



Sample Bank

Loan Guide



The Vault at Jackson, MS



Bankway™

Metavante Banking Solutions

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Sample Bank & Trust

Mission Statement & Core Values

Our Vision

Sample Bank & Trust will grow to be recognized as the premier banking solution for the markets we serve. First-class, customer-driven, personal service will be the foundation of our success.

Our Mission

Sample Bank and Trust is a community bank dedicated to the delivery of personal, private, and professionally designed financial solutions for individual and small business needs. We are committed to attaining superior results for our customers, stockholders, associates and community.

Our mission is to be the Community Bank of Choice in the markets we serve:

- For our Customers
- For our Stakeholders
- For our Associates

Core Values

At Sample Bank & Trust, we believe our success is founded upon these core values:

- **Teamwork:** As a team we will work together to produce a profitable, healthy, and fun work environment.
- **Integrity:** We will always treat customers, prospects, and associates with respect and confidentiality.
- **Professionalism:** As professionals, we are committed to lifelong learning, quality service to others, personal "I" countability, mutual trust, honesty and respect, and the courage to seek ambitious aspirations.
- **Excellence:** Whatever you do, do it well.

Bank Locations, Hours & Telephone Numbers

Idlewild Avenue Banking Center

100 Sample Street
Sample, Maryland 21600
Phone: 410-000-0000
Fax: 410-000-0000

Bank Hours:
Monday - Thursday: 8:30 a.m. - 3:00 p.m.
Friday: 8:30 a.m. - 6:00 p.m.
Saturday: Drive-Thru Only - 8:30 a.m. -
12:00 p.m.
ATM: 24 hours

Marlboro Avenue Banking Center

100 Sample Street
Sample, Maryland 21600
Phone: 410-000-0000
Fax: 410-000-0000

Bank Hours:
Monday - Thursday: 8:30 a.m. - 3:00 p.m.
Friday: 8:30 a.m. - 6:00 p.m.
Saturday Drive-Thru Only: 8:30 a.m. - 12:00
p.m.
ATM: 24 hours

Tidewater Inn Banking Center

100 Sample Street
Sample, Maryland 21600
Phone: 410-000-0000
Fax: 410-000-0000

Lobby Hours:
Monday - Thursday: 8:30 a.m. - 3:00 p.m.
Friday: 8:30 a.m. - 6:00 p.m.

William Hill Manor

100 Sample Street
Sample, Maryland 21600

Phone: 410-000-0000
Fax: 410-000-0000
Hours: Monday - Friday: 11:00 a.m. - 12:00
p.m.

Denton Bank & Trust a Division of Sample Bank & Trust

100 Sample Street
Sample, Maryland 21600
Phone: 410-000-0000
Fax: 410-000-0000

Bank Hours:
Monday - Thursday: 8:30 a.m. - 4:30 p.m.
Friday: 8:30 a.m. - 6:00 p.m.

Greensboro Bank & Trust a Division of Sample Bank & Trust

100 Sample Street
Sample, Maryland 21600
Phone: 410-000-0000
Fax: 410-000-0000

Bank Hours:
Monday - Thursday: 8:30 a.m. - 4:00 p.m.
Friday: 8:30 a.m. - 6:00 p.m.
Saturday: 8:30 a.m. - 12:00 p.m.

Oxford Bank & Trust A Division of Sample Bank & Trust

100 Sample Street
Sample, Maryland 21600
Phone: 410-000-0000
Fax: 410-000-0000

Bank Hours:
Monday - Thursday: 8:30 a.m. - 3:00 p.m.
Friday: 8:30 a.m. - 6:00 p.m.
ATM: 24 hours

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Loan Operations User Guide Introduction

Overview

The purpose of this User Guide is to provide policies and procedures to the loan operations area of Sample Bank & Trust.

What is Loan Operations?

The Loan Operations area processes all loan applications for approval, in addition to preparing all loan documentation using LaserPro and adding the loan manually on Metavante's Bankway™ core software, if necessary. Loan Operations should also manage pending items for the completion of loan processing.

After successfully completing this guide, employees should be able to perform the following:

Use LaserPro and Bankway to board loans, transact loan extensions, renewals and other account adjustments, research and repair unposted transactions, establish escrow agents, set-up escrow processing and analysis, apply escrow payments and remit escrow funds, establish participation investors, set-up and advance government and non-government participations, apply participation payments and remit participated fields, add / change / delete loan insurance, understand simple vs. relatable insurance and force-place insurance on a loan, establish loan reserve accounts, dealer pass-through controls and reserve disbursements, establish non accrual status for a loan, process loans to loan loss, transact loan charge-offs, and establish recovery processing.

Primary Duties of Loan Clerks and Senior Loan Clerks:

- Board the loans on the system.
- Service loans after they are settled.
- Pay loans off and troubleshoot compliance issues.
- Review the loan to ensure complete documentation.

Primary Duties of Loan Processors:

- Order credit bureau reports and log for billing purposes
- Order flood determinations and enter into log for billing purposes.
- Mail proper notifications for properties in a flood zone.
- Order title work as applicable and log for billing purposes.
- Clear title problems and use proper vesting language in security documents.
- Coordinate and remit documentation for loan closings with attorneys.
- Prepare final closing documents to ensure a secure loan.

- Maintain a tracking system for issues on pending loan closings.
- Prepare folder and complete processing checklist to board each loan to the system.
- Check OFAC on every entity and person involved in each loan application.
- Complete and verify CIP on each loan.
- Prepare and mail all required early disclosures to applicants.
- Review loan documents for completeness and compliance.
- Review and calculate loan to values on appraisals.
- Ensure that all loans have been properly prepared according to lender's instructions and in compliance with lending regulations.
- Conduct loan closings.
- Knowledge of CRA and HMDA and have the ability to complete the appropriate forms.

 **Note:** Loan Processors report to Loan Officers.

Loan Documentation

We will take loan documentation seriously. We will continue to seek improvement in our loan documentation systems and processes in order to be effective in meeting customers' needs as well as managing costs and thereby increasing profitability. The preparation of accurate and complete loan documents is a function of the Loan Department and designated lenders. Each lender is ultimately responsible for making sure the loans in her/his portfolio are documented correctly. Documentation exceptions will be reported monthly to the Loan Committee and quarterly to the Board of Directors.

Prohibited Loans

- Loans for purposes that might not be legal.
- Loans with the appearance of being discriminatory under ECOA.
- Loans secured by restricted stock or shares of stock in our bank.
- Loans secured by property held in trust for a minor or incompetent person.

Sample Bank & Trust Loan Policy

Loan Policy 2006-2007

Introduction

This loan policy has been established by the Board of Directors of Sample Bank & Trust for the guidance of the bank's Loan Committee and all bank officers and associates with individual loan authority. It establishes guidelines for lending which are intended to be broad enough to enable lenders to function responsively within certain parameters while being specific enough to make it clear when additional authority or guidance is warranted. Its further purpose is to outline basic credit criteria and specify desirable and undesirable loan types plus establish, as an addendum, loan procedures and loan product outlines.

The Board of Directors will review the loan policy at least annually. Any suggested changes in the policy may be submitted by any lender to the Chair of the Loan Committee who will make recommendations relative to these suggestions to the Loan Committee and then the Board of Directors. If in the opinion of the Committee Chair a change is justified and needs immediate attention, he/she may present the proposed change to the Board of Directors in writing at its next meeting.

The Board of Directors may at any time consider any changes in the loan policy when significant changes occur in:

- the local or national economy
- competitive conditions
- community reinvestment opportunities
- the bank's financial condition or loan portfolio mix
- a noted instability in any industry
- Federal or State laws or regulations affecting loan policy

Navigating Bankway™

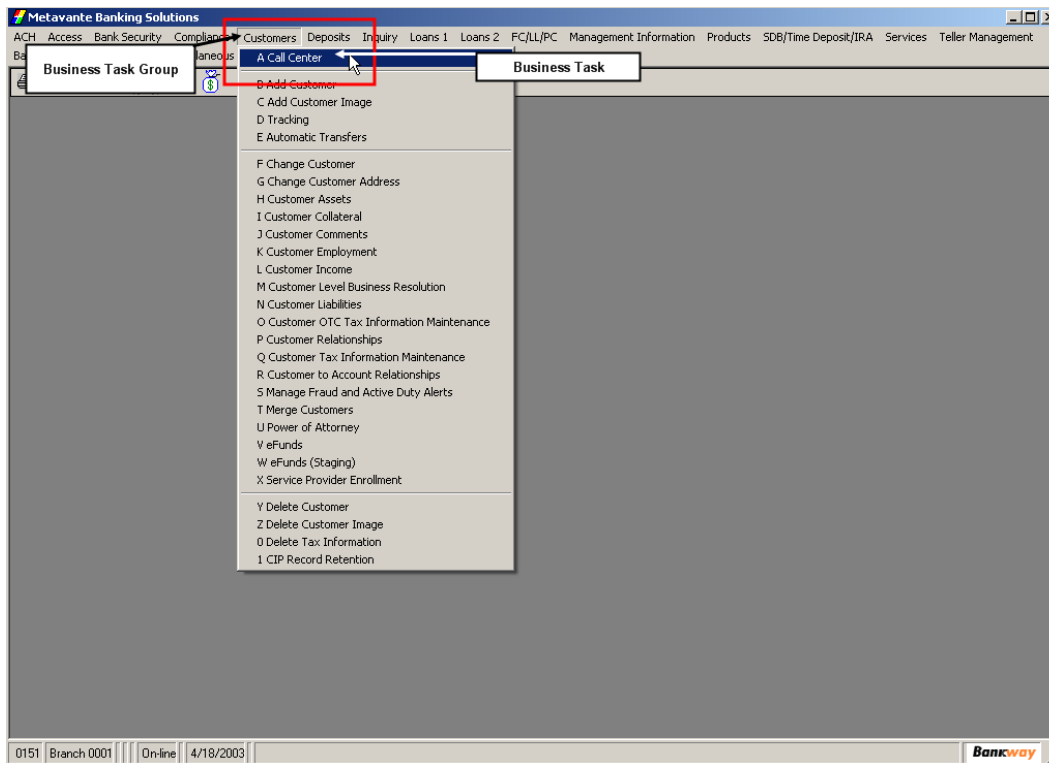
Business Task Groups and Individual Business Tasks

In Bankway, information is accessed and actions are performed using the *Windows* style format. Once you have signed into Bankway, a screen appears with a menu bar across the top. The functions within this menu are referred to as Business Task Groups. When a Business Task Group is selected, a drop-down menu appears with the Individual Business Tasks that make up that Business Task Group.

For example:

Business Task Group: Customers
↓
Individual Business Tasks: A Call Center
B Add Customer
C Tracking

- After choosing the appropriate business task group, select the individual business task and complete the appropriate procedure.



Bankway Icons

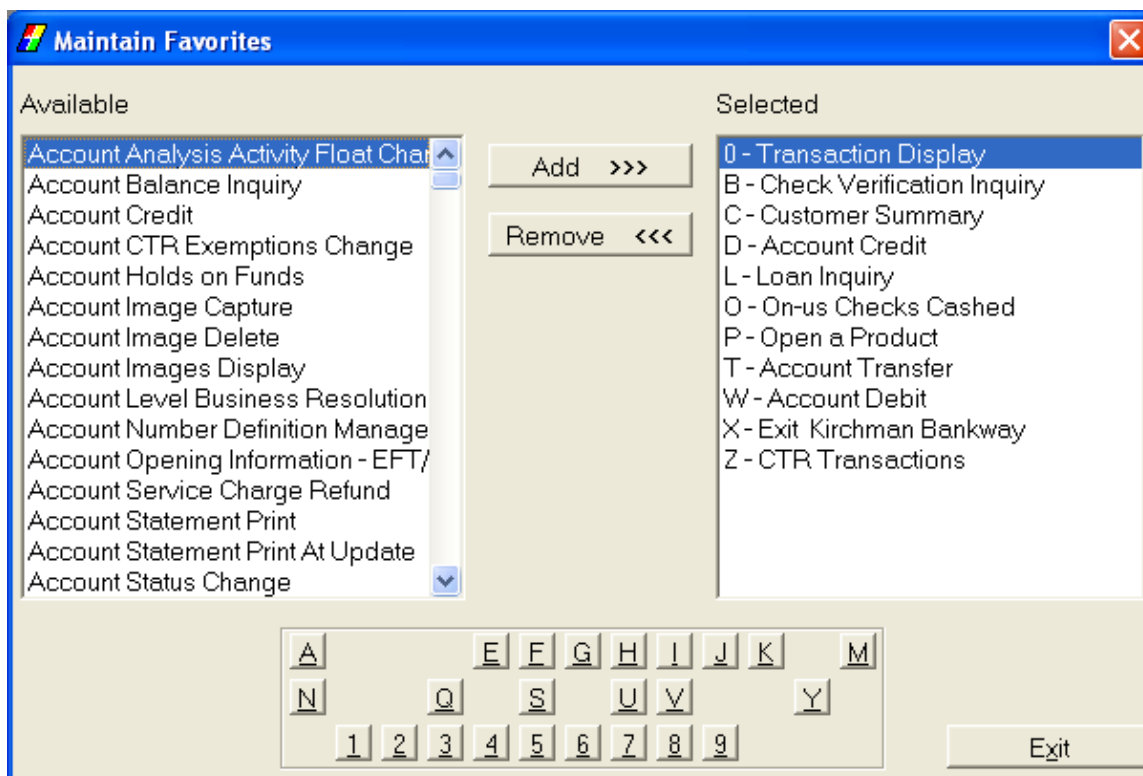
Icons allow you to access commonly used functions and are located beneath the Business Task Groups at the top of the menu screen. Listed below are the features of each icon.



Icon	Description
Printer	Prints the entire screen. It virtually takes a picture of what you see on the screen and sends it to the laser printer. This button is not used to print transaction activity for the customer, as there is a separate business task for this function.
Adding Machine	Activates the adding machine. The online adding machine works exactly like a true adding machine. The first number, which must include the decimal and its values, is always followed by a "+" sign and then each number thereafter is followed by its' mathematical sign. Once all numbers have been entered press enter once for the subtotal and twice for the final total and to clear the adding machine.
Calendar	Displays a calendar with today's date. By selecting Previous Date or Future Date you can enter the number of years, months or days to calculate the desired date.
Dollar Sign	Displays an overview of a teller's cash drawer, including beginning cash, debits, credits, and computer cash total.
Customer Transactions	This icon appears as "the handshake". Once displayed, contains an overview of a customer's total transactions showing cash, checks, and miscellaneous items both collected and disbursed. This is reset when you exit this function.
Favorites	This icon appears as an "F". Displays available and selected functions. By selecting a frequently used function from the Available list, adding it to the Selected list and assigning a letter or number to it, you are able to access this function with one simple keystroke. A list of these "favorites" will be displayed in the drop down window in the upper right corner of the screen.
Loan Calculator	This icon appears as a money bag. Displays a loan calculator. Use this to calculate the payment amount on a loan and to display the newly calculated payment schedule.
"?"	Displays the Bankway Headquarters. Refer to the next page for more information.
E-Mail	Appears as the "mailbox". Selecting this icon allows you to launch your default e-mail service to send an e-mail message.

Favorite Keys

To establish Favorite keys, click the 'F' icon on your Bankway window, select the business tasks you list below and assign a letter or number to it. These Favorites are user-specific and will appear automatically each time you log in.



Shortcut Keys

Bankway provides a number of navigational tools such as the following keyboard “shortcut” commands:

HOT KEY	DESCRIPTION
R	Repeats the last Business Task completed
+	Functions the same way as the Tab key and will move the cursor through the fields
F2	Accesses the Adding Machine
F4	Accesses the options in the drop-down menu (the cursor must be in the field containing the drop-down menu for this hot key to work)
F6	Recalls the last account number used in a previous Business Task.
Alt	When used in conjunction with the “underlined letter”, can be used to access buttons or business task groups without using the mouse.
Enter	Functions the same as the “OK” button (unless another button is already highlighted, then it will select the highlighted button).
Esc	Functions the same as the “Cancel” button.
F3	The Business Task locator key is used to search for individual Business Tasks within Bankway.

