EZ-Bank Version 9 Release 1

A number of enhancements have been added to the EZ-Bank software programs. The same basic functionality and processing remains unaltered. However, additional checks and balances have been added. This document should be kept with the user manual until a new updated manual is available.

The backup procedure sets a flag in the system and will prevent users from logging in until the backup program has been exited. There is a procedure available should the backup terminate abnormally to reset the system status flag.

The system setup program (#(9,4) has an additional indicator to identify (B)anks and (C)redit Unions.

The Additional Setup program (#9,5) has some additional indicators, which will control additional system features that have been added to the system. These will be set properly during the installation/conversion process of Version 9.

An Automatic Reporting System has been added whereby reports can be specified (#9,6) in a file and then by the execution of one menu option (#7,38) all the defined reports will be printed under one process.

The Central Information File (#1,1) has an added field for email address. This will be used in the future for automatic email notifications.

The Batch Input program (#3,1) has some additional features as: 1) ability to display the transactions of a posted batch; 2) provides a running comparison of the detail totals and batch header totals; 3) recognizes the FROZEN account status

Each of the Version 9 report programs will provide totals when using the (D)isplay option.

Some of the terminology on the selection menu has been extended to better explain the option.

Deposit HOLDS can be defined using the System Setup (#9,4) process. The HOLDS are automatically released during the daily posting process. The number of days may be established for three categories – same, local and other.

The system has the ability to display a MESSAGE-OF-THE-DAY. This is displayed during the login process. The system administrator has the ability to change this message (#9,17).

Other new enhancements will be forthcoming and some new menu items are NOT yet available.

EZ-Bank Version 9 Release 2

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

The account setup programs (#1,2) (#1,3) (#1,4) have additional security features. A user with Administrator privileges can only delete an account. Likewise, a user with Administrator privileges can only change a closed account. Also, enhanced editing and validation features were included.

The account setup program (#1,3) has an additional field that provides additional capabilities for frozen (FRZ) accounts. An amount field is available that will indicate the amount to be frozen. If the entire account is to be frozen an entry of all 9's is to be entered. Also, an amount of zero indicates the entire account is frozen. Caution – all frozen will be completely frozen until the Account Transaction (#2,2) has been updated.

The Teller Transaction Report (#2,3) will display a total line. Additionally, there is an option to print totals only – the detail transactions will not be listed when selecting this option.

The Batch Transaction Listing (#3,2) has an option to print totals only – the detail transactions will not be listed when selecting this option.

The Batch Transaction Update program (#3,3) has been altered to add a note to the resultant account transaction. Therefore, when viewing the account transactions (#2,1) or (#2,2), the note containing batch information will be viewable. Caution – all transaction notes may not be viewable until Account Transaction program (#2,2) has been updated.

The Daily Posting program (#3,4) now checks for closed accounts and bypasses them. A closed account is defined as having a valid date entry in the Date Closed field of the account.

The Daily Trial Balance (#3,5) now provides additional statistics with respect to open and closed accounts.

The Outstanding Loan Report (#3,7) now indicates the Date of Loan.

A new Loans Disbursed report (#7,26) has been added. This report lists the loan disbursement (DSB) transactions within a specified date range.

The Post Accrued Interest program (#4,1) has been modified to bypass closed accounts.

The Post Service Charges program (#4,2) has been modified to bypass closed accounts.

Other new enhancements will be forthcoming and some new menu items are NOT yet fully available.

EZ-Bank Version 9 Release 3

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

New security and transaction auditing are now included. The audit file may be viewed using the menu item called Security Review (#8,18). At this point, Account Inquiry (#2,1) and Account Transaction (#2,2) will record entries into the audit file based on parameters established using Additional System Setup (#8,5) – C=all access, I=inquiry only, T=transactions only, B=both I & T, N=transaction started not completed. An additional option deals with the transaction display. Either the last transaction is displayed or a full screen. The restricted option prevents scrolling as well. However, a user with administrator is not restricted from scrolling.

The Account Transaction program (#2,2) now recognizes the frozen amount field in the account setup. The program monitors the account balance and will not allow a transaction that will lower the account balance below the frozen amount.

The Outstanding Loan Listing (#4,7) was modified to list only the open accounts (those without a valid closed date).

The Paid-Off Loan Listing (#7,27) has been added. The listing will report loans within a date range using two different options. The (C)losed option reviews the actual closed date within the account record regardless of the account balance. The (Z)ero option selects all accounts with a balance of zero where the last transaction was within the date range.

Numerous other programs (22) were reviewed and updated. However, there were no functional changes or dramatic changes.

Other new enhancements will be forthcoming and some new menu items are NOT yet fully available.

EZ-Bank Version 9 Release 4

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

The statement program (#4,5) now identifies the spelled out period in the top right corner. Also, the page number includes the total number of pages – page 1 of 3, page 2 of 3, etc.

The Batch File Listing (#7,5) has the ability to selection (A)ll, (P)osted or (N)on-Posted batch entries.

The Account Address Sheets (#7,24) has the ability to sort by (C)if or (A)ccount number. Additional text message lines have been added for an extended message.

The Numeric (#7,1) and Alpha (#7,20) CIF Listings were modified to include the letters C (checking), D (drafts), T (CD), S (savings, shares) and L (loans) to identify linkage to accounts.

The account file listings (#7,2) (#7,3) (#7,4) (#7,21) (#7,22) (#7,23) have additional selection options with respect to (O)pen and (C)losed, (B)ranch and (O)fficer.

The Zero or Negative Account Balances listing (#7,18) has the ability to print open accounts with either zero negative balances.

All the reports with totals will now display the totals when using (D)isplay option.

Other programs (18) were reviewed and updated. However, there were no functional changes or dramatic changes.

Other new enhancements will be forthcoming and some new menu items are NOT yet fully available.

Stop Payment Processing
Currency Transaction Reporting
Suspicious Activity Report

EZ-Bank Version 9 Release 5 – Stop Payment

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

The Account Transactions program (#2,2) has been modified to read the Stop Payment file. Only DRF and CHK transactions are reviewed. The first review, attempts to match the entered check/draft number. If a match is found then a "STOP" display with information from the Stop Payment s displayed. Pressing the ENTER key will continue. The operator can continue with the transaction or press ESCAPE to disregard the transaction. The second review, attempts to match the dollar amount. Once again, if a match is found a display of information will be made and the operator may continue as describe previously.

The Stop Payment Entry program (#2,7) allows entry based upon a valid account file. The first prompt asks for a valid checking/draft account number. The F6 key can be used to view a list of accounts. Upon a valid entry, the name of the account will be displayed as well as previous stop payment transactions. The transactions may be viewed by scrolling up and down the screen. Upon depressing the ENTER key, a stop payment transaction may be entered, changed or deleted. The system will always generate the next unused sequence number. When changing or deleting a transaction, simply enter the appropriate sequence number. Using the F5 function key as indicated will delete the selected record. The entries associated with the transaction are check/draft number, date, amount and description. This is also the information displayed when a match is found in the Accounts Transactions (#2,2) process.

Other new enhancements will be forthcoming and some new menu items are NOT yet fully available.

Currency Transaction Reporting
Suspicious Activity Report

EZ-Bank Version 9 Release 6 – Miscellaneous

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

The account file programs (#1,2 #1,3 and #1,4) now have a mandatory field when closing an account called 'Reason'. A closed account is based upon a valid date in the Date Closed field. When this field is valid then a reason is required. With respect to loans, the reason is available on the Loans Paid-Off Listing (#7,27).

The Accounts Transaction program (#2,2) may print a receipt (F9 function key) even when the normal receipt printing option is disabled.

The system now has the ability to set account balance parameters based upon the type of account in addition to the global settings for savings (shares), checking (drafts) and loans.

EZ-Bank Version 9 Release 7 – Risk Weight Code

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

The Central Information File (#1,1) has a new validated field – Risk Weight Code. The acceptable values are 1 = low, 2 = average and 3 = high. This is a mandatory field. In addition, this program has been added to the audit tracking process. Therefore, additions and modifications are recorded in the AUDFLE that can be viewed using option #9,18 Security Review. A Risk Reason field has also been added. This field is not edited; however, each user has established three (3) character codes that can entered into this fifteen (15) character field. Multiple codes may be entered into the field.

A program call CIFRISK is provided to set all CIF records to "1". This program is to be run once and then the exceptions can be changed manually.

The numeric CIF listing (#7,1) has been changed to display/print the Risk Weight Code and Risk Reason. Another change was made to allow a selection based upon the entered code. If the selection is left blank then all CIF records will be displayed or printed. There is also the ability to select based upon and entered Risk Reason. The field is scanned for the entered code. If the reason is left blank then the field is not scanned.

The alpha CIF listing (#7,20) has been changed to display/print the Risk Weight Code ad Risk Reason. Another change was made to allow a selection based upon the entered code. If the selection is left blank then all CIF records will be displayed or printed. There is also the ability to select based upon and entered Risk Reason. The field is scanned for the entered code. If the reason is left blank then the field is not scanned.

The Account Variance Listing (#7,14) has been modified to select based upon the Risk Weight Code entry. If the selection is left blank then all records will be processed. The Risk Weight Code from the CIF has been added to the right of the account balance.

The New Account Listing (#7,10) will now print the Risk Weight Code from the CIF to the right of the account balance. An option has been provided to select based upon the Risk Weight Code. If the field is left blank then all records are processed.

A Transaction Risk Analysis report (#7,28) has been added. This will review the transactions based upon the parameters – beginning date, ending date, risk weight code, exchange type and amount. If the amount field is zero (0) then all records are processed bas upon the other criteria. The display option provides a bit less data than the printed listing.

The Statements program (#4,5) has been modified to allow selection based on the Risk Weight Code. When using this option, all other system parameters (ie low balance, no print, etc) are ignored. When the option is left blank, the statements print according to normal conventions.

A program CIF802 is provided and has been added to the menu as #6,9 Interface to OFAC Scan. This program read the CIFFE and produces a smaller text file for use with the OFAC scanning. The name of the output file is pre-fixed with the three character system identification (ie OSBOFAC.DAT, CASOFAC.DAT). These files will be sent for OFAC scanning.

CIF001,CIFRISK,CIF901,CIF902,RPT001,RPT004,TSR505, STM501, CIF802

EZ-Bank Version 9 Release 8 – Dormant Account Fee

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

The Dormant Account Listing (#7,12) has been modified to report more accurately based upon the last teller transaction (ie deposit, withdrawal, check, draft). In other words, all system generated transactions (ie interest, service charges) are ignored. The last activity date on the report reflects the last teller transaction.

The Misc Code Maintenance (#6,3) program was modified to allow the definition of the Dormant Account Fee (DAF). The fee must be defined for each account type. The 'option' field is used to determine the number of years to review backwards. If the number is '2', then the review date will be two (2) years from the processing date.

The Post Service Charges (#4,2) program has been modified to check for the DAF coding and assess the fee according to the parameters established using the #6,3 option. The fee will be as defined; however, the system will not let the account overdraft. When the account balance is zero, then the system will close the account (insert a closed data and "Dormant Account" for the reason).

The Account Statements (#4,5) program was modified to read the DAF code and accumulate to the 'Service Charge" summary.

RPT003, SCC200, STM501, UTL003

EZ-Bank Version 9 Release 9 – Miscellaneous

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

The Alpha CIF Listing (#7,20) has been modified to optionally output additional addressing and account information when printing. Only the addressing fields that have data are printed. Each linked account is indicated with a letter to identify the type of account (S=savings,shares; C=Checking; D=Drafts; L=loans; T=Time Certificates). The account number followed by either O=open or C=closed and then the account balance.

The Account Inquiry (#2,1) program has been modified to print a range of transactions when using the F4 function key. The beginning and ending number may now be entered. A blank beginning number presumes all transactions. A blank ending number will print to the end.

The Account Transactions (#2,2) program has been modified to print a range of transactions when using the F4 function key. The beginning and ending number may now be entered. A blank beginning number presumes all transactions. A blank ending number will print to the end.

The Savings, Shares & TCD Account setup (#1,3) program has been modified to record certain field changes in the audit log. When certain fields are changed, a notation is made in the AUDFLE. These can be using the Security Review (#9,18) option. The status field can only be changed with Administrator privileges.

The Security Review (#9,18) program has been enhanced to allow additional selection based upon the Program Name (ie TRN001,CIF001, SVG001, LON001, etc) and Action codes (ie NEW, CHG, UPD, INQ, NTR, etc)

The Checking, Drafts Account setup (#1,2) program has been modified to record certain field changes in the audit log. When certain fields are changed, a notation is made in the AUDFLE. These can be using the Security Review (#9,18) option.

The Daily Processing (#3,3) program has been modified to properly clear the overdraft (OD) flag when the account is closed.

The Account Statement (#4,5) program has been fixed to print the proper alpha month at the top.

The Batch Input (#3,1) program has been modified to allow a 'DEP' transaction to a frozen account. If a batch is copied with a transaction against a frozen account, the amounts will be zeroed unless it is a 'DEP'.

CIF902, INQ001, TRN001, SVG001, CHK001, STM501, BTH001, SYS500

EZ-Bank Version 9 Release 10 – Loans

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

The Loans Account setup (#1,4) program has been modified to record certain field changes in the audit log. When certain fields are changed, a notation is made in the AUDFLE. These can be using the Security Review (#9,18) option. Additionally, the total of the payments made in the current month is displayed at the end of the system control line. A new field has been added 'Interest Date' which can only be altered by someone with administrator privilege. If this field is zero then the date is the same as the last payment date otherwise it indicates the date in which the institution has collected interest (interest-paid-to-date).

The Account Transactions (#2,2) program has been modified to recalculate interest and adjust the interest date based upon the amount of the short payment. In other words, the system will no longer post a negative amount to the principal. The F6 PayOff Calculation will also use the interest date. An example of the old and new calculation is provided:

Previous
Pyt Date: 1/31/06 Pyt: 10.00 Pnl: 0.00 Int: 16.00 Prn: -6.00 Days=30 Int Date: 1/31/06
Current
Pyt Date: 1/31/06 Pyt: 10.00 Pnl: 0.00 Int: 9.54 Prn: .46 Days=18 Int Date: 1/19/06

The Account Inquiry (#2,1) program modified to use the interest date during the F6 PayOff calculation.

The Batch Transaction Input (#3,1) program has been modified to adjust the interest calculation for loans as described above in the Account Transactions program. Additionally, if a batch is duplicated and a record meeting the criteria of a short payment (negative principal) is found, the record will be zeroed.

The Batch Transaction Posting (#3,3) program has modified to post and update files using the interest date.

The Daily Posting (#3,4) has been modified use the interest date to calculate the uncollected interest. The ageing buckets for loans are updated during this process. The results of the ageing are available in the Loan Ageing Report (#7,29).

The Past Due Loans (#3,8) program was modified with an one character status flag between the 'date of loan' and 'last payment' field. An 'I' indicates the interest paid was not current as of the last payment and 'S' indicates that the payments made during the last period was less than the monthly minimum payment. These flags are set during the month-end process.

The Monthly Roll Over (#4,4) program was modified to assess the flag as indicated in the Past Due Loans program for loan accounts.

The Loans Outstanding (#4,7) program was modified with an one character status flag between the 'last-pay' and 'current maturity' field. An 'I' indicates the interest paid was not current as of the last payment and 'S' indicates that the payments made during the last period was less than the monthly minimum payment. These flags are set during the month-end process.

The Loans Maturity Listing (#7,9) program was modified with an one character status flag between the 'current maturity' and 'last payment ' field. An 'I' indicates the interest paid was not current as of the last payment and 'S' indicates that the payments made during the last period was less than the monthly minimum payment. These flags are set during the month-end process.

The Loan Payment Details (#7,17) program was modified with an one character status flag immediately after the 'interest' field. An 'I' indicates the interest paid on this transaction was not current. This flag is set during the month-end process.

The Loan Monthly Report (#7,25) program was modified with an one character status flag after the 'status' field. An 'I' indicates the interest paid was not current as of the last payment and 'S' indicates that the payments made during the last period was less than the monthly minimum payment. Therefore, a status of 'CURRENT' with an 'I' would indicate a payment made in the period; however, interest paid is not current. These flags are set during the month-end process.

The Loan Ageing Report (#7,29) is a new report. Each open loan is aged during the daily posting program. The report list all open loans (those that are not closed) and places the loan balance in a column based upon Current, 30 days past due, 60 days past due, 90 days past due, 120 days past due and 150+ days past due. The report can be selective based upon the loan account type. The display version does not show the entire ageing and gives the current and past due totals. This report is always based upon the end of the previous days business.

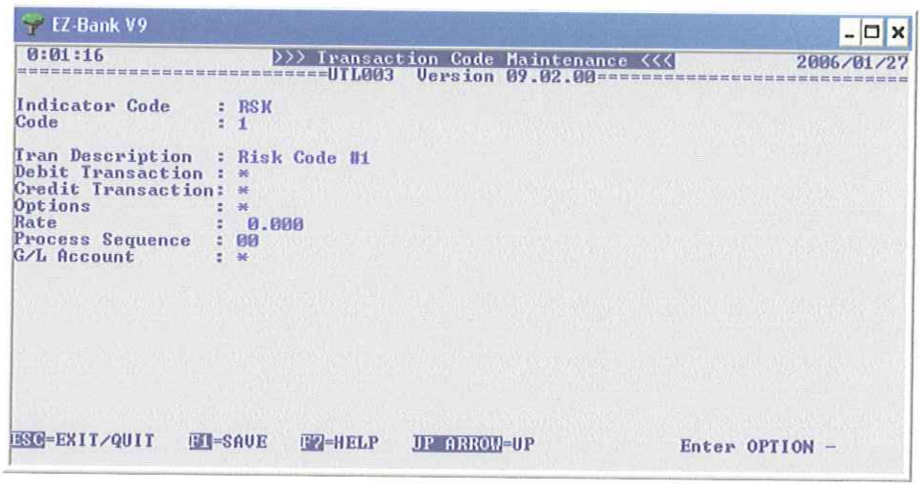
LON001, TRN001, BTH00 1, TRN200, DLY200, LON501, MTH200, LON502, YTD200, LON504, LON506, LON508, INQ001, LON511

EZ-Bank Version 9 Release 11 – Risk, Loans, FROZEN

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

The Central Information File (#1,1) program been changed to read a table file (CDEFLE) to select and validate the Risk Weight Code. The F6 function will allow the valid codes to be displayed and selected. These codes must be defined using the following option.

The Miscellaneous Code Maintenance (#6,3) program has been changed to allow an indicator code of RSK. Then the value and description must be entered as illustrated below.



The Daily Posting (#3,4) program has been modified to age the accrued interest for loans. This aging is available using the Loan Ageing Report (#7,29).

The Loan Ageing Report (#7,29) has been modified to select printing (B)alance or (I)nterest. Each open loan is aged during the daily posting program. The report list all open loans (those that are not closed) and places the loan balance in a column based upon Current, 30 days past due, 60 days past due, 90 days past due, 120 days past due and 150+ days past due. The report now has the ability only print the total lines. Additional totals have been added for balancing to the Daily Trial Balance. The report can be selective based upon the loan account type. The display version does not show the entire ageing and gives the current and past due totals. This report is always based upon the end of the previous days business.

The Additional System Setup (#9,5) program has an additional field called "FROZEN Calculation Flag". The default condition is blank or zero where the account balance plus any accrued interest is added together to determine a testing balance before a withdrawal is applied to check against the FROZEN amount. If a "1" is used then the accrued interest is not used in the calculation.

The Accounts Transaction (#2,2) program was modified to calculate the testing balance prior to a withdrawal for an savings account with a FRZ status as described above. When the system status flag is zero (0), the accrued is used in the calculation. When the system status flag is “1”, the accrued interest is NOT used in the calculation.

