EZ-Bank Version 10 Release 2 – Rule of 78 Loans

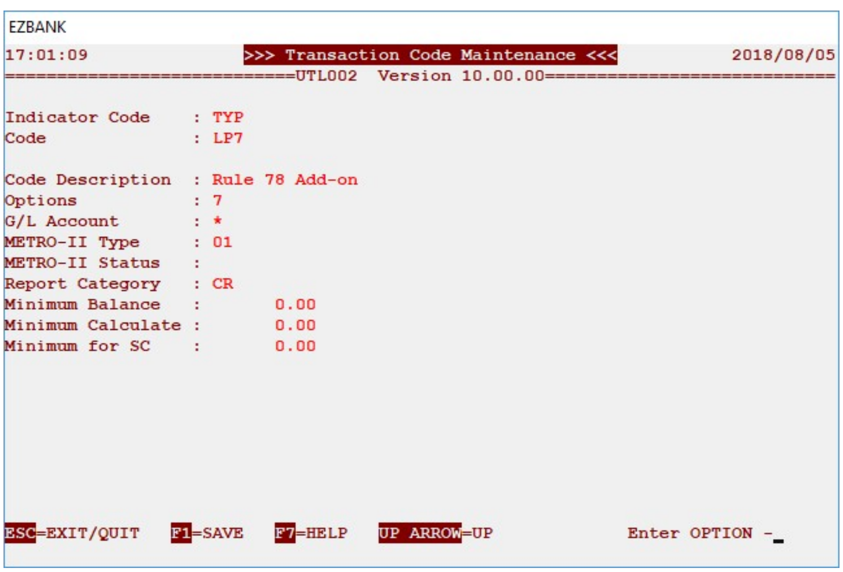
This document should be kept with the original user manual and all other release documents until a new complete manual is available.

The Rule-of-78 (R78) process has been reviewed and programs modified to handle other than monthly payment frequency. R78 loans are processed differently in that Interest (INT) and Late Fee Penalty (LF) are assesed automatically by the system. Therefore, when payments (PYT) are entered the amount is credited to the loan balance. It is very important for the Loan Disclosure Statement to be processed when the loan account is setup as it records the amortization data in a file which is used by the automatic process to post INT and LF transactions.

There are two type of R78 loans – Add-On (AO) and Simple Interest (SI). Simply, the SI type uses a simple interest calculation for the period of the loan, but establishes the INT transaction based upon the R78 calculation. The AO type calculates the interest for the period (ie rate times loan amount time period) and generates the INT transaction based upon R78 calculation. There AO option does generate more interest for the period.

The R78 calculation is based upon the some of the digits. As an example for 12 payments – 1+2+3+4+5+6+7+8+9+10+11+12 equals 78. Then there first period will have 12/78's of the interest and the last period will have 1/78's of the interest.

Using **Utilities | Account Type Maintenance,** the R78 loan types are illustrated as follows.



```
EZBANK
17:01:09                 >>> Transaction Code Maintenance <<<                 2018/08/05
============================UTL002  Version 10.00.00============================

Indicator Code     : TYP
Code               : LP7

Code Description   : Rule 78 Add-on
Options            : 7
G/L Account        : *
METRO-II Type      : 01
METRO-II Status    :
Report Category    : CR
Minimum Balance    :       0.00
Minimum Calculate  :       0.00
Minimum for SC     :       0.00




ESC=EXIT/QUIT   F1=SAVE   F7=HELP   UP ARROW=UP            Enter OPTION -_
```

Using **Utilities | Transaction Code Maintenance**, the following transaction codes (INT and LF) are required entries,

```
EZBANK
17:03:08                 >>> Transaction Code Maintenance <<<              2018/08/05
============================UTL001  Version 10.00.00============================

Indicator Code    : TRN
Code              : INT

Tran Description  : Interest
Debit Transaction : N
Credit Transaction: Y
Process Sequence  : 01
Sub-System Flag   : B
Savings G/L Acct  : *
Checking G/L Acct : *
Loan G/L Prn Acct : *
Loan G/L Int Acct : *
Loan G/L Pnl Acct : *
Misc G/L Acct     : *
Default Exchange  : 2
Statement Print   : Y
Receipt Printed   : N        Receipt Copies    :  0
Security Level    : 0

ESC=EXIT/QUIT   F1=SAVE   F7=HELP   UP ARROW=UP            Enter OPTION -_
```

```
EZBANK
17:03:08                 >>> Transaction Code Maintenance <<<              2018/08/05
============================UTL001  Version 10.00.00============================

Indicator Code    : TRN
Code              : LF

Tran Description  : Late Fee Penalty
Debit Transaction : Y
Credit Transaction: N
Process Sequence  : 99
Sub-System Flag   : L
Savings G/L Acct  : *
Checking G/L Acct : *
Loan G/L Prn Acct : *
Loan G/L Int Acct : *
Loan G/L Pnl Acct : *
Misc G/L Acct     : *
Default Exchange  : 2
Statement Print   : Y
Receipt Printed   : N        Receipt Copies    :  0
Security Level    : 0

ESC=EXIT/QUIT   F1=SAVE   F7=HELP   UP ARROW=UP            Enter OPTION -_
```

The Daily Posting process handles the automatic INT and/or LF transactions. It is very important that the Daily Posting and Daily Trial Balance be processed on a rigorous schedule, daily except for weekends and holidays.

The following is a screen illustration of a R78 loan and associated automatic transactions. Illustration purposes only as the transaction dates are not accurate.

```
EZBANK
16:46:37      9            >>> Account Transactions <<<            2018/08/06
================================================================================
Account Name: ** VOID **                              Acct : 7800000004      LP7
Open: 2018/07/15 Matr: 2019/07/14 012 Rate: 12.000 Loan Amt:        1,000.00
PrnBal:      1,044.55 Pnl:       2.15 0000/00/00 Int:         42.40 2018/08/06
Sch-Pymt:          43.08 Last-Pymt: 2018/07/15 Freq: 014 Due:15 N          0.00
UncolInt:          0.00 LstPytAmt:       0.00 P/M:  26/  0 Ssn:          Crd:  0
--------------------------------------------------------------------------------
000001 2018/07/15 DSB    1000.00       0.00       0.00     1000.00      1000.00 ri
000002 2018/08/06 INT       8.89       0.00       8.89        0.00      1008.89*ri
000003 2018/08/06 INT       8.55       0.00       8.55        0.00      1017.44*ri
000004 2018/08/06 INT       8.21       0.00       8.21        0.00      1025.65*ri
000005 2018/08/06 INT       7.86       0.00       7.86        0.00      1033.51*ri
000006 2018/08/06 INT       8.89       0.00       8.89        0.00      1042.40*ri
000007 2018/08/06 LF        2.15       2.15       0.00        0.00      1044.55*ri

--------------------------------------------------------------------------------
ESC=Exit F1=Reverse F2=SAR F3=CTR F4=Print F6=PayoffF7=Notes F8=Diary F9=Receipt
```

The following screen illustrates the loan account setup.

```
EZBANK
16:17:32              >>> Loan Account File Maintenance <<<            2018/08/06
============================LON001  Version 10.03.00============================
                                LENDING SERVICES
Loan Account Number     : 7800000004                  Branch:     Officer:
CIF Control Number      : 000001   ** VOID **
Co-Signor CIF Number 1 : 999999    * UNASSIGNED *
Co-Signor CIF Number 2 : 999999    * UNASSIGNED *
Co-Signor CIF Number 3 : 999999    * UNASSIGNED *
Account Type            : LP7      Rule 78 Add-on
Account Name            :
Loan Amount             :       1,000.00                Collateral :
Date Opened             : 20180715      Closed : 99999999   Maturity : 20190714
Payment Amount          :          43.08 Prn:         43.08 Int:            0.00
Payment Frequency       : 014        Payment Day : 15    Payment by Allotment : N
Interest Option         :               Interest Rate : 12.000
Insurance Option        : N              Insurance Amount:                 0.00
Statement Code          : N   Receipt Balance Print : N Receipt Comment Print : N
Reason Closed           :
ACH Bank Code           :     Account Type:    Account Number:
Current Period (CCYYMM): 201808
Current Balance         :           0.00
System Control          : 00000000          0000          0          0.00
Last Payment Date       : 00000000 Int Date : 00000000 Pnl Date : 00000000
ESC=EXIT/QUIT     F1=SAVE F3=PRNT F7=HELP UP ARROW=UP         Enter OPTION -_
                             T:  D:  U:
```

Programs affected: LON001, DLY200, BTH001, TRN200

EZ-Bank Version 10 Release 3 – LPD Loan Fee

This document should be kept with the original user manual and all other release documents until a new complete manual is available.

The system has been modified to allow the LPD Loan Fee percentage to vary based upon an entry in the Account Code file (Utilities | Account Code Maintenance). The default is 10% and the following screen illustration shows 10 which will be 10%. A 15 would be 15%, 20 would be 20%, etc.

```
EZBANK
 9:36:14                 >>> Account Code Maintenance <<<             2018/09/08
============================UTL002  Version 10.00.01============================

Indicator Code     : TYP
Code               : LPD

Code Description   : Pay Day Loan
Options            : *
G/L Account        : *
METRO-II Type      : 01
METRO-II Status    : *
Report Category    : CR
Minimum Balance    :       0.00
Minimum Calculate  :       0.00
Minimum for SC     :       0.00
LPD Loan Fee       : 10







ESC=EXIT/QUIT    F1=SAVE    F7=HELP    UP ARROW=UP            Enter OPTION -_
```

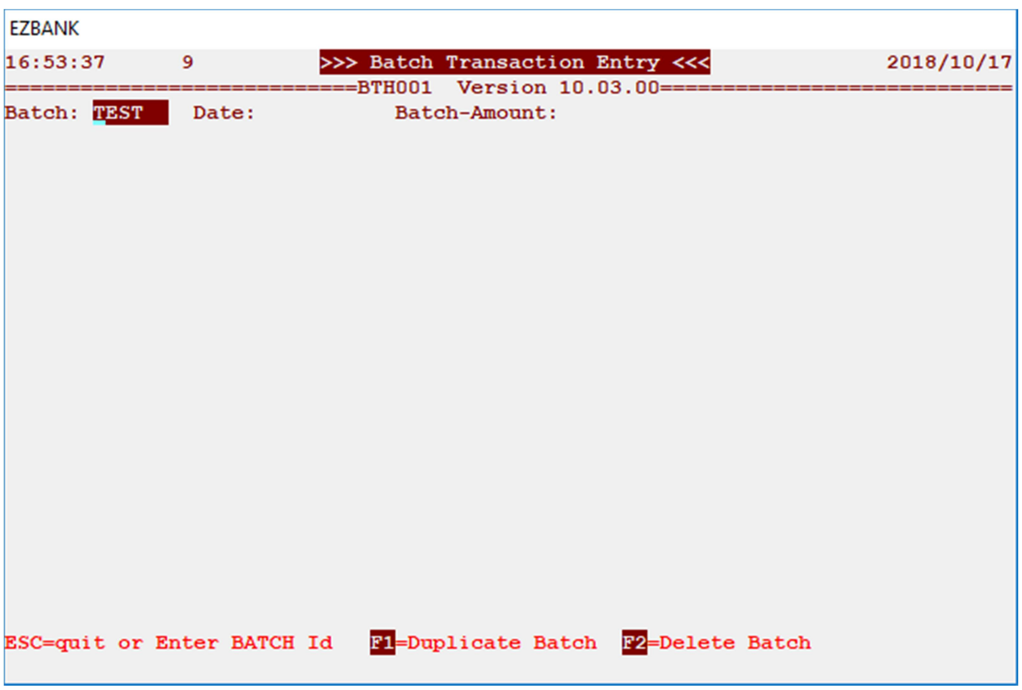
Programs affected: LON001, UTL002

EZ-Bank Version 9 Release 39 – Batch Processing
EZ-Bank Version 10 Release 4 – Batch Processing

This document should be kept with the original user manual and all other release documents until a new complete manual is available.

The system has been modified to provide more flexibility within the batch processing feature. Within the **batch copy** function using the **F1** function key, there is the ability to re-sequence using information from the Central Information File (CIFFLE) as well as the account number or re-numbering with new sequence numbers. The ability to delete a batch using the **F2** function key has been added. The **Batch Transaction Listing** was also modified to provide various sorting options as well as additional information. <u>The print function uses the Version 10 Windows Print routines and has had limited testing with a dox matrix printer. The Windows Print routines use the printers that are available to each Windows computer system.</u>

Batch Transaction Entry

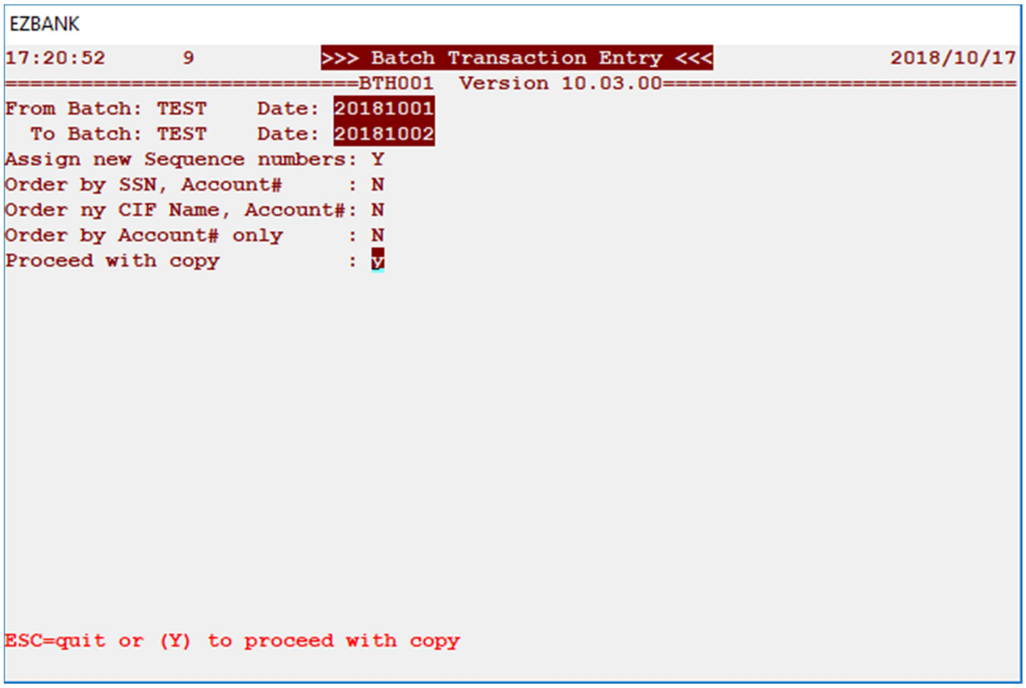


The actual entering of transactions has not changed.

Using the **F1** function key, a batch can be copied and re-ordered as illustrated with the following screen.

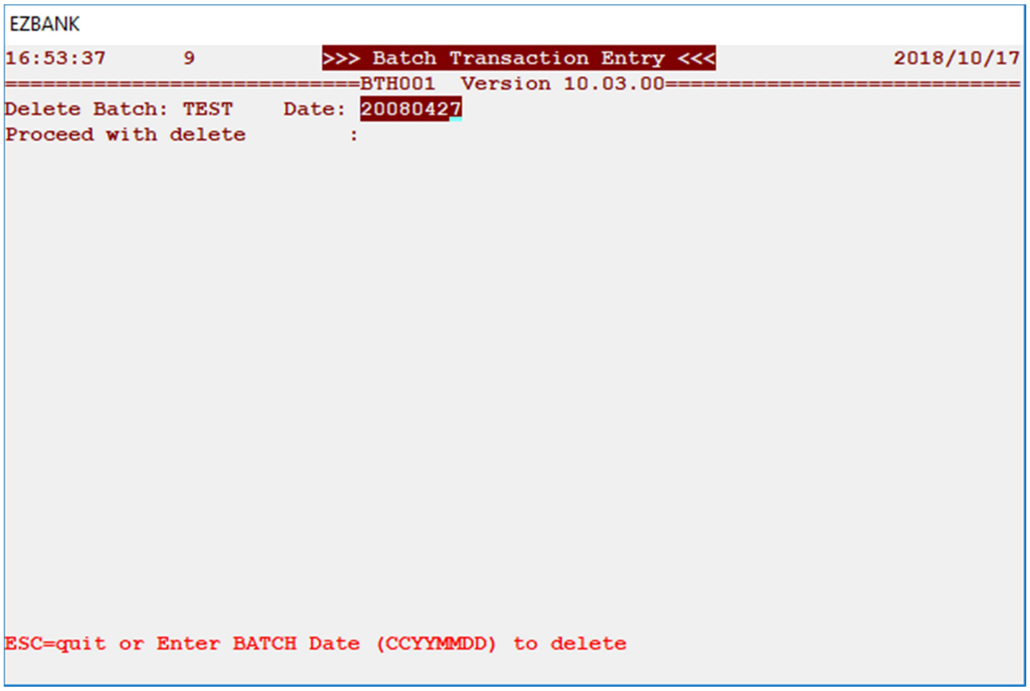
Using the **F2** function key, a complete batch can be deleted as illustrated in a subsequent screen.

Batch Transaction Entry – Copy function



From Batch & Date	Self-explanatory, validated as exists
To Batch & Date	Self-explanatory, validated as non-existent
Assign new Sequence Numbers	Y the new batch will have new sequence numbers N does a straight copy.
Order by SSN, Account#	The new batch will ordered by the Social Security Number found in the CIFFLE, followed by the account number, new sequence numbers will be generated automatically
Order by CIF Name, Account#	The new batch will ordered by the first name field found in the CIFFLE, followed by the account number, new sequence numbers will be generated automatically
Order by Account#	The new batch will ordered by account number, new sequence numbers will be generated automatically
Proceed with copy	Y will copy the batch according to the parameters entered above

Batch Transaction Entry – Delete function



Delete Batch & Date	Self-explanatory, validated as exists
Proceed with delete	Y will delete all records in the batch

Batch Transaction Listing

```
EZBANK
15:15:06                  >>> Batch Transaction Listing <<<                2018/10/19
===========================BTH501  Version 10.01.00============================
                                ROCK ISLAND CREDIT UNION

Batch Number     : TEST
Batch Date       : 20181003
Sort Sequence    : S
Account Type     :
Acct Selection   :
Totals Only      : N

Enter sorting sequence (S)eq (R)ef Na(M)e (C)if s(N)n
```

Batch Number	Self-explanatory
Batch Date	Self-explanatory
Sort Sequence	S sorts by the sequence number R sorts by the reference number M sorts by the reference name C sorts by the CIF name N sort by the CIF SSN
Account Type	blank is all records S selects Shares/Savings accounts C selects Checking accounts D selects Draft accounts L selects Loan accounts
Acct Selection	Enter a specific account number when a specific Account Type is selected
Totals Only	N for full detail report Y provides totals only

ROCK ISLAND CREDIT UNION
Date: 2018/10/15 >>> Batch Transaction Listing <<< BTH501 Page: 1
TEST 20181003

Reference	*Seq Number		Account Number	Typ	Trn Cde	Debit	Credit	Net Amount	Penalty Amount	Interest Amount	Principal Amount	Reference Name	CIF-SSN	CIF-NAME
	000000					0.00	0.00	-825.00	0.00	0.00	0.00			
	000010	L	0300112233	LNE	PYT	0.00	125.00	125.00	22.64	101.52	0.84		05-063657	TEST COM
	000020	L	0000000003	LPD	PYT	0.00	100.00	100.00	0.00	5.42	94.58		05-069408	BXRRZ GV
	000030	S	0100100001	SP	DEP	0.00	50.00	50.00	0.00	0.00	0.00		05-112233	JZMXS GW
	000040	L	0300300001	LNE	PYT	0.00	150.00	150.00	2.31	147.69	0.00		05-704894	ZRGXLWRZ
	000050	S	0100100004	SP	DEP	0.00	100.00	100.00	0.00	0.00	0.00		0507752	FRZRCWS
	000060	S	0100100003	SP	DEP	0.00	25.00	25.00	0.00	0.00	0.00		0512382	JZMXS GW
	000070	L	0300300006	LP	PYT	0.00	200.00	200.00	0.00	0.00	200.00		05702843	WWLLWZM
	000080	S	0100100002	SP	DEP	0.00	75.00	75.00	0.00	0.00	0.00		06-112233	ZLXXZRDX
			*** Totals ***			0.00	825.00	0.00	24.95	254.63	295.42	8		

Report Notes:

1) The example report selected a (S)eq sort. This is indicated with the asterisk "*" in front of the "Seq" title. Selecting a different sort sequence will move the asterisk "*" to the appropriate column title.
2) The first thirteen (13) columns are based upon the transaction entry.
3) The CIF-SSN and CIF-NAME columns are extracted from the Central Information File (CIFFLE).

Programs affected: BTH001.ACU, BTH501.ACU

Programs required Version 10: CLEANEZ.BAT, EZPRINT.ACU

EZ-Bank Version 10 Release 1

This document should be kept with the original user manual and all other release documents until a new complete manual is available.

This new version has all the functionality as the previous versions. All programs modules operate and look the same. The new features are:

- Whenever a print option is selected, the system will present a windows screen as illustrated below (5) which will allow printing to the printers available to that specific system as well as displaying and saving the report to a file.
- The login and main menu screen has been modified to a windows based screen as illustrated below (1).
- The Teller Balancing feature is now an option see below (7).
- The default interest calculation uses 365 days per year, 360 is now an option (7).
- Loan Past Due Notices have the option for co-signors
- Loan accounts now have ACH information for payment processing

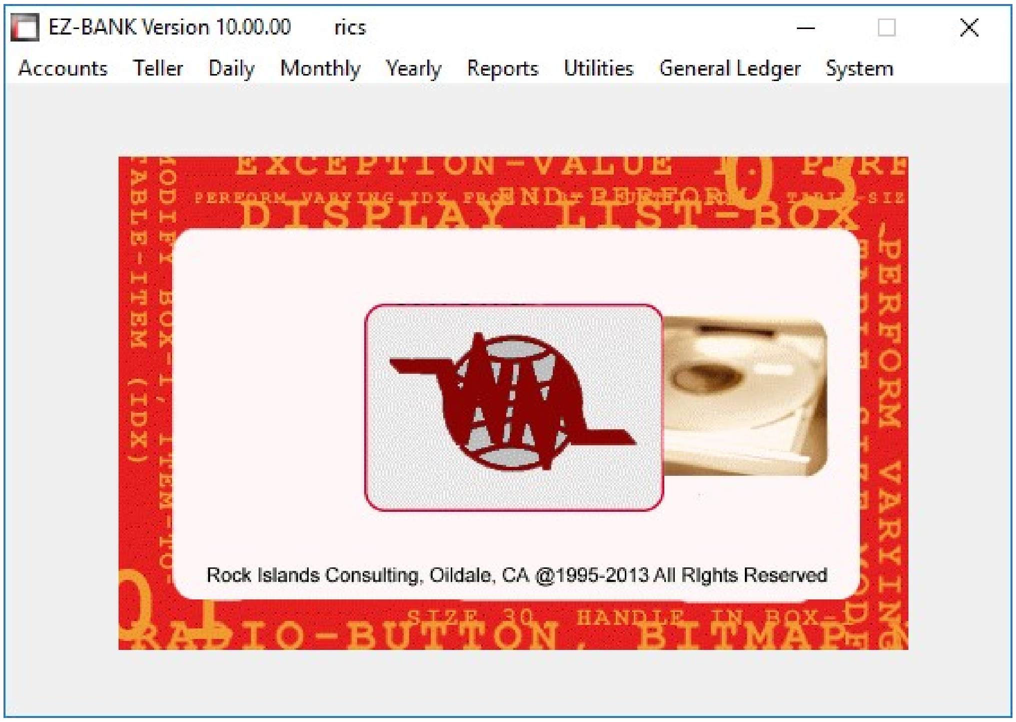
One-time upgrade fee is $950 (2 users) $65 for each additional user

Installation consists of copying the Version 10 programs to your operating directory and establishing a shortcut to the new ezbank program (6). Data files are not modified.

New Login Screen (1)

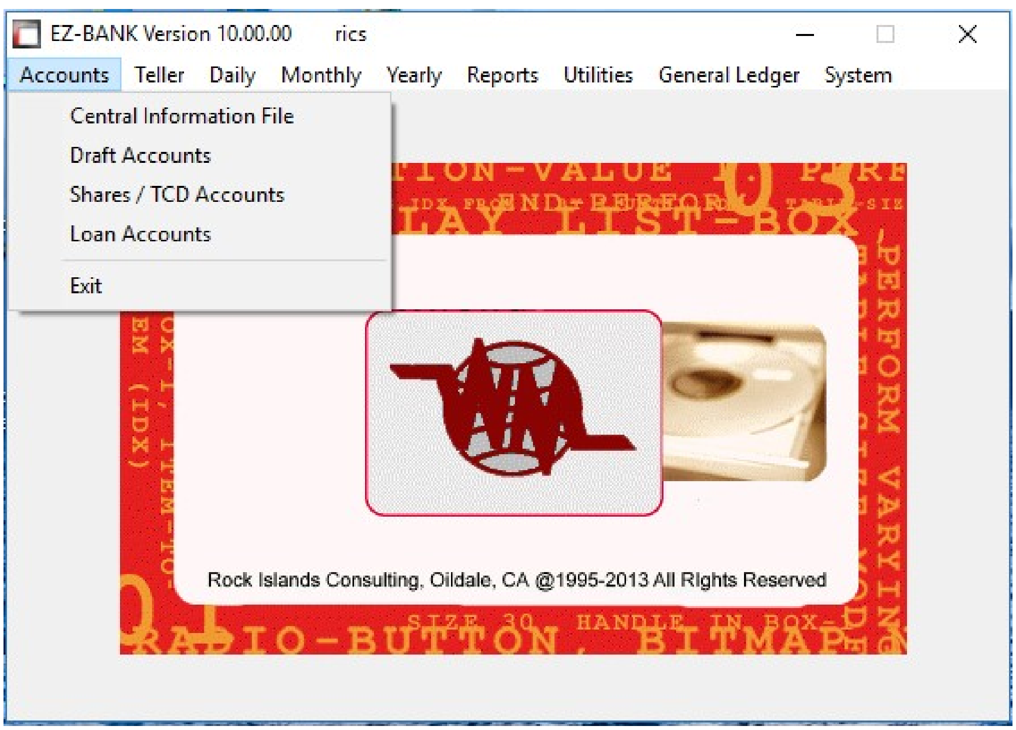
Simply enter your login id and password and then click the **Login** button.