Processing Payments

Loan Payments / Payoffs Online

In addition to transactions maintenance online and loan advances using the Transaction Processing Enter Transactions (TPENTR) business task, users can also perform payments and payoffs with this task. Before instructing on how to post a payments and payoffs online, it may be necessary to obtain a payoff quote.

The Loan Payments / Payoffs Online will instruct the user on:

- Loan Payoff Quotes
- Applying a Loan Payment on-line
- Payment on a Charge Off Loan

Loan Payoff Quote

When a customer requests a payoff on one of their loans, use the *Loan Payoff Quote* (LN0043) business task. Users can get a payoff as of today, or any future date; however, there is an exception with future dates. If the loan has a variable or adjustable rate, the payoff cannot be quoted past the date of the next rate change.

Disclose a Payoff for a Loan

1. Select the Loan Payoff Quote business task. Select the correct application account for the loan to quote and click OK.

The following Loan Payoff Quote screen appears:


The screenshot shows the 'Loan Payoff Quote' window for a 'Personal Loan' (CONSUMER FIXED, 112469) belonging to RACHEL L. KIRCHMAN and ALEXIS ROSE KIRCHMAN. A text box prompts the user to 'Enter the date on which you expect to post the payoff for this loan.' with a date field set to 02/25/2003 and a 'Calculate Payoff' button. A callout box points to the date field with the instruction: 'Enter the date the customer will payoff the loan and click the Calculate Payoff button.'

Current Interest Rate	10.0%	Payoff Amount	\$0.00
Next Rate Change Date		Valid For	
Interest Per Diem	0	Loan Balance	\$0.00
Interest Method	Simple	Interest Due	+ \$0.00
Interest Base	365 / 365	Late Fees Due	+ \$0.00
Balance Basis	Actual Balance	Loan Fees Due	+ \$0.00
Accrual Balance	\$0.00	Prepayment Penalty	+ \$0.00
Accrued Thru	Feb 24, 2003	Total Other Charges	+ \$0.00
Contract Date	Oct 15, 2002	Maturity Date	Oct 15, 2003
Next Due Date	Nov 15, 2002	Last Payment	
Past Due	\$0.00	Total Insurance	+ \$0.00
		Escrow Balance	- \$0.00
		Escrow Interest Accrued	- \$0.00
		Unapplied Funds	- \$0.00

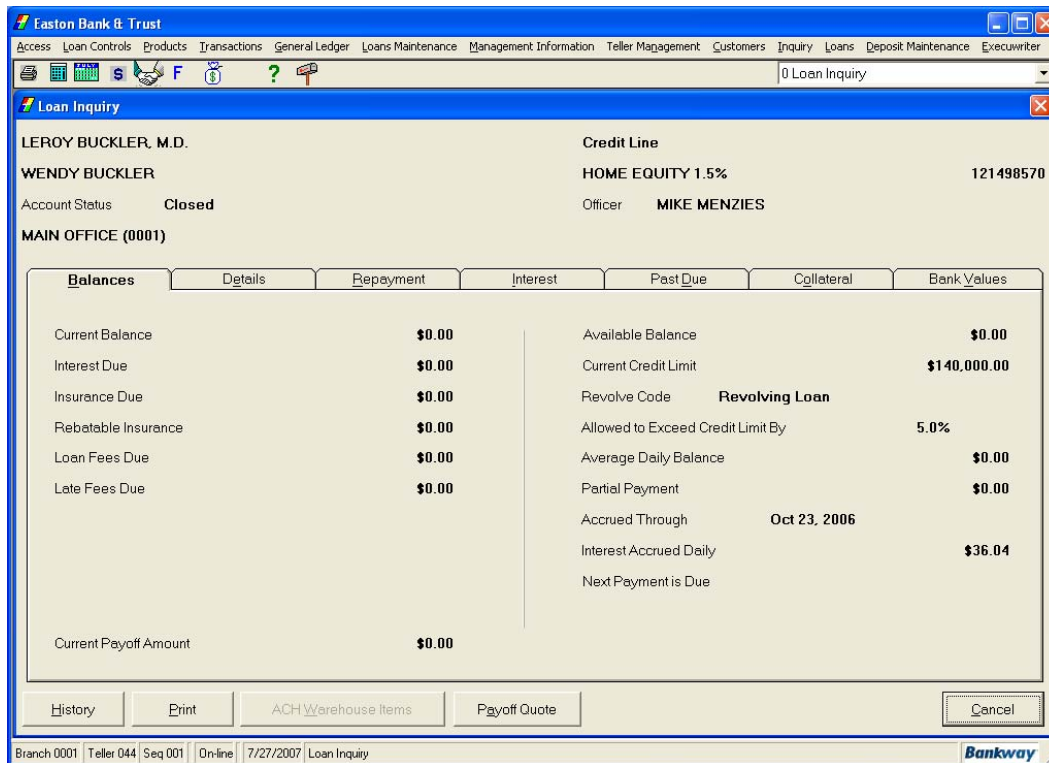
Buttons at the bottom: Print, <- Back, Next ->, Finish

Loan Account Balance Inquiry

Use the *Account Balance Inquiry* (CS0008) or *Loan Inquiry* business task to view account details for personal loans, business loans, credit line loans, and real estate loans. Possess the ability to drill down to the Account Summary or Transaction History for a specific loan, in addition to calculating a loan payoff.

 **Note:** In addition to loan accounts, use this task to inquire on Checking, Savings, and Time Deposit accounts

1. From the *Inquiry* menu, select the **Loan Inquiry** business task. The following screen appears:



Balances	Details	Repayment	Interest	Past Due	Collateral	Bank Values
Current Balance		\$0.00		Available Balance		\$0.00
Interest Due		\$0.00		Current Credit Limit		\$140,000.00
Insurance Due		\$0.00		Revolve Code	Revolving Loan	
Rebetable Insurance		\$0.00		Allowed to Exceed Credit Limit By		5.0%
Loan Fees Due		\$0.00		Average Daily Balance		\$0.00
Late Fees Due		\$0.00		Partial Payment		\$0.00
				Accrued Through	Oct 23, 2006	
				Interest Accrued Daily		\$36.04
				Next Payment is Due		
Current Payoff Amount		\$0.00				

- Select the loan account type in the *Application* field.
- Enter the account number in the *Account Number* field.
 - If the number is unknown, click the **Select** button and perform a customer/account search.

2. The Loan Account Inquiry screen displays with four tabs: Profile, Accounts, Safe Deposit Box and Collateral.
 - Select the *Profile* tab to review Tax ID/Social Security number, phone numbers, and the primary account relationships of the selected customer.

Loan Inquiry
 Personal Customer **LEROY *BUCKLER**

Profile | Accounts | Safe Deposit Box | Collateral

Tax Identification Number **218-42-4419**
 Date of Birth **06/21/1944**
 Home Phone Number **(410) 228-2076**
 Work Phone Number **(410) 476-5371**

Primary Account Relationships

Checking	Safe Deposit Box
Savings	EFT
Time Deposits	External
Credit Line	Passthrough Control
Real Estate Loan	Loan Loss
Personal Loans	Facilities
Business Loan	

OK Cancel

3. Select the *Accounts* tab to view the accounts related to this customer and verify ownership of the account.

Loan Inquiry
 Personal Customer **LEROY *BUCKLER**


Profile | Accounts | Safe Deposit Box | Collateral

Relationship: All Relationships
 Application: All Applications

Related Accounts				
Relationship	Application	Account Number	Account Status	Balance of Account
Primary Owner	Checking	121498506	Active	8,129.71
Primary Owner	Savings	121498523	Active	3,006.52
Secondary Owner	Credit Line	121498506	Active	0.00
Primary Owner	Credit Line	121498570	Closed	0.00
Collateral Owner	Collateral	382		
Primary Owner	EFT/ATM	5664170000029162	Active	
Customer Signature	Image Data	1000000204100		
Customer Signature	Image Data	1000000204200		

Select

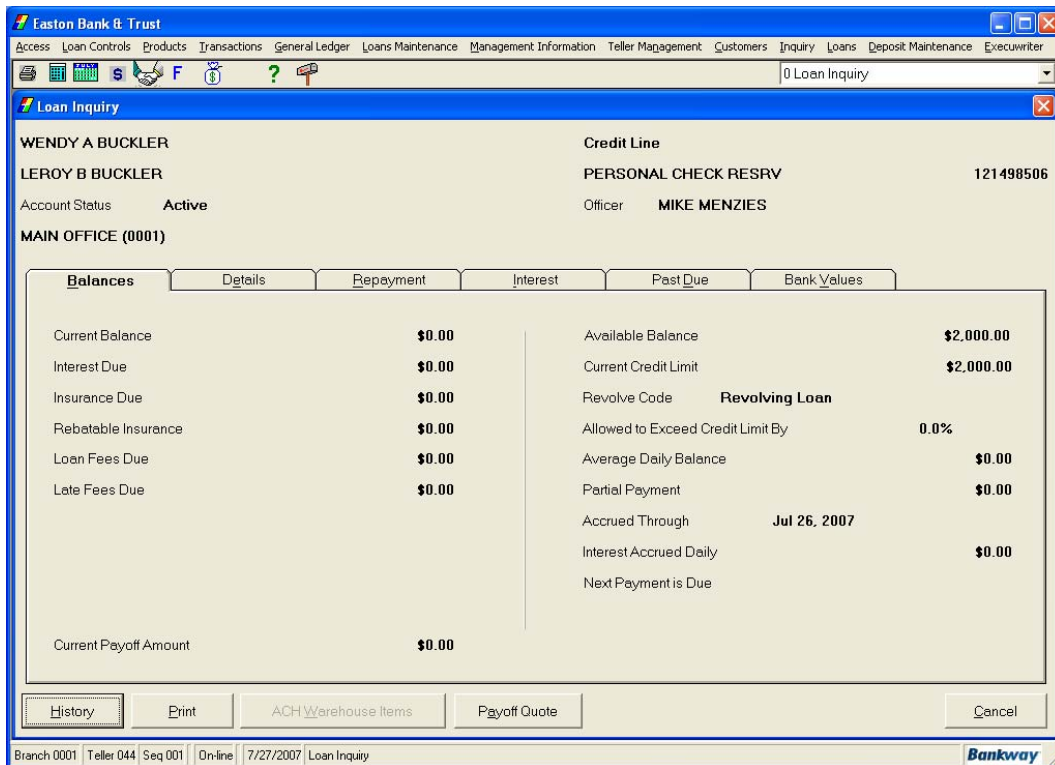
OK Cancel

 **Note:** If the customer is an authorized person on this loan, *Primary Owner, Secondary Owner, Endorser, Guarantor, or Indirect Liability* appears next to their name in the list.

- Search for a specific relationship or deposit account application by using the *Relationship* and/or *Application* drop-down menus above the list of accounts.
- Highlight the desired account.

4. Click **Select**. The *Loan Inquiry* screen displays with six tabs (7 if collateral exists).

 **Note:** The number of tabs that appear could change based on the loan type.



Balances		Details	Repayment	Interest	Past Due	Bank Values
Current Balance	\$0.00				Available Balance	\$2,000.00
Interest Due	\$0.00				Current Credit Limit	\$2,000.00
Insurance Due	\$0.00				Revolve Code	Revolving Loan
Rebatable Insurance	\$0.00				Allowed to Exceed Credit Limit By	0.0%
Loan Fees Due	\$0.00				Average Daily Balance	\$0.00
Late Fees Due	\$0.00				Partial Payment	\$0.00
					Accrued Through	Jul 26, 2007
					Interest Accrued Daily	\$0.00
					Next Payment is Due	
Current Payoff Amount	\$0.00					

Review the following:

- Use the *Balances* tab (shown above) to review information regarding the components of the loan balance information (i.e., current balance, current payoff amount, late fees due, unadvanced amount).

Loan Operations User Guide

- Select the *Details* tab to review information regarding details on the account (i.e., maturity date, collateral, original loan amount).

Easton Bank & Trust

Access Loan Controls Products Transactions General Ledger Loans Maintenance Management Information Teller Management Customers Inquiry Loans Deposit Maintenance Execuwriter

0 Loan Inquiry

Loan Inquiry

WENDY A BUCKLER
LEROY B BUCKLER
Account Status **Active**
MAIN OFFICE (0001)

Credit Line
PERSONAL CHECK RESRV 121498506
Officer **MIKE MENZIES**

Balances **Details** Repayment Interest Past Due Bank Values

Original Credit Limit	\$2,000.00	Branch	MAIN OFFICE (0001)
Current Loan Contract Date	Oct 19, 2006	Collateral Code	44
Current Loan Maturity Date	Oct 19, 2006	Class	INDIV REVOLVE - 6B
Original Advance Date	Oct 19, 2006	Customer Type	
Last Transaction Date	Sep 01, 2006	Purchased Loan	No
Last Maintenance Date		Renegotiated Loan	No
Next Statement Date	Aug 15, 2007	Regulation O Code	Not Applicable
Days This Statement Period	11		
Advances Period To Date	\$0.00		

This Loan Does Not Have Collateral Assigned

History Print ACH Warehouse Items Payoff Quote Cancel

Branch 0001 | Teller 044 | Seq 001 | On-line | 7/27/2007 | Loan Inquiry **Bankway**

- Select the *Repayment* tab to review information regarding the next payment or repayment information (i.e., last payment date, next payment date, projected payment split).

Easton Bank & Trust

Access Loan Controls Products Transactions General Ledger Loans Maintenance Management Information Teller Management Customers Inquiry Loans Deposit Maintenance Execuwriter

0 Loan Inquiry

Loan Inquiry

WENDY A BUCKLER
LEROY B BUCKLER
Account Status **Active**
MAIN OFFICE (0001)

Credit Line
PERSONAL CHECK RESRV 121498506
Officer **MIKE MENZIES**

Balances Details **Repayment** Interest Past Due Bank Values

Repayment Method	Detail Bill / Auto Transfer		Next Payment is Due on	
Last Payment	Sep 01, 2006	\$1.93	...for a Total of	\$0.00
Fully Paid To	Aug 25, 2006		...of which Principal is	\$0.00
Last Principal	Sep 01, 2006		...and of which Interest is	\$0.00
Principal Paid To	Aug 25, 2006	\$5,310.88	Loan Fees Due	\$0.00
Interest Paid To		\$13.65	Late Fees Due	\$0.00
Next Statement Date	Aug 15, 2007		Days Past Due	0
Statements Every	1	Month(s) use Payback Table	Total Amount Past Due	\$0.00
Capitalize Interest	Yes	Capitalize Late Fee	...of which Principal is	\$0.00
Do not bill	the entire amount due at maturity.		...and of which Interest is	\$0.00

History Print ACH Warehouse Items Payoff Quote Cancel

Branch 0001 | Teller 044 | Seq 001 | On-line | 7/27/2007 | Loan Inquiry **Bankway**

Loan Payoff Quote

1. From the *Inquiry* menu, select the **Loan Payoff Quote (LN0043)** business task. Select the appropriate application in the **Application** field from the drop-down menu. Use the **Select** button to perform a customer/account search, OR enter the account number and click **OK**. The **Payoff Quote** screen appears.

2. The left side of the screen displays the following information about the loan:
 - The **Current Interest Rate** is the rate at which the loan interest accrues.
 - Use the **Next Rate Change Date** field, if it is not a fixed rate loan; enter the date of the next rate change.
 - The **Interest Per Diem** is the Amount of interest that accrues daily.
 - The **Interest Method** is the Interest accrual method for this loan (simple, tiered, etc).
 - The **Interest Base** displays what the loan interest is accrued on (365/365, 360/365, etc).
 - The **Balance Basis** is what the interest calculates.
 - The **Accrual Balance** is the Amount that the interest calculates.
 - The **Accrued Thru** is the date that the accrued interest last posted to the account.
 - The **Contract Date** is the date the loan originates.
 - The **Next Due Date** is the date the next loan payment is due.
 - The **Past Due** is any amount that is past due.

