

SAS 70 FINANCIAL STATEMENTS



REMM Financial Services

1 Printer's Drive - Hermon, Maine 04401

1.800.675.7669



Ed Armstrong, President
REMM, LLC

SAS 70:

We have it and it is very difficult to obtain. It is your assurance that your files are safe from theft and prying eyes.

From the moment we download your data over our "Secure Tunnels" (trade-language to designate an encrypted line from your facility to ours) to the final step of bringing your statements to the Post Office, every aspect of the way is verified and controlled by written protocols.

Obtaining our SAS 70 was a challenge we accepted with enthusiasm. After 75 years in business, we like to think we are a capable and dependable company. Your data is our data once it is transferred to us. It is sacred and must be protected at all costs.

Our company has spent a great deal of time and money to comply with the Sarbanes-Oxley Act which prompted the SAS 70 procedures.

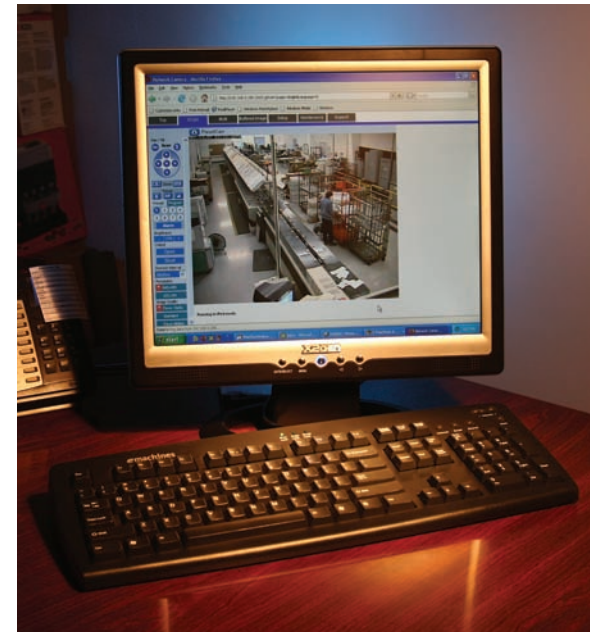
We welcome you to visit our plant and see for yourself the extreme security procedures that we have put in place for data safety. SAS 70 is comprised of 46 different protocols to protect your data. They are all in place and active 24/7.

There is no time off or holidays for SAS 70.

A handwritten signature in black ink that reads "Ed Armstrong". The signature is written in a cursive, flowing style.

Ed Armstrong
President

*Document integrity and security is what SAS 70 is all about. Beginning with the "Secure Tunnel" from your IT Department to our locked and secure Server room. Our strategically located cameras, alarms and proximity pass-locks gives all of us an assurance that our 24/7 systems are never asleep. Our facility and internal controls meet all the requirements of the Sarbanes-Oxley Act, **Statement of Auditing Standards (SAS 70)**. Additionally, Our employee-screening process includes financial, criminal, driving and drug background checks of all persons working with your data or handling your sensitive customer information.*



Our Officers can select any of our surveillance Cameras from their desks or while at home, 24/7



Alarms



Proximity door locks



Cameras



SECURE



BE ONE OF THE FIRST IN YOUR INDUSTRY TO MAKE THE MOVE TO TRANS-PROMO STATEMENTS

From conceptualization, to design, to printed sheets: we can launch you into this new statement printing technology today. Studies prove that "color sells." Our sophisticated software can interface with a wide variety of software used in the financial world. From Jack Henry to other software vendors we can handle it. Call us today and challenge us!

STATEMENT SOLUTIONS

The cost to process, print, and deliver statements and billing invoices is considerable, especially for organizations with thousands of customers.

Our company can produce your statements for you from your database. **It is just a click away!** We do all the work while you get onto more important tasks than printing invoices and statements.

DOCUMENT INTEGRITY & SECURITY

Our facility and internal controls meet all requirements of the Sarbanes-oxley Act Statement of Auditing Standards Type II (SAS 70).

