Manage Your Heavy Overdraft Users


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

www.MyVelocity.com