

Manage Your Heavy Overdraft Users



Dynamic Limits. Dynamic Messaging. Dynamic Reporting.

DID YOU KNOW?

80% of your income comes from your heaviest users of overdraft and interchange.

And it's possible that 15%+ of your checking accounts have an overdraft limit of \$500 but have never made a deposit!

Manage overdraft services as a line of business and satisfy regulatory guidance.

The Intelligent Limit System® is the only system available to credit unions that can do all of the following:

- Monitor and segment accounts by usage of the overdraft program
- Detect indications of excessive overdrafts
- Detect potential changes to repayment capacity with respect to the overdraft product
- Adjust overdraft limits as frequently as daily to address risks of excessive usage, nonperformance and changes to repayment capacity
- Identify and notify heavy users of overdraft services of available alternatives to overdraft protection
- Create a repository documenting this activity for your regulators

