

# Customer Choice Checking

## Meeting today's regulatory requirements and growing tomorrow's revenue

- **Customer Choice**, a patent-pending PRI solution, puts account overdraft decisions in the hands of the customer after the transaction has been presented
- Banks empower consumers to make their own decision on account overdrafts
- Regulators rest easy knowing that customers actively choose when to overdraw their accounts
- The **Customer Choice** solution provides banks with a fee-generating product that empowers consumers and answers to OD regulatory reform.

pri

PROFIT RESOURCES  
INCORPORATED



A Checking Product  
Solution to  
Regulatory Reform

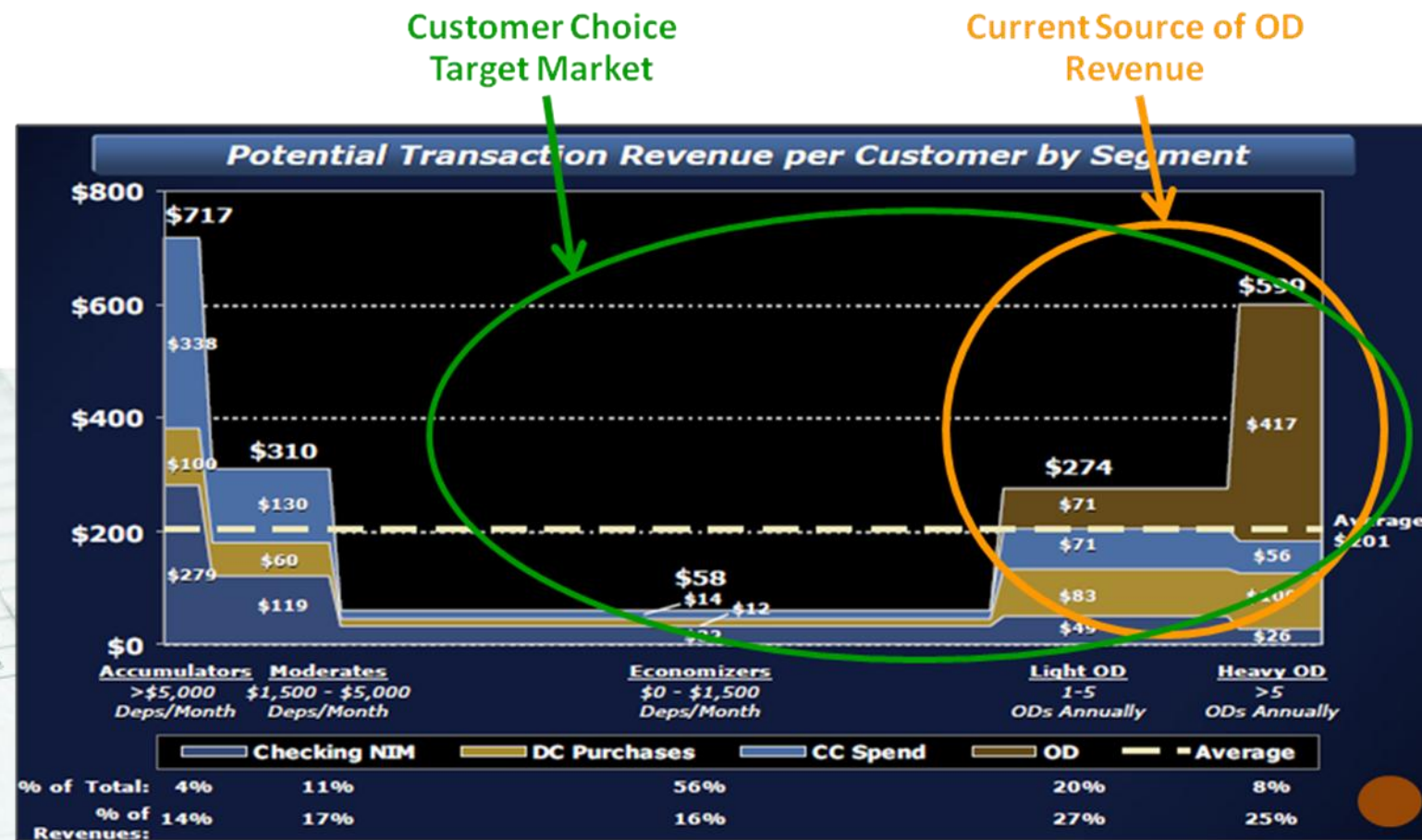


## Customer Choice Checking in Action

- After an overdrawing transaction is presented, Customer Choice allows consumers to make a decision to pay or return.
- The bank communicates with the customer via text, phone, or e-mail when an overdraft transaction is presented against the account.
- The customer signs-in online:
  - Views the transaction(s)
  - Decides to pay/return
  - Approves all fees involved
  - Submits the decisions to the bank



- Customer Choice Checking will help the bank recoup revenue lost from increased overdraft regulations
- Expands the market of target customers



This Account is Overdrawn

Customer Choice – A patent-pending PRI Solution

Let's Get Started

Tim Holt

tdholt@profitresources.com

800.576.2374

www.profitresources.com

Profit Resources, Inc.