Your data is sent and received over our secure lines from your computer to ours. Background checks are required of all REMM employees and management. Protocol policies will be developed with **your** organization to fit **your** needs and expectations.

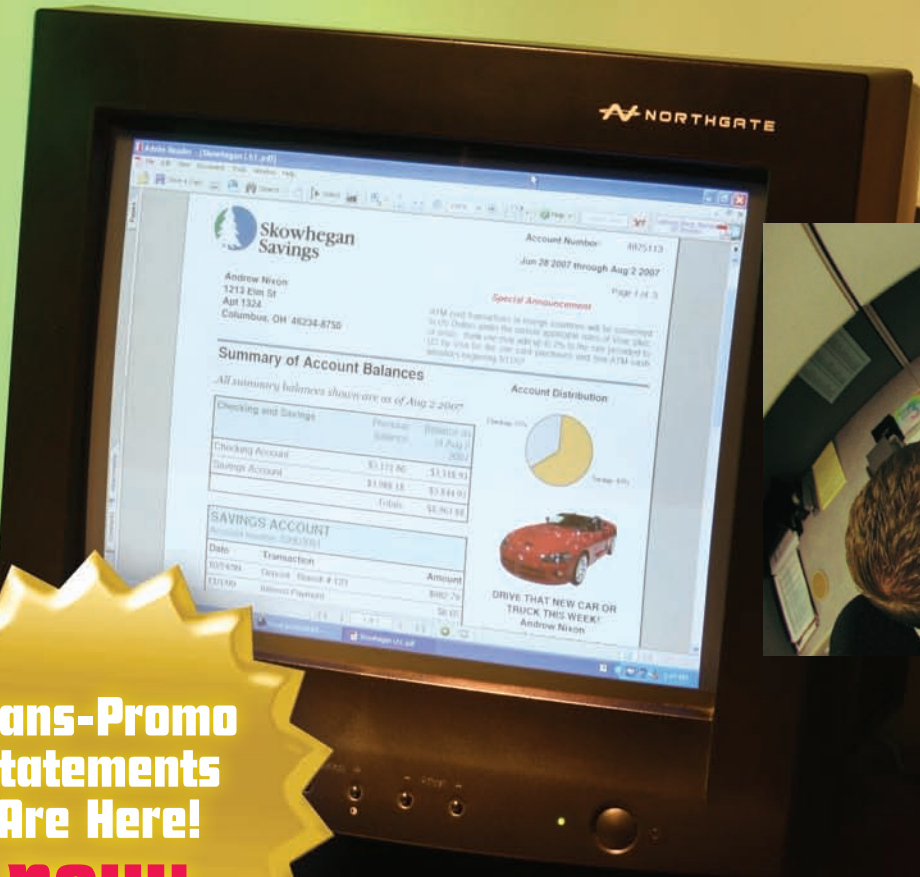


*We can provide your financial institution with "traditional" statements or, when you decide, we can work with your IT and Marketing departments to give some or all of your statements a "New Look!" It's called "Trans-Promo" a new term for utilizing your statements as marketing tools. Many studies show that people spend considerable time reviewing their bank statements. While other pieces of mail are discarded as soon as received, your statement is read and re-read. When we utilize the unused "white space" on your statements to introduce full color marketing messages, the response rate skyrockets! You can personalize each statement, addressing your customer by name, and offering them a personalized offer ONLY for them. We will work with your marketing and IT Departments to design an effective piece. Your customers are a captive audience. They all read their bank statement and when they do, you will be able to provide them with a means to: take that vacation, buy that boat or car, re-finance their home, take advantage of one of our CD's or Saving Certificates, etc. **All presented in full color with a personalized, attractive message!***

Remember, your postage costs the same whether you mail black and white or full color statements.

Trans-Promo gives your marketing department endless opportunities to reach your present customers with new ideas.

Watch your profits grow!



