

it's  
about  
customer  
loyalty

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## Overdraft Privilege

Customized and compliant  
programs for personal and  
business accounts

provide

a service customers want

preserve

non-interest income

maintain

regulatory compliance

## **Bounce Protection and Business Bounce**

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

# Bounce Protection/Business Bounce

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

When managed correctly, an overdraft privilege program is beneficial for both you and your customers. *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 for more than 13 years.

Fully disclosed means that your consumer and/or business account holders 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 customers 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 customer loyalty. Our Trakker XL<sup>®</sup> software works with your core platform to provide the intelligence and capabilities needed to:

- Review daily overdrafts
- Identify limit changes
- Notify customers of overdrawn status
- Record charge-offs and recoveries
- Prepare documentation for collections
- Maintain historical database of detailed customer account information
- Host interfacing with Trakker 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:

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

# Good for You. Good for Your Customers.

## Custom-Designed Overdraft Privilege

### Benefits to Your Institution

### Benefits to Your Customer

#### COMPLIANCE

Stay 100% compliant with federal regulatory guidelines

#### CONVENIENCE

Provides a safety net and helps them through tough situations

#### EFFICIENCY

Eliminate manual decision-making and back office processing

#### CREDIT WORTHINESS

Saves embarrassment and protects credit rating

#### TRAINING & SUPPORT

On-site training and ongoing support ensure a successful implementation

#### FINANCIAL EDUCATION

Enhanced financial and checking account awareness

#### RESULTS

Increased non-interest fee income. Increased loyalty and satisfaction

#### COMMUNITY

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

More than 1,000 financial institutions nationwide have turned to us to deliver consumer-focused overdraft programs that are successful, efficient and 100% compliant. Talk to us about how we can help you design and implement a customized program for your institution.

## Financial Education



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

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.
- Customer information captured in your database can be exported to desktop applications.
- Hard copy version of the online course.
- Customer outreach guide.
- "Excessive user" letter template.

## Performance Review

Our experts evaluate your program efficiency, compliance and viability with ongoing and comprehensive Performance Reviews, focusing on 4 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 account holder access, internal review and oversight procedures, such as daily caps and tolerance procedures, new account opening procedures and timing of customer 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 customers.



1235 North Loop West, Suite 800, Houston, TX 77008  
713.868.3333 | 866.737.1235 | [pinnstrat.com](http://pinnstrat.com)