

J|M|F|A[®]
John M. Floyd & Associates



FOUR LETTERS. INFINITE POTENTIAL.

J|M|F|A®

John M. Floyd & Associates

800-809-2307 • www.JMFA.com



PROVEN PROGRAMS AND CONSULTING SERVICES FOR
FINANCIAL INSTITUTIONS THAT ARE READY TO
DO MORE, OFFER MORE AND MAKE MORE.



THE JMFA ADVANTAGE

There's nothing quite like the feeling of knowing someone has your back. You get that with JMFA. And some pretty powerful results. A nationally recognized leader in the development of income enhancement and expense reduction programs, JMFA has the strategies banks and credit unions rely on to improve their performance in today's challenging environment.

For more than 35 years we've partnered with banks and credit unions across the nation, increasing our clients' revenue streams by billions of dollars. Our consistent, exemplary performance has made us one of the most trusted names in the industry – and our clients infinitely more successful.

With JMFA, you reach your goals faster. You save more. Grow more. Do more for your account holders. And get more out of those relationships than ever before. Our clients face the formidable challenges of today's economic and regulatory environment with confidence, knowing they have an advantage. They have JMFA.

We can help

Not getting results from your revenue-generating or cost-cutting efforts? We are. We work with financial institutions like yours every day, providing tried-and-true programs and services that generate new income, reduce expenses, and create loyal account holders.

We offer high-performance, consumer-friendly overdraft programs, making us the preferred provider among many industry groups today. We'll improve your bottom line through strategies that accelerate growth, lower your expenses, streamline your organization, improve sales and service, and make the most of your human capital. We'll save you time, money, regulatory scrutiny, and lost revenue opportunities. We'll do everything we can for you, so you can do everything you can for your account holders.



Stay on target

JMFA OVERDRAFT PRIVILEGE®

With **JMFA OVERDRAFT PRIVILEGE®** we were ahead of our time. For decades, we've been providing fully transparent, socially-responsible overdraft programs that provide a valuable financial safety net for account holders and a much-needed revenue source for financial institutions. Today **JMFA OVERDRAFT PRIVILEGE®** continues to lead the way with best practices gained through more than 1,750 customized installations, a 100% written compliance guarantee for all state and federal regulations, and a proven track record of performance, strengthening our clients' account holder relationships by providing a service just when they need it.

Already have a program in place? We can assess your existing overdraft program to ensure it is 100% compliant, consumer-friendly, and helps you recapture lost revenue. Additionally, a review of training, policies and procedures as well as technology utilization will provide peace of mind that your program is the absolute best it can be.



JMFA OVERDRAFT PRIVILEGE® PROCESS

Our comprehensive approach covers it all. You'll have everything you need for a profitable, highly-efficient program, including:

- A thorough evaluation and customized design
- Extensive employee training to enhance account holder education
- Easy-to-use Privilege Manager CRM® software for automated program management
- Best practices and recommendations with detailed documentation
- Detailed program tracking and ongoing support
- Strategies that maximize participation without compromising compliance

As regulators continue to scrutinize rules affecting overdraft programs, having robust software that provides more efficient program management can give you a much greater return in increased revenue, regulatory compliance and human resource utilization.

Exceed Regulatory Requirements

Our long-standing commitment to transparency creates informed consumers and promotes responsible use.

Increase Income

JMFA OVERDRAFT PRIVILEGE® has resulted in a sustainable increase in non-interest income for our clients and improved market share.

Strengthen Account Holder Relationships

With JMFA OVERDRAFT PRIVILEGE® you're providing a valuable service account holders need, ensuring they come to you for short-term financial help.

**DO MORE.
OFFER MORE.
MAKE MORE.**

OUR CLIENTS TELL OUR STORY BEST

We are proud of our consistent success in helping financial institutions across the United States improve their bottom line and increase account holder satisfaction. We enjoy the partnerships we forge and the results we achieve.