**Trans-Promo
Statements
Are Here!
now!**

SENSIBLE



PERFORMANCE

To perform on a high level, our team uses the most sophisticated state-of-the-art software and hardware and have had extensive training. We use the same software used by many of the largest financial Institutions and Insurance companies in North America and Maine. This is the software you can trust to design your statements and to add any Trans Promo messages you may have.

Our highly experienced Data Management personnel in conjunction with our award – winning artists and design team can put together your marketing ideas and data information to target your customers with eye catching Trans promotional offers. These offers will be printed directly on your invoice or statement that maximize your marketing campaign. **In FULL color!**

Think of the possibilities!

TRANS PROMOTIONAL ADVERTISING

Take advantage of our high-speed color imaging for advertising specials or informing your accounts of new Marketing opportunities by placing the message directly on the statement in FULL COLOR! Their needs are anticipated by you by information provided from your database.

Think of the possibilities!



ON-LINE ELECTRONIC STATEMENTS

REMM also provides for secure online statement presentment. E-statements allows you to deliver those important documents directly to your customer's computers with speed, accuracy and reliability. In the comfort of their home or office.

With e-statements you can electronically and securely automate the delivery of information, such as monthly statements, invoices, bills, and other confidential Information. Information that can be sent directly from back office databases complete with an audit trail.

PRINTING & MAILING SERVICES

We have been in the printing business for 75 years and the mailing business for over twenty. When you use REMM Financial Services you are also working with the largest Printing and Mailing Company in Central and Northern Maine. Snowman Printing and Presort Express our sister companies.

No more excuses why the printer could not get the printed insert to meet up with the statement printing on time. Our sales and customer service team are the same people who service your statement printing and other printing needs.



SOPHISTICATED



Andrew Nixon
1213 Elm St
Apt 1324
Columbus, OH 46234-8750

Account Number:
Jun 28 2007 through Aug 2 2007
Page 1 of 3

Special Announcement

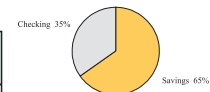
ATM card transactions in foreign countries will be converted to US Dollars under the current applicable rules of Visa, plus, or cirrus. Bank one may add up to 2% to the rate provided to US by Visa for the one card purchases and non-ATM cash advances beginning 9/1/107

Summary of Account Balances

All summary balances shown are as of Aug 2 2007.

| Checking and Savings | Previous balance | Balance as of Aug 2 2007 |
|----------------------|------------------|--------------------------|
| Checking Account | \$5,151.60 | \$3,118.93 |
| Savings Account | \$3,988.18 | \$5,844.95 |
| Totals | | \$8,963.88 |

Account Distribution



DRIVE THAT NEW CAR OR TRUCK THIS WEEK!

Andrew Nixon
You are such a good customer of ours we are offering you a special rate of only 3.5% for the purchase of your new truck or auto. Your auto (truck) loan is almost paid off! You have created an excellent reputation with us! Because of that we are offering you this special rate. If you have been thinking about purchasing a new auto (or truck) this is the time to do it! Think about it, give us a call and let us give you the particulars. This is a special offer we are making to our very best customers! You can take advantage of it now! Don't delay, this offer ends August 31st.

SAVINGS ACCOUNT
Account number S9903061

| Date | Transaction | Amount |
|---------------|--------------------------|-----------------|
| 10/24/99 | Deposit - Branch # 123 | \$982.79 |
| 11/1/99 | Interest Payment | \$6.65 |
| 10/1/99 | Withdrawal - Ranch # 563 | \$140.00 |
| Totals | | \$849.44 |

