterfeit.



SECURESTAR® checks can be printed with all check formats shown previously in this catalog (except for the certificate of deposit) or we can design one for you.

PRP-1 ICR
Prism Pinstripe Teal To Tan
3 3/8" x 9 1/8" (includes a 3/8" stub)



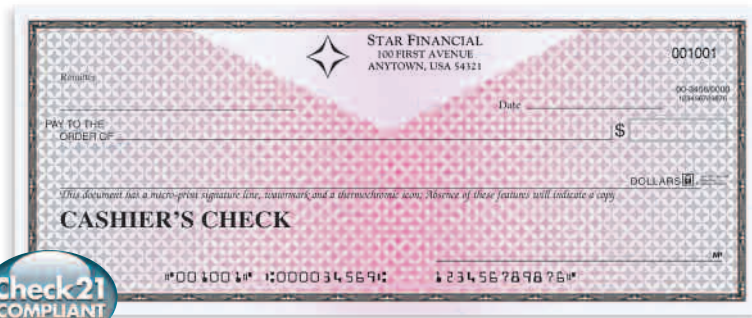
PRS-1 ICR
Prism Swirl Green To Coral
3 3/8" x 9 1/8" (includes a 3/8" stub)



PRS-2 ICR
Prism Swirl Blue To Yellow
3 3/8" x 9 1/8" (includes a 3/8" stub)

STARLINE SERIES

Lithographed star background combined with a prismatic blending of colors to act as a security feature while drawing the eye to the name of the financial institution. Also available with an intricate border and light refracting foil to enhance the appearance, and counter attempts to replicate using a color copier or scanner.



STAR-1 ICR
Starline gray to pink



STAR-2 ICR
Starline gray to blue



STAR-1 ICR
Starline with foil gray to pink



STAR-2 ICR
Starline with foil gray to blue

Size: 3 3/8" x 9 1/8"
(includes a 3/8" stub)

Colors and Available Imprint Area: See Page 4

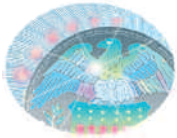
Parts: Unit Sets
Paper: Original: 24# SECURESTAR® MICR Bond
Duplicate, Triplicate or Quadruplicate: 20# Bond

Minimum Order: 500
Normal Order: 1,000
Economy Order: Multiples of 5,000

FOR SECURITY PURPOSES, THE SHIPPING LABEL WILL NOT IDENTIFY THE CONTENTS AS CHECKS

High Security Holograms

High brilliance, instant identification and high definition features combined with several levels of security create a highly counterfeit-resistant image.



Holograms have quickly become the proven choice for protecting documents that are at high risk for fraud.

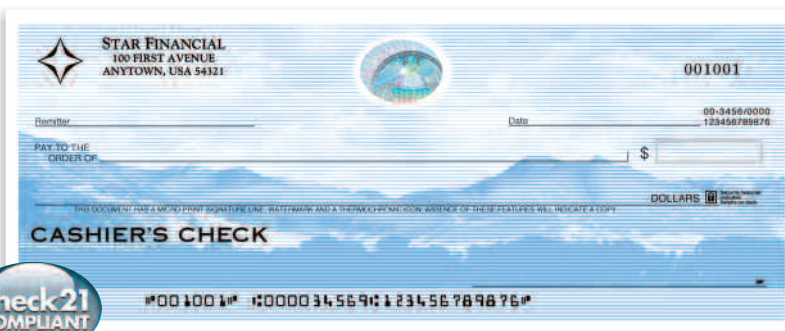
Governments, financial organizations, and major corporations in more than 20 countries have chosen to use holograms for sensitive documents such as banknotes, credit cards, visas, I.D. cards, passports, driver's licenses and security labels.

Holograms are a unique and effective response to forgery. The technology of producing holograms has been highly advanced over the last decade and holograms now serve as the solution to solving the problem of forgery of documents. The advanced optical technologies used - holography, lasers and interferential lithography - have two main advantages: they are instantly recognizable to the naked eye and uniquely resistant to counterfeiting.