But nothing compares to the feedback we get from the banks and credit unions we serve. We receive letter after letter conveying the satisfaction our clients have with our programs, people, knowledge, and implementation. And time and again we hear that in the process of helping our clients achieve their goals, we surpassed their expectations in ways they never imagined.

Don't just take our word for it. Visit our website and read what our clients have to say about the difference we're making in their financial institutions.

- For **Client Testimonials** visit JMFA.com/ClientTestimonials
- For **Case Studies** visit JMFA.com/CaseStudies

Interested in reading about a specific goal or need? Contact us at info@JMFA.com and we'll send you the case studies and testimonials that address your particular area of interest.

Increased regulatory scrutiny increases the need for compliance expertise. JMFA provides recommendations for disclosure, notification, account holder education materials and procedural changes that have been reviewed by state and federal examiners without criticism or negative remarks. ”

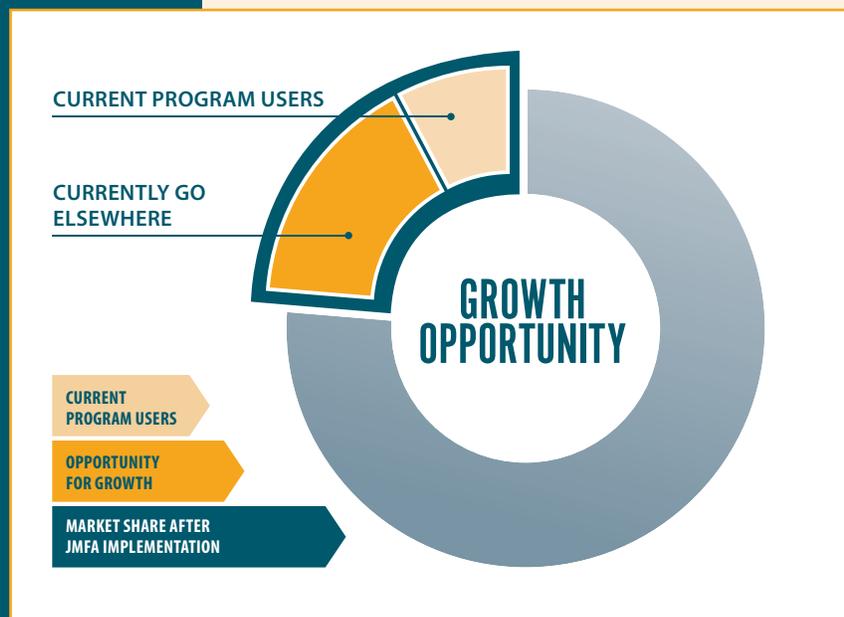
Achieve your goals



WHY CHOOSE US?

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

1. Customized Program – Provide account holders a valuable way to make ends meet and manage their spending, ensuring they don't go elsewhere for the assistance they may need.
2. Consumer-Friendly Approach – Promote responsible use through a fully-disclosed, clearly-communicated, 100% compliant program that's easy for account holders to understand.
3. Continuous Success Monitoring – Improve your results through comprehensive consulting from JMFA, including extensive tracking, detailed reporting, and ongoing support.



JMFA OFFERS FULL-SERVICE CONSULTING

Our comprehensive approach sets us apart. JMFA consultants are with you from start to finish, tracking and monitoring your results to ensure you reach your goals. Our consultants average 25 years of experience partnering with financial institutions of every size to improve their bottom line. It shows in the impact we have on your performance.

Every engagement starts with an in-depth analysis of your financial institution and your goals. Then we create a customized proposal of programs and services to get you there, based on insight gained through thousands of successful consulting projects and the latest industry best practices. Once a plan is in place, we start moving your organization forward. Our implementation process is thorough. Our team of experts is unrivaled. Our support is ongoing.



RECRUITMENT SERVICES

In a business based on relationships, the success of your financial institution ultimately comes down to the people you hire. JMFA Recruitment Services can help. From senior management to contract positions, we'll find the top talent to improve your bottom line, maximizing every opportunity to enhance your performance and profitability.