New Menu Screen (2)



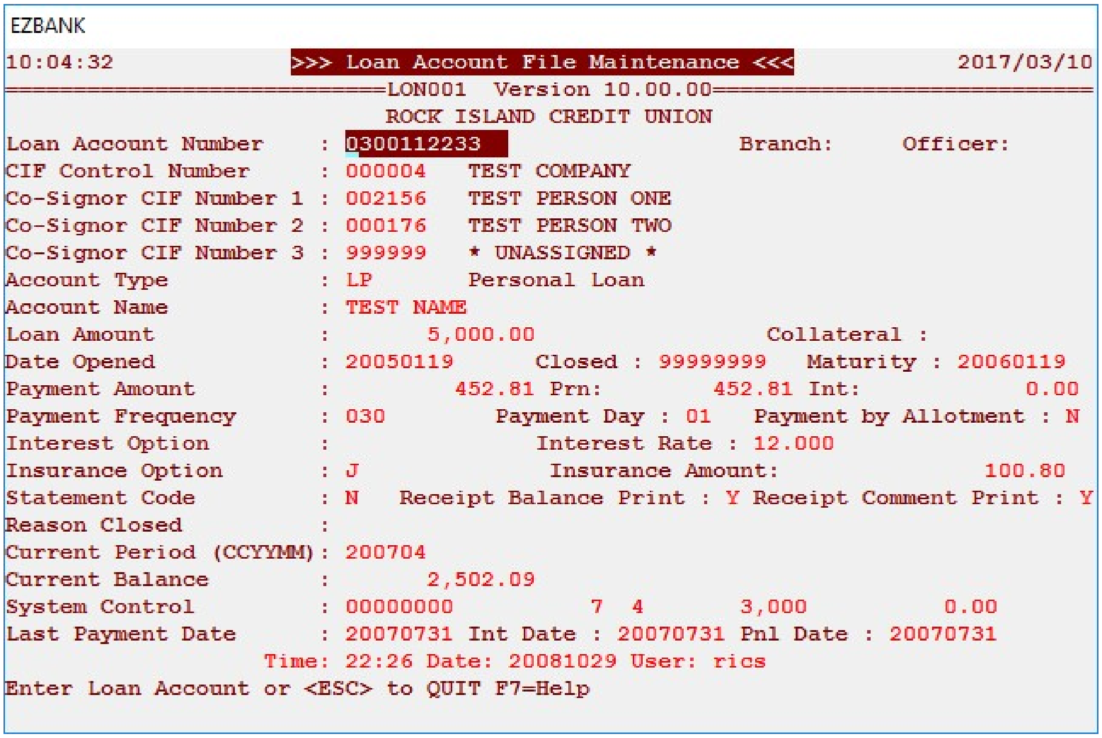
Using the mouse, simply click on the menu option.

New Menu Selection Screen (3)



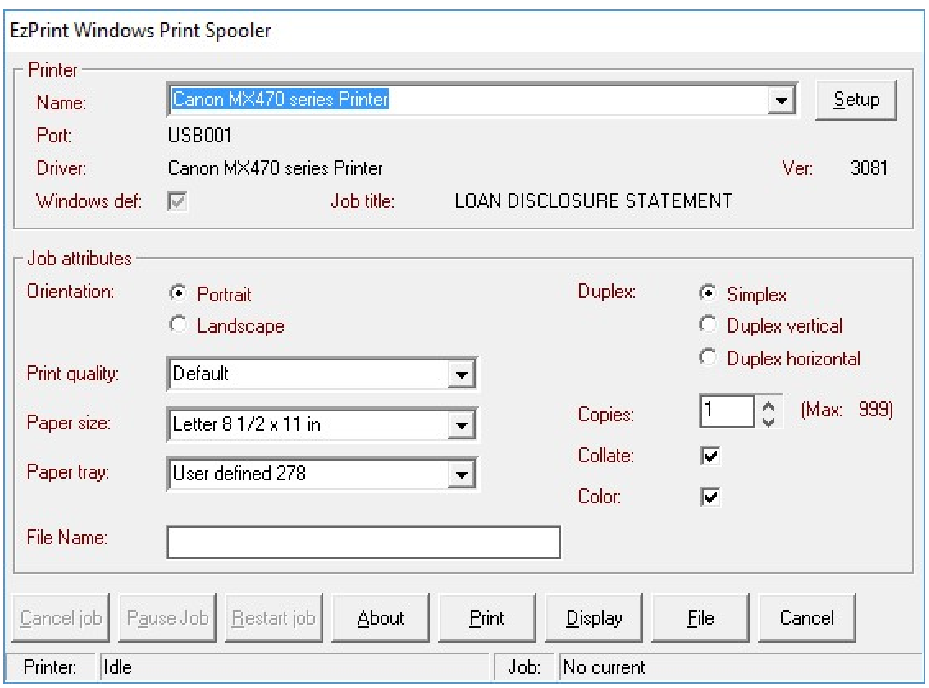
Simply click the desired program.

Program Screen (4)



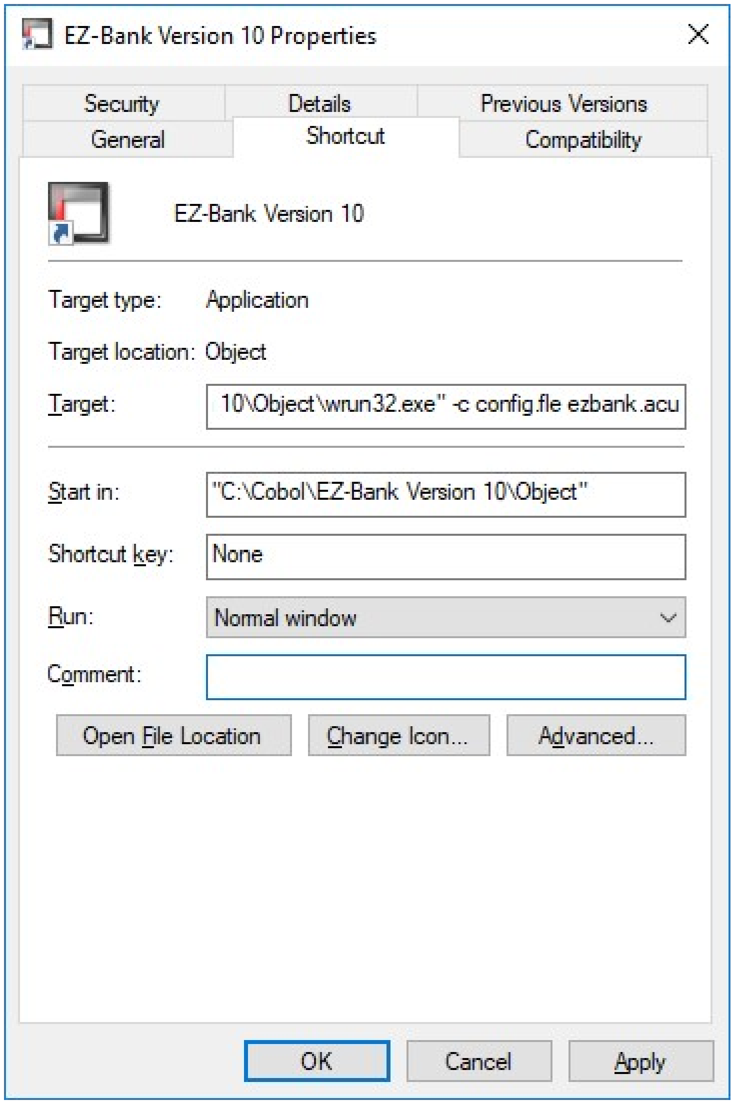
Individual programs operate exactly as Version 9. Full GUI is coming in Version 11.

New Printer Screen (5)



Change printer by using the drop-down window otherwise your default Windows printer or last used printer will be used. The **Display** function is identical to the printed page and will be displayed using **Notepad** (keep in mind that Notepad can use Save As to save a copy of the report. The **File** option will allow the report to be stored to a data file (a file name must be entered).

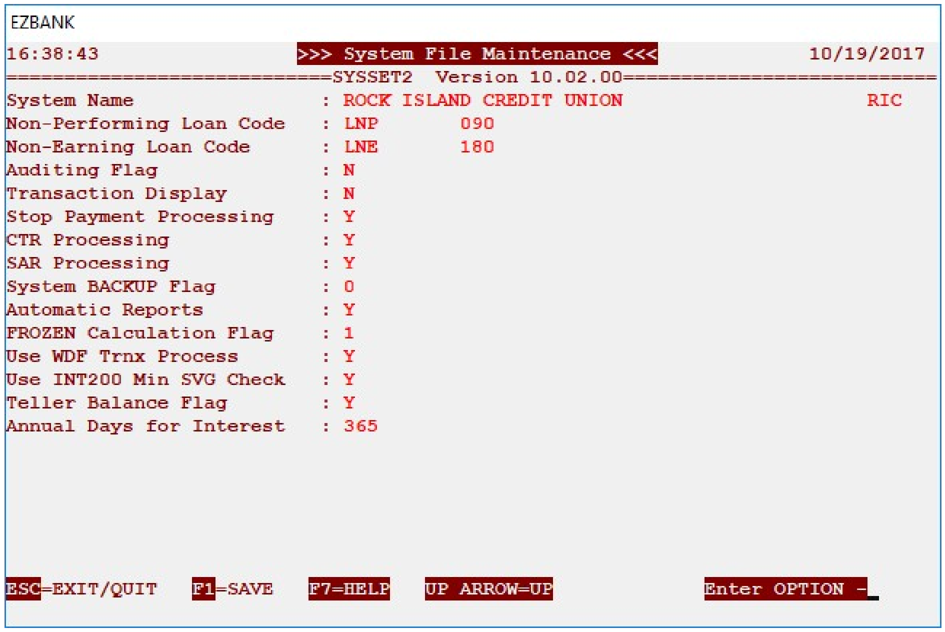
Shortcut Properties Screen (6)

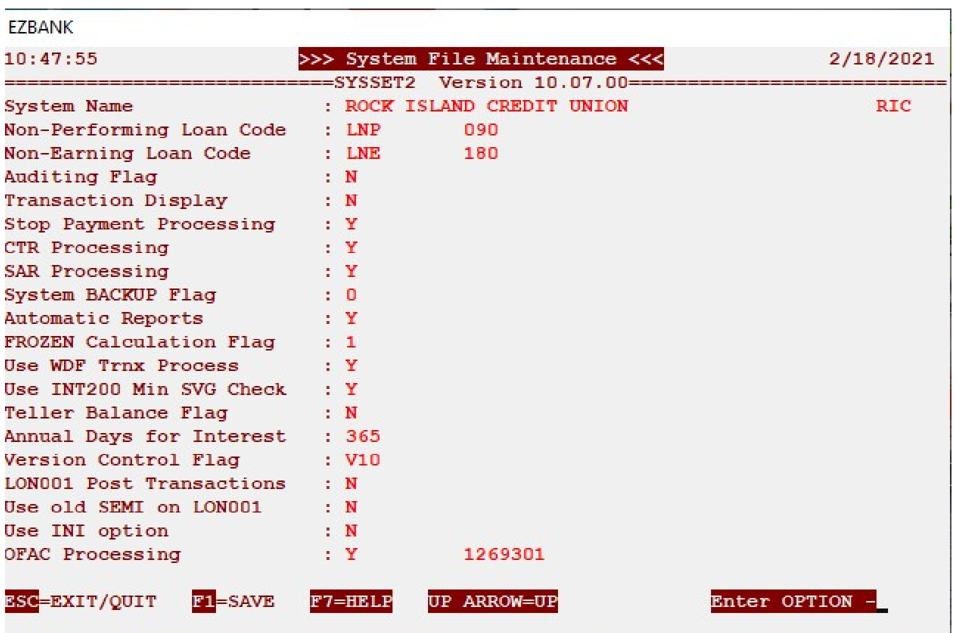


The **Target** and **Start in** fields must be modified according to each installation. Wrun32.exe and ezbank.acu will always be present.

….wrun32.exe –c config.fle ezbank.acu

Teller Balance Flag (7)





Use **System / Additional System Setup** to use the Teller balancing feature as well as changing the number of days per year for interest calculation.

Program(s): All

Notes: Must be reviewed prior to upgrade

1) Testing was done with Windows 10 and Windows 7
2) Dot matrix printers have NOT been tested
3) User security must be reviewed. Use **System | System Security Maintenance**
4) Receipt printer functionality was tested; however, an actual receipt printer was NOT tested

EZ-Bank Version 10 Release 5 – Loan Transactions

This document should be kept with the original user manual and all other release documents until a new complete manual is available.

In an effort to better identify transactions within a loan account, the following transactions codes are suggested to be added, if not already present. This will facilitate better understanding of the overall loan account transaction history.

- **TRF** This should be used when a loan balance from a previous loan is being transferred to the new loan. Users have used MSD with a note.
- **FEE** This transaction should be used a fee is assessed to the new loan.
- **INS** When insurance has been selected, this transaction should be used to identify the insurance charge to the new loan account. Users have used MSD with a note.
- **DSB** This transaction should be used to identify the amount tendered to the customer.

These transaction codes may be entered using **Utilities | Transaction Code**. The following screen shots provide the specifics.

```
EZBANK
15:18:39              >>> Transaction Code Maintenance <<<          2019/01/30
============================UTL001  Version 10.00.00============================

Indicator Code     : TRN
Code               : TRF

Tran Description   : Transfer Amount
Debit Transaction  : Y
Credit Transaction: N
Process Sequence   : 99
Sub-System Flag    : L
Share G/L Acct     : *
Draft G/L Acct     : *
Loan G/L Prn Acct  : *
Loan G/L Int Acct  : *
Loan G/L Pnl Acct  : *
Misc G/L Acct      : *
Default Exchange   : 2
Statement Print    : Y
Receipt Printed    : N        Receipt Copies    :  0
Security Level     : 9


Enter CODE - 3 Chars. Max. or <ESC> to QUIT
```

```
EZBANK
15:09:30              >>> Transaction Code Maintenance <<<             2019/01/30
============================UTL001  Version 10.00.00============================

Indicator Code    : TRN
Code              : FEE

Tran Description  : Loan Fee
Debit Transaction : Y
Credit Transaction: N
Process Sequence  : 99
Sub-System Flag   : L
Share G/L Acct    : *
Draft G/L Acct    : *
Loan G/L Prn Acct : *
Loan G/L Int Acct : *
Loan G/L Pnl Acct : *
Misc G/L Acct     : *
Default Exchange  : 2
Statement Print   : Y
Receipt Printed   : N         Receipt Copies    :  0
Security Level    : 9


Enter CODE - 3 Chars. Max. or <ESC> to QUIT
```

```
EZBANK
15:16:18              >>> Transaction Code Maintenance <<<             2019/01/30
============================UTL001  Version 10.00.00============================

Indicator Code    : TRN
Code              : INS

Tran Description  : Insurance Fee
Debit Transaction : Y
Credit Transaction: N
Process Sequence  : 99
Sub-System Flag   : L
Share G/L Acct    : *
Draft G/L Acct    : *
Loan G/L Prn Acct : *
Loan G/L Int Acct : *
Loan G/L Pnl Acct : *
Misc G/L Acct     : *
Default Exchange  : 2
Statement Print   : Y
Receipt Printed   : N         Receipt Copies    :  0
Security Level    : 9


Enter CODE - 3 Chars. Max. or <ESC> to QUIT
```

```
EZBANK
15:09:30              >>> Transaction Code Maintenance <<<             2019/01/30
============================UTL001  Version 10.00.00============================

Indicator Code    : TRN
Code              : DSB

Tran Description  : Loan Disbursement
Debit Transaction : Y
Credit Transaction: N
Process Sequence  : 50
Sub-System Flag   : L
Share G/L Acct    : *
Draft G/L Acct    : *
Loan G/L Prn Acct : *
Loan G/L Int Acct : *
Loan G/L Pnl Acct : *
Misc G/L Acct     : *
Default Exchange  : 1
Statement Print   : Y
Receipt Printed   : N         Receipt Copies    :  0
Security Level    : 9


Enter CODE - 3 Chars. Max. or <ESC> to QUIT
```

Programs affected: None

EZ-Bank Version 10 Release 6 – Loan Amortization

This document should be kept with the original user manual and all other release documents until a new complete manual is available.

Previously, the amortization table was recorded by the system based on the **Loan Amount** entered on the screen. Three additional fields have been added to better identify the total loan amount for amortization purposes - **Loan Amount TRF, FEE and DSB**. These fields are extremely important for Rule-of-78 loans as the posted interest is based upon the recorded amortization table. Ideally, the three new fields should total to the Loan Amount field. These new fields are not available for LPD loan.

```
EZBANK
15:33:58                 >>> Loan Account File Maintenance <<<              2019/01/30
============================LON001  Version 10.04.00============================
                            ROCK ISLAND CREDIT UNION
Loan Account Number      : 0200112233                    Branch:      Officer:
CIF Control Number       : 000001    BXRRZ GVRVRG T/F RZTZSHZ M. GV
Co-Signor CIF Number 1 : 999999    * UNASSIGNED *
Co-Signor CIF Number 2 : 999999    * UNASSIGNED *
Co-Signor CIF Number 3 : 999999    * UNASSIGNED *
Account Type             : LP        Personal Loan
Account Name             :
Loan Amount              :       5,000.00                Collateral :
Loan Amount TRF          :       1,000.00 FEE:        100.00 DSB:       3,900.00
Date Opened              : 20181101      Closed : 99999999   Maturity : 20190430
Payment Amount           :         400.91 Prn:        400.91 Int:           0.00
Payment Frequency        : 014         Payment Day : 01   Payment by Allotment : N
Interest Option          :                Interest Rate : 12.000
Insurance Option         : J               Insurance Amount:                 47.70
Statement Code           : N   Receipt Balance Print : N Receipt Comment Print : N
Reason Closed            :
ACH Bank Code            :     Account Type:   Account Number:
Current Period (CCYYMM): 201811         Current Balance:          0.00
System Control           : 00000000           0            0           0.00
Last Payment Date        : 20181101 Int Date : 20181101 Pnl Date : 20181101
Enter Loan Account or <ESC> to QUIT F7=Help
                              T: 12:59 D: 20181130 U: rics
```

Below are two examples of the LOAN DISCLOSURE STATEMENT which has been modified to reflect the new fields. The first is a normal simple interest based upon loan balance. The second is a Rule-of-78 loan add-on interest.

The three asterisks next to the Loan Amount indicate that it is documentation only. The new fields are being used for recording the amortization table. The associated transaction codes are noted for reference.

A new calculation called E.P.R. (effective percentage rate) has been added for reference. The calculation uses the finance charges divided by funds borrowed (TRF and DSB) times the length of loan in years. Example: $163.77 ÷ $4,900 ÷ .5 × 100 = 6.68

Totals have been added to the end of the payment schedule that match back to the totals above in the report.

```
LON001    * * * LOAN DISCLOSURE STATEMENT * * *   10.04.00
          =====================================   365

LOAN #    0200112233                              LP         *
Name      BXRRZ GVRVRG T/F RZTZSHZ M. GVRVRG
INS Rate  J
Date Open 2018/11/01
Maturity  2019/04/30

Loan Amount                      5,000.00***
Insurance Fee (INS)                 47.70
Loan Fee (FEE)                     100.00
Transfer Amount (TRF)            1,000.00
Amount Disbursed (DSB)           3,900.00
                             ------------
Financed Amount                  5,047.70

Term in Months / Years               6.00         .50
Interest Rate                       12.00
E.P.R                                6.68
Payment / Frequency                400.91       14.00
Total Regular Payments           5,211.47       13.00
Balloon Payment                       .00
Total Payments                   5,211.47
Finance Charges                    163.77

Insurance Coverage               5,211.47
```

DUE TO INTEREST COMPUTATION AS PAYMENTS ARE MADE YOUR LAST PAYMENT AMOUNT AND BALANCE MAY VARY FROM THE FOLLOWING.

Pyt ###	Payment Date	Payment Amount	Interest Amount	Principal Amount	Loan Balance
1	2018/11/15	$400.91	$23.19	$377.72	$4,669.98
2	2018/11/29	$400.91	$21.45	$379.46	$4,290.52
3	2018/12/13	$400.91	$19.71	$381.20	$3,909.32
4	2018/12/27	$400.91	$17.96	$382.95	$3,526.37
5	2019/01/10	$400.91	$16.20	$384.71	$3,141.66
6	2019/01/24	$400.91	$14.43	$386.48	$2,755.18
7	2019/02/07	$400.91	$12.66	$388.25	$2,366.93
8	2019/02/21	$400.91	$10.87	$390.04	$1,976.89
9	2019/03/07	$400.91	$9.08	$391.83	$1,585.06
10	2019/03/21	$400.91	$7.28	$393.63	$1,191.43
11	2019/04/04	$400.91	$5.47	$395.44	$795.99
12	2019/04/18	$400.91	$3.65	$397.26	$398.73
13	2019/05/02	$400.55	$1.82	$398.73	$.00
***	*********	$5,211.47	$163.77	$5,047.70	***********

```
LON001    * * * LOAN DISCLOSURE STATEMENT * * *   10.04.00
          =====================================   365

LOAN #    0200112233                              LPR       7
Name      BXRRZ GVRVRG T/F RZTZSHZ M. GVRVRG
INS Rate  J
Date Open 2018/11/01
Maturity  2019/04/30

Loan Amount                       5,000.00***
Insurance Fee (INS)                  47.70
Loan Fee (FEE)                      100.00
Transfer Amount (TRF)             1,000.00
Amount Disbursed (DSB)            3,900.00
                              ------------
Financed Amount                   5,047.70

Term in Months / Years                6.00         .50
Interest Rate                        12.00
E.P.R                                12.36
Payment / Frequency                 411.58       14.00
Total Regular Payments            5,350.56       13.00
Ballon Payment                         .00
Total Payments                    5,350.56
Finance Charges                     302.86

Insurance Coverage                5,350.56


DUE TO INTEREST COMPUTATION AS PAYMENTS ARE MADE YOUR LAST
PAYMENT AMOUNT AND BALANCE MAY VARY FROM THE FOLLOWING.

Pyt    Payment   Payment    Interest  Principal       Loan
###     Date      Amount     Amount     Amount       Balance

  1 2018/11/15    $411.58     $43.26    $368.32     $4,679.38
  2 2018/11/29    $411.58     $39.93    $371.65     $4,307.73
  3 2018/12/13    $411.58     $36.60    $374.98     $3,932.75
  4 2018/12/27    $411.58     $33.28    $378.30     $3,554.45
  5 2019/01/10    $411.58     $29.95    $381.63     $3,172.82
  6 2019/01/24    $411.58     $26.62    $384.96     $2,787.86
  7 2019/02/07    $411.58     $23.29    $388.29     $2,399.57
  8 2019/02/21    $411.58     $19.96    $391.62     $2,007.95
  9 2019/03/07    $411.58     $16.64    $394.94     $1,613.01
 10 2019/03/21    $411.58     $13.31    $398.27     $1,214.74
 11 2019/04/04    $411.58      $9.98    $401.60       $813.14
 12 2019/04/18    $411.58      $6.65    $404.93       $408.21
 13 2019/05/02    $411.60      $3.39    $408.21          $.00
*** ********** $5,350.56    $302.86  $5,047.70  ************
```

Programs affected: LON001.ACU

EZ-Bank Version 10 Release 7 – Loan Portfolio Report

This document should be kept with the original user manual and all other release documents until a new complete manual is available.

This report has been reviewed and modified to handle Rule-of-78 loans.

Column Definitions

Account Number	Self-explanatory
Acct Type	Type of Loan
Account Name	Name from the first line of CIF file
Date Open	Self-explanatory
Date Matures	Self-explanatory
Pyt Frq	Payment frequency 14=bi-weekly, 15-semi-monthly, 30=monthly
Sched Payment	Payment amount for each frequency
Original Loan Amount	The amount entered the **Loan Amount** field
Int Rate	Interest Rate
Total Interest to be collected	Amount of interest to be collected based upon the amortization table. In the case of simple interest declining balance loans, it is presumed that all scheduled payments are made on-time as scheduled. This amount is derived from the amortization table for Rule-of-78 loans.
Current Balance	Current loan balance per the account ledger. This amount can either be found on the loan account screen or the loan transaction screen.
--- Collected ---	
Collected Principal	The amount of funds collected and identified as principal. It must be noted that Rule-of-78 loans only collect principal whereas other simple interest declining balance loans collect penalties, interest and principal at time of payment. For Rule-of-78 loans this amount has been reduced by Collected Interest and Collected Fees.
Collected Interest	The amount of interest collected and/or posted to the loan account. This amount can be reconciled to the loan account transaction printout totals.
Collected Fees	The amount of Penalties, FEE, LF and INS amounts posted to the loan account. This amount can be reconciled to the loan account transaction printout totals only if properly recorded.
Total Collected	Sum of the Collected Principal, Collected Interest and Collected Fees on this report..

