



Member Privilege™

Multifaceted Overdraft Privilege Solution



Would you like to automate the handling of overdrafts and associated paperwork?

BUSINESS VALUE

- Mitigate Risk

COMPATIBILITY

- CruiseNet®
- Episys®

Member Privilege is Symitar's multifaceted overdraft privilege solution. It is provided through a strategic alliance with Pinnacle Financial Strategies. The system enables credit unions to offer a high-demand service that immediately enhances member service, satisfaction, and retention, while improving operating efficiencies. In addition, this solution enables credit unions of all sizes to significantly increase income.

The innovative system fully automates NSF processing, eliminating the traditionally time-consuming and inefficient manual process.

Member Privilege automatically assigns and updates product-specific overdraft limits based on credit union defined criteria. Furthermore, Member Privilege can dramatically reduce the time required to pay exception items as well as automatically post transactions to the general ledger.

Pinnacle's Trakker® system, provides a two-way interface with Symitar's core processing platforms, supplying the capabilities to manage overdrafts on a daily basis without the traditional manual efforts.

This sophisticated solution automatically generates the required reporting and member communications, including notices and collection letters, quarterly performance reporting, and peer performance analytics.

This revenue-enhancing system interfaces with the Episys® and CruiseNet® core processing solutions and is supported by a seamless, best-practices implementation process.

Member Privilege is another innovative member benefits solution that enables credit unions to continually enhance both the consumer and business member experience with ongoing service improvements.

WHAT IT DOES:

- Provides a sophisticated overdraft privilege solution that automates overdraft processing.
- Assigns and updates product-specific overdraft limits based on credit union defined criteria.
- Streamlines the process required for pay/return decisions.
- Posts transactions to the general ledger automatically.
- Generates all the necessary member communications, including notices and collection letters, quarterly performance reporting and peer performance analytics.
- Generates all required reporting.

- Provides a full interface with Symitar's core processing platforms
- Provides a seamless, best-practices implementation process.

WHAT IT DOES FOR YOU:

- Increases fee income significantly.
- Enables credit unions of all sizes to offer a high-demand service.
- Improves member service, satisfaction and retention.
- Improves operating efficiencies.
- Eliminates the traditionally time-consuming and inefficient manual process traditionally required to process NSF items.