CIF001,UTL003, DLY200, LON511, TRN001, SYSSET2

EZ-Bank Version 9 Release 12 – Loans

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

The Prior Period Loan Ageing Report (#7,30) has been added. It functions much like option (#7,29) Loan Ageing Report; however, it asks for a "Period Ending" date and attempts to reconstruct the balances at that time. The (B)alance option has been tested against live data and appears to balance to previous period trial balances. However, the (I)nterest does not appear to calculate exactly for older loans in the 150+ day column. In some instances, this has to do with improper loan adjustments and the system cannot determine the proper interest date. The more current periods (current, 30, 60, 90, 120) are calculated correctly.

The Loan Monthly Report (#7,29) program was modified to properly display/print large loan amounts.

The Loan Accounts Setup (#1,4) program was modified and two fields were added to better handle short (less than required) loan payments. The two new fields were Loan-Penalty-Date and Loan-Penalty-Owed. The date field can be modified with 'administrator' privileges. The penalty owed field is only displayed at the end of the 'system control' line.

The Accounts Inquiry (#2,1) program was changed to read the new loan fields during the PayOff calculation.

The Accounts Transaction (#2,2) program was also modified to read and update the new loan fields – penalty-date and penalty-owed. Simply, additional logic was added to better handle abnormal short payments (less than minimum). The screen display was modified to show the interest and penalty dates to the right of each field on the third line of the header display. Keep in mind that an irregular transaction will more than likely appear on the Teller Transaction Audit (#7,14) report.

The Batch Input (#3,1) program was modified use the new fields as previously discussed.

The Batch Update (#3,3) program was also modified to update the new loan fields.

LON512, LON508, LON001, INQ001, TRN200, BTH001,TRN001

EZ-Bank Version 9 Release 13 – Miscellaneous

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

The Savings (Shares) Account Setup (#1,3) program has been modified to set the proper interest date to match the Disclosure Statement. This will allow CD's to be entered with back date from the processing date.

The Daily Processing (#3,4) program was modified to more accurately calculate the accrued interest on CD's. If the maturity date fell on a non-business day like Saturday, the system would have calculated interest for Sunday and Monday. The program was modified to stop the calculation of accrued interest properly. Also the program was modified to age the principal due on a loan and place a portion of the principal due in each period. This can be seen on the Loan Ageing Report (#7,29).

A series of programs were modified to facilitate a new security feature to assign authorization on a specific transaction type. The Account Transaction (#2,2) program was modified to read the security file. The Transaction Code (#6,1) program was modified to have a security level. The System Security (#9,4) program was modified to use the new security levels.

The Loans Past Due report (#3,8) was modified to only list the loans in a specific selection. Previously, the program listed the specific selection and all loans that were more delinquent. This report will skip all zero (0) balance loans. Also, selection parameters are as follows:

0	0-14 days
1	15-29 days
2	30-44 days
3	45-59 days
4	60-75 days
5	75-89 days
6	90-98 days
7	99 plus days
00	0-29 days
30	30-59 days
60	60-89 days
90	90 days plus

The Loan Ageing Report (#7,31) was modified to have a (P)ast Due option. The "P" option combines the principal and interest (P+I) and shows the repayments that are past due. The options (B)alance and (I)nterest are still available and should always balance to the Daily Trial Balance.

The Loan Portfolio Report (#7,31) has been added to the menu. Various selection criteria is provided. The report provides the account number, CIF number, loan type, account name, date opened, maturity date, payment frequency, scheduled payment, original loan amount, interest rate, total interest to be collected, current principal balance, amount collected, amounts uncollected and future earnings.

SVG001,DLY200,UTL001,UTL002,UTL003,CDE901,TRN001,SYSECURE,LON501, LON511, LON513, SYSCREEN

EZ-Bank Version 9 Release 14 – Savings, CD Interest

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

The default interest for savings (shares) and CD's has always been daily compounded interest. Based upon a parameter setting for each account type, the interest calculation can be (S)traight or (C)ompounded. A blank or asterisk "*" parameter will use compounded.

The Savings (Shares) Account Setup (#1,3) program has been modified to calculate interest for the Disclosure Statement based upon the "**Options**" parameter as set by Account Type Maintenance (#6,2). Also, a new restricted account type was added - **CDP**. This account type will process just like **CD+**. Therefore, **CD+** could be compounding interest while **CDP** could use the straight calculation. Both, **CDP** and **CD+** require posting account information to operate properly. As always, both account types need to be established using option #6,2.

The Account Inquiry (#2,1) program was modified so that the Early Withdrawal Calculation will utilized the "**Options**" field in the INT/EWB entry. The INT/EWB entry can be updated using option #6,3.

The Account Transactions (#2,2) program was modified so that the Early Withdrawal Calculation will utilized the "**Options**" field in the INT/EWB entry. The INT/EWB entry can be updated using option #6,3.

The Daily Processing (#3,4) program was modified to read the "**Options**" parameter on each account type (savings, shares, CD's). Subsequently, accrued interest will calculate based upon that parameter.

The Post Accrued Interest (#4,1) program has been modified to post accrued interest for a **CDP** account type just like a **CD+.**

The Account Type Maintenance (#6,2) program was not modified. However, the "**Options**" field now has meaning for savings, shares and CD's account types. A blank or asterisk"*" field will use daily compounded. A "C" will also designate daily compounding calculation. A "S" entry will designate daily straight calculation. The daily interest rate in both calculations is the interest rate divided by 365.

SVG001,INQ001, TRN001, DLY200, INT200, UTL002

EZ-Bank Version 9 Release 14 – Savings, CD Interest

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

The default interest for savings (shares) and CD's has always been daily compounded interest. Based upon a parameter setting for each account type, the interest calculation can be (S)traight or (C)ompounded. A blank or asterisk "*" parameter will use compounded.

The Savings (Shares) Account Setup (#1,3) program has been modified to calculate interest for the Disclosure Statement based upon the "**Options**" parameter as set by Account Type Maintenance (#6,2). Also, a new restricted account type was added - **CDP**. This account type will process just like **CD+**. Therefore, **CD+** could be compounding interest while **CDP** could use the straight calculation. Both, **CDP** and **CD+** require posting account information to operate properly. As always, both account types need to be established using option #6,2.

The Account Inquiry (#2,1) program was modified so that the Early Withdrawal Calculation will utilized the "**Options**" field in the INT/EWB entry. The INT/EWB entry can be updated using option #6,3.

The Account Transactions (#2,2) program was modified so that the Early Withdrawal Calculation will utilized the "**Options**" field in the INT/EWB entry. The INT/EWB entry can be updated using option #6,3.

The Daily Processing (#3,4) program was modified to read the "**Options**" parameter on each account type (savings, shares, CD's). Subsequently, accrued interest will calculate based upon that parameter.

The Post Accrued Interest (#4,1) program has been modified to post accrued interest for a **CDP** account type just like a **CD+.**

The Account Type Maintenance (#6,2) program was not modified. However, the "**Options**" field now has meaning for savings, shares and CD's account types. A blank or asterisk"*" field will use daily compounded. A "C" will also designate daily compounding calculation. A "S" entry will designate daily straight calculation. The daily interest rate in both calculations is the interest rate divided by 365.

SVG001,INQ001, TRN001, DLY200, INT200, UTL002

EZ-Bank Version 9 Release 15 – Backup Flag

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

One of the enhancements included in Version 9 dealt with not allowing users to login during the backup process (#3,9). When the backup process is started, a flag is placed in the system control file. This flag is read when a user attempts to login. Under normal circumstances, the flag is set to zero (0) when the backup program has completed and exited normally. Otherwise, the flag remains and will prevent users from gaining access to the system. In this case, the flag must be reset manually. The program 'sysset2' can be used to change the flag's value. This program can also be accessed using option #9,5.

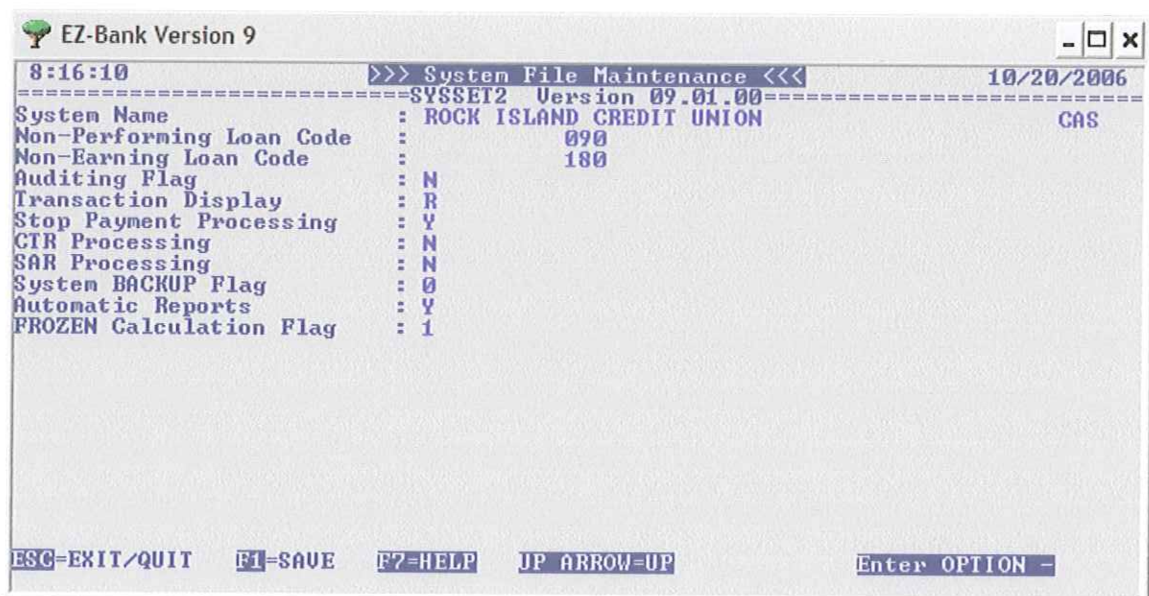
The following are examples for specific environments using DOS, Unix and Windows.

DOS (like AYUW)

Go to the DOS command prompt and do the following steps.

CD \EZCU	press ENTER key	(this depends on each installation)
RUNEXT SYSSET2	press ENTER key	

Use the arrow key and move to the System BACKUP Flag and enter zero (0). Then depress the F1 function key twice to save the entry. System should now be OK for use.



Unix (like PSB)

Login to the $ prompt and do the following steps.

cd /usr/psb	press ENTER key	(this depends on each installation)
runcbl sysset2	press ENTER key	

Use the arrow key and move to the System BACKUP Flag and enter zero (0). Then depress the F1 function key twice to save the entry. System should now be OK for use.

Windows (like RIB)

Go to the DOS command prompt and do the following steps.

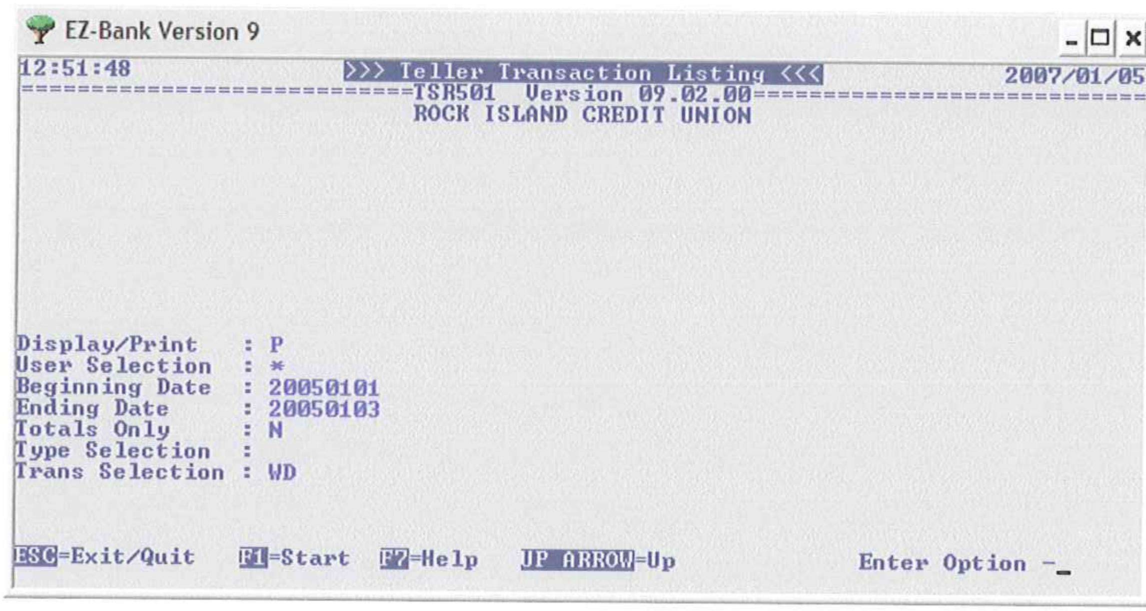
CD \EZBANK	press ENTER key	(this depends on each installation)
WRUN32 SYSSET2	press ENTER key	

Use the arrow key and move to the System BACKUP Flag and enter zero (0). Then depress the F1 function key twice to save the entry. System should now be OK for use.

EZ-Bank Version 9 Release 16 – Miscellaneous

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

The Teller Transaction Report (#2,3) has been modified to allow selection by transaction type. The following screen illustration will 1) print 2) all teller codes 3) specified period 4) detail listing 5) all type ledgers (loans, savings, etc) and 6) only "WD" transactions.



Both of the alpha listing programs for savings (shares) #7,21 and checks (drafts) #7,22 have been modified to use a date range selection when using the (C)losed option. Additionally, whenever a closed account is listed with any selection, the 'current period' column reflects the year and month of the closed date. The "CC" remains at then end of the account line indicated the closed account.

SYSMENU, TSR501, CHK902, SVG902

EZ-Bank Version 9 Release 17 – Loan Penalty Calculations

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

The Loan Penalty calculation routine was modified to NOT calculate a penalty/late fee when the interest rate on the loan account is zero (0). The following programs were affected by this change:

#2,1	Account Inquiry
#2,2	Account Transactions
#3,1	Batch Transaction Input
#3,4	Daily Postings
#7,14	Teller Transaction Audit

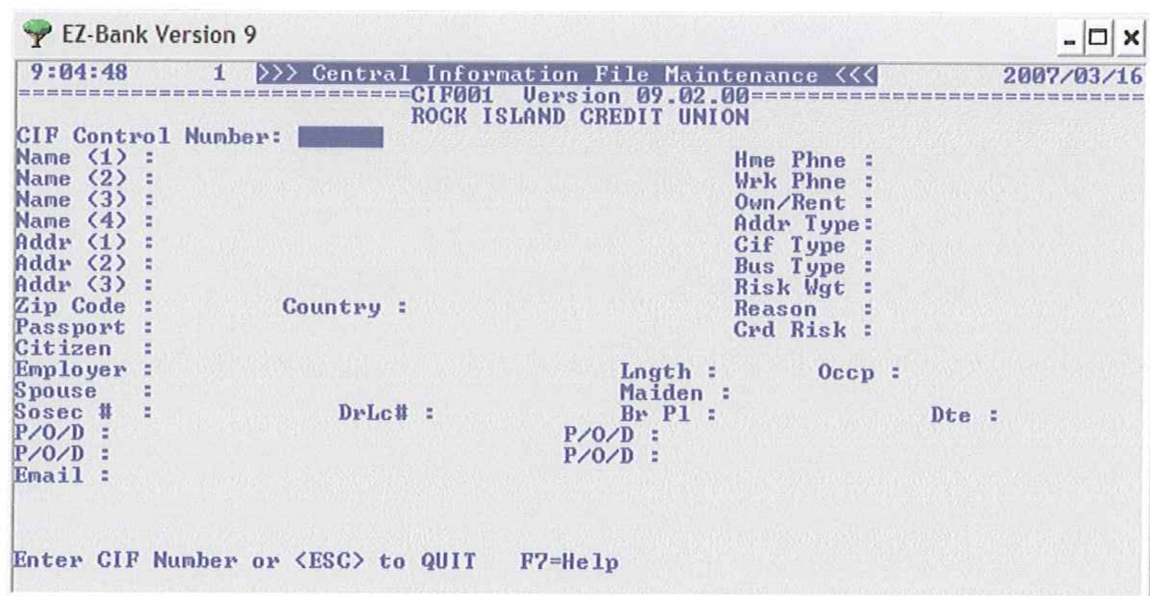
INQ001, TRN001, BTH001, DLY200, TRS502

EZ-Bank Version 9 Release 18 – Credit Risk, Misc

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

The Central Information File (#1,1) program has a new validated field – Credit Risk Code (Crd Risk). The acceptable are based upon entries entered using Miscellaneous Code Maintenance (#6,3) as explained below. This is a mandatory field. The F6 function will allow the valid codes to be displayed and selected. These codes must be defined using option #6,3. The code immediately following the input field is the loan status flag and is displayed only. This field is updated each day with the Daily Posting (#3,4) program as noted below. The definition of these codes are as follows:

0	0-14 days past due
1	15-29 days past due
2	30-44 days past due
3	45-59 days past due
4	60-75 days past due
5	75-89 days past due
6	90-98 days past due
7	99 plus days past due



The Account Inquiry (#2,1) program has been modified to display the social security number, credit risk code and loan status code from the CIF file. This information is displayed on the last line of the account header in a format as follows:

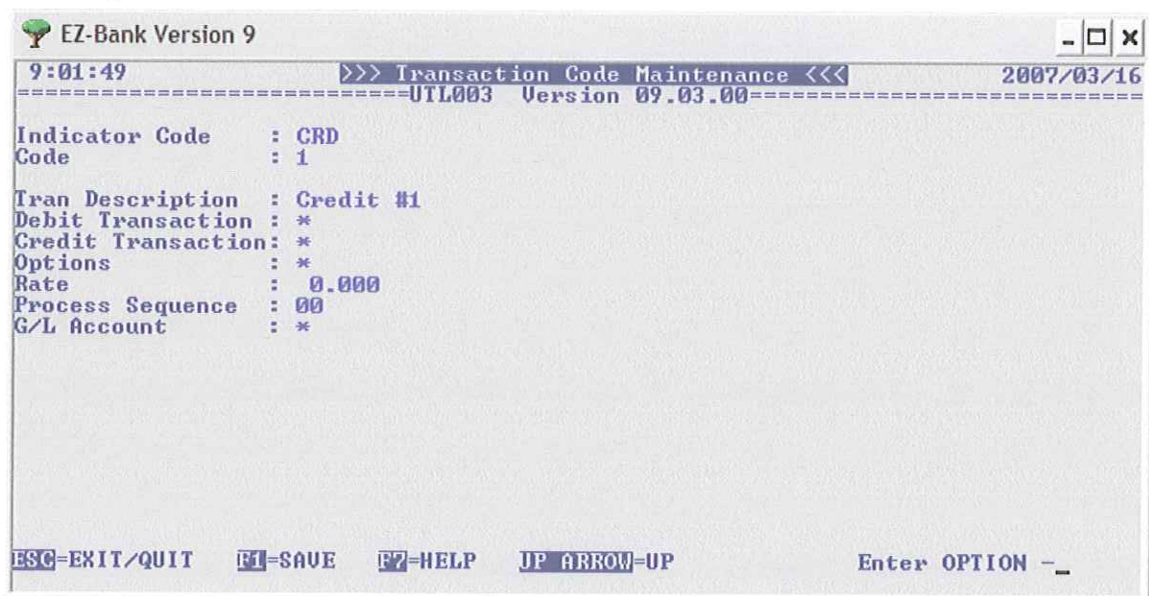
Ssn: xxxxxxxxx Crd: x x

There are two codes after the "Crd" – credit risk followed by loan status. If the account being processed on the screen, the loan status code is that of the displayed loan.

The Account Transaction (#2,2) program has been modified in the same manner as the Account Inquiry (#2,1) screen.

The Daily Posting (#3,4) program has been modified to post the loan status code to the corresponding CIF record. The display field in the CIF record is viewed as explained above. Keep in mind that in the event of multiple loans, the loan status posted will be that of the latest loan (the highest loan number).

The Miscellaneous Code Maintenance (#6,3) program has been changed to allow an indicator code of CRD. At least one code must be established to allow the Central Information File (#1,1) program to function properly. Then the value and description must be entered as illustrated below.