Account Statement Print

The *Account Statement Print (DP0002)* business task in Bankway provides access to a customer's Checking, Savings, or Time Deposit account history for the current and previous month. Review summary activity or print a detailed statement copy - identical to that received by mail - for a customer on the spot. This feature increases your ability to serve the customer and helps in reconciling any issues regarding the account.

Print an Account Statement

1. From the *Inquiry* menu, select the **Account Statement Print** business task. Select the appropriate application in the application field from the drop-down list. Input the account number in the account number field and click the **Next** button. If the account is unknown, choose the **Select** button and perform a customer/account search. The following screen appears:

Account Information		Checking	
PHILLIP T CHAPMAN		517	
PAM R CHAPMAN		PREFERRED CHECKING	
Account Status	Active	Current Balance	\$74,540.42
Servicing Officer	TRAINING 10	Available Bal without OD Limit	\$74,540.42
		Available Balance	\$74,540.42
		Available Balance for Check Card Authorizations	\$74,540.42

Statement Activity		Interest and Service Charge Activity	
Date of Last Statement	Apr 25, 2004	Date Of Last Service Charge	Apr 25, 2004
Balance as of Last Statement	\$74,540.42	Balance As Of Last Service Charge	\$74,540.42
Activity since Last Statement		How is a Cycle Service Charge processed for this Account?	
...Credits	0 \$0.00	Calculate And Assess Service Charge	
...Debits	0 \$0.00	Date Of Last Insufficient Funds	
...Accrued Interest	\$0.00	Date Of Last Overdraft	
...Service Charges	\$0.00	Is Account set-up for Account Analysis?	No
Is Account set-up for a Combined Statement?	No	Date Of Last Interest Payment	Apr 25, 2004
Is Account Eligible for Regulation E Activity?	Yes	Amount Of Last Interest Payment	\$40.42

- This screen allows the user to view Statement Activity and Interest and Service Charge Activity.
- To view the History on this account, click the **History** button.

History

2. The *History Request* screen appears:

The screenshot shows the 'Checking/Savings History Request' dialog box. At the top, it lists the account holder names: PHILLIP T CHAPMAN and PAM R CHAPMAN, along with the account type 'Checking' and 'PREFERRED CHECKING' and the account number '517'. Below this, there are two main sections for selection. The first section asks 'Which Statement Period do you want to inquire on?' with radio buttons for 'Current Statement Period' (selected) and 'Last Statement Period'. The second section asks 'Which Transactions should be included?' with radio buttons for 'All Transactions' and 'Selected Transactions'. Below these sections, there is a section titled 'Define only ONE of the following parameters if using 'Selected Transactions' criteria:'. This section contains four input fields: 'Effective Date' (from 04/26/2004 to / /), 'Posting Date' (from / / to / /), 'Check Serial Number' (from 0 to 0), and 'Selection Amount' (\$0.00). At the bottom right of the dialog box are 'OK' and 'Cancel' buttons. The status bar at the very bottom shows '0825 Branch 0001 Teller 501 Seq 001 On-line 4/26/2004 Deposit Account Statement' and the 'Bankway' logo.

- Select which statement period you wish to inquire on:
 - Current Statement Period
 - Last Statement Period
- Select which transaction should be included:
 - All Transactions
 - Selected Transactions
- Define only **ONE** of the following parameters if using “Selected Transactions criteria:
 - The Effective Dates
 - The Posting Dates
 - The Check Serial Number, a from and to
 - The Selection Dollar Amount of the check in question.
- Click the **OK** button

Access Call Center and Obtain Customer Account Information

- Select the **Call Center** business task and select the customer.

The *Main Menu – Customer Information* screen appears with 5 tabs.

Call Center - Main Menu - Customer Information
CAMDEN P ADAMS

*ALERTS

Customer Info | Accounts | Alerts | Comments | Other Services

Mailing Address
PO BOX 820
City and State: ANDALUSIA IL Zip Code: 61232
Street Address | Alternate Address

Home Phone: (434) 191-5755 Daytime Phone: (555) 555-5555 Ext: 0
Fax Number: (000) 000-0000 CELL PHONE: (555) 555-5555
E-Mail Address

Branch: BRANCH 0004 (0004)
Banker: BANKER 1
Date of Birth: Jan 09, 1981 Age: 23
Customer Since
Social Security Number: 310-12-3150
MOTHER'S MAIDEN NAME
Driver's License/State ID: Issued By: PA
ID Number: 27874888
ID Verified: Customer Prior to October 1, 2003
Government List Match: No

Another Customer | Compose E-Mail | Additional Information | Finish | Cancel

0825 Branch 0001 | On-line | 3/12/2004 | Call Center | Bankway

Call Center Main Menu Tabs

Customer Information Tab

Allows users to identify, view and change personal customer information.

- Mailing address and zip code
- Phone and Fax numbers
- E: Mail Address
- Street Address: Click on the Street Button. When done, click the Back Button

Accounts Tab

1. This tab displays all the specific accounts for the current customer. From this screen, users can access the account level deposit information by highlighting an account and clicking **View Account**.

Relationship	Application	Account Number	Type Description	Current Balance	Avg. Curr Balance YTD	Account Status	Interest Rate	Date Opened
Secondary Owner	Checking	339849	EDUCATIONAL CHECKING	\$106.24	\$112.97	Active	0.0%	03/04/1996
Primary Owner	Checking	649732	EDUCATIONAL CHECKING	\$1,436.50	\$1,509.36	Active	0.0%	07/27/1993
Primary Owner	Savings	105062	SUNSHINE SAVINGS	\$0.00	\$0.00	Active	1.5%	10/22/1998
Primary Owner	Savings	203202	GETAWAYS SAVINGS	\$0.00	\$0.00	Active	1.5%	05/10/1999
Primary Owner	Savings	4408154	MAGICAL SAVINGS	\$1,877.75	\$1,880.29	Inactive	1.0%	09/07/1993
Custodian	Savings	4426934	MASCAR SAVINGS	\$2,680.73	\$2,680.73	Active	1.0%	04/08/1994
Secondary Owner	Savings	4479495	MAGICAL SAVINGS	\$2,587.79	\$2,590.33	Active	1.0%	03/04/1996
Primary Owner	Time Deposit	765467	2 YEAR CD	\$10,363.72	\$10,363.72	Active	0.0%	09/12/2002
Primary Owner	Safe Deposit Box	10000000000267	2 X 5	\$0.00	\$0.00	Active/Rented	0.0%	08/01/2001
Primary Owner	EFT/ATM	571952	TYPE 0001	\$0.00	\$0.00	Closed	0.0%	10/22/1993
Primary Owner	EFT/ATM	1095603	TYPE 0002	\$0.00	\$0.00	Active	0.0%	09/09/1997

- Refer to the *Call Center – Main Menu – Accounts* screen to view the following criteria for each of the customer's accounts:
 - Application
 - Account Number
 - Type Description
 - Current Balance
 - Avg. Current Balance
 - Account Status
 - Interest Rate
 - Date Opened
 - Date Closed

Loan Reporting Information


The *Loan Reporting Information (LN0032)* business task contains a comprehensive list of reporting options available within a customer's account. From two main categories, *Reporting Detail* and *Mortgage Reporting Detail*, users can locate and change information such as *Change Miscellaneous*, *Number of Assumptions*, *Number of Renewals*, and *Number of Extensions*.

1. From the *Loan Maintenance* menu, select the **Loan Reporting Information** business task.
 - In the *Application* field, select the appropriate application from the drop-down menu.
 - Enter the Account number in the *Account Number* field, click **Next**.
 - Select the customer/account from the list; click **OK**, the *Loan Reporting Information* screen appears with the *Standard Reporting* and *Mortgage Reporting* tabs.

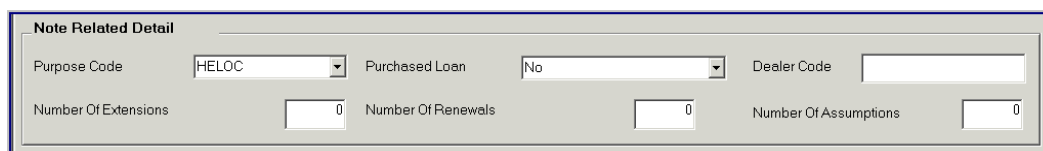
The screenshot shows a software window titled "Reporting Information" with a standard Windows interface. The window displays the following information:

- Customer Name: LESLIE P MAGIC
- Application: Personal Loan
- Account Number: INDIRECT LOANS 8452
- Reporting Tabs: "Standard Reporting" and "Mortgage Reporting" (selected).
- Customer Type: [Empty Field] Restricted Account: No [Dropdown] SIC Code: 0 [Text Box]
- Note Related Detail: Purpose Code: HELOC [Dropdown] Purchased Loan: No [Dropdown] Dealer Code: [Empty Field]
- Number Of Extensions: 0 [Text Box] Number Of Renewals: 0 [Text Box] Number Of Assumptions: 0 [Text Box]
- Collateral Related Detail: Collateral Code: AUTO [Dropdown] Lien Class: A [Dropdown] Location Code: 53BESB [Dropdown]
- Small Business Administration: SBA Loan: No [Dropdown] Percent of Loan Guaranteed by SBA: 0.00000 [Text Box]
- Buttons: Finish and Cancel.
- Footer: 0825 | Branch 0001 | Teller 500 | Seq 001 | On-line | 4/21/2004 | Reporting Information | Bankway logo.

Standard Reporting

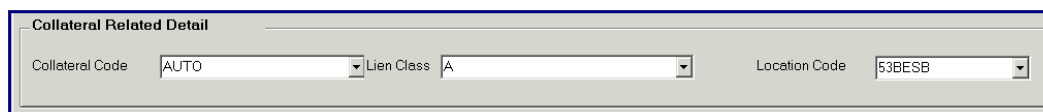
- Enter the appropriate two-digit type in the *Customer Type* field.
 - In the *Restricted Account* field, use the drop-down menu to choose **Yes** or **No**.
 - In the *SIC Code* field, enter the appropriate numeric code (up to six digits).
-  **Note:** Per the Securities and Exchange Commission, all the bank's departments are required to make inquiry to the federal government's designated Securities Information Center (SIC) any time a securities certificate comes into the bank's possession, unless the transaction or the certificate is exempt. If the SIC's response to the inquiry does not indicate that the certificate in question has been reported as lost, stolen, or counterfeit, then bank personnel may proceed with the transaction in the normal manner.

2. Refer to the *Note Related Detail* section and perform the following:



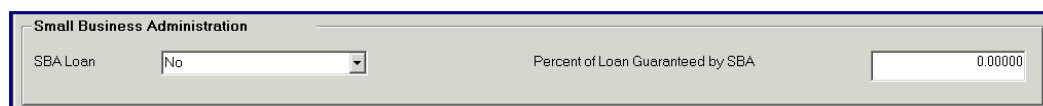
- In the *Purpose Code* field, enter the two-character code.
- In the *Purchased Loan* field, use the drop-down menu to choose **Yes** or **No**
- In the *Dealer Code* field, enter the appropriate code (up to four characters).
- In the *Number Of Extensions* field, enter the appropriate three digits.
- In the *Number Of Renewals* field, enter the appropriate number (up to three digits).
- In the *Number Of Assumptions* field, enter the appropriate number (up to three digits).

3. Refer to the *Collateral Related Detail* section and perform the following:



- In the *Collateral Code* field, enter the appropriate two-digit code.
- In the *Lien Class* field, enter the appropriate character.
- In the *Location Code* field, enter the appropriate code (up to three characters).

4. Refer to the *Small Business Administration* section and perform the following:




- In the *SBA Loan* field, use the drop-down menu to choose **Yes** or **No**.
- In the *Percent Of Loan Guaranteed By SBA* field, enter the appropriate percentage rate.

5. Click **Finish** to complete the task and exit.

Mortgage Reporting

5. Select the **Mortgage Reporting** button, the following screen appears:


- In the *FHA Case Number* field, enter the appropriate number (up to eleven digits).

 **Note:** The purpose of the Fair Housing Act (FHA) is to prohibit discrimination based on covered conditions in the rental, sale, or financing of residential real estate.

- In the *FHA Section Number* field, enter the appropriate number (up to three digits).

6. Refer to the *Commitment Information* section and perform the following:

- In the *Committed Loan* field, use the drop-down menu to choose **Yes** or **No**.

 **Note:** If a loan is committed (Customary Loan Commitment), the bank has agreed to provide financing, which is conditional or non-conditional, to the loan applicant.

- In the *Commitment Number* field, enter the appropriate number (up to sixteen digits).
- In the *Commitment Legal Binding* field, use the drop-down menu to choose **Yes** or **No**.
- In the *Amount Of Commitment Sold* field, enter the amount that the bank agrees to finance.

7. Refer to the *Pool* section and perform the following:

- In the *Pool Number* field, enter the appropriate number (up to seven digits).
- In the *Pool Status* field, use the drop-down menu to choose one of the options.

8. Click **Finish** to complete the task and exit.

Loan Fees Inquiry

Use the *Loan Fees Inquiry (LN0041)* business task group to access all related fee information for an individual loan account. Users can also access the loan transaction listing and maintain event fee details.

1. From the *Loan Maintenance* menu, select the **Loan Fees Inquiry** business task.
 - In the *Application* field, select the appropriate application from the drop-down menu.
 - Enter the Account number in the *Account Number* field, click **Next**.
 - Select the customer/account from the list; click **OK**, the *Loan Fees Inquiry* screen appears with the six tabs:

The screenshot displays the 'Display Loan Fees' window for a 'Personal Loan' account. The customer name is ALICE D MAGIC and the account number is 841514. The loan type is SIMPLE DIRECT *PL. The screen is divided into several tabs: Advance Event Fees, Minimum Interest Fees, Total Loan Fees, Late Fees, Non-Recurring Fees, and Recurring Fees. The 'Total Loan Fees' tab is currently selected, showing a summary of fees charged and paid for both 'Life to Date' and 'Year to Date' periods. All values shown are \$0.00. There is also a 'Fees Due' section showing 'Loan Fees' and 'Late Fees Due' at \$0.00. An 'Exit' button is located at the bottom right of the window. The status bar at the bottom indicates the user is on-line, the date is 4/21/2004, and the window title is 'Display Loan Fees'.

