

Industry-First **Web-based** Application • **Unlimited** Employee Access

Household View of Multiple Account Relationships

Ongoing **Regulatory Guidance** • **Secure** File Transfer and Hosting

Automatic Upgrades and Updates • **100% Compliance Guarantee!**

A PROPRIETARY BUSINESS PROCESS



COURTESY **CONNECT.**

*The Responsible Approach™
to Web-based Courtesy
Overdraft Management*



Programs for Improving Your Bottom Line

COURTESY **CONNECT**[®]

The *industry's first* outsourced, Web-based courtesy overdraft program.

CourtesyConnect[®] offers financial institutions of all sizes the industry's most comprehensive, customer-centric courtesy overdraft program, emphasizing compliance and a conservative approach to account holder management.

The unique, outsourced, Web-based software provides:

- **Ease of use**, unlimited employee access, simple maintenance and reduced costs.
 - No need to purchase server, printer or multiple seat licenses.
 - Institution IT department responsible only for maintaining Internet connection—*BSG Financial manages security back-ups, software upgrades, secure file transfers and server maintenance.*
- **State-of-the-art reporting**—generates extensive and detailed reports to ensure complete compliance with final overdraft guidance, including Regulation DD amendments.
- **Contact management**—easily schedules timely and effective communications, including letters, phone calls and e-mails. System can handle turnkey printing and mailing of letters and notices, if desired.
- **Householding**—Built on a proven CRM platform, CourtesyConnect[®] offers an overview of multiple account relationships in a household, which facilitates sound account holder decisioning.
- **Response tracking**—tracks responses to account holder communications and monitors effectiveness of collection efforts.

- **Automatic system upgrades**—Since the system is refreshed nightly, updates and upgrades occur automatically, with NO impact on financial institution's IT staff.
- **CourtesyLimit[™]** automated scoring module works in conjunction with CourtesyConnect[®] to minimize risk and enhance overdraft program performance (*see information below, on facing page*).

The “Responsible Approach[™]” Impact—Profitability & Service

BSG Financial's “Responsible Approach[™]” to courtesy pay allows financial institutions to reduce the time and administrative costs of making fair and prudent pay/return decisions on daily overdrafts. The program translates into higher levels of service. Your account holders benefit from fewer returned checks, as well as increased communication from your institution to assist in managing their inadvertent NSF's. The fact that your institution also enjoys an immediate increase in income as account holders take advantage of the service, is proof they appreciate being spared the embarrassment and added expense of having NSF checks returned.

CourtesyConnect[®] was built with an emphasis on financial institution and account holder protective practices. The program succeeds with prudence and compliance as a better overdraft management alternative, while forsaking nothing in fee generation capabilities.

Risk Analysis & Reporting

Regulatory guidance for the administration of courtesy overdraft programs stipulates financial institutions should accurately report and track account holder NSF activity. BSG Financial's CourtesyConnect® program provides data collection and analysis, along with extensive pre-configured reports, which include the following... and much more:

- **Average** overdraft balances
- **Aging** of overdraft balances
- **Revenues, costs and profits** from program
- **Waiver and charge-off reports** by branch or responsibility center
- Service representative **performance measures**
- **“Frequent User” identification**, automatically generating letters suggesting **alternative financial solutions**, including BSG Financial's optional and exclusive credit counseling service.

Customer Support You Can Depend On

Implementation of CourtesyConnect® includes a complete set of BSG Financial's Best Practices—*designed to administer the program in a fully compliant manner*—as well as breaking news and updates on the regulatory environment. Client financial institutions receive customer-focused benefits *after* implementation, too, including periodic compliance updates; Users' Groups Conference Calls; newsletters; and telephone and on-site support.

BSG Financial also conducts a diagnostic review 90 days after program implementation to ensure optimum performance and client satisfaction.

Ongoing Compliance. Guaranteed.

It's not often a solution comes along that can have such an enormous effect on increasing account holder service, while also generating significant profits.

However, this program must be managed responsibly. With the release of federal regulatory guidelines, *all* institutions can now offer this service—one that account holders have come to expect—in a consistent, fair and compliant manner. BSG Financial's Best Practices align perfectly (and have since the program was introduced) with federal regulations and guidelines.

In fact, BSG Financial guarantees CourtesyConnect® complies with applicable regulations, and will indemnify a client against any fines or penalties that are imposed by any authorized federal or state regulatory agency.



Industry Innovation

BSG Financial's commitment to develop innovative solutions to meet the financial industry's demands is demonstrated

by its introduction of **CourtesyLimit™**, the automated scoring module that minimizes risk and enhances overdraft program performance. Incorporating advanced algorithms, **CourtesyLimit™** analyzes the status and activity in an account holder's entire financial portfolio before determining an individual overdraft limit. It allows your institution to avoid the one-size-fits-all overdraft solution and reward the best, low-risk account holders with higher limits. Your institution can set risk tolerances with minimum and maximum limits, as well as define safeguard criteria that would always result in a zero limit. Not only will account holders appreciate the personalized program, your personnel will spend less time making pay/return decisions.

BSG Financial's Commitment

CourtesyConnect® clients benefit from:

Focused Implementation—brings the entire program together quickly—typically in eight to twelve weeks—using proven methods that get results in a fraction of the time and cost of doing it on your own; allows immediate increases in income and account holder satisfaction.

Ongoing Regulatory Guidance and 100% Compliance Guarantee

Unparalleled Software—**CourtesyConnect®** is the industry's first Web-based, outsourced courtesy overdraft platform. It includes charge-off management, account risk assessment and ongoing risk scoring as part of an effective and efficient collection and analysis system.

Comprehensive On-site Training focuses on how to manage account holder questions and concerns, as well as daily program administration.

BSG Financial's Best Practices—Recommends software strategies and actions to enable your institution to automatically manage account holder overdrafts, from generating first-notice letters to subsequent letters or e-mails, and inbound and outbound telephone calls for information and collection purposes.

Exclusive Counseling Component—Extensive consumer protective services are managed within the software, including 'frequent user' identification and counseling, and a New Start™ repayment function to help those with unanticipated difficulties. Additionally, BSG Financial is the *only* provider that includes optional credit counseling for account holders with special financial needs.

Exemplary Ongoing Customer Support—with satisfaction ratings consistently in the 93+ percentile.

About BSG Financial

BSG Financial LLC, based in Louisville, Kentucky, is a proven leader in the development of profit-enhancing programs for the financial industry. The company has built a solid reputation for developing a number of innovative programs that work in conjunction with one another to improve a financial institution's bottom line. The company's clients range in size from \$100 million to over \$35 billion in assets.

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