

KASASA®

Kasasa® Partners with John M. Floyd and Associates to Provide Overdraft Privilege Services to Community Financial Institutions

AUSTIN, Texas, Nov. 19, 2018 – [Kasasa®](#), an award-winning financial technology and marketing provider, announced today that it has partnered with [John M. Floyd and Associates](#) (JMFA), a provider of bank and credit union support and consultation, to employ the JMFA Overdraft Privilege® program.

JMFA Overdraft Privilege® is a fully transparent, 100 percent compliant overdraft program that provides a financial safety net for account holders in their time of need, and an important revenue source for today's financial institutions. Through the partnership, JMFA's services will allow Kasasa's financial institution clients to maximize revenue opportunities and relationships by enhancing account holder satisfaction and loyalty.

"For more than three decades, JMFA has delivered proven programs and strategies to help financial institutions provide superior account holder service while increasing non-interest income," said John M. Floyd, Chairman & CEO of JMFA. "We're excited to partner with Kasasa to support their community bank and credit union clients' needs to not only strengthen account holder relationships, but also create a competitive advantage, ensuring their account holders come to them for all their financial needs. We look forward to this relationship."

JMFA Overdraft Privilege® includes all new analytics, strategies, communication, reporting and tracking. JMFA's comprehensive approach consists of a thorough evaluation and customized program, exceptional employee training to enhance account holder education, easy-to-use software for automated program management, detailed program monitoring and ongoing support, as well as strategies that maximize program participation without compromising compliance.

"At Kasasa, our mission is to provide products that meet both consumer and community financial institutions' needs," said Gabe Krajicek, CEO of Kasasa. "By partnering with JMFA, we are ensuring that our clients are offering a fully compliant overdraft solution to account holders who opt-in for the added protection on their deposit accounts – providing peace of mind for both parties."

About John M. Floyd and Associates

John M. Floyd and Associates (JMFA) is a leading provider of consulting services to banks and credit unions, and one of the most trusted names in today's industry. For more than 38 years, JMFA has helped financial institutions across the nation improve their performance and profitability. Visit the JMFA website for more information: <http://www.jmfa.com>.

About Kasasa

Kasasa® is an award-winning financial technology and marketing provider. Based in Austin, Texas, with 400 employees, Kasasa® helps more than 800 community financial institutions establish long lasting relationships with consumers residing in their local markets through its branded retail products, world class marketing capabilities, and expert consulting. The company reinvented

checking and is now reinventing lending through its latest patent-pending offering, Kasasa Loans™. Learn more about Kasasa®'s innovative products and services:

[Reward Checking Accounts](#)

[Kasasa Loan™ – The only loan with take-backs](#)

[Marketing & Technology](#)

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