



EZ-FINANCIAL

Retail Bank and Credit Union

Application

Software

Preliminary, 1998
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See Version 9 Release Documents for Enhancements

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EZ-FINANCIAL Application Software

System Background

The EZ-Bank suite of programs were originally developed for a retail banking institution. The programs were then optioned to serve a credit union. Savings became Shares while Checking became Draft. Otherwise, the processing techniques, algorithms and coding remain the same. Therefore, SAVINGS and SHARES are synonymous as well as CHECKING and DRAFT. Although the terminology has been changed, the option is in the system setup program.

The underlying basic programs and file structures have been in live operation for over seven years. Therefore, the system is very well seasoned. The software programs are flexible, written in an industry standard language COBOL and are *Year 2000 Compliant*. An ODBC interface is also available.

Overview

The EZ-Bank program suite consists of programs to handle savings (share), checking(draft) and loan accounts as well miscellaneous transactions (ie exchange, transfers, etc). The concept of the system uses a Central Information File (CIF) which maintains static information with regards to each individual(s), partnership, corporation or trustees. Then each account is entered into a separate file which is then linked to the CIF. As transactions are entered into the system, they are linked to each account file as well as the CIF.

Transactions may be online which means that activity is posted directly to the account as it happens. The system also has a batching capability whereby transactions are entered into a batch and can be dated for future posting. For an example, a batch created today for next Friday's update, the interest calculations will be based upon next Friday's date.

The system has the ability to search based upon account number or name. In the case of the name, the more specific search will reveal less possibilities. Then, when a name is selected, a listing of all the accounts for that name are available for inquiry.

An encoded password entry authorization controls access to the system as well as each menu item. The system also has a validated licensing module which prevents the software being copied onto another system to protect against software piracy or transferred to another user.

Coding tables are established which identify the different types of accounts (ie Business, Personal, trustee). Transaction types are linked to the type of account and are indexed to specific General Ledger accounts for interface to an accounting system. Based upon the type of account,



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interest and service charge options can be established providing complete flexibility in the way calculations are performed.

The following outline depicts the basic structure of the EZ-Bank suite of programs. Based upon a specific institution or password authorizations some menu items may not appear.

Account Setup

- Central Information File
- Checking/Draft Accounts
- Savings/Shares & TCD Accounts
- Loan Accounts

Teller System

- Account Transaction Inquiry
- Account Transactions
- Teller Reports
- Deposit Listing
- Remittance Transactions
- Remittance Listing

Daily Processing

- Batch Transaction Input
- Batch Transaction Listing
- Batch Transaction Update
- Daily Postings
- Daily Trial Balance
- Over Draft Checking/Drafts
- Over Draft Savings/Shares
- Past Due Loans
- Backup
- Display System Balances

Monthly

- Post Accrued Interest
- Post Service Charges
- Monthly Trial Balance
- Monthly Roll-Over
- Account Statements
- TCD Maturity Report
- Loans Outstanding
- Accounting Transactions

Yearly Processing

- Yearly Trial Balance
- Roll Over YTD Figures
- Purge TRNFLE to History
- Purge Operator Control (OPRFLE)
- Purge Batch Transactions (BTHFLE)

System Utilities

- Transaction Maintenance
- Account Type Maintenance
- Misc Code Maintenance
- Change Draft Interest Rate
- Change Share Interest Rate
- Interface to Metro-II Format
- Currency Transaction Report (CTR)
- Suspicious Activity Report (SAR)



Reports

- CIF File Listing
- Checking/Draft File Listing
- Savings/Shares File Listing
- Loan File Listing
- Batch File Listing
- CDELE File Listing
- Loan Past Due Notices
- Loans Maturity Listing
- New Accounts
- Closed Accounts with Balances
- Account Variance
- Teller Transaction Audit
- Largest Balances
- Account Address Sheets
- Loan Account Details
- Loan Payment Details
- Negative Balance Listing
- Dormant Accounts
- Loans Disbursed
- Loans Paid-Off

Miscellaneous

- Add/Update Printer
- User Printer Assignments
- System Security Maintenance
- System Setup Maintenance
- More Setup Maintenance
- Initialize Shares
- Initialize Drafts
- Initialize Loans
- Rebuild File System
- Generate Transfer Files
- Update Transfer Files
- Audit Transaction Data
- Re-assign period to TRNFLE
- Delete TRNFLE entries
- Automatic Reports Setup
- Message of the Day
- Security Review



Standards and Conventions

In order to eliminate some repetition throughout this document, it is important to note some of standards used in the system.

Dates In that this suite of programs is fully *Year 2000 Compliant*, all dates are entered using the following format:

CCYYMMDD

CC = Century

YY = Year

MM = Month

DD = Day

Amounts An amount field may be entered as follows without commas or dollar signs.

<u>Entry</u>	<u>Results</u>
1	1.00
1.00	1.00
.01	.01

Function Keys Most of the functions keys F1 thru F12 have specific functions and operate in the same manner in all programs. However, some programs may not have the need for that function therefore the key is inoperable for that program. Where the standard not been used, the specific by function key are always indicated at the bottom of the screen.

F1	Start a program or process
F2	Not defined
F3	Not defined
F4	Printing
F5	Delete
F6	Lookup
F7	Help screen
F8	Browse Backward
F9	Browse Forward
F10	Not defined
F11	Not defined
F12	Not defined



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Definitions

In order to better clarify some terminology, the following relationships are provided for better understanding and clarification.

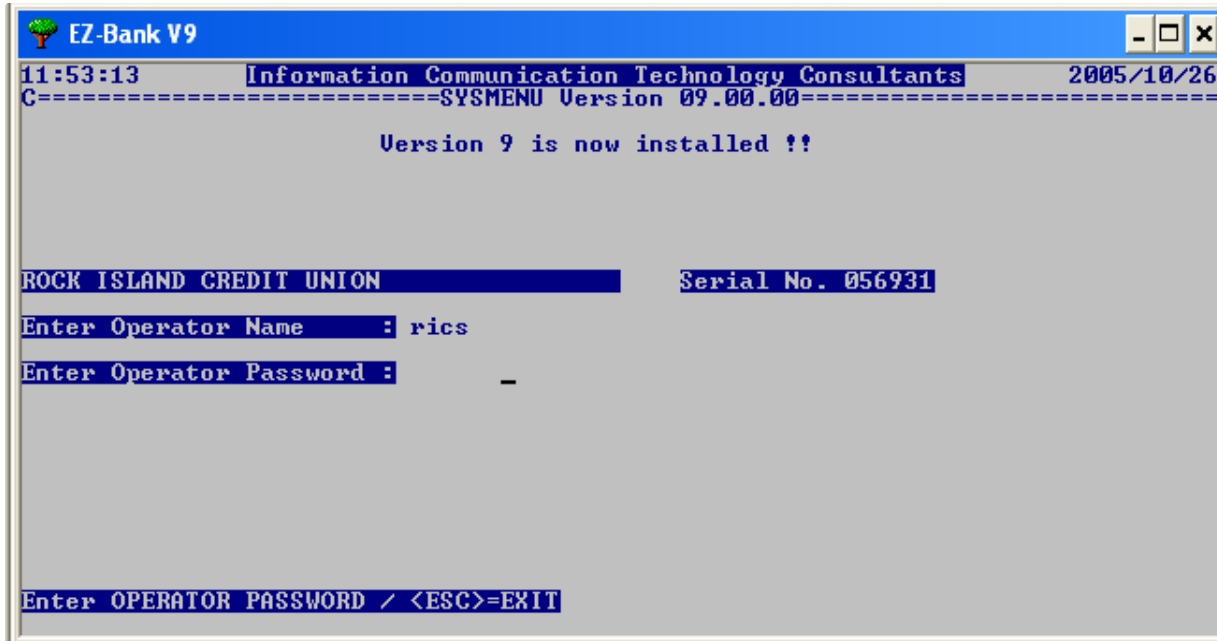
Operator Name	Same as Name, User, Teller, login-id
Operator Password	The password associated with a specific Operator Name.
System Administrator	A specific user that has been given access to all items and has the ability to configured the functionality of the system.



Getting Started

When the system is first started, the login screen appears. During the process, the system has validated your institution's name and assigned serial number for proper authorization and use of the software product. If there are any discrepancies appropriate messages will appear and action will be necessary in order to continue using the software product.

Presuming the software product has been installed and properly licensed, the system will display your Institution's Name and Serial Number while it asks for your Operator Name and Operator Password. If the message "**Daily BACKUP is in process - Try Later**" appears, this indicates that the system backup flag has been set and logging in is prohibited. Your name and password should have been previously assigned by the System Administrator which in turn will allow specific privileges to use the system. Names and passwords are assigned using the System Security Maintenance option under the Miscellaneous Menu which is discussed later in this document.



Beginning Balance

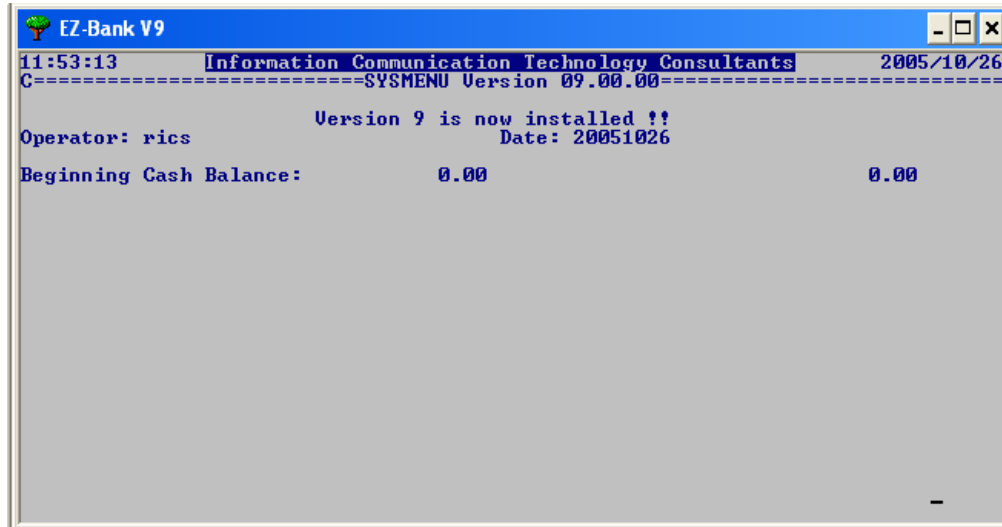
Once an identified name and password has been entered, the Beginning Cash Balance screen appears as illustrated below. If this is the first time for a name and today's date, the operator is required to enter the amount of cash-on-hand. Once this amount has been entered using the standard data entry conventions, depressing the F1 function key will record the information for balancing purposes otherwise depress the ESC key to exit and try again.



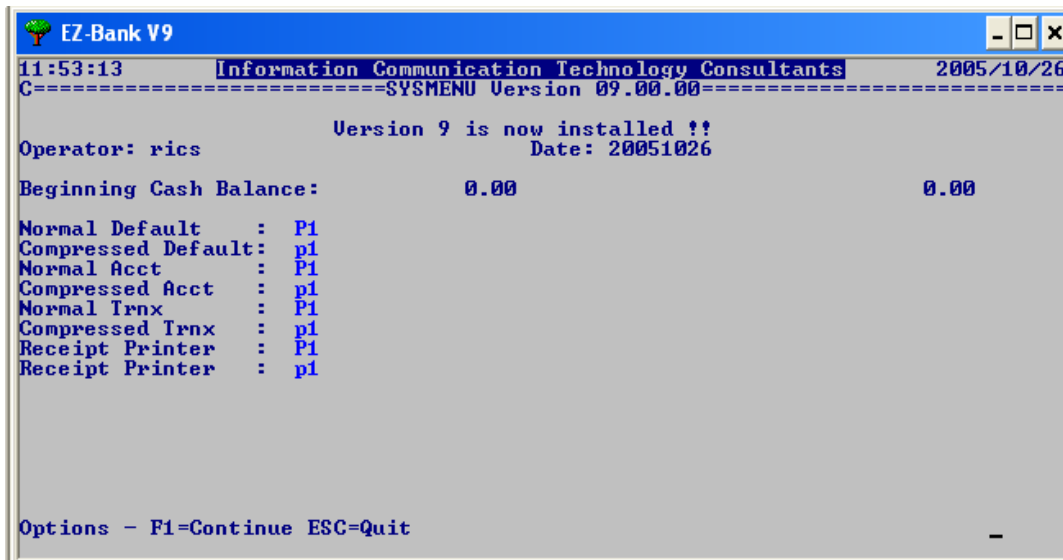
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Subsequent login sessions during the same business day will only display the screen for informational purposes. Depressing the ENTER key will continue to the menu options available for that name and password.

