



The BSG Financial Group™

Our Solutions

BSG Financial Group™ is a group of independently organized companies that provides revenue-enhancing programs—combined with compliance solutions—for financial institutions to help meet their financial goals.

Our expertise is concentrated on limited offerings, so we can provide truly uncommon know-how. This knowledge is offered through several programs:

Demand Deposit Account Management (Utilizing Debit Denial/Dynamic Limits)

CourtesyConnect®/CourtesyLimit™ is the first cloud-based overdraft management program. It employs innovative data analysis capabilities to create dynamic overdraft limits tailored to individual needs. It utilizes cutting-edge technology and reporting to help determine and provide account holders with overdraft protection on debit card transactions previously denied. Additionally, in today's expensive direct mail environment, our program provides dynamic messaging to decrease costs.

Courtesy Connect/Courtesy Limit allows your financial institution to:

- Establish dynamic overdraft limits for individual customers
- Strive to pay more items for worthy account holders
- Pull back for customers in trouble
- Continually and automatically manage risk
- Provide custom tracking and reporting

Fee-Based, Packaged Checking Accounts

Econocheck™ has over 30 years of experience in assisting financial institutions by adding additional consumer benefits—such as ID protection, and cell phone insurance—to maximize the loyalty and value of your checking account relationships. This program focuses on providing products or services that are important to your customers at a significant discount to the perceived value.

Expense Management & Vendor Negotiation

ExpenseMark™ helps institutions ensure the best pricing, terms and value for Strategic and Non-Strategic purchases. ExpenseMark is a sourcing and procurement solution that utilizes deep market intelligence, career experience and knowledge to get the best deals in multiple expense categories—including large expense items or significant contracts spanning several years. ExpenseMark helps reduce expenses and increase the efficiency ratio and earnings-per-share at your institution. **Typical savings of 25% to 40%** are often realized in selected cost target areas. Core contract negotiation is a specialty, typically generating six- or seven-figure savings.

Vendor Management

Outsourcing critical functions to third-parties is necessary and unavoidable in today's banking environment. Examiners want to see sound processes in place for actively managing the associated risks. **Venminder™** is a dynamic online vendor management solution that can help manage your contracts, risk-rate your vendors, prepare for exams and much more, freeing your staff to conduct other business. An artful blend of cloud-hosted software and outsourced services, Venminder offers a variety of packaging options ranging from software only to full-service models, all with strong compliance adherence.

Social Media Management & Compliance

Social IQ® provides a singular platform for timely and efficient management of social media and meets the compliance needs of Financial Institutions as outlined by the FFIEC. Social IQ has the potential to give your financial institution vital insight on existing and prospective customers' wants and needs, by utilizing their social media activities. Even if your institution has not yet begun sharing via social media, there are still opportunities and pitfalls that should be managed. Participating in social media is important; managing social media compliance is essential.

Appraisal Management & Compliance

Maximize your company's competitive edge with superior appraisal compliance and management services. **Appraisal Logistics Solutions™** offers an exceptional appraisal system for financial institutions who are in the market for the highest-quality resources, leading-technology tools and cost-effective processes in the mortgage lending industry. Your company will have access to the foremost experts regarding loan processing, underwriting and general project management for both residential and commercial real estate. The program offers nationwide coverage, custom tailored services, industry experts and much more. Our management fees are among the lowest in the country, passing the cost savings to the appraiser. Fees are 100% transparent and fixed.

BSGfinancial.com/solutions

COURTESY **CONNECT.** COURTESY **LIMIT.**



venminder

Social IQ



For more information about any of the programs represented by BSG Financial Group, call (866) 274-8900, ext. 230 or go to www.BSGFinancial.com.