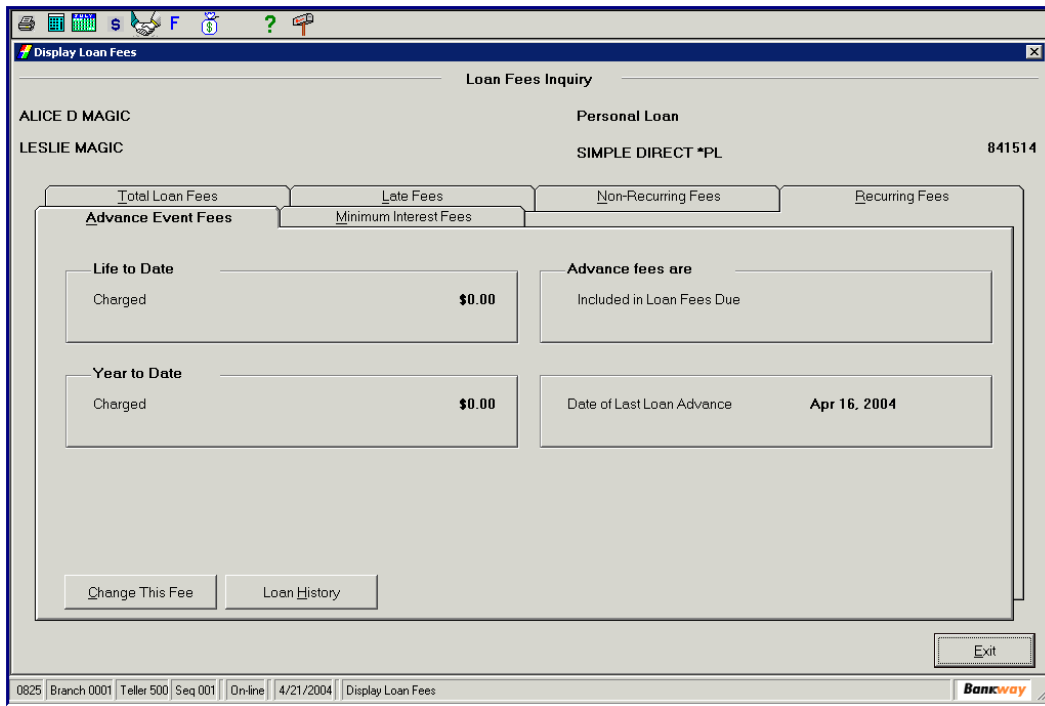
Life to Date		Fees Due	
Charged	\$0.00	Loan Fees	\$0.00
Paid	\$0.00	Late Fees Due	\$0.00

Year to Date	
Charged	\$0.00
Paid	\$0.00

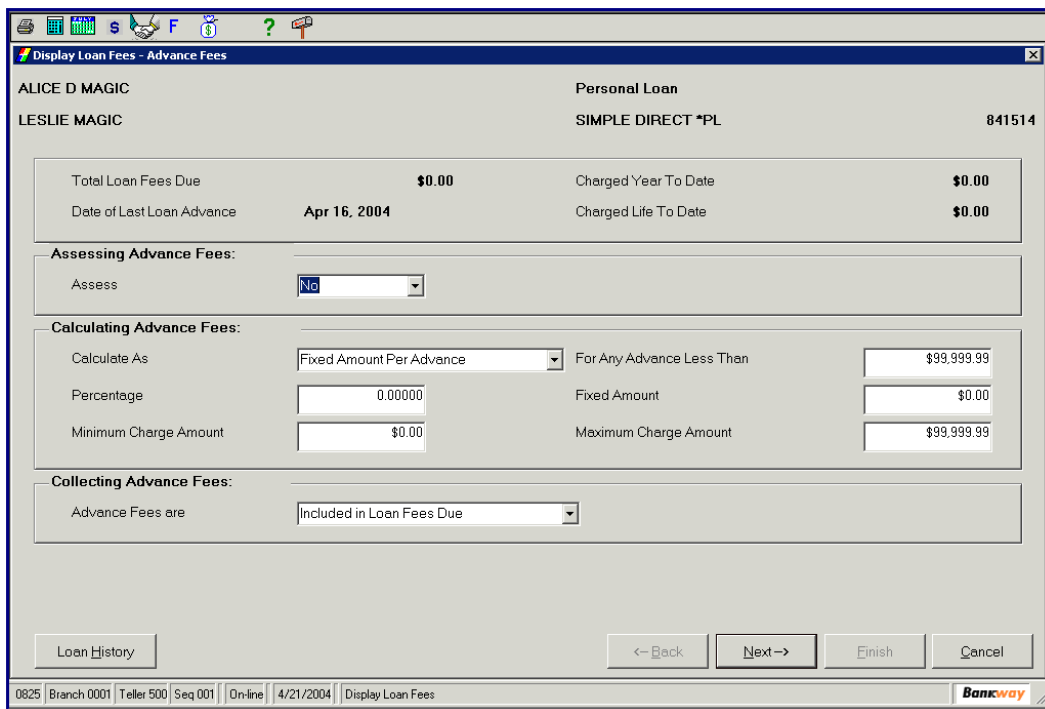
Review the follow View Only fields:

- In the *Total Loan Fees* tab, the total loan fees due, total loan fees year to date, and total loan fees for the life of the loan and year to date is displayed.
- In the *Late Fees* tab, display the late fees that were charged and paid for on the life of the loan and year to date.
- In the *Non-Recurring Fees* tab, display the non-recurring fee for the life of the loan and year to date.
- In the *Recurring Fees* tab, display the recurring fee for the life of the loan and year to date.

- The *Advance Event Fees* tab, displays the advance fees for the life of the loan or year to date. Click the tab, the following screen appears:



- To change the advance fee, click the **Change This Fee** button.



- In the *Assessing Advance Fees*, select **Yes** if a fee will be assessed

- In the *Calculating Advance Fees*, select how the loan will be **Calculated As** using the drop-down menu.
 - Percentage of Each Advance
 - Fixed Amount Per Advance
 - Fixed Amount Per Day
- Select the appropriate dollar amount for each of the field:

Calculating Advance Fees:			
Calculate As	<input type="text" value="Percentage of Each Advance"/>	For Any Advance Less Than	<input type="text" value="\$99,999.99"/>
Percentage	<input type="text" value="0.00000"/>	Fixed Amount	<input type="text" value="\$0.00"/>
Minimum Charge Amount	<input type="text" value="\$0.00"/>	Maximum Charge Amount	<input type="text" value="\$99,999.99"/>

- Percentage, Minimum Charge Amount, For Any Advance Less Than, Fixed Amount, and Maximum Charge Amount.
 - Use the *Advance Fees Are* drop-down menu to select one of the following:
 - Include in Loan Fees Due
 - Capitalized to the Loan Balance
 - If you need to see any of the *Loan History*, click the **Loan History** button.
 - To return to the main menu, click the **Next** button.
3. To see a history of the loan's activity, click the **Loan History** button.
- The *Minimum Interest Fees* displays the minimum interest fees for the life of the loan or year to date.
 - To change this fee, click the **Change This Fee** button.
 - To see a history of the loan's activity, click the **Loan History** button.
4. Click **Exit** to complete the task and exit.

Loan/Facility Credit Risk Class

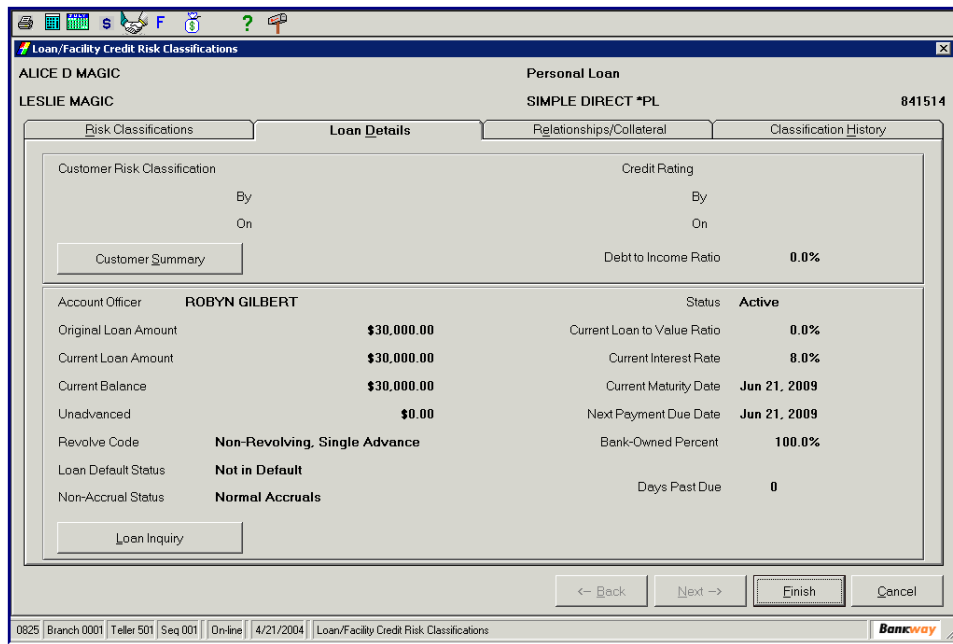
With The *Loan/Facility Credit Risk Classifications (LN0057)* business task, you can define the **Risk Classification** and **Balance Classified** for up to nine balances per loan or credit facility. It records the banker who classifies the loan/facility as well as the date it was done, and changes retained in history and displayed for developing historical trend reporting.

- From the *Loan Maintenance* menu, select the **Loan/Facility Credit Risk Class** business task.
 - In the *Application* field, select the appropriate application from the drop-down menu.
 - Enter the Account number in the *Account Number* field, click **Next**.
 - Select the customer/account from the list; click **OK**, the Loan/Facility Credit Risk Class screen appears:

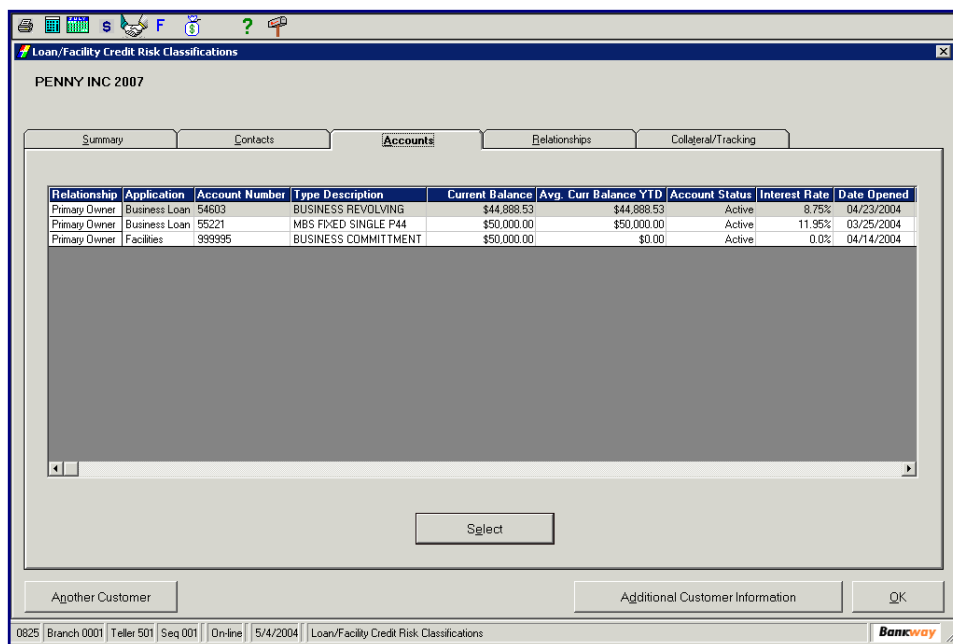
Risk Classification	Classified Balance	Current Balance	Available Balance
GOOD	\$44,888.53	\$44,888.53	\$0.00
OOISSAKOEH	\$0.00	\$0.00	\$0.00
OOISSAKOEH	\$0.00	\$0.00	\$0.00
OOISSAKOEH	\$0.00	\$0.00	\$0.00
OOISSAKOEH	\$0.00	\$0.00	\$0.00
OOISSAKOEH	\$0.00	\$0.00	\$0.00
OOISSAKOEH	\$0.00	\$0.00	\$0.00
OOISSAKOEH	\$0.00	\$0.00	\$0.00
OOISSAKOEH	\$0.00	\$0.00	\$0.00

- A Specific Reserve** field allows your bank to designate the amount of specific reserve for loan losses for this loan, which is not available to offset losses on any other loan. This information is included on the *Interagency Loan Data Extract*.

2. Within this task, you can also view customer information such as risk classification details, credit rating and your customer's debt to income ratio.



3. Relevant loan details include past due, loan default and non-accrual status, loan to value ratio, owner and indirect liability relationships, and pledged collateral.



- From this task, you can also view the *Customer Summary task*, *Loan Inquiry/Facilities Inquiry task*, and the *Facilities Inquiry task* of the account's controlling credit facility when applicable.
4. Click **OK** to finish the task and exit.

Loan Insurance Charges

Use the *Loan Insurance Charges (LN0033)* business task to change insurance standards for an already established individual loan within Bankway, in addition to correcting a simple insurance rate.

The Insurance Charges business task allows users to create, edit, and remove charges from a borrower's loan insurance plan. Flexible loan insurance field options allow users to process Credit Life, A&H, Closed End Monthly Outstanding Balance (CEMOB) Insurance, and Debt Protection Coverage.

1. From the *Loan Maintenance 01* menu, select the **Loan Insurance Charges** business task.
 - In the *Application* field, select the appropriate application from the drop-down menu.
 - Enter the Account number in the *Account Number* field, click **Next**.
 - Select the customer/account from the list; click **OK**, a list of insurances will appear. Select a rebatable insurance to modify and click **Next**.
 - The *Insurance Charges* will appear with two or more tabs depending on the loan account selected. Refer to the following figure and field descriptions:

The screenshot shows a software window titled "Insurance Charges" for a "Personal Loan" with account number "684147". The window has two tabs: "Common Insurance" (selected) and "Rebatable Insurance". The "Common Insurance" tab contains the following fields:

Insurance 1 Description	CREDIT LIFE
Insurance Type	Rebatable Insurance
Accounting Method	Not Used
Insurance Agent Account	0
Accrual Base	Not Used
Rate	0.00000
Minimum Amount to Earn	\$0.00

At the bottom of the window are buttons for "<- Back", "Next ->", "Finish", and "Cancel". The status bar at the very bottom displays: "0825 | Branch 0001 | Teller 501 | Seq 001 | On-line | 5/4/2004 | Insurance Charges" and the "Bankway" logo.

- In the *Insurance 1 Description* field, the description is the insurance name, which will default from the Loan Insurance Standards business task.
2. Use the *Insurance Type* drop-down menu to select the type of Insurance:
 - Simple Run to Insurance
 - Closed End Monthly Outstanding Balance
 - Debt Protection

- Rebatable Insurance
- Use the *Accounting Method* drop-down menu to select the method to collect charges. The options include:
 - When Collected Actual
 - When Due on Anniversary of Payment Due Date
 - When Due on Anniversary of Advance or Statement Date
 - Upfront
- In the *Insurance Agent Account* field, enter the Account Number of the insurance agent for the accrued insurance coverage deposit (i.e., INS 1 or INS 2).
- Use the *Accrual Base* drop-down menu to select the year base that the insurance should accrue.
- Use the *Rate Enter* field, for the interest rate to determine the insurance charges (calculated using loan documentation and standards provided by the insurance company. The rate will be in decimal form).
- In the *Minimum Amount to Earn* field, enter the minimum amount that the insurance agent should earn from insurance charges.
- When complete, click **Next**

Rebatable Insurance tab

3. Review the following fields in the Rebatable Insurance tab:

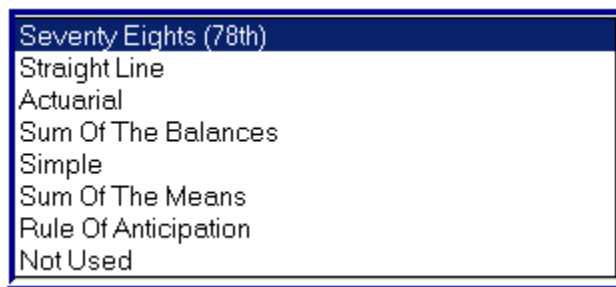
The screenshot shows a software window titled "Insurance Charges" for a "Personal Loan" account. The account holder is "BRENNAN L. SMITH" and the loan status is "NOT USED" with a balance of "723959". The "Rebatable Insurance" tab is active, showing the following fields:

Begin Earning Date	05/05/2004
Remaining Term in Months	12
Next Anniversary Date	06/05/2004
Next Anniversary Day of Month	05
Earning Method	Sum Of The Balances
Rebate Method	Simple
Insurance Rate Table	INSURANCE FACTOR.TBL
Insurance Formula	Maine Life

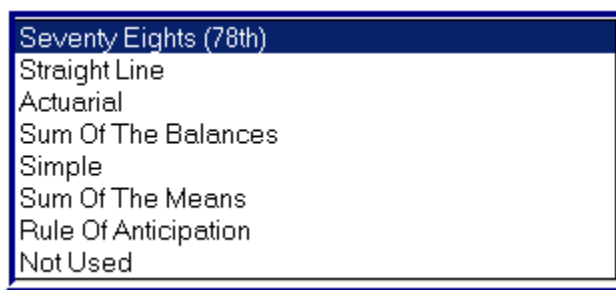
Navigation buttons at the bottom include "<- Back", "Next ->", "Finish", and "Cancel". The status bar at the bottom shows "0825 | Branch 0001 | Teller 501 | Seq 001 | On-line | 5/5/2004 | Insurance Charges" and the "Bankway" logo.

