



Community BancService Corporation, Inc.®

One Mission. Community Banks.®

Community BancService Corporation, Inc. Announces New Marketing Partner

CBSC endorsement of JMFA fulfills Illinois community banks' overdraft program and vendor contract negotiation needs



SPRINGFIELD, Illinois—The Community BancService Corporation, Inc. (CBSC), the business services subsidiary of Community Bankers Association of Illinois (CBAI), is pleased to announce that John M. Floyd & Associates (JMFA) has been selected as the newest CBSC Marketing Partner for its comprehensive overdraft and vendor contract negotiation consulting. JMFA is a leading provider to community banks, offering expertise in non-interest income and expense analysis with a consultative approach.

Keeping up with the evolving regulatory environment and managing an overdraft program free from scrutiny is challenging for community banks. **JMFA OVERDRAFT PRIVILEGE®** is a fully transparent overdraft solution with a 100% compliance guarantee to deliver a valuable financial safety net for consumers. Through this relationship, CBAI member banks will more successfully navigate compliance complexities while protecting revenue and relationships by enhancing account-holder satisfaction and loyalty. **To kick off the partnership, on December 5th at 2 pm CST, member banks are invited to a webinar for the latest insights on market shifts and regulatory expectations—[webinar details](#).**

JMFA offers in-depth analysis, continuous program monitoring and automation for greater flexibility and improved efficiencies; greater access to key data and program information for enhanced tracking and reporting; and more employee education opportunities to positively impact customer experience. JMFA's comprehensive consulting provides a thorough evaluation and customized program, effective member communication strategies, proactive compliance support and best practices for policies and procedures.

Negotiating favorable terms and competitive rates to secure maximum value in their vendor contracts is another area community banks must address as they improve their digital transformation. **JMFA CONTRACT OPTIMIZER™** is the review and negotiation of existing third-party vendor contracts to reduce expenses and achieve better terms on the products and services banks use every day. JMFA's expert assessment evaluates how existing service contracts, proposals and agreements rate in pricing, service and support, as well as terms and conditions to maximize savings for debit and credit card processing, card branding, core data processing, internet banking services and much more.

"CBSC is thrilled to add JMFA to our roster of top-quality endorsed marketing partners," said Mike Kelley, CBSC president. "As our members know all too well, the financial services landscape is changing and that includes overdraft programs. Finding a partner that can help Illinois community banks remain compliant with their overdraft program—while ensuring bank customers feel good about their overdraft protection—is extremely important, and that's exactly what JMFA provides. We look forward to our relationship and the value it will provide our members."

"Competition in the financial services arena continues to increase, making it imperative for community banks to have a full complement of strategies and resources to remain viable with exceptional services for their account holders," said John Cohron, JMFA CEO. "We're excited to partner with CBSC to support its member banks with expert advice and support to create efficiencies and a competitive advantage in their communities while providing financial peace of mind for their customers."

About Community BancService Corporation (CBSC)

The business services subsidiary of CBAI, CBSC aggregates the clout of CBAI member banks to negotiate lower costs and provide improved access to essential bank products and services. CBSC is governed by a board of 34 community bankers who evaluate and select prospective business partners.

About JMFA

JMFA is one of the most trusted names in the financial services industry for non-interest income and expense analysis. From reducing expenses and uncovering new savings with vendor contract negotiations to creating a positive impact with a fully-disclosed overdraft solution backed by a 100% compliance guarantee—JMFA helps community banks exceed expectations by delivering tangible results.

To learn more information about JMFA's products and services, please contact [Dan Boyer](#) at 636/275-2901.

