

Free & Easy Plus Return Check Processing Form

This form authorizes **NorthStar Technologies** to process all eligible returned checks that have been presented to:

(Merchant Name) _____

NorthStar Technologies, Inc. shall be entitled to rely on any posted notice or other written communication believed by it in good faith to have presented to the check writer by the merchant at the point-of-sale regarding the collection of their Non-Sufficient Funds (NSF) check and NSF processing fee. The following methods are used to recover the NSF checks and NSF fees through the Free & Easy Check Recovery Program:

Bank Drafts

A process whereby eligible items such as checks, which have been returned unpaid for Non-Sufficient funds, are converted into a paper draft against the debtors account and are deposited for payment. Any unpaid return items will automatically be re-cleared up to one (1) more time.

Collection Demands

Consists of up to two (2) letters that are sent to the debtor in the form of 1st party notices.

NorthStar Responsibilities

NorthStar will **(1)** Image/Data Capture each returned check item, **(2)** Web Reporting (24/7) all return check data and collection efforts, **(3)** Draft Re-Presentation up to two (2) times, **(4)** Up to two (2) Collection Demands will be mailed on each eligible return item, **(5)** Input all Payments received daily and **(6)** Provide Customer Support Monday through Friday, 8:00 AM to 5:00 PM CST. NorthStar will remit **100%** of collected face value and **25%** of the collected return check fee. Monies collected will be paid to client the **5th** and **20th** of each month for "paid collections".

TERMINATION. Either party may terminate this agreement upon thirty (30)-day written notice.

*******Each Line Item Listed In Green Must be Completed*******

Merchant Name _____
Tax ID#: _____ Phone _____ Fax _____
Address _____
City _____ State _____ Zip _____
Business/Owner or Contact Person _____
Email _____
Estimated # of returned checks per month _____ Number of locations _____
Number of Point-of-Sale Locations that require disclosure stickers _____
Authorized Signature _____
Title _____ Date _____
Financial Institution Name _____
City _____ State _____ Zip _____
Merchant Checking Account Number _____
Bank Routing Number _____

Please Check Preferred Method of Payment: CHECK _____ *ELECTRONIC _____

**Note: Please attach copy of voided check when mailing to address below*

Additional Merchant Information

Go to www.northstargt.com to view your merchant returned check status reports online. Returned check status reports keep you abreast of the returned check collection process, as well as credited collected funds to your business checking account. Should you have any questions please contact your sales representative or NorthStar Customer Support at (800)-559-2938.

Multiple Locations

If more than one location is listed a "Company Location Worksheet" is required to be completed.

Phase II Collection Process

1. Company agrees that if the placed account is not suspended, cancelled or paid-in-full within the time period, the account will **automatically** be transferred into Phase II of our comprehensive program on a percentage commission basis.
2. Company agrees to notify NS immediately of all direct payments received after date account is assigned and that NS is entitled to full commission on all monies recovered whether paid to NS or the Company direct.
3. NS or their designate is authorized to initiate legal action on assigned accounts. NS or their designate agrees to advance all court costs associated with legal filing. As prescribed by law, NS or their designate will be reimbursed for such costs, NS or their designate will retain all interest collected on assigned accounts. The Company hereby authorizes NS or their designate to collect interest on assigned accounts pursuant to applicable law.
4. The Company authorizes NS or their designate to endorse negotiable instruments received in payment of claims and to deduct commissions on claims paid direct to Company from any money due Company.
5. NS or their designate agrees to remit monthly all monies due the Company on accounts that have been collected on a percentage collection commission and will furnish Company a monthly statement.

Phase I int: _____

*Phase I & II int: _____ ****Automatic:** ****Selective:**

Phase II Processing Options The Company Wishes to Include

Reporting to National Credit Bureaus: YES _____ NO _____

Legal Action to include judgment/garnishment: YES _____ NO _____

Filing with local district attorney and/or law enforcement: YES _____ NO _____
(forwarding instructions by The Company required if "yes" is checked)

Requested length of time that item is to be in Phase II collections
6 months _____ 12 months _____ 18 months _____ (please check one)

Date: _____ Signed: _____

****You Must Choose Automatic or Selective***
***** Automatic will process accounts after phase I is complete and***
*****Selective allows client to choose accounts to be processed to phase II.***
Phase II collections are conducted by both NorthStar and/or their designate where applicable.

Phase II Collections is assigned on a 50%-50%, Client/Agency basis.

Return Check Fee Schedule

Should you request that the original return items be returned to you by US Mail the following tiered fee structure will apply:

\$12.95	1 to 100 items
\$17.95	101 to 250 items
\$19.95	251 to 500 items
\$24.95	501 to 1000 items
\$29.95	1001 to 2500 items
\$49.95	2501 to 7500 items
\$89.95	7501 to 15000 items
\$149.95	15001 to 30000 items

Return Items Mailed To Client Monthly?

YES

NO

Note: NorthStar will mail by US Mail ALL of the items to the designated point-of-contact for The Company. If The Company does not wish that their check items be returned, NS will warehouse the items for ninety (90)-days and then shred the items via an on-site service.

Utilization of Name & Logo

Company authorizes and grants NS usage to utilize its brands and/or marks in conjunction with the Services in their marketing, promotion and presentation. Company also authorizes use of their name by NS for referral purposes during the normal course of business. Company shall have the right to object to any specific unreasonable presentation and/or treatment of its brands and/or marks. Upon objection, NS shall discontinue such use until Company approves of an appropriate manner of presentation and/or treatment of its brands and/or marks, which approval shall not be unreasonably withheld. Execution of this agreement constitutes permission of Company for such use as outlined.

Disclaimers of Warranties and Liability

NS makes no warranties, express or implied, as to for a particular purpose or merchant ability. There are no warranties extended beyond the description on the face thereof. In no event shall NS be liable for special or consequential damages arising from the provisions of this agreement, including, without limitation, the acts, errors and omissions of NS or The Company. The Company shall hold NS harmless from any and all claims or asserted liabilities as set forth in agreement. NS shall not be considered in default due to any failure in performance of this agreement should such failure arise out of causes beyond its control or without its fault or negligence. Such causes may include, but are not limited to, acts of God or a public enemy, acts of the Government in either its solvent or contractual capacity, fires, floods, plagues, strikes, power failures, computer associated equipment outages, unusually severe weather conditions or other catastrophes.

Right-To-Offset

NS reserves the right to offset any outstanding balances owed by the client for services and/or fees incurred. Outstanding balances may be netted out against collected monies due the client and/or debited directly from your bank account should your client account be negative.

Amendments

From time to time NS may need to amend any of the terms and conditions contained in this Agreement and will confirm such amendments in writing to The Company.

Brad Price - Rep 473 Email Address: bumchecks@bumchecks.com
(574) 875-9994 Brad's web site: www.bumchecks.com Send existing checks to:
NorthStar Technologies – 5807 S. Garnett Suite L Tulsa, OK 74146