CIF001, INQ001, TRN001, DLY200, UTL003

EZ-Bank Version 9 Release 19 – Loans

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

During the month as loan transactions are posted, the loan account file keeps track of the number of payments and the amount of those payments. During the Monthly Roll Over process (#4,4) a status flag is set based as follows:

(blank)	Loan status is OK
N	No payment made during the period
S	Payments fell short of the Scheduled payment
I	Interested collected is NOT current

This status flag is printed on various reports as described in EZ-Bank Version Release 10. Past Due Loans (#3,8), Loans Outstanding (#4,7), Loans Maturity Listing (#7,9), Loan Payment Detail (#7,17),

The status flag set during Monthly Roll Over (#4,4) is reviewed during the Daily Posting (#3,4) program. A past due indicator of "1" will be set if the status flag is NOT blank. Therefore, the loan will be reported as past due.

The Account Inquiry (#2,1) program has been modified so that when the F6 (Payoff) function key is used for a Loan account, the system will display two lines of payment information. The first line is the loan payoff amount as always. The second line is the payment required to bring the loan to a current status.

The Account Transactions (#2,2) program has been modified so that when the F6 (Payoff) function key is used for a Loan account, the system will display two lines of payment information. The first line is the loan payoff amount as always. The second line is the payment required to bring the loan to a current status.

<u>Batch Payment Re-Calculation</u>

INTERIM - A batch loan payment is calculated when the transaction is entered based upon the current loan account status. Additionally, the loan payment is re-calculated when a batch is copied based upon the current loan account status. Therefore, a batch can be copied (XXX to XXXA) just prior to posting and the payments will be re-calculated based upon current account status. The new batch (XXXA) should then be posted.

PERMANENT – The Batch Transaction Update (#3,3) program was modified to review payment calculations before posting to the loan account. The payment amount is not altered; however, the allocation to penalty, interest and principal may be altered from its original entry. The program counts the number of changes as well as the records processed. At the end the end of posting, the program will display the two counter on the right side of the screen. The first number will be the payment transactions that were changed and the second number (much larger) will be the number of transactions in the batch. Depressing the ENTER key will allow the program to continue to the processing prompts.

MTH200, DLY200, INQ001, TRN001, TRN200

EZ-Bank Version 9 Release 20 – Loan Maturity Listing

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

The Loans Maturity Listing (#7,9) previously only reported 'open' loans with maturity dates within the sixty (60) day range from the current system date. The program was modified to allow additional selectivity. The program will continue to only list 'open' loans. The following selection options were added:

(F)uture	The sixty (60) day range from the current system date
(A)ll	Before current system date and the next 60 day range
(P)ast	Before the current system date

LON504

EZ-Bank Version 9 Release 21 – Loan Co-Signors

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

A new file has been added to the system called XIFFLE. This file is cross-reference file of CIF numbers and account numbers. This file is maintained automatically using the Central Information File (#1,1) program and the Loan Accounts (#1,4) program. However, the file must be established once using program LON802. Once all the new programs have been loaded into the proper directory, the system administrator should go to the specific directory and at the appropriate command line prompt execute the program. Depressing the F1 key will cause the program to build the XIFFLE and then the other programs will maintain properly.

DOS/Windows prompt

C: RUNEXT LON802

Unix prompt

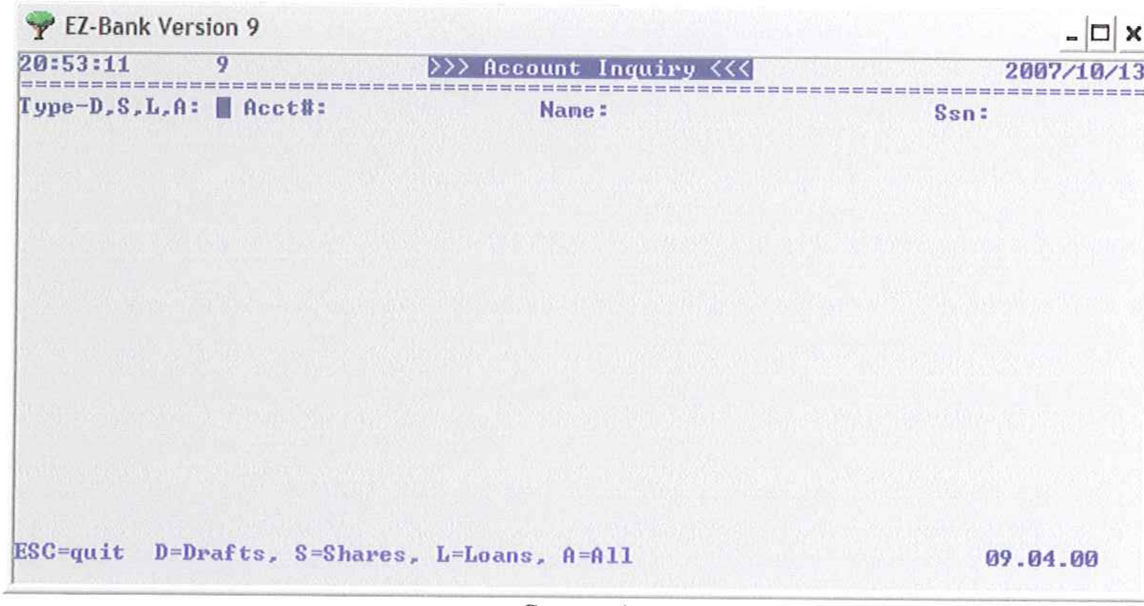
$ run lon802

The Central Information File program (#1,1) has been modified to maintain the XIFFLE.

The Loan Accounts program (#1,4) has been modified to allow up to three (3) additional CIF entries identified as CIF Co-Signor 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-signor entry is '999999', the subsequent co-signor entries are skipped. Therefore, co-signor #1 must be completed before co-signor #2 and co-signor #2 must completed before co-signor #3. Keep in mind, that the CIF file is designed to keep track of entities (person, partnership, joint venture, corporation, association, etc).

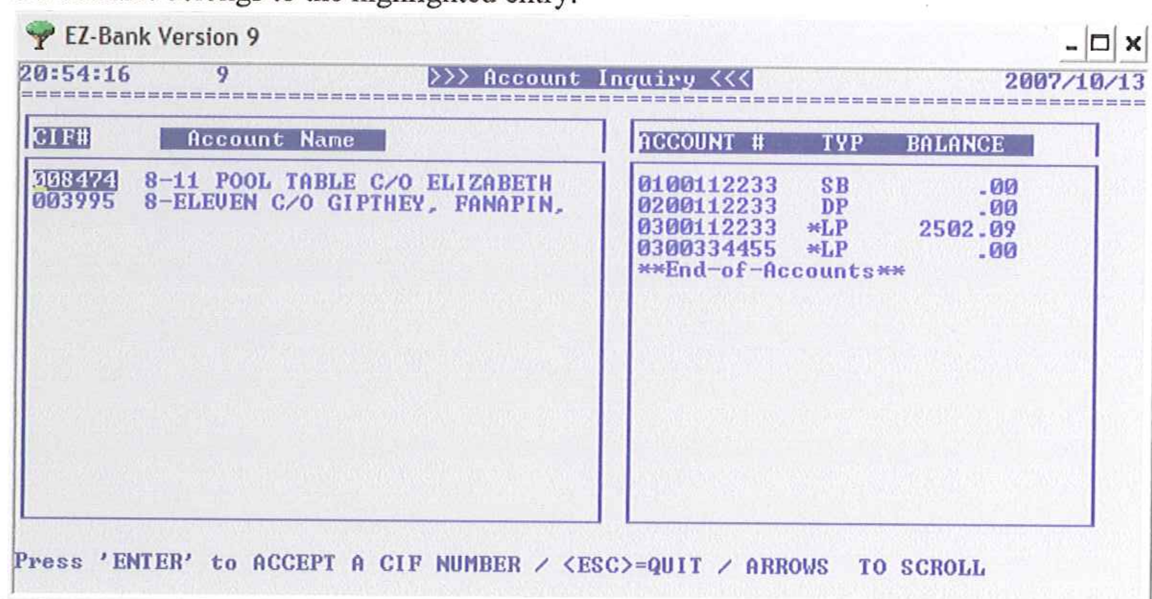
The Accounts Inquiry program (#2,1) has been modified to provide for additional information and searching ability. First, the program will allow a search based upon a SSN entry (information contained in the CIF record). Like the name search, either all or part of the field may be entered. Therefore,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

Screen 1 illustrates the startup screen of Accounts Inquiry (#2,1).



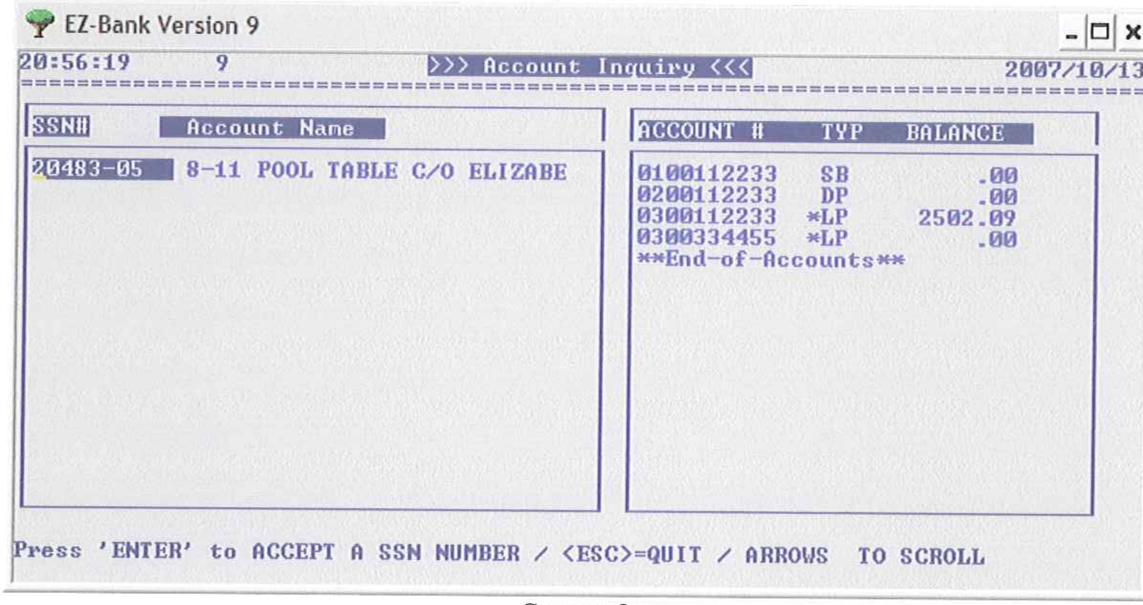
Screen 1

Screen 2 illustrates a name search using '8'. The asterisk in front of 'LP' indicates that the highlighted CIF is a co-signor for this account. If the asterisk '*' is not present then the account belongs to the highlighted entry.



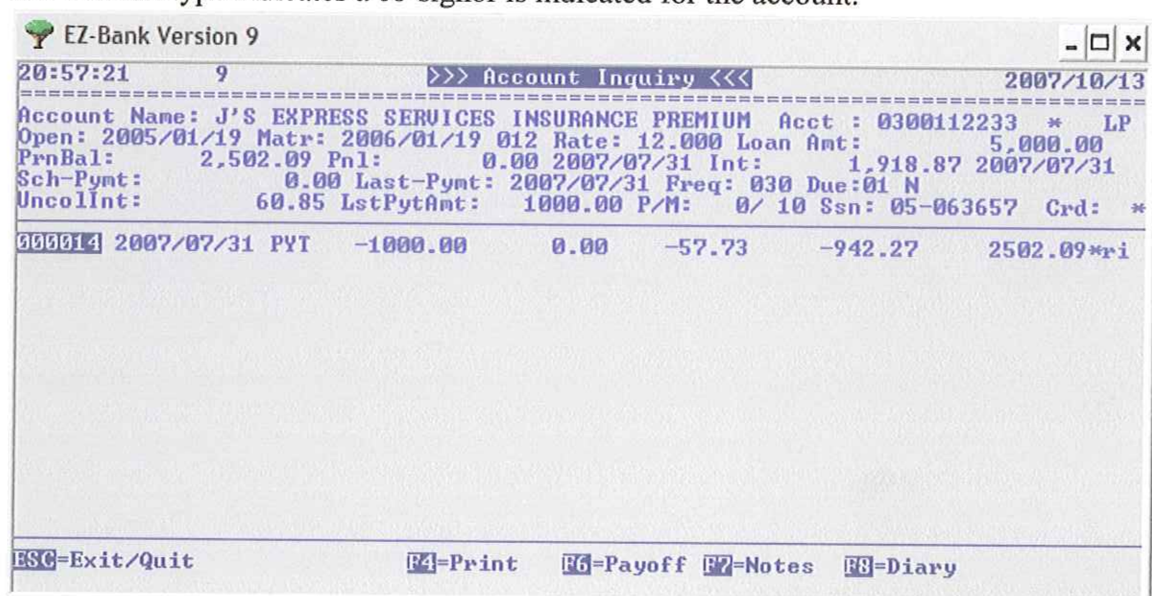
Screen 2

Screen illustrates a SSN search using 20483. As above, the asterisk '*' in front of the 'LP' indicates that highlighted SSN is a co-signor. If the asterisk '*' is not present then the account belongs to the highlighted entry.



Screen 3

Screen 4 is the standard account display. The asterisk '*' between the account number and account type indicates a co-signor is indicated for the account.



Screen 4

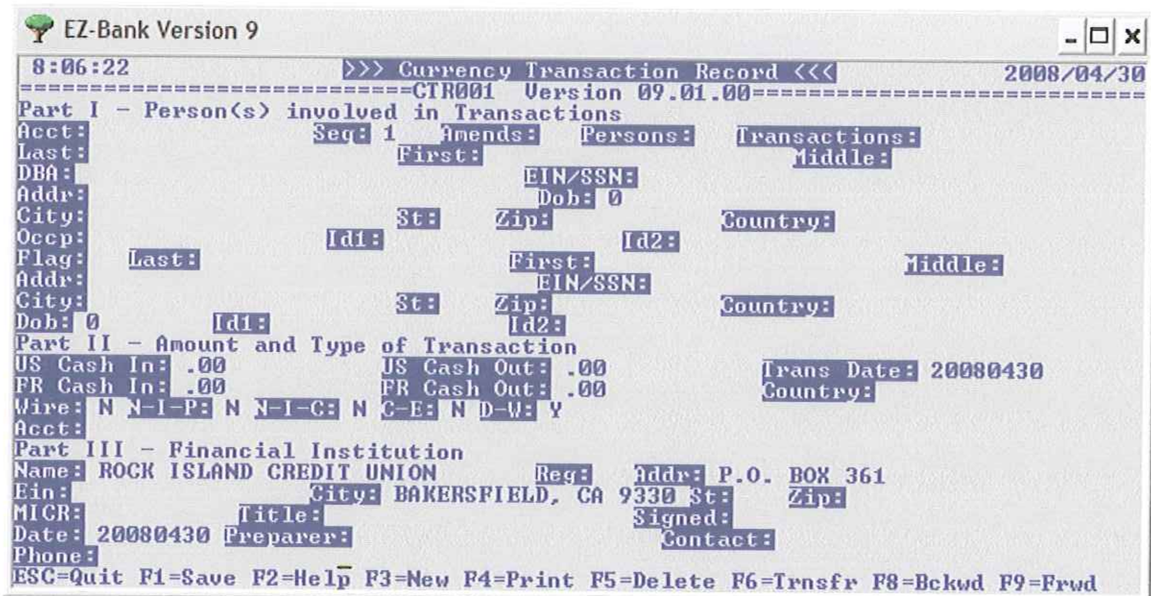
CIF001, LON001, INQ001, LON802

EZ-Bank Version 9 Release 22 – CTR

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

The CTR Activity Listing has been added to the system (#7,32). The activity can be displayed or printed and the date range is based upon the **Trans Date**.

The following screen is the standard CTR input screen. The screen is available by using menu option #6,7 or depressing the F3 function key on the transaction entry screen (#2,2). The program will be automatically be called if the transaction amount is $10,000 or greater. The CTR function is only available if the option is set in the system administration file (#9,5).



The functions keys are defined as follows:

ESC	quit and exit the program
F1	SAVE the data on the screen
F3	Start a new CTR transaction
F4	Print the CTR transaction
F5	Delete the displayed CTR transaction
F6	Transmit the data (currently not available)
F8	Browse backwards through the file
F9	Browse forward through the file

The following table identifies the field and information for each field.

#	Screen	Description	Validation	
		Part I – Persons Involved		
1	Acct	Type of Account	C D S L	Required
2		Account Number	validated	Required
3	Seq	Sequence Number	validated	Required
4	Amends	Amendment	Y N	Required
5	Persons	Multiple Persons	Y N	Required
6	Transactions	Multiple Transactions	Y N	Required
7	Last	Last name of beneficiary		Required
9	First	First name of beneficiary		Required
9	Middle	Middle name of beneficiary		Required
10	DBA	Doing business as		Required
11	EIN/SSN	Government identification		Required
12	Addr	Address of beneficiary		Required
13	DOB	Date of birth of beneficiary		Required
14	City	City of beneficiary		Required
15	State	Sate of beneficiary		
16	Zip	Zip code of beneficiary		Required
17	Country	Country of beneficiary		Required
18	Occp	Occupation of beneficiary		Required
19	Id1	Type of identification		Required
20	Id2	Type of identification		
21	Flag	Reason code	A B C D E N	Required
22	Last	Last name of transactor		
23	First	First name of transactor		
24	Middle	Middle name of transactor		
25	Addr	Address of transactor		
26	EIN/SSN	Government identification		
27	City	City of transactor		
28	State	State of transactor		
29	Zip	Zip code of transactor		
30	Country	Country of transactor		
31	DOB	Date of birth of transactor		
32	Id1	Type of identification		
33	Id2	Type of identification		
		Part II – Type & Amount Transaction		
34	US CashIn	Amount being received USD		
35	US CashOut	Amount being withdrawn USD		
36	Tran Date	Transaction Date		Required
37	FR CashIn	Amount being received foreign		
38	FR CashOut	Amount being withdrawn Foreign		
39	Country	Country of currency		Required
40	Wire	Wire Transaction	Y N	Required
41	N-I-P	Negotiable Instrument purchased	Y N	Required
42	N-I-C	Negotiable instrument cashed	Y N	Required

43	C-E	Currency exchange	Y N	Required
44	D-W	Deposit or withdrawal	Y N	Required
45		Account type	C D S L blank	
46		Account number	Validated	
47		Account type	C D S L blank	
48		Account number	Validated	
49		Account type	C D S L blank	
50		Account number	Validated	
		Part III – Financial Institution		
51	Name	Name of financial institution		Required
52	Reg	Type of Regulatory control	A B C D E F	Required
53	Addr	Address of financial institution		Required
54	Ein	Government identification		Required
55	City	City of financial institution		Required
56	St	State of financial institution		
57	Zip	Zip code of financial institution		Required
58	MICR	ABA Routing number		Required
59	Title	Title of person completing form		Required
60	Signed	Name of person completing form		
61	Date	Date form prepared		Required
62	Preparer	Name of person completing form		Required
63	Contact	Person to contact regarding form		Required
64	Phone	Telephone for contact		Required

Codes:

#21	Flag	A	Armored Car Service
		B	Mail Deposit or Shipment
		C	Night Deposit or Automated Teller Machine
		D	Multiple transactions
		E	Conducted on Own Behalf
		N	Unknown
#52	Reg	A	Federal Reserve
		B	FDIC
		C	NCUA
		D	OCC
		E	OTS
		F	Local

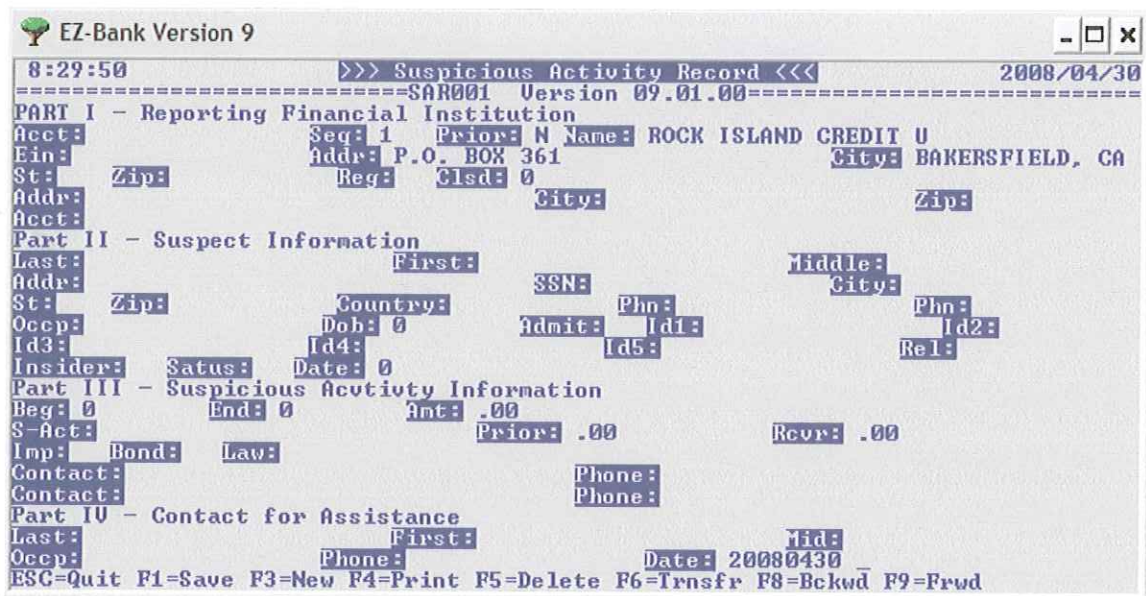
CTR001, CTR901

EZ-Bank Version 9 Release 23 – SAR

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

The SAR Activity Listing has been added to the system (#7,33). The activity can be displayed or printed and the date range is based upon the **Date** (date prepared).

