



PERFORMANCE RESULT

Within the initial six months of the Courtesy Pay program, Forge FCU's revenue increased 326% and they achieved 34% opt in penetration.

THE BASICS

Location.....Upper Darby, PA
Assets\$39 Million
CoreFiserv-Charlotte
Checking Accounts.....1,300
Program Start.....May 2015
ATM/POS Opt In51%



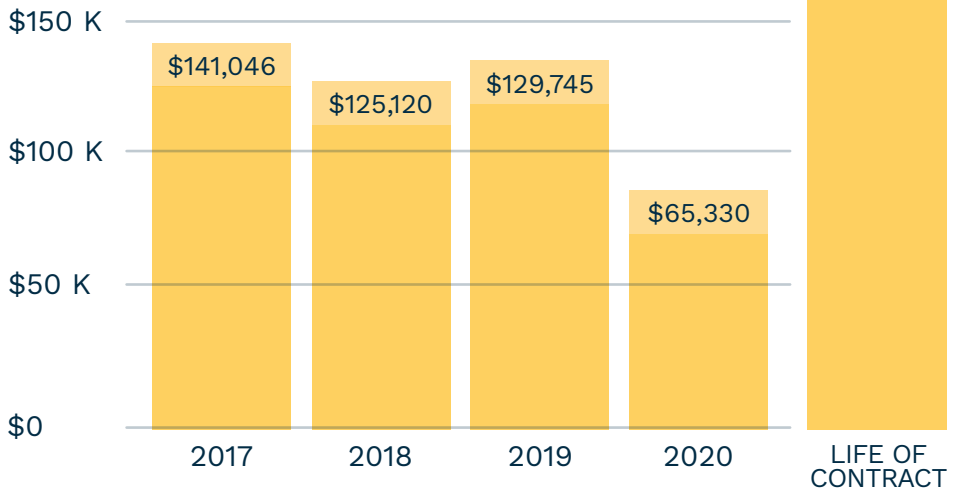
OVERVIEW

When SmartStep Solutions began working with Forge Credit Union in 2015, they did not have an overdraft protection program in place. The credit union was looking to increase their revenue, but knew their limited resources and old core processor system could be potential roadblocks.

WHY SMARTSTEP?

In SmartStep Solutions, Forge found a trusted partner: one who valued relationships and put the needs of the credit union and its members first. From leading staff training and providing all necessary policies and disclosures to creating marketing collateral and campaigns to increase member opt ins, SmartStep Solutions proved what a reliable partner they are. The results include increased revenue, member satisfaction and ongoing growth.

INCREASE TO REVENUE



“When other Courtesy Pay providers saw us as a revenue stream for their bottom line, SmartStep Solutions saw us as a true partner. From our first meeting, to implementation, to ongoing marketing and compliance support, they have put our needs first. We’ve been able to provide a great service that is valued by our members thanks to SmartStep.”

Shanna Lynch, VP