Once the operator has closed and balanced, login is no longer permitted and a message is displayed “* * CLOSED * *”. Depressing the F1 function key will allow continued processing.



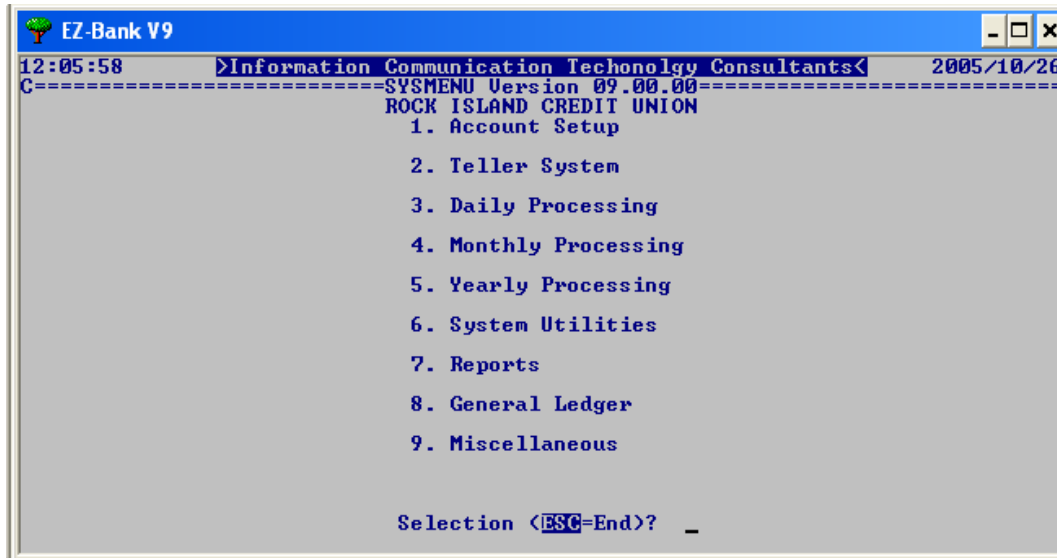
After the beginning balance screen is displayed, the system will display the printer assignments. These are fixed assignments which can be changed by the system administrator using the User Printer Assignment option. If these are incorrect, the ESC key should be depressed.



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Menu Options

As noted earlier, based upon the privileges assigned to the name and password entered menu options may appear differently. This document will presume that all privileges were provided and discuss each accordingly. A typical main menu screen is provided below and the menu options are described.



```
EZ-Bank V9
12:05:58      >Information Communication Technology Consultants<      2005/10/26
C=====SYSMENU Version 09.00.00=====
ROCK ISLAND CREDIT UNION
1. Account Setup
2. Teller System
3. Daily Processing
4. Monthly Processing
5. Yearly Processing
6. System Utilities
7. Reports
8. General Ledger
9. Miscellaneous

Selection <ESC=End? _
```

Account Setup

The options here are strictly clerical in nature. Records are only established in the database. There is no ability make any transaction with this menu options. An account balance may be adjusted with System Administrator privilege without recording a transaction.

Teller System

This menu option provides the ability to record transactions which in turn adjust account balances. There is a strict Inquiry Only ability to view the transactions which may be assigned. An option is also provided for reviewing all transactions for a specific name (user). The section also provide the ability to process remittances and deposit listings.

Daily Processing

In this area of the menu, options are available to perform the typical daily balancing and processing functions. Batch transactions may be entered,



balanced and updated as well as functions that related to the entries database of accounts.

Monthly Processing

The menu option has a number functions which relate to the monthly processing cycle of the accounts data. Posting accrued interest, service charges and printing account statements are under this menu option.

Yearly Processing

The section of the provide a yearly trial balance, an annual roll-over option and purging of processing records.

System Utilities

This option has the ability add, modify and delete processing codes used in the system. Account types and transaction codes are maintained in this option. Specific service charge definitions are also maintained in this option.

Reports

This area of the system handles the various reports of the system.

Miscellaneous

Programs under this option are very specific and deal with the setup of the system. Only the System Administrator should have access and be permitted to add, modified or delete entries. Changes in this area without a complete understanding of the system could result in system failure or incorrect results.

General Ledger

An optional module is available which provides complete general ledger processing including journal entries, import entries and financial reporting capabilities.



Account Setup - Central Information File

The Central Information File (CIF) is a way of identifying entities. It is designed to reduce the redundancy of static information. Therefore, should an entity have number of accounts, there should be only one CIF entry. This will result in an easier address change for all of its accounts. The key or number that belongs to the CIF file is totally meaningless. However, it is used to link information databases together. The following field entries are available in the CIF database file.

```
EZ-Bank V9
12:09:39 1 >>> Central Information File Maintenance <<< 2005/10/26
=====CIF001 Version 09.00.00=====
CIF Control Number: 000012
Name (1) : ICT FINANCIAL SERVICES           Hme Phne : 661-325-1233
Name (2) :                               Wrk Phne : 661-325-1233
Name (3) :                               Own/Rent : N
Name (4) :                               Addr Type: B
Addr (1) : P.O. Box 361                   Cif Type : B
Addr (2) : Bakersfield, CA               Bus Type : S
Addr (3) :
Zip Code : 93302      Country : USA
Passport : US123456789      Citizen : US
Employer : n/a              Length : 0000  Occp : n/a
Spouse : n/a                Maiden : stillions
Sosec # : 987654321  DrLc# : 235476  Br Pl : n/a      Dte : 00000000
P/O/D : Walter G. Morton      P/O/D :
P/O/D :                       P/O/D :
Email : ezbank@ict-consultant.com

Time: 12:09 Date: 20051026 User: rics
ESC=EXIT/QUIT  F1=SAVE  F2=HELP  UP ARROW=UP  Enter OPTION -
```

CIF Control Number

The assigned six digit control number for each CIF entry. Enter the word "NEW" in the field will obtain the next sequential number and use it for the new CIF entry.

Name (1,2,3,4)

There are four name fields available to identify a particular entity. Each field is 40 characters in length and should identify the entity as clearly as possible.

Addr (1,2,3)

Three address lines are available for addressing purposes. There is a separate field below used for Zip Code and Country.



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Zip Code	This field will be used for mailing purpose.
Country	This field will be used for mailing purpose.
Passport	A field available to entry the Passport Number of the entity principal or individual. This field should also identify the Country. An example might be as follows: US571683176
Citizen	This field would primarily be used for individuals's to identify their citizenship.
Employer / Length	Two fields are available to identify an individual's employer and length of employment in number of months.
Spouse	In the of an individual, the name of the spouse should be entered for reference information.
Maiden	For further identification, the maiden name can be entered into this field.
Sosec #	The social security number or Tax Identification Number may entered in this field. Valid entries for the credit bureau interface are as follows: 06-419820 419820 571867631
DrvLic #	This is a field for Driver's License number.
Brth Plc	The birth place of the individual should be entered into this field.



Brth Dte	The birth date of the individual should be entered using the standard date convention of CCYYMMDD.
Hme Phone	A field for the home telephone number.
Wrk Phone	A field for the work telephone number.
Own/Rent	This field is used to identify 'residence' for this entity in the credit bureau interface. Acceptable values are (O)wn, (R)ent or (N)one.
Addr Type	This field is also used for the credit bureau interface to determine the type of address provided. (Y)es indicates a full personal address, (B)usiness indicates a company name and (N)one indicates 'no address'.
Cif Type	This field identifies the type of CIF entry - (S)ingle, (J)oint, (T)rustee or (B)usiness.
Bus Type	In the case of business, the entry indicates the type of business - (S)ole, (P)artnership, (C)orporation or (O)ther.
P/O/D	There are four fields available to indicate partners, officers or directors.
Email	Enter an appropriate email address.

The information contain in this file is important as it relates to producing customer statements and linking to the credit bureau. Standards should be established by each institution and enforced accordingly.

Messages are displayed at the bottom of the screen noting comments for each data entry field. In the case of existing record, there is a display near the bottom of the screen noting the time, date and user of the last change for the specific data record. The F1 function key is used to update the record as shown on the screen. The F5 key can be using to delete a record; however, it should be used with caution as this is the basis of the address for the account database.



Account Setup - Checking/Draft Accounts

This program allows an operator to establish a draft account into the database. This option does not establish an account balance. The key to the account database is the account number. Based upon parameters setup in the master system file, the account number can be structured to always adhere to a specific format (ie 99-999, 9999-9999, 9-9999, etc). The account database is strictly documentation and used during other processes of the system. To establish an account balance, a deposit (**DEP**) transaction is required under the **Teller System**. The following fields are available in the checking accounts database.

```
EZ-Bank V9
12:19:57 >>> Draft Accounts File Maintenance <<< 2005/10/26
-----CHK001 Version 09.01.00-----
ROCK ISLAND CREDIT UNION

Account Number      : 0700100986          Branch: YP  Officer: WM
CIF Control Number  : 000012          ICT FINANCIAL SERVICES
Account Type        : DB          Business Draft Personal
Account Name        : GENERAL ACCOUNT
Initial Deposit     : 1,000.00
Date Opened         : 20051026      Date Closed : 99999999
Service Charge Option :
Interest Option     :              Interest Rate : 5.000
Statement Code      : Y          Receipt Balance Print : Y Receipt Comment Print : Y
Reason Closed       :

Current Period <CCYYMM>: 200510
Current Balance     :              0.00
Accrued Interest    :              0.0000
System Control      :

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

Account Number

This field may require a certain format as discussed earlier. It is checked for duplicate entry.

Branch

This is a two character code to identify branch coding/responsibility. This field is not validated.

Officer

This is also a two character code to identify bank officer responsibility. This field is not validated.



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CIF Control Number	This is the link to the CIF database. A number may be entered which is validated. Using the F6 lookup function, an existing CIF number can be selected. Entering the word "NEW" will allow the operator to establish a new CIF number and return to this screen.
Account Type	A required entry to identify the type of account as defined in the Codes File (CDEFLE) which can be maintained using the System Utilities menu. Using the F6 lookup function will help in the selection process.
Account Name	The field is used to further identify accounts for one specific CIF entry as General Account, Payroll Account, Operating Account, Client Trust Account, etc.
Initial Deposit Amount	The documentation only entry follows the standard conventions of entering amounts.
Date Opened	Once again, a documentation only date field entered as CCYYMMDD.
Date Closed	A documentation field noting the date the account was closed. The date must be entered as CCYYMMDD. Transaction will not be permitted after the entered date. Either 00000000 or 99999999 indicates the account is open.
Service Charge Option	Not used at this time. Service charges are assigned on a global basis at this time.
Interest Option	Not used at this time.
Interest Rate	A required field indicating the Annual Interest Rate for this account. Please note that this field allows three digits after the



decimal point.

Statement Code

This field is used to identify the type of statement processing.

Y	Yes, produce statement
N	No statement produced
1	Cycle 1 Processing
2	Cycle 2 Processing
3	Cycle 3 Processing
4	Cycle 4 Processing
5	Cycle 5 Processing
9	Special Processing

Receipt Balance Print

If the Receipt Printer function is being used, the standard receipt will print an account balance. If the account balance is NOT to be printed on the receipt then an “N” entry is required. A blank entry assumes “Y”.

Receipt Comment Print

Once again if the Receipt Printer is functional, the standard receipt will print the “note” is entered. If the “note” is NOT to be printed on the receipt then an “N” entry is required. A blank entry assumes “Y”.

The following fields are displayed and only a System Administrator has access to the fields from this screen. The system control fields are display only regardless of processing permissions. Changing information may impact the Daily Trial Balance.

Current Period (CCYYMM)

Indicates the current processing period for this account.

Current Balance

Indicates the current balance of the account.

System Control

This information is displayed to show the he various dates and control flags belonging to this account.

Daily Date
Status Flag



Interest Flag
Service Charge Flag

Messages are displayed at the bottom of each screen noting comments for each data entry field. In the case of existing record, there is a display near the bottom of the screen noting the time, date and user of the last change for the specific data record. The F1 function key is used to update the record as shown on the screen. The F5 key can be using to delete a record; however, it should be used with extreme caution.



Account Setup - Savings/Shares Accounts

This program allows an operator to establish a savings account into the database. This option does not establish an account balance owed to the customer. The key to the account database is the account number. Based upon parameters setup in the master system file, the account number can be structured to always adhere to a specific format (ie 99-999, 9999-9999, 9-9999, etc). The account database is strictly documentation and used during other processes of the system. To establish an account balance owed to the customer, a deposit (**DEP**) transaction is required under the **Teller System**. The following fields are available in the shares accounts database.