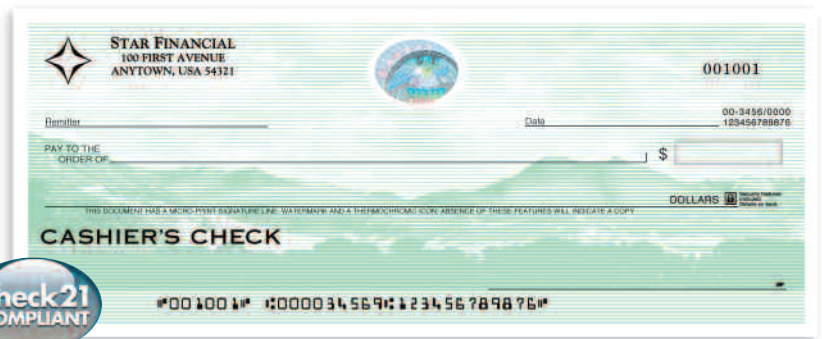
We continue to feature a true hologram security feature as part of the SECURESTAR® Program. This makes it one of the best-protected document security programs in the marketplace. Holograms, plus the

many paper and ink features already in the SECURESTAR® Official Check Program mean many effective layers of protection in the fight against check fraud. The adhesive that bonds our hologram to official checks is laser compatible, which means no distortion of the holographic image, and no problems with feeding or delivery of documents.

Brightness, instant identification and high definition are all features that have been combined to form our sophisticated hologram. For you, a hologram brings the peace of mind that comes with a highly counterfeit resistant image that combines many visible and hidden features.



SH-1 ICR
Scenic Hologram Blue



SH-2 ICR
Scenic Hologram Green

UNIQUE DESIGNS
COMBINED WITH
HOLOGRAMS PROVIDE
HIGH SECURITY

Size: 3 3/8" x 9 1/8"
(Includes 3/4" stub)

Colors and Available Imprint Area: See Page 5

Parts: Unit Sets

Paper: Original: 24# SECURESTAR® MICR Bond
Duplicate, Triplicate or Quadruplicate: 20# Bond

Minimum Order: 500

Normal Order: 1,000

Economy Order: Multiples of 5,000

Enhance official checks by adding cross-sell and appreciation designs.

Say thank you to customers for their patronage or inform them of programs and services that are available by enhancing the Purchaser's Receipt of Official Checks with a design that conveys a special message. Custom designs also available for a one-time composition charge.

Cross-Sell designs positioned not to interfere with the remitter line. Printed in black.



T-17



T-21



T-23



T-32



T-35



T-37



T-38



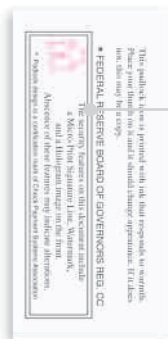
T-39



Security Features Indicated On Backer

SECURESTAR® official checks are packed with security features from front to back.

Thermochromic Ink Padlock Icon. Placing a thumb over the padlock icon for a few seconds alters the appearance of the icon.



Hologram Warning Box



Standard Warning Box

Warning Box indicates several key security features of the SECURESTAR® official checks.

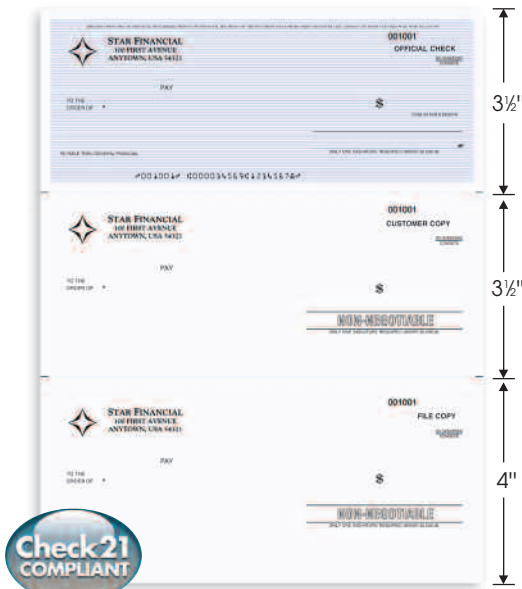
Security screen diagonal text printed in a very light screen that makes it difficult to duplicate on a standard copier or inexpensive scanner.

SECURESTAR® Pinstripe Laser Checks

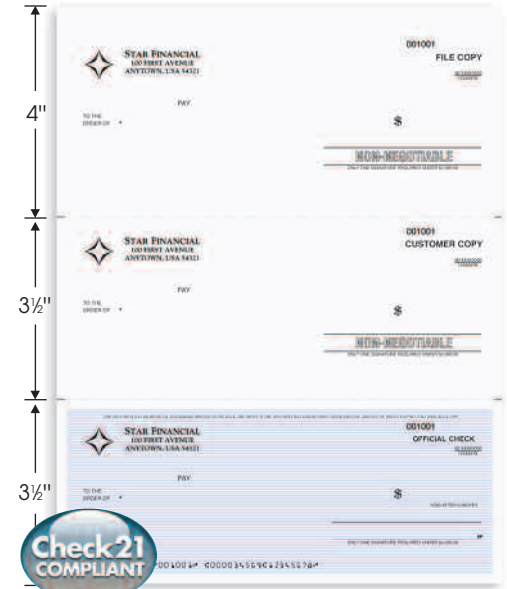
Great designs that work well with laser printers.

