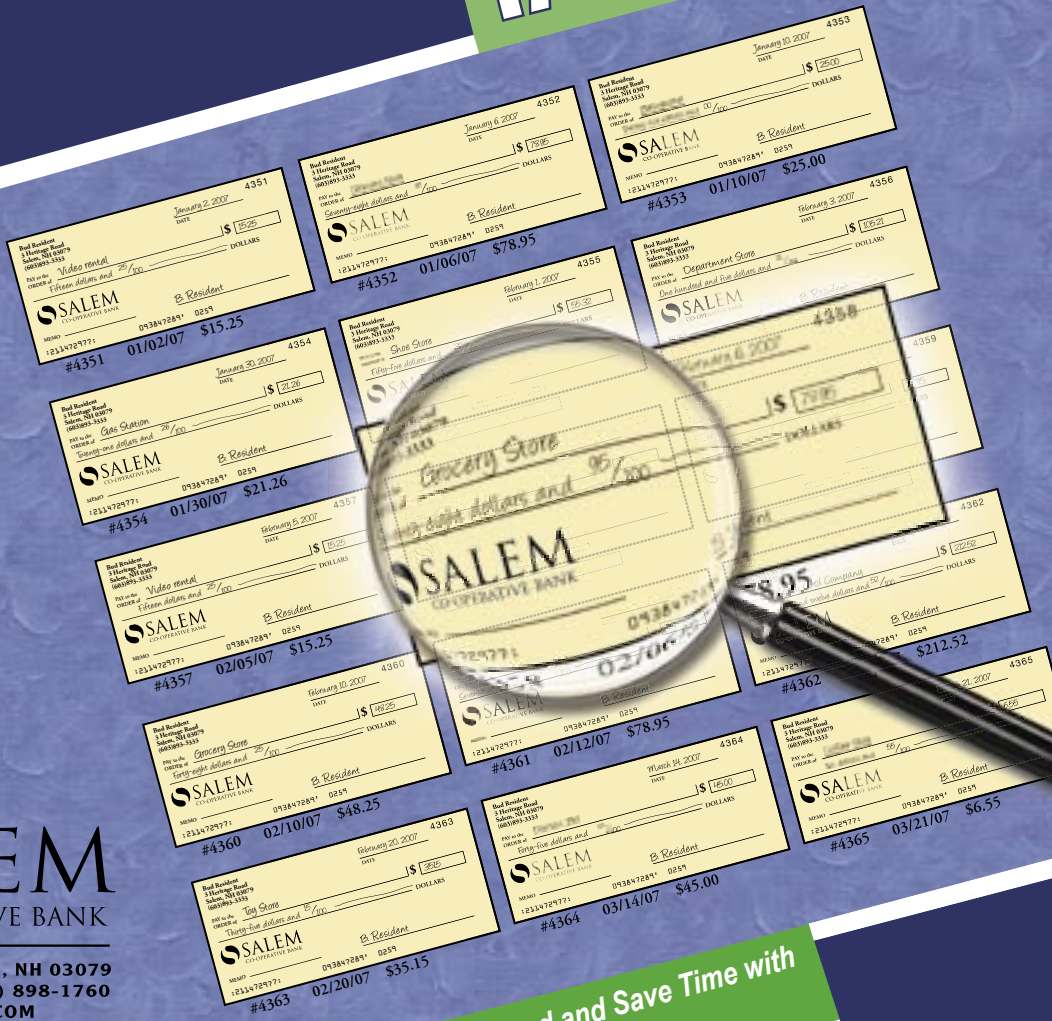


Check IMAGING



3 SOUTH BROADWAY, SALEM, NH 03079
(603) 898-2153 • FAX (603) 898-1760
WWW.SALEMCOOP.COM

Member FDIC

Stay Organized and Save Time with
CHECK IMAGING



Beginning soon, your monthly statement will arrive in a new, improved format using a process called Check Imaging.

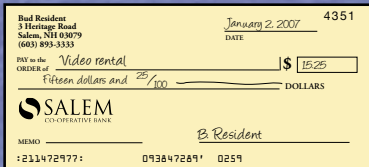
What is Check Imaging?

Check imaging allows us to scan the fronts and backs of your original checks into our computer system. The scanned image becomes a digital document and can be reproduced at any time.

If you have any questions, please call us at 603-898-2153 or visit our web site at www.salemcoop.com

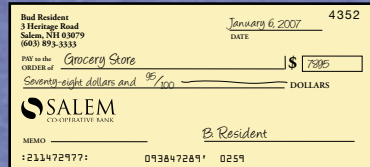
Why is Salem Co-operative Bank changing to check imaging?

Our check imaging system allows us to offer you a better checking service that will improve your account and make it more convenient for you. You will find that we can service your needs faster and more efficiently.



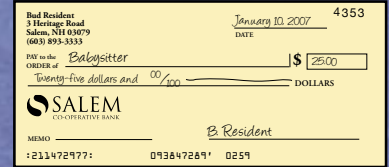
Check #4351, dated January 2, 2007, for \$15.25. Payable to B Resident. The check is from SALEM CO-OPERATIVE BANK. The amount is written as "Fifteen dollars and 20/100".

#4351 01/02/07 \$15.25



Check #4352, dated January 6, 2007, for \$78.95. Payable to B Resident. The check is from SALEM CO-OPERATIVE BANK. The amount is written as "Seventy-eight dollars and 95/100".

#4352 01/06/07 \$78.95



Check #4353, dated January 10, 2007, for \$25.00. Payable to B Resident. The check is from SALEM CO-OPERATIVE BANK. The amount is written as "Twenty-five dollars and 00/100".

#4353 01/10/07 \$25.00

How will my monthly statement change?

Our system will gather all of your check images for your statement, organize them by check number, and print them out on 8.5" x 11" sheets of paper for easy storage. These check image printouts will be included with your statement instead of your original paper checks.

There is a new feature added to your checking account. You will now be able to view images of your checks online through Online Banking. If you are not yet signed up for Online Banking, now is a great time to apply for this convenient, free service. Simply go to www.salemcoop.com and select ENROLL.

Does this mean I will not be getting my checks back?

That is correct. You will not be getting your original checks back. Instead, you will receive an image of the front of your check.

What if I need to prove I paid for something?

Imaged checks are accepted by the IRS and in a court of law. If you wish, we can enlarge an imaged item for ease of signature and endorsement verification.

What are the benefits to me?

- **Easier Statement Reconciliation**
Your checks will be provided in numerical order with the check number, the date item was posted to your account, and amount.
- **Convenient Record Keeping**
All your statements and cancelled checks will be together in one place and readily available for quick reference.
- **Easier Income Tax Preparation**
Having all your checking account records in a neatly organized format will make tax preparation easier.
- **Enhanced Bank Research Capabilities**
When you need check information or a copy of the front or back of any check, it can be made available almost immediately.
- **If you ever need a printout of a check, just call us.**
Your copy can be picked up or faxed to you in minutes or mailed the same day (Monday through Friday), or you can view and print your checks any time day or night by using Online Banking. If you are not signed up for Online Banking, visit our web site at www.salemcoop.com and select ENROLL.