

GUARANTEED COMPLIANCE

WE STAND BEHIND OUR PROGRAM—AND YOU.

Changes in overdraft regulations and requirements, increased regulatory scrutiny and shifts in consumer expectations make running an overdraft program more complicated than ever before. It can be overwhelming for your compliance officer to stay on top of all of this, and there's a lot at stake—missteps can create reputational risks and much more.

JMFA has innovative solutions to address these modern challenges. As one of the most trusted names in financial services for more than 40 years, we help financial institutions deliver a compliant and responsible overdraft service to their account holders.

With JMFA OVERDRAFT PRIVILEGE®, you get a transparent, fully disclosed, consumer-friendly overdraft solution supported by our experts' comprehensive consulting. We take the burden off your team's plate, guaranteeing your financial institution remains compliant with all federal and state regulations and laws, including UDAAP.

JMFA's 100% written compliance guarantee provides you with ongoing assurance and covers the life of the partnership, from start to finish. This includes:

- ★ In-depth reviews and compliance best practices
- ★ Comprehensive policies, procedures, disclosures, letters and scripting
- ★ Proactive updates to keep you informed
- ★ Routine monitoring of your practices to eliminate potential issues
- ★ Annual compliance audits and certifications
- ★ Compliance expertise and support to address any areas of concerns



THE JMFA OVERDRAFT PRIVILEGE® DIFFERENCE:

- » GREATER EFFICIENCIES
- » BETTER SERVICE
- » IMPROVED PERFORMANCE
- » GUARANTEED COMPLIANCE
- » PRESERVED REVENUE
- » REDUCED RISK

“JMFA brought the right combination of overdraft knowledge, compliance expertise and program recommendations to make the everyday management a smooth process for everyone.”

J|M|F|A

Four Letters. Infinite Potential.

OUR CONSULTANTS, AT YOUR DISPOSAL.

Replace your compliance uncertainties with peace of mind. Led by Executive Vice President of Compliance Review Cheryl Lawson, who has been with JMFA for more than two decades, our internal compliance team guides you with training, support and advice while ensuring your continued satisfaction.

Our industry-leading compliance resources you can rely on to protect your reputation include:

- ★ Real-time program monitoring and management through our modern cloud-based platform
- ★ Alerts and updates on regulatory changes, industry trends and hot topics
- ★ Exclusive continuing education opportunities for your staff
- ★ Access to JMFA's regulatory counsel

In addition to our internal compliance team of experts, we also retain Washington, D.C.-based Obrea Poindexter as our corporate counsel. Ms. Poindexter is one of the most sought-after and highly regarded payments and lending lawyers in the financial services industry. She was a contributing author for both Reg E and Reg CC, and is among the first to know of new developments within the industry, keeping us up to date on compliance issues so we can ensure you never miss a beat.



“We’re here as a partner to help you deliver a transparent and responsive overdraft solution that adds value for your account holders. With JMFA on your side, you gain valuable insight into how financial institutions across the nation address compliance issues and how to navigate the complexities of regulatory changes and evolving needs of consumers.”

*– Cheryl Lawson,
EVP of Compliance Review*

JMFA BY THE NUMBERS:

40+
years of
experience

80+
industry
experts working
for you

> 22M
consumers
serviced—and
counting

16
industry
endorsements
and partnerships

2,250+
customized
program
installations

100%
written
compliance
guarantee