The following screen is the standard SAR input screen. The screen is available by using menu option #6,8 or depressing the F2 function key on the transaction entry screen (#2,2). The SAR function is only available if the option is set in the system administration file (#9,5).



```
EZ-Bank Version 9
 8:29:50                  >>> Suspicious Activity Record <<<                2008/04/30
============================SAR001  Version 09.01.00============================
PART I - Reporting Financial Institution
Acct:                    Seq: 1   Prior: N Name: ROCK ISLAND CREDIT U
Ein:                     Addr: P.O. BOX 361                   City: BAKERSFIELD, CA
St:     Zip:              Reg:    Clsd: 0
Addr:                                 City:                           Zip:
Acct:
Part II - Suspect Information
Last:                       First:                          Middle:
Addr:                                 SSN:                        City:
St:     Zip:              Country:          Phn:                      Phn:
Occp:                     Dob: 0          Admit:    Id1:                 Id2:
Id3:                     Id4:                    Id5:                 Rel:
Insider:   Satus:       Date: 0
Part III - Suspicious Acvtivty Information
Beg: 0        End: 0        Amt: .00
S-Act:                                Prior: .00              Rcvr: .00
Imp:    Bond:     Law:
Contact:                                  Phone:
Contact:                                  Phone:
Part IV - Contact for Assistance
Last:                       First:                          Mid:
Occp:                     Phone:                Date: 20080430 _
ESC=Quit F1=Save F3=New F4=Print F5=Delete F6=Trnsfr F8=Bckwd F9=Frwd
```

The functions keys are defined as follows:

ESC	quit and exit the program
F1	SAVE the data on the screen
F3	Start a new CTR transaction
F4	Print the CTR transaction
F5	Delete the displayed CTR transaction
F6	Transmit the data (currently not available)
F8	Browse backwards through the file
F9	Browse forward through the file

The following table identifies the field and information for each field.

#	Screen	Description	Validation	
		Part I – Financial Institution		
1	Acct	Type of Account	C D S L	Required
2		Account Number	Validated	Required
3	Seq	Sequence Number	Validated	Required
4	Prior	Prior report	Y N	Required
5	Name	Name of financial institution		Required
6	EIN	Government identification		Required
7	Add	Address of financial institution		Required
9	City	City of financial institution		Required
9	St	State of financial institution		
10	Zip	Zip code of financial institution		Required
11	Reg			Required
12	Clsd	Closed Date		
13	Addr	Branch address		
14	City	Branch city		
15	Zip	Branch zip code		
16	Acct	Type of account	C D S L blank	
17		Account number		
18		Account closed	Y N	
19		Type of account	C D S L blank	
20		Account number		
21		Account closed	Y N	
22		Type of account	C D S L blank	
23		Account number		
24		Account closed	Y N	
		PART II – Suspect		
25				
26				
27				
28	Last	Last name of suspect		Required
29	First	First name of suspect		Required
30	Middle	Middle name of suspect		Required
31	Addr	Address of suspect		Required
32	SSN	SSN of suspect		Required
33	City	City of suspect		Required
34	St	State of suspect		
35	Zip	Zip code of suspect		Required
36	County	Country of suspect		Required
37	Phn	Telephone residence		Required
38	Phn	Telephone business		
39	Occp	Occupation of suspect		Required
40	Dob	Date of birth suspect		
41	Admit	Admission of guilt	Y N	Required
42	Id1	Suspect identification		Required

43	Id2	Suspect identification		
44	Id3	Suspect identification		
45	Id4	Suspect identification		
46	Id5	Suspect identification		
47	Rel	Relationship of suspect	A B C D E F G H I J K L	Required
48	Insider	Insider association	Y N	Required
49	Satus	Insider relationship status		
50	Date	Date suspended, discharged		
		Part III – Suspicious Activity		
51	Beg	Beginning date of activity		Required
52	End	Ending date of activity		Required
53	Amt	Amount of activity		Required
54	S-Act	Characterization code		Required
55	Prior	Amount of loss prior to recovery		
56	Rcvr	Amount of recovery		
57	Imp	Material impact	Y N	Required
58	Bond	Bonding notification	Y N	Required
59	Law	Law enforcement codes	A B C D E F G H I J	Required
60	Contact	Name of person contacted		Required
61	Phone	Telephone of person contacted		Required
62	Contact	Name of person contacted		
63	Phone	Telephone of person contacted		
		Part IV – Contact for Assistance		
64	Last	Last name of contact person		Required
65	First	First name of contact person		Required
66	Middle	Middle name of contact person		Required
67	Occp	Occupation		Required
68	Phone	Telephone number		Required
69	Date	Date prepared		Required

#47	Rel	A	Accountant
		B	Agent
		C	Appraiser
		D	Attorney
		E	Borrower
		F	Broker
		G	Customer
		H	Director
		I	Employee
		J	Officer
		K	Shareholder
		L	Other
#54	S-act	A	Bank Secrecy Act/Structuring/Money Laudnering

		B	Bribery/Gratuity
		C	Check Fraud
		D	Check Kiting
		E	Commercial Loan Fraud
		F	Computer Intrusion
		G	Consumer Loan Fraud
		H	Counterfeit Check
		I	Counterfeit Credit/Debit Card
		J	Counterfeit Instrument (other)
		K	Credit Card Fraud
		L	Debit Card Fraud
		M	Defalcation/Embezzlement
		N	False Statement
		O	Misuse of Position or Self Dealing
		P	Mortgage Loan Fraud
		Q	Mysterious Disappearance
		R	Wire Transfer Fraud
		S	Other
		T	Terrorist Financing
		U	Identity Theft
#59	Law	A	DEA
		B	FBI
		C	IRS
		D	Postal Inspection
		E	Secret Service
		F	U.S. Customs
		G	Other Federal
		H	State
		I	Local
		J	Other

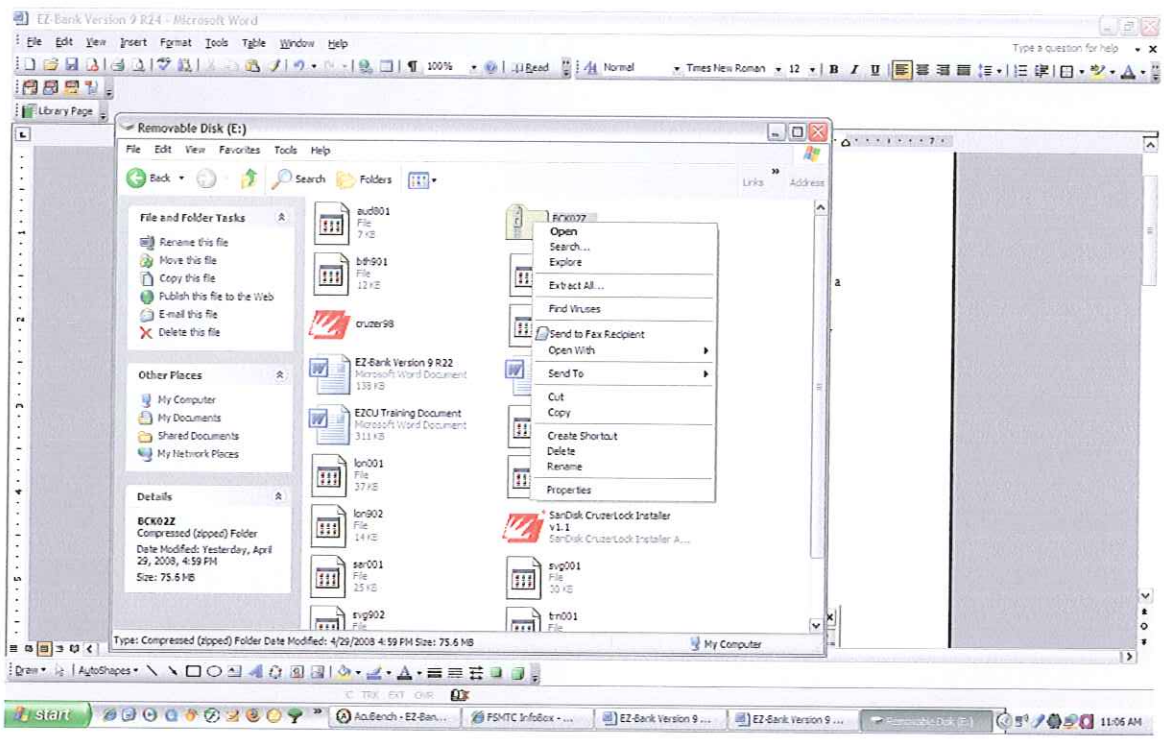
SAR001, SAR901

EZ-Bank Version 9 Release 24 – Restore from ZIP

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

The #3,9 option creates a backup depending upon the operating system. DOS and Windows generate a ZIP file. Unix systems generate a compressed TAR. The following outlines the procedure to restore and activate a backup. The illustration below presumes a backup is being restored for prior period reporting.

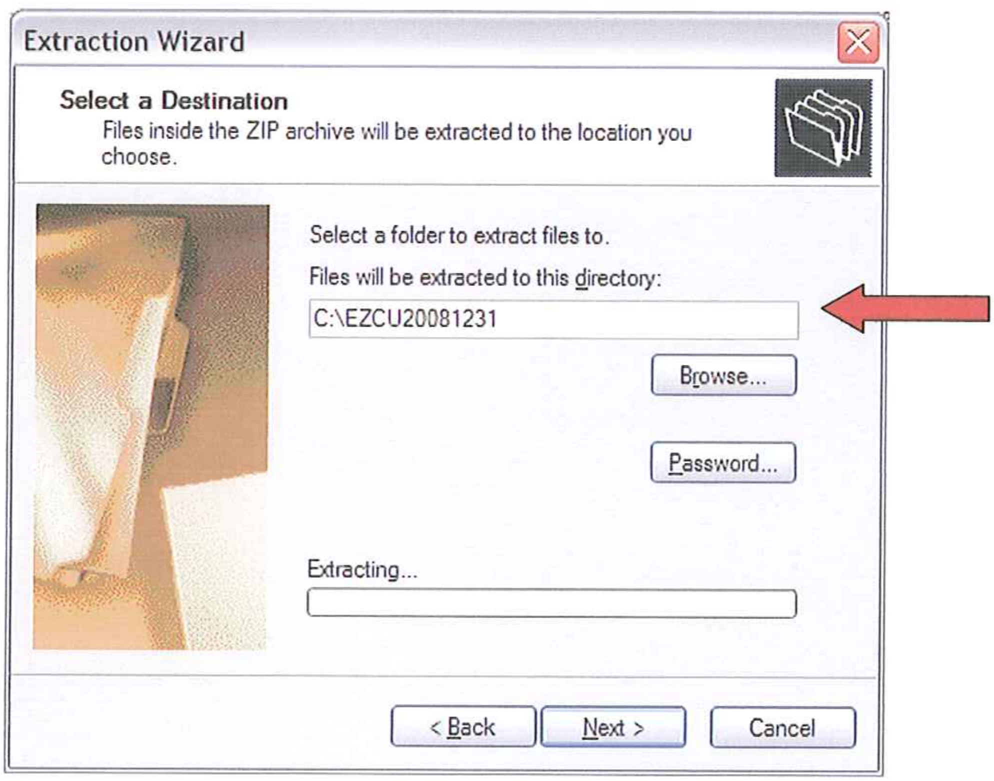
First of all, the correct backup file must be located using the browser. ZIP files typically look like a file folder with a zipper through the middle. When the proper backup file is found then right-click to obtain the following screen.



Then click **Extract All** to get the beginning of the following wizard.


Extraction Wizard
Welcome to the Compressed (zipped) Folders Extraction Wizard
The extraction wizard helps you copy files from inside a ZIP archive.
To continue, click Next.
< Back
Next >
Cancel

Click **Next**

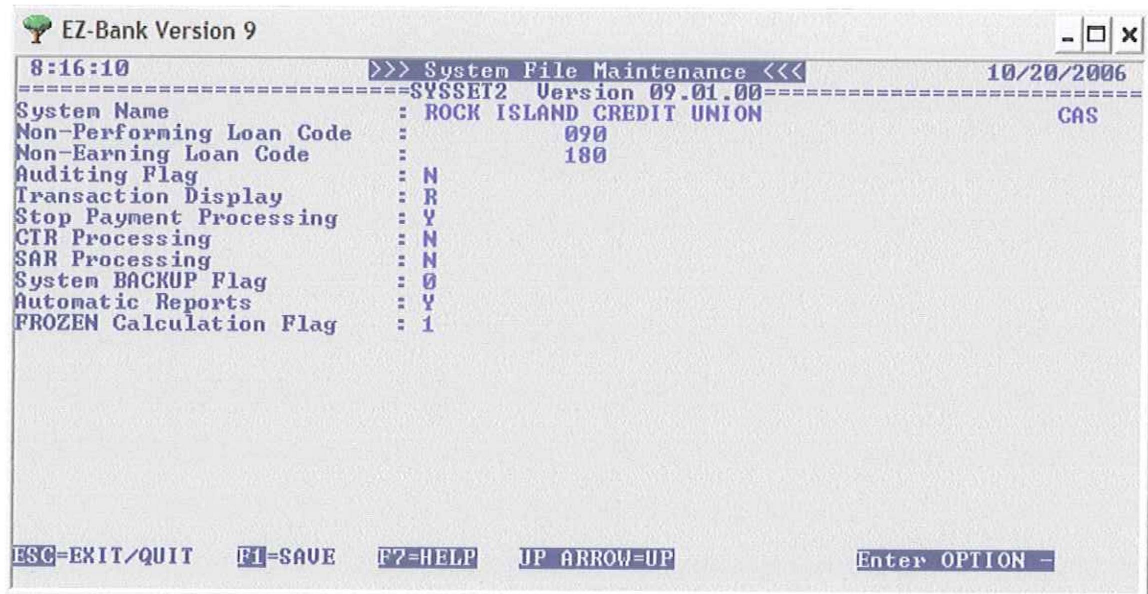

Extraction Wizard
Select a Destination
Files inside the ZIP archive will be extracted to the location you choose.
Select a folder to extract files to.
Files will be extracted to this directory:
C:\EZCU20081231
Browse...
Password...
Extracting...
< Back
Next >
Cancel

The directory needs to be change as illustrated C:\EZCU20081231. Do not use the live operating directory unless it is a true recovery. The click Next to extract the files from the ZIP format into the specified location. The original backup file is not altered.

The BACKUP flag is set and will need to be removed. The following illustrates the procedure to reset the BACKUP flag.

CD \EZCU20081231	press ENTER key
RUNEXT SYSSET2	press ENTER key

Use the arrow key and move to the System BACKUP Flag and enter zero (0). Then depress the F1 function key twice to save the entry. System should now be OK for use.



Use the arrow key and move to the System BACKUP Flag and enter zero (0). Then depress the F1 function key twice to save the entry. System should now be OK for use.

Now, you should be able to double click the START icon in the directory and start the system.

EZ-Bank Version 9 Release 25 – Accrued Interest

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

The Daily Trial Balance #3,5 has been modified to report **Accrued Interest by Account Type**. These figures are located in the "Accr Int / 0-30 Days Uncollected Interest" column. The total of this column (yellow arrow) remains the uncollected interest and does not reflect the accrued interest reported.

Date: 2008/06/11 ROCK ISLAND CREDIT UNION >>> Daily Trial Balance Listing <<< 20080531▌▌▌ TRN502 Page: 1

Date	Actual Share Balance	Accruing Share Interest	Actual Draft Balance	Accruing Draft Interest	Actual Loan Balance	Daily Loan Interest	Share	Draft	Loan Penalty	Loan Interest
20071203 -107.33	11157057.62	458371.28	118008.08	1.64	1083913.89	0.00	0.00	0.00	0.00	-1.67
TRANS 0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20080531 0.00	11378057.62	494862.16	118008.08	100.76	1083913.89	82576.80	0.00	0.00	0.00	0.00
Diff 0.00	221000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

System	Type	Current Account Balances	Accr Int / 0-30 Days Uncollected Interest	31-60 Days Uncollected Interest	61-90 Days Uncollected Interest	91-120 Days Uncollected Interest	121+ Days Uncollected Interest	Open Accts	Clsd Accts
Drafts	DB	-18.00						1	3
Drafts	DP	108,026.08						38	18
Drafts	SP	10,000.00	100.77					5	
Loans	LP	999,099.69	12,747.60	12,747.60	12,747.60	12,747.60	468,126.05	664	87
Loans	LSS	84,814.20	1,015.20	1,015.20	1,015.20	1,015.20	36,602.94	38	4
Shares	CD	7,569,803.44	457,772.79					70	15
Shares	CD1	5,000.00	249.99					1	
Shares	SB	248.51	2.49					3	
Shares	SP	3,803,005.67	36,836.83					2910	134
*******	*** ***	0.00	13,762.80	13,762.80	13,762.80	13,762.80	504,728.99	3730	261

Remains total of Uncollected Interest

The green arrow indicates that sum of the drafts should be equal. Likewise, the blue arrow indicates the sum of Shares should be equal. However, accrued interest is held in the system with four (4) decimal places. Due to the fact that the summary total is rounded in total and the account type totals are rounded by account type, there will be a minor discrepancy as illustrated below for reporting purposes.

Accruing Share Interest	$ 494,862.16	
Sum of Accr Int – Shares	$ 494,862.10	Difference: .06
Accruning Draft Interest	$ 100.76	
Sum of Accr Int – Drafts	$ 100.77	Difference: .01

This will not be an issue once the G/L module is fully functional. It is only a reporting restriction on this report.

TRN502

EZ-Bank Version 9 Release 26 – Miscellaneous

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

1) An issue was discovered with the XIFFLE cross-reference. Entries are made into this when a loan account record is generated and/or changed. In some unique cases, an incorrect entry was being made that displayed an erroneous account when doing a search with the Transaction Inquiry program (#2,1). The following procedure must be followed to correct the incorrect entries. Once all the new programs have been loaded into the proper directory, the system administrator should go to the specific directory and at the appropriate command line prompt execute the program. Depressing the F1 key will cause the program to build the XIFFLE and then the other programs will maintain properly.

