



JMFA CONTRACT  
OPTIMIZER

SAVINGS YOU CAN  
COUNT ON.



J|M|F|A.

John M. Floyd & Associates



## BOOST YOUR BOTTOM LINE THROUGH LOWER CONTRACT COSTS



Financial institutions today are discovering it's possible to grow your bottom line without slashing budgets, increasing fees or reducing services. Sometimes big savings can be found through simple solutions, like negotiating your service contracts with an expert by your side. With a risk-free service like JMFA Contract Optimizer, you have nothing to lose but high contract costs.

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### MILLIONS IN CONTRACT SAVINGS

We're helping financial institutions across the nation save millions of dollars in contract expenses through a comprehensive review and negotiation of their existing service contracts.

We start by analyzing the terms and costs of your current contracts to look for savings and enhanced service opportunities. Then we'll negotiate on your behalf, using our insider market intelligence to get you the savings you need and the service you deserve. We do it every day for busy financial institutions just like yours, with a 98% success rate in reducing clients' contract expenses and improving their bottom line. In many cases, your savings are immediate, thanks to retroactive cost reductions.

### NO COST TO YOU

There's no cost to explore the possibilities – our contract analysis is free. JMFA Contract Optimizer is a contingency-based service that will give you valuable insight into savings opportunities, improved contract terms available, service upgrades and increased revenue potential. You'll be presented with the best options available to get the most value for your financial institution.

**98%**   
**SUCCESS RATE**

JMFA Contract Optimizer has achieved a 98% success rate, saving our clients millions in contract expenses.

*We've got your back*

## SUCCESS STORY

### OUR CLIENTS KEEP COMING BACK

*Based on previous positive results, one client came back and asked us to review their card branding agreement about 12-18 months before it was coming due. They wanted to see if we could uncover any savings opportunities. We were able to negotiate **more than \$500,000 in discounts** and identified more than **\$250,000 in additional revenue**.*

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### BETTER SERVICE FROM EXISTING VENDORS.

A closer look at your current contracts can do more than lower your expenses. We'll make sure you're getting the level of service you signed up for, avoiding the hassle of changing vendors.

### IT'S EASY.

As soon as you retain our services, our experts get to work. The process is simple.

- 1. Authorization** – Tell us which contracts and invoices you want evaluated.
- 2. Contract Evaluation** – We'll analyze the costs of those contracts and provide an expert appraisal of your savings opportunities, at no charge.
- 3. Contract Negotiation** – Once we have your written authorization you'll be on your way to improving your bottom line.

### GET READY TO SAVE

We move fast to help you reach your goals – typically 10 days for the initial appraisal and only 60-90 days for the entire process. If you're looking for a risk-free way to improve your bottom line, call 800-809-2307 or email us at [Info@JMFA.com](mailto:Info@JMFA.com). We can help.

### LET US HELP WITH ALL YOUR SERVICE CONTRACTS:

- ★ Armored Car Services
- ★ ATM and Debit Card Processing
- ★ ATM Maintenance/Branch Maintenance
- ★ Card Brand Agreements (VISA/MC/Discover)
- ★ Core Data Processing (Service Bureau environments only)
- ★ Credit Card Processing
- ★ Consumer Credit Reporting
- ★ EFT Network Processing
- ★ Internet Banking
- ★ Item and Image Processing
- ★ Telecommunication Services

FOUR LETTERS, INFINITE POTENTIAL

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

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