--- Un-Collected ---	
Past Due Principal	Amount of principal which is currently past due. This amount calculated during the Daily Processing cycle.
Earned Interest	Amount of interest earned but not collected. This amount is also calculated during the Daily Processing cycle.
Earned Fees	Amount of fees not yet collected. This amount is also calculated during the Daily Processing cycle.
Past Due Amount	The total of the three previous columns.
Total Loan Balance	This is total of the current balance and the past due amount.
Maturity Interest to be collected	This is a calculation of remaining interest to be collected through maturity date. There is the presumption that payments are made as scheduled.
--- (no headings) ---	
(last report column)	Some of the loan processing indicators are placed here for reference. CC=loan closed, S=the number of payments is less than scheduled, N=no payments have been entered, I=the interest collected is not current as of the last payment

Rock Islands Bank

Date: 2019/01/31 > Loan Portfolio Report < LON513

As of Date: 2018/11/14

										Collected					Un-Collected					
Account Number	Acct Type	Accout Name	Date Open	Date Matures	Pyt Frq	Sched Payment	Original Loan Amount	Int Rate	Total Interest to-be Collected	Current Balance	Collected Principal	Collected Interest	Collected Fees	Total Collected	Past Due Principal	Earned Interest	Earned Fees	Past Due Amount	Total Loan Balance	Maturity Interest to-be Collected
0900001345	LPR	Customer 1	20181112	20190115	014	120.11	800.00	17.00	40.80	812.64	7.36	0.00	20.00	27.36	0.00	0.00	0.00	0.00	812.64	40.80
0900001340	LPR	Customer 2	20181027	20190130	014	120.11	800.00	17.00	52.01	686.20	150.00	16.20	20.00	170.00	0.00	0.00	0.00	0.00	686.20	41.81
0900001321	LPR	Customer 3	20180819	20190219	014	67.08	800.00	18.00	71.99	523.06	500.00	179.71	36.65	536.65	0.00	0.00	0.00	0.00	523.06	22.15
0900001319	LPR	Customer 4	20180813	20181201	014	60.23	400.00	18.00	21.60	239.59	420.00	221.58	31.99	451.99	0.00	0.00	0.00	0.00	239.59	0.77
0900001344	LPD	Customer 5	20181106	20181115	999	28.75	25.00	15.00	10.26	1.98	26.77	0.98	4.75	32.50	0.00	0.08	0.00	0.08	2.06	0.00
0900001328	LPR	Customer 6	20180921	20190228	014	67.08	800.00	18.00	72.00	634.42	420.00	83.03	30.00	450.00	0.00	0.00	0.00	0.00	634.42	43.53
0900001341	LPR	Customer 7	20181029	20181229	014	103.60	500.00	18.00	18.00	426.00	100.00	6.00	20.00	120.00	0.00	0.00	0.00	0.00	426.00	12.00 N
0900001327	LPR	Customer 8	20180916	20190115	014	90.34	600.00	18.00	32.40	323.87	400.00	89.36	25.49	425.49	0.00	0.00	0.00	0.00	323.87	6.94
0900001326	LPR	Customer 9	20180916	20190114	014	120.46	800.00	18.00	54.22	323.86	580.00	97.84	6.02	573.98	0.00	0.00	0.00	0.00	323.86	20.28
0900001335	LPR	Customer 10	20181015	20190105	014	119.43	800.00	17.00	40.80	540.22	320.00	40.22	20.00	340.00	0.00	0.00	0.00	0.00	540.22	21.86 S
0900001317	LPR	Customer 11	20180806	20181201	014	120.46	800.00	18.00	43.20	325.56	730.00	209.54	33.98	763.98	0.00	0.00	0.00	0.00	325.56	0.00
0900001339	LPR	Customer 12	20181023	20190315	014	43.71	409.25	17.00	27.83	397.63	50.00	16.20	17.82	67.82	0.00	0.00	0.00	0.00	397.63	22.77 N
0900001325	LPR	Customer 13	20180912	20190412	014	61.74	835.78	18.00	90.26	584.24	390.00	138.46	0.00	390.00	0.00	0.00	0.00	0.00	584.24	49.64
0900001338	LPR	Customer 14	20181018	20190301	014	53.40	500.00	17.00	34.00	485.05	60.00	22.38	17.33	77.33	0.00	0.00	0.00	0.00	485.05	27.82 N
0900001337	LPR	Customer 15	20181019	20190301	014	42.41	397.07	17.00	27.00	376.47	70.00	27.28	17.88	87.88	0.00	0.00	0.00	0.00	376.47	22.09
15	** Report Totals **						9267.10		636.37	6680.79	4224.13	1148.78	289.87	4514.98	0.00	0.08	0.00	0.08	6680.87	332.46

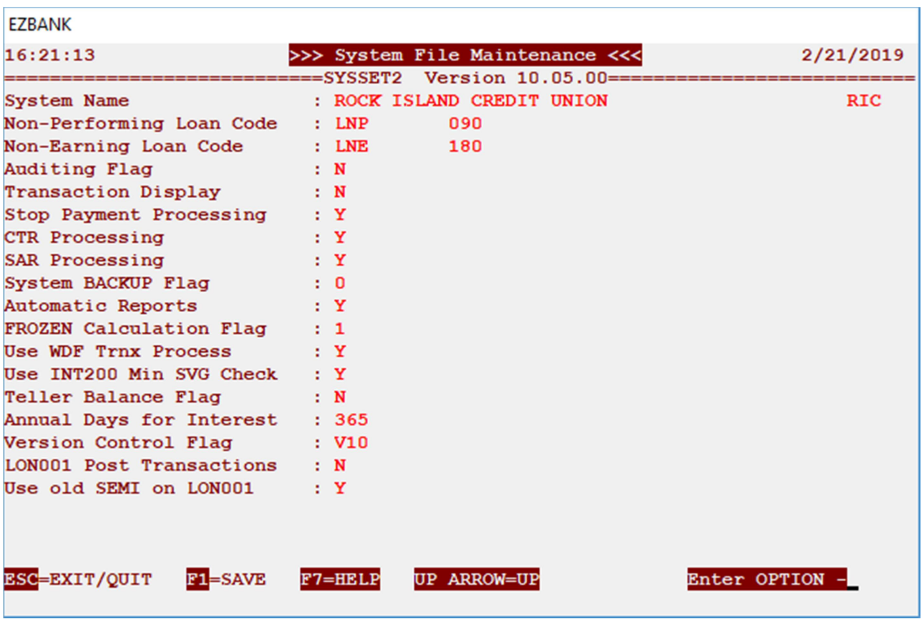
Programs affected: LON513.ACU

EZ-Bank Version 10 Release 8 – Loan SEMI option

This document should be kept with the original user manual and all other release documents until a new complete manual is available.

The Loan Disclosure Statement has been modified to provide a better set of dates for semi-monthly payments. The original version started with the original loan date and added 15 days for each payment. The new version set the dates to the 1^{st} and 16^{th}. The first payment would be the next 1^{st} or 16^{th} after the original loan date. The new version generated a different amount of FINANCE CHARGES as compared to the original version.

To use the original of every 15 days, the following screen must be set as illustrated. Use **System | Additional System Setup** to set the **Use Old SEMI on LON001** value..



The following sample Loan Disclosure Statement printout show the basic difference. Comments are noted on each page.

Programs affected: LON001.ACU, SYSSET2.ACU

LON001   * * * LOAN DISCLOSURE STATEMENT * * *   09.06.00
=======================================

LP *

LOAN #	2001009999
NAME	PROPOSED SCHEDULE FOR APPLICANT
INS RATE	J
DATE OPEN	2019/02/01
MATURITY	2020/01/31

NET CASH	1,000.00	
INSURANCE	91.26	
	.00	
	.00	

FINANCED AMOUNT	1,091.26	
TERM IN MONTHS / YEARS	12.00	1.00
ANNUAL INTEREST RATE	17.50	
PAYMENT / FREQUENCY	49.67	15.00
TOTAL REGULAR PAYMENTS	1,191.55	
BALLOON PAYMENT	.00	
TOTAL PAYMENTS	1,191.55	
FINANCE CHARGES	100.29	
INSURANCE COVERAGE	1,191.55	

DUE TO INTEREST COMPUTATION AS PAYMENTS ARE MADE YOUR LAST PAYMENT AMOUNT AND BALANCE MAY VARY FROM THE FOLLOWING.

Pyt ###	Payment Date	Payment Amount	Interest Amount	Principal Amount	Loan Balance
1	2019/02/16	$49.67	$7.82	$41.85	$1,049.41
2	2019/03/03	$49.67	$7.52	$42.15	$1,007.26
3	2019/03/18	$49.67	$7.22	$42.45	$964.81
4	2019/04/02	$49.67	$6.91	$42.76	$922.05
5	2019/04/17	$49.67	$6.61	$43.06	$878.99
6	2019/05/02	$49.67	$6.29	$43.38	$835.61
7	2019/05/17	$49.67	$5.99	$43.68	$791.93
8	2019/06/01	$49.67	$5.67	$44.00	$747.93
9	2019/06/16	$49.67	$5.35	$44.32	$703.61
10	2019/07/01	$49.67	$5.04	$44.63	$658.98
11	2019/07/16	$49.67	$4.72	$44.95	$614.03
12	2019/07/31	$49.67	$4.40	$45.27	$568.76
13	2019/08/15	$49.67	$4.07	$45.60	$523.16
14	2019/08/30	$49.67	$3.75	$45.92	$477.24
15	2019/09/14	$49.67	$3.42	$46.25	$430.99
16	2019/09/29	$49.67	$3.08	$46.59	$384.40
17	2019/10/14	$49.67	$2.75	$46.92	$337.48
18	2019/10/29	$49.67	$2.41	$47.26	$290.22
19	2019/11/13	$49.67	$2.08	$47.59	$242.63
20	2019/11/28	$49.67	$1.73	$47.94	$194.69
21	2019/12/13	$49.67	$1.39	$48.28	$146.41
22	2019/12/28	$49.67	$1.04	$48.63	$97.78
23	2020/01/12	$49.67	$.69	$48.98	$48.80
24	2020/01/27	$49.14	$.34	$48.80	$.00

```
LON001      * * * LOAN DISCLOSURE STATEMENT * * *    10.04.01
            =====================================    365

LOAN #      2001009999                               LP        *
Name        PROPOSED SCHEDULE FOR APPLICANT
INS Rate    J
Date Open   2019/02/01
Maturity    2020/01/31

Loan Amount                          1,000.00
Insurance Fee (INS)                     91.26
Loan Fee (FEE)                            .00
Transfer Amount (TRF)                     .00
Amount Disbursed (DSB)                    .00
                                 ------------
Financed Amount                      1,091.26

Term in Months / Years                  12.00         1.00
Interest Rate                           17.50
E.P.R                                   10.03
Payment / Frequency                     49.67        15.00
Total Regular Payments               1,191.55        24.00
Balloon Payment                           .00
Total Payments                       1,191.55
Finance Charges                        100.29

Insurance Coverage                   1,191.55
```

uses SIEMI Flag to "Y"

DUE TO INTEREST COMPUTATION AS PAYMENTS ARE MADE YOUR LAST PAYMENT AMOUNT AND BALANCE MAY VARY FROM THE FOLLOWING.

Pyt ###	Payment Date	Payment Amount	Interest Amount	Principal Amount	Loan Balance
1	2019/02/16	$49.67	$7.82	$41.85	$1,049.41
2	2019/03/03	$49.67	$7.52	$42.15	$1,007.26
3	2019/03/18	$49.67	$7.22	$42.45	$964.81
4	2019/04/02	$49.67	$6.91	$42.76	$922.05
5	2019/04/17	$49.67	$6.61	$43.06	$878.99
6	2019/05/02	$49.67	$6.29	$43.38	$835.61
7	2019/05/17	$49.67	$5.99	$43.68	$791.93
8	2019/06/01	$49.67	$5.67	$44.00	$747.93
9	2019/06/16	$49.67	$5.35	$44.32	$703.61
10	2019/07/01	$49.67	$5.04	$44.63	$658.98
11	2019/07/16	$49.67	$4.72	$44.95	$614.03
12	2019/07/31	$49.67	$4.40	$45.27	$568.76
13	2019/08/15	$49.67	$4.07	$45.60	$523.16
14	2019/08/30	$49.67	$3.75	$45.92	$477.24
15	2019/09/14	$49.67	$3.42	$46.25	$430.99
16	2019/09/29	$49.67	$3.08	$46.59	$384.40
17	2019/10/14	$49.67	$2.75	$46.92	$337.48
18	2019/10/29	$49.67	$2.41	$47.26	$290.22
19	2019/11/13	$49.67	$2.08	$47.59	$242.63
20	2019/11/28	$49.67	$1.73	$47.94	$194.69
21	2019/12/13	$49.67	$1.39	$48.28	$146.41
22	2019/12/28	$49.67	$1.04	$48.63	$97.78

Payment Dates Are every 15 days

LON001 * * * LOAN DISCLOSURE STATEMENT * * * 10.04.01
365

LOAN # 2001009999 LP *

Name PROPOSED SCHEDULE FOR APPLICANT

INS Rate J

Date Open 2019/02/01

Maturity 2020/01/31

New Standard

Loan Amount	1,000.00	
Insurance Fee (INS)	91.26	
Loan Fee (FEE)	.00	
Transfer Amount (TRF)	.00	
Amount Disbursed (DSB)	.00	

Financed Amount	1,091.26	
Term in Months / Years	12.00	1.00
Interest Rate	17.50	
E.P.R	10.10	
Payment / Frequency	49.67	15.00
Total Regular Payments	1,192.24	24.00
Balloon Payment	.00	
Total Payments	1,192.24	
Finance Charges	100.98	
Insurance Coverage	1,192.24	

DUE TO INTEREST COMPUTATION AS PAYMENTS ARE MADE YOUR LAST PAYMENT AMOUNT AND BALANCE MAY VARY FROM THE FOLLOWING.

Pyt ###	Payment Date	Payment Amount	Interest Amount	Principal Amount	Loan Balance
1	2019/02/16	$49.67	$7.82	$41.85	$1,049.41
2	2019/03/01	$49.67	$6.53	$43.14	$1,006.27
3	2019/03/16	$49.67	$7.21	$42.46	$963.81
4	2019/04/01	$49.67	$7.38	$42.29	$921.52
5	2019/04/16	$49.67	$6.60	$43.07	$878.45
6	2019/05/01	$49.67	$6.29	$43.38	$835.07
7	2019/05/16	$49.67	$5.99	$43.68	$791.39
8	2019/06/01	$49.67	$6.06	$43.61	$747.78
9	2019/06/16	$49.67	$5.35	$44.32	$703.46
10	2019/07/01	$49.67	$5.04	$44.63	$658.83
11	2019/07/16	$49.67	$4.72	$44.95	$613.88
12	2019/08/01	$49.67	$4.69	$44.98	$568.90
13	2019/08/16	$49.67	$4.07	$45.60	$523.30
14	2019/09/01	$49.67	$4.00	$45.67	$477.63
15	2019/09/16	$49.67	$3.42	$46.25	$431.38
16	2019/10/01	$49.67	$3.09	$46.58	$384.80
17	2019/10/16	$49.67	$2.75	$46.92	$337.88
18	2019/11/01	$49.67	$2.58	$47.09	$290.79
19	2019/11/16	$49.67	$2.08	$47.59	$243.20
20	2019/12/01	$49.67	$1.74	$47.93	$195.27
21	2019/12/16	$49.67	$1.39	$48.28	$146.99
22	2020/01/01	$49.67	$1.11	$48.56	$98.43

Payment Dates are 1st & 16th

EZ-Bank Version 10 Release 9 – Command Line Functions

This document should be kept with the original user manual and all other release documents until a new complete manual is available.

Sometimes, it is necessary to run a program or utility from the command line. The following are examples of using the command line. In order to use these commands properly, the user must be using the Command Prompt and located in the working directory (ie c:\system\lss, c:\ayuw, c:\system\sec).

Rebuilding a file

Although there is program in the System menu which provides this function, it may be necessary to run the program outside of the standard menu or do the rebuild directly from the command line.

- vutil32 unx801 — This will run the program
- vutil32 –rebuild oprfle — This will rebuild the OPRFLE file

Setting Additional Parameters

- vutil32 sysset2 — This will run the program to set/change the system parameters. It is most commonly to reset the Backup Flag back to normal after restoring a backup.

Standard Command Line

- wrun32 –c config.fle ezbank.acu — The will start the normal system

Programs affected: None

EZ-Bank Version 10 Release 10 – Posting Transactions

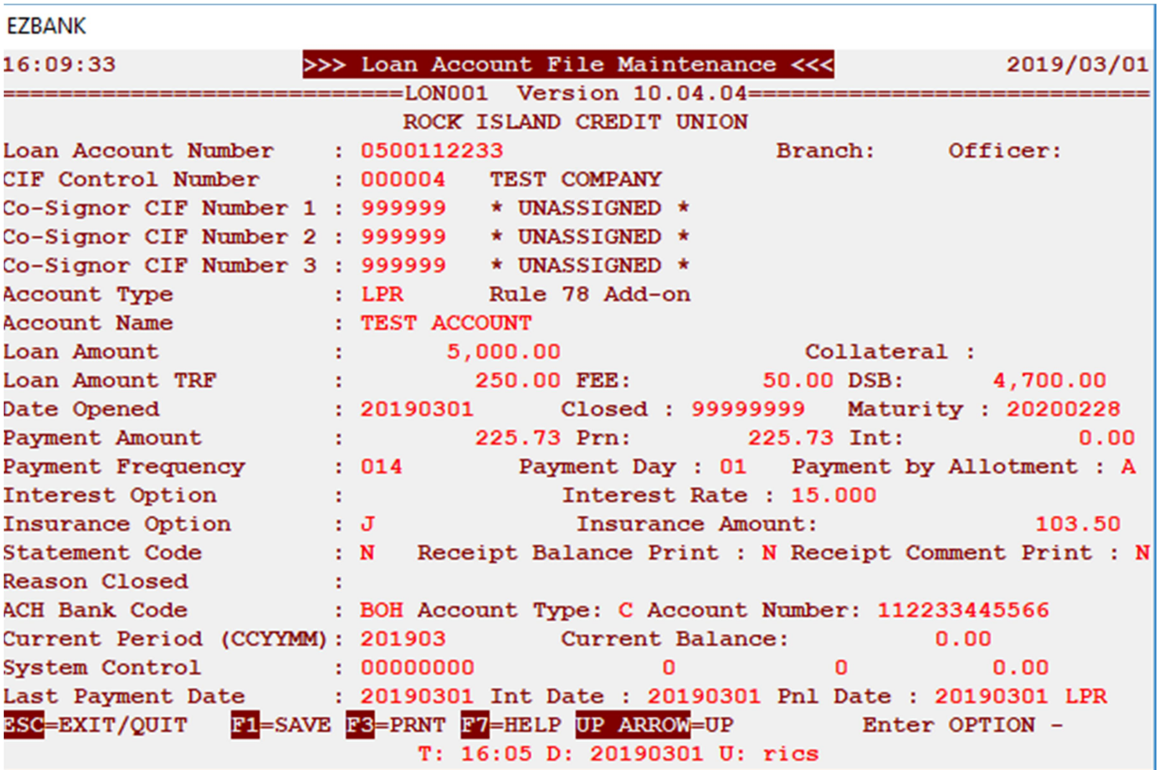
This document should be kept with the original user manual and all other release documents until a new complete manual is available.

An additional feature has been added allowing transactions to be posted directly from the **Loan Accounts** screen. Release R5 identifies the transaction types to be established. And, Release R6 allowed the user to input the TRF, FEE and DSB fields into the loan record. Once the **Loan Disclosure Statement** has been printed using the F3 function key, the LON002 system will appear as illustrated below. If the **Post** button is depressed, the transactions will be automatically be posted to the loan transaction history. In order to utilize this feature, the **LON001 Post Transactions** field must be set "Y" as shown below.

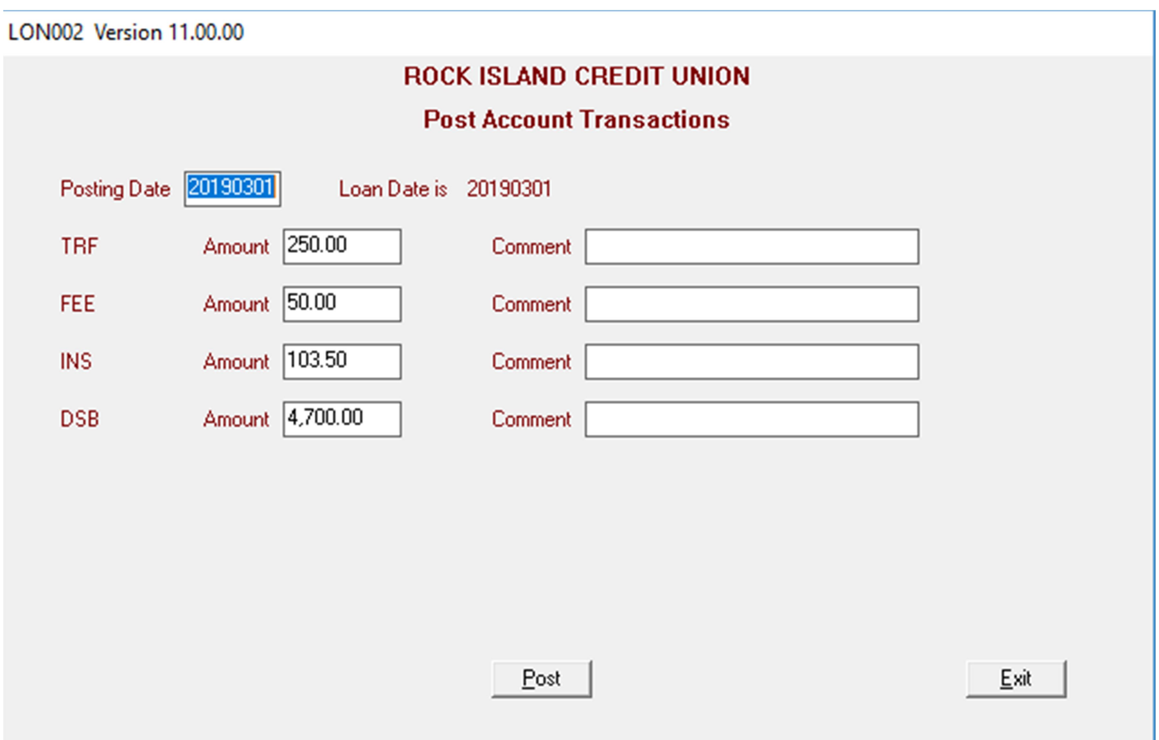
System | Additional System Setup

```
EZBANK
14:54:34                 >>> System File Maintenance <<<                 3/01/2019
============================SYSSET2  Version 10.05.00===========================
System Name                 : ROCK ISLAND CREDIT UNION                     RIC
Non-Performing Loan Code    : LNP        090
Non-Earning Loan Code       : LNE        180
Auditing Flag               : N
Transaction Display         : N
Stop Payment Processing     : Y
CTR Processing              : Y
SAR Processing              : Y
System BACKUP Flag          : 0
Automatic Reports           : Y
FROZEN Calculation Flag     : 1
Use WDF Trnx Process        : Y
Use INT200 Min SVG Check    : Y
Teller Balance Flag         : N
Annual Days for Interest    : 365
Version Control Flag        : V10
LON001 Post Transactions    : Y
Use old SEMI on LON001      : N


ESC=EXIT/QUIT    F1=SAVE    F7=HELP    UP ARROW=UP             Enter OPTION -_
```

Loan Accounts screen



LON002 Post Account Transactions



Account Transactions

```
EZBANK
16:05:34      9           >>> Account Transactions <<<                  2019/03/01
================================================================================
Account Name: TEST COMPANY                               Acct : 0500112233      LPR
Open: 2019/03/01 Matr: 2020/02/28 012 Rate: 15.000 Loan Amt:         5,000.00
PrnBal:          0.00 Pnl:        0.00 2019/03/01 Int:          0.00 2019/03/01
Sch-Pymt:        225.73 Last-Pymt: 2019/03/01 Freq: 014 Due:01 A          0.00
UncolInt:         0.00 LstPytAmt:       0.00 P/M:  26/  0 Ssn: 05-063657  Crd:

000002 2019/03/01 TRF      250.00       0.00       0.00      250.00      250.00 ri
000003 2019/03/01 FEE       50.00       0.00       0.00       50.00      300.00 ri
000004 2019/03/01 INS      103.50       0.00       0.00      103.50      403.50 ri
000005 2019/03/01 DSB     4700.00       0.00       0.00     4700.00     5103.50*ri

ESC=Exit F1=Reverse F2=SAR F3=CTR F4=Print F6=PayoffF7=Notes F8=Diary F9=Receipt
```

Programs affected: LON001.ACU, LON002.ACU, SYSSET2.ACU

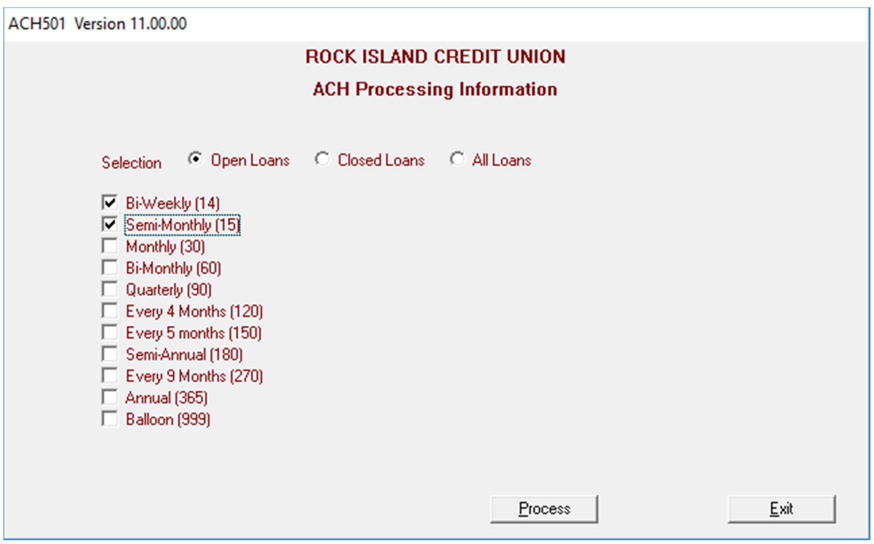
EZ-Bank Version 10 Release 11 – New Reports ACH AMR

This document should be kept with the original user manual and all other release documents until a new complete manual is available.