```

EZCU
13:58:01 >>> Share Accounts File Maintenance <<< 2004/02/03
=====SUG001 Version 08.00.01=====
ROCK ISLAND CREDIT UNION
Account Number      : 0100100986          Branch:      Officer:
CIF Control Number  : 000002      MEMBER ONE
Account Type        : SB      Business Share Account
Account Name        : GENERAL ACCOUNT
Initial Deposit     : 5,000.00          Account Status :
Date Opened         : 20040101      Closed : 99999999  Maturity : 99999999
Interest Option     :                      Interest Rate : 3.000
Deposit Amt for CC  :                      Check Flag for CC : N
Statement Code      : Y      Receipt Balance Print : Y Receipt Comment Print : Y
Interest Account Number:

Current Period (CCYYMM): 200401
Current Balance      : 9,950.00
Current Accrued Int  : 7.3833
System Control       : 20040125 00000000 0
Time: 9:32 Date: 20040126 User: rics
Enter Account Number or <ESC> to QUIT
  
```

Account Number

This field may require a certain format as discussed earlier. It is checked for duplicate entry.

Branch

This is a two character code to identify branch coding/responsibility. This field is not validated.

Officer

This is also a two character code to identify bank officer responsibility. This field is not validated.



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CIF Control Number

This is the link to the CIF database. A number may be entered which is validated. Using the F6 lookup function, an existing CIF number can be selected. Entering the word "NEW" will allow the operator to establish a new CIF number and return to this screen.

Account Type

A required entry to identify the type of account as defined in the Codes File (CDEFLE) which can be maintained using the System Utilities menu. Using the F6 lookup function will help in the selection process.

There are special types for Time Certificates - TC, CD and CD+. The TC and CD both accrue interest until the mature date is reached. The CD+ allows the accrued interest to be posted monthly to another account(s).

Account Name

This field allows further identity of an account when there are multiple accounts for a given CIF entry.

Initial Deposit

The documentation only entry follows the standard conventions of entering amounts.

Account Status

This field is either blank or has a value of FRZ. When the FRZ code is used, teller transactions are not permitted.

Date Opened

Once again, a documentation only date field entered as CCYYMMDD.

Date Closed

A documentation field noting the date the account was closed. The date must be entered as CCYYMMDD. Transactions will not be allowed after this date. 00000000 or 99999999 are considered open.



Maturity Date	This date is used to monitor TC, CD and CD+ accounts. This date is important and must be entered as CCYYMMDD.
Interest Option	Not used at this time.
Interest Rate	A required field indicating the Annual Interest Rate for this account. Note: field allows three digits after the decimal point.
Deposit Amt for CC	This field is used to not the periodic deposit for the Christmas Club account. It is documentation only.
Check Flag for CC	The field indicates whether a check is to be produced automatically upon maturity for the Christmas Club.
Statement Code	This field is used to identify the type of statement processing. <ul style="list-style-type: none"> Y Yes, produce statement N No statement produced 1 Cycle 1 Processing 2 Cycle 2 Processing 3 Cycle 3 Processing 4 Cycle 4 Processing 5 Cycle 5 Processing 9 Special Processing
Receipt Balance Print	If the Receipt Printer function is being used, the standard receipt will print an account balance. If an account balance is NOT to be printed on the receipt then an “N” entry is required. A blank entry assumes “Y”.
Receipt Comment Print	Once again if the Receipt Printer is functional, the standard receipt will print the “note” is entered. If the “note” is NOT to be printed on the receipt then an “N” entry is required. A blank entry assumes “Y”.



Interest Account Number

There are two fields available when the account type is CD+. The monthly accrued interest will be posted to a valid account(s). Each field must begin with an “S” or “D” which indicates Shares and Drafts, respectively. The account number follows and is validated accordingly.

The following fields are displayed and only the System Administrator has access to the field from the screen. The system control field is display only and change is not permitted regardless of security level. Note: changes can impact the Daily Trial Balance.

Current Period (CCYYMM)

Indicates the current processing period for this account.

Current Balance

Indicates the current balance of the account.

System Control

This displays control information with respect to this account’s processing dates and control flags.

Daily Date

Status Flag

Interest Flag

Service Charge Flag

Messages are displayed at the bottom of the screen noting comments for each data entry field. In the case of existing record, there is a display near the bottom of the screen noting the time, date and user of the last change for the specific data record. The F1 function key is used to update the record as shown on the screen. The F5 key can be using to delete a record; however, it should be used with extreme caution.

Depressing the F3 function key will produce a **Disclosure Statement**. This is especially useful for Time Certificates (TC, CD, CD+). The Open and Maturity Dates are required fields for this process to work correctly.



*** SHARES DISCLOSURE STATEMENT ***
=====

ACCT #	0100100008	
NAME	ROCK ISLAND CONSULTING AND SOFTWARE	
TYPE	CD	
INITIAL DEPOSIT		5,000.00
DATE OPENED	1993/01/04	
DATE MATURED	1994/01/03	
DATE CLOSED	9999/99/99	
TERM IN MONTHS		12.00
A.P.R		5.00
INTEREST EARNED		255.43
ACCOUNT BALANCE AFTER TERM		5,255.43

* INTEREST CALCULATIONS ARE COMPOUNDED DAILY *
AMOUNTS ARE SUBJECT TO CONDITIONAL RESTRICTIONS



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Account Setup - Loan Accounts

This program allows an operator to establish a loan account into the database. This option does not disburse money or establish a loan balance due the institution. The key to the account database is the account number. Based upon parameters setup in the master system file, the account can be structured to always adhere to a specific format (ie 99-999, 9999-9999, 9-9999, etc). The account database is strictly documentation and used during other processes of the system. To establish a loan balance due the institution, a disbursement (DSB) is required under the **Teller System**. The following fields are available in the loan accounts database.

```
Systemu
13:25:19 >>> Loan Account File Maintenance <<< 2003/02/19
=====LON001 Version 07.00.00=====
Loan Account Number : 0300112233 Branch: KR Officer: JD
CIF Control Number : 005017 ROCK ISLAND CONSULTING AND SOF
Account Type : LP Personal Loan
Account Name : LOAN FOR PO L12354
Loan Amount : 38,000.00 Collateral : OTH
Date Opened : 20000929 Closed : 99999999 Maturity : 20001229
Payment Amount : 38,000.00 Prn: 38,000.00 Int: 0.00
Payment Frequency : 090 Payment Day : 15 Payment by Allotment : N
Interest Option : Interest Rate : 18.000
Insurance Option : N Insurance Amount: 0.00
Statement Code : N Receipt Balance Print : Y Receipt Comment Print : Y

Current Period (CCYYMM): 200101
Current Balance : 38,000.00
System Control : 7
Last Payment Date : 00000000
Time: 13:26 Date: 00000000 User: rics
ESC=EXIT/QUIT F1=SAVE F3=PRNT F7=HELP UP ARROW=UP Enter OPTION -
```

Loan Account Number

This field may require a certain format as discussed earlier. It is checked for duplicate entry.

Branch

This is a two character code to identify branch coding/responsibility. This field not validated.

Officer

This is also a two character code to identify bank officer responsibility. This field is not validated.



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CIF Control Number

This is the link to the CIF database. A number may be entered which is validated. Using the F6 lookup function, an existing CIF number can be selected. Entering the word "NEW" will allow the operator to establish a new CIF number and return to this screen.

Account Type

A required entry to identify the type of account as defined in the Codes File (CDEFLE) which can be maintained using the System Utilities menu. Using the F6 lookup function will help in the selection process.

Account Name

This field is used to further identify an account when there are multiple accounts for a given CIF entry.

Loan Amount

The documentation only entry follows the standard conventions of entering amounts.

Collateral

This is used to identify the type of collateral this loan may have. Valid codes are as follows:

SAV Savings Account
CHK Checking Account
CAR Automobile
MOR Mortgage
TCD Time Certificate
OTH Other

Keep in mind that additional information can be kept in the Diary file which is accessible under transaction processing.

Date Opened

Once again, a documentation only date field entered as CCYYMMDD. This date is used in the calculation of insurance on the Loan Disclosure Statement.



Date Closed A documentation field noting the date the account was closed. The date must be entered as CCYYMMDD. Transactions are not permitted beyond this date. Keep in mind that 00000000 or 99999999 is considered open.

Maturity Date This date is used to monitor past due accounts in certain circumstances. This date is important and must be entered as CCYYMMDD. The date is also used in the calculation of insurance for the Loan Disclosure Statement.

Payment Amount / Prn / Int These three fields are used to help the payment process and are entered as documentation only. The amounts must be entered following the standard conventions. The PRN and INT amounts must be the PAYMENT AMOUNT. Depending upon the loan type, these field may be very important.

Payment Frequency As a required field, this indicates the frequency of the payment as follows:

- 14 Every Two Weeks
- 15 Twice a Month
- 30 Monthly
- 90 Quarterly
- 180 Twice a Year
- 365 Annually
- 999 Balloon at Maturity

Payment Day The day of the month that the payment is normally due.

Payment by Allotment A required entry of 'Y' or 'N' indicated whether the payment coming in by allotment which in turn allows some grace period on delinquency.



Interest Option

The 'PP' option is used for basing the Interest Rate on Prime Plus. The Prime Interest Rate is maintained in the System control file. Therefore, when using the 'PP' option the actual Interest Rate will be the Prime Rate plus the rate entered in the following field.

Interest Rate

A required field indicating the Annual Interest Rate for this account. Please note that this field allows three digits after the decimal point.

Insurance Option / Amount

The first field identifies the option as follows:

S	Single
J	Joint
N	None

The amount field indicates the cost of insurance which should be charged against the loan balance. Once again, a disbursement transaction (DSB) must be entered to charge the loan balance. This is automatically calculated based upon the rates established in the system control file.

Statement Code

Normally, this option is "Y or "N".

Receipt Balance Print

If the Receipt Printer function is being used, the standard receipt will print an account balance. If an account balance is NOT to be printed on the receipt then an "N" entry is required. A blank entry assumes "Y".

Receipt Comment Print

Once again if the Receipt Printer is functional, the standard receipt will print the "note" is entered. If the "note" is NOT to be printed on the receipt then an "N" entry is



required. A blank entry assumes “Y”.

The following fields are displayed and only the System Administrator has access to the field from the screen. The system control field can not be modified regardless of security level. Note: changes can affect the Daily Trial Balance.

Current Period (CCYYMM)	Indicates the current processing period for this account.
Current Balance	Indicates the current balance of the account.
System Control	This displays control information with respect to this account’s processing dates and control flags. Daily Date Status Flag Current Date
Last Payment Date	Indicates the date of the last PYT or related transaction. Also, interest has typically been calculated and recorded to this date.

Messages are displayed at the bottom of the screen noting comments for each data entry field. In the case of existing record, there is a display near the bottom of the screen noting the time, date and user of the last change for the specific data record. The F1 function key is used to update the record as shown on the screen. The F5 key can be using to delete a record; however, it should be used with extreme caution.

The F3 function key is used to print the **LOAN DISCLOSURE STATEMENT** and **AMORTIZATION SCHEDULE** based upon the information on the screen. Essential information is the **Loan Amount, Loan Date, Maturity Date, Interest Rate** and **Insurance Option**. This information is now recorded in the AMRFLE which is used for certain type of loan processing accounts.



L0N001 * * * LOAN DISCLOSURE STATEMENT * * * 07.00.00

=====

LOAN # 0300112233 LP
 NAME ROCK ISLAND CONSULTING AND SOFTWARE
 INS RATE N
 DATE OPEN 2000/09/29
 MATURITY 2000/12/29

NET CASH 38,000.00
 INSURANCE .00
 .00
 .00

FINANCED AMOUNT 38,000.00
 TERM IN MONTHS 3.00 .30
 ANNUAL INTEREST RATE 18.00
 MONTHLY PAYMENT 13,048.55
 TOTAL REGULAR PAYMENTS 38,871.49
 BALLOON PAYMENT .00
 TOTAL PAYMENTS 38,871.49
 FINANCE CHARGES 871.49
 INSURANCE COVERAGE .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	2000/10/15	\$13,048.55	\$299.59	\$12,748.96	\$25,251.04
2	2000/11/15	\$13,048.55	\$385.88	\$12,662.67	\$12,588.37
3	2000/12/15	\$12,774.39	\$186.02	\$12,588.37	\$.00



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Teller System - Inquiry

This function allows the operator to inquire to a specific account. The user must first identify the **type** of account:

D	Drafts
S	Shares
L	Loans
A	All accounts
X	Other (no processing available)

The next field is **Acct#** which can entered, if known. If a valid account is entered, the account header as well as transaction will be display.

If the **Acct#** is not known, the user may proceed to the **Name** field. A search of the CIF file will begin based upon the amount a data entered. The search is case sensitive. The system will provide a list of those matching the search. By selecting a specific entry, the system will in turn display the account belonging to the selected CIF name. Once an account is selected, then a display of the header and transaction data will be presented. The following screen illustration is a name search using “ROCK” and with an “A”.

CIF#	Account Name	ACCOUNT #	TYP	BALANCE
005017	ROCK ISLAND CONSULTING AND SOF	0100100008	SP	6.94
008764	ROCKIE J. SMITH	0700100986	CP	14085.08
001763	ROCKY JONES	0300112233	LP	38000.00

END-OF-ACCOUNTS

Press 'ENTER' to ACCEPT A CIF NUMBER / <ESC>=QUIT / ARROWS TO SCROLL



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If a printed copy is desired then the user can depress F4 for a printed copy. When a printed copy is requested, the system will prompt for the beginning sequence number. Leaving the request blank will start printing at then the beginning.

The transaction display below the header is as follows for each account database.

Drafts

- Sequence Number
- Transaction Date
- Transaction Code
- Credit Amount (deposits)
- Debit Amount (withdrawals)
- Draft Number
- Notes
- Running Balance
- Notes Indicator
- Operator Id (first two characters only)

