

JMFA NEXT GENERATION COURTESY PAY™

ACHIEVE MEASURABLE RESULTS FROM OUR ENHANCED PROGRAM

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

With JMFA NEXT GENERATION COURTESY PAY™, 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 continuously evolving program with innovative features and real-time updates that help your financial institution maximize results.

We've enriched a number of features and tools in our industry-renowned program to help your institution thrive, no matter what the "next generation" in overdraft services 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**
- ★ **A cloud version of our Privilege Manager CRM® software with new text and email capabilities**
- ★ **Comprehensive consulting with expert recommendations**
- ★ **More training and educational opportunities**

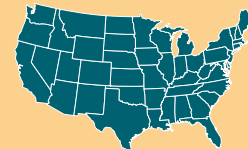
Take a closer look at JMFA NEXT GENERATION COURTESY PAY™ and how it can increase revenue for your institution and improve service for your account holders.

MEASURABLE RESULTS THAT ADD UP



OUR CLIENTS EXPERIENCE AN
AVERAGE LIFT IN REVENUE OF

135%



2,000+

CUSTOMIZED INSTALLATIONS
ACROSS THE UNITED STATES



100%

COMPLIANCE GUARANTEE

JMFA NEXT GENERATION COURTESY PAY™ PROGRAM GIVES YOU MORE:

AUTOMATION
COMPLIANCE ASSURANCE
CONFIDENT EMPLOYEES

EFFICIENCY
IN-DEPTH ANALYSIS
REVENUE POTENTIAL

TRACKING & REPORTING FEATURES
TRAINING & EDUCATION
WAYS TO ACCESS DATA

RESULTS YOU CAN MEASURE. EXPERTISE YOU CAN COUNT ON.

WWW.JMFA.COM/CONTACTUS | INFO@JMFA.COM | 800-809-2307

WHY CHOOSE JMFA NEXT GENERATION COURTESY PAY™

Take your overdraft service to the next level and start achieving results you can measure. Our continuously improving program offers unparalleled features and benefits to help you meet—and exceed—your goals.

Consumer-Centric Overdraft Service. Put your account holders first by offering this user-friendly, easy-to-use courtesy pay program that's fully disclosed and transparent, with fixed limits and fees.

Ongoing Staff Training. Get consistent results, confident staff and satisfied account holders. From on-site and online training to fully compliant scripts and talking points, our experts provide your staff with all the training resources they need to succeed in clearly explaining the service and the options for covering ATM and everyday debit card overdrafts.

Enhanced Privilege Manager CRM® Capabilities. Enjoy greater efficiency and automation with our Privilege Manager CRM® 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.

Increased Revenue Opportunities. Improve your bottom line by offering a service your account holders will value in a fully transparent, compliant way. Our clients experience an average revenue increase of 135%.

More In-Depth Analysis & Robust Reporting. Make the most of your data by using it to identify more opportunities to improve service and increase revenue.

100% Compliance Guarantee. Stop losing sleep over compliance uncertainty. We proactively stay on top of all compliance issues to negate regulatory risk, so you don't have to. You can rest assured that your courtesy pay program is compliant with state and federal regulations—even in a constantly changing regulatory environment.

Access to Exclusive Continuing Education. Get client-only access to complimentary training opportunities through the JMFA Academy, online webinars, custom on-site and web-based training for new staff and refresher training for existing staff. Taught by our team of experts, these sessions provide advanced program management and enhanced understanding of key reporting and tracking features, compliance issues and more. Refresher training helps to ensure that all staff are explaining the program in a way that is understandable and compliant.

Ongoing Program Monitoring, Maintenance & Management. Take advantage of our consultants' expertise and ongoing, laser-like focus on all things related to overdrafts. We're here to make recommendations that will 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.

Performance-Based Pricing. Alleviate the concern of trying something new. Many companies use a fixed-fee model for their services, leaving you to wonder if they really care about serving you and improving your results. JMFA is different—with performance-based pricing, our success is tied directly to yours.

Continued Advances and Upgrades. Never settle for a stagnant courtesy pay program. We're committed to delivering the best, most up-to-date solution by evolving with the times. Whether it's regulatory changes, technological innovations or client feedback, JMFA continues to stay one step ahead.

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