Two additional reports have been added to the system.

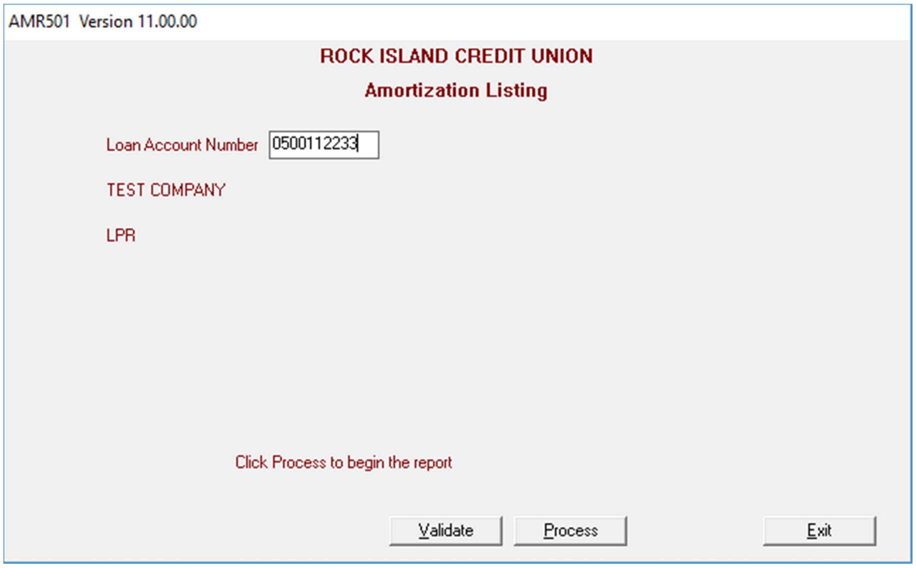
The **ACH Processing Information** report presents information for processing ACH payments. There numerous selections based upon the items marked on the selection screen as illustrated below. A sample copy of the report is provided below the selection screen.

The **Amortization Listing** is an abbreviated version of the **Loan Disclosure Statement**. It presents the data directly from the AMRFLE which is recorded by the Loan Disclosure Statement.. The loan account number must be entered and then validated before processing the report. A screen illustration is provided below as well as a sample report.



ACH Processing Information

```
                               ROCK ISLAND CREDIT UNION
Date: 2019/03/02       >>> ACH Processing Information <<<                 ACH501
================================================================================

                              Pyt Pyt    Date    Last Pymt                Sched

Loan Number  CIF Name         Frq Day  Last Pymt Amount   Loan Balance  Payment
------------ ---------------- --- -- ---------- ---------- ---------- ----------

0100112233   BXRRZ GVRVRG T/F 015 16 2019/02/20        .00        .00      43.01
     BOH C 99887766
05-1089000   Mary Thomas      014 01 2017/08/18      70.00      55.65      77.37
     BOG C 112233445566
05-1089005   Mary Thomas      014 01 2017/04/15      29.45     172.08      29.45
     BOG S 112233445566
0500112233   TEST COMPANY     014 01 2019/03/01        .00        .00     225.73
     BOH C 112233445566
```



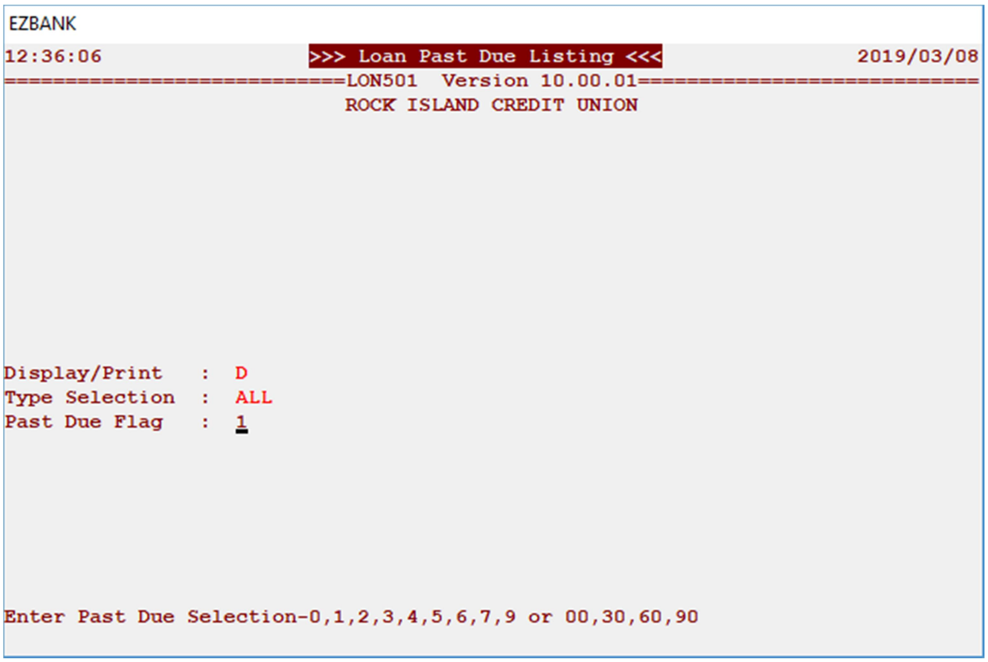

```
                            ROCK ISLAND CREDIT UNION
Date: 2019/03/02       >>> Amortization File Listing <<<                  AMR501
================================================================================

Loan Number: 0500112233   Type: LPR CIF Name: TEST COMPANY

Pymt Date    Payment    Interest  Principal   Balance
---------- ---------- ---------- ---------- ----------

2019/03/15     225.73      56.70     169.03   4,934.47
2019/03/29     225.73      54.52     171.21   4,763.26
2019/04/12     225.73      52.34     173.39   4,589.87
2019/04/26     225.73      50.16     175.57   4,414.30
2019/05/10     225.73      47.98     177.75   4,236.55
2019/05/24     225.73      45.80     179.93   4,056.62
2019/06/07     225.73      43.61     182.12   3,874.50
2019/06/21     225.73      41.43     184.30   3,690.20
2019/07/05     225.73      39.25     186.48   3,503.72
2019/07/19     225.73      37.07     188.66   3,315.06
2019/08/02     225.73      34.89     190.84   3,124.22
2019/08/16     225.73      32.71     193.02   2,931.20
2019/08/30     225.73      30.53     195.20   2,736.00
2019/09/13     225.73      28.35     197.38   2,538.62
2019/09/27     225.73      26.17     199.56   2,339.06
2019/10/11     225.73      23.99     201.74   2,137.32
2019/10/25     225.73      21.80     203.93   1,933.39
2019/11/08     225.73      19.62     206.11   1,727.28
2019/11/22     225.73      17.44     208.29   1,518.99
2019/12/06     225.73      15.26     210.47   1,308.52
2019/12/20     225.73      13.08     212.65   1,095.87
2020/01/03     225.73      10.90     214.83     881.04
2020/01/17     225.73       8.72     217.01     664.03
2020/01/31     225.73       6.54     219.19     444.84
2020/02/14     225.73       4.36     221.37     223.47
2020/02/28     225.78       2.31     223.47        .00
```

Programs affected: ACH501.ACU, AMR501.ACU

EZ-Bank Version 10 Release 12 – Loans Past Due Report

This document should be kept with the original user manual and all other release documents until a new complete manual is available.

A minor modification providing additional selectivity has been added. The “9” option, selects loan accounts with a status of “9” which are “matured” accounts. The hidden option is “*” which prints all loan accounts with a balance that are not current.



The selections options are defined as follows:

0	0-14 days
1	15-29 days
2	30-44 days
3	45-59 days
4	60-74 days
5	75-89 days
6	90-98 days
7	99+ days
9	Matured

00	0-14 days, 15-29 days
30	30-44 days, 45-59 days
60	60-74 days, 75-89 days
90	90-98 days, 99+ days

Hidden option, all loans with a balance except “0”

```
                          ROCK ISLAND CREDIT UNIOM
Date: 2019/03/08        >>> Loan Past Due Listing <<<                 LON501
                                All except 0
================================================================================

  Account    Cif   Acct                        Date of              Account
   Number   Number Type Account Name            Loan   Last-Pay      Balance
   ------   ------ ---- ------------          -------- --------      -------

0900001328  403724  LPR Customer One          20180921 20190306        201.01 9A
0900001337  433581  LPR Customer Two          20181019 20190301S       -77.09 9N
0900001338  436460  LPR Customer Three        20181018 20190301         16.05 9Y
0900001339  406162  LPR Customer Four         20181023 20190228I        58.05 1Y
0900001345  464064  LPR Customer Five         20181112 20190304       -156.56 9N
0900001348  415476  LPR Customer Six          20181124 20190304        225.78 9N
0900001350  442384  LPR Customer Seven        20181130 20181220N       213.30 9N
0900001354  024403  LPR Customer Eight        20181211 20190226I       583.77 1N
0900001356  431240  LPR Customer Nine         20181213 20190228I       399.55 1Y
0900001362  457680  LPR Customer Ten          20190109 20190304        -11.82 9N
0900001363  449540  LPR Customer Eleven       20190119 20190228I     2,600.00 1Y
0900001364  453856  LPR Customer Twelve       20190126 20190304          2.18 9Y
0900001367  437590  LPR Customer Thirteen     20190207 20190207N       530.80 1N
0900001369  455484  LPR Customer Fourteen     20190209 20190304S       620.01 1Y
0900001370  046999  LPR Customer Fifteen      20190209 20190209I       581.71 1Y
0900001371  444977  LPR Customer Sixteen      20190216 20190304N       470.40 1N
0900001373  420280  LPR Customer Seventeen    20190219 20190304N       421.67 1Y

     17    Report Total                                              6,678.81
```

Account Number	Self-explanatory
CIF Number	Self-explanatory
Acct Type	Type of Loan
Account Name	Name from CIF record
Date of Loan	Self-Explanatory
Last-Pay	Last PYT entry
Status Indicator	LON-FLAG2 assigned during the Monthly Process S = payment count short N= no payment I= interest date less than last payment date
Account Balance	Self-Explanatory
Status Indicator	LON-FLAG1 assign during the Daily Process See single digit options above
Status Indicator	Allotment field in loan account record Y = yes N = no A = ACH

Programs affected: LON501.ACU

EZ-Bank Version 10 Release 13 – R78 Loan Payoff

This document should be kept with the original user manual and all other release documents until a new complete manual is available.

A minor modification was made when calculating a Rule-of-78 (R78) loan payoff. The system looks at the amortization table and gathers all unposted interest even if the payoff date is less than the loan maturity date. The systems presumes that all interest in the amortization table is to be collected regardless of payoff date.

When the payoff date is after the loan maturity date, the unposted interest if gathered and the system will also calculate interest and penalty from the loan maturity date to the requested payoff date.

Programs affected: INQ001.ACU, TRN001.ACU

EZ-Bank Version 10 Release 14 – SVG Co-Owners

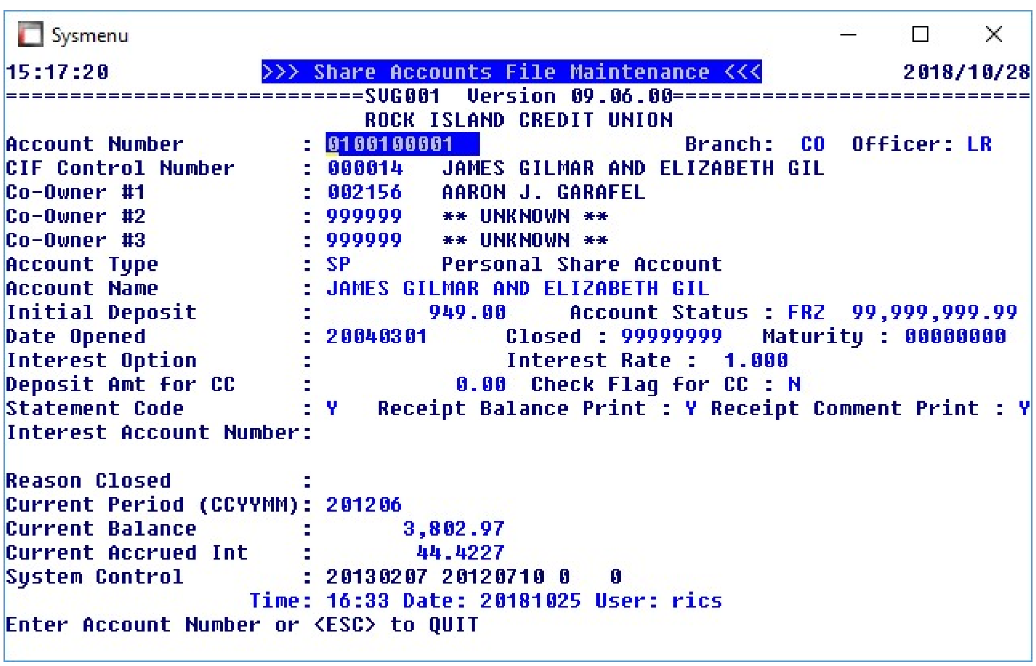
This document should be kept with the user manual until a new manual is available.

The XIFFLE is a cross-reference file of CIF numbers and account numbers. This file is maintained automatically using the Central Information File (#1,1) program and the Shares Accounts (#1,3) program. However, the file must be updated **once** using program SVG802. Once all the new programs have been loaded into the proper directory, the system administrator should go to the specific directory and at the command line prompt execute the program. Depressing the F1 key will cause the program to build the XIFFLE and then the other programs will operate properly.

DOS/Windows prompt

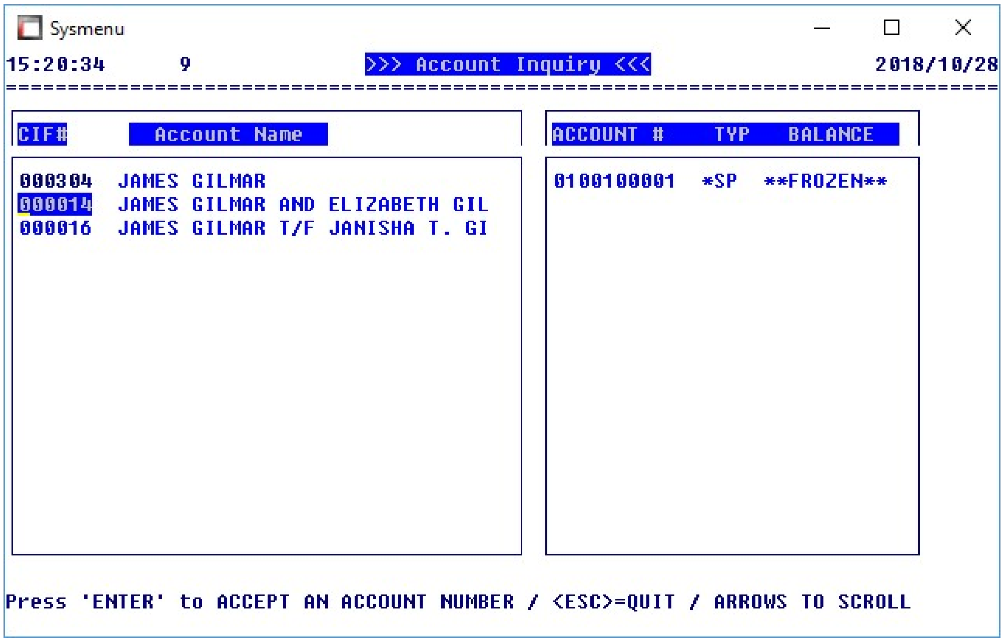
C: WRUN32 SVG802

The Share Accounts program (#1,3) has been modified to allow up to three (3) additional CIF entries identified as CIF Co-Owner 1, 2 and 3. Adding an entry to CIF file can be done either entering "new" or using the #1,1 menu option. The CIF number must be valid; however, an entry of '999999' means the field is not used "UNASSIGNED". If the co-owner entry is '999999', the subsequent co-owner entries are skipped. Therefore, co-signor #1 must be completed before co-owner #2 and co-owner #2 must completed before co-owner #3. Keep in mind, that the CIF file is designed to keep track of entities (person, partnership, joint venture, corporation, association, etc).



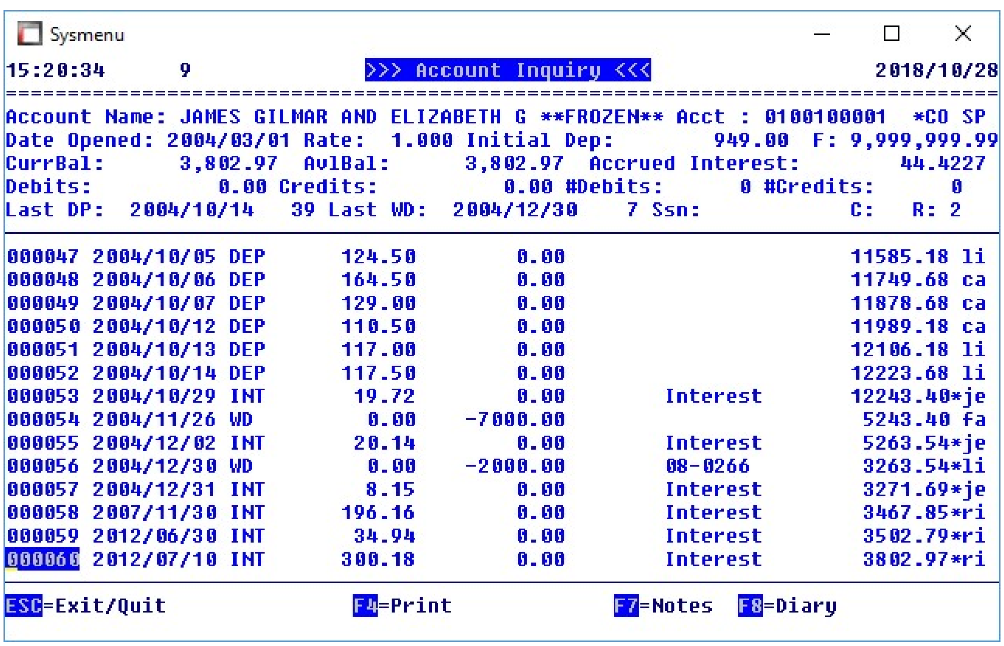
```
Sysmenu
15:17:20              >>> Share Accounts File Maintenance <<<          2018/10/28
============================SVG001  Version 09.06.00============================
                            ROCK ISLAND CREDIT UNION
Account Number         : 0100100001               Branch:  CO   Officer: LR
CIF Control Number     : 000014    JAMES GILMAR AND ELIZABETH GIL
Co-Owner #1            : 002156    AARON J. GARAFEL
Co-Owner #2            : 999999    ** UNKNOWN **
Co-Owner #3            : 999999    ** UNKNOWN **
Account Type           : SP        Personal Share Account
Account Name           : JAMES GILMAR AND ELIZABETH GIL
Initial Deposit        :         949.00     Account Status : FRZ  99,999,999.99
Date Opened            : 20040301      Closed : 99999999   Maturity : 00000000
Interest Option        :               Interest Rate :  1.000
Deposit Amt for CC     :           0.00  Check Flag for CC : N
Statement Code         : Y   Receipt Balance Print : Y Receipt Comment Print : Y
Interest Account Number:

Reason Closed          :
Current Period (CCYYMM): 201206
Current Balance        :       3,802.97
Current Accrued Int    :         44.4227
System Control         : 20130207 20120710 0    0
                   Time: 16:33 Date: 20181025 User: rics
Enter Account Number or <ESC> to QUIT
```

The Accounts Inquiry program (#2,1) has been modified to provide for additional information and searching ability. First, the program will allow a search based upon a SSN entry (information contained in the CIF record). Like the name search, either all or part of the field may be entered. Therefore, the program will allow a search based upon a specific account number, name or SSN. Second, a strategically placed asterisk '*' indicates co-owner(s).



The asterisk in front of 'SP' indicates that this account has a co-owner(s).

By selecting the account, the following screen will be displayed.



Additonal display fields have been added as follows:

Line #1 The asterisk "*" before CO (which is the Branch field) indicates there is a co-owner(s) on this account.

Line #2 When the account is "**FROZEN**", the amount frozen will appear

Line #5 The "C:" is the Crd Risk field assigned in the CIF file, the "R:" is the Risk Weight field as assigned in the CIF file. If there is another number shown, it is the LON-FLAG1 from Daily Processing indicating loan status as follows:

1	15 days late
2	30 days late
3	45 days late
4	60 days late
5	75 days late
6	90 days late
7	99+ days late

If the account being displayed is Shares or Drafts, the indicator is from the last active loan for the specific CIF which is assigned during Daily Processing. This indicator should be used with caution when a specific CIF has multiple active loans as the indicator is the status of the loan with highest loan number. However, if the account being displayed is Loan then status is of that specific loan.

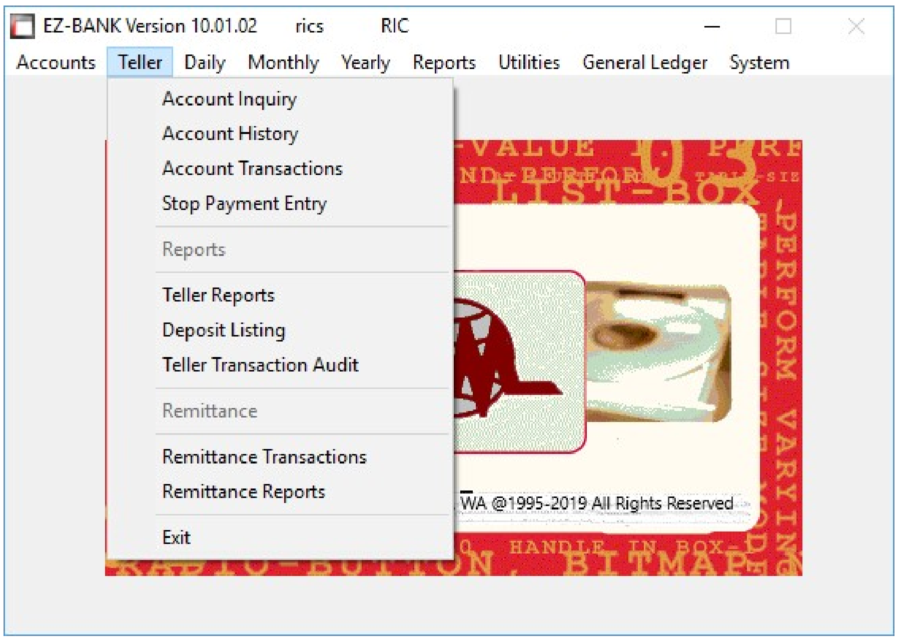
These same display changes have been added to Account Transactions (#2,2).

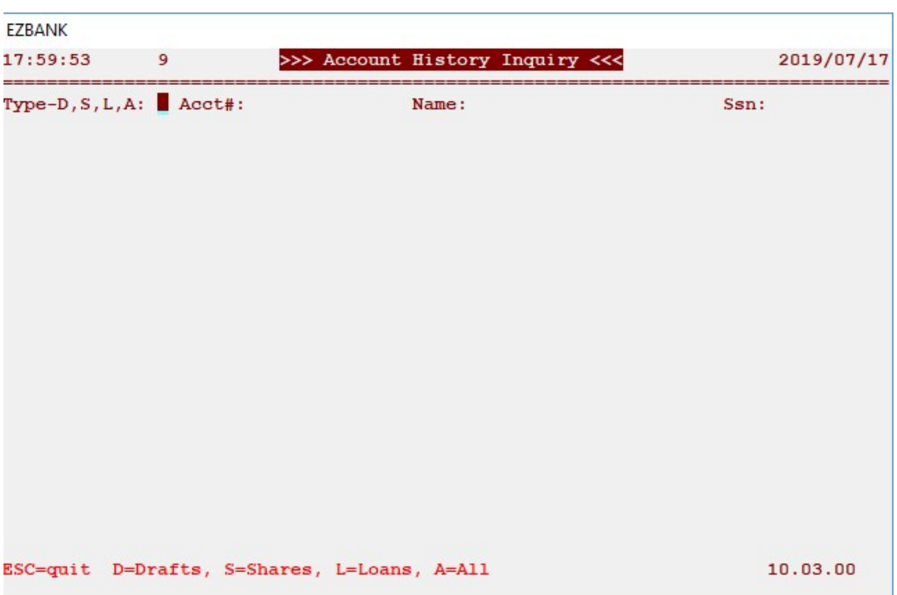
Programs modified: CIF001, SVG001, INQ001, TRN001, SVG802

EZ-Bank Version 10 Release 15 – Account History

This document should be kept with the user manual until a new manual is available.

