



JMFA OVERDRAFT
PRIVILEGE®

RESULTS YOU CAN
COUNT ON



JMFA®

John M. Floyd & Associates



MAXIMIZE YOUR REVENUE OPPORTUNITIES AND YOUR RELATIONSHIPS

The right overdraft program should help you achieve more goals than you thought possible. It should take account holder satisfaction and loyalty to a whole new level. It should significantly boost your non-interest income, for years to come. It should guarantee 100% compliance, so you can rest easy. It should be JMFA OVERDRAFT PRIVILEGE®.

A CONSUMER-FRIENDLY PROGRAM TO HELP YOU GROW

JMFA OVERDRAFT PRIVILEGE® is a fully transparent, 100% compliant overdraft program that provides a valuable service of a financial safety net for account holders in their time of need, and an important revenue source for today's financial institutions.

It's also a valuable competitive advantage, ensuring your account holders come to you for all their financial needs. With JMFA OVERDRAFT PRIVILEGE®, you're there to help ensure your account holders are empowered to make an informed decision about managing their finances – there's no need for them to go elsewhere in search of alternatives, which could potentially be more costly and even non-regulated.

SOLUTIONS THAT EXCEL

We work with financial institutions like yours every day, improving their bottom line and their account holder relationships through overdraft programs that exceed the expectations of our clients, their account holders and regulators alike. We offer industry insight, expertise, and best practices gained from more than 1,500 successful, customized installations. And we deliver consistent, exemplary results, making JMFA the preferred provider among many industry groups today.

YOUR COMPLIANCE ADVOCATE AND EXPERT

Ongoing regulatory challenges increase the need for compliance expertise. Now is not the time to go it alone. JMFA OVERDRAFT PRIVILEGE® offers a written 100% compliance guarantee for all state and federal regulations, access to the best legal resources, and unmatched tools, support and documentation for regulatory peace of mind.

FOUR LETTERS, INFINITE POTENTIAL

JMFA

Your guide to success

CURRENT OVERDRAFTERS

CURRENTLY GO ELSEWHERE

CURRENT UTILIZATION

INCREMENTAL GROWTH

UTILIZATION AFTER JMFA IMPLEMENTATION

GROWTH OPPORTUNITY

JMFA is a leading provider of consulting services to banks and credit unions, and one of the most trusted names in today's industry. For more than 35 years, we've been helping financial institutions across the nation improve their performance and profitability.

STREAMLINE YOUR APPROACH

Our comprehensive solutions cover it all. You'll have everything you need for a compliant, profitable, highly efficient program, including:

- ★ A thorough evaluation and customized program
- ★ Exceptional employee training to enhance account holder education
- ★ Easy-to-use software for automated program management
- ★ Integration with your data processing system
- ★ Detailed program monitoring and ongoing support to maximize your results
- ★ Strategies that maximize program participation without compromising compliance

WE REACH OUR GOALS WHEN YOU REACH YOURS

Our contingency-based fees set us apart, sending a clear message about our commitment to your long-term success. We want to maximize your performance every bit as much as you do. We make it happen through comprehensive consulting, staying with you every step of the way and monitoring your ongoing results.

TRY OUR NO-COST, NO-RISK ANALYSIS

When your account holders need help managing their finances, be there for them with a proven solution you can both count on. With JMFA OVERDRAFT PRIVILEGE®, you've got their back and we've got yours. Call today at 800-809-2307, email us at Marketing@JMFA.com, or request a free analysis online at www.JMFA.com/OverdraftAnalysis.

JMFA OVERDRAFT PRIVILEGE® OFFERS YOUR INSTITUTION:

- ★ A written 100% compliance guarantee
- ★ Protection from the risks of "silent" programs that aren't fully disclosed and communicated
- ★ Complete transparency
- ★ Additional revenue through increased opt ins and greater program use
- ★ A solution for income lost due to Regulation E requirements on force pay and preauthorized debit card transactions

THE
**RESPONSIBLE
CHOICE**



**RECOVER LOST
REVENUE.**

**STAY AHEAD
OF REGULATORY
CHANGES.**

**WE CAN SHOW
YOU HOW.**



**THE GOVERNMENT
CHANGED THE
RULES MAKING
MOST OVERDRAFT
PROGRAMS
OBSOLETE.**

**THE ALL NEW
JMFA OVERDRAFT
PRIVILEGE®
HAS EVERYTHING
YOU NEED
TO SUCCEED.**

- ★ *All new analytics*
- ★ *All new strategies*
- ★ *All new communication*
- ★ *All new reporting & tracking*

**BE PROACTIVE
AND
REACH YOUR
GOALS.**

The government changed the rules and JMFA responded with the all new **JMFA OVERDRAFT PRIVILEGE®**. It includes all new analytics, all new strategies, all new communication, and all new reporting & tracking. With a 100% compliance guarantee and contingency-based fees you have nothing to lose but everything to gain.

J|M|F|A
John M. Floyd & Associates



JMFA OVERDRAFT PRIVILEGE[®] • RECRUITMENT SERVICES • JMFA CONTRACT OPTIMIZER
REVENUE ENHANCEMENT & EXPENSE MANAGEMENT • PROCESS IMPROVEMENT
SALES & SERVICE • BUSINESS STRATEGIES & PLANNING



125 N. Burnet Dr. Baytown, TX 77520
800-809-2307 • 281-424-8864 (fax) • www.JMFA.com