DOS/Windows prompt

```
C:      RUNEXT LON802
```

Unix prompt

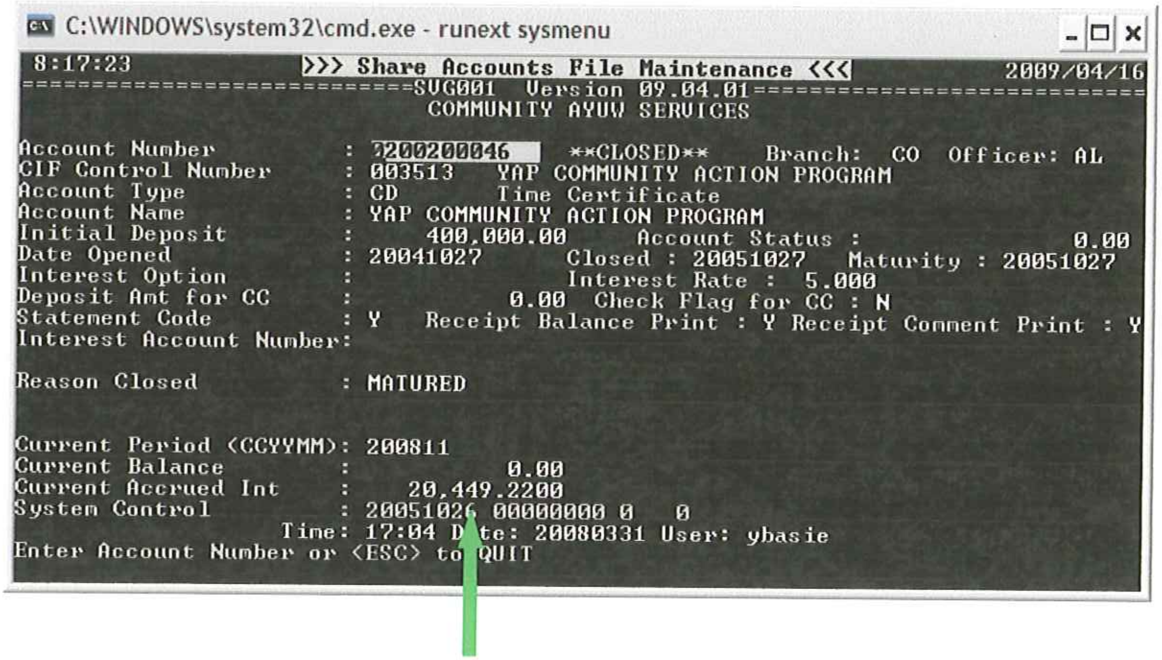
```
$       run lon802
```

2) The Loan Interest Date was not reset correctly if the first transaction of a loan was reversed. This caused the UncolInt field to be calculated incorrectly. This has been corrected.

3) The displayed Current Payment amount was not calculated correctly when the date was past the loan maturity date. This has been corrected.

LON001, INQ001, TRN001

The system calculates to total based upon the values in the **Current Accrued Int** field. Therefore, as shown in the illustration below, the total would be misleading in that the account is CLOSED and the **Current Accrued Int** field still has a value.

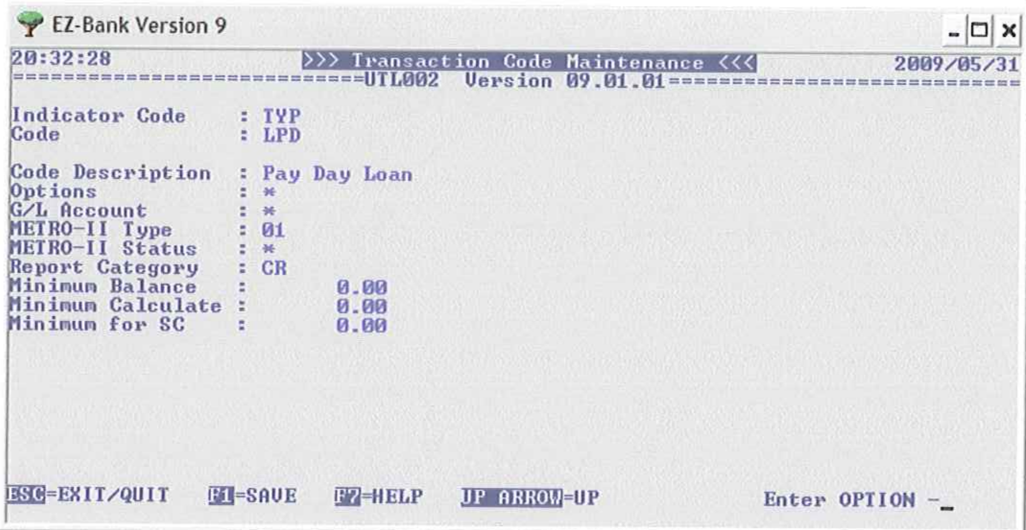


This field should be set to zero using Administrator privileges after the account balance is zeroed and the account is CLOSED.

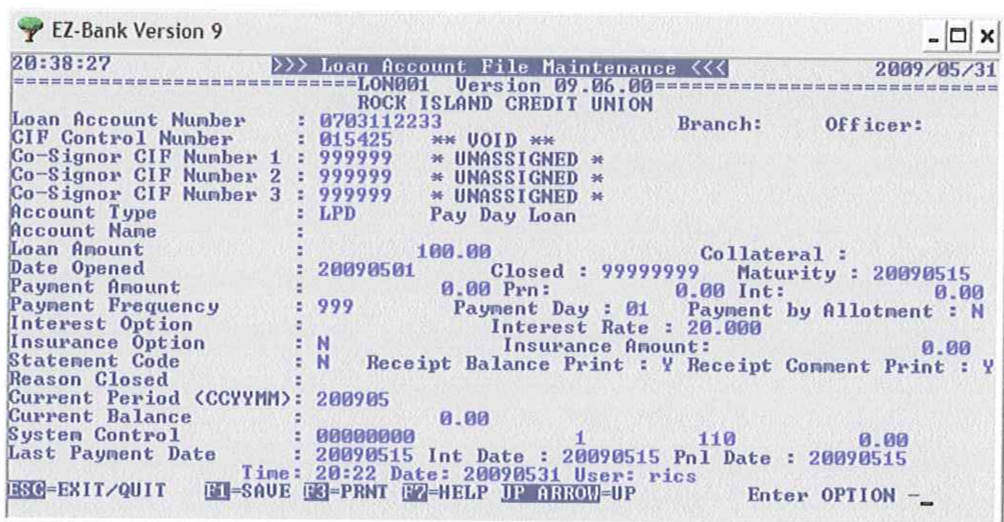
EZ-Bank Version 9 Release 27 – Pay Day Loan (LPD)

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

This system has been modified to allow for short duration single payment loan commonly referred to as **Pay Day Loan.** A new account type (LPD) must be established using option #6,2 as illustrated below.



The program LON001 (option #1,4) which is the loan account setup has been modified to provide a correct LOAN DISCLOUSE STATEMENT (amortization schedule) base upon the loan account setup screen. This statement is printed using the F3 function key. The following illustration provided as an example for a 14-day loan of $100.



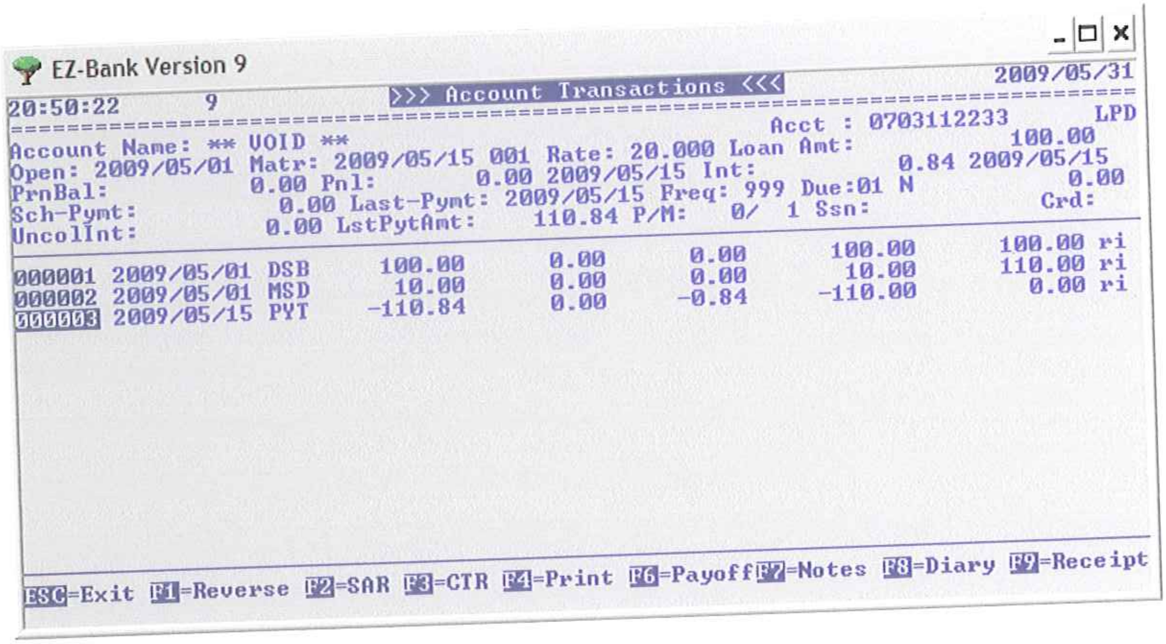
Note that the Payment Frequency is set to 999 indicating a single payment upon maturity (balloon payment). The F3 function will update the **Payment Amount** fields provided they are entered as zero initially. Very simply, complete as shown above, then depress F3 and then depress F1.

The F3 function will produce the following illustration. The **LOAN FEE** is set to calculate at 10% of Loan Amount. The Excel "PAY DAY LOAN Amortization" spreadsheet will product a similar result without entering a loan record.

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

LOAN #     0703112233                                LPD        *
NAME       ** VOID **

DATE OPEN  2009/05/01
MATURITY   2009/05/15

NET CASH                                 100.00
LOAN FEE                                  10.00
                                            .00
                                            .00
                                   ------------
FINANCED AMOUNT                          110.00

TERM IN DAYS                              14.00
ANNUAL INTEREST RATE                      20.00
PAYMENT / FREQUENCY                      110.84     14.00
TOTAL REGULAR PAYMENTS                   110.84
BALLOON PAYMENT                          110.84
TOTAL PAYMENTS                           110.84
FINANCE CHARGES                             .84

                                            .00

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	2009/05/15	$110.84	$.84	$110.00	$.00

The next screen shot is an illustration depicting the transaction history for the loan. The first two (2) transactions established the loan balance (amount owed). The **MSD** transaction can be replaced using the **FEE** transaction.



Program(s):

LON001

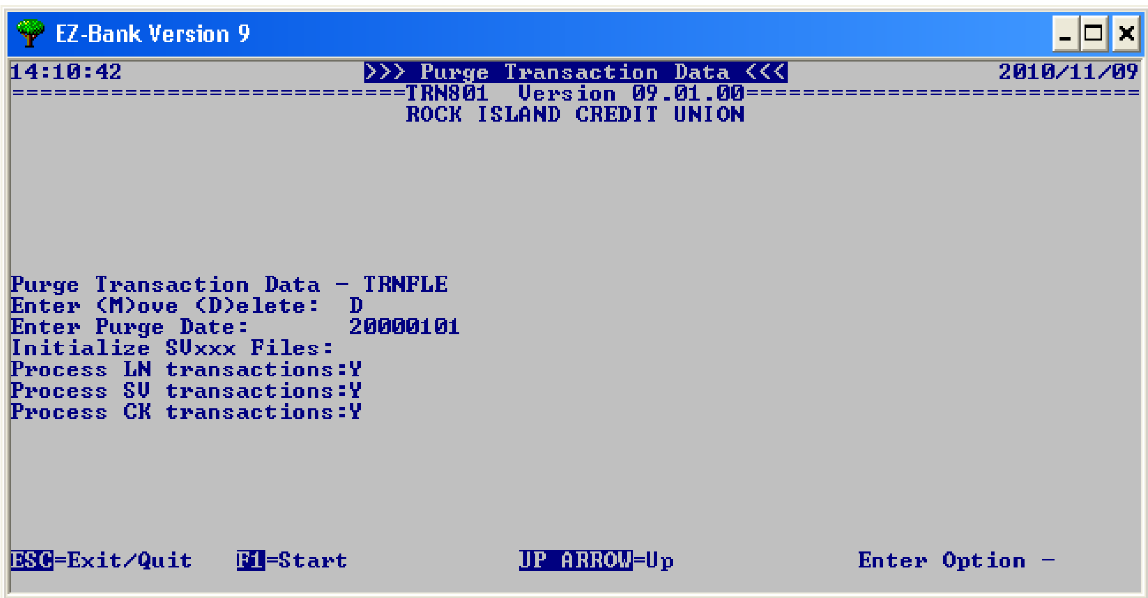
EZ-Bank Version 9 Release 28 – Transaction Purge

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

This program Purge TRNFLE to History (#5,3) has been modified to allow more selectivity. The operator may now select to either (M)ove the transactions or (D)elete the transactions. When moving transactions, data storage is not reduced. The operator may also select to only process a certain type of transactions (loans, savings, shares, checks, drafts). An initialization option is also available when desiring to move the transactions which will ERASE previous history files (CKTRNFLE, SVTRNFLE, LNTRNFLE).

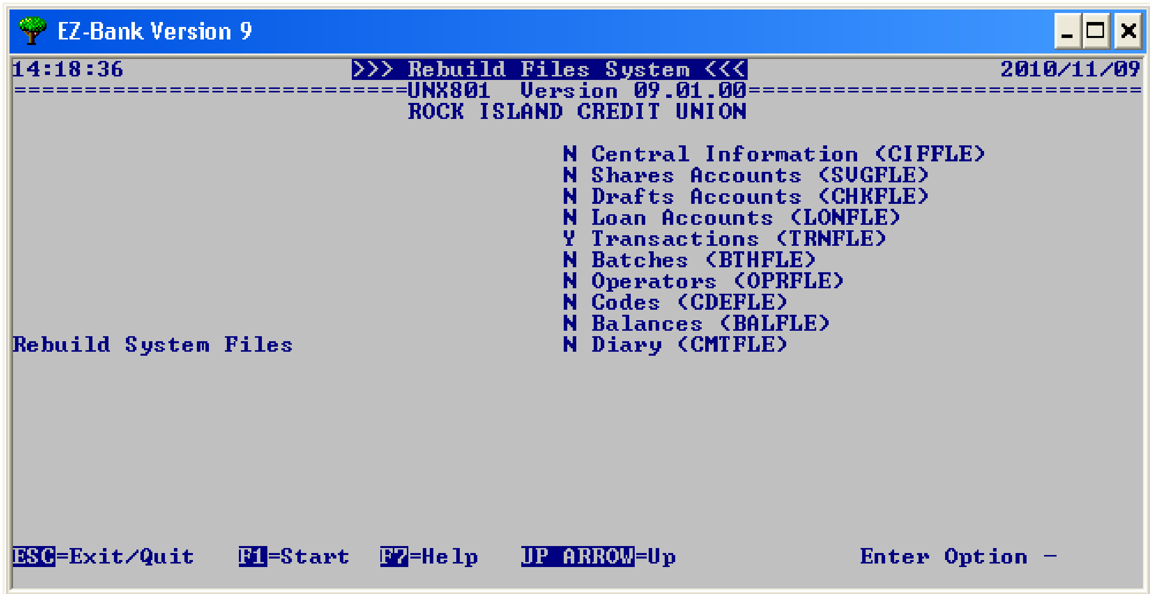
Caution: Transactions are physically deleted during this process; therefore, the account ledgers will be missing transactions prior to the entered date. Accounts are NOT deleted during this process. Recovery to this process would be to use a previous backup.

The following screen is an example of deleting transactions prior to January 1, 2000.

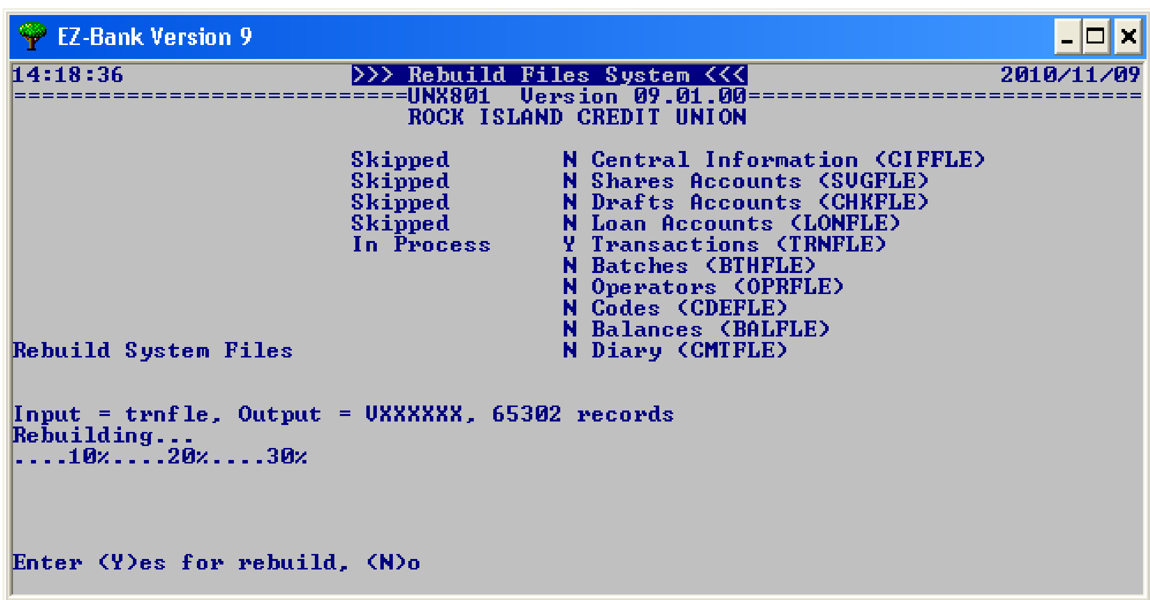


Simply, depress the F1 function to begin the process. This process should NOT be done during business hours.

Whenever this process is done, the TRNFLE should be rebuilt using Rebuild Indexed Files (#9,14). This process will optimize the remaining area and rebuild the indexes. The following screen illustrates the process.



Simply, depress the F1 function to begin the process. <u>This process should NOT be done during business hours.</u>



Sample screen shot during rebuilding process.