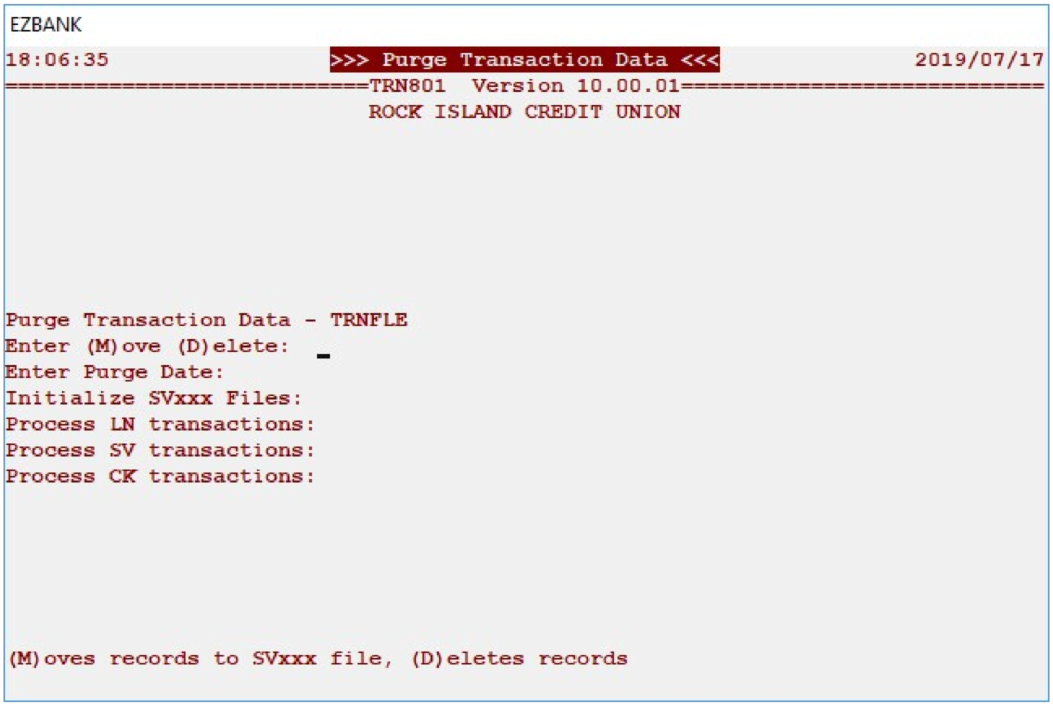
The Account History (AH) program operates in the same fashion as the Account Inquiry (AI) program. This difference is that the AH program reads the history files (SV….). These files are created/updated when the **System | Purge TRNFLE to History** feature is used. Therefore, it is possible that some of the account transactions will be available using the AI option and the remainder of the account transaction are available using the AH option.





It is quite possible that when the AH program is run for the first time, you will need to answer YES to create file in question. This condition arises when the Purge operation has not been run first.

Purge TRNFLE to History



```
EZBANK
18:06:35                  >>> Purge Transaction Data <<<                2019/07/17
============================TRN801  Version 10.00.01============================
                            ROCK ISLAND CREDIT UNION

Purge Transaction Data - TRNFLE
Enter (M)ove (D)elete:
Enter Purge Date:
Initialize SVxxx Files:
Process LN transactions:
Process SV transactions:
Process CK transactions:

(M)oves records to SVxxx file, (D)eletes records
```

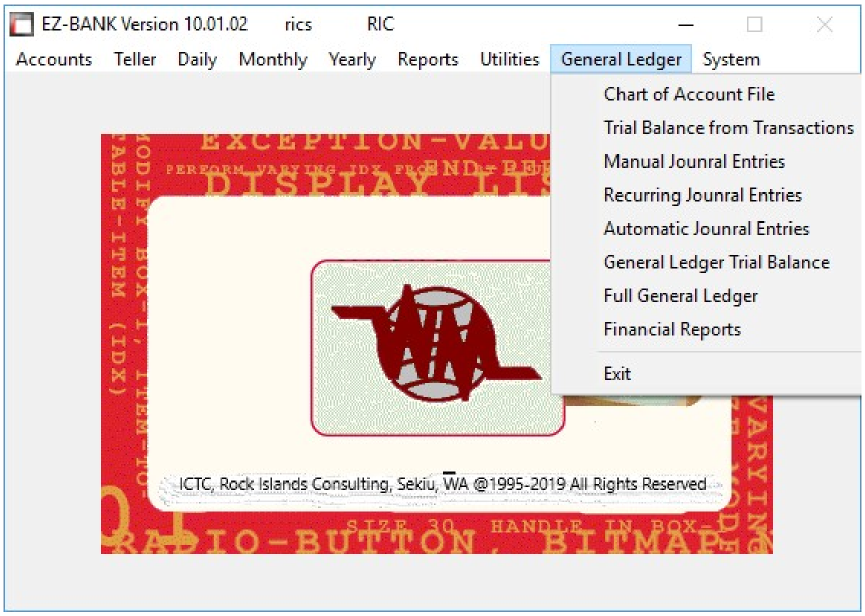
A backup should be done prior to using this program. This porgram is not reversible! It is used to reduce the actual sizw of the transaction file (TRNFLE). The screen prompts are explained as follws:

Enter (M)ove or (D)elete	"M" moves records to history files "D" deletes records from the file
Enter Purge Date	All records less than the entered date
Initialize SVxxx Files	Erases data in the hsiotry files
Process LN transactions	Only reviews loan transactions
Process SV transactions	Only reviews shares/savings transactions
Process CK transactions	Only reviews checking/draft transactions

Programs modified: TRN601, INQ003, TRN801

EZ-Bank Version 10 Release 16 – G/L Trial Balance

This document should be kept with the user manual until a new manual is available.



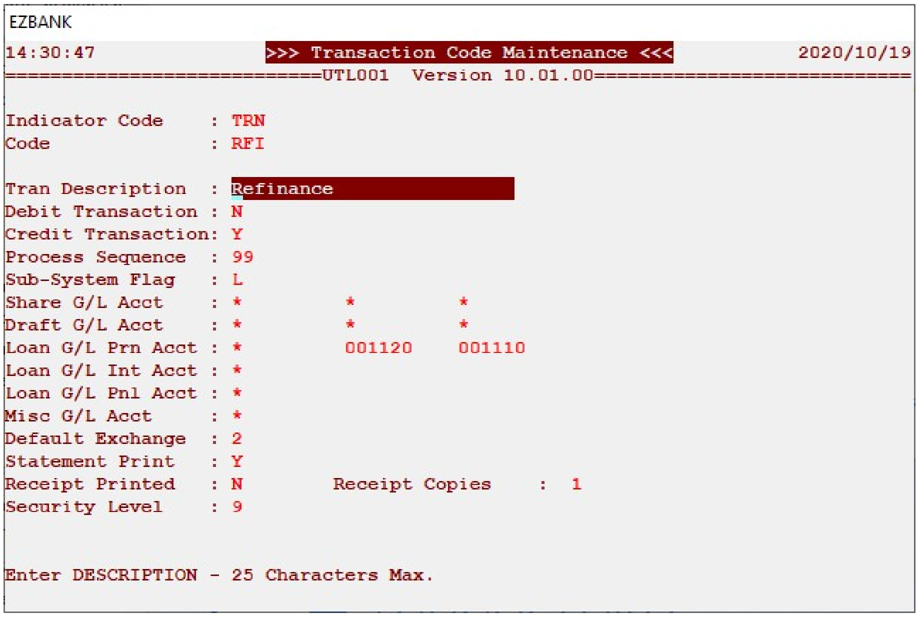
The General Ledger section of the system is beginning to appear. Each transaction code must be associated with a General Ledger Account Numbers (COA) which results in a report called Trial Balance from Transactions (GLB001). The report is processed based upon a period selection and then selecting the type of report 1) Summary by Account Number or 2) Summary by Transaction Type and Account Number or 3) Detailed listing by Account Number of each transaction. Examples of the reports are provided below.

Some preparation is required to make this report fully functional. Frist, the Chart-of-Account (COA) file must be established using the first menu item within the General Ledger drop-drop menu. Secondly, each transaction code must have at least two account numbers (COA) assigned to associate the proper debit and credit entries for the transaction. In some cases, account types may need an account number (COA) assigned such as Time Certificates (CD, CD, CDP, etc).

The following screen illustrations are provided for reference purposes. Also, provided is a set of account numbers and associated codes that were during testing.

The first two menu items are the only available options with this release.

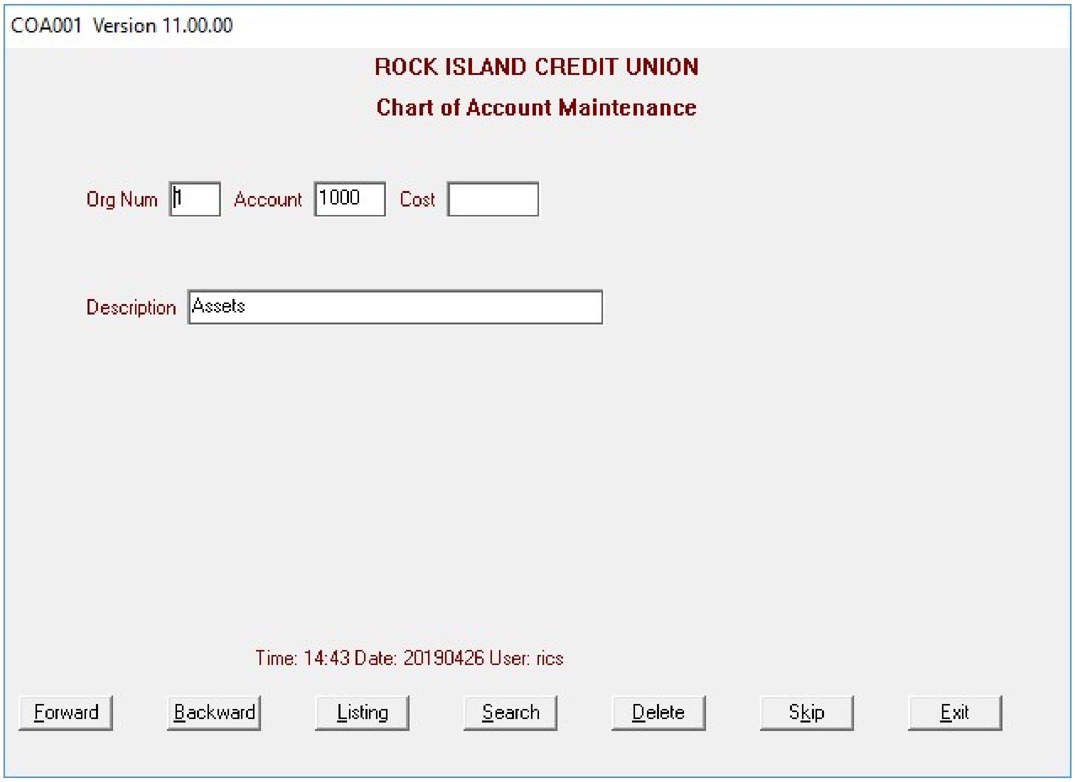
The following Transaction Code should be established and used to close (zero balance) a loan account when the balance is being transferred (refinanced) using the TRF transaction code in the new loan account.



```
EZBANK
14:30:47              >>> Transaction Code Maintenance <<<              2020/10/19
===========================UTL001  Version 10.01.00===========================

Indicator Code    : TRN
Code              : RFI

Tran Description  : Refinance
Debit Transaction : N
Credit Transaction: Y
Process Sequence  : 99
Sub-System Flag   : L
Share G/L Acct    : *         *         *
Draft G/L Acct    : *         *         *
Loan G/L Prn Acct : *         001120    001110
Loan G/L Int Acct : *
Loan G/L Pnl Acct : *
Misc G/L Acct     : *
Default Exchange  : 2
Statement Print   : Y
Receipt Printed   : N        Receipt Copies    :  1
Security Level    : 9


Enter DESCRIPTION - 25 Characters Max.
```

Providing the proper G/L account numbers have been associated to the RFI and TRF transactions, the Consumer Loan Clearing account should be zero. The RFI transaction will debit the clearing account and the TRF transaction will credit the clearing account.

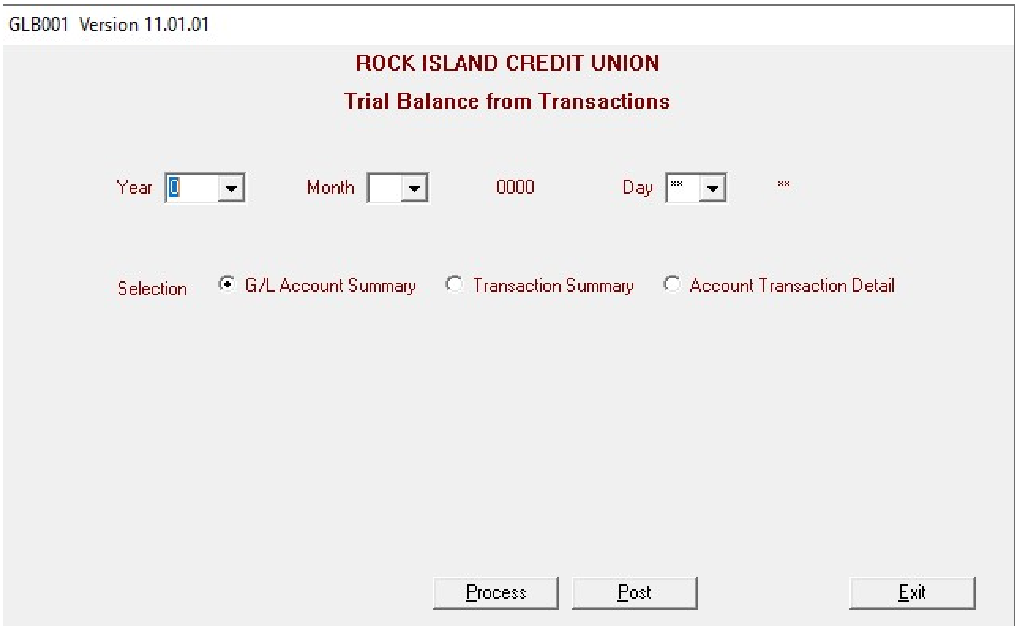
Chart-of-Account File



This program screen is used to maintain the Chart-of-Account (COAFLE) file. The **Org Num** should also be “1”. The **Account** is the actual account number. It is a six digit number; therefore, 1000 is actually 001000. The latter (001000) is the number to be cross-referenced in the CDEFLE (transaction code) file (see the CDEFLE Listing below).

Forward	Allows reviewing the file record by record
Backward	Allows reviewing the file record by record in reverse order
Listing	Provides a listing of the file
Search	Based upon the entered values the file will be searched
Delete	Allows the displayed record to be deleted – CAUTION!
Skip	Allows the action to be skipped.
Exit	Terminates the program

Trial Balance from Transactions



The **Year** selection is either the current or past year. The **Month** selection is 1 through 12. For Daily reporting, a day can be selected. Then select the type of report and the click **Process**. Nothing is updated, only a report generated.

The **POST** option will post the summary entries to the actual General Ledger file. Therefore, the entries made to the General Ledger will identical to those shown with a G/L Summary Listing.

G/L Account Summary

```
                            ROCK ISLAND CREDIT UNION                      201903
Date: 2020/10/19     >>> Trial Balance from Transactions <<<              GLB001
================================================================================
 G/L                       Debit       Credit       Net
 Acct Transaction         Amount       Amount      Amount
------ --------------- ----------- ----------- ----------- ----------------

001010                    5,905.00    4,396.00-   1,509.00  Cash in Bank
001110                    5,271.57      699.87-   4,571.70  Consumer Loans
001120                      650.00      650.00-       0.00  Consumer Loans Cleari
002100                       45.00      125.00-      80.00- Saving/Share Accounts
002110                         .00      500.00-     500.00- Time Certificates
002120                      451.00    5,230.00-   4,779.00- Checking/Draft Accoun
004010                         .00      118.20-     118.20- Interest Income
004020                         .00         .00         .00  Penalty Income
004030                         .00      500.00-     500.00- Fee Income
004040                         .00      103.50-     103.50- Insurance Income
Report Totals            12,322.57   12,322.57-        .00  ** Balance Totals
```

This report summarizes the amounts by G/L account number for the period. Please note the period is located in the top right corner of the report.

Transaction Summary

```
                            ROCK ISLAND CREDIT UNION                          201903
Date: 2020/10/19     >>> Trial Balance from Transactions <<<                 GLB001
================================================================================
 G/L                      Debit       Credit       Net
 Acct Transaction        Amount       Amount      Amount
------ --------------- ----------- ----------- ----------- ----------------

001010DDEP               5,230.00         .00    5,230.00  Cash in Bank
001010DDRF                    .00     451.00-      451.00- Cash in Bank
001010LDSB                    .00   3,900.00-    3,900.00- Cash in Bank
001010LPYT                  50.00         .00       50.00  Cash in Bank
001010SDEP                 625.00         .00      625.00  Cash in Bank
001010SWD                     .00      45.00-       45.00- Cash in Bank
001110LDSB               3,900.00         .00    3,900.00  Consumer Loans
001110LFEE                 500.00         .00      500.00  Consumer Loans
001110LINS                 103.50         .00      103.50  Consumer Loans
001110LINT                 118.07         .00      118.07  Consumer Loans
001110LPYT                    .00      49.87-       49.87- Consumer Loans
001110LRFI                    .00     650.00-      650.00- Consumer Loans Cleari
001110LTRF                 650.00         .00      650.00  Consumer Loans
001120LRFI                 650.00         .00      650.00  Consumer Loans
001120LTRF                    .00     650.00-      650.00- Consumer Loans Cleari
002100SDEP                    .00     125.00-      125.00- Saving/Share Accounts
002100SWD                   45.00         .00       45.00  Saving/Share Accounts
002110SDEP                    .00     500.00-      500.00- Time Certificates
002120DDEP                    .00   5,230.00-    5,230.00- Checking/Draft Accoun
002120DDRF                 451.00         .00      451.00  Checking/Draft Accoun
004010LINT                    .00     118.07-      118.07- Interest Income
004010LPYT                    .00        .13-         .13- Interest Income
004020LPYT                    .00         .00         .00  Penalty Income
004030LFEE                    .00     500.00-      500.00- Fee Income
004040LINS                    .00     103.50-      103.50- Insurance Income
Report Totals           12,322.57  12,322.57-         .00  ** Balance Totals
```

This report summarizes the amounts by G/L account number, account type and transaction code for the period. Please note the period is located in the top right corner of the report. <u>This illustration is only the first page of the report and cannot be balanced.</u>

Transaction Account Detail

```
                             ROCK ISLAND CREDIT UNION                       201903
Date: 2019/06/22     >>> Trial Balance from Transactions <<<               GLB001
================================================================================
 G/L                     Debit       Credit       Net
 Acct Transaction       Amount       Amount      Amount
------ --------------- ----------- ----------- ----------- ----------------

001010DDEP0100102673      145.00         .00      145.00  Cash in Bank
001010DDEP0200112233    5,000.00         .00    5,000.00  Cash in Bank
001010DDEP0200112233       85.00         .00       85.00  Cash in Bank
001010DDRF0100102673         .00      375.00-     375.00- Cash in Bank
001010DDRF0200112233         .00       76.00-      76.00- Cash in Bank
001010LDSB0500332211         .00      750.00-     750.00- Cash in Bank
001010LDSB0600112233         .00      750.00-     750.00- Cash in Bank
001010LDSB0700112233         .00      550.00-     550.00- Cash in Bank
001010LDSB0700223344         .00      350.00-     350.00- Cash in Bank
001010LDSB0700332211         .00      750.00-     750.00- Cash in Bank
001010LDSB0700332211         .00      750.00-     750.00- Cash in Bank
001010LPYT0800112233       50.00         .00       50.00  Cash in Bank
001010SDEP0100102807      125.00         .00      125.00  Cash in Bank
001010SDEP0200200072      500.00         .00      500.00  Cash in Bank
001010SWD 0100102807         .00       45.00-      45.00- Cash in Bank
001110LDSB0500332211      750.00         .00      750.00  Consumer Loans
001110LDSB0600112233      750.00         .00      750.00  Consumer Loans
001110LDSB0700112233      550.00         .00      550.00  Consumer Loans
001110LDSB0700223344      350.00         .00      350.00  Consumer Loans
```

This report summarizes the amounts by G/L account number, account type, transaction code and account number for the period. Please note the period is located in the top right corner of the report. This report could be quite lengthy. Also, this illustration is only the first page of the report and cannot be balanced.

CDEFLE Listing

```
                            ROCK ISLAND CREDIT UNION
Date: 2020/10/19           >>> Code File Listing <<<                      CDE901
================================================================================

                                  D C   -Chrg-                                                    METRO
Ind Cde ------Description-------- B R O -Rate- SQ Y Share  Draft  Loan-P Loan-I Loan-P -Misc- X S TY ST R# L
--- --- -------------------------- - - - ------ -- - ------ ------ ------ ------ ------ ------ - - -- -- -- -

BNK BOG Bank of Guam               * * * 00.000 00 * *      *      *      *      *      *      * * *  *  *0
BNK BOH Bank of Hawaii             * * * 00.000 00 * *      *      *      *      *      *      * * *  *  *0
BNK BP  Bank Pacific               * * * 00.000 00 * *      *      *      *      *      *      * * *  *  *0
CRD 1   Credit #1                  * * * 00.000 00 * *      *      *      *      *      *      * * *  *  *0 *
CRD 2   Credit #2                  * * * 00.000 00 * *      *      *      *      *      *      * * *  *  *0 *
CRD 3   Credit #3                  * * * 00.000 00 * *      *      *      *      *      *      * * *  *  *0 *
DAF SB  Dormant Account Fee        Y N 2 15.000 99 * *      *      *      *      *      *      * * *  *  *0
                                             Debit
                                             Credit
DAF SP  Dormant Account Fee        Y N 2 15.000 99 * *      *      *      *      *      *      * * *  *  *0
                                             Debit
                                             Credit
INT EWB Early WIthdrawal           Y N S 01.500 99 * *      *      *      *      *      *      * * *  *  *0
                                             Debit
                                             Credit
INT EWD Early Withdrawal Rate      Y N S 02.000 99 * *      *      *      *      *      *      * * *  *  *0
                                             Debit
                                             Credit
INT SB  Shares Bsuiness Interest   N Y * 05.000 99 * *      *      *      *      *      *      * * *  *  *0
                                             Debit
                                             Credit
INT SP  Shares Personal Interest   N Y * 05.000 99 * *      *      *      *      *      *      * * *  *  *0
                                             Debit
                                             Credit
RSK 1   Risk Code #1               * * * 00.000 00 * *      *      *      *      *      *      * * *  *  *0
RSK 2   Risk Code #2               * * * 00.000 00 * *      *      *      *      *      *      * * *  *  *0
RSK 3   Risk Code #3               * * * 00.000 00 * *      *      *      *      *      *      * * *  *  *0
RSK 4   Risk Code #4               * * * 00.000 00 * *      *      *      *      *      *      * * *  *  *0 *
SCC DB  Draft Service Charge       Y N * 05.000 99 * *      *      *      *      *      *      * * *  *  *0
                                             Debit
                                             Credit
SCC DP  Draft Service Charge       Y N * 05.000 99 * *      *      *      *      *      *      * * *  *  *0
                                             Debit
                                             Credit
TRN DEP Deposit                    N Y * 00.000 01 B *      *      *      *      *      *      1 Y *  *  Y1 0
                                             Debit  001010 001010 *
                                             Credit 002100 002120 *
TRN DRF Draft                      Y N * 00.000 99 D *      *      *      *      *      *      1 Y *  *  Y0 0
                                             Debit         002120
                                             Credit        001010
TRN DSB Loan Disbursement          Y N * 00.000 50 L *      *      *      *      *      *      1 Y *  *  N0 9
                                             Debit                001110
                                             Credit               001010
TRN FEE Loan Fee                   Y N * 00.000 99 L *      *      *      *      *      *      2 Y *  *  N0 9
                                             Debit                001110
                                             Credit               004030
TRN INI Intial Interest            Y N * 00.000 99 L *      *      *      *      *      *      2 Y *  *  N0 9
                                             Debit                001110
                                             Credit               004010
TRN INS Insurance Fee              Y N * 00.000 99 L *      *      *      *      *      *      2 Y *  *  N0 9
                                             Debit                001110
                                             Credit               004040
TRN INT Interest                   Y N * 00.000 01 B *      *      *      *      *      *      2 Y *  *  N0 0
                                             Debit                001110
                                             Credit               004010
TRN MSC Miscellanous Credit        N Y * 00.000 88 A *      *      *      *      *      *      2 Y *  *  N0 0
                                             Debit  002100 002120 001110
                                             Credit 004050 004050 004010
TRN MSD Miscellaneous Debit        Y N * 00.000 50 A *      *      *      *      *      *      2 Y *  *  N0 0
                                             Debit  002100 002120 001110
                                             Credit 004050 004050 004050
TRN PNL Penalty                    Y N * 00.000 99 A *      *      *      *      *      *      2 Y *  *  N0 0
                                             Debit  002100 002120 001110
                                             Credit 004020 004020 004050
TRN PYT Loan Payment               N Y * 00.000 50 L *      *      001110 004010 004020 *      0 Y *  *  Y1 0
                                             Debit                001010
                                             Credit               *
TRN RFI Refinance                  N Y * 00.000 99 L *      *      *      *      *      *      2 Y *  *  N1 9
                                             Debit  *      *      001120
                                             Credit *      *      001110
TRN RTN Return Item Fee            Y N * 00.000 50 C *      *      *      *      *      *      2 Y *  *  N0 0
                                             Debit         001010
                                             Credit        004070
TRN TRF Transfer Amount            Y N * 00.000 99 L *      *      *      *      *      *      2 Y *  *  N0 9
                                             Debit                001110
                                             Credit               001120
TRN WD  Withdrawal                 Y N * 00.000 50 S *      *      *      *      *      *      0 Y *  *  Y1 0
                                             Debit  002100
                                             Credit 001010
```

```
                            ROCK ISLAND CREDIT UNION
Date: 2020/10/19           >>> Code File Listing <<<                      CDE901
================================================================================

                                  D C   -Chrg-                                          METRO
Ind Cde ------Description-------- B R O -Rate- SQ Y Share  Draft  Loan-P Loan-I Loan-P -Misc- X S TY ST R# L
--- --- ------------------------- - - - ------ -- - ------ ------ ------ ------ ------ ------ - - -- -- -- -
TRN WRK Work                      N Y * 00.000 50 L *      *      *      *      *      *      2 N *  *  N1 1
                                             Debit
                                             Credit
TRN XXX test                      Y N X 12.300 01 * *      *      *      *      *      *      * * *  *  *0
                                             Debit
                                             Credit
TYP CD  Time Certificate          * * C 00.000 00 * *      *      *      *      *      *      * * 01 *  *0 *
                                             Debit                                     001010
                                             Credit                                    002110
TYP CD+ Time Certificate          * * * 00.000 00 * *      *      *      *      *      *      * * 01 *  *0 *
                                             Debit                                     001010
                                             Credit                                    002110
TYP CD1 Time Certificate          * * S 00.000 00 * *      *      *      *      *      *      * * 01 *  *0 *
                                             Debit                                     001010
                                             Credit                                    002110
TYP CDP Time Certificate          * * S 00.000 00 * *      *      *      *      *      *      * * 01 *  *0 *
                                             Debit                                     001010
                                             Credit                                    002110
TYP DB  Business Draft Personal   * * * 00.000 00 * *      *      *      *      *      *      * * *  *  *0
                                             Debit
                                             Credit
TYP DP  Personal Draft Account    * * * 00.000 00 * *      *      *      *      *      *      * * *  *  *0
                                             Debit
                                             Credit
TYP LB  Business Loan             * * * 00.000 00 * *      *      *      *      *      *      * * 01 *  *0
                                             Debit
                                             Credit
TYP LNE Loan Non-Earning          * * * 00.000 00 * *      *      *      *      *      *      * * *  *  *0
                                             Debit
                                             Credit
TYP LNP Loan Non-Performing       * * * 00.000 00 * *      *      *      *      *      *      * * *  *  *0
                                             Debit
                                             Credit
TYP LP  Personal Loan             * * * 00.000 00 * *      *      *      *      *      *      * * 01 *  *0 *
                                             Debit
                                             Credit
TYP LPD Pay Day Loan              * * * 00.000 00 * *      *      *      *      *      *      * * 01 *  *0 *
                                             Debit
                                             Credit
TYP LPR Rule 78 Add-on            * * 7 00.000 00 * *      *      *      *      *      *      * * *  *  *0 *
                                             Debit
                                             Credit
TYP LSS LOAN SECURED SHARES       * * * 00.000 00 * *      *      *      *      *      *      * * 01 *  *0
                                             Debit
                                             Credit
TYP LTL Title Loan                * * * 00.000 00 * *      *      *      *      *      *      * * 01 *  *0 *
                                             Debit
                                             Credit
TYP SB  Business Share Account    * * * 00.000 00 * *      *      *      *      *      *      * * *  *  *0
                                             Debit
                                             Credit
TYP SP  Personal Share Account    * * * 00.000 00 * *      *      *      *      *      *      * * *  *  *0
                                             Debit
                                             Credit
```