CHECKING ACCOUNT
Account number C5406514

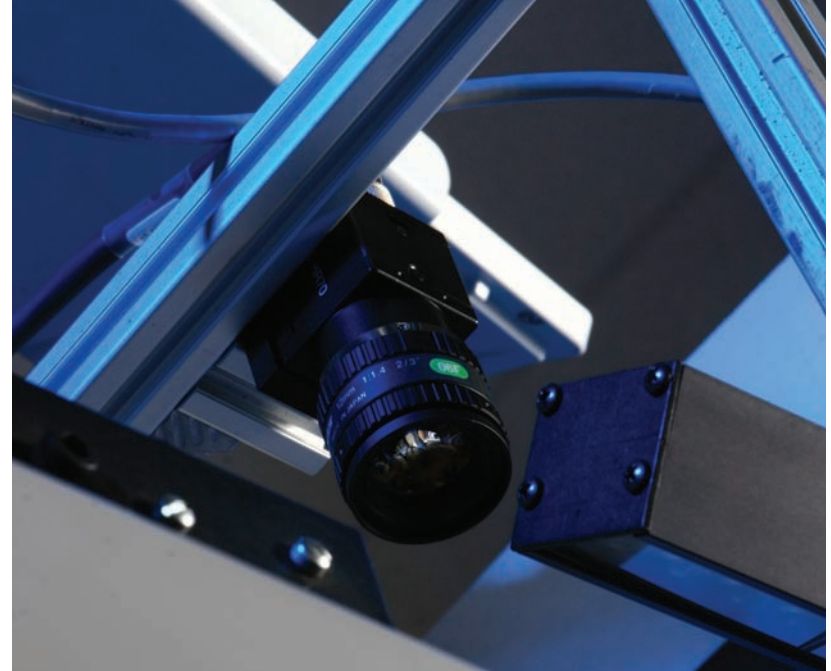
| Date | Transaction | Amount |
|---------------|------------------------|-----------------|
| 10/24/99 | Deposit - Branch # 407 | \$660.07 |
| 10/22/99 | Online - # 00088401472 | \$307.76 |
| 10/22/99 | Withdrawal-ATM # 523 | \$25.00 |
| 10/23/99 | ATM Fee | \$1.50 |
| 10/23/99 | Online - # 00099583760 | \$167.37 |
| 11/1/99 | Service Fee | \$6.00 |
| Totals | | \$150.44 |

DISASTER RECOVERY - OFF SITE

Our SAS 70 Protocols include extensive Disaster Recovery procedures. Our first line of defense in case we ever found ourselves in a situation where we HAD to go off-site, we have a written agreement with another rendering company off of our electric grid. They have been rendering bank statements for many years **and are also a SAS 70 Audited company.**

In the event of a power failure we have a 150 KW Caterpillar Diesel Generator which is situated outside our plant on a concrete pad and powers our entire building in case of an interruption of power. This is ALL AUTOMATIC. We are NEVER without electricity. Our neighbors may be out but not us. REMM is not only in the Statement Rendering business but we are also in the Mailing business and as the slogan says, "the mail must go through!".... it does. We have been processing mail for over 15 years and have never missed a delivery! **(No matter WHAT kind of weather!)**

We have also been in the printing business for over 75 years! Do we have the experience and reputation for quality and dependability? We like to think so! Your Financial Institution will be in good hands. Ask someone about us, we will stand on our reputation. We have great customers and we would like you to join them!



CAMERA VERIFICATION OF YOUR DATA INSURES 100% ACCURACY

Another example of our diligence to provide your bank with the very best in Quality Assurance is our decision to provide you with a Camera Verification System on our equipment.

Every statement that we print and mail for you is scanned with three (3) different cameras to provide all of us with the confidence that your statements are going to the correct person and address. No errors. The software that our cameras operate on is the very best in the industry and is used widely across the United States by industry leaders. Our goal is to be 100% accurate all the time. We invite you to visit our plant and see it in operation. You will understand how it works, and you will feel confident that your data is safe, secure and being sent to the proper recipient.

*This **150 KW** diesel generator is your assurance that we will never be without electricity. This generator can power up our entire building and all the equipment in it! And...it is all automatic!*



Our Servers are located in their own, locked-down, secure room.

