



**ARE YOU STILL GETTING
THE MOST OUT OF YOUR
DISCRETIONARY OVERDRAFT
PAYMENT SERVICES?**



ODDP *Plus* SM

**UNCOVER STRATEGIC INITIATIVES FOR
IMPROVED SERVICES AND GROWTH**

**CULTIVATE CLOSER, MORE VALUABLE
ACCOUNT RELATIONS**

**IMPROVE ACCOUNT SATISFACTION,
LOYALTY, RETENTION AND REFERRALS**





As the financial industry's unquestioned leader in providing discretionary Overdraft Privilege Service programs, Strunk and Associates is often asked if it provides a service that refreshes, renews and improves under-performing areas of existing discretionary overdraft payment services. The answer is yes. The answer is ODP Plus.

ODP Plus is a fully managed, integrated service and profit improvement consulting service designed specifically to enhance and grow existing (and often languishing) discretionary overdraft payment programs.

STRUNK & ASSOCIATES' ODP PLUSSM

OVERVIEW

Years of experience with our multiple discretionary overdraft payment products allows us to offer the most comprehensive discretionary ODP service upgrade package available. Financial institutions who choose ODP Plus will find it to be highly customized and responsive to their particular environment.

The Strunk ODP Plus operational package includes processes and business support mechanisms that are configured to meet each financial institution's future needs and requirements for successful growth, maintenance, integration and control of all overdraft/NSF account transactions, as follows:

Detailed Audit Review. Strunk and Associates' team of highly experienced, full-time ODP analysts and support specialists conduct a comprehensive audit/analysis of existing discretionary overdraft payment service programs. Areas in the audit review and analysis include, but are not limited to:

Legal and Regulatory Compliance	Forms, Policies & Procedures
Risk Management	Data Processing
Program Performance Results	Staff Resources
Staff Product/Service Training	Pricing
Disclosure and Marketing Activities	Financials
Consumer Communication and FAQs	



Analysis and Written Recommendations. Strunk and Associates provides detailed recommendations for customer and earnings improvement initiatives. Also included is an assessment of each recommendation's impact on the client's operations, compliance, legal, marketing, and technology. Strategies and tactics are designed to translate into a quantifiable, measurable improvement in the performance of the financial institution's discretionary overdraft payment program.



Client Staff Training. Strategies are only as good as their execution. Strunk and Associates will work with the financial institution to design appropriate training documentation and to execute an effective training program. Strunk can provide on-site training to ensure complete and thorough understanding of agreed upon recommendations.



Compliance and Legal Updates. Strunk & Associates' compliance program is second to none.

Consider the advantages of receiving on a regular basis, regulatory and legal updates that impact your discretionary overdraft payment services.



We demonstrate our commitment to compliance through verifiable procedures and ongoing engagements with regulatory and legal experts that specialize in these areas.

This service includes detailed analysis on relevant legal developments and trends at both the state and

national levels.

Discretionary Overdraft Payment Best Practices. Clients are provided with detailed analysis and updates on regulatory developments and industry trends. In-depth intelligence on consumer group issues, account holder service improvements, technology,

financial literacy educational initiatives and program enhancements are all part of **ODP Plus Best Practices recommendations and guidelines.**

ODP Manager V. ODP Plus participants will also have access to the industry-best Strunk and Associates' ODP ManagerSM V Customer Relationship Management Suite.

Unlike other overdraft protection software, **ODP Manager V offers a feature-rich management platform that goes beyond just managing overdrafts.** This highly automated business/customer support software serves equally well as a **state-of-the-art overdraft privilege relationship management tool.**



ODP Manager V offers a broad spectrum approach to significant software automation of the ODP management function.

Use of the powerful and capable "Visual Basic vb.net" format allows the application suite to provide broad and powerful features and functions such as:

- Improved integration with core processors
- Enhanced analytics for customer account relationship and risk management
- Powerful client-selected parameters for program management
- Advanced history tracking
- Custom letters and reports
- Enhanced security



REFRESH & RENEW YOUR DISCRETIONARY OVERDRAFT PAYMENT SERVICES

WHY ENGAGE STRUNK & ASSOCIATES?

OUR FOCUS. Strunk and Associates is completely focused on the development and implementation, and ongoing enhancement and support, of successful discretionary overdraft payment services. We know the details that make strategic initiatives successful.

OUR COMPLIANCE EXPERTISE. We are committed to an ongoing significant investment in compliance and legal due diligence – at both the state and federal level. We are active and influential in all levels of banking regulation and consumer advocacy. Our clients have been examined thousands of times over the years without any deficiencies, exceptions or findings. We encourage and invite comparisons of the depth, breadth and quality of our compliance documentation, initiatives and client support with any in the industry. In fact, very careful and thorough due diligence of overdraft protection services providers is a key element of the federal guidelines – and financial institutions should take it very seriously.

OUR EXPERIENCE. Simply stated: **We make things happen. We get things done, and we get them done right – the first time!**



PUT ODP *PLUS* TO WORK FOR YOU

It makes sense to partner with a company whose overdraft privilege program is built on years of experience. From a financial foundation formed in 1976, Strunk & Associates has built an unparalleled record of success with its discretionary overdraft payment service program.

- ▶ More clients in more regions than any other discretionary overdraft payment services supplier
- ▶ More *verifiable* client references
- ▶ Endorsed by major trade associations
- ▶ Alliances with major data processing companies
- ▶ Compliance and legal expertise with nationally recognized law firms
- ▶ Exemplary examination record by federal and state officials

STRUNK & ASSOCIATES, L.P.

14614 Falling Creek Drive, Suite 110
Houston, Texas 77068-2942
281.440.1440 or 800.728.3116
281.440.1499 (fax)

202 Northwest Platte Valley Drive
Riverside, Missouri 64150
816.746.5559 or 877.485.8808
816.746.5595 (fax)

e-mail: information@strunklp.com



Strunk & Associates, L.P.

www.strunklp.com