



Imaged Account Statements Simple to Use. Accepted Everywhere.

What is Check Imaging?

Imaged Account Statements, or Check Imaging, is a technology that allows us to scan the fronts and backs of our original checks into Fahey's computer system where they are stored permanently on optical disk. This scanned image becomes a permanent digital document which can be reproduced at any time. It is a vast improvement over the microfilm traditionally used to store banking records.

How will my monthly statement change?

As we prepare your individualized statement each month, the Check Imaging System will gather all of your checks that have been digitized since the previous statement, organize them by check number, and print them out on 8 ½" X 11" sheets of paper. These printouts of your digitized checks – three-hole punched for easy storage in your free Fahey Bank binder – will be included with your statement rather than your original paper checks.

Does this mean that I won't get my checks back?

Essentially, you will get your checks back with your monthly statement, just in a different form. Your new digitized check sheets are easier to manage, organize, and reconcile – no more digging through shoeboxes, envelopes or messy files to find a particular check.

What happens to my original paper checks?

After we scan your checks, Fahey Bank will keep them for 60 days before they are destroyed. However, be assured we'll always have a permanent record of every item stored on optical disk.

Why is Fahey Bank switching to this new system?

We have always strived to provide our customers the best service possible. This Check Imaging System will allow us to provide you with a checking service that has even more advantages.

How does this benefit me as a customer?

You'll find there are many benefits to the Check Imaging System:

- **Easier statement reconciliation.** You will receive your Imaged Checks on 8 ½" X 11" sheets of paper, laid out in numerical order. Clearly printed under each check will be the check number, the date the item was posted, and the amount of the check. Because we do the sorting for you, balancing your checkbook is faster and easier.
- **A ready-made filing system.** The Imaged check sheets will arrive already three-hole punched and ready for neatly filing in your Fahey Bank binder.
- **Easier income tax preparation.** All of your checking account records in one convenient binder, in numerical order, make tax preparation much less, well, taxing.
- **Ease of retrieving information.** If you need information or a copy of the front or back of any check we have processed, it can be made available almost immediately. Copies can be picked up, faxed, or mailed to you. If you are signed up for Fahey Bank's online banking service, you will be able to view your documents online and, if you wish, print out the front or back of any check....instantly, in the convenience of your own home.

What if I need to prove I paid for something?

Please be assured that Image Checks are acceptable in a court of law or by the IRS as your permanent record for proof payment. In fact, Imaged Checks are often preferred over the older microfilm copies because of their clarity. We can even enlarge the imaged item so that verification of signature and endorsement are easily read. Simply stop in or call us and we can produce your Imaged Check right away.