```

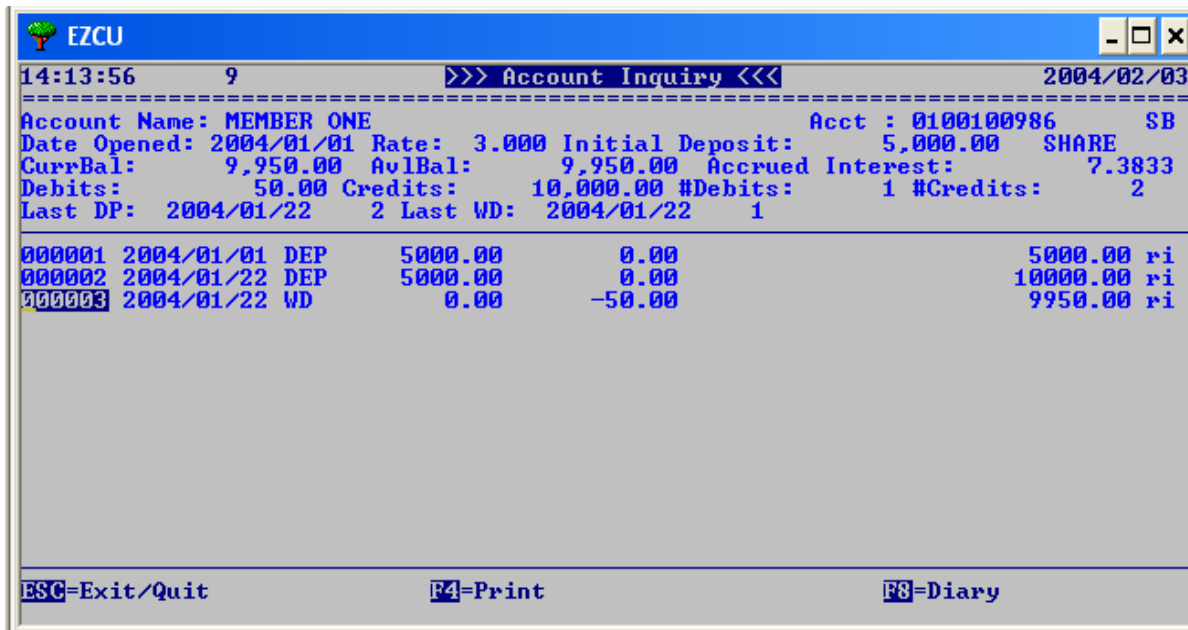
Systemenu
13:47:09      1      >>> Account Inquiry <<<      2003/02/19
=====
Account Name: ROCK ISLAND CONSULTING AND SOFTWARE      Acct : 0700100986      KR CP
Date Opened: 1995/04/28 Rate: 5.000 Initial Deposit:      0.00      CHECKING
CurrBal:      14,085.08 AvlBal:      14,085.08 Accrued Interest:      490.5590
Debits:      5,655.74 Credits:      15,929.70 #Debits:      28 #Credits:      9
Last OD:      0000/00/00      0 Last RET: 0000/00/00      0
=====
000326 2000/12/15 CHK      0.00      -125.00      1654      1006.58 me
000327 2000/12/15 CHK      0.00      -27.40      1649 BOH      979.18 re
000328 2000/12/15 CHK      0.00      -186.00      1650      793.18 an
000329 2000/12/15 CHK      0.00      -20.00      1651      773.18 an
000330 2000/12/18 DEP      425.00      0.00      1198.18 te
000331 2000/12/19 CHK      0.00      -65.00      1637 BOH      1133.18 ei
000332 2000/12/19 CHK      0.00      -15.80      1653 BOH      1117.38 ei
000333 2000/12/19 CHK      0.00      -220.00      1643 BOS      897.38 te
000334 2000/12/19 DEP      2412.70      0.00      3310.08 an
000335 2000/12/19 CHK      0.00      -225.00      1657      3085.08 an
000336 2000/12/20 DEP      1000.00      0.00      4085.08 an
000337 2001/01/01 DEP      1000.00      0.00      F1 Reversal      5085.08 ri
000338 2001/01/01 DEP      -1000.00      0.00      F1 Reversal      4085.08 ri
000339 2001/07/30 DEP      10000.00      0.00      14085.08 ri
=====
ESC=Exit/Quit      F4=Print      F6=Search      F8=Diary
  
```



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Shares

Sequence Number
Transaction Date
Transaction Code
Credit Amount (deposits)
Debit Amount (withdrawals)
Notes
Running Balance
Notes Indicator
Operator Id (first two characters only)



The screenshot shows a terminal window titled "EZCU" with a blue header bar. The window displays account information for "MEMBER ONE" and a list of transactions. The account details include the opening date (2004/01/01), rate (3.000), initial deposit (5,000.00), current balance (9,950.00), and accrued interest (7.3833). The transaction history shows three entries: a deposit of 5,000.00 on 2004/01/01, a deposit of 5,000.00 on 2004/01/22, and a withdrawal of 50.00 on 2004/01/22. The window also shows the time (14:13:56) and date (2004/02/03). At the bottom, there are function key shortcuts: ESC=Exit/Quit, F4=Print, and F8=Diary.

Sequence Number	Transaction Date	Transaction Code	Amount	Notes Indicator
000001	2004/01/01	DEP	5000.00	ri
000002	2004/01/22	DEP	5000.00	ri
000003	2004/01/22	WD	-50.00	ri

Loans

Sequence Number
Transaction Date
Transaction Code
Amount
Penalty
Interest
Principal
Running Balance
Notes Indicator
Operator Id



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```

Sysmenu
13:58:09 1 >>> Account Inquiry <<< 2003/02/19
-----
Account Name: WALTER MORTON **CLOSED** Acct : 0300305791 LP
Open: 2000/01/14 Matr: 2000/03/13 002 Rate: 18.000 Loan Amt: 16,000.00
CurrBal: 0.00 Penalties: 0.00 Interest: 0.00
Sch-Pymt: 16,720.00 Last-Pymt: 2000/09/29 Freq: 090 Due:15 N
Uncoll Int: 0.00 Last Pymt Amt: 0.00 Pymts/Made: 0/ 0
-----
000001 2000/01/14 DSB -16000.00 0.00 0.00 -16000.00 16000.00 ke
000002 2000/03/21 PYT -5000.00 0.00 -528.48 -4471.52 11528.48*me
000003 2000/09/29 PYT -12619.95 0.00 -1091.47 -11528.48 0.00*te
-----
ESC=Exit/Quit F4=Print F6=Payoff F7=Notes F8=Diary

```

This function has no ability to update the database.

Should an asterisk “*” appear on the transaction line after the Running Balance, using the F7 function will display the transaction note in its entirety for that highlighted transaction.

Using the F8 function key, the account diary may be viewed. The diary function allows notes and messages to be entered for each account with a date stamp.



Teller System - Transactions

As an added security, the user must login again. The system utilizes a “no-activity timer”. Once the timer has expired, a screen saver process begins and the user must login again to regain access. This feature has been installed to prevent someone posting a transaction under another user’s login.

The module of the system allows for transactions to be posted to the account databases. This function can also be used to inquire to a specific account. The user must first identify the **type** of account:

D	Drafts
S	Shares
L	Loans
X	Other

The next field is **Acct#** which can entered, if known. If a valid account is entered, the account header as well as transaction will be display. If a printed copy is desired then the user can depress F4 for a printed copy. When a printout is requested, the system will ask for the beginning sequence number. If this request if left blank, the system will start printing from the beginning.

If the **Acct#** is not know, the user may proceed to the **Name** field. A search of the CIF file can begin based upon the amount a data entered. The search is case sensitive. The system will provide a list of those matching the search. By selecting a specific entry, the system will in turn display the account belong to the selected CIF name. Once an account is selected, then a display of the header and transaction data will be presented.

The transaction display follows the same description as presented under the inquiry function. However, some of the function key options vary based upon the type of account being processed.

NOTES - Should an asterisk “*” appear on the transaction line after the Running Balance, using the F7 function will display the transaction note in its entirety for the highlighted transaction.

DIARY - Using the F8 function key, the account diary may be viewed. The diary function allows notes and messages to be entered for each account with a date stamp. Updating the diary is very similar to adding a transaction. There can be multiple entries for a given date while the system list the diary entries in the sequence of entry. Depressing the ENTER key after the diary entries have been displayed will allow another diary entry to be entered into the system for that specific account. The same basic update questions are presented just like the transactions illustrated below.



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TRANSACTION - By depressing the ENTER key after the transactions display, the user can then begin to enter a transaction. There is no ability to erase a transaction.

REVERSAL - A reversal process is available using the F1 function key for today's transactions only. Only the original operator can reverse the transaction. The System Administrator has the ability to reverse any transaction.

PAYOFF - The F6 function key is available for Loan Processing to determine a future date payoff. A future date can be entered to determine the calculation.

EARLY - The F6 function key is available for Shares Processing to recalculate interest for early withdrawal.

SEARCH - The F6 function key is available for Drafts Processing to search for a specific draft number.

RECEIPT - The F9 function key is available for all processing when the receipt printer is functional. This will allow the reprint of a receipt for the selected transaction.

The following transaction screen illustration is provided for reference and may differ based upon the type of account being processed

```
Systemenu
14:11:32      9      >>> Account Transactions <<<      2003/02/19
-----
Account Name: ROCK ISLAND CONSULTING AND SOFTWARE      Acct : 0300112233      KR LP
Open: 2000/09/29 Matr: 2000/12/29 003 Rate: 18.000 Loan Amt:      38,000.00 JD
CurrBal:      38,000.00 Penalties:      0.00 Interest:      0.00
Sch-Pymt:      38,000.00 Last-Pymt: 0000/00/00 Freq: 090 Due:15 N OTH
Uncoll Int:      16,359.22 Last Pymt Amt:      0.00 Pymts/Made:      3/ 0

Loan Payment      Transaction Entry      CASH      873
Date: 20030219 Type: PYT Check: 000000 Note:
Amt:      20,000.00 0 Pnl:      .00 Int:      16,359.22 Prn:      3,640.78

ESC=quit Y=yes N=no to process transaction      34,359.22
```



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In addition, to the date of the transaction, the system keeps its own internal time/date stamp. Daily balancing is based upon the internal date. The following fields are to be completed for each transaction.

