



OVERDRAFT  
COMPLIANCE  
NOTIFICATIONS

IN PARTNERSHIP WITH JMFA

# Overdraft Compliance Notifications

**STELLAR**STRATEGIC 

Simplify your compliance requirements. Contact us today:  
Email [craig.simmers@stellarstrategic.com](mailto:craig.simmers@stellarstrategic.com) or call 410-990-0172.

## OFFICIAL COMPLIANCE MARKETING PARTNER FOR JMFA



Since 2000, *Stellar Strategic Group* has assisted over 1,400 institutions with executing overdraft notification campaigns, in a timely and cost-efficient manner. Our goal is to produce maximum results for your overdraft program.

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### COMPLIANCE NOTIFICATIONS MADE EASIER

*Stellar Strategic Group* offers your institution a trusted source to remain compliant with your overdraft program. With the experience of having executed in excess of 5,000 overdraft campaigns you can feel confident your accountholders will receive timely notifications. Your institution will benefit from having an efficient and knowledgeable partner to help you easily manage a fully-disclosed overdraft program.

From quarterly reminder letters (including combination mail/email programs) to opt-in landing page creation, we can help you execute the right compliance strategy for your institution.

### YOUR DATA SECURITY IS PRIORITY ONE

It's our number one goal to keep your data safe. We offer our clients a secure file transfer account to keep your files protected during transmission. All data projects will reside and be executed within our highly secure, SASE 16 data center.

**NSF  
Income**



JMFA reports NSF income increases after each notification campaign is sent.

*The right compliance strategy*

## SUCCESS STORY

*"We were very happy with the customer service provided, the reasonable cost of services and the OUTSTANDING representative that we were assigned. Not only are all of our questions answered quickly and precisely, but Stellar Strategic has made several cost and time saving suggestions as our relationship has grown and they see our needs! If you are looking for a company to work WITH you and not just FOR you, contact Stellar Strategic!"*

**Kelly Linn**

Overdraft Privilege Manager  
Beacon Credit Union

*Saved 23% with a Combo Email/Mail program*

**JM|F|A**  
John M. Floyd & Associates

## COMBO EMAIL & MAIL NOTIFICATIONS

*Reduce Your Costs & Increase Opt-in Response*

Our exclusive combo program can help substantially reduce your compliance notification cost as well as create another easy option for your accountholders to opt-in for ATM and debit card transaction coverage. Depending on the number of email addresses you have on record, your institution could save an average of 20 – 25% per campaign.

### How it works:

**Step One:** If needed, a landing page will be created with JMFA compliance-approved copy to secure and collect opt-in requests.

**Step Two:** An electronic notification will be sent out to all accounts with a valid email address. We will monitor for bounce-backs or undeliverable messages, and then add these to the direct mail file to ensure the required attempt at delivery has been made for each account.

**Step Three:** With the mailing list adjustments generated in step two, physical letter notifications will be mailed out to the rest of your accountholders.

*Find out if your institution qualifies for our exclusive combo strategy by contacting Stellar Strategic Group.*

## PREPARE FOR FULL DISCLOSURE

If you are looking for a strategic partner to help with overdraft compliance notifications, look no further than Stellar Strategic Group. Get a FREE QUOTE today!

# RELATIONSHIPS REWARDED

**EXTRA SAVINGS** offered to clients  
utilizing additional **STELLAR SOLUTIONS**

## CORE DEPOSIT DIRECT

Our *Core Deposit Direct<sup>sm</sup>* program is an effective, long-term retail strategy focused on generating new accounts, new households, core deposits, and enhanced revenue streams. Accelerate retail market share growth resulting in new account opening increases of 50% to 150%.

## STELLAR AUTO LOANS

The *Stellar Auto Loans<sup>sm</sup>* program offers a pay-for-performance auto loan recapture strategy that maximizes direct lending and new membership growth for credit unions. Most institutions average around 300% ROI from the loans generated with little up-front marketing risk.

**Compliance Notifications | Core Deposits | Loan Growth**

Contact Craig Simmers at 410-990-0172 or email  
[craig.simmers@stellarstrategic.com](mailto:craig.simmers@stellarstrategic.com) for your FREE quote today.

**[stellarstrategic.com](http://stellarstrategic.com) | [salrefi.com](http://salrefi.com)**

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