

# Case Study

A BSG FINANCIAL CLIENT SUCCESS STORY

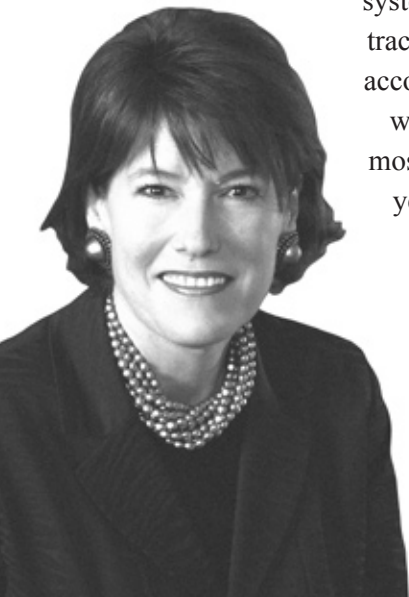
## “Top 300” List Demonstrates **Wide Appeal** of **Courtesy Pay Program**

### The Challenge

While top management at Farmers Bank & Capital Trust Company had long suspected that accountholders of all socioeconomic demographics utilized its courtesy pay program, Senior Vice President Elizabeth “Lisbon” Hardy could finally prove it. Presenting her colleagues with what she calls “The Top 300” List, Lisbon demonstrated that users of the program were a complete cross-section of Frankfort, Kentucky, where the bank is located.

According to Lisbon, “We determined who our top NSF fee payers were in our automated courtesy pay program, which we call *Overdraft Advantage*, by pulling a report of selected accounts from our host

system. We extracted the 300 accountholders who paid the most NSF fees year-to-date, but still kept their account in good standing.”



**WHO:** Farmers Bank & Capital Trust Co., Frankfort, KY  
Elizabeth Hardy, Senior Vice President, Retail Banking

**WHEN:** November 2000–Present

**WHAT:** Farmers Bank & Capital Trust Co. implements BSG Financial’s OverdraftHonor,<sup>®</sup> a comprehensive overdraft management system adhering to Final Guidance best practices and designed to provide expertise, policy, procedure, regulatory guidance, training and software.

**Contact:** Hank Thompson, BSG Financial, Executive Vice President  
(866) 274-8900  
hthompson@BSGfinancial.com

### The Result

“Our Top 300 is a diverse group, representing virtually all demographic groups in our community,” says Lisbon. “I circulated the list to all senior management, and the reaction was interesting. Most of my colleagues were surprised to see their neighbors, friends, golf partners, fellow church members and community leaders on the list, even near the top.”

“Senior management now recognizes that our program is a service that is used and appreciated by all customer groups, not just a small socioeconomic subset.”

Since the development of the “Top 300” List, Farmers Bank & Capital Trust Co. has upgraded to BSG Financial’s OverdraftPro™ software and has implemented *Overdraft Advantage* for its business accounts.

**“Our program is a service that is used by all customer groups, not just a small socioeconomic subset.”**

Elizabeth “Lisbon” Hardy, Senior Vice President, Retail Banking  
Farmers Bank & Capital Trust Co.