SECURESTAR® Pinstripe Laser Checks are printed on toner fusing paper which increases toner adhesion so it is difficult to alter or remove information from the document without destroying the paper.*

Since your software and hardware determines the line placement, we ask that for first time orders you provide a sample or strike off of the laser check to be printed.

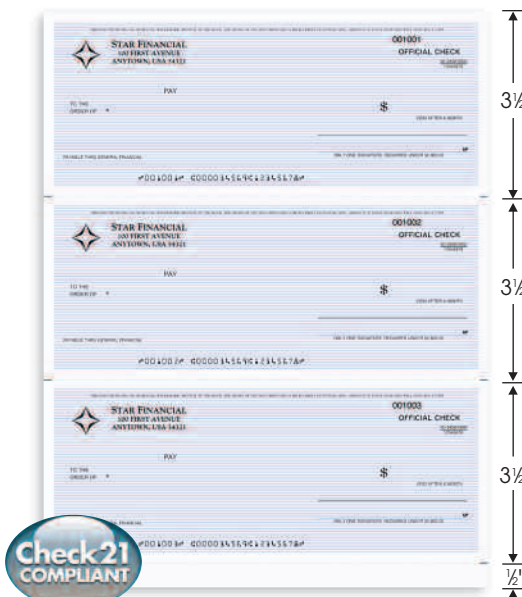
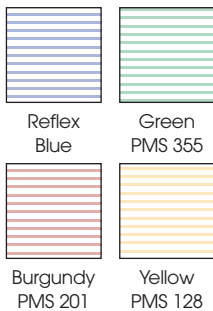


LP-1T (Top Check shown) **ICR**
LP-1M (Middle Check) **ICR**
 Segment Size: 3 1/2" x 3 1/2" x 4"

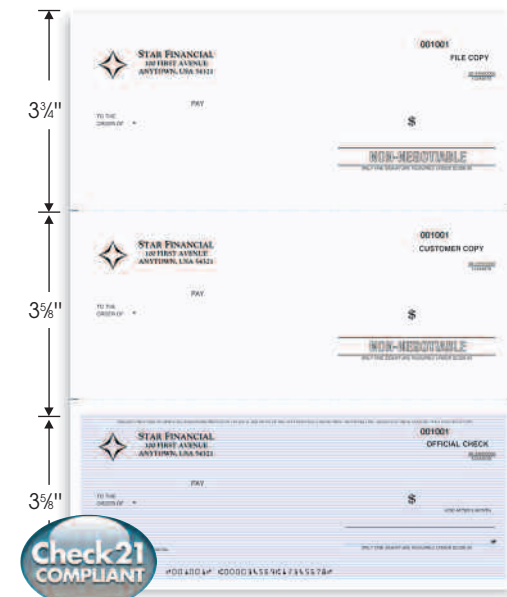


LP-2B (Bottom Check) **ICR**
 Segment Size: 4" x 3 1/2" x 3 1/2"

Pinstripe Laser Check Colors:



LP-3P (3-On-A-Page Checks shown) **ICR**
LP-3T (Top Check) **ICR**
 Segment Size: 3 1/2" x 3 1/2" x 3 1/2" x 1/2"



LP-4B (Bottom Check) **ICR**
 Segment Size: 3 3/4" x 3 5/8" x 3 5/8"

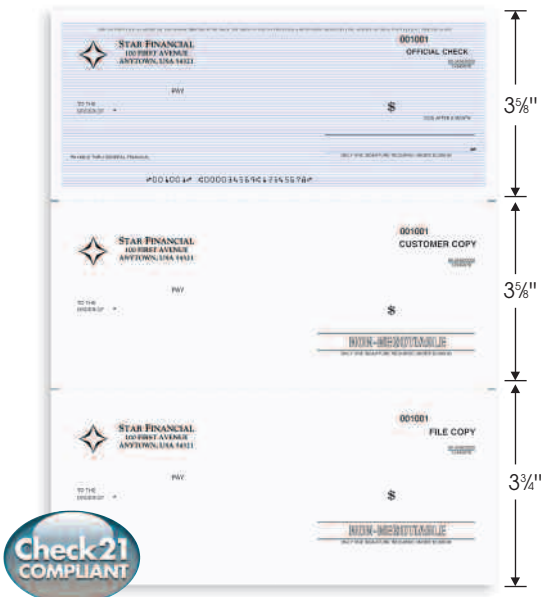
REDUCE CHECK FRAUD LOSSES WITH SECURITY FEATURES

