

The financial services landscape is changing ... is your overdraft program keeping up?

With JMFA NEXT GENERATION OVERDRAFT PRIVILEGE®, you don't have to worry about tomorrow—because our experts are working diligently today to address ongoing developments related to compliance regulations, UDAAP concerns and susceptible practices, technological advances and account holder preferences. The result: a fully disclosed, continuously evolving overdraft program with innovative features and real-time updates that help your financial institution maximize results.

You already know about our ongoing monitoring and maintenance, 100% written compliance guarantee and contingency-based pricing. Recently, we've enriched a number of features and tools in our industry-renowned program to help financial institutions like yours thrive, no matter what the "next generation" in overdraft may bring. These include:

- ★ **Improved tracking and reporting of key data**
- ★ **More in-depth analytics to identify additional revenue opportunities**
- ★ **Increased automation, efficiency and flexibility**
- ★ **Comprehensive consulting with expert recommendations**
- ★ **More training and educational opportunities**
- ★ **An all-inclusive overdraft management solution that streamlines processes and improves collection success**

**NEW! PRIVILEGE MANAGER CRM® —
NOW AVAILABLE IN THE CLOUD**

We took great and made it even better by offering Privilege Manager CRM® via Microsoft Azure cloud computing service for our contract clients. That means no hardware, no upgrading, and no worries.

**MEASURABLE RESULTS
THAT ADD UP**



CLIENTS WHO RE-ENGAGE WITH JMFA EXPERIENCE **AN AVERAGE LIFT IN REVENUE OF 62%**



**LESS IMPACT ON
IT INFRASTRUCTURE**



**COMPREHENSIVE ANALYTICS
DASHBOARD & REPORTING**



IMPROVED SECURITY



**ENHANCED COMMUNICATION
TOOLS**

**REDISCOVER THE JMFA DIFFERENCE AND TAKE YOUR RESULTS TO THE NEXT LEVEL.
VISIT JMFA.COM/PM OR CALL 800-809-2307 TO REQUEST A DEMO TODAY.**

TECHNOLOGY AT ITS BEST

A CLOSER LOOK AT PRIVILEGE MANAGER CRM®

PRIVILEGE MANAGER CRM® is our comprehensive overdraft management solution to easily and efficiently ensure your program achieves the best results.

It's easy to use, improving day-to-day program management, streamlining processes, and increasing collection success. Take a closer look at everything our cloud-based software has to offer.



Lessened Impact on IT Infrastructure frees up your resources with advanced tech features, including:

- ★ Faster processing time than server-based software
- ★ No hardware or software to install—meaning no upgrades, no server maintenance and no backups to manage, saving you money on IT expenditures
- ★ Real-time software updates as they're released—deployed to the cloud version of Privilege Manager CRM® first
- ★ Rapid support from JMFA, with most technical issues resolved remotely without disrupting your staff



Improved Security helps keep your data secure and accessible, with enhancements such as:

- ★ The highest data protection standards for any cloud service, with Privilege Manager CRM® installed at Microsoft's secured data centers in the central United States
- ★ Isolated data maintained within its own separate database
- ★ Backed up and accessible data so you'll never lose access to your important information



Comprehensive Analytics Dashboard & Reporting give you access to real-time performance data. Now, you can instantly assess and evaluate your program with:

- ★ Real-time performance analytics, enabling you to proactively identify and verify potential issues and evaluate data trends and patterns
- ★ Charts and graphs that allow you to analyze key performance indicators in a new way—penetration analysis, total overdrawn balances, charge-off analysis and more
- ★ New advanced report filtering functions that let you efficiently export important data for analyzing, making information-sharing with all levels of management easier
- ★ Access to vital metrics and key data in one place to make informed decisions and keep your program running efficiently on a daily basis



Enhanced Communication Tools save you time and resources while making account holder communication a breeze. Features include:

- ★ New text and email capabilities* to better reach account holders and obtain quicker results
- ★ Streamlined updates for important compliance-approved language changes
- ★ More formatting and preview options for all types of overdraft program communication
- ★ Centralized management of account holder communication for your overdraft program

**additional communication opt-ins required*

RESULTS YOU CAN MEASURE. EXPERTISE YOU CAN COUNT ON.

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