SUPPORT



DISASTER RECOVERY – BACK UP POWER

Our SAS 70 Certification is your assurance that we have met all the requirements of the Sarbanes–Oxley Act. That includes a “back-up plan” ... “just in case.”

With that in mind, we have a Diesel generator sitting on a concrete pad alongside our building which is directly hooked up to our power supply. If the power is interrupted there is only a moment’s pause before the generator kicks in automatically. The generator powers our entire building.

This is only part of our Disaster Recovery Plan. We also have a strategic alliance with another SAS 70 Certified company which stands ready to aid and assist our company in case of a disaster.



Redundant back-up systems from power supply to printers to camera verification of the statements before being inserted into the envelope...all these insure that your customer receives their statement accurately and on time.

**Your records are safe. Your data is safe.
Your commitments are safe.**



NEW!
 "INTELLIGENT
 MAIL BARCODE"
 coming at the
 end of '08



SMART

Ed Armstrong, President of REMM Financial Services, has been co-chair of the Eastern Maine Postal Customer Council for many years and wants you to know that REMM will be ready when the USPS launches its mandatory, new, *Intelligent Mail Barcode* in January of 2009.



We have the equipment and knowledge to handle all of your mailing needs!

MAJOR USPS CHANGE WILL EFFECT YOU IN JANUARY 2009

Intelligent Mail® Barcode Questions & Answers

What is the Intelligent Mail® barcode?

The Intelligent Mail barcode, formerly referred to as the 4-State Customer barcode, is a new Postal Service barcode used to sort and track letters and flats. The Postal Service is promoting use of the Intelligent Mail barcode because it expands the ability to track individual mailpieces and provide customers with greater visibility into the mailstream.

How does it work?

The Intelligent Mail barcode combines the data of the existing POSTNET™ and the PLANET Code® barcodes, as well as other data, into a single barcode. The Intelligent Mail barcode is a type of height-modulated barcode, that uses four distinct vertical bar types (Full, Tracker, Ascender and Descender) as shown below.



Note: The Postal Service Flat Mail Identification Code Sort (FICS) program uses another type of 4-state barcode that looks similar to the Intelligent Mail barcode, but it is applied as an ID tag on non-barcode flat mail pieces only.

How do mailers benefit from the Intelligent Mail barcode?

The Intelligent Mail barcode is the result of the Postal Service's efforts to develop more robust codes capable of encoding more information, while minimizing the space used on the mailpiece. The Intelligent Mail barcode:

- Has a greater overall data capacity than existing barcodes.
- Provides mailers with more digits for their use, allowing for unique identification of up to a billion mailpieces per mailing.
- Provides more accurate and detailed information about mailings which can enable better decision making.
- Increases mailpiece "real estate" by eliminating the need for multiple barcodes.
- Allows for participation in multiple USPS service programs with a single barcode.

Am I required to use the Intelligent Mail barcode in lieu of POSTNET and PLANET codes?

Currently, use of Intelligent Mail barcode is optional; however because it offers significant advantages over POSTNET and PLANET Code barcodes (including using less mailpiece "real estate" and offering more overall data capacity), most customers have found it makes good business sense to adopt this new format, today. **Postal Service's current plans are to require use of the Intelligent Mail barcode to qualify for automation discounts beginning January 2009.**

Where can I place the Intelligent Mail barcode?

When used to qualify for an automation discount on letters, the Intelligent Mail barcode can be placed in the address block or in the barcode clear zone found on the lower right corner of the envelope. On flats, the Intelligent Mail barcode can be placed anywhere on the address side as long as it is at least 1/8 inch from any edge of the piece.

What are the dimensions of the barcode?

The 31-digit Intelligent Mail barcode (65 bars) is slightly longer than the 11-digit POSTNET (62 bars). The print specification allows mailers some flexibility in choosing the height and width of the barcode they produce.

Will I need to complete CASS™ or MASS™ certification again?

The Coding Accuracy Support System (CASS) certification enables the Postal Service to evaluate the accuracy of address-matching software programs. The CASS process is applicable to mailpieces with the Intelligent Mail barcode, but there is no need to redo this certification.