- In the *Begin Earning Date* field, enter when the rebatable insurance will start.
- In the *Remaining Term in Months* field, enter the number of months remaining on the loan.
- In the *Next Anniversary Date* field, enter the appropriate date.

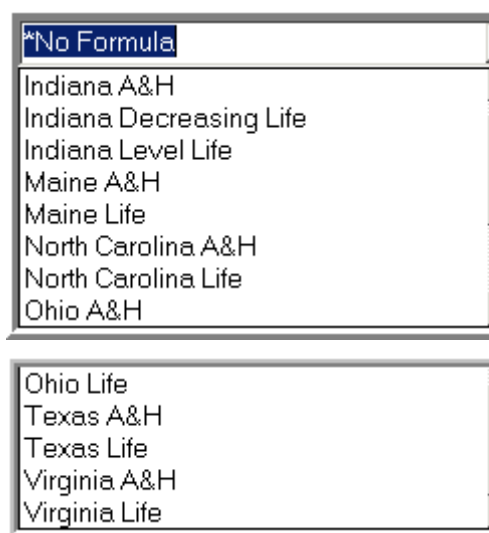
- In the *Next Anniversary Day of Month* field, enter the day within the month.
- Use the *Earning Method* drop-down menu to select the type of earning from one of the following:



- Use the *Rebate Method* drop-down menu to select the type of rebate from one of the following:



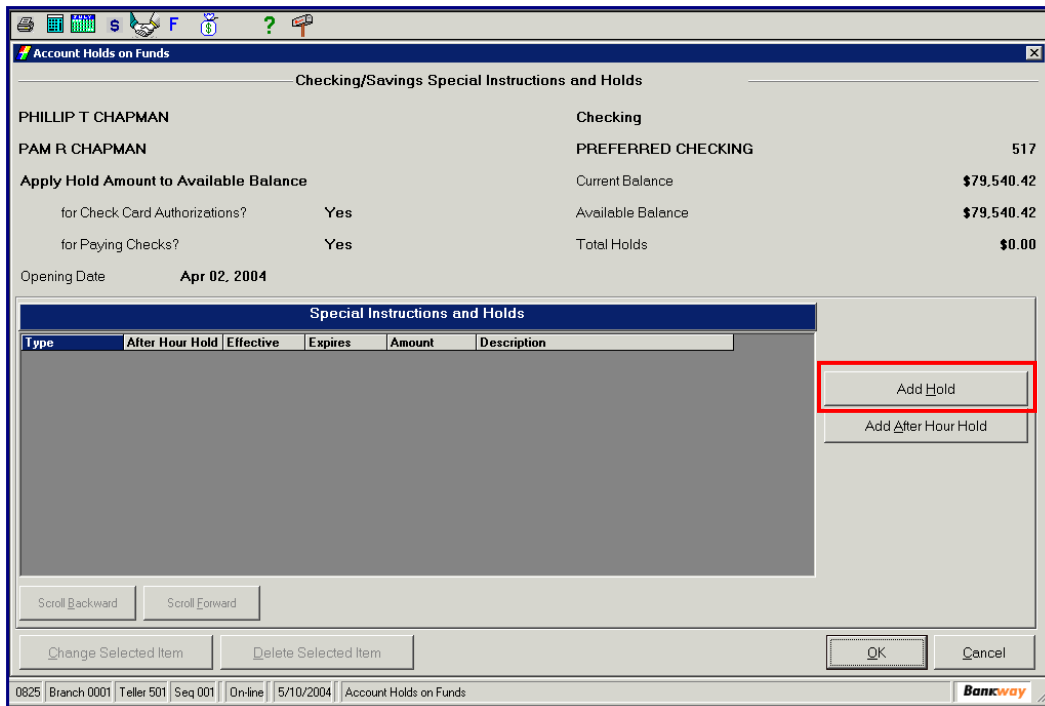
- Use the *Insurance Rate* table drop-down menu to select the type of rate. (This is a bank-defined table so the tables will vary).
- Use the *Insurance Formula* drop-down menu to select the Insurance carrier from the following:



4. Click **Next** and then **Finish** to exit this task.

Regulation CC Holds

1. From the *Deposits* menu, select the **Account Holds on Funds** business task
 - In the *Application* field, select the appropriate application from the drop-down menu.
 - Enter the Account number in the *Account Number* field click **Next**.
 - Select the customer/account from the list; click **OK**, the *Checking/Savings Special Instructions and Holds* screen appears.



- To add a hold, click the **Add Hold** button to the selected account on the current business day.

- 2. The *Hold* Information screen appears.

The screenshot shows a software window titled "Account Holds on Funds" with a sub-header "Checking Hold Information". The window displays account information for PHILLIP T. CHAPMAN (Checking) and PAM R. CHAPMAN (PREFERRED CHECKING) with account number 517. The "Hold Information" section includes the following fields:

Effective Date	May 10, 2004
Date of Deposit	05/07/2004
Number of Business Days Before Funds Available	1
Expiration Date	May 10, 2004
Amount	\$250.00
Fees Refunded If Untimely Notice of Hold	Yes
Type of Notice	Exception Hold Notice
Description	

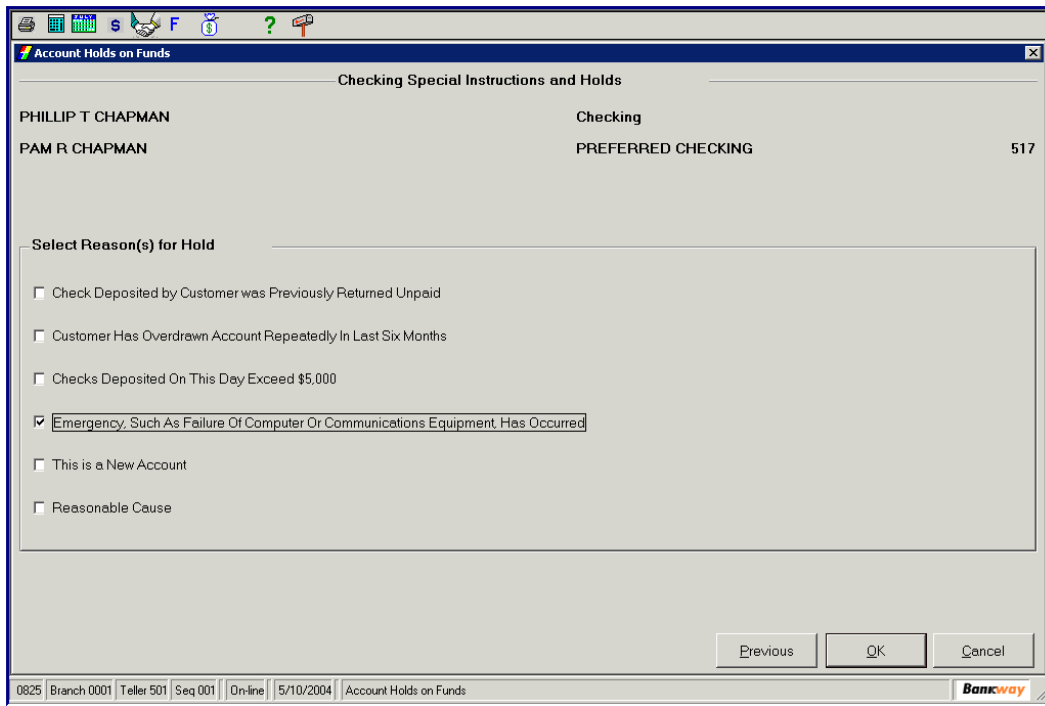
At the bottom of the window are three buttons: "Previous", "OK", and "Cancel".

- Enter the *Date of Deposit* if Different for today's date.
- Enter the *Number Of Days for the Hold*. Refer to the holds form.
- Enter the *Amount* of the Hold.

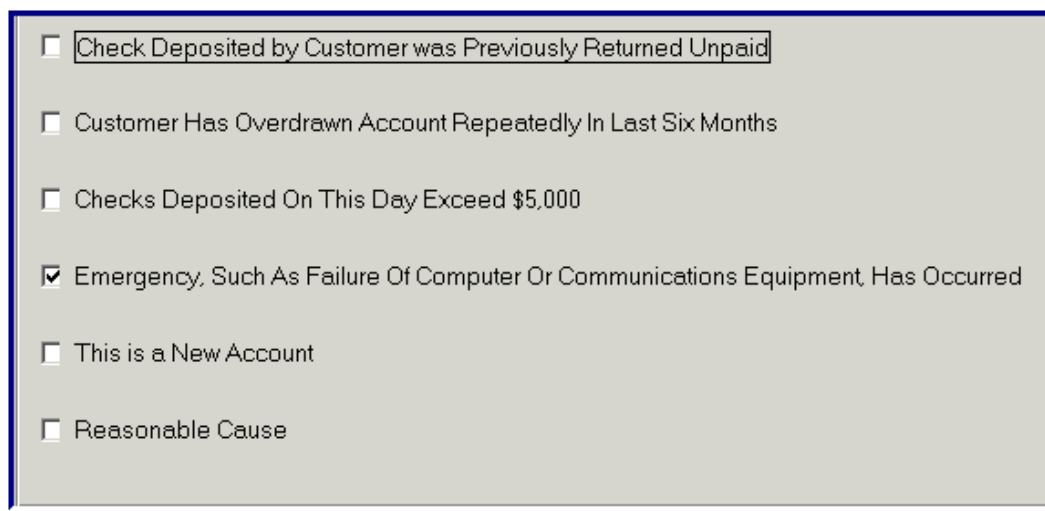
Note: If using an Exception Hold, you **Must** apply the \$4900 separately from the remaining funds; therefore, you will have to produce two holds.

- Change the Fees Refunded If Untimely Notice of Hold field to **Yes**.
- Choose the *Type Of Notice*. Refer to the holds form.
- Enter a *Description*, i.e., Large Deposit, Foreign Check Etc.
- Click the **OK** button.

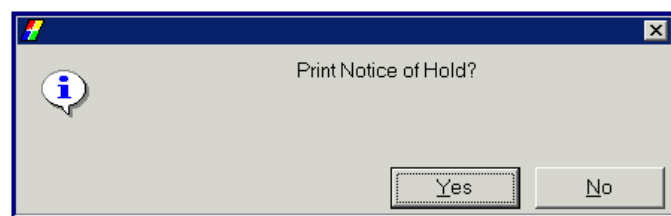
3. The Checking Special Instructions and Hold screen appears:




- Select all of the *Reasons for Hold* from the following list:

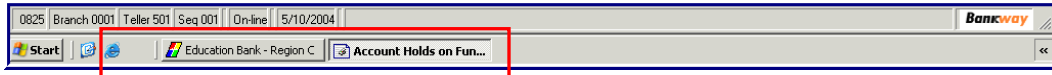


- Click the **OK** button to continue.
- The following information window opens:

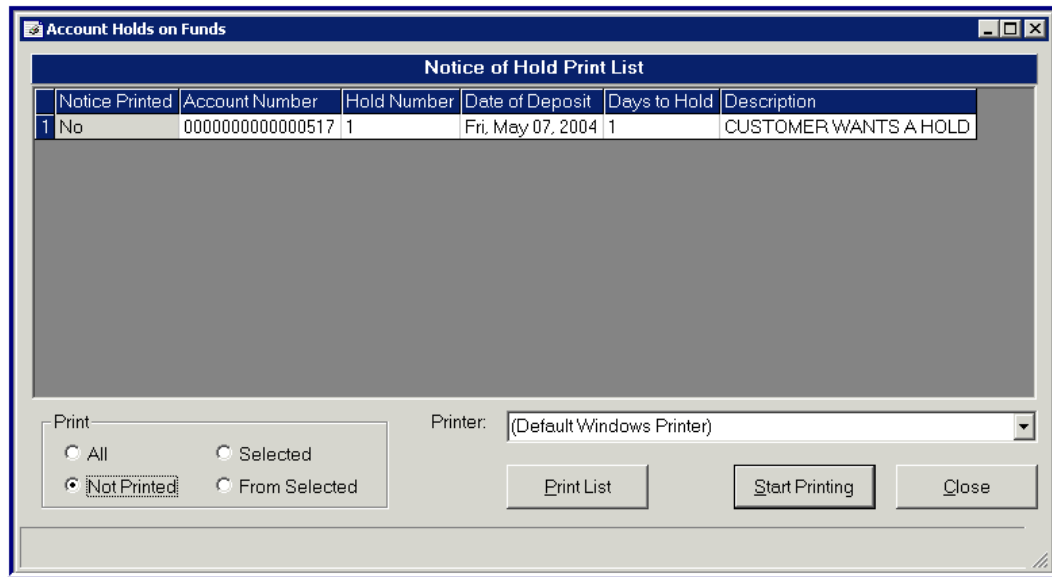


4. To Print Notice of Hold for the customer, click **Yes**.


 **Note:** The screen to print appears behind the *Bankway* screen; therefore, you will need to minimize Bankway, or click the **Account Holds on Funds** button located at the bottom of the screen.



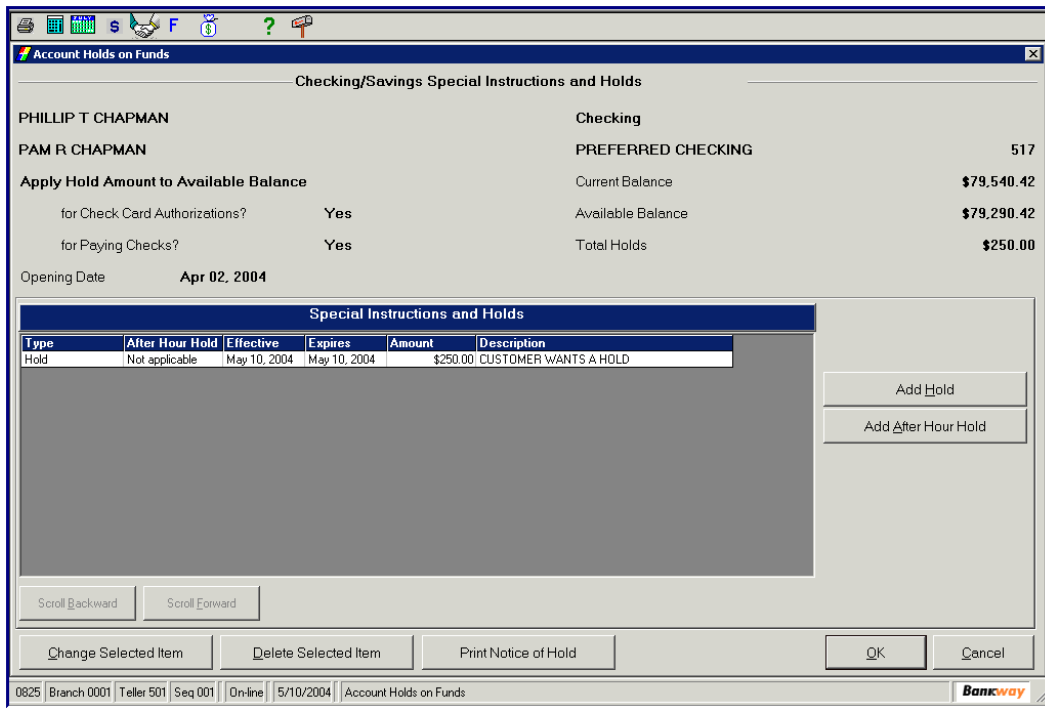
• The Box below will appear:



- Click The Box Beside Hold Notice.
- Select Your Printer.
- Click the **Start Printing** button.


 **Note:** If you place a hold on an account after customer leaves the bank, you **MUST** mail the notice to the customer within 24 hours of the transaction.