Chart-of-Accounts

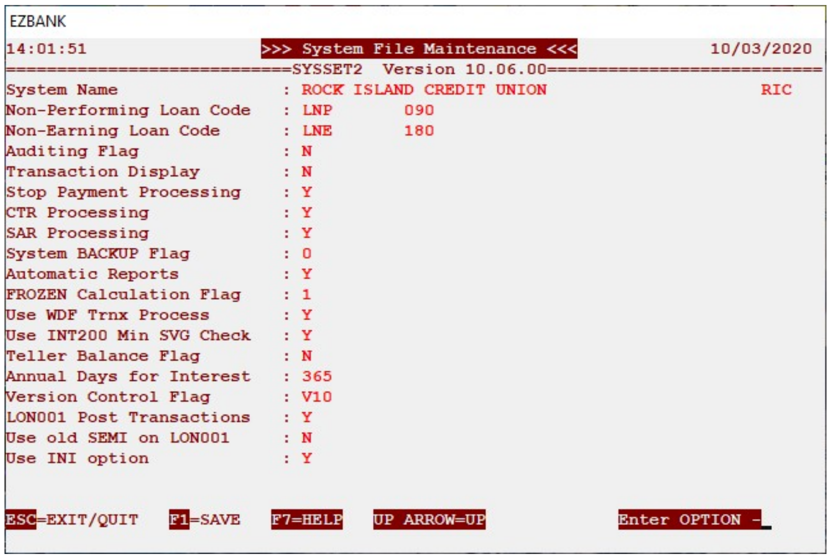
Account	Accout Name		SYS	TYP	TRN	Credit		
1000	Assets	DEP	S		1010	2100		
1010	Cash in Bank	DEP	S	CD	1010	2110		
1110	Consumer Loans	DEP	C		1010	2120		
1120	Consumer Loans Cl	DRF	C		2120	1010		
		DSB	L		1110	1010		
2000	Liabilities	FEE	L		1110	4030		
2010	Accounts Payable	INS	L		1110	4040		
2100	Savings Accounts	INT	L		1110	4010		
2110	Time Certificates	MSC	S		2100	4050		
2120	Checking Accounts	MSC	C		2120	4050		
		MSC	L		1110	4050		
3000	Equity	MSD	S		2100	4050		
3100	Retained Earnings	MSD	C		2120	4050		
3110	Current Earnings	MSD	L		1110	4050		
		PNL	S		2100	4020		
4000	Income	PNL	C		2120	4020		
4010	Interest Income	PNL	L		1110	4020		
4020	Penalty Income	PYT	L		1010	4020	4020	1110
4030	Fee Income	RTN	C		1010	4070		
4040	Insurance Income	TRF	L		1110	1120		
4050	Misc Income	WD	S		2100	1010		
4060	Dormant Fee	WD	S	CD	2110	1010		
4070	Service Charge	WDF	S		2100	4030		
		RFI	L		1120	1110		
5000	Expense							
6000	Other Income							

Programs modified: COA001, GLB001, UTL001, UTL002, UTL003, CDE901
Files affected : CDEFLE, COAFLE, SYSCREEN

EZ-Bank Version 10 Release 17 – Initial Interest

This document should be kept with the user manual until a new manual is available.

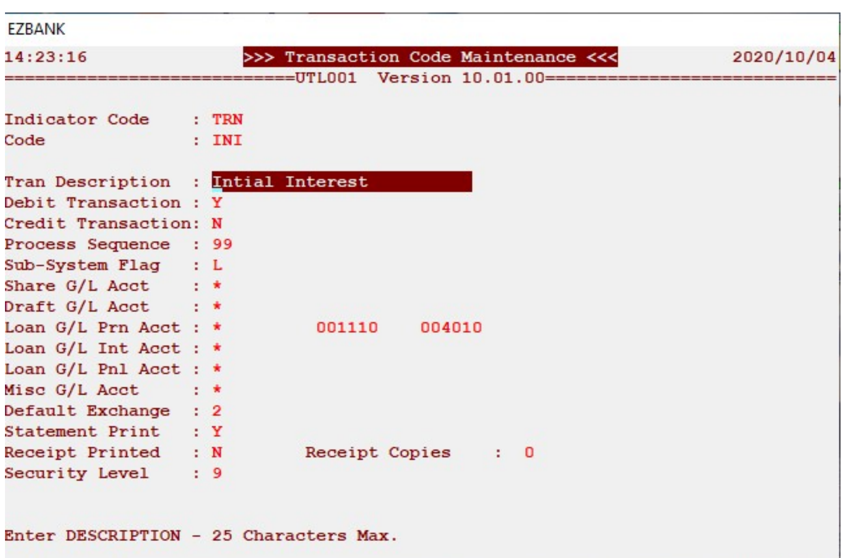
NO functionality or calculations have been changed. If the "Use INI option" is set to a "Y", all "Insurance" references are changed to "Initial Interest". The resultant calculation, if used, will be posted as a "INI" transaction instead of a "INS" transaction.



```
EZBANK
14:01:51             >>> System File Maintenance <<<            10/03/2020
============================SYSSET2  Version 10.06.00============================
System Name                : ROCK ISLAND CREDIT UNION                  RIC
Non-Performing Loan Code   : LNP       090
Non-Earning Loan Code      : LNE       180
Auditing Flag              : N
Transaction Display        : N
Stop Payment Processing    : Y
CTR Processing             : Y
SAR Processing             : Y
System BACKUP Flag         : 0
Automatic Reports          : Y
FROZEN Calculation Flag    : 1
Use WDF Trnx Process       : Y
Use INT200 Min SVG Check   : Y
Teller Balance Flag        : N
Annual Days for Interest   : 365
Version Control Flag       : V10
LON001 Post Transactions   : Y
Use old SEMI on LON001     : N
Use INI option             : Y

ESC=EXIT/QUIT   F1=SAVE   F7=HELP   UP ARROW=UP          Enter OPTION -
```

The option is set using **System | Additonal System Setup**.

The following transaction code "INI" must be established using **Utilties | Transaction Code Maintenance.**

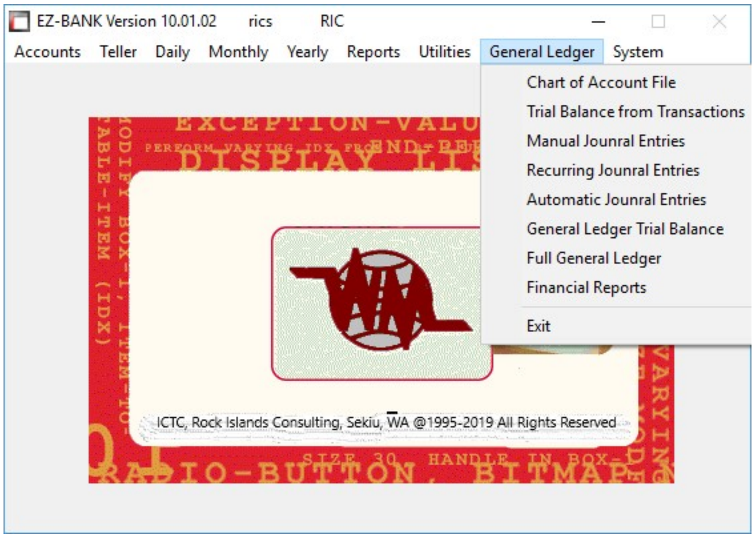


```
EZBANK
14:23:16             >>> Transaction Code Maintenance <<<         2020/10/04
============================UTL001  Version 10.01.00============================

Indicator Code     : TRN
Code               : INI

Tran Description   : Intial Interest
Debit Transaction  : Y
Credit Transaction : N
Process Sequence   : 99
Sub-System Flag    : L
Share G/L Acct     : *
Draft G/L Acct     : *
Loan G/L Prn Acct  : *         001110     004010
Loan G/L Int Acct  : *
Loan G/L Pnl Acct  : *
Misc G/L Acct      : *
Default Exchange   : 2
Statement Print    : Y
Receipt Printed    : N        Receipt Copies     :  0
Security Level     : 9


Enter DESCRIPTION - 25 Characters Max.
```

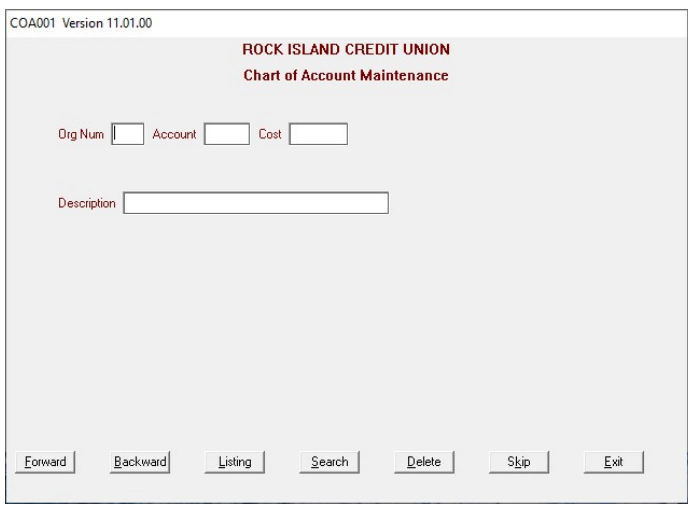
Programs modified: SYSSETUP, SYSSET2, LON001, LON002, LON901, LON513, TRN001
Files affected : NONE

EZ-Bank Version 10 Release 18 – Chart of Accounts

This document should be kept with the user manual until a new manual is available.



The purpose of this document is to provide information as to maintaining the Chart-of-Account (COA) file. When clicking **Chart of Account Maintenance** the following screen appears.



The **Org Num** must be "1". The **Account** is the actual account number. It is a six digit number; therefore, 1000 is actually 001000. The latter (001000) is the number to be cross-referenced in the CDEFLE (transaction code) file. <u>Keep in mind the unique file key is Org, Account and Cost combined</u>. Therefore, Org=1, Account =9999, Cost=blank is different than Org=0, Account=9999, Cost=blank or Org=1, Account=9999, Cost=8888.

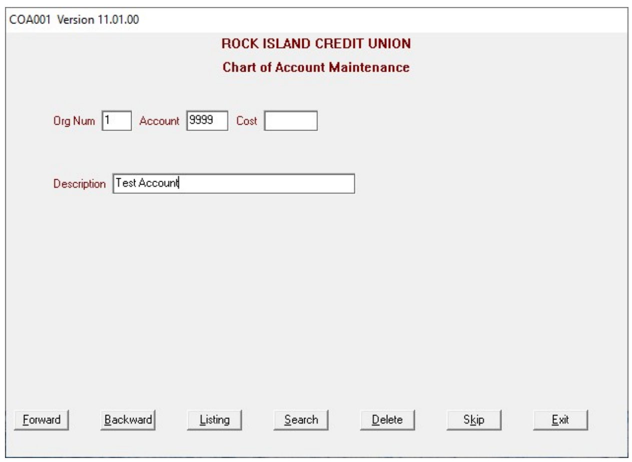
The following buttons are on the bottom of the initial screen.

Forward	Allows reviewing the file record by record
Backward	Allows reviewing the file record by record in reverse order
Listing	Provides a displayed or printed listing of the file
Search	Based upon the entered values the file will be searched
Delete	Allows the displayed record to be deleted – CAUTION!
Skip	Allows the action to be skipped.
Exit	Terminates the program

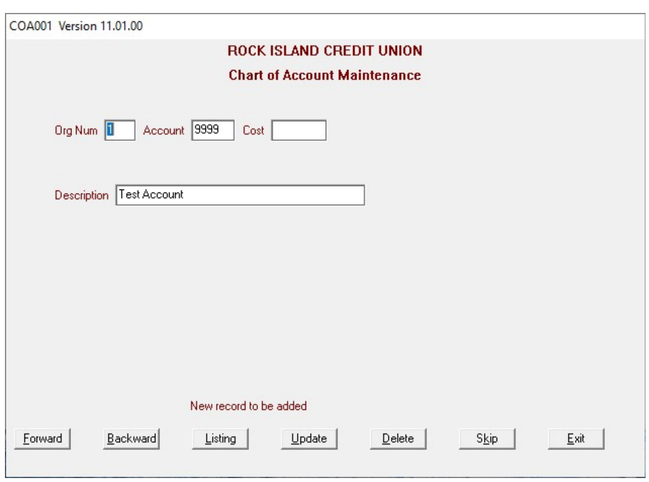
Based upon the actions selected, there are other actions available.

Update	This add/update the record
Print	This will print the listing

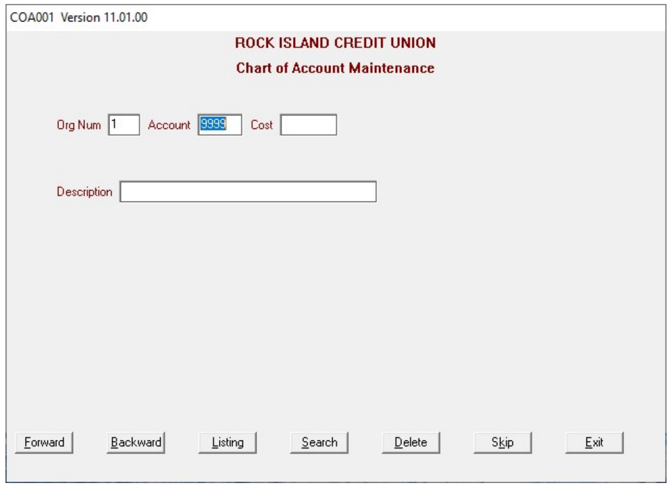
Adding a new account



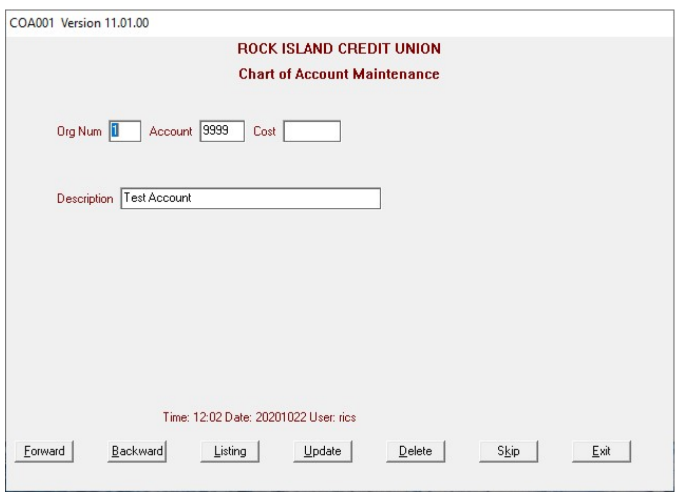
On a blank screen, enter “1” for Org Num and the new account number as illustrated. Enter the description of the account as illustrated. Then click the **Search** button. If the account does not exist the following screen will appear. Then click **Update** to add the account or **Skip** to cancel the action.



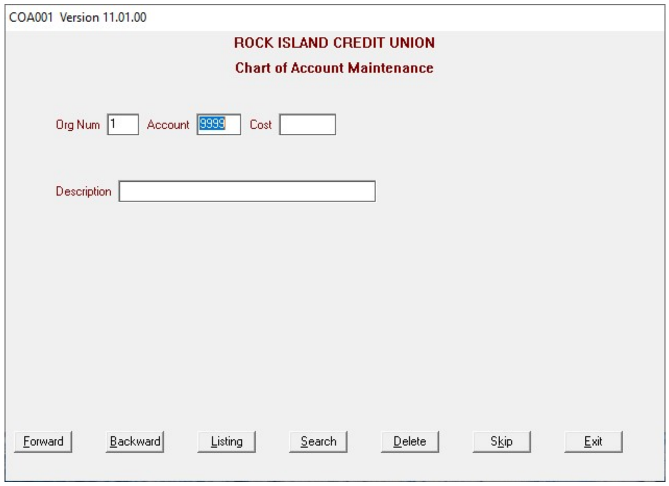
Updating an existing account



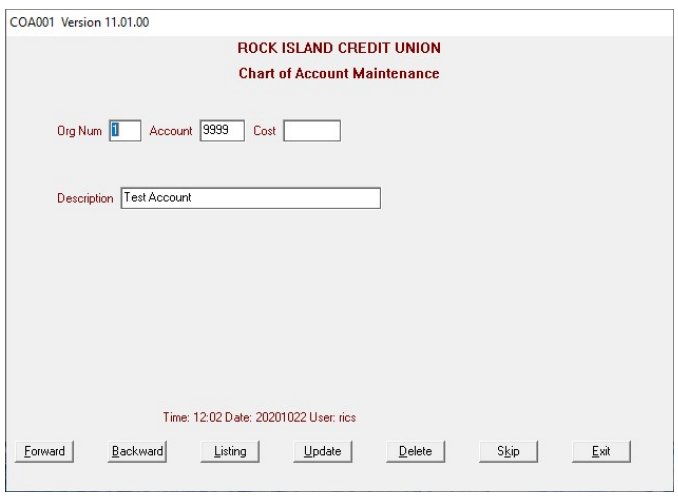
On a blank screen, enter "1" for Org Num and the account number as illustrated. Then click the **Search** button. As an alternative, using the **Forward** and **Backward** buttons can also locate the needed account. If the account exists the following screen will appear. Make any changes to the Description. Then click **Update** to update the account or **Skip** to cancel the action.



Deleting an existing account

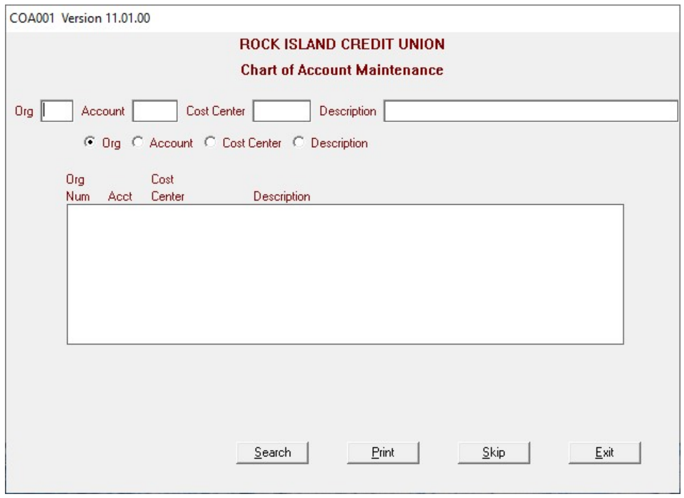


On a blank screen, enter “1” for Org Num and the account number as illustrated. Then click the **Search** button. As an alternative, using the **Forward** and **Backward** buttons can also locate the needed account. If the account exists the following screen will appear. Then click **Delete** to delete the account or **Skip** to cancel the action. <u>Deleting an account will NOT delete any data.</u>

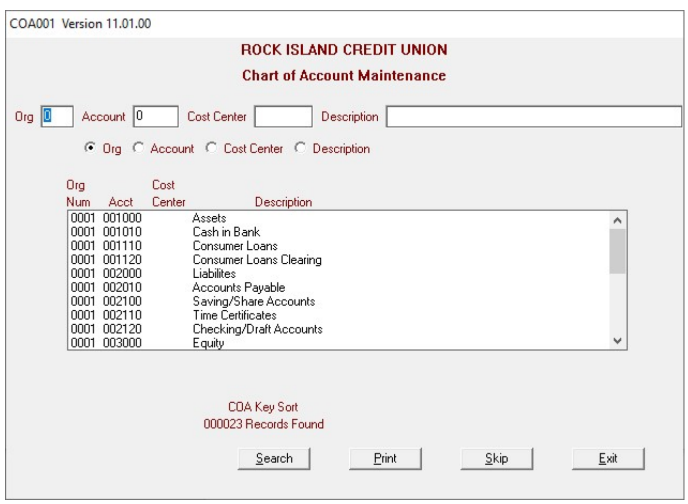


Listing

Clicking the **Listing** button will display the following screen. Using the radio buttons the listing can be sorted. The listing will then appear inside the scrollable window as shown in the following screen illustration when the **Search** button is clicked.

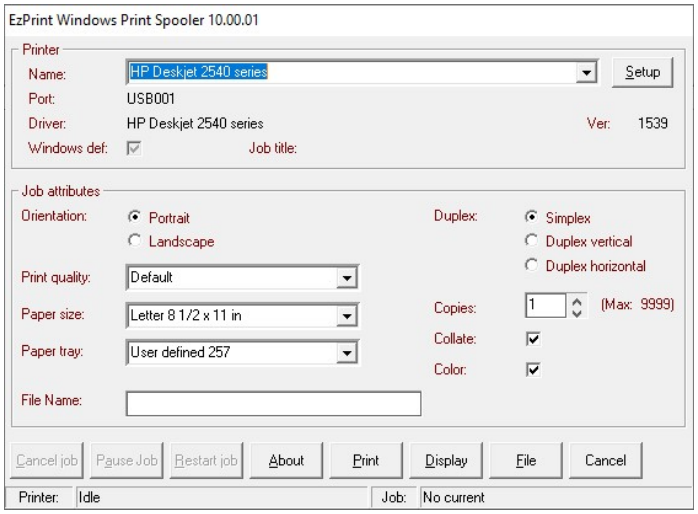


The following screen is the result of clicking the **Search** button.

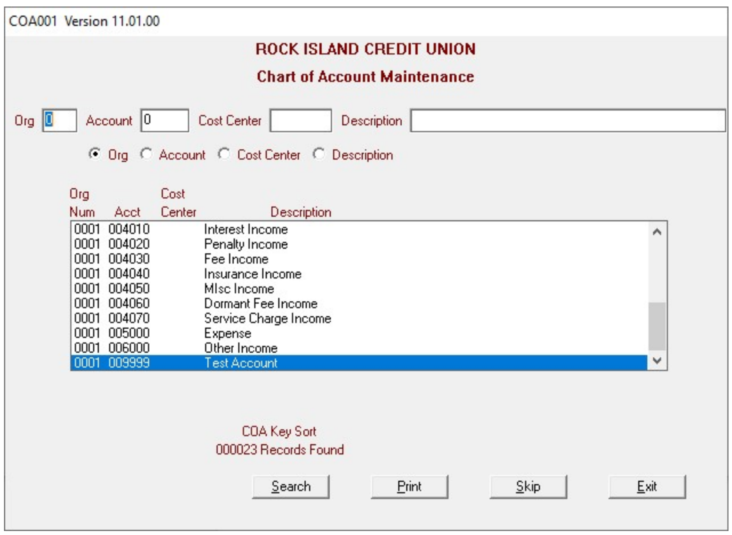


Clicking the **Exit** button will return to the previous initial screen. To exit the program the **Exit** button must be clicked again.

Clicking the **Print** button will bring up the printer dialog screen as illustrated.



When the printer dialog is completed, the following illustrated screen will appear.



