



John M. Floyd & Associates

**RESULTS YOU CAN MEASURE.
EXPERTISE YOU CAN COUNT ON.**

**JMFA NEXT GENERATION
OVERDRAFT PRIVILEGE™**



COMPREHENSIVE OVERDRAFT CONSULTING

COMPREHENSIVE CONSULTING TO HELP YOU OFFER BETTER SERVICE WITH GREATER REVENUE.



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HOW MUCH ADDITIONAL REVENUE COULD YOU ADD TO YOUR BOTTOM LINE?

Our clients experience an average lift in revenue of 135%. With innovative features and real-time updates, JMFA NEXT GENERATION OVERDRAFT PRIVILEGE™ helps your financial institution deliver a superior overdraft service, taking your overall results to the next level.

Along with our well-established, consumer-friendly overdraft program, 100% written compliance guarantee, on-site and online continuing education, ongoing program monitoring and maintenance, and performance-based pricing, you'll enjoy:

- ★ In-depth analytics & robust reporting
- ★ Compliance assurance
- ★ Ongoing training & education
- ★ Confident employees
- ★ Enhanced efficiencies
- ★ Structure, consistency & automation
- ★ Greater revenue potential
- ★ Monthly tracking & assessment
- ★ Reduced charge-offs & improved retention
- ★ Measurable results

DISCOVER YOUR OVERDRAFT PROGRAM'S POTENTIAL TODAY.

WWW.JMFA.COM/CONTACTUS
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HOW MUCH MORE REVENUE COULD YOU BE EARNING? COMPLETE THIS SHORT QUESTIONNAIRE AND WE'LL SEND YOU A COMPLIMENTARY ESTIMATE.

Name: _____ Title: _____
Financial Institution: _____ City/State: _____
Email: _____ Phone: _____

1. What type of overdraft program do you have today?

Ad hoc/ Manually Pay or Return Established Limits Dynamic or Variable Limits Other _____

2. Do you currently use a vendor, or have you used one in the past? YES NO Vendor _____

3. How would you prioritize the following?

Improving revenue Most important Top priority but not most important Somewhat important Not too important Not at all

In-depth reporting & data Most important Top priority but not most important Somewhat important Not too important Not at all

Ongoing training resources Most important Top priority but not most important Somewhat important Not too important Not at all

4. How confident are you in your program's compliance, including UDAAP and adherence to guidance?

Very confident Somewhat confident Not confident Unsure

5. When was the last time you evaluated the policies and procedures in place for your overdraft program, including disclosures?

Within the past year 1-2 years ago 3 or more years ago Unsure

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