

“Tune Up” Your Overdraft Program to Stay Compliant and Boost Results

Times have no doubt changed since you started your overdraft program. Over the years, new regulations, new technologies and new personnel can throw your program off course. To reach your goals, you need to review your progress and make adjustments along the way – at least every two years – putting your program back on track to increase fee income, meet account holders’ needs, and stay compliant. We can help.

RECAPTURE LOST REVENUE

Our Compliance and Performance Review helps busy financial institutions like yours keep your overdraft program 100% compliant with the latest regulations and 100% focused on recapturing lost revenue and improving account holder loyalty.

PEACE OF MIND AND PERFORMANCE

During our comprehensive review, we’ll assess every component of your program. We’ll review your risk policies and procedures to ensure your program is efficient and socially responsible. We’ll look at your key performance indicators, like income and charge-offs, to help you grow. Then we’ll continually monitor your performance, providing ongoing support to maximize your results.

SOCIALLY RESPONSIBLE, FOR STRONGER RELATIONSHIPS

A fully-disclosed, fully-communicated overdraft program creates informed, empowered, loyal account holders. JMFA is a long-time advocate of full disclosure, and an expert in proactive, effective communications. We offer all the tools and support you need to provide an easy-to-use, easy-to-understand program that’s profitable and compliant.

A ROCK SOLID REPUTATION FOR GETTING RESULTS

For more than 35 years, JMFA has been one of the most trusted names in the industry. We’ve successfully installed more than 1,500 customized overdraft programs for financial institutions across the nation, helping clients increase their non-interest income. We’re honored to be the preferred provider endorsed by many industry groups.

TRY OUR NO-RISK, NO-COST ANALYSIS

If you aren’t 100% certain your program is still 100% compliant and making the most of your revenue opportunities, contact us for a no-risk, no-cost Compliance and Performance Review. For your free analysis, fill out the form on the back of this page or online at JMFA.com/PerformanceReview. We’ll get you back on track for peak performance.



100% COMPLIANCE GUARANTEE

A JMFA Overdraft Program Compliance and Performance Review® offers you:

- ★ A written 100% compliance guarantee for all state and federal regulations
- ★ Access to the industry’s best legal resources
- ★ Protection from the legal and regulatory pitfalls of “silent” programs that aren’t fully disclosed and communicated to account holders
- ★ Complete transparency
- ★ Additional revenue through increased opt ins and program use
- ★ A solution for income lost due to Regulation E requirements on force pay and pre-authorized debit card transactions
- ★ Comprehensive training to help your staff educate account holders on valuable program benefits, improving account holder satisfaction

J|M|F|A[®]
John M. Floyd & Associates

JMFA Overdraft Privilege[®] Program

PERFORMANCE IMPROVEMENT ANALYSIS



INSTITUTION		CONTACT NAME	
ADDRESS		TITLE	
CITY, STATE & ZIP		PHONE	
FAX		EMAIL	

CORE PROCESSOR		ATM/DEBIT CARD PROCESSOR	
TOTAL CHECKING ACCOUNTS		TOTAL PERSONAL CHECKING ACCOUNTS	
FEE TO PAY NSF ITEMS		FEE TO RETURN NSF ITEMS	

TOTAL NSF INCOME (INCLUDE REPORTING PERIOD):

\$ _____ | _____ TO _____
(MM/DD/YY)

NSF INCOME/REVENUE FOR ATM/POS TRANSACTIONS:

\$ _____

OF NSF ITEMS PAID:

OF NSF ITEMS RETURNED:

% OF NSF REVENUE COMPOSED OF POS/ATM TRANSACTIONS:

What is your decision process for paying or returning insufficient items (when a line of credit or link to another account is not available to the account holder)?

- Ad Hoc/manual
- Automated with Established Limits
- Automated with Dynamic or Varying Limits
- Other: _____

Did you use a vendor when you implemented your overdraft program or do you have one on contract with you now? If so, please provide the vendor name and start/end dates:

What are the overdraft limits for your program? _____

Is correspondence sent to account holders describing overdraft service?

- Yes
- No

How often are Overdraft and NSF fee disclosures reviewed for consumer friendliness? _____

How often is employee training conducted for policies and procedures related to Overdraft and NSF fees? _____

Fax this completed form
to 425-955-0486 or
complete it online at

JMFA.com/PerformanceReview

CONFIDENTIALITY

We agree that we will not use or disclose any data as a result of this analysis or consulting assignment that is not published call report information, without written consent. We understand that we may use the raw data in our private database as long as there is no reference to the financial institution or its holding company.