Date	This date is the date of the transaction which will appear on the customer's statement. This date cannot be in the future. The date must be entered in the standard format CCYYMMDD.
Type	The user must identify the type of transaction. The F6 Lookup function can be used. Please note that some transaction types are restricted to a certain type of account. Some sample type are as follows: DEP Deposit WD Withdrawal PYT Payment DSB Disbursement
Draft	This is a require field for checking. It is the check number being processing by the system.
Note	This field is available for making any notes pertaining to this particular transaction. It might contain the check number of the loan disbursement or any other information about this transaction. This field does not appear on the customer's statement. It does appear on the Teller Report (TSR501) when printed as well as the receipt.
Amt	This field indicates the amount of the transaction. The user need not worry about debits and credits unless a reversing entry is being entered. The transaction type code has already established the debits and credits.



(Cash, Check)

The exchange field is used to identify the whether the transaction is cash, coins or checks (paper), transfer or mixture. In the case of a mixture, the system will prompt for the totals of Cash, Check and Transfer which must equal the transaction amount entered in the previous field. A default code is presented which is established in the transaction type file (CDEFLE).

The following fields pertain only to loan accounts.

Pnl

This field is used to enter the amount of Penalty. The system will try to calculate the amount and present a number to be used. This field can be overridden by the user.

If a PNL is calculated, an additional line will be displayed showing the amounts calculated as LATE FEE and PENALTY below the transaction line for informational purposes. At this time, the system does not track the two separate calculations.

Int

The system will calculate the interest based upon the previous payment date. The number of days of interest is presented to the right of the words 'Transaction Entry'. Once again, this field can be overridden by the user.

Prn

This field indicates the amount to be applied toward the loan principal. The sum of Pnl, Int and Prn must equal the Amt.

The system will now display a message to ESC=quit, Y=yes, N=no to process the transaction along the proposed balance of the account. If a 'Y' is entered, the system will be updated and a transaction generated. The system will then return to the account display and the user will note the new transaction at the bottom of the screen.

If the operator chooses to changed any of the displayed amounts, they will be reported on the **Teller Transaction Audit** report as variance.

Sample transactions are illustrated under the **Sample Transactions** section later in this manual.



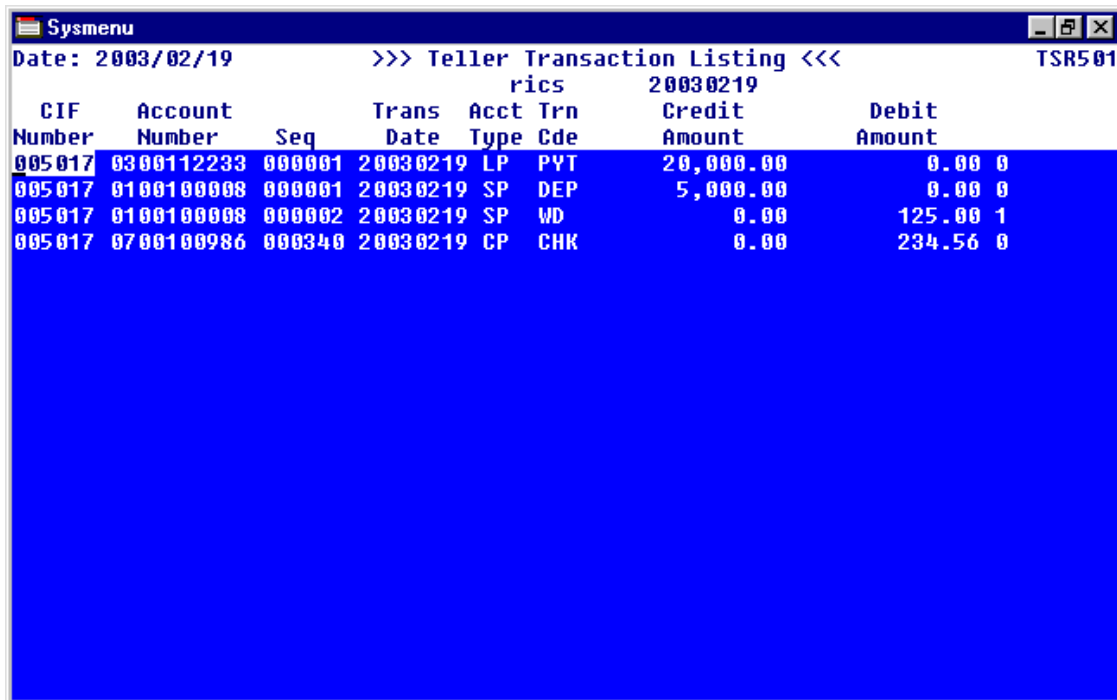
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Teller System - Teller Reports

This purpose of the report is to list transactions in order of processing for a given user/operator id and date. For the printed report, transactions can be selected by (S)hares, (D)rafts, (L)oans, (X)miscellaneous and blank for all. Transactions are selected based upon the selection placed on the selection screen.

Display/Print: (D)isplay (P)rint
User Selection: rics
Beginning Date: 19980305
Ending Date: 19980305
Selection Type: (blank or S D L X)

The date selection is based upon the internal time/date stamp placed in the transaction database rather than the transaction date.



The screenshot shows a window titled 'Systemenu' with a title bar containing standard window controls. The main content area displays a report titled '>>> Teller Transaction Listing <<<' with the user ID 'rics' and date '20030219'. The report header includes 'Date: 2003/02/19' and 'TSR501'. The data is presented in a table with columns for CIF Number, Account Number, Seq, Trans Date, Acct Type, Trn Cde, Credit Amount, and Debit Amount. The table contains four rows of transaction data.

CIF Number	Account Number	Seq	Trans Date	Acct Type	Trn Cde	Credit Amount	Debit Amount
005017	0300112233	000001	20030219	LP	PYT	20,000.00	0.00 0
005017	0100100008	000001	20030219	SP	DEP	5,000.00	0.00 0
005017	0100100008	000002	20030219	SP	WD	0.00	125.00 1
005017	0700100986	000340	20030219	CP	CHK	0.00	234.56 0

The printed version of this report provides more details and summary information.



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Date: 2003/02/19 ROCK ISLAND BANK Page: 1
 >>> Teller Transaction Listing <<< TSR501
 rics 20030219

CIF Number	Account Number	Seq	Trans Date	Acct Type	Trn Cde	Net Amount	Penalty Amount	Interest Amount	Principal Amount	Comment
005017	0300112233	000001	20030219	LP	PYT	20,000.00	0.00	-16,359.22	-3,640.78	0 ROCK ISLAND CONSULTING
005017	0100100008	000001	20030219	SP	DEP	5,000.00	0.00	0.00	0.00	0 ROCK ISLAND CONSULTING
005017	0100100008	000002	20030219	SP	WD	-125.00	0.00	0.00	0.00	1 ROCK ISLAND CONSULTING
005017	0700100986	000340	20030219	CP	CHK	-234.56	0.00	0.00	0.00	003014 0 ROCK ISLAND CONSULTING
*** Totals ***						24,640.44	0.00	-16,359.22	-3,640.78	4

Date: 2003/02/19 ROCK ISLAND BANK Page: 2
 >>> Teller Transaction Listing <<< TSR501
 rics 20030219

CIF Number	Account Number	Seq	Trans Date	Acct Type	Trn Cde	Net Amount	Penalty Amount	Interest Amount	Principal Amount	Comment
------------	----------------	-----	------------	-----------	---------	------------	----------------	-----------------	------------------	---------

User / Acct / Trn	Debit Amount	Credit Amount	Net Amount
rics CP CHK	234.56	0.00	-234.56
rics LP PYT	0.00	20000.00	20000.00
rics SP DEP	0.00	5000.00	5000.00
rics SP WD	125.00	0.00	-125.00

Beginning Cash 0.00
 Ending Cash 24,765.44
 Cash 24,765.44
 Checks -125.00
 Transfers 0.00

Pennies (.01) , , .
 Nickels (.05) , , .
 Dimes (.10) , , .
 Quarters (.25) , , .
 Half-Dollar (.50) , , .
 One Dollar (1.00) , , .
 Two Dollar (2.00) , , .
 Five Dollar (5.00) , , .
 Ten Dollar (10.00) , , .
 Twenty Dollar (20.00) , , .
 Fifty Dollar (50.00) , , .
 One Hundred Dollar (100.00) , , .
 Mutes (1.00) , , .



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Teller System - Deposit Listing

This report is designed to provided a listing of all receipts to be deposited. At this point in time, it may not be applicable to retail banks. The report can be displayed on printed. Transactions are processed based upon the selection and processing criteria.

Display/Print: (D)isplay (P)rint
Sequence Selection: 0
Date Selection: 19980305
Update Y/N: (Y or N)

When the update option is used “Y”, the system select all records for the selected date with a sequence (transmittal) number of zero and assign a new sequence (transmittal number). Therefore, the report for a given sequence (transmittal) can be re-printed. The update “Y” option is not allowed with displaying.

```

Sysmenu
Date: 2003/02/20    >>> Deposit Transaction Listing <<<    TSR503
Page:                               Seq: 000000
CIF                               Transact Act Trn
Number Account #  Seq #   Date   Typ  Trn  Amount  X CIF Name    User
5017   0300112233  000001 20030219 LP  PYT   20,000.00 0 ROCK ISLAND CON rics
005017 0100100008  000001 20030219 SP  DEP    5,000.00 0 ROCK ISLAND CON rics

```



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ROCK ISLAND BANK

Date: 2003/02/20
Page: 1

>>> Deposit Transaction Listing <<<
Seq: 000000

TSR503

CIF Number	Account #	Seq #	Transact Date	Act Typ	Trn Typ	Amount	X	CIF Name	User
005017	0300112233	000001	20030219	LP	PYT	20,000.00	0	ROCK ISLAND CON	rics
005017	0100100008	000001	20030219	SP	DEP	5,000.00	0	ROCK ISLAND CON	rics
						25,000.00		Cash, Coins	
						0.00		Checks	
						25,000.00		** Total **	



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Teller System - Remittance Transactions

The remittance program allows the recording of static information and transactions. Transactions are linked to specific remitor's profile (person sending money) which will facilitate tracking and faster future repeat processing.

```
Systemu
6:45:55 >>> Remittance File Maintenance <<< 2003/02/20
-----RMT001 Version 06.00.02-----
Remittance Account:      WALTER
Remitor: SAM SNEAD      Benficry : MRS. SAM SNEAD
Contact: 555-1212      Address  : 123 ANY STREET
                   PEBBLE BEACH, CA      PEBBLE BEACH, CA 99999
                                   Bnk/Brnch: PEBBLE BEACH NATL BANK
                                   101 COAST HIWAY
                                   MONTEREY, CA 99999

1 2003/02/20 500.00 25.00 0 1.0000PD 0000 rics

ESC=EXIT/QUIT  F1=Save  F3=History  F4=Transaction  Enter OPTION -
```

A remitor's profile (account) is established with a unique key identifying the remitor and beneficiary (person receiving the money). The remitor's name and contact, beneficiary's name and address along with the bank's name, address and account number is also entered into the profile as illustrated above.

Using the F6 function key, remitor's may be searched using a lookup window.

Using the F3 function key, a remitor's transactions may be displayed as illustrated in the above screen sample. The display fields are as follows:

Sequence Number

A sequential number assigned to each transaction automatically by the system.

Transaction Date

The date of the remittance transaction.



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Dollar amount of transfer	The of US dollars being transferred.
Transfer Fee	The amount of US dollars collected as fee.
Type of Exchange	Identifies the type of money received.
	0 Cash, Coins
	1 Check
Exchange Rate	Exchange rate to the US dollar.
Type of Transaction	Identifies the type of remittance transaction.
	CH China - US dollar
	HK Hong Kong - US dollar
	KR Korea - US dollars
	PD Philippines - US dollar
	PP Philippines - PI Peso
	SI Singapore - US dollar
	TW Taiwan - US dollar
	US Unites States - US dollar
Transmittal Number	The transmittal umber that this transaction was transferred.
Operator Code	Indicates the operator that entered the transaction.

A transaction is entered by using the F4 function key. The data entry follows that of the previous layout. However, some of the control fields are omitted - transmittal number and operator code.

Keep in mind that for historical purposes, simply changing the remitor's profile for new beneficiary will generate a transaction integrity issue.