Program(s):

TRN801

EZ-Bank Version 9 Release 29 – Numeric Loan Listing

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

This Loan Numeric File Listing (#7,4) has been changed. The Current Period has been removed. The Loan Payment Frequency and Scheduled Loan Payment have been added. The following screen is illustrates the change.

```
EZ-Bank Version 9
Date: 2010/11/12            >>> Numeric Loan Listing <<<                    LON901
  Account     Cif   Acct                          Pyt Schedule         Account
  Number    Number  Type Accout Name              Frq Payment          Balance
  ------    ------  ---- ------------             --- -------          -------
0900112233 000000  LP   ** VOID **                0304235.93              0.00
0300112233 000004  LP   J'S EXPRESS SERVICES INSUR 030 452.81          2,502.09
0300300471 000009  LP   JOSEPH FATTAMAG           030   92.55            857.93 N
0300300493 000030  LP   LETICIA BELTRAN           030   46.27            456.25 N
0300300560 000033  LP   JOHN F. RUETHIN           030   86.25            664.12 N
0300300786 000045  LP   ADRIAN DEFNGIN            030  370.18          4,080.00 N
0300300612 000060  LP   ESTHER LETALIMEPIY OR JULI 030   70.68            341.06 N
0300300443 000082  LP   JOAN MARY FALMNGAR        030   92.55            466.50 N
0300300788 000096  LP   ANDY TAFILEICHIG          030  305.53          6,240.00 N
0300300454 000097  LP   ALMA R.YIRIN T/F ELYNE VAU 030   92.55            793.42 N
0300300444 000098  LP   FRANCIS P. BANDAG T/F JOSE 030  124.73          1,128.55 N
0300300790 000116  LP   JOAN GORONGPIN            030   92.55          1,020.00 N
0300300036 000118  LP   BRUNO THARNGAN            030  178.23          2,694.02 N
0300300657 000141  LP   LAZARUS MELELUL           030   75.36            436.51 N
0300300558 000157  LP   DOLORIS M. TAFANGLEMAR    030  257.44          2,421.50 N
0300300504 000166  LP   EUGENE T. TAMOW           030  101.84          1,969.96 N
0300300551 000173  LP   SEBASTIAN RUWEN           030  127.99            386.65 N

       795 ** Report Totals **                    158,518.56    1,083,821.27
```

Program(s):

LON901

EZ-Bank Version 9 Release 30 – Loans Ageing Report

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

The Loan Ageing Report (#7,29) has been modified to provide balancing to the Daily Trial Balance. The identified disparity dealt with how closed/matured accounts with balances were process. The following report samples will show the proper balancing.

<u>Daily Trial Balance</u>

Date: 2011/10/19 >>> Daily Trial Balance Listing <<< TRN502 Page: 1
20110104

Date	Actual Share Balance	Accruing Share Interest	Actual Draft Balance	Accruing Draft Interest	Actual Loan Balance	Daily Loan Interest	Share	Draft	Loan Penalty	Loan Interest	Loan Principal
20110103	3705918.80	51252.27	0.00	0.00	1460779.43	1063.35	0.00	0.00	0.00	0.00	0.00
TRANS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20110104	3705918.80	51585.22	0.00	0.00	1460779.43	[illegible]	[illegible]	[illegible]	0.00	0.00	0.00
Diff	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

System	Type	Current Account Balances	Accr Int / 0-30 Days Uncollected Interest	31-60 Days Uncollected Interest	61-90 Days Uncollected Interest	91-120 Days Uncollected Interest	121+ Days Uncollected Interest	Open Accts	Clsd Accts
Drafts	DB	0.00						3	39
Drafts	DP	0.00						2	71
Loans	LB	14,513.55	95.25					2	2
Loans	LC	31,965.62	184.72	9.40	6.75	1.44		80	498
Loans	LCS	0.00							6
Loans	LD	261,701.94	1,429.59	54.90	5.76			91	134
Loans	LE	178,861.16	1,182.41	155.43	136.89	71.82	117.18	80	172
Loans	LES	0.00							3
Loans	LH	84,047.70	504.49	8.74				24	47
Loans	LM	96,075.10	565.61	68.37				37	122
Loans	LMS	0.00							3
Loans	LNE	209,472.85	303.24	300.90	282.95	193.20	1,471.50	41	55
Loans	LNP	51,414.37	346.12	272.65	185.00	145.68	520.47	20	38
Loans	LP	131,459.94	1,009.69	304.56	222.50	156.73	341.68	118	3206
Loans	LPD	775.58	5.81	0.30	0.30	0.15		11	440
Loans	LR	69,329.08	566.65	71.32	6.30			12	11
Loans	LSS	34,484.09	266.17	5.94				16	217
Loans	LT	100,587.38	702.87	24.17	4.80	0.32		39	127
Loans	LTS	701.96	4.50					1	
Loans	LV	195,389.11	1,489.90	166.65	93.52	60.90	10.15	67	65
Shares	CD	1,619,822.79	51,041.93					23	333
Shares	SB	1,169,450.03	335.02					84	17
Shares	SP	916,645.98	206.74					4642	851
*******	*** ***	0.00	8,657.02	1,443.33	944.77	630.24	2,460.98	539[illegible]	[illegible]

The sum of the five(5) interest columns is $14,136.34

Loan Ageing Report – I option

Date: 2011/10/19

COMMUNITY AYUW SERVICES
>>> Loans Ageing Report <<<
As of Date: 2011/01/04
Accrued Interest

LON511 Page: 1

Account Number	Acct Type	Accout Name	Current	30 Days Past	60 Days Past	90 Days Past	120 Days Past	150+ Days Past	Total
555		** Ageing Totals **	8,118.90	1,062.93	601.38	369.91	265.75	1,292.06	11,710.93
		** Closed Accts **	0.00						
		** Matured Accts **	2,425.41						
		** Grand Total **	14,136.34						

Notice the $14,136.34 is balanced.

Loan Ageing Report – P option

Date: 2011/10/19

COMMUNITY AYUW SERVICES
>>> Loans Ageing Report <<<
As of Date: 2011/01/04
Principal Account Balances

LON511 Page: 1

Account Number	Acct Type	Accout Name	Current	30 Days Past	60 Days Past	90 Days Past	120 Days Past	150+ Days Past	Total
555		** Ageing Totals **	1,281,210.12	10,061.98	4,300.50	3,287.71	2,742.51	55,476.51	1,357,079.33
		** Closed Accts **	0.00						
		** Matured Accts **	103,700.10						
		** Grand Total **	1,460,779.43						

Notice the $1,460,779.43 is balanced.

Loan Ageing Report – P&I option

Date: 2011/10/19

COMMUNITY AYUW SERVICES
>>> Loans Ageing Report <<<
As of Date: 2011/01/04
Loan Due Amounts (P+I)

LON511 Page: 1

Account Number	Acct Type	Accout Name	Current	30 Days Past	60 Days Past	90 Days Past	120 Days Past	150+ Days Past	Total
555		** Ageing Totals **	1,289,329.02	11,124.91	4,901.88	3,657.62	3,008.26	56,768.57	1,368,790.26
		** Closed Accts **	0.00						
		** Matured Accts **	106,125.51						
		** Grand Total **	1,474,915.77						

The $1,474,915.77 balances to $1,460,779.43 plus $14,136.34

Program(s):

DLY200
LON511

EZ-Bank Version 9 Release 31 – Insurance Amounts

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

The Loan Numeric File Listing (#7,4) has been modified to allow the printing of Insurance Amounts. An additional prompt for “Insurance Amounts” is added to the screen as illustrated below. The “N” response will print as previously described. A “Y” response will print the Insurance Flag and Insurance Amount – the Insurance Amount must be greater than zero to print.

```
C:\WINDOWS\system32\cmd.exe
11:05:31                    >>> Loan File Listing <<<                    2011/12/27
===========================LON901  Version 09.02.00===========================
                             COMMUNITY AYUW SERVICES

Display/Print             :D
Account Type              :ALL
(A)ll,(O)pen,(C)losed     :O
Branch Selection          :
Officer Selection         :
Insurance Amounts         :N

ESC=Exit/Quit    F1=Start    F7=Help    UP ARROW=Up             Enter Option -_
```

Insurance Amounts = N

```
C:\WINDOWS\system32\cmd.exe
Date: 2011/12/27             >>> Numeric Loan Listing <<<                  LON901
  Account     Cif    Acct                                 Pyt Schedule      Account
   Number    Number  Type  Accout Name                    Frq Payment       Balance
   ------    ------  ----  ------------                   --- -------       -------
0300305184  000009  LE   JOSEPH P. FATTAMAG              030 134.16       3,579.49
0300303660  000012  LP   IGNATIUS K. MAFTHIN OR MIC      030 122.43         213.73 N
0400400413  000017  LPD  FRANCIS FANEY                   999 166.27          93.58 S
0300304980  000033  LE   JOHN F. RUETHIN                 030 257.05       3,686.23
0300305051  000073  LP   DOMINIC TARUWEMAI               030 182.55       2,994.62
0300305354  000082  LT   JOAN MARY FALMNGAR              030 159.00       5,000.00 N
0400400446  000082  LPD  JOAN MARY FALMNGAR              999 110.84         110.00 N
0300304388  000096  LSS  ANDY TAFILEICHIG                030 703.14      10,647.76
0300305108  000100  LD   ANTHONY YUG                     030 164.22       2,691.87
0300305220  000118  LSS  BRUNO THARNGAN                  030 171.37       3,387.98
0300305187  000157  LT   DOLORIS M. TAFANGLEMAR          030 137.49       2,603.36
0400400443  000157  LPD  DOLORIS M. TAFANGLEMAR          999 166.27         165.00 N
0300304754  000176  LSS  ANNE-MARIE LAAMAR               030  89.40         383.02
0400400447  000176  LPD  ANNE-MARIE LAAMAR               999  55.42          55.00 N
0300302838  000193  LNP  GENEVIEVE F. YOU                030 380.96       8,007.14 S
0300304110  000205  LV   DAISY F. GILMATAM               030 186.33       1,638.48
0300304472  000218  LD   GIDION MOOFAL                   030 111.80       1,540.95

       639   ** Report Totals **                       95,026.36   1,460,779.43
```

<u>Insurance Amounts = Y</u>

C:\WINDOWS\system32\cmd.exe

Date: 2011/12/27 >>> Numeric Loan Listing <<< LON901

Account Number	Cif Number	Acct Type	Accout Name	Ins Flg	Insurance Amount	Account Balance	
0300305184	000009	LE	JOSEPH P. FATTAMAG	S	216.00	3,579.49	
0300303660	000012	LP	IGNATIUS K. MAFTHIN OR MIC	N	56.73	213.73	N
0300304980	000033	LE	JOHN F. RUETHIN	N	201.92	3,686.23	
0300305051	000073	LP	DOMINIC TARUWEMAI	S	143.40	2,994.62	
0300305108	000100	LD	ANTHONY YUG	S	129.00	2,691.87	
0300305187	000157	LT	DOLORIS M. TAFANGLEMAR	S	108.00	2,603.36	
0300302838	000193	LNP	GENEVIEVE F. YOU	N	613.35	8,007.14	S
0300304110	000205	LV	DAISY F. GILMATAM	N	300.00	1,638.48	
0300304472	000218	LD	GIDION MOOFAL	S	180.00	1,540.95	
0300305077	000222	LE	PAUL A. GILTMAG	S	300.00	4,667.73	
0300305046	000258	LE	EMILY W. YORUW	N	300.00	4,546.94	
0300305010	000266	LE	JULIE KUGUM	S	180.00	2,534.70	
0300305206	000317	LD	MARGARET M. RIKRIK	S	45.00	1,384.05	S
0300305102	000322	LP	JONATHAN M. TUN	S	300.00	4,825.54	
0300305033	000329	LP	JOHN BERRY	S	20.00	504.00	S
0300304916	000349	LE	ANDREW TUROW	S	87.50	1,093.45	
0300305271	000372	LC	SARA FANAPIN	S	5.00	505.00	N
505	** Report Totals **				70,770.95	906,611.86	

Program(s):

LON901

EZ-Bank Version 9 Release 32 – Freeze Amounts

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

The Shares Numeric File Listing (#7,3) has been modified to print the Frozen Amounts as illustrated below. The “F” signifies the account is FROZEN followed by the amount. Keep in mind that all 9’s (9,999,999.99) means that the account is completely FROZEN. .

```
C:\WINDOWS\system32\cmd.exe
Date: 2011/12/27            >>> Numeric Shares Listing <<<                   SVG901
  Account      Cif   Acct                                 Frozen         Account
   Number    Number  Type Accout Name                     Amount         Balance
   -------   ------  ---- ------------                    ------         -------
0100100161  000166  SP   EUGENE T. TAMOW                                    2.67  0
0100100159  000167  SP   FRANCESCA T/F GLENN TAMN                           1.00  0
0100100120  000168  SP   ANGELINA P. RRIG          F         80.00         83.47  0
0100100143  000169  SP   THOMAS HAPITMAI OR MARY                          874.06  0
0100100177  000170  SP   JAMES DATIY                                      183.20  0
0100100142  000171  SP   LORENZO HALEYALUO         F         25.00        620.23  0
0100100179  000173  SP   SEBASTIAN RUWEN           F 9,999,999.99           6.08  0
0100103629  000174  SP   CHRISTINA J. REETINAG                              1.41  0
0100103630  000175  SP   THOMAS FILEMAL            F         50.00        303.67  0
0100100010  000176  SP   ANNE-MARIE LAAMAR                                 11.00  0
0100100180  000177  SP   ARTHUR MOON                                      403.44  0
0100100663  000177  SP   ARTHUR MOON                                        6.12  0
0100101848  000177  SP   ARTHUR MOON                                       26.71  0
0100100102  000178  SP   MARTINA M. MANGEFEL T/F                        2,550.74  0
0100100098  000180  SP   EUPHRASIA D. KEN OR IGNA  F 9,999,999.99          43.56  0
0100100099  000181  SP   WILLIAM W. TALUGMAI OR F                         154.14  0
0100100101  000182  SP   MARTINA M. MANGEFEL T/F                           48.44  0


     4,749  ** Report Total **                                      3,705,918.80
```

Program(s):

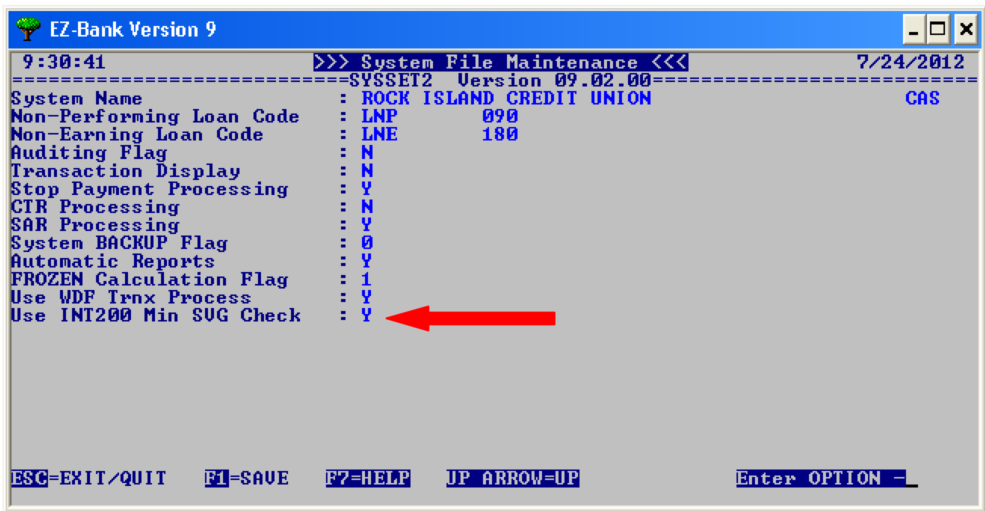
SVG901

EZ-Bank Version 9 Release 33 – SVGFLE Interest Posting

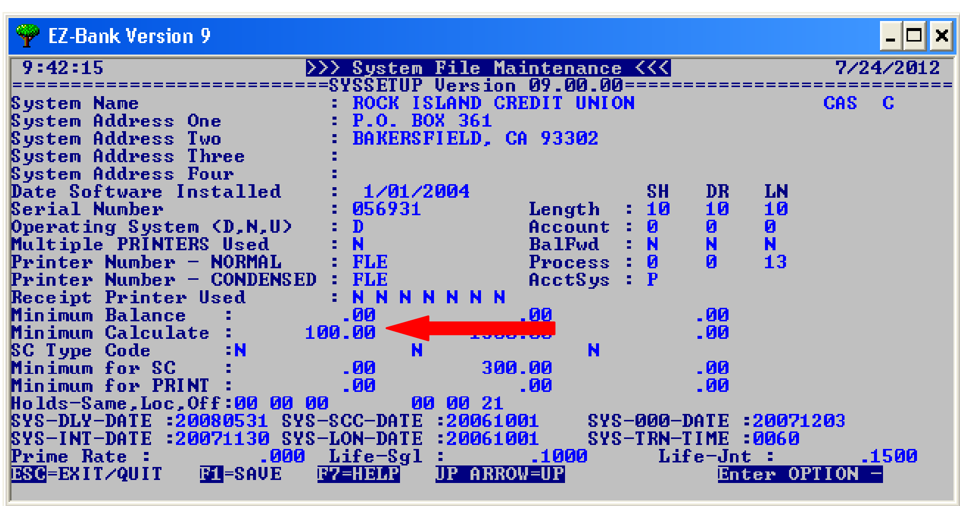
This document should be kept with the user manual until a new manual is available.

Program modifications have been made for a new feature to NOT post accrued interest when the current account balance plus accrued interest balance is less than a specific amount during the month-end process. This change does not affect CD type accounts.

To use this new feature, use option **#9, #5 Miscellaneous – Additional System Setup** and enter a "Y" for the "**Use INT200 Min Svg Chk**" as illustrated below.



Next, the amount must be established using option **#9,#4 Miscellaneous – System Setup Maintenance.** Enter the amount to be used in the calculation check. If the current account balance plus accrued interest balance is less than this amount, interest will NOT be posted and the accrued interest bucket will be zeroed.



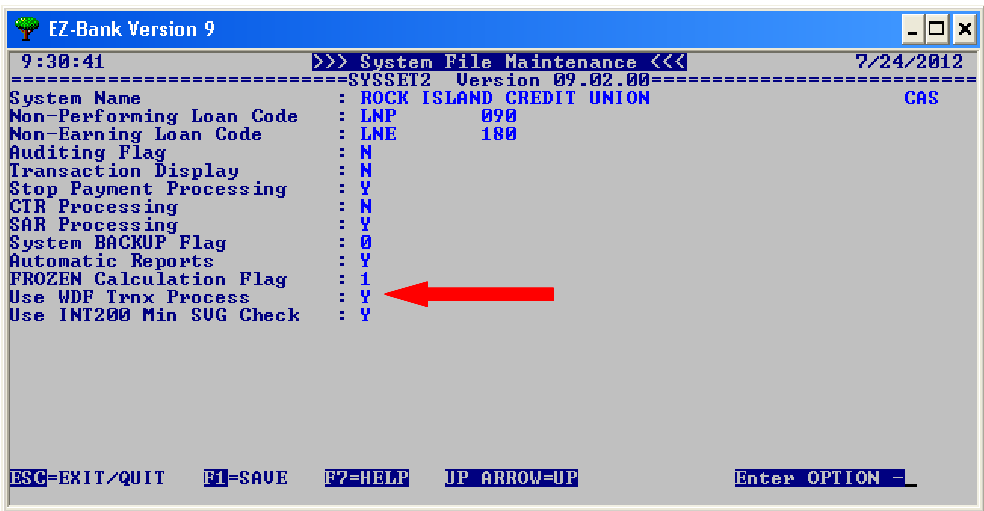
Program(s): SYSSET2, DLY200, INT200

EZ-Bank Version 9 Release 34 – WDF Transaction Fee

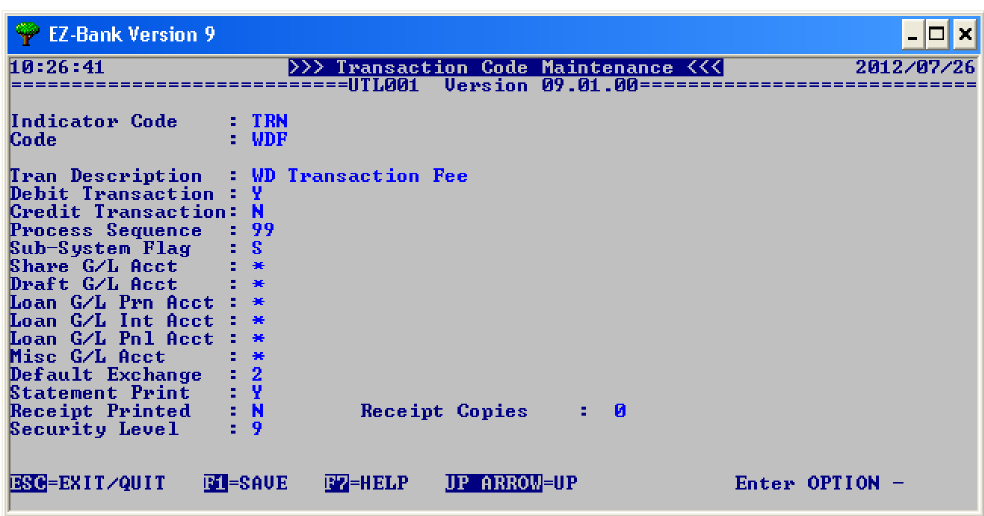
This document should be kept with the user manual until a new manual is available.

