

OMS Case Study

Alta Vista Credit Union

Redlands, California

Assets: **\$215M+**

Core Processor: **Symitar**

Compliance, Confidence, and Ongoing Support

As a highly compliance-conscious organization, Alta Vista found particular value in our proactive regulatory guidance. The team relied on Pinnacle for frequent updates and quick answers to compliance-related questions. On one occasion, Pinnacle's leadership team even proactively reached out to advise on fee income trends, helping Alta Vista optimize its strategy without taking on unnecessary risk.

This level of partnership—rooted in ongoing consultation and a deep understanding of regulatory expectations—gave Alta Vista confidence in their program's long-term sustainability.

Positioned for Future Growth

The overdraft program has become a key driver of non-interest income and member engagement at Alta Vista Credit Union. With strong performance metrics and a reliable partner in Pinnacle, the institution is well-positioned for future growth and retention. The team appreciates the ability to act strategically without the burden of managing every detail internally.

“We used 100% of Pinnacle’s compliance resources. The letter templates, the detailed onboarding timeline, the training—it was all there, and it was all clear. We followed their roadmap exactly.”





How Pinnacle Empowered Alta Vista CU to Reignite Its Overdraft Program with Confidence

The Challenge

Alta Vista Credit Union discovered a challenge common to many financial institutions: most accountholders didn't even know an overdraft protection program was available to them. With such low awareness, they were leaving valuable fee income untapped and revenue at unsustainable levels. To turn things around, the credit union knew it needed to reintroduce the program in a way that would capture members' attention, drive engagement, and meet all compliance requirements without straining internal resources.

Why Alta Vista Chose Pinnacle

After being referred to Pinnacle Financial Strategies by their advisor at Symitar, Alta Vista evaluated multiple vendors. Pinnacle stood out due to the team's expertise, professionalism, and a clear sense of partnership. The credit union quickly developed confidence in our ability to manage both the strategic and operational components of launching a fully compliant, member-friendly overdraft program.

Implementation: Pinnacle Does the Heavy Lifting

Alta Vista fully leveraged Pinnacle's approach to overdrafts. With access to ready-to-use templates, structured onboarding timelines, detailed training resources, and dedicated support, the internal lift for Alta Vista's team remained minimal. We managed the process end-to-end, from training to compliance documentation, ensuring clarity and consistency throughout the rollout.

The team reported that the implementation went smoothly, staying on schedule and requiring no heavy customization. Pinnacle's established procedures, expert guidance, and proactive communication created a seamless experience for Alta Vista.

Results: Immediate, Measurable Gains

Within just one month of program launch, Alta Vista's monthly overdraft fee income rose from \$27,000 to \$60,000. This more than doubled their overdraft revenue and marked a significant return on investment.

In addition to the financial results, the program also strengthened member engagement. With fair, clearly communicated fees and an easy opt-out option, members responded positively to the transparency and flexibility. Many valued the security the program offered, especially during unexpected expenses or gaps in income.

Stronger Relationships and Member Trust

Alta Vista saw improved sentiment among accountholders who appreciated the peace of mind the program provided. In one instance, a member experiencing a delay in direct deposit was able to avoid disruption to essential expenses, such as groceries and gas, thanks to the overdraft program. Stories like this reinforced the credit union's belief that the program could support members while driving institutional performance.

"We saw results almost immediately. The increase in income was significant and sustainable."



Recommendation

Alta Vista Credit Union has already recommended Pinnacle to other institutions and continues to endorse us as a trusted partner. The combination of ease, expertise, and immediate impact makes Pinnacle a standout choice for financial institutions looking to modernize or relaunch overdraft services.

Key Outcomes

- 122% increase in monthly overdraft income
- Low internal lift due to Pinnacle's turnkey support and onboarding process
- Full compliance confidence with real-time guidance
- Positive member feedback and stronger relationships
- Strategic support from implementation through ongoing program optimization

Partner with Pinnacle so You can Focus on Your Accountholders

Alta Vista Credit Union's success with Pinnacle Financial Strategies showcases what's possible when financial institutions are empowered by expert-led, turnkey solutions. With Pinnacle managing the heavy lift, Alta Vista was able to stay focused on serving its members—while achieving impressive results.

“I’ve already recommended Pinnacle to others, and I’ll keep doing it. From implementation to impact, Pinnacle’s been exactly what we needed.”

Ready to optimize your overdraft program? Let's talk.

Contact us today to learn how we can help you achieve similar results.

Pinnstrat.com | 866-737-1235