



Powered by **Pinnacle**

Customized *and*
compliant programs
for personal and
business accounts

Pinnacle Financial Strategies

The Business for Better Banking





OVERDRAFT PRIVILEGE

More than 1,000 financial institutions nationwide have turned to Pinnacle Financial Strategies to deliver consumer-focused overdraft programs that are successful, efficient and 100% compliant.

When managed correctly, an overdraft privilege program is beneficial for both you and your accountholders. They get a service they expect and a safety net they can rely on, and you retain the ability to increase non-interest income without raising fees.

Fully Disclosed and Fully Compliant

Most recent regulatory changes were enacted to ensure respect for consumer awareness and consumer choice. We understand. These same principles have guided our work with clients from the beginning.

Fully disclosed means that your consumer and/or business accountholders understand when and how your institution will cover overdrafts and exactly how much it's going to cost. As the industry leader in overdraft privilege, we have established a set of Critical Success Factors focused on service, revenue and risk control. In a regulatory environment that is constantly changing, you can depend on us to always help you meet or exceed regulatory compliance.

A Consultative Approach

Our products are turnkey and market-ready, but they are not cookie-cutter solutions. We work closely with you to develop and implement a customized program for your personal and/or business checking accounts. Your Client Services Manager will then be responsible for overseeing the successful implementation of your program and providing ongoing support.

You can customize operational details such as your program's parameter settings; make adjustments based on applicable regulatory agencies; or refine marketing and communications materials based on your accountholders and your community. In as few as 8 to 10 weeks, you'll have an overdraft privilege program that is uniquely yours.

State-of-the-Art Automation

Our overdraft privilege programs fully automate overdraft privilege processing, maximizing your operational efficiency while preserving fee income and enhancing accountholder loyalty. Our Trakker XL® software works with your core platform to provide the intelligence and capabilities needed to:

- Review daily overdrafts
- Identify limit changes
- Notify accountholders of overdrawn status
- Record charge-offs and recoveries
- Prepare documentation for collections
- Maintain historical database of detailed accountholder account information
- Host interfacing with Trakker XL Software
- Produce reports/letters

Expert Training and Support

The Pinnacle team includes former bankers, regulators, industry analysts, and program experts. You receive support every step of the way with:

- Program implementation
- Training and ongoing support
- Software and technology support
- Compliance and regulatory support
- Accountholder communications
- Quarterly performance reports

Fully-automated, fully-disclosed and fully in compliance, our overdraft programs are right for you and right for your accountholders.

Performance Review

Our experts evaluate your program efficiency, compliance and viability with ongoing and comprehensive Performance Reviews, focusing on four critical areas:

Administrative

We review and provide guidance on financial reporting, management oversight, procedures and policies, such as overdraft and DDA charge off reports, to ensure they are fair and appropriate.

Operations

We review program operations as they impact accountholder access, internal review and oversight procedures, such as daily caps and tolerance procedures, new account opening procedures and timing of accountholder communications.

Compliance

We review overdraft policies and procedures in light of the most recent regulatory guidelines impacting your institution.

Brochures and Disclosures

We ensure your program brochures, activation letters, collection letters, forms, confirmation and excessive usage letters are complete and in compliance. We make sure your front line staff is communicating your program correctly and offering alternative overdraft options.

This flexible and in-depth review is conducted on-site by our consultants. Working with members of your team, the review can be conducted within one business day and will consist of documentation review, discussions and process analyses. The outcome of the review will be comprehensive write-ups complete with an analysis of each area of

non-compliance with supporting recommendations or alternate strategies that should be adopted to ensure compliance. Our Performance Reviews give you the confidence that your program is working well for both you and your accountholders.

Financial Education

The Checking Navigator is an interactive and educational online course in checking account management that you can easily offer to your accountholders.

Our turnkey solution helps you meet regulatory guidelines and, equally important, helps ensure that consumers receive a consistent and accurate message. The program includes:

- A 45-minute online tutorial on checking account management titled the "Checking Navigator," branded with your logo and customized to feature your products and services
- Hosting of your customized program
- Comprehensive tracking and reporting capabilities
- Log-in and password access to ensure your data remains completely secure and confidential
- Accountholder information captured in your database can be exported to desktop applications
- Hard copy version of the online course
- Accountholder outreach guide
- "Excessive user" letter template



Increase non-interest income, maintain compliance and give accountholders the safety net they want.



Benefits to your institution

COMPLIANCE

Stay 100% compliant with federal regulatory guidelines

EFFICIENCY

Eliminate manual decision-making and back office processing

TRAINING & SUPPORT

On-site training and ongoing support ensure a successful implementation

RESULTS

Increased non-interest fee income, loyalty and satisfaction

Benefits to your accountholders

CONVENIENCE

Provides a safety net and helps them through tough situations

CREDIT WORTHINESS

Saves embarrassment and protects credit rating

FINANCIAL EDUCATION

Enhanced financial and checking account awareness

COMMUNITY

A bank that reinvests in and cares about the community it serves

Pinnacle Financial Strategies provides customizable performance measurement programs, overdraft privilege services, streamlined account opening, debit card program optimization, cash back rewards programs and business banking solutions to help institutions gain a competitive edge, attract and retain accountholders, and improve profitability.



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