Program modifications have been made for a new feature to assess a fee based upon the number of withdrawals in a period. The feature is designed to generate two transactions – one **WD** transaction and one **WDF** transaction. This change only affects the SVGFLE (savings, shares) type accounts.

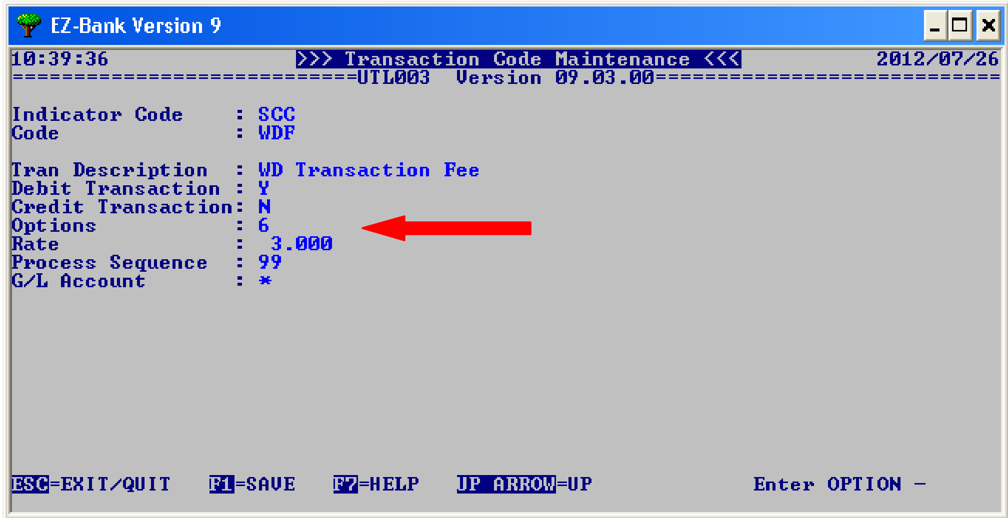
To use this new feature, use option **#9, #5 Miscellaneous – Additional System Setup** and enter a "Y" for the "**Use WDF Trnx Process**" as illustrated below.



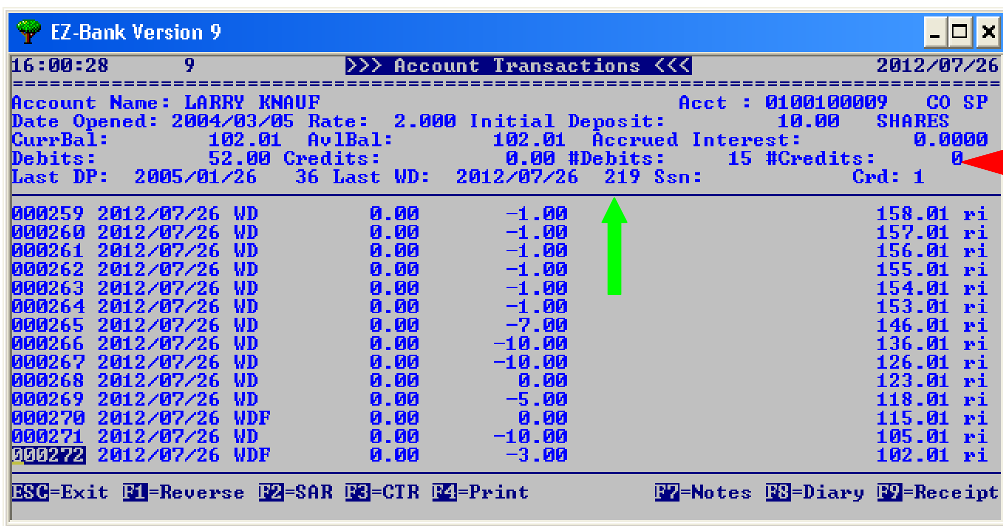
Next, the **WDF** transaction code must established using option **#6,#1 Transaction Code Maintenance.**



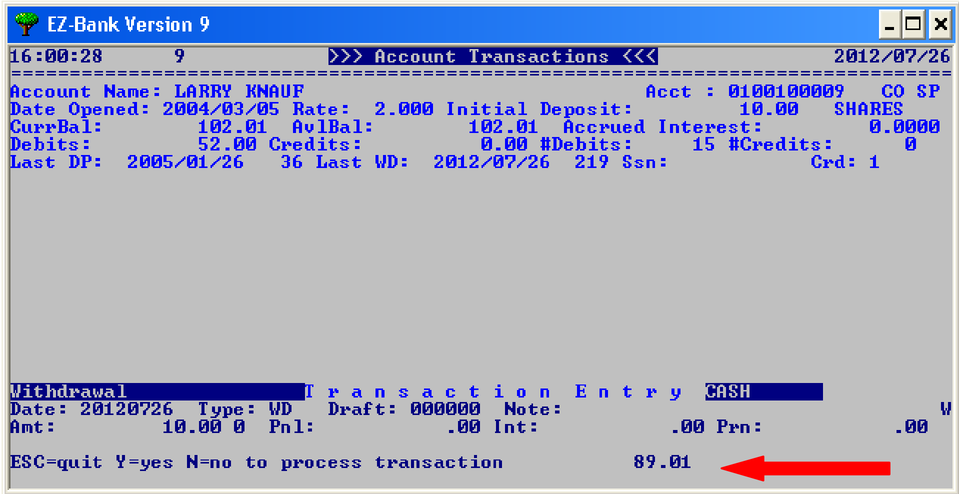
Next, the associated fee must be established using option **#6,#3 Misc Code Maintenance** as illustrated below. The number of <u>free</u> withdrawals is entered in the **Options** field. The associated fee is entered in the **Rate** field.



The transaction entry program (TRN001) was modified to read the previous settings. Accumulation buckets were established in the SVGFLE which counts the number of ‘WD’ transactions during the month. The Monthly Roll-Over program (MTH200) resets these accumulators to zero during the monthly processing. These accumulator fields do not display on the screen. The number after the **Last WD Date** is total withdrawals. The **#Debits** and **#Credits** are monthly counts; however, they include all types of transactions (ie WD, DEP, MSD, etc).



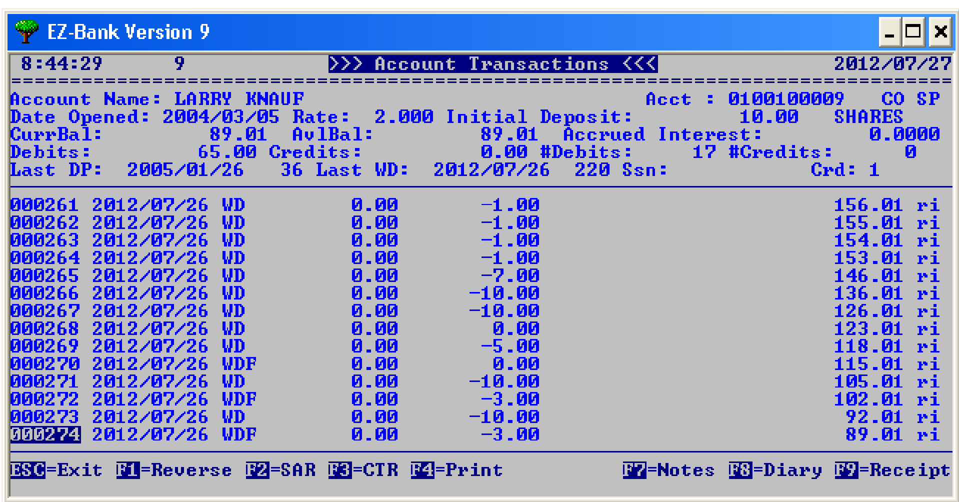
When a ‘**WD**’ transaction is processed, the accumulator bucket is checked against the parameter file as established earlier. If a ‘**WDF**’ transaction is going to be processed automatically then ‘**W**’ appears at the end of the transaction line. The amount the **WDF** fee is added to the requested withdrawal and checked for overdraft. The following screen illustrates a withdrawal.



The above illustrates a '**WD**' transaction is for $10.00. The '**W**' indicates that **WDF** transaction will also be generated. The proposed balance of $89.01 reflects the **WD** and **WDF** transaction.

Previous Balance	$ 102.01
WD	$ 10.00
WDF	$ 3.00
Proposed Balance	$ 89.01

Upon entering '**Y**' to accept the transaction, the following screen illustrates the resulting two transactions.



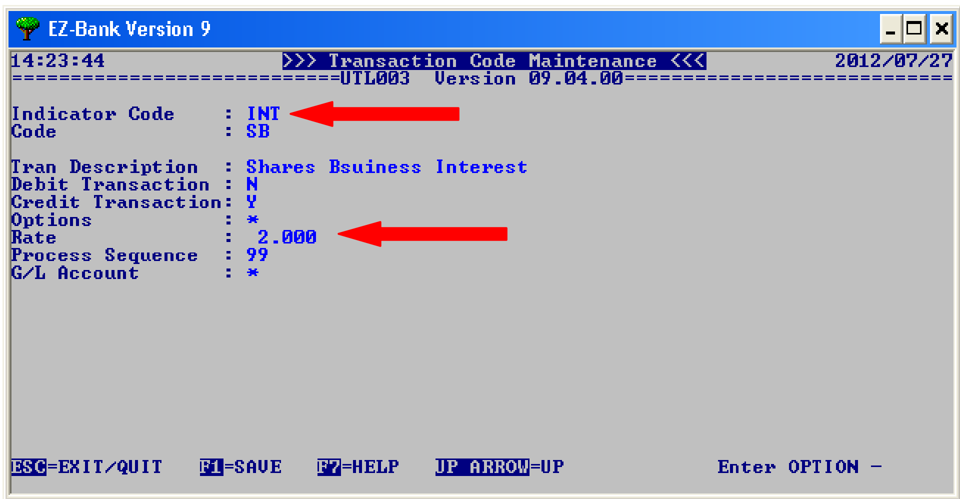
Program(s): TRN001, MTH200

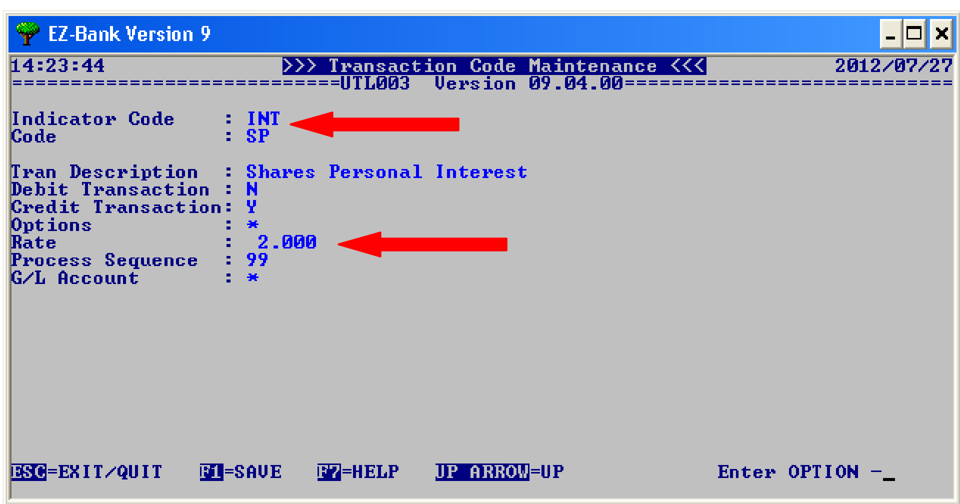
EZ-Bank Version 9 Release 35 – SVGFLE Interest Rate

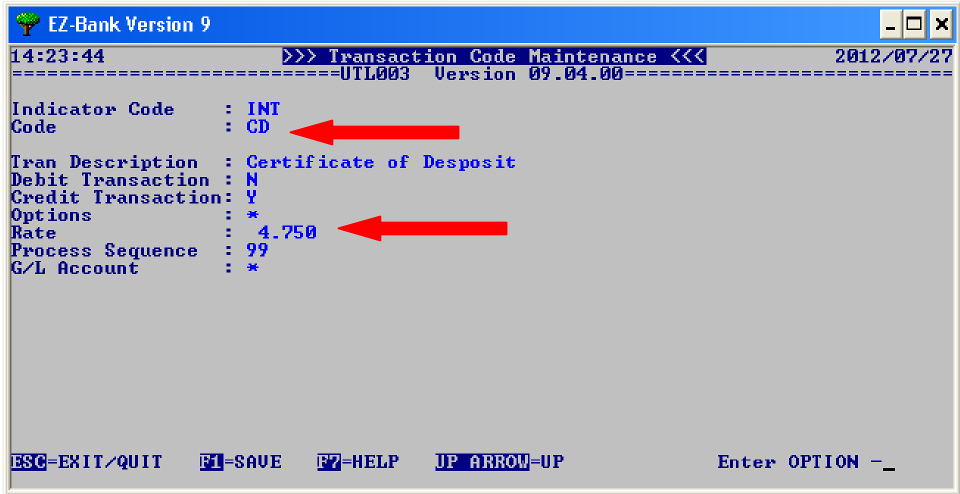
This document should be kept with the user manual until a new manual is available.

Program modifications have been made to secure the **Interest Rate** field in the SVGFLE account file. For new accounts, the interest rate will be taken from the control file (CDEFLE) by account type unless the user has administrator rights. Only administrator rights have access to the field.

The following minimum entries are <u>required</u> unless new accounts are always setup by an administrator. Using option **#6,#3 Misc Code Maintenance** as illustrated below. The standard interest for this specific account type is entered in the **Rate** field.





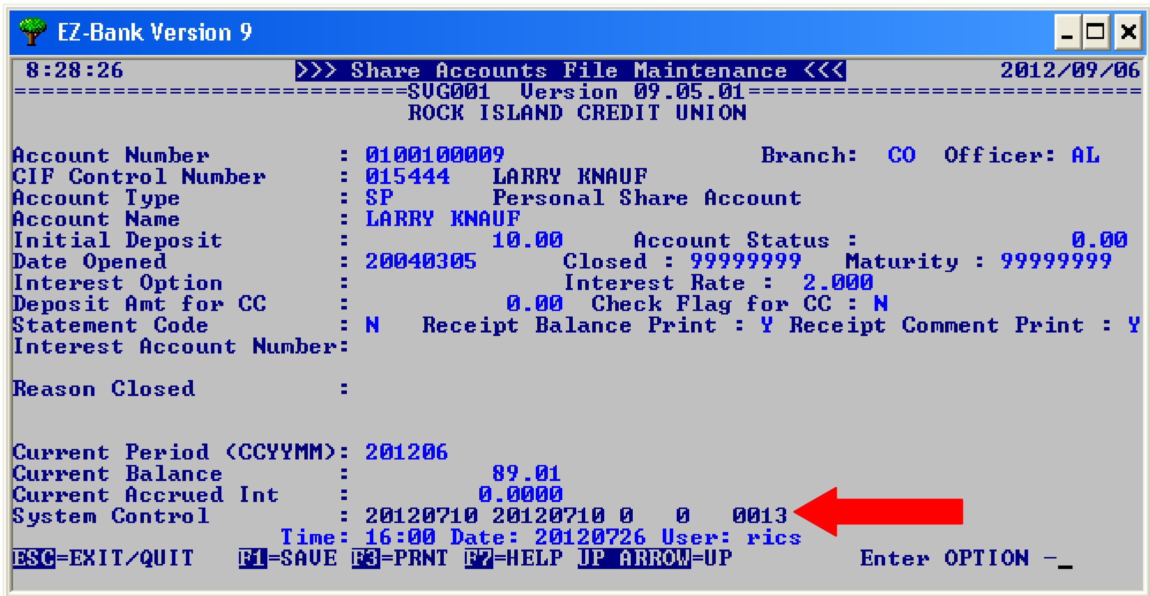


Program(s): SVG001

EZ-Bank Version 9 Release 36 – Account Display

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

A program modification has been to the Saving/Shares account maintenance program, **option #1,3** to display the number of WD transactions as illustrated below. In this example, thirteen (13) WD transactions have been processed. No other functionality changes were made.



```
EZ-Bank Version 9
 8:28:26            >>> Share Accounts File Maintenance <<<              2012/09/06
============================SVG001  Version 09.05.01============================
                              ROCK ISLAND CREDIT UNION

Account Number          : 0100100009                  Branch:  CO  Officer: AL
CIF Control Number      : 015444    LARRY KNAUF
Account Type            : SP        Personal Share Account
Account Name            : LARRY KNAUF
Initial Deposit         :           10.00     Account Status :              0.00
Date Opened             : 20040305      Closed : 99999999   Maturity : 99999999
Interest Option         :               Interest Rate :  2.000
Deposit Amt for CC      :            0.00  Check Flag for CC : N
Statement Code          : N   Receipt Balance Print : Y Receipt Comment Print : Y
Interest Account Number:

Reason Closed           :


Current Period (CCYYMM): 201206
Current Balance         :           89.01
Current Accrued Int     :          0.0000
System Control          : 20120710 20120710 0   0   0013
                   Time: 16:00 Date: 20120726 User: rics
ESC=EXIT/QUIT   F1=SAVE F3=PRNT F7=HELP UP ARROW=UP        Enter OPTION -_
```

Program(s): SVG001

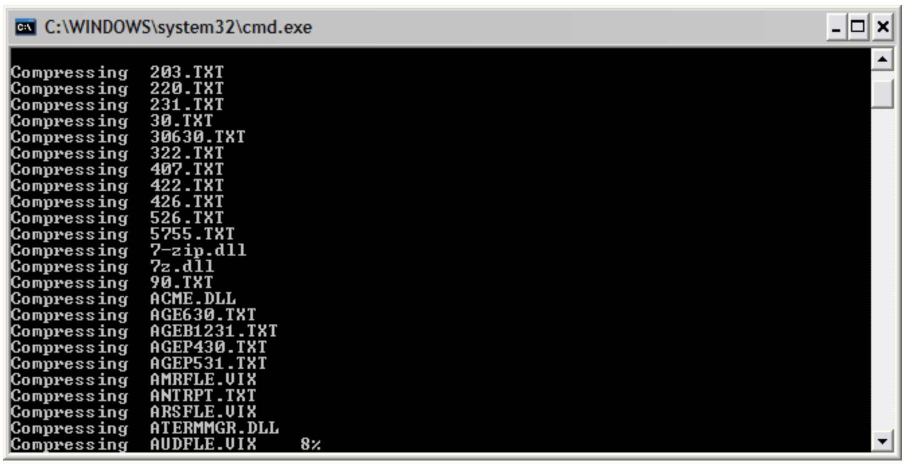
EZ-Bank Version 9 Release 37 – Backup Update

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

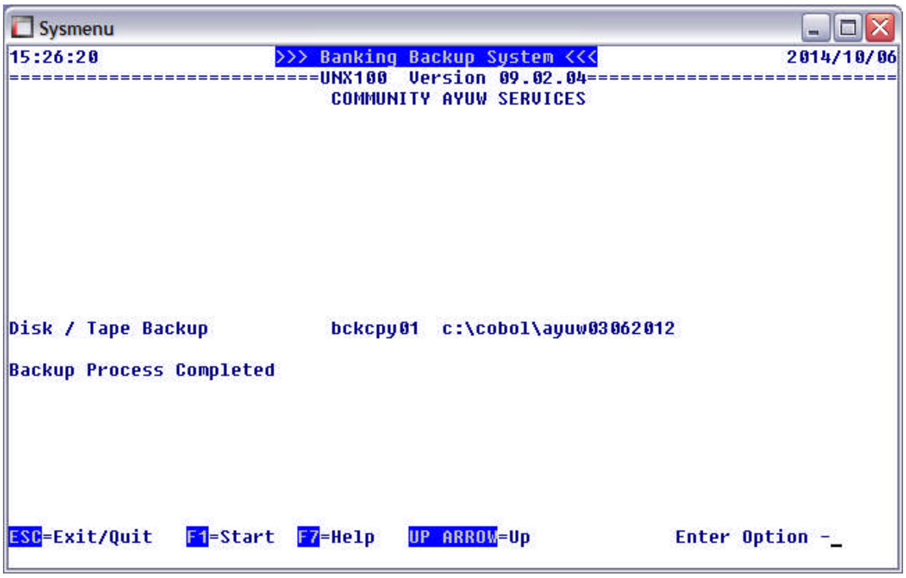
A system modification has been made to the #3,9 Backup process. This process previously used PKZIP to archive and store the working directory. PKZIP is not supported on a 64-bit system. A new program called **RICSZ** was developed using the 7G technology. The location of the backup files are in the same location. Each system must have a **System** folder at the root level and a **Backup** folder within the **System** folder. The new process does a cleanup of temporary files prior to the actual backup process.

