



John M. Floyd & Associates

# JMFA CONTRACT OPTIMIZER

## BOOST YOUR BOTTOM LINE THROUGH LOWER CONTRACT COSTS

Financial institutions today are discovering it's possible to grow their 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 JMFA Contract Optimizer, you have nothing to lose but high contract costs. Plus, we can help you achieve significant gains, such as:

- ★ Lower rates
- ★ Signing bonuses
- ★ Better terms
- ★ Retroactive savings
- ★ Extra perks
- ★ And more!

### DISCOVER YOUR POTENTIAL 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, line item by line item, to look for savings and enhanced service opportunities. Then, we'll negotiate on your behalf, using our insider market intelligence to get you the best deal on pricing, terms and services. 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—not to mention the time you'll gain by outsourcing this labor-intensive task to our experts.

### NO COST TO YOU

There's no cost to explore the possibilities—our contract analysis is free. On top of that, JMFA Contract Optimizer offers contingency-based pricing, which means our success is directly measured by how much savings we find for you.

## MEASURABLE RESULTS THAT ADD UP



### MILLIONS

IN SAVINGS FOR OUR CLIENTS



### 98%

SUCCESS RATE



### FREE

CONTRACT ANALYSIS



### 100%

CONTINGENCY-BASED PRICING

### THE BEST TIME TO START NEGOTIATIONS?

12 TO 18 MONTHS

BEFORE CONTRACTS COME DUE

## GET MORE FROM ALL YOUR SERVICE CONTRACTS WITH JMFA CONTRACT OPTIMIZER:

ARMORED CAR SERVICES  
DEBIT AND CREDIT CARD PROCESSING  
ATM MAINTENANCE/BRANCH MAINTENANCE

CARD BRAND AGREEMENTS (VISA/MC/DISCOVER)  
OUTSOURCED CORE DATA PROCESSING  
CONSUMER CREDIT REPORTING  
EFT NETWORK PROCESSING

INTERNET BANKING  
ITEM AND IMAGE PROCESSING  
TELECOMMUNICATION SERVICES

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

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# ACHIEVE MEASURABLE RESULTS WITH JMFA CONTRACT OPTIMIZER

*Our experts make it easy to get the best deal from your vendors—we do the negotiating for you so you can focus on your most important tasks.*

## GET READY TO SAVE BOTH TIME AND MONEY

We move fast to help you reach your goals—it typically takes 7 days for the initial appraisal and only 90-120 days for the entire negotiation process. Here's how JMFA Contract Optimizer works:

### Step 1: Authorization

Tell us which contracts and invoices you want evaluated.

### Step 2: Contract Evaluation

We'll analyze the costs of those contracts and provide an expert appraisal of your savings opportunities, at no charge.

### Step 3: Contract Negotiation

Once we have your written authorization, we'll begin negotiating on your behalf—and you'll be on your way to improving your bottom line.

## BENEFITS OF JMFA CONTRACT OPTIMIZER

### ★ Improved bottom line

We've saved banks and credit unions millions of dollars by renegotiating their service contracts, which allows them to offer new services, hire additional staff or make improvements to their institutions so they can keep inching past the competition.

### ★ Industry experts in your corner

Vendors know JMFA, and we know them. Even more important, we know what other financial institutions pay for the same services, so we know where to find the savings. With us, you'll always have the upper hand.

### ★ A free, thorough analysis

Our experts look at every line item of your contracts and provide a detailed report on how much you could be saving. You can take this analysis to your board members or other decision makers to show just how valuable it would be to work with us.

## 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**.*

### ★ Performance-based pricing

Remember, we only get paid if we help you save money. Our success is directly tied to yours—and with our 98% success rate helping our clients find savings, you can be confident we'll do the same for you.

### ★ Better service from existing vendors

You don't have to change vendors to come out ahead, but you do need to make them re-earn your business. Our expert negotiators maintain a professional relationship with your vendors while making sure you're getting the level of service you signed up for, as well as any signing bonuses, incentives or other perks that you may not know to ask for.

### ★ Time savings

Your time is valuable; that's why we handle all the minutia of contract negotiations, like chasing down vendors, returning calls, dealing with lengthy contracts and sending out requests for proposals to vendors. We take care of every detail for you then present you with the big-picture savings.

### ★ Ongoing monitoring and maintenance

Once negotiations finish and contracts are signed, JMFA is still by your side. We review your new invoices line by line to make sure you're getting everything that was agreed upon. We also make it easy to renegotiate in the future by recording contract expiration dates and contacting you well ahead of time to start the process again, if you choose to do so. From start to finish and beyond, JMFA has your back.

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