We've spent years partnering with financial institutions of every size – we know from experience what makes a successful performer at every level. We understand the culture. And we know where to find the best talent, and do it quickly, saving you time and money while keeping your financial institution on track to achieve your goals.

Over the past three decades we've developed a massive referral network and an impressive database of the leading candidates across the country. Our expertise includes retained executive searches, contingency searches, staff augmentation, contract-project placement, and outplacement services. Tell us your new hire goals and requirements and we'll deliver the highest-quality candidates with strong performance references and evaluations.

We offer proven, proactive recruiting strategies, customized assessments and performance indicators, prescreening and background checks, compensation analysis, and contract negotiation. Whether you're looking for the perfect position or searching for the best candidate, JMFA excels at connecting the right people with the right organizations.

JMFA CONTRACT OPTIMIZER

Rest assured, it's possible to grow your bottom line without increasing fees or reducing services — strategies that may jeopardize your account holder relationships. With JMFA, big savings can be found through safe, simple solutions, like renegotiating your service contracts with an expert by your side.

We analyze the terms and costs of your most vital and complex contracts to uncover savings and enhanced service opportunities. Then we work with your vendors, using our extensive experience and market intelligence, to negotiate better terms and ensure you're getting the very best deal. With a 98% success rate, we've helped our clients save millions in contract expenses.

REVENUE ENHANCEMENT & EXPENSE MANAGEMENT

Real growth requires a big-picture approach – one that takes into account all the moving parts of your financial institution. JMFA's seasoned consultants can help, providing an objective, comprehensive look at your organization to identify new sources of non-interest income and new ways to reduce costs. We'll help you determine if you have the right products and fee strategy in place to maximize your income. We'll review all non-labor, non-interest expenses. Then we'll recommend and help you implement changes to make your organization more profitable and competitive.

FOUR LETTERS. INFINITE POTENTIAL.



- ✓ **Improve Income**
- ✓ **Control Expenses**
- ✓ **Accelerate Asset Growth**
- ✓ **Optimize Human Capital**

PROCESS IMPROVEMENT

In today's environment, business as usual isn't enough. To stay competitive, you need to stay on top of every opportunity to improve the way you operate. JMFA offers the resources, expertise, and proven strategies to help you identify and capitalize on those opportunities. Our focus is to maximize your efficiencies by streamlining your operations to enhance productivity, profitability, and your account holder relationships.

We'll evaluate your organizational structure, workflow, staffing levels, technology usage, product profitability, income and expenses. We'll assess your product and service delivery system, employee culture, and call center services. Then we'll develop a customized road map to reengineer your organization, where needed, working alongside your staff to lower your operating costs without diminishing service levels.

With a stronger bottom line, you'll be better positioned to provide valuable new services to grow your financial institution. And with delivery channels operating at peak performance, you'll strengthen that bottom line even further, driving additional business from existing account holders and firmly establishing yourself as the primary resource for all their financial needs.

BUSINESS STRATEGIES & PLANNING

Sometimes all you need to reach your goals is a better vantage point. With decades of industry insight and expertise, JMFA can offer a clear view of the path you need to take.

We'll provide an objective assessment of your organization, evaluating your strategic planning, corporate governance, management development, succession planning, and organizational health. Then we'll recommend best practices and strategies to help you strengthen your environment, leadership, and performance to achieve a new level of results. Our consultants are partners in your progress, helping you implement, monitor, and fine-tune those changes to your 100% satisfaction.

RESULTS THAT HELP YOU GROW



JMFA will help you unleash the full potential of your financial institution from every angle, so you can enjoy the growth that follows. With our flexible and performance-based

fees, your goals become our goals – we reach them together through our comprehensive approach and ongoing monitoring. You get results because we've got your back, every step of the way. To learn more, call 800-809-2307, email us at info@JMFA.com, or visit us online at www.JMFA.com.





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