Size: 11" x 8 1/2"
Colors and Available Imprint Area: See Page 4

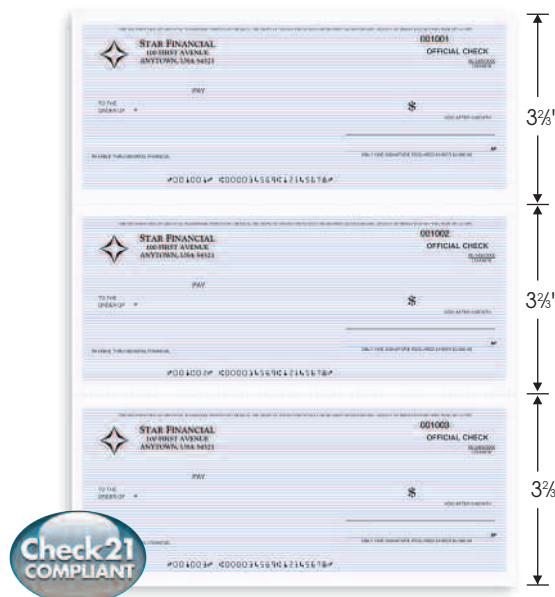
Parts: Laser Cut Sheets
Note: Check placement options are indicated above each segment size.

Paper: Original: 24# SECURESTAR® MICR Bond with increased toner adhesion*

Minimum Order: 500
Normal Order: 2,000
Economy Order: Multiples of 2,000



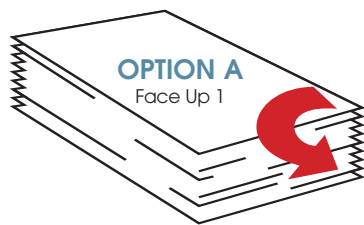
LP-5T (Top Check) ICR
Segment Size: $3\frac{5}{8}'' \times 3\frac{5}{8}'' \times 3\frac{3}{4}''$



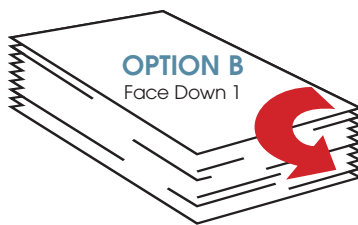
LP-6P (3-On-A-Page Checks Shown) ICR
LP-6T (Top Check) ICR
LP-6B (Bottom Check) ICR
Segment Size: $3\frac{2}{3}'' \times 3\frac{2}{3}'' \times 3\frac{2}{3}''$

LASER CHECK NUMBERING OPTIONS

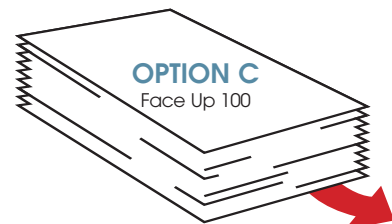
Use the following guide to determine check numbering:



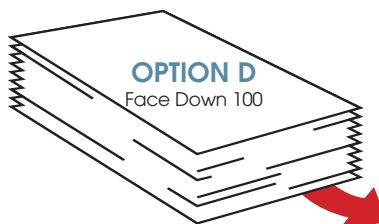
OPTION A
Face Up 1
Standard Ascending printer pulls from top, face up in tray, lowest number on top



OPTION B
Face Down 1
Reverse Ascending printer pulls from top, face down in tray, lowest number on top



OPTION C
Face Up 100
Standard Descending printer pulls from bottom, face up in tray, highest number on top



OPTION D
Face Down 100
Reverse Descending printer pulls from bottom, face down in tray, highest number on top

Please indicate on your order which numbering option (A,B,C or D) fits your laser printer.

To choose which numbering option fits your system best, conclude whether the documents require reverse or standard numbering by determining if the documents are placed face up or face down in the tray and whether the printer pulls from the top or the bottom of the tray.

Custom Official Checks

In addition to our safety paper checks and standard prismatic background checks, you also have the option of designing custom official checks that contain your logo or an image that represents your institution. These images can be repeated

throughout the background or shadow printed at the center. Build your custom check by selecting a background, colors, border treatment, paper options and more. The SECURESTAR® security features will be included in paper selection

as well as printing options. This is *your* check and you can determine how many features are incorporated according to your needs.



THE SECURESTAR® PROGRAM IS THE PERFECT SOLUTION FOR ANY PRINTED PAPER DOCUMENT THAT MAY BE A TARGET FOR FRAUD.

- Birth & Death Certificates
- Coupons
- Deeds
- Diplomas & Transcripts
- Food Stamps
- Gift Certificates
- Titles of Ownership
- Money Orders
- Prescription Blanks
- Purchase Orders
- Rebate Checks
- Receipts
- Stock Certificates
- Transportation or Event Tickets