



ODP Next Generation
POWERED BY PINNACLE

**The business for
better banking.**



PINNACLE
Financial Strategies

pinnstrat.com

All overdraft privilege programs are not created equal. Do you have the right blend of experience and technology to improve customer service, increase revenue and minimize regulatory risk?

Pinnacle Financial Strategies' consumer-oriented overdraft program is focused on customer retention. With ODP Next Generation, revenue improves in direct proportion to customer satisfaction.

With ODP Next Generation you get:

- Ongoing balance between enhanced customer service, revenue generation and risk management.
- Smart tools that define processes and collect data to help you increase productivity, enhance profitability and measure performance.
- User-friendly superior software, developed exclusively to manage overdrafts, with the highest degree of automation and customization available in the industry.
- Pinnacle's comprehensive data gathering process to review, analyze and transform ODP customer usage into data you can utilize.
- Expert support from Pinnacle's seasoned professionals who ensure you get what you need to make sound business decisions, manage performance, minimize risk and plan for the future.
- Proactive compliance support that includes regulatory alerts, Web site updates and hands-on personal consultation upon request.
- Pinnacle's proprietary Critical Success Factors, developed from a decade of overdraft experience and regulatory guidance, to direct implementation and ongoing operations.
- Sustainable results through a continuous process that helps you monitor performance and revitalize your program as needed to retain customers and maintain long-term revenue growth.
- Turnkey implementation that can be completed in eight weeks with no workflow disruptions.