Files cleaned (deleted) during process:

ez1*, ez2*, ez3*, ez4*, ez5*, ez6*, ez7*, ez8*, ez9*, eza*, ezb*, ezc*, ezd*, ezp*, ezr*, ezs*, tmp*, cas*, ez-*



<u>The backup is complete when the above illustrated screen disappears and the following is shown.</u>



To reset the BACKUP flag, enter the following command in the working directory

- WRUN32 SYSSET2 and change BACKUP flag to Zero

Program(s): UNX100, BCKCPY00, BCKCPY01, BCKCPY02, BCKCPY03, BCKCPY04, BCKCPY05, BCKCPY06, BCKCPY07, RICSZ, 7G, 7-ZIP, CLEANEZ

Tested: 32-bit Windows XP, 32-Bit Windows 7, 64-bit Windows 7, 64-bit Windows 8

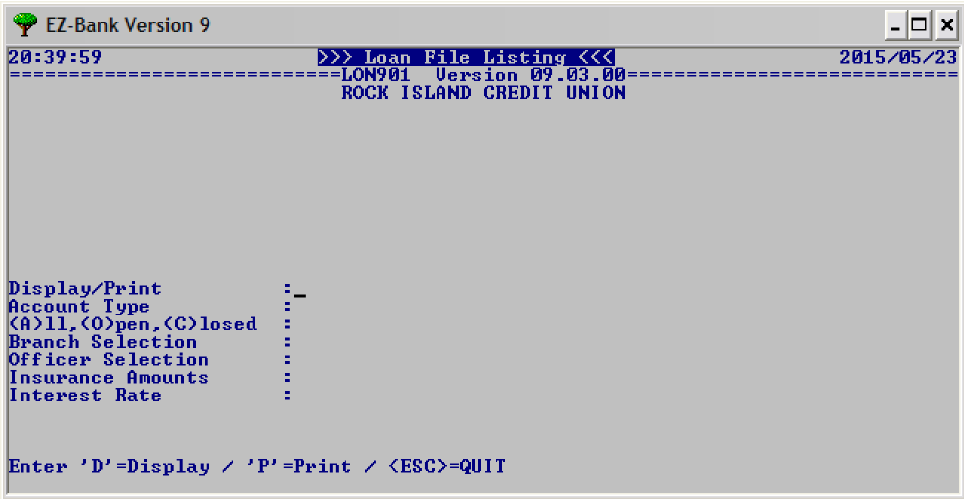
Installation: The <u>contents</u> of the V9R37 folder must be copied into the working directory. All files must be replaced.

Do not copy the V9R37 folder, only copy the contents of the folder.

EZ-Bank Version 9 Release 38 – Interest Rate

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

A system modification has been made to the #7,4 Loan Numeric File Listing to selective print the Interest Rate assigned to each account. If the Insurance Amounts option is selected then the Interest Rate option is unavailable.



Program(s): LON901

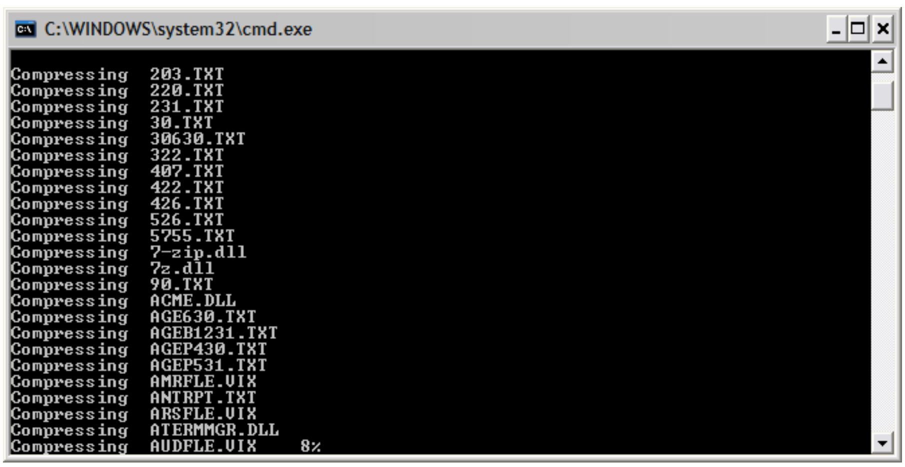
EZ-Bank Version 9 Release 37 – Backup Update

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

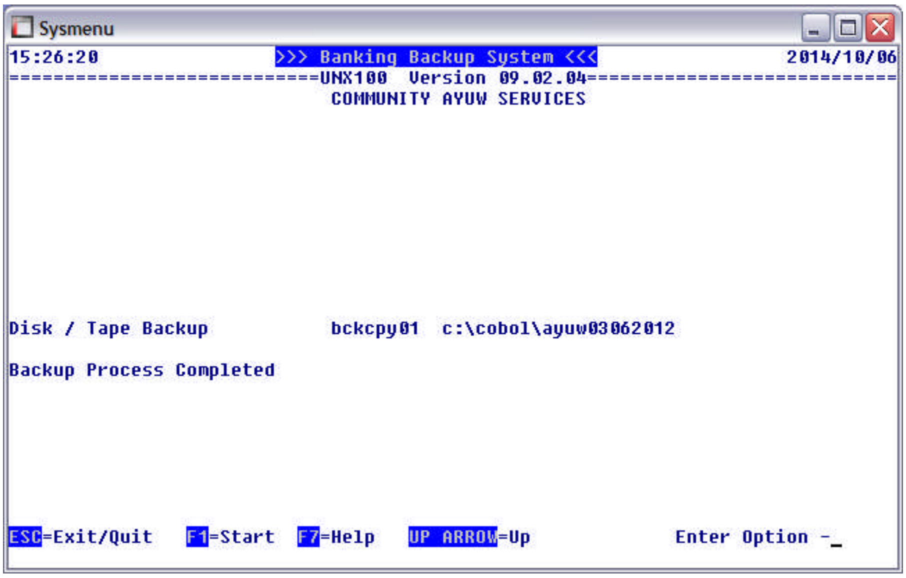
A system modification has been made to the #3,9 Backup process. This process previously used PKZIP to archive and store the working directory. PKZIP is not supported on a 64-bit system. A new program called **RICSZ** was developed using the 7G technology. The location of the backup files are in the same location. Each system must have a **System** folder at the root level and a **Backup** folder within the **System** folder. The new process does a cleanup of temporary files prior to the actual backup process.

Files cleaned (deleted) during process:

ez1*, ez2*, ez3*, ez4*, ez5*, ez6*, ez7*, ez8*, ez9*, eza*, ezb*, ezc*, ezd*, ezp*, ezr*, ezs*, tmp*, cas*, ez-*



<u>The backup is complete when the above illustrated screen disappears and the following is shown.</u>



To reset the BACKUP flag, enter the following command in the working directory

- WRUN32 SYSSET2   and change BACKUP flag to Zero

Program(s): UNX100, BCKCPY00, BCKCPY01, BCKCPY02, BCKCPY03, BCKCPY04, BCKCPY05, BCKCPY06, BCKCPY07, RICSZ, 7G, 7-ZIP, CLEANEZ

Tested: 32-bit Windows XP, 32-Bit Windows 7, 64-bit Windows 7, 64-bit Windows 8

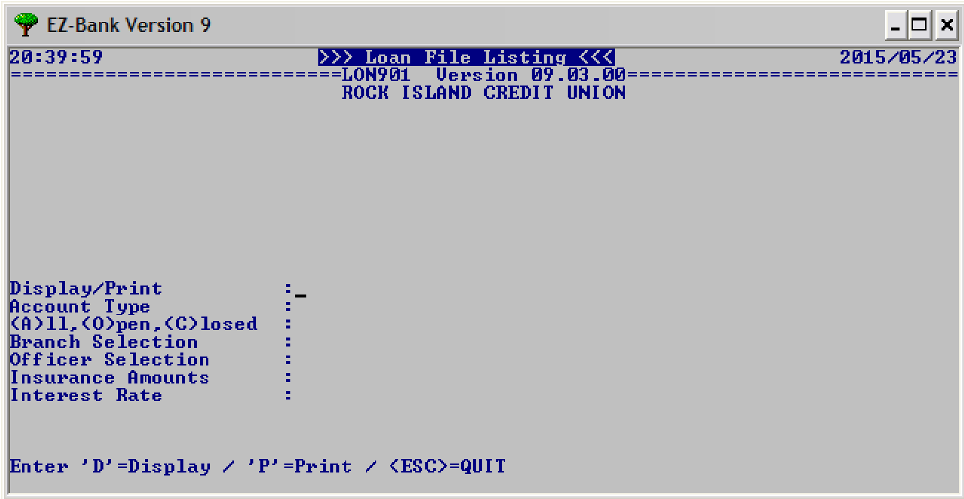
Installation: The <u>contents</u> of the V9R37 folder must be copied into the working directory. All files must be replaced.

Do not copy the V9R37 folder, only copy the contents of the folder.

EZ-Bank Version 9 Release 38 – Interest Rate

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

A system modification has been made to the #7,4 Loan Numeric File Listing to selective print the Interest Rate assigned to each account. If the Insurance Amounts option is selected then the Interest Rate option is unavailable.



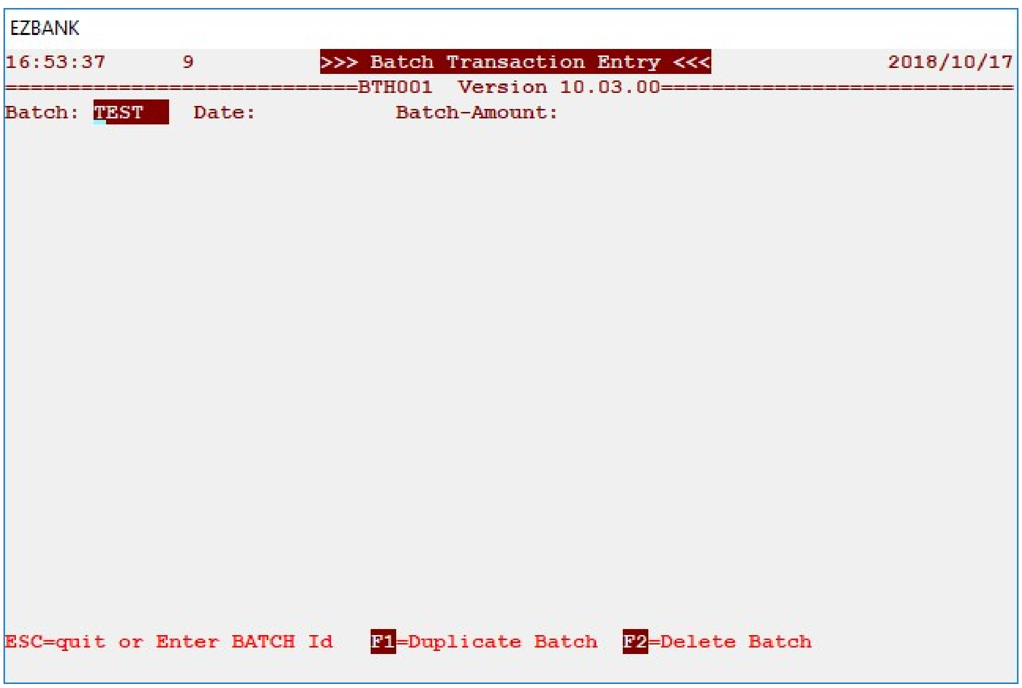
Program(s): LON901

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. 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.

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

```
EZBANK
17:20:52       9          >>> Batch Transaction Entry <<<              2018/10/17
============================BTH001  Version 10.03.00============================
From Batch: TEST    Date: 20181001
  To Batch: TEST    Date: 20181002
Assign new Sequence numbers: Y
Order by SSN, Account#     : N
Order ny CIF Name, Account#: N
Order by Account# only     : N
Proceed with copy          : y









ESC=quit or (Y) to proceed with copy
```

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

```
EZBANK
16:53:37      9          >>> Batch Transaction Entry <<<              2018/10/17
============================BTH001  Version 10.03.00============================
Delete Batch: TEST    Date: 20080427
Proceed with delete         :










ESC=quit or Enter BATCH Date (CCYYMMDD) to delete
```

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 9 Release 40 – Share Co-Owners

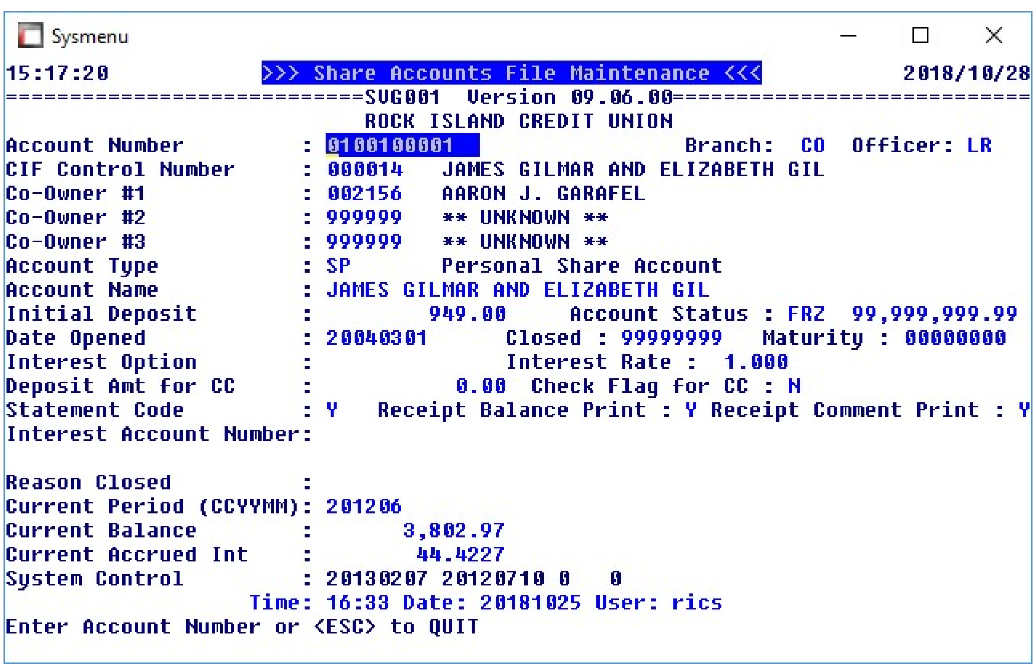
This document should be kept with the user manual until a new manual is available.

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 **<u>once</u>** 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

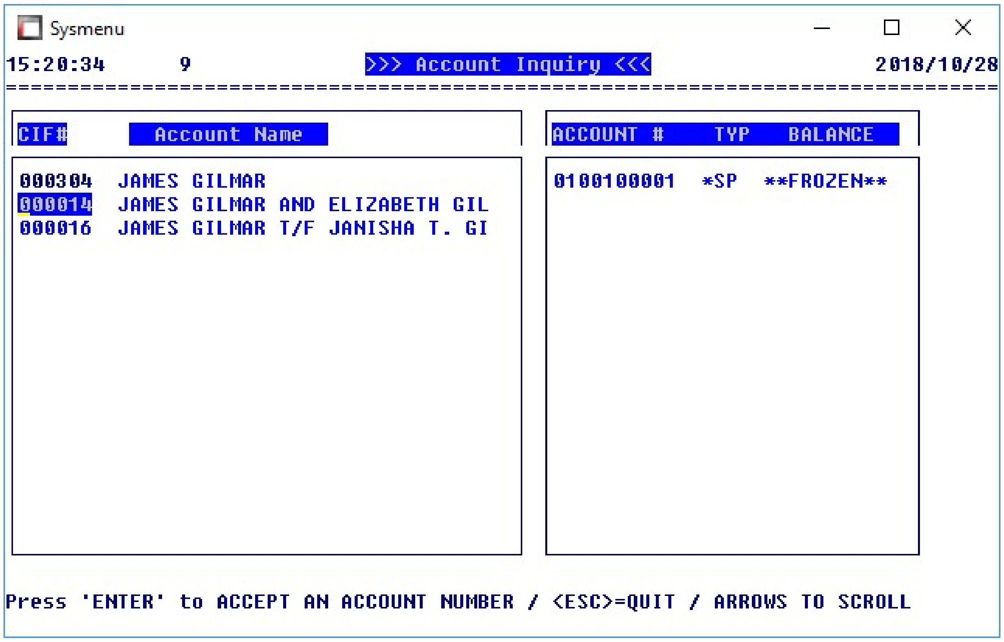
C: WRUN32 SVG802

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).



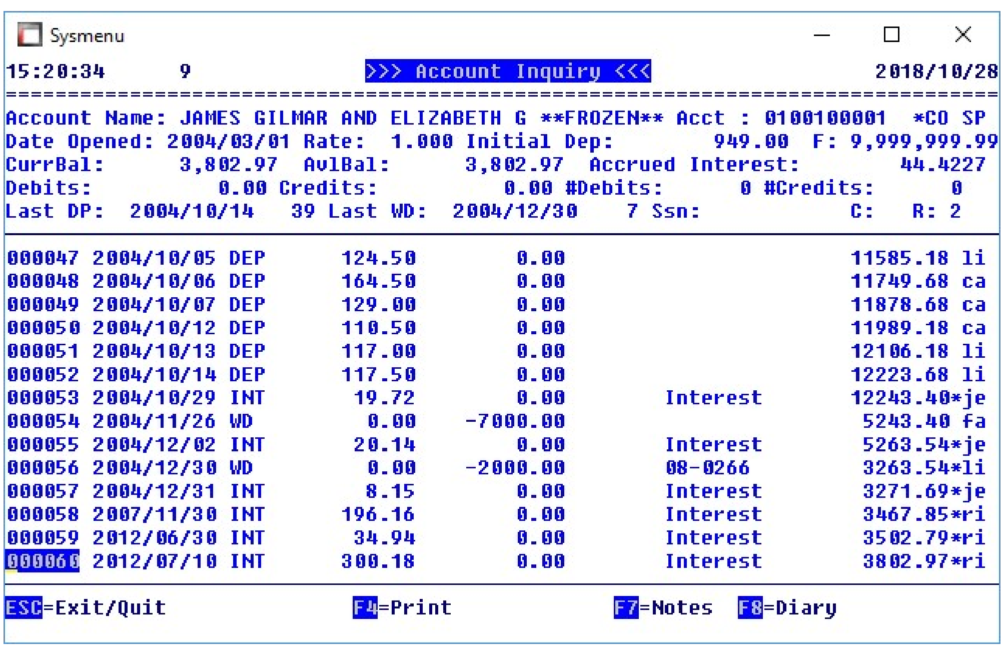
```
Sysmenu
15:17:20              >>> Share Accounts File Maintenance <<<          2018/10/28
============================SVG001  Version 09.06.00============================
                            ROCK ISLAND CREDIT UNION
Account Number          : 0100100001                Branch:  CO   Officer: 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