- Return to the *Checking/Savings Special Instructions and Holds* screen and displays the account that received the hold.

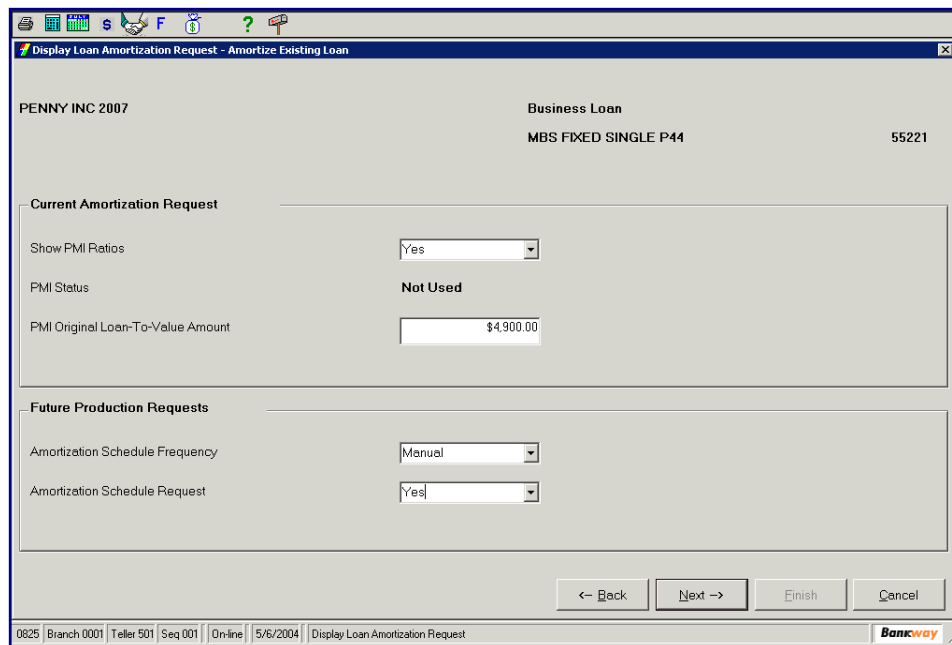


5. Click **OK** to finish the task and exit.

Request an Online Amortization Schedule for an Existing Loan

 **Note:** Use this procedure to provide your customer with an immediate print screen of the amortization schedule.

1. From the Loan Inquiry (LOAN07) menu, select the Amortization Request (LN0044) business task.
 - Select the appropriate application in the *Application* field from the drop-down menu.
 - Enter the account number in the *Account Number* field and click **Next**.
 - The *Amortize Existing Loan* screen displays the account holders, type of interest and account number in the screen heading. View or update the following information:



The screenshot displays a software window titled "Display Loan Amortization Request - Amortize Existing Loan". The window contains the following information:

- Account Holder: PENNY INC 2007
- Loan Type: Business Loan
- Loan Description: MBS FIXED SINGLE P44
- Account Number: 55221

The screen is divided into two main sections:

- Current Amortization Request:**
 - Show PMI Ratios: Yes (dropdown menu)
 - PMI Status: Not Used
 - PMI Original Loan-To-Value Amount: \$4,900.00 (text input field)
- Future Production Requests:**
 - Amortization Schedule Frequency: Manual (dropdown menu)
 - Amortization Schedule Request: Yes (dropdown menu)

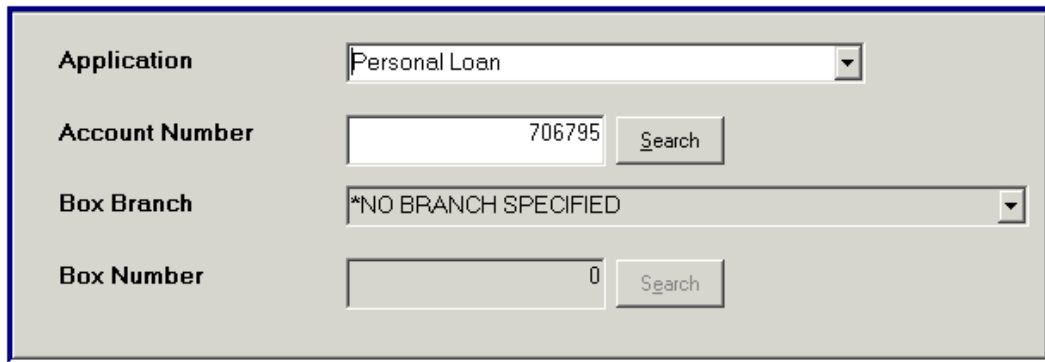
At the bottom of the screen, there are four buttons: "<- Back", "Next ->", "Finish", and "Cancel". The status bar at the very bottom shows: "0825 Branch 0001 Teller 501 Seq 001 On-line 5/6/2004 Display Loan Amortization Request Bankway".

- Change any of the fields in *Amortize Existing Loan* screen. Refer to *Print an Amortization Schedule for an Existing Loan* instructions for more details.
2. Click **Next**. The *Loan Amortization Request* appears.
 - Press the **Print Screen** key on your keyboard to send the amortization schedule immediately to the printer.
 3. Click **Cancel** to complete the print and exit.

Delete Account

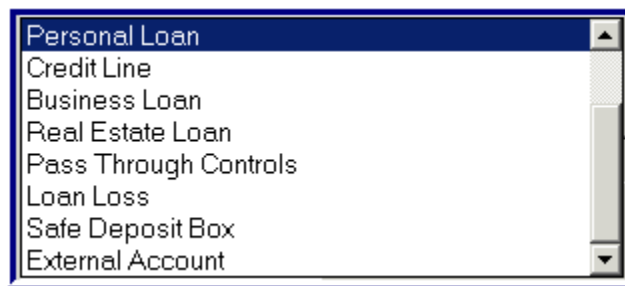
Use the *Delete Account* business task to delete a deposit, loan, external, pass-through controls, or safe deposit box account from Bankway. For an account that has been closed or replaced, use this feature to keep your database current, eliminating any old accounts.

1. From the *Loan Inquiry* menu, select the **Delete Account** business task. The following screen appears:



Application	Personal Loan
Account Number	706795 Search
Box Branch	*NO BRANCH SPECIFIED
Box Number	0 Search

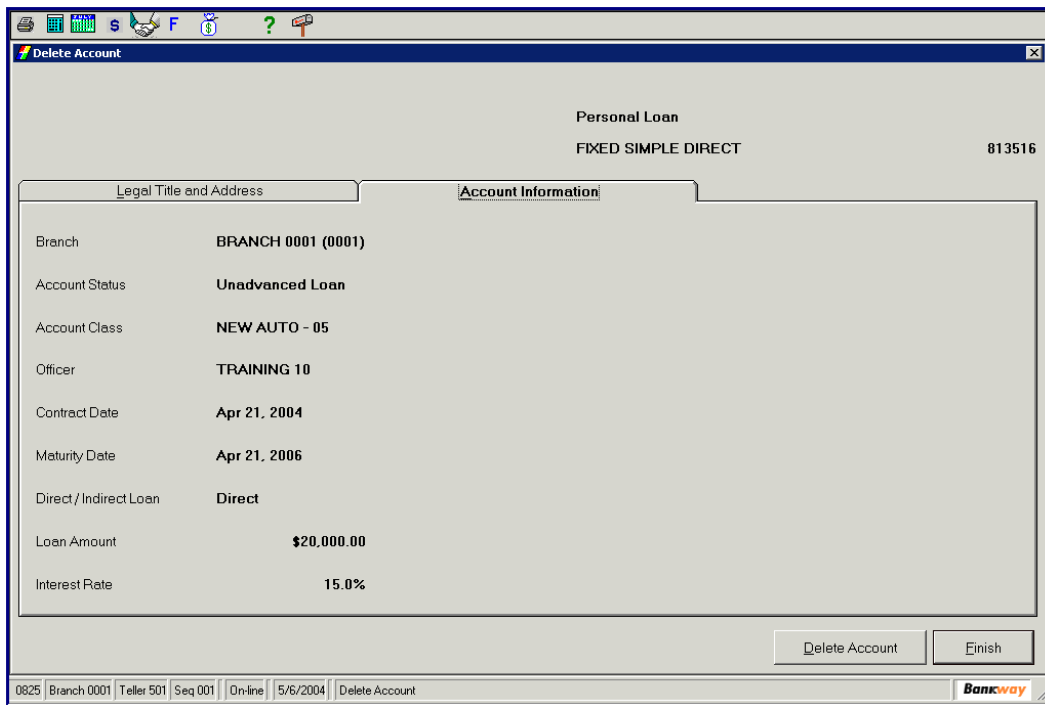
- Use the *Application* drop-down menu to select the type of account to delete:



- Personal Loan
- Credit Line
- Business Loan
- Real Estate Loan
- Pass Through Controls
- Loan Loss
- Safe Deposit Box
- External Account

- Enter the *Account Number* or click the **Search** button and do a search.
- Click the **Next** button.

2. The *Delete Account* screen appears. Two tabs appear, *Legal Title and Address* and *Account Information*. Review and confirm the information before deleting the account:

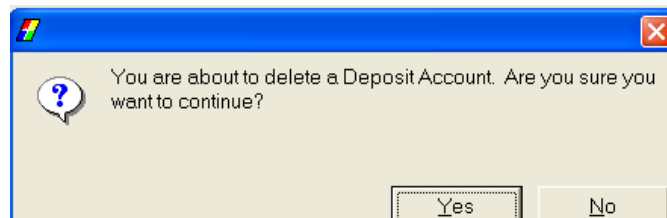


In order to delete the account, you must meet the following conditions:


- The *Account Status* must be **Closed**.
- There are **NO** Special Instructions, Application Relationships, or Transfer Relationships.
- The Current Balance, Accrued Interest, Interest Paid Year-To-Date and Interest-Withheld Year-To-Date must have a zero balance.

3. Select the **Delete** button.

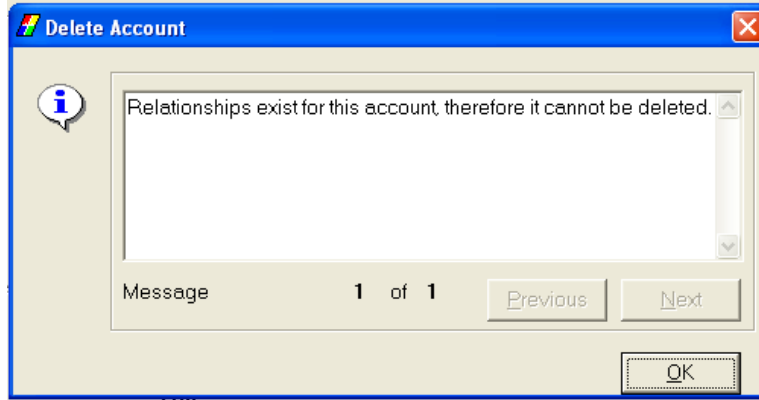
- An alert will appear:



- Select the **Yes** button.


 **Note:** If the account has existing relationships or has unpaid fees, the account will not delete from the system. Bankway will alert users if these criteria's exist and will stop the delete account process.

- If Relationships exist with the account to delete, an alert will appear:



4. Perform the following steps to delete the account relationships:

- Use the *Customer To Account Relationship/Customer To Customer Relationship* business tasks to un-assign the relationships tied to the account. The procedures for these tasks are within this manual.
- After utilizing these tasks, repeat the *Delete Account* Business Task procedure.

 **Note:** If the account will **Not** delete the following, message will appear, “*This account is not eligible for deletion.*” Click **OK** and do not continue with this procedure.

5. Click **Finish** to complete the task and exit.

Loan Payoff Quote

When a customer requests a payoff on one of their loans, use the *Loan Payoff Quote* (LN0043) business task. Users can get a payoff as of today, or any future date; however, there is an exception with future dates. If the loan has a variable or adjustable rate, you cannot quote a payoff past the date of the next rate change.

- From the *Loan01* menu, select the **Loan Payoff Quote** business task.
 - In the *Application* field, select the appropriate application from the drop-down menu.
 - Enter the Account number in the *Account Number* field click **Next**.
 - Select the customer/account from the list; click **OK**, the *Loan Payoff Quote* screen appears:

The screenshot shows the 'Loan Payoff Quote' window for a 'Personal Loan' held by 'RACHEL L KIRCHMAN' and 'ALEXIS ROSE KIRCHMAN'. The loan type is 'CONSUMER FIXED' with account number '112469'. A date picker is set to '02/25/2003' with a 'Calculate Payoff' button next to it. A callout box points to the date field with the text: 'Enter the date the customer will payoff the loan and click the Calculate Payoff button.'

Current Interest Rate	10.0%	Payoff Amount	\$0.00
Next Rate Change Date		Valid For	
Interest Per Diem	0	Loan Balance	\$0.00
Interest Method	Simple	Interest Due	+ \$0.00
Interest Base	365 / 365	Late Fees Due	+ \$0.00
Balance Basis	Actual Balance	Loan Fees Due	+ \$0.00
Accrual Balance	\$0.00	Prepayment Penalty	+ \$0.00
Accrued Thru	Feb 24, 2003	Total Other Charges	+ \$0.00
Contract Date	Oct 15, 2002	Maturity Date	Oct 15, 2003
Next Due Date	Nov 15, 2002	Last Payment	
Past Due	\$0.00	Total Insurance	+ \$0.00
		Escrow Balance	- \$0.00
		Escrow Interest Accrued	- \$0.00
		Unapplied Funds	- \$0.00

Buttons at the bottom include 'Print', '<- Back', 'Next ->', and 'Finish'.

- The left side of the screen displays the following information about the loan:
 - The *Current Interest Rate* field displays the rate at which the loan interest will accrue.
 - Use the *Next Rate Change Date* field if not a fixed rate loan; enter the date of the next rate change.
 - The *Interest Per Diem* field displays the amount of interest that accrues daily.
 - The *Interest Method* field displays how interest will accrue for this loan (simple, tiered, etc).
 - The *Interest Base* field displays what base the loan interest is accrued on (365/365, 360/365, etc).
 - The *Balance Basis* field displays the interest calculated.
 - The *Accrual Base* field displays the amount calculated from the interest.
 - The *Accrued Thru* field displays the date that accrued interest last posted to the account.
 - The *Contract Date* field displays the originating date of the loan.

- The *Maturity Date* field displays the date the loan is paid.
 - The *Next Due Date* field displays the date the next loan payment is due.
 - The *Last Payment* field displays the date the last received payment.
 - The *Past Due* field displays any amount that is past due.
3. The right side of the screen displays the following information:
- The *Payoff Amount* field displays what the customer owes to payoff the loan as of the **Valid For** date.
 - The *Valid For* field displays the date for which the payoff was calculated.
 - The *Loan Balance* field displays the amount of principal owed.
 - The *Interest Due* field displays the amount of interest that has accrued.
 - The *Late Fees Due* field displays the total Amount of any unpaid late fees.
 - The *Loan Fees Due* field displays the total Amount of any unpaid loan fees.
 - The *Prepayment Penalty* field displays a penalty charged to the loan for early payoff.
 - The *Total Other Charges* **button** allows users to view a breakdown of all the Other Charges that need to be paid.
 - The *Total Insurance* button allows users to view a break down of all insurance that needs to be paid.
 - The *Escrow Balance* field displays the amount that the customer has over/under paid, which will apply to the loan.
 - The *Escrow Interest Accrued* field displays the amount of interest that has accrued on the escrow balance, which will apply to the loan.
 - The **Unapplied Funds** field displays any amount that the customer has overpaid by and has not applied yet to the loan as a payment. This is typical with FNMA and FHLMC sold loans.
4. As mentioned above, the top right of the screen has the payoff as of today's date. To change the date to quote a future payoff, click in the *Date* field, or use the **Calendar** button to select the desired date.
- After entering the appropriate future date, click **Calculate Payoff**. The new payoff amount and date will appear below the *Calculate Payoff* button.
 - Users can use the **Print** button to produce a printed copy of the payoff to give to their customer.
5. Click **Finish** to complete the task and exit.

