

JMFA NEXT GENERATION OVERDRAFT PRIVILEGE™

customer-friendly solution that is service-oriented and 100% compliant — your

Floyd & Associates *Always Measures Up* 800-809-2307 | www.JMFA.com

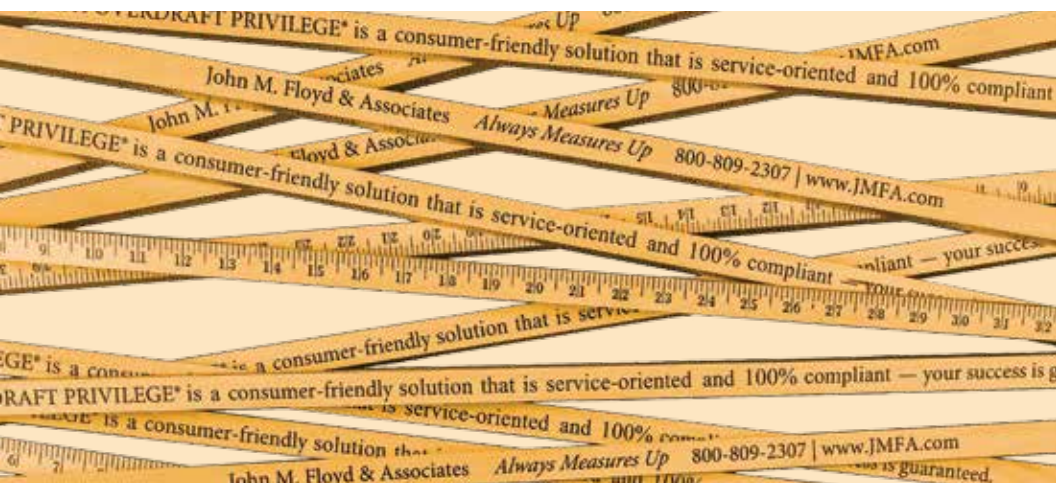
RESULTS YOU CAN MEASURE



J|M|F|A.

John M. Floyd & Associates

RESULTS YOU CAN MEASURE



JMFA is a leading provider of consulting services to banks and credit unions, and one of the most trusted names in the industry. For more than 39 years, we've been helping financial institutions across the nation evolve and improve their performance and profitability—delivering measurable results.

TAKE YOUR RESULTS TO THE NEXT LEVEL

Innovative features and real-time updates help your financial institution achieve reliable, steady growth and deliver a superior overdraft service.

Our clients experience an average revenue increase of 135%. So, how can our unique approach make a positive impact for you?

It starts with six vital features: a fully transparent overdraft service, comprehensive consulting, ongoing monitoring and maintenance, a 100% written compliance guarantee, exclusive training and education opportunities, and performance-based pricing.

JMFA NEXT GENERATION OVERDRAFT PRIVILEGE™ also incorporates enriched tools and capabilities to help your financial institution thrive, no matter what the “next generation” in overdraft may bring:

- Improved tracking and reporting of key data
- More in-depth analytics to identify additional revenue opportunities
- Increased automation, efficiency and flexibility
- A cloud version of our Privilege Manager CRM® software with new text and email capabilities

FOUR LETTERS, INFINITE POTENTIAL

JMFA

COMPREHENSIVE OVERDRAFT CONSULTING — AND SO MUCH MORE

Take a closer look at how we can help you achieve measurable results.



Enhanced Privilege Manager CRM® Capabilities

Enjoy greater efficiency and automation with our enriched software, now available in the cloud. New features include automatic updates, rapid remote support, more ways to access key performance indicators, and the ability to email or text—a powerful tool to help you reach account holders.



In-Depth Analytics & Robust Reporting

Make the most of your data by using it to identify more opportunities to improve service and increase revenue.



Ongoing Program Monitoring, Maintenance & Management

Our expert consultants provide ongoing support and recommendations to help your institution achieve the best possible results—today, tomorrow and for the life of the program. We stay with you every step of the way.



Continued Advances and Upgrades

We'll never settle for a stagnant overdraft program, and neither should you. Whether it's regulatory changes, technological innovations or client feedback, we're committed to staying one step ahead.



Consumer-Centric Overdraft Service

Put your account holders first by offering this easy-to-understand, user-friendly overdraft service that's fully disclosed and transparent, with fixed limits.



Ongoing Staff Training

Get consistent results, more confident staff and satisfied account holders with ongoing on-site and online training from our experts, including complimentary continuing education courses through the JMFA Academy.



Increased Revenue Opportunities

Improve your bottom line by offering a service your account holders will value in a fully transparent, compliant way.



100% Compliance Guarantee

We proactively stay on top of all compliance issues to negate regulatory risk, so you don't have to. We even offer a 100% written compliance guarantee for additional peace of mind.



Performance-Based Pricing

Our contingency-based fees set us apart, making it clear we're committed to your long-term success. It's in our best interest to help you achieve results and deliver an overdraft program your account holders can rely on.

JMFA NEXT GENERATION OVERDRAFT PRIVILEGE™ GIVES YOU MORE:

- ★ Automation
- ★ Compliance assurance
- ★ Confident employees
- ★ Efficiency
- ★ In-depth analytics
- ★ Measurable results
- ★ Revenue potential
- ★ Tracking & reporting features
- ★ Training & education
- ★ Ways to access data

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MEASURABLE RESULTS THAT ADD UP

2,000+ CUSTOMIZED
INSTALLATIONS ACROSS
THE UNITED STATES

WITH AN AVERAGE LIFT IN
REVENUE OF 135%

How much more revenue
could you be earning?

Receive a
complimentary analysis at
jmfa.com/nextgenodp or by
calling **800-809-2307**.

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JMFA NEXT GENERATION OVERDRAFT PRIVILEGE™ • JMFA CONTRACT OPTIMIZER

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