



BSG Financial Group™

Our Solutions

# Innovation. Experience. Compliance.

*BSG Financial Group™ is a group of independently organized companies that provides revenue-enhancement and compliance solutions for financial institutions nationwide.*



## Our solutions include:

- Overdraft Management
- Fee-Based, Packaged Checking Accounts
- Digital Lending Solutions
- Vendor Management
- Account Acquisition Strategies
- Social Media Management

## Overdraft Management Solutions

BSG Financial Group offers financial institutions two ways to meet your account holders' short-term liquidity needs: **CourtesyConnect**®, our automated courtesy overdraft system and **PaySound**®, the no-overdraft-fee online checking account. CourtesyConnect combines Dynamic Overdraft Limits with Dynamic Communications for a unique, customized experience that translates into better service for your account holders and potentially more income for you. The program equips your financial institution with the expertise and automation to reap the rewards of providing this valued service while effectively managing compliance and financial risks. ([BSGFinancial.com/OverdraftManagement](http://BSGFinancial.com/OverdraftManagement))

### **CourtesyConnect allows your financial institution to:**

- Continually manage risk by monitoring account holders' ability to repay and automatically tailoring limits accordingly
- Send custom, event-triggered messages to account holders, thereby saving as much as 20 percent on mailing costs
- Reduce IT expenditures by incorporating a hosted solution

## Fee-Based, Packaged Checking Accounts

*If you could charge \$5/month for a checking account and none of your profitable account holders left, would you?* BSG Financial Group partners with industry-leader Econocheck™ to help financial institutions make checking accounts profitable again. With Secure Checking, you offer a checking account enhanced with valuable products/services – all for a single, low monthly fee. Benefits can include: Identity Protection/Fraud, Theft and Recovery; Cell Phone Protection; Travel and Entertainment Discounts; and others. The service is tailored to your institution's culture and pricing philosophy; you can even retain a 'free' account alternative. The program provides differentiation in the market; and the new – potentially significant – revenue stream is recurring year over year. ([BSGFinancial.com/FeeChecking](http://BSGFinancial.com/FeeChecking))

## Digital Lending Solutions

Industry experts predict that financial institutions could lose up to 60% of their retail or small business profits to non-bank, online lenders in the next five years. Our MinuteLender® and Business MinuteLender® digital technologies allow your institution to enjoy efficiencies never before available in processing, underwriting and booking loans for your account holders—now online and in minutes. The technology and services are designed as a turn-key loan platform that grows revenues and vastly enhances the lending experience for account holders. Unlike non-bank solutions, this service allows your financial institution to maintain control of the entire lending process and keep the loans on your balance sheets as earning assets. The cloud-based software is audited secure and takes no customer identifying information, tax ID or account numbers outside your institution's firewall. (BSGFinancial.com/DigitalLending)

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*“They’ve done things I’ve never seen other vendors do. We’re in a relationship... a strong relationship.”*

Patrick Burch, Vice President, Deposit Administration Officer,  
STAR Financial Bank, Fort Wayne, IN

## Vendor Management

In today's banking environment, outsourcing critical functions to third-party vendors is unavoidable. Examiners want to see sound processes in place for actively managing the associated risks. BSG Financial Group partners with Venminder™ to bring you a scalable vendor management solution to: manage your contracts, risk-rate your vendors, prepare for exams, and much more. Venminder offers engagement options ranging from cloud-based software only to full-service assistance. Banks and credit unions love this service because the tools are user friendly, it reduces vendor management workload, and you will be ready when the examiners show up. (BSGFinancial.com/VendorManagement)

## Account Acquisition Strategies

Most financial institutions run branches below capacity; yet they could easily double or triple account holders and increase profits without changing fixed costs. BSG Financial Group partners with Haberfeld Associates – drawing upon its 35 years of experience – to help. The process starts by reviewing your company's products, policies and procedures. Then we train your staff to perfect sales. Proven marketing strategies increase traffic, and onboarding techniques help keep your account holders longer. We know how to reach them with your message and get them to choose your financial institution. Our strategy typically more than doubles new core retail and business account openings and attains over five products and services per household. Join the hundreds of clients that have reached remarkable success; we can help you too. (BSGFinancial.com/AccountAcquisition)

## Social Media Management & Compliance

Participating in social media is important for financial institutions; managing social media compliance is essential. BSG Financial Group offers Social IQ®, a cloud-based, automated platform for timely, efficient and compliant management of social media as outlined by the FFIEC. Even if your institution has not yet begun sharing via social media, there are still opportunities in monitoring and tracking social media activities, like gaining insight into existing and prospective customers' wants and needs; gauging your online reputation; and assessing competitive activity. The program is easy to implement and manage, even easier on your budget. (BSGFinancial.com/SocialMedia)