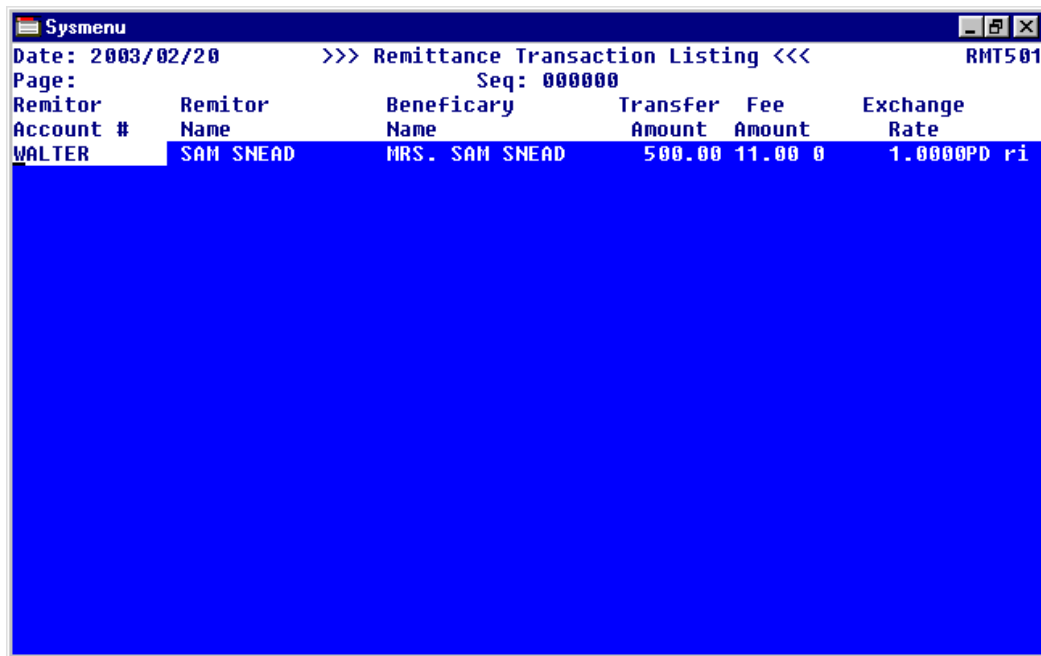


Teller System - Remittance Listing

This report is designed to provide a listing of all transactions to be remitted. The report can be displayed on a printer. Transactions are processed based upon the selection and processing criteria.

Display/Print: (D)isplay (P)rint
Sequence Selection: 0
Date Selection: 19980305
Update Y/N: (Y or N)

When the update option is used "Y", the system selects all records for the selected date with a sequence (transmittal) number of zero and assigns a new sequence (transmittal number). Therefore, the report for a given sequence (transmittal) can be re-printed. The update "Y" option is not allowed with displaying.



Remitor Account #	Remitor Name	Beneficiary Name	Transfer Amount	Fee Amount	Exchange Rate
WALTER	SAM SNEAD	MRS. SAM SNEAD	500.00	11.00 0	1.0000PD ri



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ROCK ISLAND BANK

Date: 2003/02/20 >>> Remittance Transaction Listing <<< RMT501
Page: 1 Seq: 000000
To: METROBANK, Guam Branch

Remitor: SAM SNEAD	Amount: 500.00	Fee: 11.00	Total: 511.00
----- BENEFICIARY -----	----- BANK/ACCOUNT -----		
MRS. SAM SNEAD	0101-020304		
123 ANY STREET	PEBBLE BEACH NATL BANK		
PEBBLE BEACH, CA 99999	101 COAST HIWAY		
	MONTEREY, CA 99999		

Remitor: ** GRAND TOTAL ** Amount: 500.00 Fee: 11.00 Total: 511.00

Please debit account 1-121212-1 for this amount: \$511.00

Signature Over Printed Name
Authorized Signature

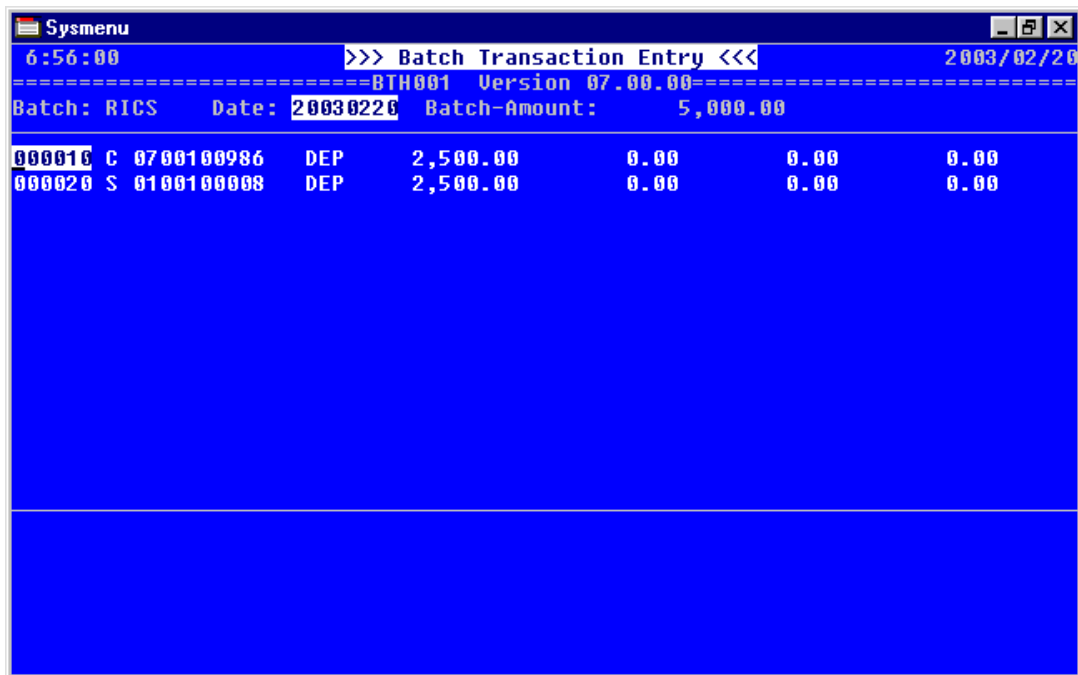


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Daily Processing - Batch Transaction Input

The process allows batches of transaction to be established and posted on a selected date. The process is very similar to the transaction processing just previously described. However, the account files are not updated until the batch is posted. The batch identity is based upon the BATCH NUMBER and the BATCH DATE. These must be unique within the system. The BATCH NUMBER can be any combination of letters and numbers whereas the BATCH DATE is the date in which the batch is to be posted. Loan interest and penalty calculations are based upon this date. After the BATCH DATE, the BATCH AMOUNT can be entered is helpful in balancing the batch. On the batch listing this amount is reversed; therefore, the total of the amount column should be zero when the batch is balanced.

Using the F1 function key, there is ability to copy a batch to a new identification. When the copy is done successfully, a new un-posted batch will be established. In the case of loan payments (PYT), a recalculation of interest is done based upon the new batch date.



```

Sysmenu
6:56:00 >>> Batch Transaction Entry <<< 2003/02/20
-----BTH001 Version 07.00.00-----
Batch: RICS Date: 20030220 Batch-Amount: 5,000.00
000010 C 0700100986 DEP 2,500.00 0.00 0.00 0.00
000020 S 0100100008 DEP 2,500.00 0.00 0.00 0.00

```

The program first begins by asking for BATCH, DATE and BATCH-AMOUNT. The BATCH and DATE form the key to the file along with a sequence number. The BATCH-AMOUNT is used for help in balancing the file.



BATCH

Any eight characters and/or digits to form a unique identity.

DATE

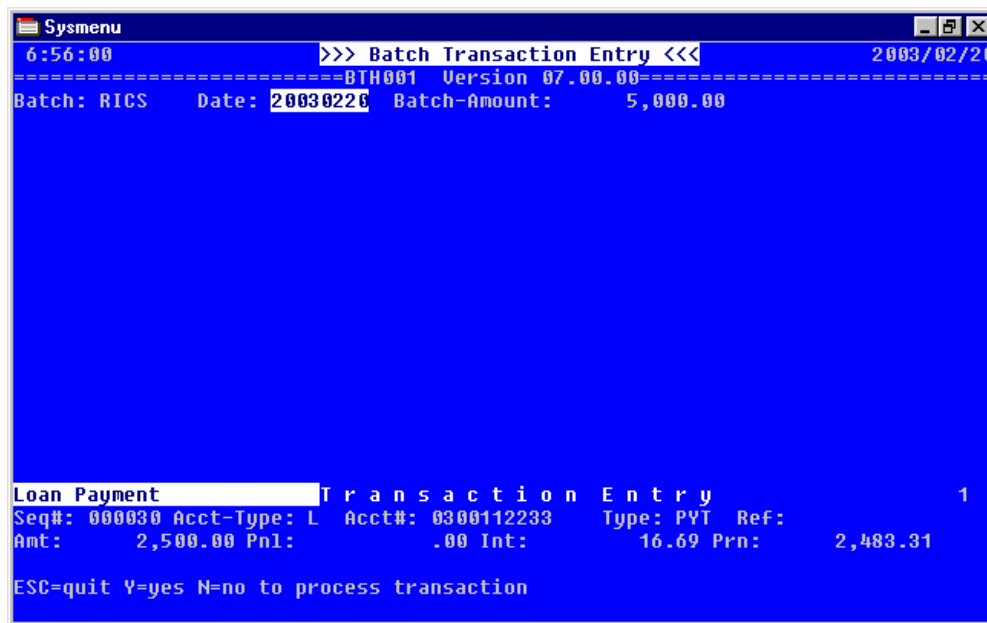
The standard date format of CCYYMMDDY is required. This date will become the transaction date when updated to the system. This date is also used in interest calculations.

BATCH-AMOUNT

This is the value amount of the batch and is used to help balance the batch.

When entering line items sequentially, the sequence number is incremented by 10 automatically. This allows the capability to add line items to the batch by entering the specific sequence number. By entering the specific sequence number of an existing line item, the letters DEL can be entered in the TRANSACTION TYPE field for deletion of the line item.

All batch transactions are initially assumed to be an exchange type of "1" (checks). However, this may be changed at time of update on a batch basis.



The following is the order data entry fields for the transaction line items.

Seq#	The unique sequence number for each transaction.
Acct-Type	The system need to know the following: S Shares L Loan D Drafts X Delete
Acct#	A valid account number is validated for everything except ACCT-TYPE = X. The account name is display for visual check.
Type	A valid TRN code is required. The F6 key can be used fro LOOKUP. A special code of DEL can be used for deleting a specific sequence number.
Ref	There are two fields available which can be used to enter an employee number or some other reference (account number). The listing can be sorted on the first field only. Ref Number Ref Name
Amt	The amount of the transaction.
Pnl	Amount of penalty for loan payments.
Int	Amount of interest fro loan payments.
Prn	Amount of principal for loan payments. In the case of a loan payment, the PNL + INT + PRN must equal AMT.

Multiple loan payments for the same account within a batch can calculate incorrect interest!!



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Daily Processing - Batch Transaction Listing

Batches may be printed at any time. Batches do not disappear after updating. There is not the facility to display the batch. Line items can be viewed in the BATCH TRANSACTION INPUT module. In order to print a batch, the following is required.

Batch Number: Batch number to be selected for printing
Batch Date: Batch date to be selected for printing

Depressing the F1 function key will cause the report to printed.



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Date: 2003/02/20 ROCK ISLAND BANK Page: 1
 >>> Batch Transaction Listing <<< BTH501
 RICS 20030220

Reference	Seq Number	Account Number	Trn Typ Cde	Debit	Credit	Net Amount	Penalty Amount	Interest Amount	Principal Amount	
	000000			0.00	0.00	-5,000.00	0.00	0.00	0.00	
	000010	C 0700100986	DEP	0.00	2,500.00	2,500.00	0.00	0.00	0.00	
	000020	S 0100100008	DEP	0.00	2,500.00	2,500.00	0.00	0.00	0.00	
	000030	L 0300112233	PYT	0.00	2,500.00	2,500.00	0.00	16.69	2,483.31	
	*** Totals ***			0.00	7,500.00	2,500.00	0.00	16.69	2,483.31	3



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Daily Processing - Batch Transaction Update

This will update the system and generate transactions into the online system. Error messages may occur and should be noted accordingly. As well as each record containing an update flag, the header record which is sequence zero '0' contains an update flag if the entire batch was updated correctly.