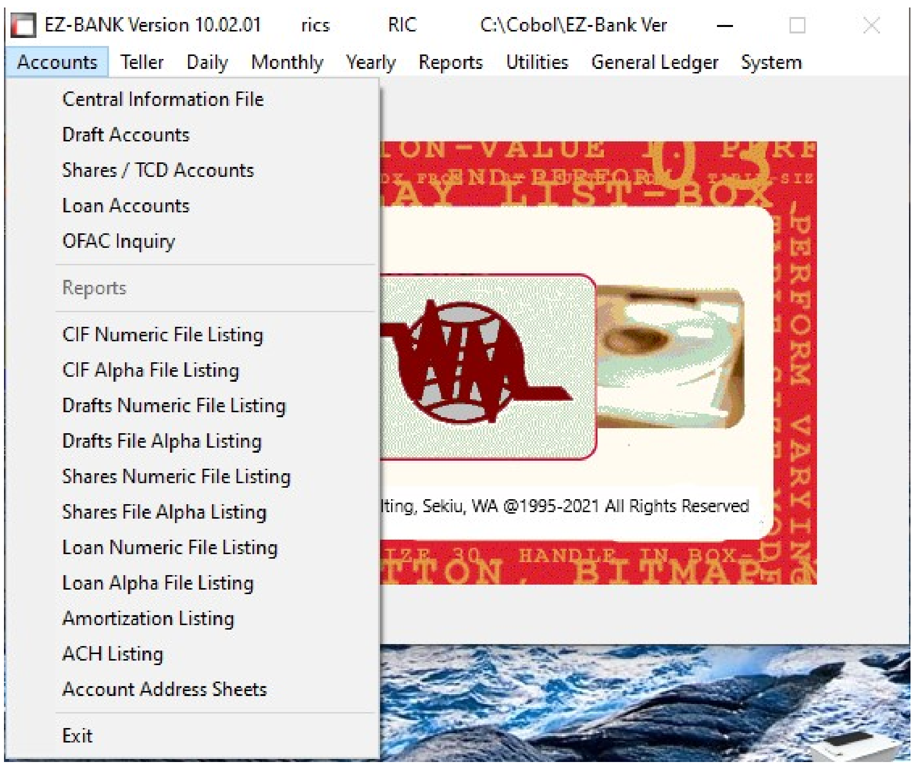
Clicking the **Exit** button will return to the previous initial screen. To exit the program the **Exit** button must be clicked again.

Programs modified: COA001
Files affected : COAFLE

EZ-Bank Version 10 Release 19 – OFAC

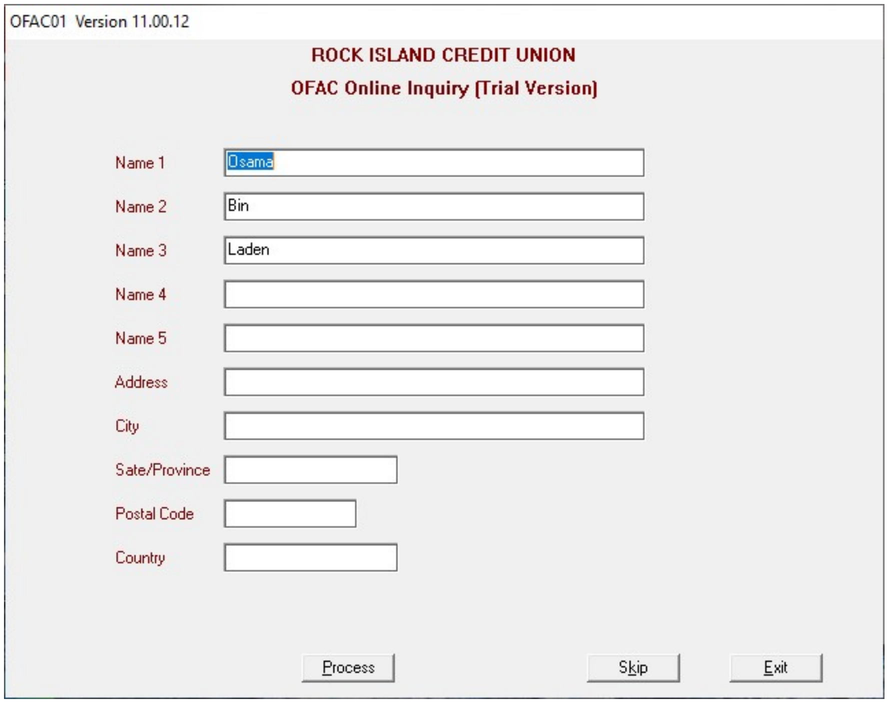
This document should be kept with the user manual until a new manual is available.

The OFAC Processing option is available providing the feature has been authorized in the **System | Additional System Setup** screen (see below). The **OFAC Inquiry** is available under the **Accounts** menu as illustrated. The option requires an Internet connection as the inquiry is processed by third party servers in California. Each system also needs **Adobe Reader** installed.



When the **OFAC Inquiry** option has been selected the following screen will appear. There five (5) name fields available as shown. The remaining fields (Address, City, State/Province, Postal Code and Country) are optional entries. Once the **Process** button is depressed the inquiry process begins and a PDF file and report is generated as shown below. Each report is automatically stored in the "reports" folder of the working directory. The file name consists of the user-name and search number (Search#) which is listed in the top right corner of the report.

OFAC Inquiry Screen



Depressing the **Process** button will search the OFAC files and generate a report as shown below. The **Skip** button disregards any entries and reset the screen as shown. The **Exit** button will exit the program.

Sample Reports Folder Contents

Name	Date modified	Type	Size
rics__32888392	2/17/2021 1:33 PM	Adobe Acrobat D...	9 KB
rics__32888397	2/17/2021 1:35 PM	Adobe Acrobat D...	9 KB
rics__32925686	2/18/2021 9:01 AM	Adobe Acrobat D...	9 KB
rics__32963714	2/19/2021 9:39 AM	Adobe Acrobat D...	5 KB
rics__32963722	2/19/2021 9:40 AM	Adobe Acrobat D...	47 KB
rics__32963787	2/19/2021 9:52 AM	Adobe Acrobat D...	4 KB
rics__32964081	2/19/2021 10:38 AM	Adobe Acrobat D...	5 KB
rics__32966132	2/19/2021 1:52 PM	Adobe Acrobat D...	4 KB
rics__32966153	2/19/2021 1:55 PM	Adobe Acrobat D...	5 KB
rics__32966226	2/19/2021 2:06 PM	Adobe Acrobat D...	5 KB
rics__32966285	2/19/2021 2:15 PM	Adobe Acrobat D...	5 KB
rics__32966308	2/19/2021 2:20 PM	Adobe Acrobat D...	5 KB
rics__32966340	2/19/2021 2:25 PM	Adobe Acrobat D...	5 KB
rics__32993533	2/20/2021 2:52 PM	Adobe Acrobat D...	5 KB

Each file name consists of the user-name (ie rics, etc) and search number (ie 32888392).

Sample OFAC Inquiry Report

Prepared For:	OFAC Compliance Report	Search#	32993533
	Search Results	Report Date	02/20/2021
		Search Date	02/20/2021

SEARCH CRITERIA	
API	Osama Bin Laden
Reference #	EZB-RIC-999999
SEARCH RESULTS	
# Matching Compliance Records	1

GOVERNMENT LISTS CHECKED				
Source	List Description	Last Update	# Records	Matches
OFAC	(SDN) Specially Designated Nationals List	02/16/21	38,090	1
OFCL	(OFCL) Consolidated List	03/18/19	1,976	0
BIS	BIS Denied Persons/Unverified List/Entity List	02/04/21	5,328	0
OSFI	(OSFI)	02/04/21	1,579	0
HMS	HM Treasury Sanction List	02/18/21	11,031	0
UN	United Nations 1267 List	02/04/21	6,311	0
			64,315	1

Matching OFAC/Other Information		
OFAC6365		
	Ind	BIN LADIN Usama bin Muhammad bin Awad
	Remarks	|DOB:30 Jul 1957| |POB:Jeddah Saudi ArabiaYemenSDGT|
	aka	BIN LADEN Osama
	aka	BIN LADEN Usama
	aka	BIN LADIN Osama
	aka	BIN LADIN Osama bin Muhammad bin Awad
	aka	BIN LADIN Usama

Pertinent information is at the top right corner of the report – Search#, Report Date and Search Date. The Search# is generated by third party server.

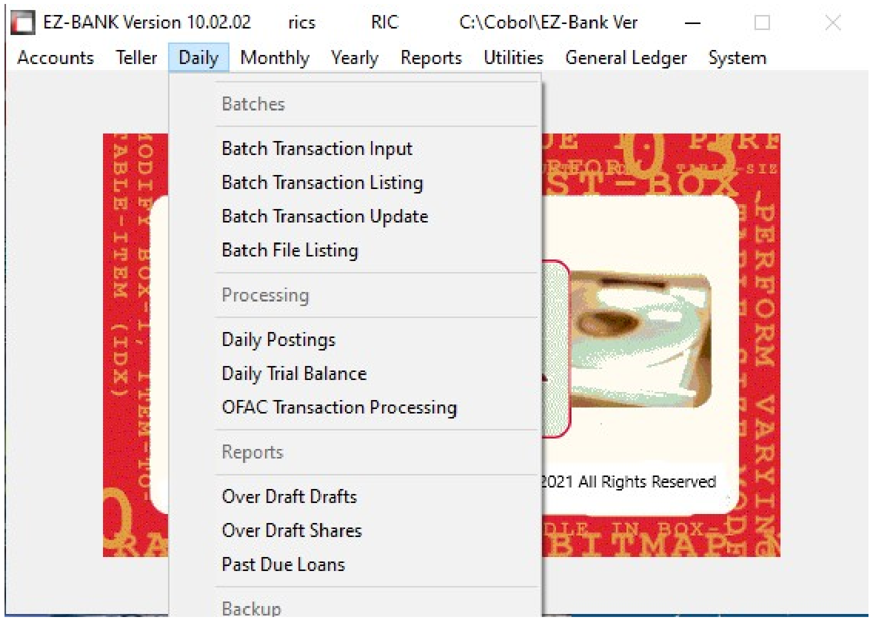
Under **Search Criteria**, the **API** shows the data as entered on the OFAC Inquiry screen. The **Reference #** consists a) EZB static identification, b) the three character code assigned to your institution and c) the CIF record number. The “999999” represents that this was a standalone inquiry otherwise it would the CIF account number.

OFAC Processing CIF File

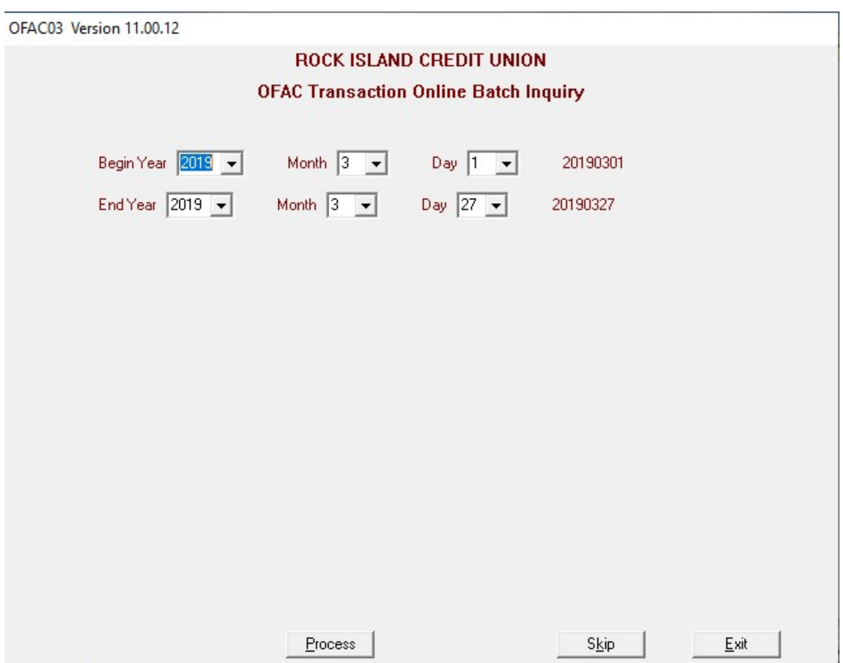
When a change is made to the Central Information File (CIF) (CIFFLE), an OFAC inquiry is generated after depressing the F1 key. It is possible that up to eight (8) inquiries are processed based on the fields completed. Each inquiry will generate a report in PDF format just the like the standalone inquiry as described previously. The PDF report file is also stored in the “reports” directory as well.

OFAC Transaction Processing

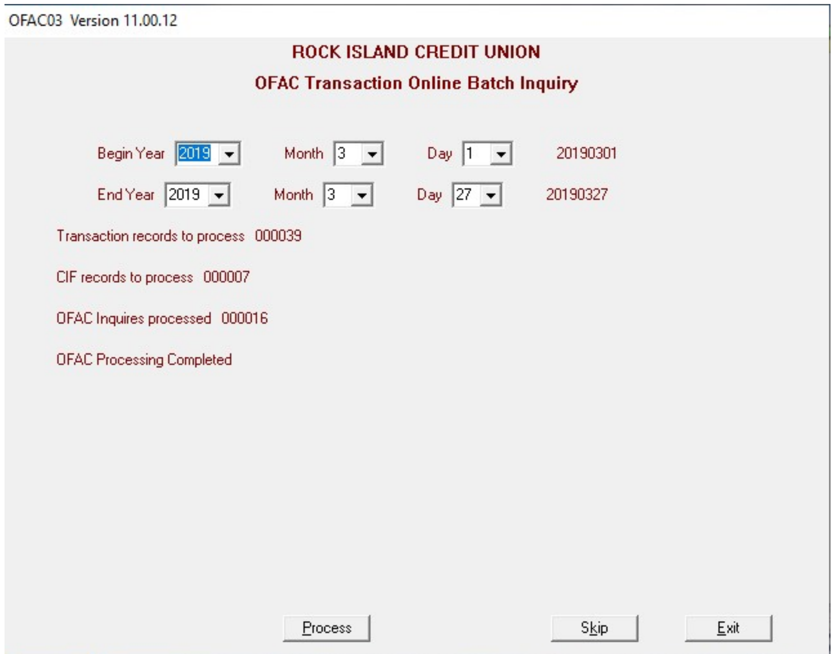
The third OFAC processing function consists of reading the transaction file (TRNFLE) with a specified date range and processing OFAC inquiries relative to the selected transactions.



When **OFAC Transaction Processing** is selected, the following screen appears. The defaults dates are today’s date. These dates may be altered using the drop-down fields.



When the proper dates are entered then click **Process** to begin processing which will search the OFAC files. The **Skip** button disregards any entries and reset the screen as shown. The **Exit** button will exit the program. The following screen will appears during processing.

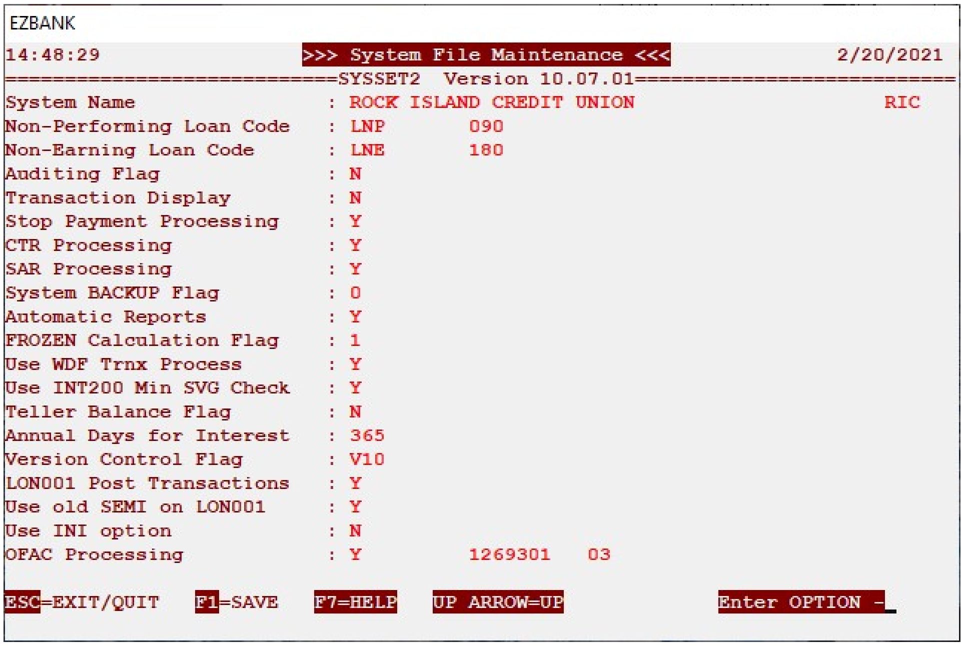


The program will read all the transactions within the date range and build a CIF list. If a CIF is used in multiple transactions, it will be processed once as an OFAC Inquiry. Once a CIF is read from the transaction file, the system will look for co-signor's and co-owner's attached. With this in mind, a single transaction could generate up to thirty-two (32) OFAC inquiries. The resultant OFAC inquiry reports are stored in the "reports" directory and listed in the report as illustrated below. In that each report is not display on the screen as in the above two processes, this listing is necessary to select and print these reports manually.

OFAC Transaction Procesing Report

```
                        ROCK ISLAND CREDIT UNION
Date: 2021/02/27 >>> OFAC Reports from Transactions <<<
==========================================================
                       2019/03/01 thru 2019/03/27
 CIF    Report Name
------ ------------------------------

000004 reports\rics__33293479.pdf
000004 reports\rics__33293480.pdf
000004 reports\rics__33293481.pdf
000176 reports\rics__33293482.pdf
000176 reports\rics__33293483.pdf
002156 reports\rics__33293484.pdf
002156 reports\rics__33293485.pdf
003523 reports\rics__33293486.pdf
003523 reports\rics__33293487.pdf
003743 reports\rics__33293488.pdf
003743 reports\rics__33293489.pdf
004071 reports\rics__33293490.pdf
004071 reports\rics__33293491.pdf
008474 reports\rics__33293492.pdf
008474 reports\rics__33293493.pdf
008474 reports\rics__33293494.pdf

Transactions processed             39
CIF records processed               7
OFAC inquiries processed           16
```

System | Additional System Setup



OFAC Processing must be set to “Y”. The next field is the **account number** provided by the third party server company. The next field is a **network timing parameter** to allow processing on slower networks. Before adjusting this parameter, consultation with ICTC/RICS is advisable.

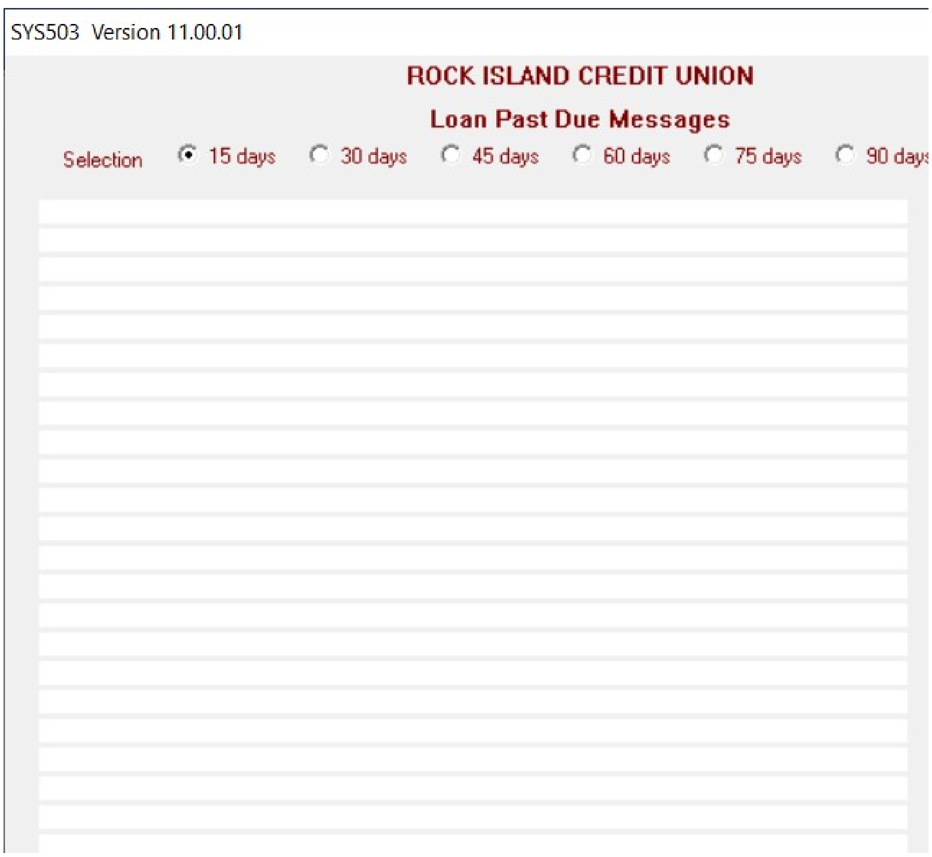
Note: If an inquiry works on the “server” and the same inquiry generates a “No Internet. No SKEY” message on a connected system then the network timing paramter might be increased provided the connected system has an Internet connection.

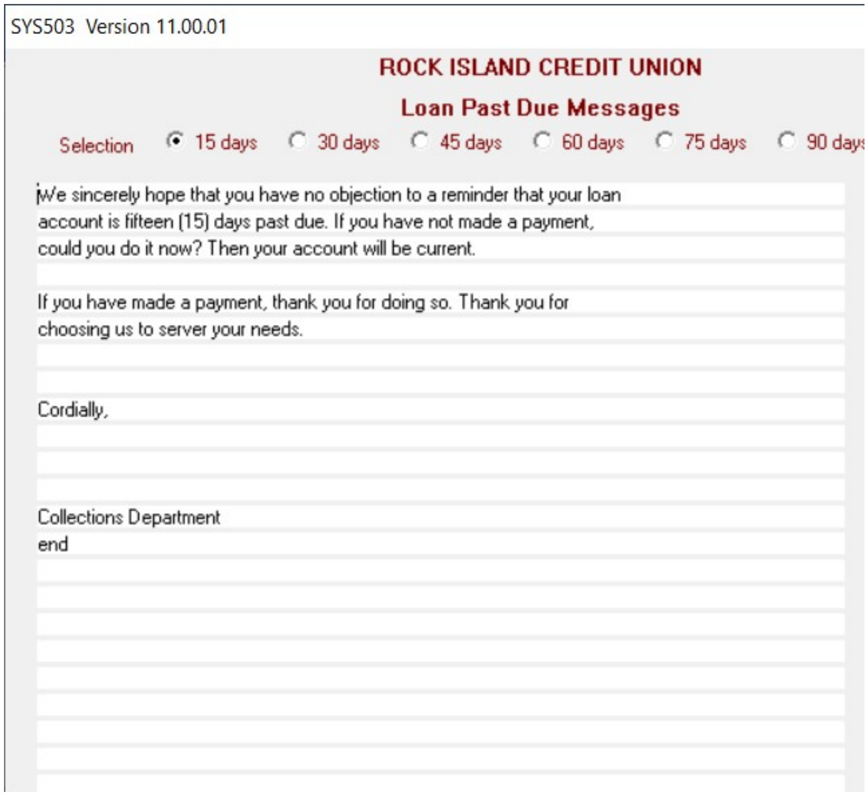
Programs modified: OFAC01.ACU, OFAC02.ACU, OFAC03.ACU, CIF001.ACU, SYSSET2.ACU, EZBANK.ACU
Files affected : n/a

EZBSS Version 10 Release 20 - Loans

This document should be kept with the user manual until a new manual is available.

Under the **System** menu, there is now the ability to tailor the messages for the **Loan Past Due Notice** program (LON503). When selected, the following screen will appear. A particular message may be selected using the selection buttons and the pressing the **Search** button. Any and all the text for the selected message may be altered. Remember, the last line should be “end” to properly limit the size of the message. After the corrections are made the depress the **Update** button to write message to the appropriate message file.





Programs affected: SYS503, LON503

Files affected: LON50315, LON50330, LON50345, LON50360, LON50375, LON50390, LON50399

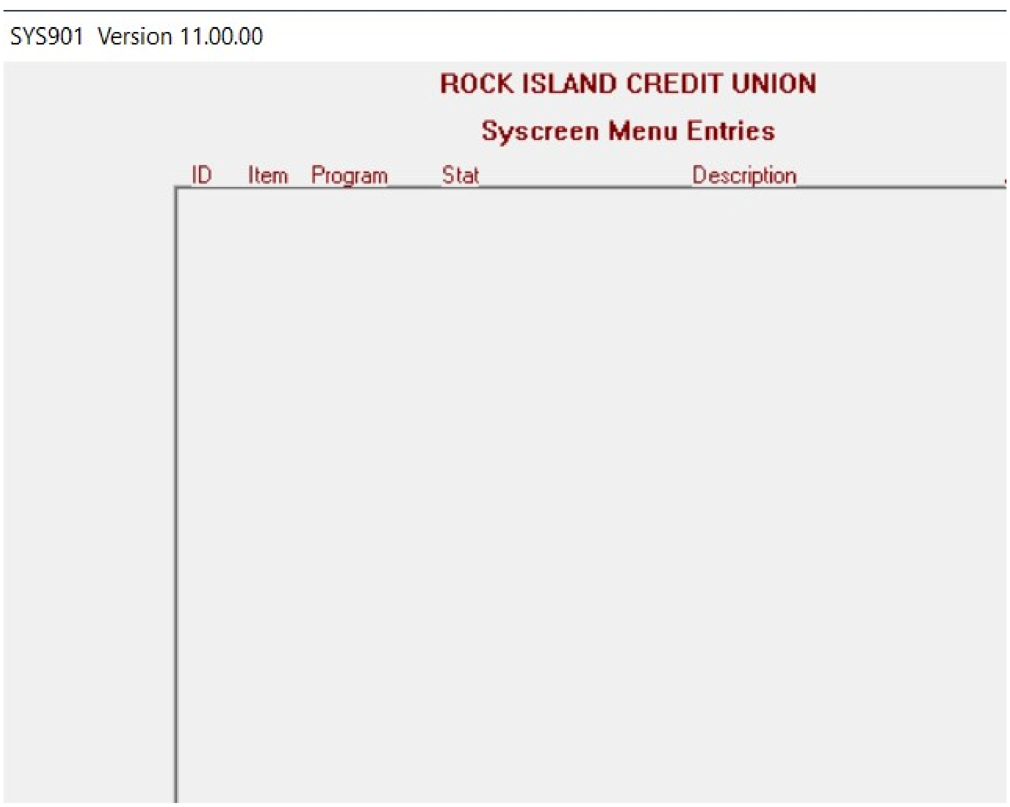
EZBSS Version 10 Release 21- Menus

This document should be kept with the user manual until a new manual is available.

