



Revenue Generation in a Compliance-Driven Market

Increased regulatory burden and shrinking net interest margins present serious challenges to earning income for today's credit union. *LEVERAGE* partner, John M. Floyd & Associates (JMFA), has built an all new overdraft program—complete with all new analytics, all new recommendations, all new reporting and tracking, as well as all new communication materials for account holders. This new program helps credit unions recover revenue lost as a result of regulatory changes.

JMFA OVERDRAFT PRIVILEGE® offers something the competition does not, a guarantee. Credit unions receive a 100 percent compliance guarantee for all state and federal regulations mitigating your risk. In addition to that, their fees are contingency-based, so they succeed only when a credit union succeeds.

Program Benefits

- Additional Revenue Stream & Source of Income
- Minimized Risk with 100% Compliance Guarantee
- Easy Installation & Comprehensive, Effective, Onsite Training
- A Socially Responsible Program That Is Fully Disclosed & Fully Transparent
- All Aspects of the Program Are Included in Our Contingency-Based Fee Structure

For more information about how JMFA can assist credit unions, email consult@myleverage.com or call 855-9EXPERT (855-939-7378).

LEVERAGE
www.myleverage.com