

What is CheckArmor?

CheckArmor check fraud protection service was sold with preprinted Blackbaud checks drawn on U.S. banks between August 1, 2011 and December 31, 2012. This service offering was suspended for new checks as of December 31, 2012.

If you purchased this service, your check order is fully covered for the full warranty period extending two years from the date your order shipped.

What is Check Fraud?

Check Fraud is the result of a number of illegal activities designed to fraudulently access money from your checking account.

- Chemically altering an endorsement or Pay To line
- Fraudulently writing new checks
- Forging your signature onto a group of stolen check documents

Over 500 million checks are forged annually, with losses totaling more than \$10 billion dollars. According to The American Banker, losses from check fraud are estimated to grow by 2.5% annually in the coming years.

What is Check Armor Fraud Protection?

Check Armor Fraud Protection reimburses up to \$25,000 within 72 hours in the event that a fraudulent act occurs relating to eligible checks

Fraudulent acts eligible for the program's benefits include:

- Forged signatures
- Forged endorsements
- Altered checks

Program benefits are available up to 2 years from the date the order is shipped.

A dedicated Reimbursement Agent will walk you through the entire process to ensure a streamlined experience.

The cost is only two cents per check.

How does Check Armor Fraud Protection work?

Customer detects potential Check Fraud	<p style="text-align: center;">Continuous Financial Institution Fraud Claims Alignment</p> <ol style="list-style-type: none"> 1. Customer contacts Check Armor by phone 2. Reimbursement eligibility confirmed by Check Armor 3. Reimbursement Agent provides documentation package to Customer 4. Documentation returned and fraud is validated by Check Armor 5. Reimbursement funds are sent within 72 hours 6. Check replacement order sent to customer 7. Check Armor pursues reimbursement from Financial Institution <p style="text-align: center;">Continuous Legal and Regulatory Modifications</p>
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Types of Check Fraud Covered

- **Forged Signatures** – involves the use of legitimated blank checks with a false imitation of the payer signature on the signature line
- **Forged Endorsements** – involves the theft of valid checks which are then endorsed and cashed or deposited by someone other than the payee
- **Altered Checks** – defined as valid check stock with certain fields changed

Communication of Purchase

Checks – All checks that are covered have a Check Armor logo printed on them

Box Insert – A Check Armor insert is placed in each order congratulating the customer for choosing Check Armor and directing them to www.checkarmor.com for more information.



Our Reimbursement Agents

Our Check Armor Reimbursement Specialists are trained and certified to act as Reimbursement Agents and manage the Check Armor Fraud Protection reimbursement process. Check Armor's Reimbursement Specialists are Identity Theft Risk Management Specialist (CITRMS) certified by The Institute of Consumer Financial Education.

Additionally, Check Armor is a member of the following:

Association of Certified Fraud Examiners – The world's largest anti-fraud organization and premier provider of anti-fraud training and education.

International Association of Financial Crime Investigators – A non-profit international organization, the association provides services and an environment within which information about financial fraud, fraud investigation and fraud prevention methods can be collected, exchanged and taught for the common good of the financial payment industry and our global society.

Identity Management Institute – International organization established to redefine and promote the identity management field, serve the identity management professionals, increase identity risk awareness, and provide identity risk management standards, guidelines, certifications, and education.