

## NSF CHECK RE-PRESENTMENT

GMS has a Check Recovery Solution that's right on the money

Tired of spending your time and money chasing bad checks? Not Sufficient Funds (NSF) returned checks are labor intensive and costly for you and your customers.

**It's time you cashed in on our electronic recovery solution.**

### Check out the facts:

- U.S. consumers write more than 1.2 million bad checks every day.
- The cost of processing a paper check is 150% higher than for an electronic transaction.
- Setting up debit schedules that are in synch with your customer's pay date can increase recovery from 50-96%.

### Look beyond face value

Evaluating check recovery partners boils down to one simple question. Who keeps the NSF fee? You want a program that's easy to understand and implement, plus a partner with a proven track record.

### GMS is the best at collecting NSF checks

**You get it all with GMS:** With GMS, you keep 100% of the NSF fee. Not so with most of the other guys. We know the way to earn your trust and retain your business is by dealing with integrity.

**We deliver many happy returns-every day:** With GMS, you'll enjoy recovery rates as high as 85%.

**Easy administration:** Reconciliation is a breeze since all returned check information is consolidated into a single place.

**GMS delivers many happy returns - every day!**  
**Call us to find out more.**



Whether you're paying employees or vendors, collecting from clients, making good on bad checks or contributing to a non-profit organization, GMS makes your life easier and your bank account bigger with an electronic payment solution tailored to meet your unique needs.

**Direct Payment** - no-hassle way to handle recurring monthly fee collection and payment

**Direct Deposit** - offer employees a valued benefit while reducing your payroll expenses

**NSF Check Re-presentation** - focus on new business while we eliminate the resources, worry and cost involved with collecting on NSF transactions

**Sustained Giving Programs** - easiest way to automate non-profit charitable donations

Whether you're still in manual mode, or you've moved to electronic processing but are struggling to do-it-yourself and want to see if there's a more affordable and efficient solution, call GMS.

**You owe it to yourself to find out.**

## SUSTAINED GIVING PROGRAMS

GMS makes your sustained giving program an automatic success

Whether you already have a sustained giving program in place, or are eager to get one underway, GMS can make a world of difference. Electronic Funds Transfer (EFT) is our business, and monthly giving programs that use EFT enjoy a much lower attrition rate-five to fifteen percent a year-compared to up to 25% for credit cards and 35% for paper checks.

### The benefits really add up

Combine the long-term loyalty, higher annual gifts and the low attrition rate of EFT and you've got yourself good cause to celebrate. Give your donors a no-hassle, convenient way of putting their gifts to work fast and you'll receive more than your share of rewards such as:

**Significantly More income:** Research confirms donors contribute 100 to 1200% more through monthly giving programs.

**Stable, predictable cash flow:** Peace-of-mind in planning for the future.

**Stronger, long-term relationships:** Studies show donors will stay with you for five to ten years.

How much of a difference can an electronic monthly giving program make? Huge. Take a look at this single-gift versus monthly donor comparison over just ten years:

Year	Renewal Rate		# Donors Remaining	
	Single	Monthly	Single	Monthly
1	50%	90%	500	900
5	80%	90%	196	656
10	90%	90%	92	387

\*information from 'Hidden Gold' by Harvey McKinnon

These additional 295 donors, giving only \$10 per month, translate into over \$35,000 more a year in contributions.

### The right partner makes all the difference

Be sure to evaluate your EFT solution provider on these important points:

- No hidden fees
- Fast turnaround on donations.
- Easy donor enrollment process
- Knowledgeable, accessible support
- Timely, accurate reports

### GMS gives you the perfect foundation

GMS has a real gift when it comes to making sustained giving programs cost-effective, fast, secure and reliable. Here are just a few of the reasons to give GMS a try:

- Simple, no-surprises pricing
- Easy enrollment
- Fast answers from the experts
- Comprehensive reports

**GMS helps you make the most of your sustained giving programs.**

**Call us today.**



# HUB

Your partner for fast, affordable electronic payment solutions.

## experience OUR INNOVATION

Whether you're already one of our valued customers, or you have yet to experience the power of partnering with GMS, you owe it to yourself to look at our new and improved web site. We've not only updated our look, we've given you even more reasons to choose a GMS electronic payment solution. Log on to find new ways GMS can take the sting out of routine transactions and put more money in your pocket.

## automatic SUCCESS

GMS knows you have a choice when it comes to selecting an electronic funds transfer solution. That's why we're always looking for ways to make things faster, easier and more reliable. And we found them. You can, too!

**Just log on to:**

**[www.GulfManagementSystems.com](http://www.GulfManagementSystems.com)**

- **Fast access to forms and important information** such as holiday schedules and return codes.
- **More secure data transfer** via automatic uploads versus subjecting it to endless worms and viruses running rampant in email.
- **Easier access to daily reports** in a central location. Say goodbye to dial-up delays and multiple levels of security screening.
- **Improved accuracy and reliability when transferring direct deposit data.** Simply enter your data online, then send it to us with a single click. Printing and faxing are a thing of the past.

