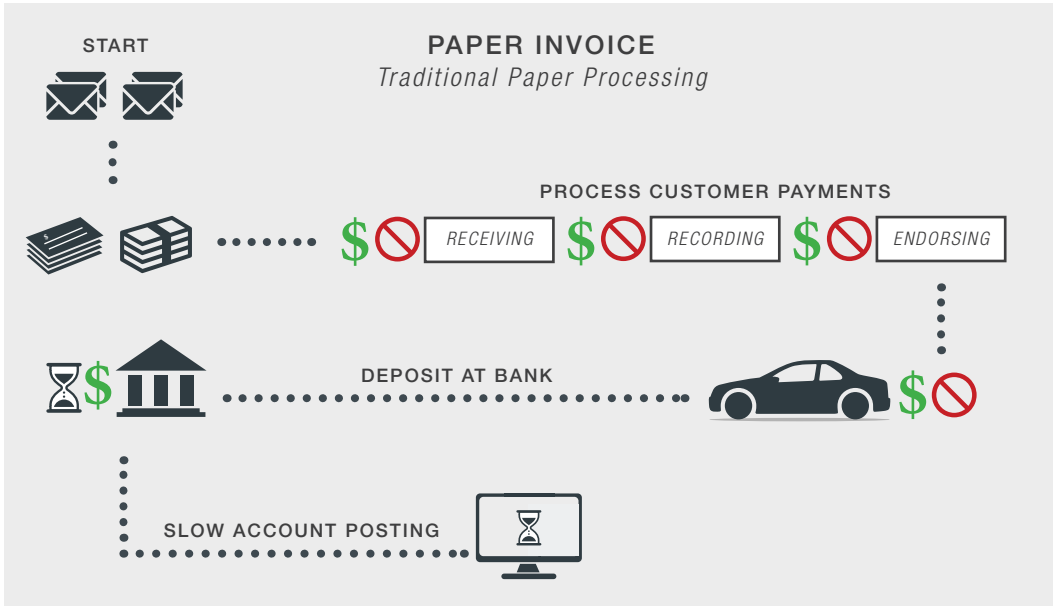


# FIRST MERCHANTS LOCKBOX

SECURE AND EFFICIENT PROCESSING



 PAPER PROCESSING IS COSTLY AND TIME CONSUMING, COMPARED TO STREAMLINED PROCESSING WITH LOCKBOX.

 THERE ARE INHERENT OPERATIONAL AND FRAUD RISKS WITH TRADITIONAL PAPER PROCESSES, AT VARIOUS POINTS.