



A STRATEGIC ALLIANCE PROVIDER FOR CUNA & AFFILIATES

OVERDRAFT PRIVILEGESM PROGRAM



“A team of experienced
professionals delivering enhanced member services
through performance programs - bringing you proven
methods and innovative ways to assist your
financial institution in meeting your
goals and objectives”

— JOHN M. FLOYD

J|M|F|A
John M. Floyd
& ASSOCIATES

JMFA OVERDRAFT PRIVILEGESM program

The JOHN M. FLOYD & ASSOCIATES OVERDRAFT PRIVILEGESM program can be an invaluable addition to your credit union's line of products and services. Without fee increases or major operational costs, this powerful program strengthens member satisfaction, raises market share and increases your credit union's fee income.

PROGRAM FEATURES AND BENEFITS

For Your Members

Overdraft privilege is a service that can help members who overdraw their transaction accounts. Overdraft privilege is subject to preset dollar limits and certain other conditions. Your credit union continues to collect the customary fee for each overdraft item, while protecting your members from the credit and debit bureau problems, merchant fees, and potential embarrassment associated with returned checks and ACH items. Importantly, by providing a safety net for your members, your credit union may also save them from having to seek extra funds from friends, family, or not so benign sources.

For Your Credit Union

The JOHN M. FLOYD & ASSOCIATES OVERDRAFT PRIVILEGESM program provides feature flexibility together with back office control. Overdraft dollar limits are preset and can range from two to four levels.

Overdraft privilege offers your members overdraft coverage without a binding obligation between the credit union and the member. Your organization retains all rights and privileges to pay or return checks.

OUR OVERDRAFT PRIVILEGE SOFTWARE

PRIVILEGE MANAGER CRM™ software is provided at no additional charge to you. This easy-to-use, Windows®-based software is designed to work with your existing system and offers a sophisticated package of management reports, operating reports and member communications. PRIVILEGE MANAGER CRM™ ensures accurate overdraft tracking and timely collection follow-up — in short, all the necessary support to effectively administer your program.

WHY CHOOSE JMFA?

Since 1972, John M. Floyd & Associates has delivered performance solutions to over 1,750 banks and credit unions in 48 states and Latin America. Our firm's clients have an average ratio of service charge income to total assets of 1.09% compared to the industry average of .37%. Our fees are performance-based – so, we make money when you do.

John M. Floyd & Associates' engagement specialists have installed overdraft privilege in over 650 financial institutions. Our team of professionals can help you maximize your NSF revenue by tailoring a program and product strategy that addresses your company's unique needs, goals and competitive market conditions.

COMPREHENSIVE SERVICES

- Complete analysis of the demand deposit member base to establish and recommend program guidelines including the preset overdraft privilege limits.
- Development of all required disclosures and necessary procedural changes in order to comply with applicable regulations.
- Review of NSF and overdraft processing systems, technology utilization, operational procedures and management reporting systems.
- Analysis of demand deposit product offerings and recommendation of necessary modifications.
- All necessary marketing and advertising support programs to current and prospective members.
- On-site employee training designed to both educate and obtain critical employee buy-in to the program.
- No-cost, easy-to-use, PRIVILEGE MANAGER CRM™ software that automates essential tasks and functions smoothly with your core application system.
- Complete on-site engagement management to ensure timely program installation and smooth post-installation transition.

OUR CLIENTS ARE TALKING

“The professionals at John M. Floyd & Associates went the extra mile to do the research and meet the challenges necessary to install their overdraft privilege product. They worked closely with our systems provider in order to launch this new product. As a result, we have seen a substantial increase in our non-interest income and now offer a new, very member-friendly product.”

— *John Servos, CFO, St. Louis Postal Credit Union, St. Louis, MO*

“John M. Floyd & Associates’ consultants were knowledgeable, effective and easy to work with. They provided enhancements to our overdraft privilege product and offered us a number of favorable means to increase our non-interest income. We would definitely recommend John M. Floyd & Associates to other credit unions.”

— *Gary Soukenik, CEO, Seven Seventeen Credit Union, Warren, OH*

“We chose John M. Floyd & Associates because of their proven track record of successfully delivering overdraft privilege to over 300 financial institutions throughout the country. They provided Eastern Financial with a well-defined customized plan that they delivered on time and within budget. The results have been phenomenal, all segments of our members have embraced the benefits of overdraft privilege. We highly recommend John M. Floyd & Associates.”

— *Alex Pinsky, Vice President, Retail Operations, Eastern Financial Florida Credit Union, Miramar, FL*

OUR FEES

John M. Floyd & Associates’ fees are performance-based and flexible with fixed or contingency options.

OTHER SERVICES

John M. Floyd & Associates has been delivering performance improvement consulting services to financial institutions on a nationwide basis for over 30 years. All of our services and products are member friendly and designed to accelerate growth in assets and earnings. Our engagements have included all areas of non-interest income and non-interest expense as follows:

- JMFA OVERDRAFT PRIVILEGESM
- JMFASM Account Acquisition
- Non-Interest Income Study
- Process Improvement
- Sales and Service

CALL NOW FOR A FREE OVERDRAFT PRIVILEGE EVALUATION

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