**Small and medium-sized businesses have been counting on GMS since 1992. To see all the ways GMS can automatically improve your cash flow, contact us via our website or call 1-800-947-3156**

## GULF MANAGEMENT SYSTEMS

### find what you need WHEN YOU NEED IT

When it comes to collecting membership fees, payroll or making good on NSF checks, the need for speed is top priority. We've put things in high-gear and not only made our site more visually appealing, we've updated our technology so daily transactions are faster, more accurate, and even safer than before.

Plus, we've made it much more user-friendly by putting things like additional services and industry-specific solutions at your fingertips. Below are some of the exciting new things you'll find in our enhanced client login area:

*You know you can  
expect the best  
with GMS*



THE



## GMS Direct Payment Service takes the chaos out of collecting monthly membership fees automatically

Say hello to steady income and goodbye to the hassles of monthly billing and check reconciliation. GMS offers a reliable, safe and affordable way to cash in on your recurring revenue stream while maintaining control over your customers, information and money.

With your customer's pre-authorization, GMS automatically debits their bank account. It's an easy, fast, convenient way to collect on-going payments such as mortgages, loans, utilities, investments, memberships, premiums, and charitable contributions.



## GMS makes payday profitable for your employees and you

Employees can't wait for payday.

But do you dread having to write all those checks and, too often, re-issue them when they're lost or stolen? Is expense reimbursement a headache waiting to happen?

## Direct Deposit doesn't get any easier than with GMS

Ask the right questions to make sure your direct deposit partner fits the bill:

- Is there a set-up fee? How am I charged?
- Are there different rates for different days/times?
- Are there different rates for different days/times?
- What are my options for submitting payroll information to you?

## Put GMS to the test

Make sure you get ALL the facts before you decide on a Direct Payment partner.

### Better yet, ask to talk to other customers.

- Is there a set-up fee?
- How am I charged? By transaction?
- Are there different rates for different days/times?
- How often can I receive my funds?
- What options are available for supplying customer information.

You may be surprised at some of the answers. GMS knows you don't need surprises when it comes to your money.

## No longer a luxury

Considering 43% of all U.S. households use electronic funds transfer (EFT) for at least one recurring payment, offering this service is no longer a competitive advantage, it's a necessity.

## GMS's Direct Payment Solution pays off big

No one offers a simpler, more cost-effective solution minus the complicated technology or complex fees.

## Simple, no suprises pricing.

	GMS	COMPETITORS	BANK
Transaction Fee	YES	YES	YES
Monthly Fee	NO	YES	YES
Setup Fee	NO	YES	YES
Return Fee	YES	YES	YES
Cost of Typical Month: <small>(100 Transactions, 3 Returns)</small>	\$50.10	\$164.00	\$300-500! <small>Also Requires Credit Application</small>

**You've got nothing to lose but the headaches and unnecessary expense. Call today!**

## everyone benefits FROM DIRECT DEPOSIT

Thanks to instant access to cash, convenience and more time, it's no wonder 71% of employees have direct deposit. Today's job candidates expect it.

### But it offers significant advantages for you too:

**Saves you money:** Puts a stop to issuing and re-issuing checks, as well as stop payment fees.

**Reduces your risk:** No need to worry about the more than four million paychecks lost or stolen each year, or the 2,000 fraudulent checks cashed every day.

**Saves you time:** What would you do with all that extra time if you had only one entry on your statement to reconcile? We're sure you'd think of something.

**Improves employee satisfaction:** Attract and keep valuable employees by providing a benefit rated as important as a 401K.

**Increases productivity:** According to NACHA, companies could increase productivity by \$3-5 billion if all Americans used direct deposit. Even a small piece of that pie is mighty appetizing.

## It pays to partner with GMS

**Saves you money:** Free set-up for starters. Considering some charge as much as \$200, free is good.

**Keeps it simple:** There's a lot to be said for consistency. You pay the same low fee as for Direct Payment.

**Predictable fee structure:** We use a straight transaction fee, compared to others who tack on unnecessary file fees to the tune of \$3-\$20 per transaction.

**Flexible options to meet your unique requirements:** Simply upload a file or we'll maintain the data for you. You can even fax us a simple form. It's your choice. GMS is here to handle your specific funding and timing requirements.

**You've got questions, we've got answers:** Our experts are always available to make your payroll as easy and timely as possible.

**Simple, straightforward pricing:** No set-up fee. No hidden fees. No nickel and dime complicated fee structure. You pay the same rate, 24/7, based on your actual transaction volume. Imagine that.

**Saves money:** GMS's pricing is half to one-third that of other direct payment providers. 30-60% savings, times twelve, adds up to real value.

**Fast, reliable access to your money when you want it:** To manage your money, you have to get it first. We don't limit how often or when you can access your funds. Just tell us when to send them and how much to hold as residual for returns.

**Flexible options based on the way you do business:** GMS creates a custom solution that fits the way you work and how comfortable you are with technology. Skip the software. GMS gladly fills the gap to deliver a seamless solution.

**Stay in control:** Activity reports and knowing what you'll pay at the end of the day means you can budget and manage your bottom line with confidence.

**Unsurpassed support:** Fast, knowledgeable service when and where you need it.

**Let the benefits begin! Call today for a free information kit.**