Service Provider

In Bankway, the Service Provider list allows Sample Bank & Trust to keep track of vendors that provide banking services.


Service Provider Standards

The *Service Provider Standards (PS0050)* business task functions as follows:
As an online address book to input and store a list of service providers by category
Allows you to keep a listing of major employers to work from when adding new customer's employment information
Helps to eliminate redundancy and improve customer service by placing Service Provider information at your fingertips

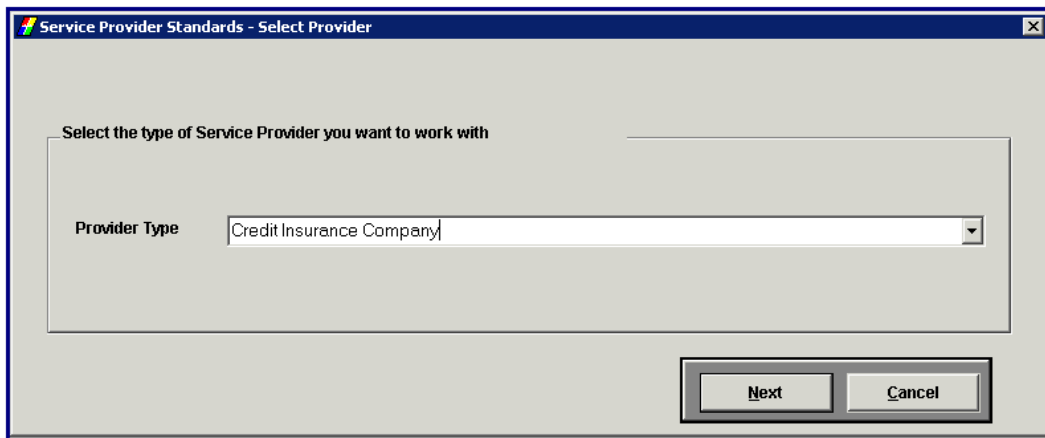
If employer information does not exist, users will need to complete the following screen:

Click the Select Employer from Address Book, which lists the most common employers for the bank's customers. These must be set up in the *Service Provider Standards (PS0050)* business task.

If the employer displays in the list, users may select it to fill the employer information fields automatically. If the employer is unlisted, enter the correct information into the fields.

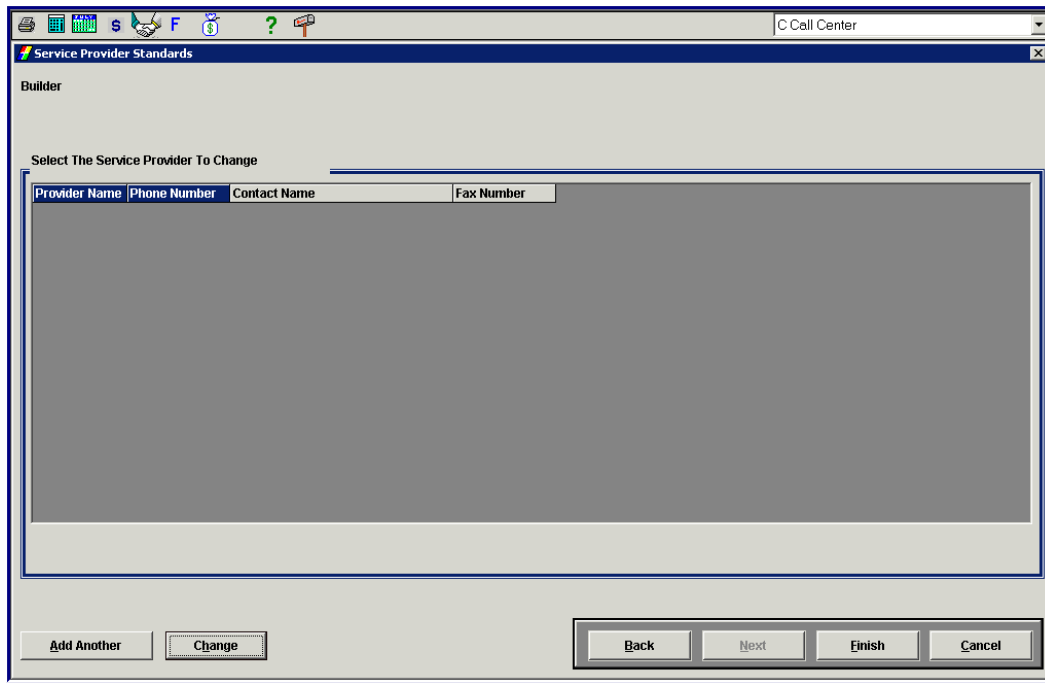
 **Note:** When adding employment, the employers' name and employed from date fields are required.

1. From the *Transaction 2* menu, select the **Service Provider Standards** business task. The *Select Provider* screen appears:

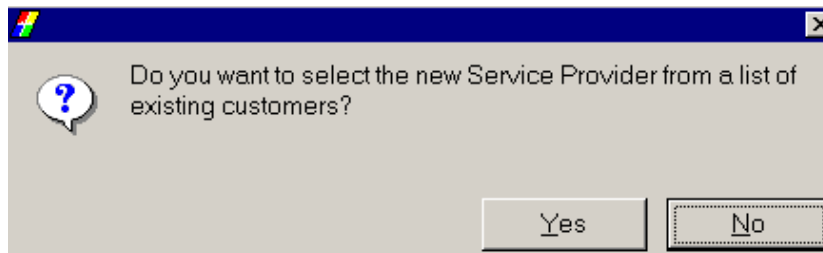


- From the *Provider Type* drop-down menu, select the provider type
- Click the **Next** button.

2. The Service Provider Standards screen appears.



- Click the **Add Another** button to enter a new Service Provider.
- The following information box appears:



- Click **No**.

Buttons

- The **Add Another** button allows the user to add another employment record.
- The **Change Selected** button allows the user to change the selected employment record.
- The **Delete Selected** button allows the user to delete the selected employment record.

3. The *Service Provider Standards* screen appears with three tabs:

The screenshot shows a software window titled "Service Provider Standards" with a "Builder" section. It has three tabs: "Name/Address", "General Information", and "Loan Services". The "Name/Address" tab is active. The form contains the following fields and values:

Service Provider Name	JOHNSON CONSTRUCTION		
Service Provider Identifier	07-JC001		
Service Provider Mailing Address Line 1	345 MAIN STREET		
Service Provider Mailing Address Line 2			
Service Provider City And State			
Service Provider Zip Code	32720	DPBC	
Service Provider County	VOLUSIA		
Service Provider Phone Number	(386) 555-1245	Service Provider Fax Number	(386) 555-1246
Service Provider Email Address	buildmyhouse@johnsonconstruction.com		


At the bottom of the form are buttons for "Back", "Next", "Finish", and "Cancel". The status bar at the bottom left shows: 0825 | Branch 0001 | Teller 501 | Seq 001 | On-line | 5/10/2004 | Service Provider Standards. The Bankway logo is in the bottom right corner.

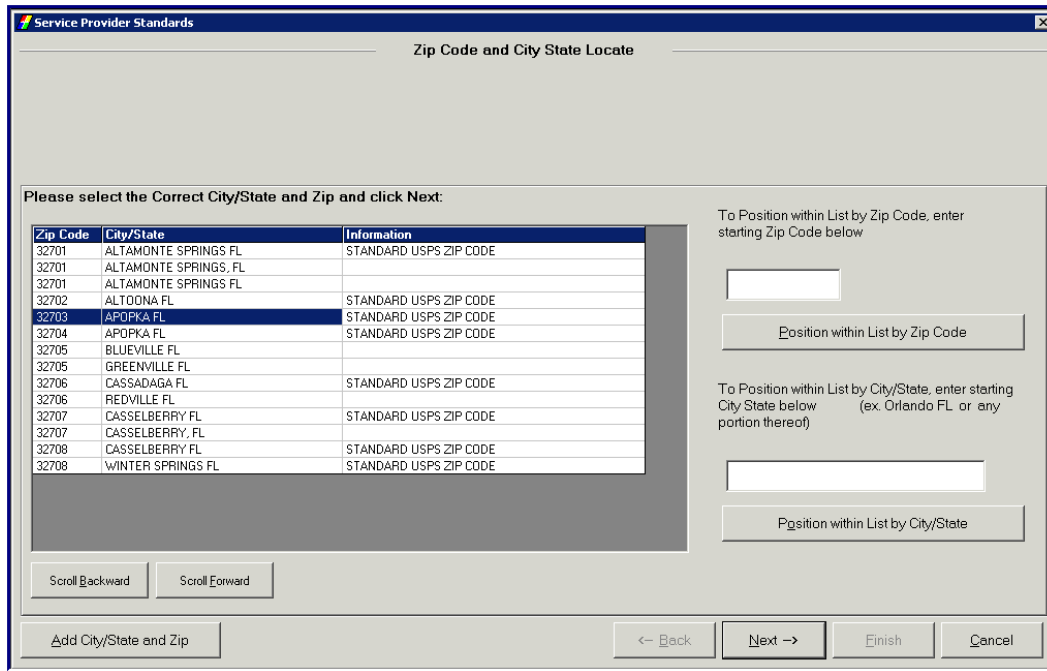
Name and Address tab

- In the *Service Provider Name* field, enter the name of the business (This is a required field).
- In the *Service Provider Identifier (ID)* field, enter the ID number for the business. (This is a required field).

 **Note:** Once you assign the *Service Provider ID*, you cannot edit it later.

- Complete the rest of the information if available.

 **Note:** If you do not enter a *Zip Code*, the *Zip Code and City/State Locate* screen appears before you advance to the next screen.



Please select the Correct City/State and Zip and click Next:

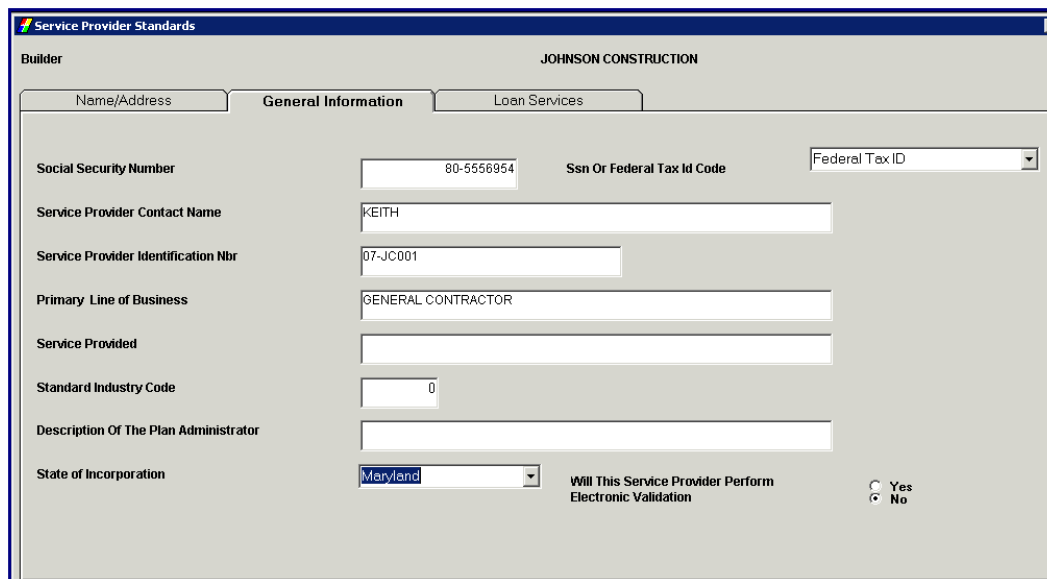
Zip Code	City/State	Information
32701	ALTAMONTE SPRINGS FL	STANDARD USPS ZIP CODE
32701	ALTAMONTE SPRINGS, FL	
32701	ALTAMONTE SPRINGS FL	
32702	ALTOONA FL	
32703	APOPKA FL	STANDARD USPS ZIP CODE
32704	APOPKA FL	STANDARD USPS ZIP CODE
32705	BLUEVILLE FL	
32705	GREENVILLE FL	
32706	CASSADAGA FL	STANDARD USPS ZIP CODE
32706	REDVILLE FL	
32707	CASSELBERRY FL	STANDARD USPS ZIP CODE
32707	CASSELBERRY, FL	
32708	CASSELBERRY FL	STANDARD USPS ZIP CODE
32708	WINTER SPRINGS FL	STANDARD USPS ZIP CODE

To Position within List by Zip Code, enter starting Zip Code below

To Position within List by City/State, enter starting City/State below (ex. Orlando FL or any portion thereof)

- Select the *Service Providers Zip Code/City/State* information and click **Next** to return to the *Consumer Internet Provider* screen.

4. Select the *General Information* tab and enter the requested information.



Builder: JOHNSON CONSTRUCTION

Name/Address | **General Information** | Loan Services

Social Security Number: 80-5556954 | Ssn Or Federal Tax Id Code: Federal Tax ID

Service Provider Contact Name: KEITH

Service Provider Identification Nbr: 07-JC001

Primary Line of Business: GENERAL CONTRACTOR

Service Provided:

Standard Industry Code: 0

Description Of The Plan Administrator:

State of Incorporation: Maryland

Will This Service Provider Perform Electronic Validation: Yes No

General Information tab

- Enter the appropriate field information for the business.

5. Select the *Loan Services tab* and enter the requested information:

The screenshot shows a software window titled "Service Provider Standards" for "JOHNSON CONSTRUCTION". The "Loan Services" tab is selected. The form contains the following fields and options:

- Maximum or Flat Amount Charged:** \$9,999.99
- Minimum Amount Charged:** 200.00
- Lender Controls Provider
- Lender and Provider are Under Common Control
- Provider is Bank Director
- Provider is Bank Corporator
- Provider has Maintained Deposit Account with Lender in Past 12 Months
- Provider has Maintained Outstanding Loan Balance with Lender in Past 12 Months
- Lender has Repeatedly Used or Required Use of Provider in Past 12 Months
- Lender has Ownership Interest in Provider
- Provider has Other Relationship
- Provider Controls Lender
- Provider is Bank Officer
- Provider is Bank
- Provider is Bank Trustee
- Ownership Interest Percentage:** 0.000
- Description of Other Relationship:** (empty text box)

Buttons: Back, Next, Finish, Cancel

Status bar: 0825 | Branch 0001 | Teller 501 | Seq 001 | On-line | 5/10/2004 | Bankway

Loan Services tab

- Select the *Maximum Charge* and *Minimum Charge* and enter the dollar amount in the fields.
 - There are several options for the *Lender* and *Provider* relationships. Select all that apply to this Service Provider.
 - Enter in Percentages the service providers **Owner Interest**.
 - In the field, *enter a brief Description* of other Relationships.
 - Click the **Next** button to complete.
6. Click **Cancel** to complete the task and exit.

