

Dear interpreters and translators,

We are very excited to announce you that starting April 2010 we are switching to the Direct Deposit payments instead of mailing your checks.

It will protect you from the recently increased incidents of the lost & stolen checks and Identity theft. Direct Deposit will save you and our company time and money, and it will help our Nation to go green and save the environment.

Please read this info to learn more:

★ Benefits of Direct Deposit

Direct Deposit is simple.

- Once you have signed up for Direct Deposit, you don't have to go to the bank to deposit checks. **It will save you up to 24 hours per year!**
- Your money is automatically deposited into your account on time, every time - and you don't have to be at home - or even in town!

Direct Deposit is safe.

- Direct Deposit payments never get lost or stolen. **It will save you \$35 on bank fee for cancelation of every lost or stolen check** in order to receive a duplicate.
- Direct Deposit is confidential and gives you protection from the identity theft. Money is transferred electronically and not passes through many hands as a check.

Direct Deposit is smart.

- Direct Deposit gives you access to your money earlier than check deposits. There is no waiting for checks to clear.
- Your credit rating is one of your most valuable financial assets. About 35 percent of your FICO score is based on payment history, including detail on timely payments and late or missed payments. A late payment can stay on your report for up to seven years. Electronic payments ensure that you will never have another late or missed payment.
- Direct Deposit is a smart way to help the environment. Direct Deposit reduces the amount of paper needed for checks, stamps and envelopes, thus saving trees and decreasing the amount of waste disposed in landfills. It takes 674 million gallons of fuel to ship our country's millions of checks each year between companies, financial institutions, and customers and add 3.6 million tons of CO2 to the environment as they travel through the payment cycle!
- Currently a lot time are wasted on shopping for special kind of envelopes,

stamps and ordering company checks, printing and signing checks, folding paystubs, matching them with checks, sorting, stuffing, stamping and sealing envelopes, and finally making trip to the post office to mail them. It takes few days for the shipping. You spend time on waiting when you can go to your bank (in case you are busy, ill, or out of town), plus the time for trip to your bank to deposit checks, waiting for their clearance etc. **Using Direct Deposit you will have money in your account up to 10 days earlier than before!**

- You Payment Details can be emailed to you prior to the Direct Deposit for your review, that you could check for discrepancies and make the adjustments if necessary before we transfer money to your account. The emailed Payment Details are easier to read. They can contain more information, and are easy to store on your PC for maintaining your own bookkeeping and tax preparations.
- The most important: **we will pick up the fee, and it will be FREE for you.**
- Signing up is easy! You need only to fill out and sign an authorization form, attach a voided check, and return it to FLS! Please hurry: we need some time to enter your data to the new Bank ACH system before the next payment. You can fax or email the filled form and the voided check to speed up the process. The sooner we get your forms, the sooner you get money into your account.