

# Re\$ubmitIt<sup>®</sup>

United Bank is here to help you with all of your business needs, including one of your biggest headaches—returned checks.

United Bank's electronic check recovery service, Re\$ubmitIt<sup>®</sup> significantly reduces the burden of collecting funds from NSF checks, while potentially doubling your recovery rate. You collect more returned checks and get 100% of the face value of all checks that are collected electronically!

## How Does Re\$ubmitIt<sup>®</sup> Work?

The Re\$ubmitIt<sup>®</sup> electronic check recovery service handles the collection process electronically from beginning to end, via the Automated Clearing House (ACH) network for re-presentation directly to the check writer's bank account.

1. Returned checks are sent from United Bank to Re\$ubmitIt<sup>®</sup>, where eligible checks are converted into electronic items for re-presentation to the check writer's bank account for collection.
2. The electronic check file is processed and strategically timed for re-presentation. Presenting checks at proven "smart dates" improves the chance of collection.
3. If the item is not recovered on the first electronic re-presentation, it is re-cued for a second electronic re-presentation (third total). If this third presentation fails, the check can be sent to Re\$ubmitIt's FREE secondary collections, or the check can be sent back to you.
4. Upon settlement, 100% of the face value of the check is reimbursed to you automatically. The check writer's account is charged a state-regulated collection fee to cover the cost of collection.

If you have questions about the Re\$ubmitIt<sup>®</sup> electronic check recovery service, please email them at [support@resubmitit.com](mailto:support@resubmitit.com)

### To be Eligible for Electronic Recovery, a Returned Check Must:

- **Be a personal check to a business** (not business-to-business)
- **Be under \$2,500**
- **Be less than 180 days old** from date of transaction
- **Cannot have been already submitted twice**, either electronically or by paper draft

### What Happens to Ineligible Checks?

*Returned items that are less than \$2,500 and ineligible for electronic re-presentation are re-submitted to the check writer's account as a paper draft, subject to eligibility requirements. Items equal to or greater than \$2,500, are not eligible for Re\$ubmitIt services.*

