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## NEWS RELEASE

### **SURVEY SUGGESTS BANKS COULD BE LOSING MILLIONS IF THEY NEGLECT TO OFFER CHECKS; 90% OF CONSUMERS SAY BANKS OFFERING CHECKS TO NEW ACCOUNT HOLDERS DEMONSTRATE “GREAT” CUSTOMER SERVICE**

*Deluxe Corporation Launches National  
“Stand Up For Your Right to Write Checks” Campaign  
To Drive Bank Check Program Revenue*

**SAINT PAUL, MN, September 30, 2010** – Banks may be missing out on millions of dollars of lost revenue when bank employees fail to offer new account holders the benefit of checks for new accounts. Consider that nearly half (47%) of consumers say that if they opened a new checking account and their bank neglected to offer them personal checks to go with that account, they’d be “irritated that the bank employee wasn’t giving me the best possible customer service.” Another 16 percent would feel “cheated” if their bank didn’t suggest paper checks to go with an account, according to a new financial services survey conducted by Ipsos on behalf of Deluxe Corporation (NYSE: DLX).

The good news for banks: 90% of consumers surveyed believe that a bank employee who remembers to ask if they’d like a checkbook to accompany their checking account is demonstrating “great” customer service by the bank. Those are among the surprising results of a Summer 2010 survey presented as part of the “Checks Appeal” bank support program sponsored by Deluxe.

The “Checks Appeal” program features a just-launched “Stand Up For Your Right To Write Checks” consumer advocacy campaign that seeks to preserve freedom for consumers to pay as they wish for purchases (credit/debit cards, checks or cash), while helping banks drive incremental revenue through check programs. For more information, visit [www.righttowritechecks.com](http://www.righttowritechecks.com).



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“With industry statistics indicating that bank employees neglect to offer new account holders the benefit of checks nearly 40% of the time – which translates into millions in lost check program revenue for banks -- it’s clear that consumers appreciate those banks that support their freedom to pay by check, as they wish,” says Susan Eick, vice president of financial services marketing for Deluxe Corporation and spokesperson for Deluxe’s “Stand Up For Your Right To Write Checks” campaign.

Among the other “Stand Up For Your Right” Survey results released by Deluxe:

- Three-quarters (75%) of **Americans insist they should have the freedom to pay at stores or restaurants with whatever method they choose** – check, debit/credit card or cash.
- More than a third (38%) of consumers **would consider walking out of, or not returning to, a store or restaurant if that business refused to accept checks** as a method of payment even though their check is valid, written from a legitimate financial institution and they have proper identification.
- Two thirds (66%) of **consumers, given the choice, would prefer to shop at a store that accepts both checks and credit/debit cards as payment**. Nearly as many (60%) said they’d prefer dining at a restaurant that accepts all methods of payment rather than one which refused to accept checks as payment.
- Nearly half (47%) of consumers admit **they’d respond negatively if they wrote out a check at a store or restaurant and were told “we don’t accept checks** as company policy. “

“U.S. banks stand to lose about \$12 billion in annual income from tens of millions of customers, now that Reg. E and other financial regulations prohibit banks from charging fees for overdrafts without getting a customer’s permission in advance,” adds Eick. (Source: Center for Responsible Lending, Consumer’s Union). “Not only will banks that implement an effective check program

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make up for some of that lost revenue, our survey shows banks can earn customer goodwill by offering checks with every account – a step perceived by consumers as a sign of ‘great’ customer service.”

Deluxe’s “Stand Up For Your Right to Write Checks” campaign urges consumers to carry a checkbook as a back-up payment method and to request checks when they visit their bank. “At a time when national credit card debt has exceeded \$850 billion, the results of our ‘Stand Up For Your Right’ survey suggests a growing movement of consumers want banks to supply them with checks, and are ready to ask retailers to give them the freedom to pay by whatever means they wish,” says Eick.

To assist banks in maximizing check program revenue, Deluxe Corporation has built a new Website for bankers (see [www.deluxe.com/checksappeal.com](http://www.deluxe.com/checksappeal.com)) through its trade-focused “Checks Appeal: We Support Your Right to Write Checks” outreach campaign to banking associations, retailers and restaurants. The campaign urges bankers and merchants to express their appreciation for customers by equipping them with checks and preserving the freedom to pay as they wish (check, card or cash).

To learn more about how your bank can participate in Deluxe’s “Checks Appeal” bank program and its “Stand Up For Your Right to Write Checks” consumer campaign, visit [www.deluxe.com/checksappeal](http://www.deluxe.com/checksappeal) or call 651-787-1083.

**About the Ipsos Survey:**

Conducted June 17-21, 2010, the Ipsos “Stand Up For Your Right to Write Checks” survey for Deluxe polled a nationally representative sample of 1,005 randomly-selected adults aged 18 and over, interviewed by telephone. Results are considered accurate within +/- 3.1 percentage points.



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### **About Deluxe Corporation**

Deluxe Corporation is a growth engine for small businesses and financial institutions. Through its industry-leading businesses and brands, the Company helps small businesses and financial institutions attract and retain customers. The Company employs a multi-channel strategy to provide a suite of lifecycle driven solutions to its customers. In addition to its personalized printed products, the Company offers a growing suite of business services, including logo design, payroll, web design and hosting, business networking and other web-based services to help small business grow. In the financial services industry, Deluxe sells check programs and fraud prevention, customer loyalty and retention programs to help banks build lasting relationships and grow core deposits. The Company also sells personalized checks, accessories, and other services directly to consumers. For more information about Deluxe, visit <http://www.deluxe.com>.