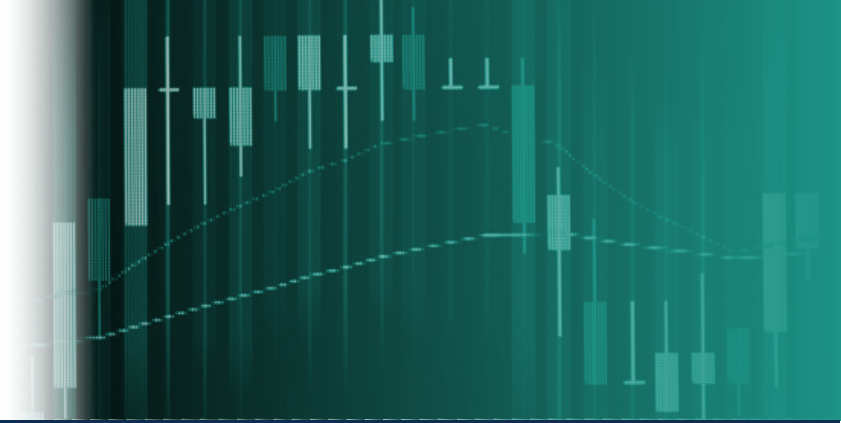




# INTELLIGENT LIMIT SYSTEM<sup>®</sup>

## Customized, Managed Limits for Superior Overdraft Management



Velocity Solutions is the overdraft services provider offering managed limits with a flexible approach!

### UNMANAGED Approach (Used by Other Providers)

- Set it & forget it limits
- Additional staff required for managing charge offs
- Significant cost



### MANAGED Approach (Used by Velocity Solutions)

- Limits are customized for each account
- Additional staff not needed to manage charge offs
- Significantly lower cost



### Overdraft Reimagined

#### WHAT IF?

- Your account holders had customized limits based on unique ability to repay?
- You had a provider that pays more than lip service to compliance?
- Overdraft could become a truly valued service for your account holders?

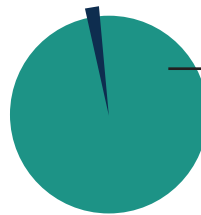
#### ANNUAL KEY PERFORMANCE METRICS\*



SERVICE:  
**\$17.6 Billion:**  
 Total Paid Item Amounts



RISK:  
**\$5.1 Billion:**  
 Total Returned Item Amounts



## 99.3%

of overdraft events with ILS limit greater than zero repay!

*That's not a typo. 99.3%!*

# An Unrivaled Overdraft Management System

## INTEGRATION

Easily integrates with all core systems, and adaptable if you should need to change core vendors.

## PROVEN MANAGED LIMITS

Provides ability to deploy proven managed limits where 99%+ of monitored overdraft events with a limit greater than zero repay the negative balance.

## UNIQUE FEATURES

We look outside the typical overdraft box, and offer features such as deposit trending, predictive attrition analysis, and normalizing deposits for windfalls and one-time events.

## ACCESS TO EXPERTS

Velocity maintains a knowledgeable and seasoned staff with decades of experience in compliance, operations and finance, across thousands of banks and credit unions.

## BEST PRACTICES

Our team has specific knowledge of checking account relationships, short-term liquidity, overdraft services, data science-supported limits, regulatory knowledge and overall industry data for comparison.

## USER EXPERIENCE

Easy-to-navigate features, friendly software interface, ability to build reports in a flexible manner utilizing unique data points and much more.

## FULL ANALYSIS OF PROGRAM PERFORMANCE

Our data science team provides multiple points of peer data on Reg. E, waivers, refunds, attrition, paid item amounts, usage and deposits, with recommendations as needed for adjustments to the dynamic limit logic.

## PROFESSIONAL, ONGOING TRAINING

Training materials, online webinars, on-site professional trainers and group training with your peers are available for your front-line, operations staff and executives.

## FULL-FEATURED REPORTING

ILS reports provide actionable information for management, operations and the regulators. Create simple custom reports to reduce IT department workload, and obtain access to real time dashboards of key metrics to monitor the health of your overdraft services.

## PROMPT, RESPONSIVE SUPPORT

Access to prompt, responsive support staff anytime – even outside normal business hours. Our support team is entirely US-based, and fully employed by Velocity Solutions.



### The Intelligent Limit System:

- ✓ Meets all the required regulations.
- ✓ Provides an unbiased way to calculate limits for qualified customers.
- ✓ Has really helped in driving our revenue up. It has helped raise our non-interest income to new levels.

Judy Long, President  
First Citizens National Bank

\*Reflects a subset of ILS clients that have reliably sent data to our data warehouse for at least one year (118 clients) in the asset range of \$385M - \$101B. 14.4M accounts with 48.7M exception items.