Batch Number:	Batch number to be selected for updating
Batch Date:	Batch date to be selected for updating
Exchange Type:	Normally, 1=Checks, 2=Transfer
(U)pdate,(C)heck:	The check feature allows the batch to be pseudo processed and identify any account problems such as over payments. The update option updates to the transaction to system and flags the batch as processed.

Depressing the F1 function key will cause the process to begin.

Once the batch has been processed, a Teller Report should be generated to balance with the batch listing. The Batch File Listing under the Reports section should also be displayed to verify that the batch was completely posted. If corrections need to be made to a specific transaction(s), make the changes and re-report the batch. The already posted will not be posted again.



Daily Processing - Daily Posting

This module does a number of functions. In addition to calculating the accrued interest, it marks the accounts with regards to over drafts, low balances and minimum balances for posting interest and service charges. With respect to the loan account, this module establishes the status code of each loan account. The module keep tracks of the previous run date and calculates the number of days of accrued interest to post.

Previous Date: previous posting for reference
Posting Date: enter the date to be posted

Depressing the F1 function key begin this process. Under normal circumstances, the above dates do not need to be modified.

Normal Day	Previous Date: 19980401 Posting Date: 19980402 (today)
Day after Holiday	Previous Date: 19980503 Posting Date: 19980505
Monday after two-day weekend	Previous Date: 19980410 (Friday) Posting Date: 19980413 (Monday)
Monday after one-day weekend	Previous Date: 19980425 (Saturday) Posting Date: 19980427 (Monday)

Daily Accrued Interest Calculation - Drafts and Shares accounts

The current account balance (CAB) and accrued account balance (AAB) are added together to create a temporary account balance (TAB). The TAB is multiplied by the account's interest rate giving a working balance (WB). The WB is divided by 100 and then divided by 365. The result is added to the original AAB thus creating a new AAB which is stored for the next day's calculation.



```
Systemu
11:31:42 >>> Daily Processing <<< 2003/02/20
=====DLV200 Version 07.00.00=====
ROCK ISLAND BANK

Daily Posting
Previous Date: 20010829
Posting Date: 20030219
Savings Process Completed 0000
Checking Process Completed 0000
Loans Process Completed 0000 00000

539

ESC=Exit/Quit F1=Start PF7=Help UP ARROW=Up Enter Option -
```

In the above example, the system accrued 539 days of interest because of the dates..



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Daily Processing - Daily Trial Balance

This process provides the mechanism for balancing the daily activity of the system. The account files are read to determine the actual balances recorded in the master files. The transactions are read to determine the dollar value of transactions since the previous. Therefore, the previous trial balance (account balances from the previous run) plus/minus transactions should equal the new account balances. Any difference (which should be zero) is recorded on DIFF line.

This process should be done for each business day of the month. It is not necessary for non-business days; however, it will not hurt the integrity of the system. Therefore, the day after the weekend or holiday, this should be run before any transactions are posted with the proper dates, if your institution requires a trial balance for each day.

Prev Date:	used for previous day's totals
Posted Date:	displayed for reference
Balance Date:	date of today's business

Depressing the F1 function key begin this process. Under normal circumstances, the above dates do not need to be modified.

Normal Day	Previous Date: 19980401 Posted Date: 19980402 Balance Date: 19980402 (today)
Day after Holiday	Previous Date: 19980504 Posted Date: 19980506 Balance Date: 19980506 (Next Day)
Monday after two-day weekend	Previous Date: 19980410 Posted Date: 19980413 Balance Date: 19980413 (Monday)
Monday after one-day weekend	Previous Date: 19980425 Posted Date: 19980427 Balance Date: 19980427 (Monday)



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```
Systemu
15:39:08 >>> Daily Trial Balance <<< 2003/02/20
-----TRN502 Version 07.00.00-----
ROCK ISLAND BANK

Daily Trial Balance
Prev Date : 20010829
Posted Date : 20030219
Balance Date: 20030219
Savings Process Completed
Checking Process Completed
Loans Process Completed
Transactions Process Completed

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

This above screen is an example of a completed Daily Trial Balance screen. The next page illustrates the printed Daily Trial Balance.

This process can be run more than once when closing the day. However, the second and subsequent running will display a warning message.

This process should never be run for a previous after beginning a new day's business!



Date: 2003/02/20 ROCK ISLAND BANK TRN502 Page: 1
 >>> Daily Trial Balance Listing <<< 20030219

Date	Actual Savings Balance	Accruing Savings Interest	Actual Checking Balance	Accruing Checking Interest	Actual Loan Balance	Daily Loan Interest	Savings	Checking	Loan Penalty	Loan Interest	Loan Principal
20010829	8560139.04	1373780.36	2883553.69	95122.74	8631114.24	757204.26	0.00	0.00	0.00	0.00	0.00
TRANS	4875.00	0.00	-234.56	0.00	-3640.78	0.00	0.00	0.00	0.00	0.00	0.00
20030219	8565014.04	2104067.09	2883319.13	311649.16	8627473.46	1431558.39	4875.00	-234.56	0.00	-16359.22	-3640.78
Diff	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

User / Acct / Trn	Debit Amount	Credit Amount	Net Amount	Loan Penalty	Loan Interest	Loan Principal
rics CP CHK	234.56	0.00	-234.56	0.00	0.00	0.00
rics LP PYT	0.00	20000.00	20000.00	0.00	-16359.22	-3640.78
rics SP DEP	0.00	5000.00	5000.00	0.00	0.00	0.00
rics SP WD	125.00	0.00	-125.00	0.00	0.00	0.00

***** ** ** 359.56 25000.00 24640.44 0.00 -16359.22 -3640.78

System	Type	Current Account Balances	0-30 Days Uncollected Interest	31+ Days Uncollected Interest
Checking		0.00		
Checking	CP	2,883,319.13		
Loans		7,136,530.40	76,416.00	2,427,758.46
Loans	LB	44,016.84	434.10	11,301.07
Loans	LP	1,446,926.22	13,452.00	358,119.82
Savings		0.00		
Savings	CD	5,615,128.34		
Savings	CP	0.00		
Savings	SP	2,949,885.70		
*****	** **	0.00	90,302.10	2,797,179.35



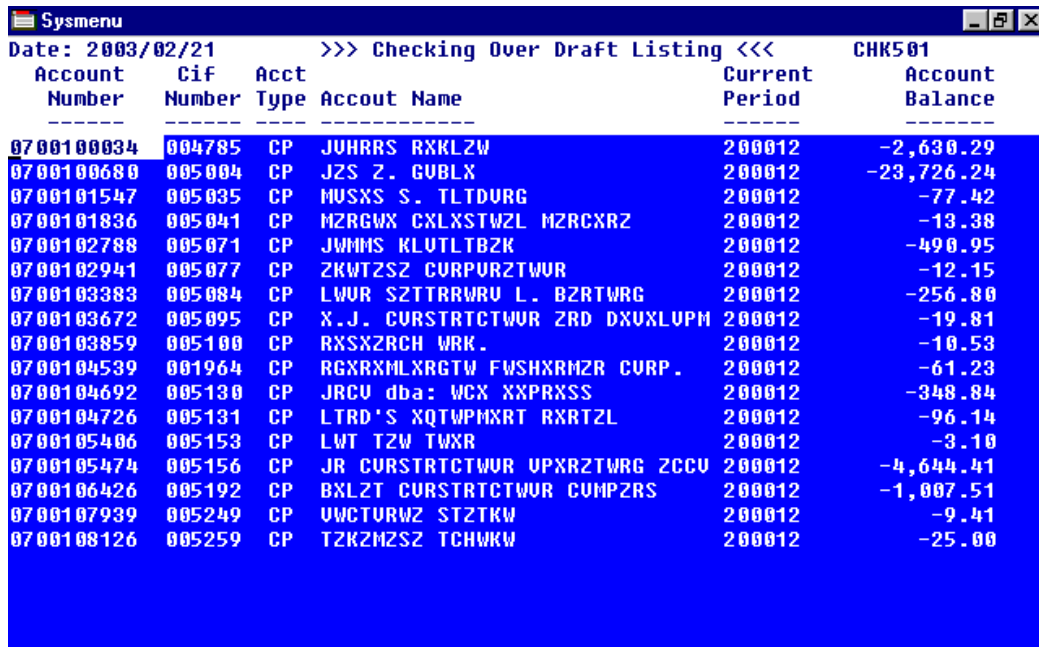
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Daily Processing - Over Draft Drafts

The process provide a listing of accounts which have negative balance. The report can be viewed on the screen or printed. When the printing option has been selected, a second listing is provided which identifies each transaction in the OD state with name and address information from the CIF file.

Display/Print: D=Display, P=Print
Transaction Date: CCYYMMDD

Depressing the F1 function key begin this process.



Account Number	Cif Number	Acct Type	Account Name	Current Period	Account Balance
0700100034	004785	CP	JUHRRS RXKLZW	200012	-2,630.29
0700100680	005004	CP	JZS Z. GUBLX	200012	-23,726.24
0700101547	005035	CP	MUSXS S. TLTDURG	200012	-77.42
0700101836	005041	CP	MZRGWX CXLXSTWZL MZRCXRZ	200012	-13.38
0700102788	005071	CP	JWMMS KLUTLTBZK	200012	-490.95
0700102941	005077	CP	ZKWTZSZ CURPURZTWR	200012	-12.15
0700103383	005084	CP	LWUR SZTTRWRU L. BZRTWRG	200012	-256.80
0700103672	005095	CP	X.J. CURSTRCTWUR ZRD DXUXLUPM	200012	-19.81
0700103859	005100	CP	RXSXRCH WRK.	200012	-10.53
0700104539	001964	CP	RGXRXMLXRGTW FWSHXRMRZ CURP.	200012	-61.23
0700104692	005130	CP	JRCU dba: WCX XXPRXSS	200012	-348.84
0700104726	005131	CP	LTRD'S XQTMPHXRT RXRTZL	200012	-96.14
0700105406	005153	CP	LWT TZW TWXR	200012	-3.10
0700105474	005156	CP	JR CURSTRCTWUR UPXRZTWRG ZCCU	200012	-4,644.41
0700106426	005192	CP	BXLZT CURSTRCTWUR CUMPZRS	200012	-1,007.51
0700107939	005249	CP	UWCTURWZ STZTKW	200012	-9.41
0700108126	005259	CP	TZKZM2SZ TCHWKW	200012	-25.00



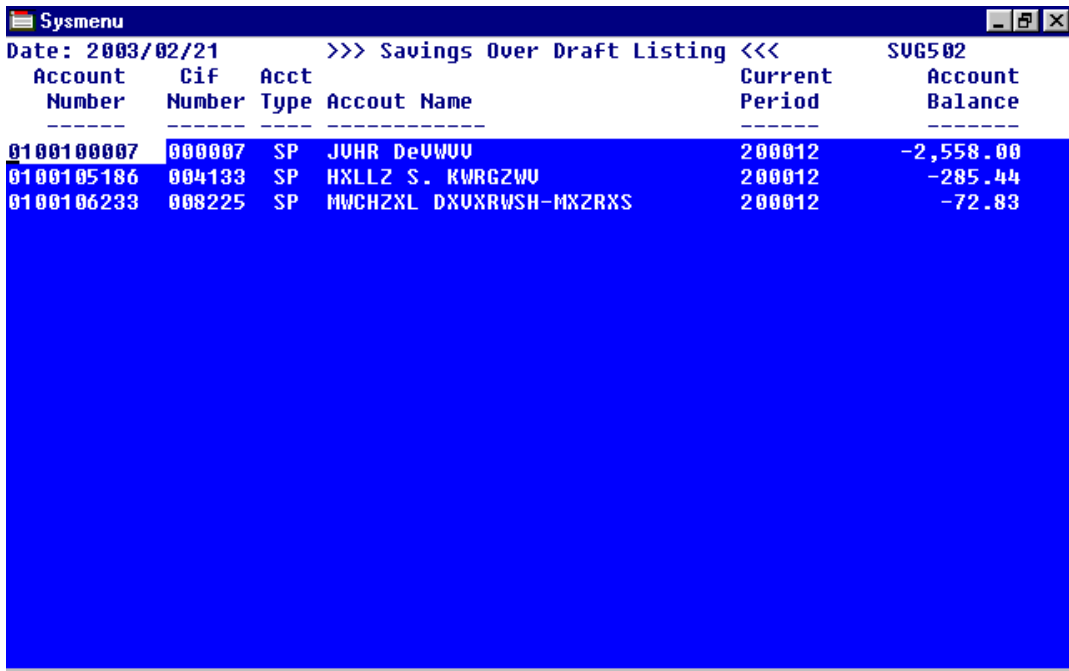
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Daily Processing - Over Draft Shares

This program will either print or display those accounts which have negative balances or below the established minimum balance for your institution. When the printing option has been selected, the system will produce a second listing detailing those problem transactions with name and address information from the CIF file.