Displaying Historical Balances

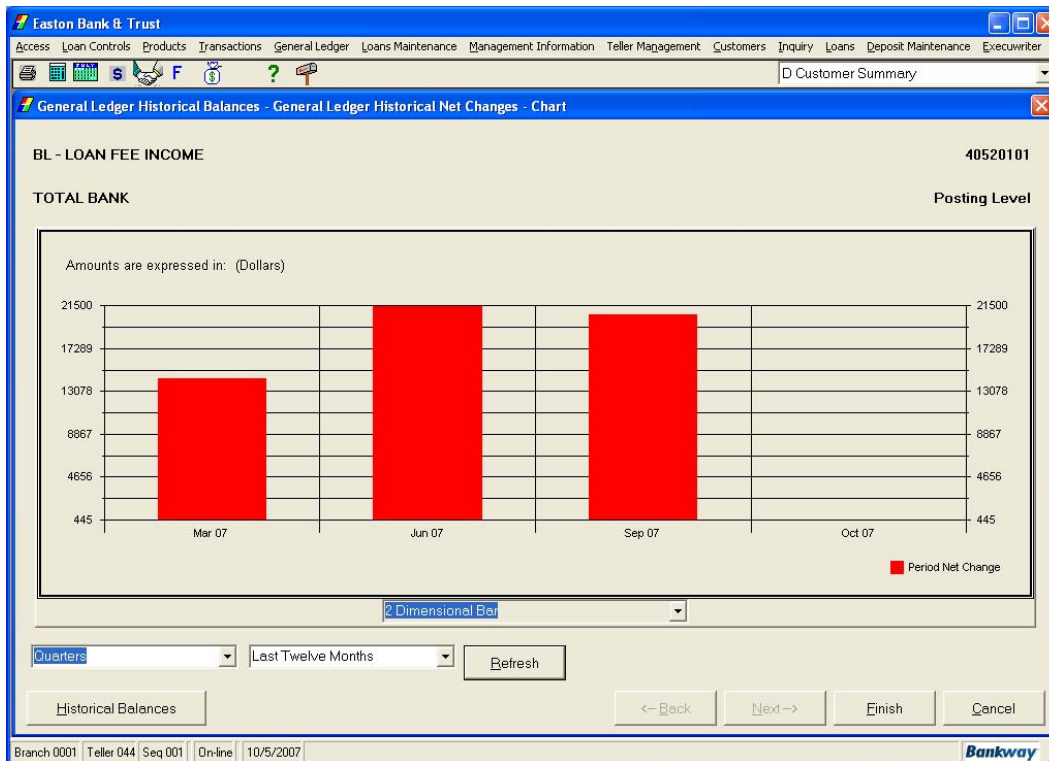
- From the *General Ledger* menu, select the **General Ledger Historical Balances** business task to view historical information on general ledger accounts, for both posting and totaling level.
 - Enter an *Account Number*. If unknown, click the **Select** button and highlight one from the *General Ledger Chart of Account List*. Click **Next**.
 - Enter a *Center Number*. If unknown, click the **Select** button and highlight one from the *General Ledger Center List*. Click **Next**.
 - The General Ledger Historical Balance screen appears:

Period	Ending Balance	Average Balance	Net Change	YTD Net Change	YTD Average Balance
Jan-2003	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Feb-2003	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Mar-2003	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Apr-2003	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
May-2003	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Jun-2003	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Jul-2003	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Aug-2003	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Sep-2003	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Oct-2003	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Nov-2003	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Dec-2003	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Jan-2004	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Feb-2004	\$250,000.00	\$103,448.28	\$250,000.00	\$250,000.00	\$50,000.00
Mar-2004	\$250,000.00	\$250,000.00	\$0.00	\$250,000.00	\$118,131.87
Apr-2004	\$250,000.00	\$250,000.00	\$0.00	\$250,000.00	\$150,826.45
May-2004	\$250,000.00	\$250,000.00	\$0.00	\$250,000.00	\$158,396.95

Note: The *GL Historical Balance* screens will vary depending on the GL Account Number selected.

- Use the *Period Selection* drop-down list to select the view to **Quarters** or **Months**.
- The **Refresh** button replaces the previous screen with a new screen based on the value selected in the Period selection drop-down list.

- The **Chart** button displays a chart presentation of historical information. Review the following screen:



- Use the *Period Selection* drop-down list to select the view to **Quarters** or **Months**.
 - Use the next drop-down list to select a range of periods:
 - This Year
 - Last Year
 - Last 12 Months
 - Use the *Dimensional* drop-down menu under the chart, to select the type of chart you want to view. Select between a 2 or 3 dimensional:
 - Bar
 - Line
 - Pie
 - Step
 - Area
 - The **Refresh** button replaces the previous screen with a new screen based on the value selected in the Period selection drop-down list.
- Click **Finish** to complete the task and exit.

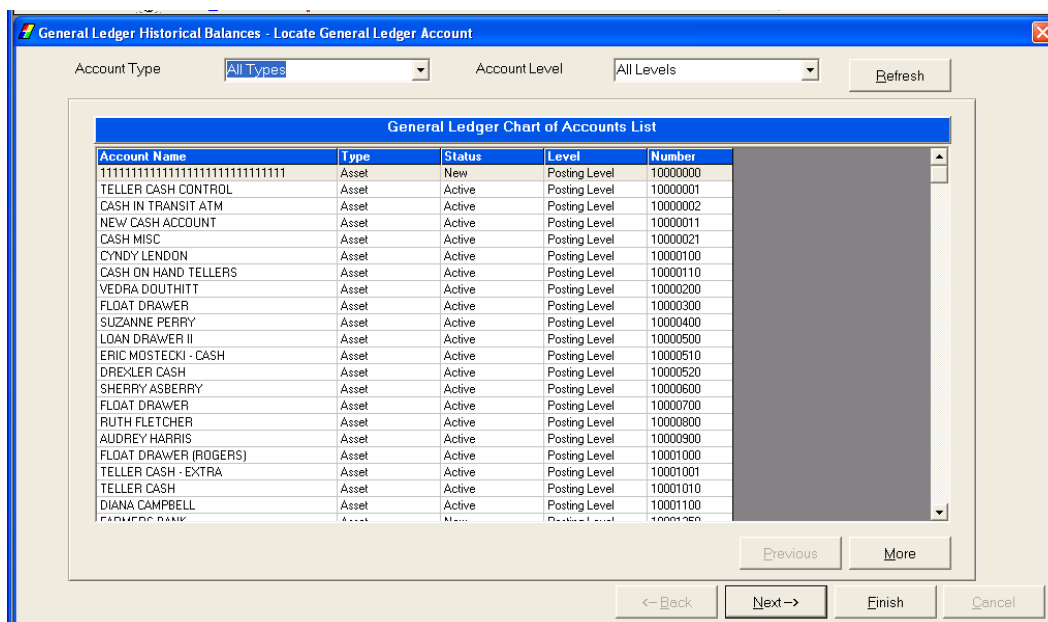
General Ledger Inquiry

Search current General Ledger account balances at the center and bank levels with the *General Ledger Inquiry (GL0003)* business task to audit for any inaccurate postings. In addition, review the percentage change from the previous day, individual transactions for the account and the historical balance for a bigger picture view of the bank's daily activity.

You can search and display transactions by a beginning effective date or range of dates and/or a selected transaction amount or amount range. This business task offers the ability to reconcile both the center and the entire bank right from your desktop. You can add any general ledger account to your *Personal Review List* for quick access.

Searching for a General Ledger Account

1. From the *General Ledger* menu, select the **General Ledger Inquiry** business task.
 - Enter an *Account Number*. If unknown, click the **Select** button and highlight one from the *General Ledger Chart of Account List*. Click **Next**.
 - Enter a *Center Number*. If unknown, click the **Select** button and highlight one from the *General Ledger Center List*. Click **Next**. The General Ledger Chart of Accounts List appears:



- Use the *Scroll Bar* to view the rest of the list.
- Use the **More** button to see additional accounts.
- Use the *Account Type* drop-down menu to narrow the range of account numbers listed, by type.
- Use the *Account Level* drop-down list to narrow the range of account numbers listed, by posting or totaling level.

- The **Refresh** button replaces the previous screen with a new screen based on the choices in the Account Type and Account Level drop-down list.
2. To view or reconcile a GL Number, select a GL number from the list by highlighting that GL number.
- Click the **Next** button.
 - The *GL Transaction* screen appears:

Count	Debit Transactions	Count	Credit Transactions	Net Change +/-	Today's Current Balance
0	\$0.00	0	\$0.00	\$0.00	\$65,500.00-

Display all transactions within the following effective date range. to

Display all transactions with the following amount or amount range. to

There are no transactions within the selected effective date range
Change the date range and select Refresh to inquire on past transactions

Buttons: Previous, More, Image, Centers, Summary, <- Back, Next ->, Finish, Cancel

Status Bar: 0825 | Branch 0001 | Teller 501 | Seq 001 | On-line | 5/12/2004 | General Ledger Inquiry | Bankway

- In the *Display, all transactions within the following effective date range* select a beginning date and an end date you would like to review.
- In the *Display, all transactions with the following amount or amount range* select a low to high dollar amount, or the same dollar amount in both fields.
- Click the **Refresh** button.

Buttons

3. The **Centers** button displays a list of the bank branches. Select a branch by highlighting the branch.
- By clicking the **Transactions** button, the user can view the above screen for the selected branch only for the GL number.
 - Click the **Back** button to return to the *Centers* screen. There is also a **Historical Balance** button, which allows the user to view the *Historical Balance (GL0004)* and create a chart (see *General Ledger Historical Balances*).
- Click the **Summary** button to view a summary of that GL Number based on the dates inserted.
4. Click **Finish** to complete the task and exit.

Display Batch

The *Display Batch (TPDIBA)* business task allows the user to view the batch entered.

Display a Loan Batch

1. From the *Transaction* menu, select the **Display Batch** business task. Enter the *Batch number* and select **Next**.

ENTER THE SEQUENCE NUMBER TO DISPLAY AN ITEM

BATCH NUMBER 15 BATCH TOTAL \$1.00 BATCH TYPE DEBITS AND CREDITS

DEBITS ENTERED 1.00 CREDITS ENTERED 1.00

SEQ	APPL	ACCOUNT	TC	AMOUNT	CNTR	DATE	DESCRIPTION	STA
000001	21	0000000014510010 10		1.00	9997	07/26/07		
000002	21	0000000014510010 60		1.00	9997	07/26/07		

ACTION A ADD ITEM, F FURTHER RESEARCH, D DELETE BATCH, R REACTIVATE BATCH

<- Back Next -> Finish Cancel

Branch 0001 | On-line | 7/26/2007 | Settle Batch | Bankway

2. From the Batch list, enter the *Sequence Number* to Display that portion of the transaction; click **Next**. You can make changes to that portion of the entry now.

OR

Modify the batch by entering the appropriate code in the *Action* field at the bottom of the screen:

- Enter **A** to *Add Item* for additional debits or credits.
 - Enter **F** for *Further Research*. This allows the batch to be 'flagged', indicating it is incorrect or needs additional research throughout the day.
 - Enter a **D** to *Delete Batch*. This prevents the batch from processing during the nightly update.
 - After reviewing/changing the batch, click the **Next** button.
3. Click **Finish** to complete the task and exit.

Adjustment Transactions

When performing maintenance on an account to adjust interest, waive late charges, etc., use the *Enter Adjustments* business task. Adjustments run in their respective application: PL, CL, BL, or RL. Adjustments are one-sided, for instance, when increasing accrued interest.

Set up **Adjustment Codes** in the same manner as *Transaction Codes*: Credits are always under 50 (0-49); Debits are always over 50 (50-99). Fifty numbers usually separate offsetting adjustments. For example, AC 54 is Interest Accrued Increase and 04 is Interest Accrued Decrease.

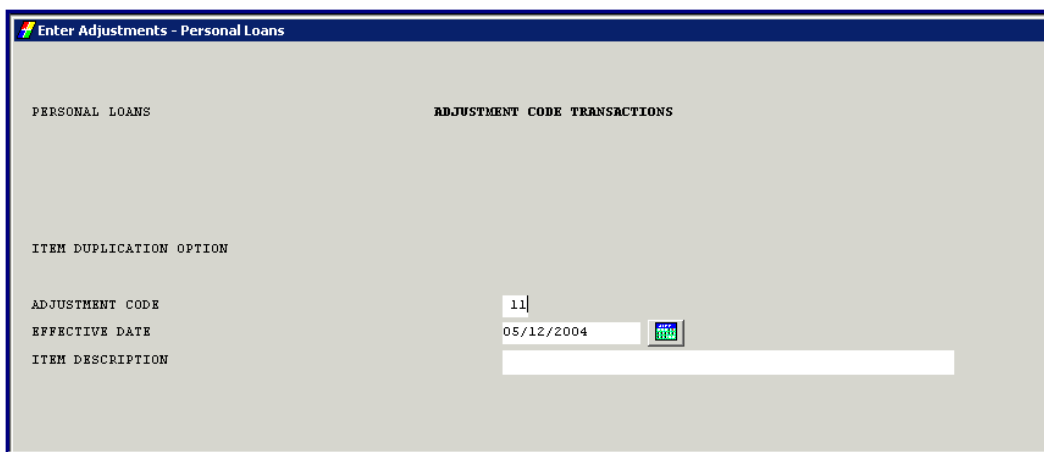
Adjustment Codes also post in the same order as Transaction Codes. An AC 04 will post before an AC 06, which are before an AC 15, and on up through an AC 99, which would be the last adjustment to post to an account.

In addition, Adjustments post *before* any Transactions post to an account.

Loan Enter Adjustments

1. From the *Transaction* menu, select the business task related to the type of loan you are adjusting:
 - The Personal Loan Enter Adjustment (*PLENDA*) business task
 - The Credit Line Enter Adjustment (*CLENAD*) business task
 - The Real Estate Loan Enter Adjustment (*RELEND*) business task
 - The Business Loan Enter Adjustment (*BLENAD*) business task

The **Personal Loan *Enter Adjustments*** screen will be the same for each type of application with the exception that the application type is displayed in the upper left hand corner. Select the Enter Adjustment business task for the selected application (Personal Loan):



- In the *Adjustment Code* field, enter the Tran Code for the type of adjustment you want to make.
- Enter the *Effective Date*. This will default to today's date; however, it can be a previous date.
- Use the *Item Description* field to give a short description of why you are making this adjustment, including the customer's name.

- Click **Next**.
2. The **Adjustment Code Transactions** Batch screen appears. Refer to the figure below:

PERSONAL LOANS **ADJUSTMENT CODE TRANSACTIONS** BATCH 997

ACCOUNT NUMBER 198243

ADJUSTMENT AMOUNT \$10.00

ADJUSTMENT CODE 11

DESCRIPTION

EFFECTIVE DATE 05/12/2004

SUPPLEMENTAL TRANSACTION CODE 0

PARTICIPATION SEQUENCE NUMBER 0

PARTC PRINCIPAL PAYMENT AMOUNT \$10.00

PARTC INTEREST PAYMENT AMOUNT \$10.00

PARTC ESCROW PAYMENT AMOUNT \$10.00

INS, RES, ESC		ESCROW		ESCROW		ESCROW	
1	\$0.00	6	\$10.00	11	\$0.00	16	\$10.00
2	\$0.00	7	\$10.00	12	\$0.00	17	\$10.00
3	\$0.00	8	\$10.00	13	\$0.00	18	\$10.00
4	\$0.00	9	\$10.00	14	\$0.00	19	\$10.00
5	\$0.00	10	\$110.00	15	\$0.00	20	\$10.00

0825 | Branch 0001 | Teller 501 | Seq 002 | On-line | 5/12/2004 | Enter Adjustments - Personal Loans | Bankway

- Most *Adjustment Codes* will require the following fields:
 - The *Account Number* is the loan that the Adjustment Code is affecting.
 - The *Adjustment Amount* is the dollar Amount of the Adjustment Code.
 - The *Adjustment Code* should pre-populate the information displayed on the first screen.
 - The *Effective Date* should pre-populate the information displayed on the first screen. (It cannot be future-dated).
- These are required fields by the system depending on the type of adjustments or the loan.
- The Description should pre-populate the information displayed on the first screen. If left blank, it will show the default adjustment code description on the customer's account.
- A *Supplemental Transaction Code* is required for an AC 09, AC 15, AC 59 or an AC 65. It is bank defined and Bankway posts the adjustment to either nonrecurring or recurring loan fees. The *Supplemental Transaction Code* values are:
 - 1 = Post to nonrecurring loan fees.
 - 2 = Post to recurring loan fees.
- Use the *Participation Sequence Number*, to enter the sequence number of the participating investor if this is a participation adjustment.
- Use the *PartC Principle Payment Amount* to enter the **Amount** of the payment to apply to the participation's principle.

- Use the *PartC Interest Payment Amount* to enter the **Amount** of the payment to apply to the participation's interest.
 - The *PartC Escrow Payment Amount* is not used at this time
3. When complete, click **Finish** to exit this task.