The Multi-line Accuracy Support System (MASS) certification is an extension of CASS. It has an annual certification requirement and the Intelligent Mail barcode certification is now incorporated into this process.

What tools are available to help me or my provider adopt the Intelligent Mail barcode?

A number of tools and other resources are available on the Rapid Information Bulletin Board System (RIBBS) web site including an online encoder/decoder, encoder software for a range of platforms and Intelligent Mail barcode fonts.

What about automation discounts?

Effective March 2007, mailers using the Intelligent Mail barcode can qualify for automation discounts as long as all other automation requirements are met including meeting addressing, readability, and other requirements for processing on automated equipment.



Using our sophisticated Bell & Howell sorting equipment we will save your bank many thousands of dollars in postage each year by applying the correct barcode to each and every piece of your mail using our FASTFORWARD system, a licensed software we buy from the United States Postal Service. We have been using this software for many years saving our banking customers a great deal of postage dollars.

ALSO—At the end of 2008 the USPS will force all of us (your bank included) to begin using the new "INTELLIGENT MAIL BARCODE", a new postal service barcode used to sort and track letters and flats. This will require new software and hardware for all of us. If we begin processing your statements, you will not have to make this financial investment.

At REMM it's really simple. We pay attention!

*Your data comes to us over a separate, totally secure "data tunnel". It arrives at a separate server designated for our banking customers. Security is what it is all about. From camera verification of your data to give 100% accuracy, to the background checks we do on our employees before hiring, these are just a small part of our **SAS 70** protocols to provide protection for your data. It is received in a Tamper proof, hack proof, locked-down room. This is serious business and we DO take it serious. It's simple: we just pay attention to the small details.*

REMM'S CIRCLE OF TRUST

10. Your mail is brought to the Post Office



9. Envelopes are put into trays and P.O. tags are affixed to trays.



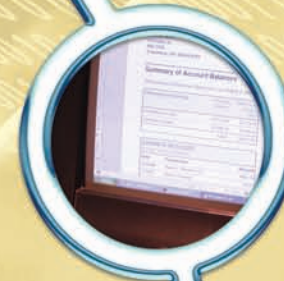
1. Client uploads data to REMM over our secure SSL



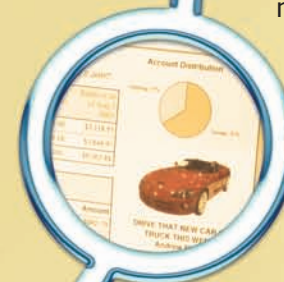
2. REMM receives data and communicates that data has been received



3. Data is entered into your special template and checked



4. TRANS PROMO message is entered (if called for)



5. Statements are printed and verified.



6. Statements are gathered, folded, inserted into envelopes and postage affixed



7. Envelopes are processed through the Bell & Howell sorter to save you postage dollars.



SAFE



The Big Picture...Banner printer

CUSTOMER SATISFACTION

Being in the printing business for over 75 years provides you with the confidence that your special inserts and printing needs are in good hands. We have very experienced people **working for you**. Again, we take pride in our work and deliver only our very best! All of the crafts people who work with us understand the need for a quality product. "Good enough" is NOT good enough for us or our customers. (Please notice the actual signage on this page that is posted all over our plant.)

*We thank you for taking a few moments to read this booklet. It is not easy to **"toot your own horn"** but if we don't, who will? We are good at what we do and we are easy to work with.*

We invite you and your staff to call us for a visit and see for yourself why our company has such a good reputation. It is because we have earned it.

Thanks.





Color Copiers



Folder



Cutter



Booklet Maker

SATISFACTION



THE FUTURE IS HERE—NOW—AT REMM!

REMM Financial Services

1 Printer's Drive - Hermon, Maine 04401 — Phone: 207.848.7300 — Toll Free: 1.800.675.7669 — Fax: 207.848.7400