

JMFA OVERDRAFT PRIVILEGE®

COMPREHENSIVE OVERDRAFT CONSULTING

J|M|F|A®
Four Letters. Infinite Potential.

DELIVERING THE INTELLIGENCE YOU NEED TO MAKE DATA-DRIVEN DECISIONS

JMFA offers comprehensive overdraft consulting for financial institutions, helping them deliver an improved service to their account holders. The JMFA OVERDRAFT PRIVILEGE® program is a consumer-friendly, fully communicated service that provides a valuable financial safety net for those who need it.

JMFA leads the way with best practices gained through more than 2,250 customized installations in all 50 states, including the industry's only 100% written compliance guarantee for all state and federal regulations. With a proven track record for delivering value and increased performance, JMFA is proud to be a preferred provider for overdraft consulting among many industry groups.

PROGRAM HIGHLIGHTS



Evaluation & Analysis

- » You'll gain valuable insight from a comprehensive evaluation and detailed assessment of your program, including policies, procedures, collections, disclosures, materials and account holder communications.
- » Complete with recommendations based on an analysis of 125+ data points.



Customized Consulting

- » We deliver tailored recommendations to fit unique needs derived from data, analysis and direct feedback from your staff.
- » Compliance policies, procedures, disclosures, materials, scripts and letters are provided.
- » Regularly proactive performance and compliance recommendations are also included.



Ongoing Compliance Assurance & Written Compliance Guarantee

- » JMFA's written compliance guarantee covers the life of the contract.
- » Receive expertise and support for compliance audits and exams, including proactive updates to policies, procedures and materials, routine compliance assessments and assistance with any issues or regulatory questions.



Growth

- » We help your financial institution provide a valuable service that more adequately addresses the needs of consumers.
- » A responsible overdraft service offers assistance to those consumers who already pay fees for short-term financial help from other entities, such as borrowing from family or friends, taking a cash advance or seeking a title or payday loan.
- » Our approach does not encourage or find new ways for account holders to overdraft but instead helps your financial institution offer better options to those who already have a need.



Win/Win Service Philosophy

- » By offering a responsible overdraft privilege service, your account holders will appreciate access to a more convenient solution when they encounter a temporary shortfall.
- » Access to a reliable, consumer-friendly and compliant service saves account holders time, money and embarrassment, which leads to improved relationships and loyalty.
- » Moreover, you'll empower your account holders by providing an equitable and inclusive option to cover a negative balance.

FROM INSIGHTS TO ACTION

JMFA.COM / 800-809-2307



Training

- » Our professional instruction and coaching are provided both onsite and remotely in a workshop-style setting.
- » All of your frontline staff learn about the service and how to educate your account holders.
- » We customize training delivery and materials to complement your unique organization.
- » Web-based training is also offered frequently, including a virtual learning center with on-demand and in-person training sessions (part of the JMFA Academy).
- » Additional one-on-one training, guidance and support are available to fully address your needs.



Disclosed Limits

- » A transparent overdraft solution is built on account holders knowing the fee amounts, limits and policies.
- » Established limits and clearly defined rules ensure account holders make responsible and informed decisions about utilizing the service.
- » Your account holders will know ahead of time whether an item will be paid or if a purchase will be approved.
- » Overdraft limits are set, reviewed periodically and can be adjusted, eliminated or reinstated based on the individual's situation. If an account holder is in good standing, an overdraft will be paid to the disclosed limit.
- » Transparency eliminates confusion, satisfying regulatory expectations to provide a reliable service as a safety net for account holders.



Risk Management & Collections Software

- » Our collections and risk management application includes automation to improve daily management and streamline processes.
- » You can easily generate letters, messages, call queues, call scripts and detailed reporting.
- » Pre-set, risk-weighted conditions can be configured to score negative balance activity, assess charge-off potential and manage eligibility for the service.
- » Hosted within Microsoft's Azure cloud computing service, you have continuous access, backed-up data and real-time updates as they're released.

OVER 90% OF THE FINANCIAL INSTITUTIONS PARTNERING WITH JMFA ALREADY HAVE AN OVERDRAFT PROGRAM. WE HELP THEM IMPROVE THE SERVICE FOR THEIR ACCOUNT HOLDERS BY OFFERING:

- » **Greater transparency**
- » **Full compliance**
- » **Ongoing consulting partnership**

This results in a significant improvement in service delivery and enhanced relationships.



Account Holder Retention Strategies

- » We provide your team with the best practices and support for addressing account holders overutilizing the service and improving retention.
- » Usage data and risk ratings are easily visible to your employees managing the service.
- » Heavy-use counseling, collections and pre-charge-off recovery recommendations and procedures are provided.
- » You'll also receive additional recommendations as needed to ensure the health of your account holder relationships.



Performance Monitoring

- » Our expert consultants consistently monitor your program's performance to ensure ongoing success.
- » Plus, your management team receives detailed reporting and recommendations to successfully achieve your goals and much more.

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