



**Independent
Bankers
Association
of Texas**

FOR IMMEDIATE RELEASE

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Independent Bankers Association of Texas Announces New Endorsed Service Provider

*IBAT endorsement of JMFA fulfills Texas community banks'
overdraft program needs*

AUSTIN, Texas—The Independent Bankers Association of Texas (IBAT) is pleased to announce that John M. Floyd & Associates (JMFA) has been selected as the newest IBAT Endorsed Service Provider for its comprehensive overdraft consulting. [JMFA NEXT GENERATION OVERDRAFT PRIVILEGE](#) incorporates innovative features and real-time updates that allow Texas community banks to grow, regardless of what the “next generation” in overdraft may bring.

Keeping up with the constantly changing regulatory environment is a challenge for all banks, especially community banks, so JMFA’s full compliance guarantee is reassuring to IBAT members. Compliant with both state and federal regulations, JMFA’s program is designed to help recover revenue lost due to governmental regulatory changes.

“IBAT is thrilled to add JMFA to our roster of top-quality endorsed service providers,” said Christopher Williston, IBAT president and CEO. “As our members know all too well, the financial services landscape is changing and that includes overdraft programs. Finding a partner that can help Texas community banks remain compliant with their overdraft program—while ensuring bank customers feel good about their overdraft protection—is extremely important, and that’s exactly what JMFA provides. We look forward to our relationship and the value it will provide our members.”

JMFA offers a consumer-friendly and well-communicated solution for banks to improve their service value and enhance customer satisfaction. It includes improved tracking and reporting of key data; in-depth analytics to identify additional revenue opportunities; increased automation, efficiency and flexibility; a cloud version of the program with text and email capabilities; best practices and comprehensive consulting; and various training and educational opportunities.

“For nearly four decades, JMFA has delivered proven programs and strategies to help community banks provide superior customer service, maintain full regulatory compliance and increase overall performance,” said John M. Floyd, JMFA chairman and CEO. “We are looking forward to partnering with IBAT to provide its member banks with the most up-to-date, next generation overdraft program approach—along with ongoing expert advice and support—to create a competitive advantage in their communities and provide financial peace of mind for their customers.”

For more information about IBAT’s endorsement of JMFA, visit www.ibatservices.com.

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About the Independent Bankers Association of Texas

Formed in 1974, the Independent Bankers Association of Texas (IBAT) represents Texas community banks. The Austin-based group is the largest state community banking organization in the nation with membership comprised of more than 2,000 banks and branches in 700 Texas communities. Providing safe and responsible financial services to all Texans, IBAT member bank assets range in size from \$21 million to \$31 billion with combined assets statewide of \$193 billion. IBAT member banks are committed to supporting and investing in their local communities.

About John M. Floyd & Associates

For the past 39 years, [John M. Floyd & Associates](#) (JMFA) has been considered one of the most trusted names in the industry helping community banks improve their performance and profitability. Whether it’s recovering lost revenue, uncovering savings opportunities, serving your account holders better or delivering a 100% compliant overdraft program — JMFA helps you achieve measurable results. We are proud to be a preferred provider among many industry groups. To learn more, [contact your local representative](#) or call us at (800) 809-2307.