

# Comprehensive Overdraft Consulting

YOUR PARTNER IN  
FORMULATING A SUCCESSFUL  
SOLUTION & STRATEGY

Our overdraft solution helps financial institutions deliver a valuable service to account holders. We offer a consumer-focused, fully-communicated and fully-disclosed overdraft service that provides a financial safety net for those who need it.

Our expertise comes from more than 2,500 customized programs in all 50 states.

We have the industry's only **100% WRITTEN COMPLIANCE GUARANTEE** for all state and federal regulations, and a proven track record for delivering a transparent and compliant program, endorsed by many industry groups.

## PROGRAM HIGHLIGHTS



### Evaluation & Analysis

Comprehensive evaluation of current program and guidance for handling negative items including policies, procedures, collections, disclosures, materials and account holder communications.

Recommendations based on 125+ data points.



### Customized Consulting

Tailored recommendations to fit unique needs, derived from your data, analysis, and feedback from your employees.

Ongoing, proactive performance and compliance recommendations for the life of the partnership.



### Growth

This valuable service addresses the needs of account holders by assisting consumers already paying a high fee for short-term financial help such as late fees, payday lenders, title loans.

Offer better options to account holders who already have a need.





## Written 100% Compliance Guarantee & Ongoing Compliance Assurance

Your guarantee includes compliance audits, proactive updates to policies, procedures and materials, UDAAP updates, routine compliance assessments; and ongoing assistance with any issues or regulatory questions.

Your written compliance guarantee covers the life of the contract.



## Win/Win Service Philosophy

You win when your account holders win with a well disclosed, more favorable, less expensive service.

Offering a customized, reliable, consumer-friendly compliant service saves your account holders time, money and embarrassment, improving relationships and loyalty.



## Disclosed Limits

Transparent overdraft program with disclosed, establish limits and clearly defined rules to help account holders make responsible and informed decisions about using the service.

Overdraft limits are set with the account holders' full knowledge, reviewed periodically and can be adjusted, eliminated or reinstated based on the situation.

Transparency eliminates confusion, satisfying regulatory expectations to provide a reliable service as a safety net for account holders.



## Risk Management and Collections Automation Software

Improve daily management of program for employees and streamline processes using collections and risk management automation software.

Easily generate letters, messages, call queues, and call scripts. Detailed reporting with access to an "Executive Dashboard."

Configure pre-set risk-weighted conditions to score negative balance activity, assess charge-off potential, and manage ongoing eligibility for the service.

Based on your goals, your market, and how your account holders are using your program, we help you implement, improve or refine areas including:

- » Fee amounts
- » Overdraft threshold (de minimis)
- » Daily cap
- » Disclosures & fee schedule
- » Grace period
- » and more

*We provide the guidance and recommendations to meet your compliance and performance goals.*



## Customized Training

Professional instruction and coaching for front-line staff, on-site or remotely, in a workshop-style setting. Learn about the program and how to properly explain and offer it to account holders using customized training materials and workbooks.

Ongoing web-based training and a virtual learning center with on-demand sessions are always available. Plus, you'll receive one-on-one and ongoing training for Program Managers.



## Account Holder Retention Consulting

Usage data and ratings for account holders with Overdraft Privilege are easily visible to employees managing the service.

Support for retaining account holders who may over utilize the service. Heavy-use counseling, collections and pre-charge-off recovery recommendations and procedures are provided.

Recommendations on effectiveness of this program are provided to ensure the health of the account holder relationship.



## Performance Monitoring

Monthly monitoring of the program performance to ensure ongoing success.

Receive detailed analyses and management reports monthly with additional recommendations as needed.