Under the **System** menu, there is now the ability to alter the system menus. **<u>This option should be used with caution.</u>** Changing a menu description is relatively straightforward. However, adding and/deleting entries should be by following specific instructions. This process should bt done when there NO users using the system. Also, when changes are made, it is necessary to update the security files.

The menu items will be displayed by pressing the **Search** button. Unless specific instruction are provided, only the Description fields should be changed. After the corrections are made the depress the **Update** button. The screen will redisplayed with the changes and the Update button must be pressed again to update the system files.

If changes were made, logging out and then logging again is required. Then the user security files must be updated as described below.



SYS901 Version 11.00.00

ROCK ISLAND CREDIT UNION

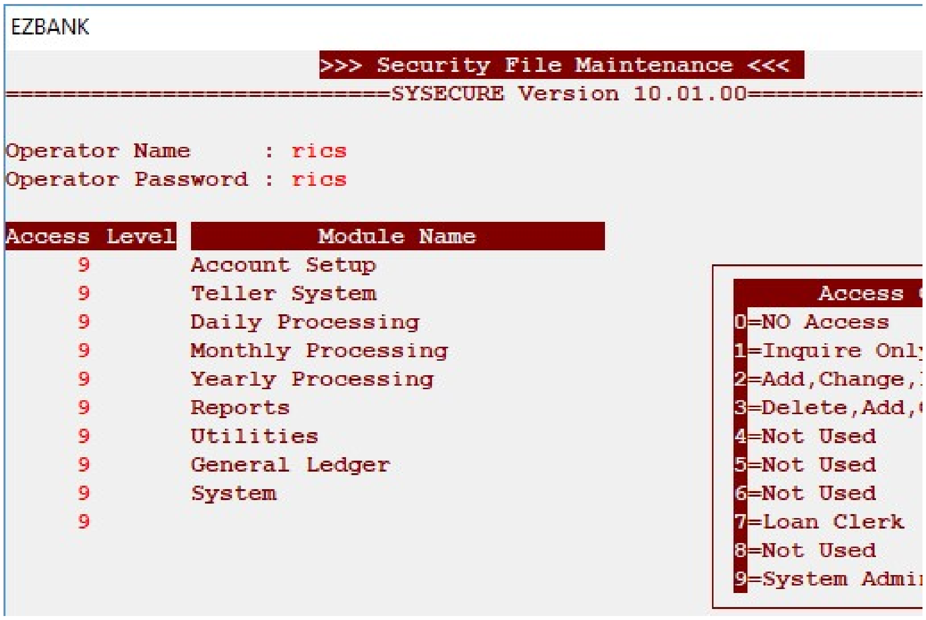
Syscreen Menu Entries

ID	Item	Program	Stat	Description
10	000			Accounts
10	101	cif001	C	Central Information File
10	102	chk001	C	Draft Accounts
10	103	svg001	C	Shares / TCD Accounts
10	104	lon001	C	Loan Accounts
10	105	ofac01	C	OFAC Inquiry
10	110	sep		Reports
10	111	cif901	C	CIF Numeric File Listing
10	112	cif902	C	CIF Alpha File Listing
10	113	chk901	C	Drafts Numeric File Listing
10	114	chk902	C	Drafts File Alpha Listing
10	115	svg901	C	Shares Numeric File Listing
10	116	svg902	C	Shares File Alpha Listing
10	117	lon901	C	Loan Numeric File Listing
10	118	lon902	C	Loan Alpha File Listing
10	119	amr501	C	Amortization Listing

Screen fields are identified as follows.

> **ID** identifies the tabs across the screen; therefore, items under a specific tab will have the same number.
>
> **Item** is a number which identifies each item, there cannot be any duplicates.
>
> **Program** is actual program name that belongs to each item,
>
> **Stat** identifies the type of program (C=character, W=Windows/GUI).
>
> **Description** is the menu item description.
>
> **Alias** is reserved for special use.

Security Files Update



The security access files have been altered. It is necessary to login as "rics". Then click to **System** then **System Security Maintenance**. Depress the F9 key and return through the options and then depress the F1 key to save. Depress the F9 key to get the next user and repeat actions for each user. Then exit to the main menu and depress the ESC key to exit.

Programs affected: SYS901

Files affected: SYSCR, syscreen

EZBSS Version 10 Release 22- General Ledger

This document should be kept with the user manual until a new manual is available.

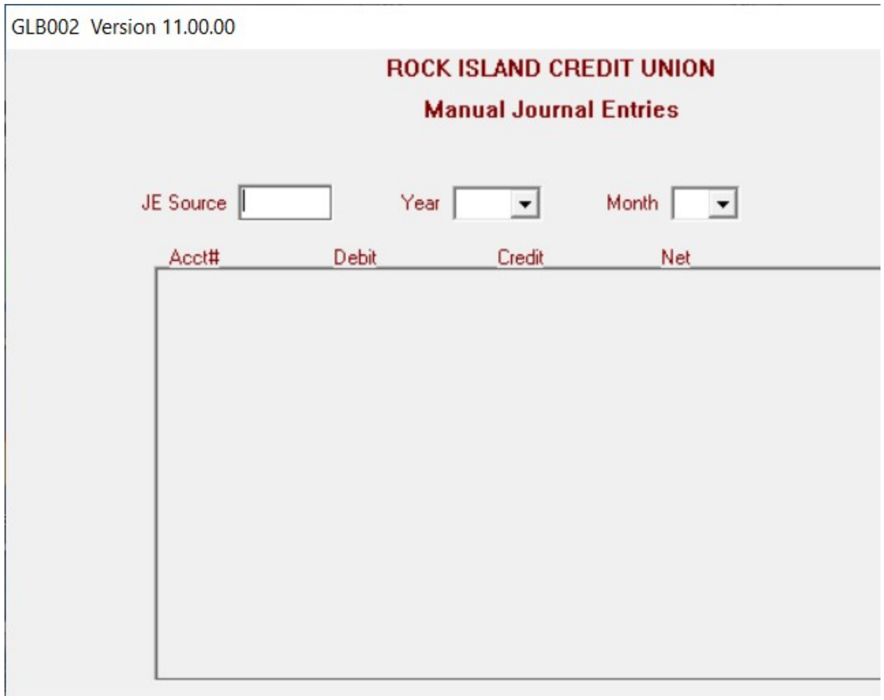
These programs by no means provide the capabilities found in a commercial accounting system (ie Peachtree, Quicken, etc). However, they can be used as a subsidiary ledger. In a small environment, they could be used to produce financial statements.

- Chart of Account File – refer to EZ-Bank Version 10 R18 release document
- Trail Balance from Transactions – refer to EZ-Bank Version 10 R16 document
- Manual Journal Entries (see below)
- Recurring Journal Entries – not available
- Automatic Journal Entries – not available
- General Ledger Trial Balance (see below)
- Full General Ledger (see below)
- Financial Reports (see below)

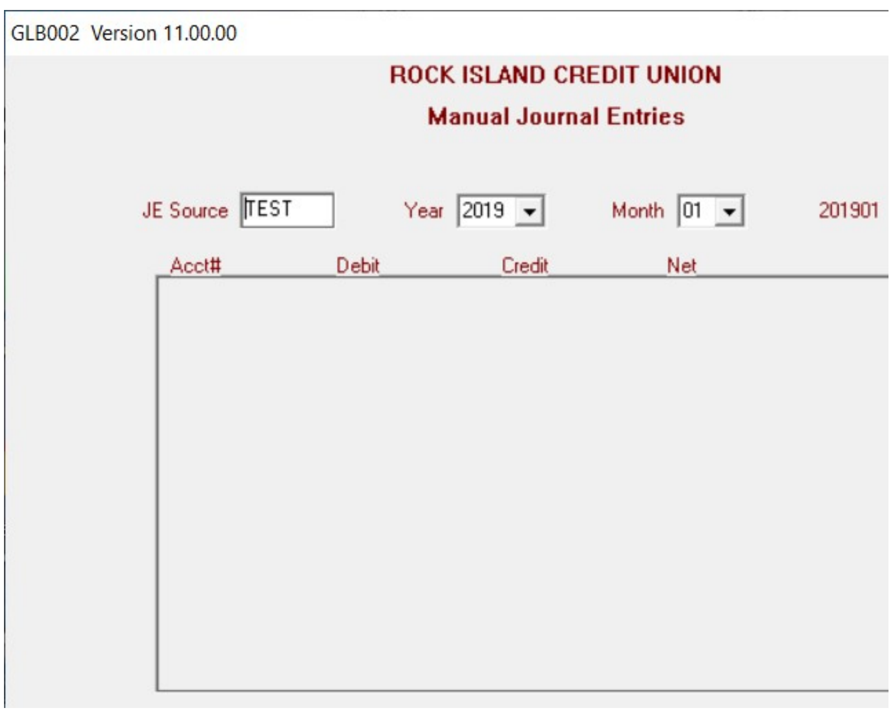
Manual Journal Entries

Balanced entries may be entered into the General Ledger using this program. Each journal entry requires 1) JE Source, 2) Year and 3) Month as the primary key. Using the **Forward** and **Backward** buttons, the fille can be reviewed. Using the **Search** button will display the line items of the primary key as illustrated in screen 3.

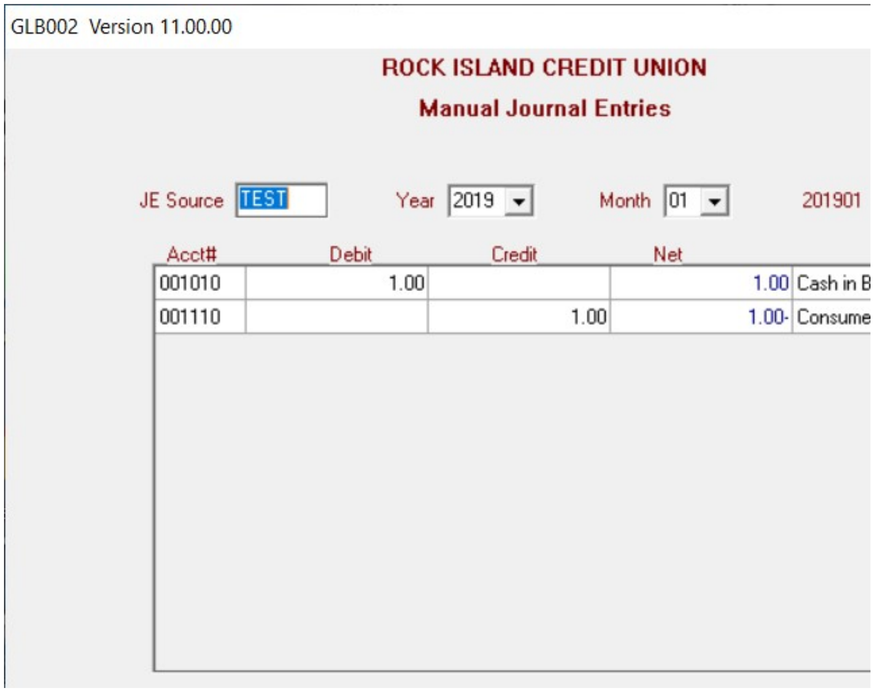
Creating a new journal entry requires the primary key fields to be entered and then depressing the **Search** button. If it is a new entry the screen will be filled with chart-of-account numbers (see screen 4). The amounts can then be entered. All zero amounts will be deleted during the **Update** process.



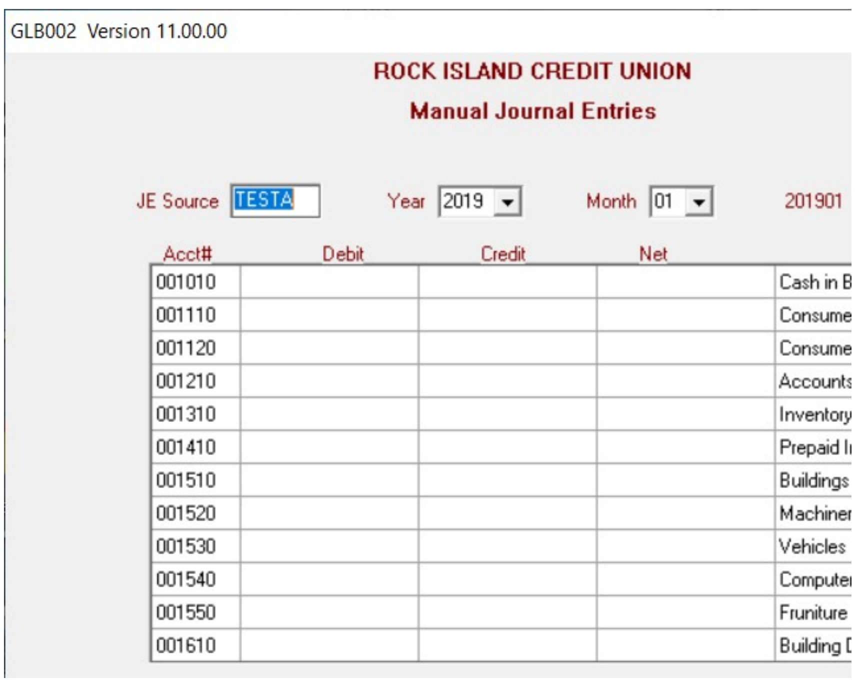
Screen 1



Screen 2



Screen 3

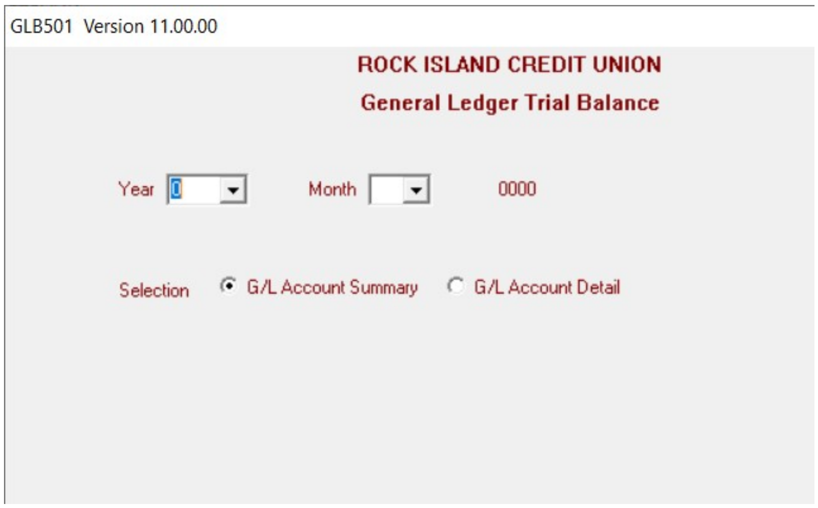


Screen 4

The **Update** button is used to update the General Ledger file. The total of the Debit column must equal the total of the Credit column. Once the journal entry has been updated using the **Print** button will allow printing of the journal entry details. The **Delete** button can be used to delete all the detail of a displayed journal entry. The **Skip** button is used to forget everything and return to the beginning (screen 1).

General Ledger Trial Balance

This selection should be used to view/print all journal entries for specific period. There is the ability to report in summary or detail format by selecting the appropriate button. The Year and Month must also be selected using the drop-down feature.

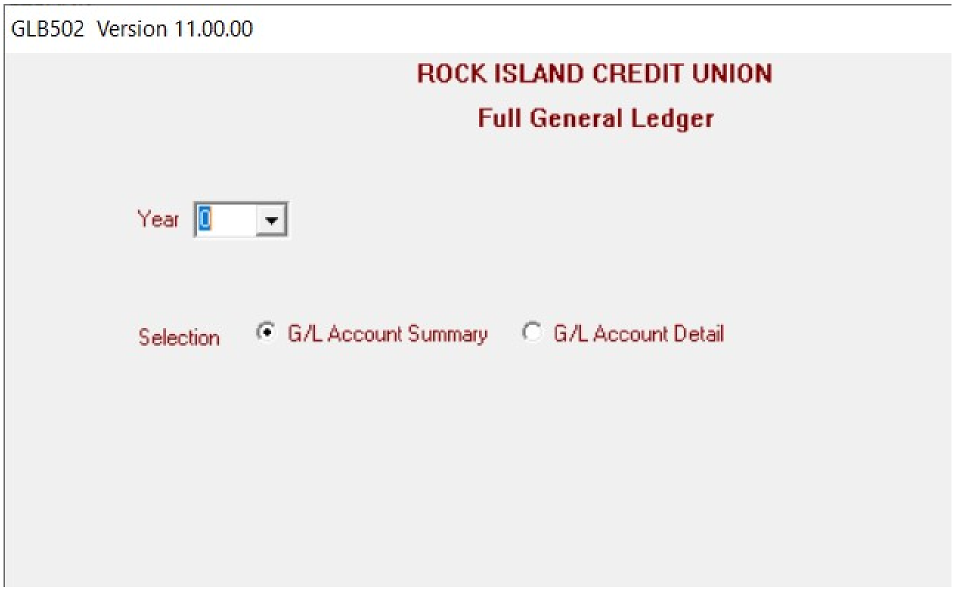


Screen 5

```
                            ROCK ISLAND CREDIT UNION
Date: 2021/08/29      >>> General Ledger Trial Balance <<<
GLB501
===============================================================================

 Entry         Account    Account       Debit           Credit           Net
Source Period Number   Description     Amount          Amount          Amount
------ ------ ------ -------------- -------------- -------------- -------------

       201901 001010 Cash in Bank             1.00            .00          1.00
       201901 001110 Consumer Loans           0.00           1.00
1.00-
                     ** Totals **             1.00           1.00           .00

                            ROCK ISLAND CREDIT UNION
Date: 2021/08/29      >>> General Ledger Trial Balance <<<
GLB501
===============================================================================

 Entry         Account    Account       Debit           Credit           Net
Source Period Number   Description     Amount          Amount          Amount
------ ------ ------ -------------- -------------- -------------- -------------

TEST   201901 001010 Cash in Bank             1.00            .00          1.00
TEST   201901 001110 Consumer Loans           0.00           1.00
1.00-
                     ** Totals **             1.00           1.00           .00
```

Full General Ledger

This selection should be used to view/print all journal entries for specific period. There is the ability to report in summary or detail format by selecting the appropriate button. The Year must be selected using the drop-down feature.



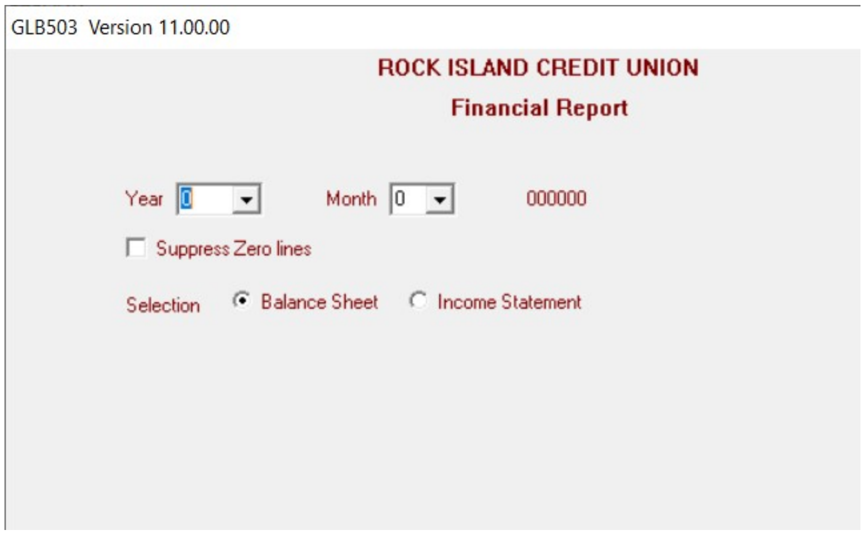
Screen 6

```
                            ROCK ISLAND CREDIT UNION                        2019
Date: 2021/08/29           >>> Full General Ledger <<<                    GLB502
================================================================================

 Entry        Account    Account       Debit           Credit           Net
Source Period Number   Description    Amount          Amount         Amount
------ ------ ------ -------------- -------------- -------------- --------------

              001010 Cash in Bank           1.00            .00           1.00
              001110 Consumer Loans         0.00           1.00           1.00-
                     ** Totals **           1.00           1.00            .00
```

```
                            ROCK ISLAND CREDIT UNION                        2019
Date: 2021/08/29           >>> Full General Ledger <<<                    GLB502
================================================================================

 Entry        Account    Account       Debit           Credit           Net
Source Period Number   Description    Amount          Amount         Amount
------ ------ ------ -------------- -------------- -------------- --------------

TEST   201901 001010 Cash in Bank           1.00            .00           1.00
                     Account Total          1.00            .00           1.00
TEST   201901 001110 Consumer Loans         0.00           1.00           1.00-
                     Account Total          0.00           1.00           1.00-
                     ** Totals **           1.00           1.00            .00
```

Financial Reports

Financial reports are available using this selection. The program is used to view/print all information for specific period. Two reports are available – Balance Sheet or Income Statement. There is also the option to suppress line items with zero amounts. The Year and Month must be selected using the drop-down feature.



Balance Sheet	Current Amount
Assets	
Cash in Bank	1.00
Consumer Loans	1.00-
Consumer Loans Clearing	0.00
Accounts Reivable	0.00
Inventory	0.00
Prepaid Insurance	0.00
Buildings	0.00
Machinery & Equipment	0.00
Vehicles	0.00
Computer Equipment	0.00
Fruniture & Fixtures	0.00
Building Depreciation	0.00
Machinery & Equipment Deprecia	0.00
Vehicle Depreciation	0.00
Computer Equipment Depreciatio	0.00
Furniture & Fixtures Depreciat	0.00
Notes Receivable	0.00
Intercompany Receivable	0.00
Organization Costs	0.00
** Total Assets	0.00
Liabilites	
Accounts Payable	0.00
Saving/Share Accounts	0.00
Time Certificates	0.00
Checking/Draft Accounts	0.00
Accrued Payroll	0.00
Accrued Rent	0.00
Accrued Taxes	0.00
Unearned Revenue	0.00
** Total Liabilites	0.00
Equity	
Common Stock	0.00
Paid in Capital	0.00
Retained Earnings	0.00
Current Earnings	0.00
** Total Equity	0.00

```
                             ROCK ISLAND CREDIT UNION                          201901
Date: 2021/08/29              >>> Financial Report <<<                         GLB502
================================================================================

Income Statment                        Current         To-Date
                                       Amount          Amount
                                    -------------- --------------

Income
   Interest Income                         0.00
   Penalty Income                          0.00
   Fee Income                              0.00
   Insurance Income                        0.00
   Misc Income                             0.00
   Dormant Fee Income                      0.00
   Service Charge Income                   0.00
   ** Total  Income                        0.00

Expense
   Advertising                             0.00
   Amortization                            0.00
   Auto Expense                            0.00
   Bad Debt                                0.00
   Bank Charges                            0.00
   Cash Over and Short                     0.00
   Commission                              0.00
   Depreciation                            0.00
   Employee Benefit Program                0.00
   Freight                                 0.00
   Gifts                                   0.00
   Insurance                               0.00
   Interest Expense                        0.00
   Professional Fees                       0.00
   License Fees                            0.00
   Maintenance                             0.00
   Meals & Entertainment                   0.00
   Payroll Taxes                           0.00
   Printing                                0.00
   Postage                                 0.00
   Rent                                    0.00
   Repairs                                 0.00
   Salaries                                0.00
   Supplies                                0.00
   Taxes                                   0.00
   Utilites                                0.00
   ** Total  Expense                       0.00
```

Programs affected: GLB002, GLB501, GLB502, GLB503

Files affected: GLBFLE, GLB200

EZBSS Version 10 Release 23- New Loan Accounts

This document should be kept with the user manual until a new manual is available.

The **Loan Accounts** program (LON001) has been modified to allow the user to automatically assign the loan account number. When using this process, the program finds the last numeric loan account, adds one (1) to the number and writes the new loan account to the system. The user will then need to continue completing the new loan account screen.

To use this feature, enter the word "**new**" in the **Loan Account Number** field and then depress the **Enter** key.

```
EZBANK
10:48:25                    >>> Loan Account File Maintenance <<<
============================LON001  Version 10.04.10============
                            ROCK ISLAND CREDIT UNION
Loan Account Number       : new                        Branch:
CIF Control Number        :
Co-Signor CIF Number 1    :
Co-Signor CIF Number 2    :
Co-Signor CIF Number 3    :
Account Type              :
Account Name              :
Loan Amount               :                              Collater
Loan Amount TRF           :              FEE:               DSB:
Date Opened               :             Closed :            Matur
Payment Amount            :              Prn:               Int:
Payment Frequency         :          Payment Day :       Payment b
Interest Option           :             Interest Rate :
Insurance Option          :              Insurance Amount:
Statement Code            :     Receipt Balance Print :   Receipt C
Reason Closed             :
ACH Bank Code             :     Account Type:   Account Number:
```

```
EZBANK
10:48:25                    >>> Loan Account File Maintenance <<<
============================LON001  Version 10.04.10============
                            ROCK ISLAND CREDIT UNION
Loan Account Number       : 0900112234                 Branch:
CIF Control Number        : 999999    ** UNKNOWN **
Co-Signor CIF Number 1    : 999999    * UNASSIGNED *
Co-Signor CIF Number 2    : 999999    * UNASSIGNED *
Co-Signor CIF Number 3    : 999999    * UNASSIGNED *
Account Type              :           ** UNKNOWN **
Account Name              : ** VOID **
Loan Amount               :           0.00                Collater
Loan Amount TRF           :           0.00 FEE:          0.00 DSB:
Date Opened               : 00000000    Closed : 00000000   Matur
Payment Amount            :           0.00 Prn:          0.00 Int:
Payment Frequency         : 000        Payment Day : 00   Payment b
Interest Option           :             Interest Rate :  0.000
Insurance Option          :              Insurance Amount:
Statement Code            :     Receipt Balance Print :   Receipt C
Reason Closed             :
ACH Bank Code             :     Account Type:   Account Number:
```

Programs affected: LON001; Files affected: LONFLE