Display/Print: D=Display, P=Print
Transaction Date: CCYYMMDD

Depressing the F1 function key begin this process.



Account Number	Cif Number	Acct Type	Account Name	Current Period	Account Balance
0100100007	000007	SP	JUHR DeUWU	200012	-2,558.00
0100105186	004133	SP	HXLLZ S. KVRGZWU	200012	-285.44
0100106233	008225	SP	MWCH2XL DXUXRWSH-MXZRXS	200012	-72.83



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Daily Processing - Past Due Loans

Based upon the processing during the Daily Posting module, loans are given a status code as indicated below. This report can be viewed or printed.

Display/Print: D=Display, P=Print
Type Selection: ALL or Lxx or BLANK; this allows selective printing of Past Dues based upon Loan Account Type

Depressing the F1 function key begin this process. A two character status flag is at the end of each account line. The first character indicates status as follows:

- “*” Loan Balance is negative
- 0 Loan is current
- 1 Payment is Past Due 15-29 days
- 2 Payment is Past Due 30-44 days
- 3 Payment is Past Due 45-59 days
- 4 Payment is Past Due 60-74 days
- 5 Payment is Past Due 75-89 days
- 6 Payment is Past Due 90-98 days
- 7 Payment is Paste Due 99 or more days

The second character indicates whether payment is by allotment Y or N.

Systemu							Date: 2003/02/21		>>> Loan Past Due Listing <<<		LON501	
Account Number	Cif Number	Acct Type	Account Name	Last-Pay	Current Period	Account Balance						
0300300519	005348	LP	LWRDZ M. PXDRU	19981123	200012	10,235.55	7N					
0300300590	005349	LP	TWMUTHS S. ULKXRWWL	19980507	200012	4,957.03	7N					
0300300914	000816	LP	THUMZS SZKTMZ	19971223	200012	778.57	7N					
0300300942	005351	LP	KTMXR P. TXRMXTXXT	19980114	200012	66.82	7N					
0300301019	005352	LP	JUX'S ZTTU BUDS SHUP	20000608	200012	6,835.57	7N					
0300301035	000228	LP	JURZTHZR U. MZSZWCHW	20001121	200012	1,431.04	7N					
0300301082	005353	LP	CHRWSTWRZ RZGLX	20001219	200012	9,936.00	7N					
0300301083	005354	LP	JUHR K. RXCHTCHXR	20001220	200012	8,884.73	7N					
0300301126	005355	LP	DXBXD LTWW	19970206	200012	372.57	7N					
0300301146	005356	LP	XLWZZBXTH TZTWRGZL	20001206	200012	1,939.18	7N					
0300301195	005357	LP	MZRCKS BZTLXCHURG	19980312	200012	559.19	7N					
0300301243	005359	LP	BWLLS RGWRKWKLRG	19980518	200012	798.08	7N					
0300301260	005360	LP	HWTLXR DXMXW	19970121	200012	17,570.69	7N					
0300301262	005361	LP	JUHR ZRD MURWCZ DXUWU	20001219	200012	11,676.69	7N					
0300301294	005363	LP	ZRGXLWCZ RXCHXSXRGXL	20001213	200012	1,268.88	7N					
0300301311	002696	LP	RURMZR SZLZP	19970311	200012	1,026.42	7N					
0300301318	001079	LP	XLWSZ CZLXB	19971208	200012	179.40	7N					

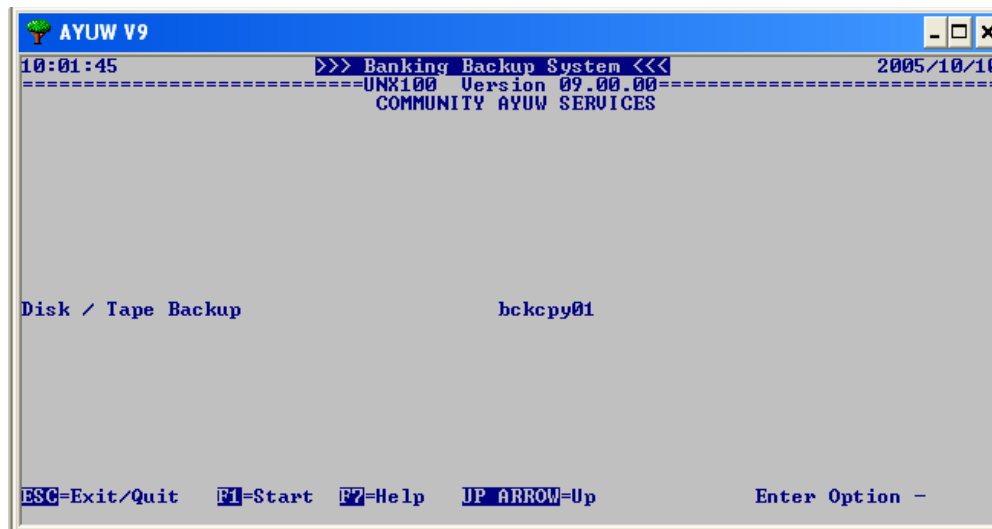


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Daily Processing - Backup

This program module is specialized based upon the backup hardware available at each installation. As part the standard script, a hard disk backup is made of the banking databases and stored in a different directory on the server's hard drive. These files are archived and compress to conserve space. There is a file for each day of the week (bck01Z.tar or bck01Z.zip for Monday, bck02Z.tar or bck02Z.zip for Tuesday and so on).

When the backup process is started using the F! Function key, the SYS-BACKUP-FLAG is set to an "X". This will prevent other user from logging into the application program. This will be returned to the "0" zero state when the backup is completed and the program return to the menu.



In the event of some sort of system failure, the SYS-BACKUP-FLAG may be reset manually. This must be done from the command line as the normal access is prevented. Each installation site is different; therefore, the following procedures are generic and the directory locations may need to be altered accordingly.

UNIX runtime environment - login into the system and obtain and '\$' prompt. At the '\$' prompt, change to the directory of the banking application (ie cd /usr/psb). Once in the correct directory, enter the te following command:

```
$ runcbl sysset2
```

DOS runtime environment - At the DOS prompt, change to the directory of the banking application (ie cd \EZCU). Once in the correct directory, enter the te following command:



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```
C:\EZCU> runext sysset2
```

WINDOWS runtime environment - At the COMMAND prompt, change to the directory of the banking application (ie cd \EZCU). Once in the correct directory, enter the te following command:

```
C:\EZBANK> wrun32 sysset2
```

The following program screen will appear. The **System BACKUP Flag** must be set to '0' zero. The F1 function key must depressed to SAVE the record. Depress ESC key to exist the program.

```
AYUW V9
10:14:13 >>> System File Maintenance <<< 10/10/2005
=====SYSSET2 Version 09.00.01=====
System Name : COMMUNITY AYUW SERVICES CAS
Non-Performing Loan Code : 090
Non-Earning Loan Code : 180
Auditing Flag : N
Transaction Display : R
Stop Payment Processing : Y
GTR Processing : N
SAR Processing : N
System BACKUP Flag : 0
Automatic Reports : Y

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

Access to the system should then be normal.



The additional specific backup facilities should be noted for future reference.

Protecting data from catastrophe is one of the most important procedures to be followed in a very methodical manner. Years ago, backups were necessary to protect against frequent hardware failures. Now that hardware runs almost indefinite, users of system tend to forget about protecting their data. Data should be protected for a variety of reasons. Examples are (1) software failure (2) hardware failure (3) accidental erasure of data (4) VIRUS infection (5) fire (6) flooding and numerous others. Backups cost time and seem somewhat unfruitful until it is needed. The great computer guru of Micronesia says '**When backups are done and verified, they are never used! When backups are NOT done, they are needed without doubt!**'. Simply doing a backup is not enough, the media must be verified in that it is readable by not only the existing system but also by a alternate system. Storing backup tapes within the same facility does not provide protection in case of physical structure damage. Therefore, arrangements with other sites in exchanging/storing tapes is an additional way of protecting data. Each tape should be numbered and identified so that appropriate entries can be made in the backup log.

Depending on the volume (size, amount of disk space available and data recorded) of disk storage and the tape recording device, a number of tapes may be required. In the following example, a tape may be a 'set of tapes' based upon system size. If the system size and recording equipment allows for ALL data on one tape, then it is strongly recommended that a full (complete) backup be done with each cycle.

Although there are many scenarios with regards to the procedures to follow, the following depicts one that is rather straightforward. As with any system, the more tapes used and larger the library of backups, the more alternatives are available. These backup procedures should NOT eliminate any run-time backups (ie checks, etc) which provide for immediate restarts. Retrieving files from a backup media can be very time consuming.

Many systems today have third-party 'backup' software which handles a number of the technical tasks such as maintaining a log, a history, an index and methods for processing incremental backups as well as restoring sets of data. There is NO replacement however, for a simple 'backup log' which consists of the following:

Date/Time Backup Began
Operator Initials



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Any users currently logged in
 Tape Id(s)/Number(s)
 Date/Time of Completion
 Operator Comments
 Date/Time of Verification
 Place of Verification
 Storage of Tapes (where)

The following illustration depicts a scenario which provides backup for a multi-user system. As noted in the example, the user can use 'full backup' or 'incremental' based upon the amount of data to be stored. As noted above, the tape may be in reality be a 'set of tapes'.

<u>Tape Id</u>	<u>Large System</u>	<u>Small System</u>	<u>Date</u>
FRIDAY1	Full Backup	Full Backup	1st
MONDAY1	Incremental	Full Backup	4th
TUESDAY1	Incremental	Full Backup	5th
WEDNESDAY1	Incremental	Full Backup	6th
THURSDAY1	Incremental	Full Backup	7th
FRIDAY2	Full Backup	Full Backup	8th
MONDAY2	Incremental	Full Backup	9th
TUESDAY2	Incremental	Full Backup	12th
WEDNESDAY2	Incremental	Full Backup	13th
THURSDAY2	Incremental	Full Backup	14th
FRIDAY1	Full Backup	Full Backup	15th
MONTH1	Full Backup	Full Backup	Last day of month
MONTH12	Full Backup	Full Backup	
YEAR1	Full Backup	Full Backup	Last day of year
YEAR12	Full Backup	Full Backup	

Therefore, for one year a minimum of twenty three (23) tapes are required. On the days where a MONTH or YEAR tape is to be used, the DAILY tape is NOT used. The log will reflect this and for a short period of time additional backup capability is available.

It should also be noted that the 'last day of month/year' is arbitrary and should be based upon business/processing cycles. It should however, be kept consistent from one period to another.

Definition of Backup Terms



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Full Backup Refers to copy of all files pertaining to operating system, binderies, configurations, data. It is NOT a BINARY backup.

Full Data Backup Refers to a copy of only selected areas of the disk storage system primarily having the data files.

Incremental Refers to making a copy of the files that have changed since the last backup. Caution should be exercised in that a number of tapes would then be required to restore a system. Using the example above, should the system need to be restored on the 7th, the following loaded in sequence are required:

FRIDAY1
MONDAY1
TUESDAY1
WEDNESDAY1

Absolute Refers to that fact that data is written in a manner that when restored the data is stored in its original location (directory).

Non-absolute Data is written to the tape media in a manner so that it can be restored in the 'absolute' manner or to another directory for evaluation purposes. **THIS IS THE PREFERRED METHOD OF BACKUP.**



Backup Log

System _____

Date	Time	Operator	Type of Backup	Backup Verified	Storage Location	Notes	Reviewed



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Daily Processing - Display System Balances

This process only reads the databases and display totals. The balances for Drafts, Shares and Loans are live balances. However, the other balances for the transaction file are strictly for control purposes.

Depressing the F1 function key begin this process. Under normal circumstances, the above dates do not need to be modified.

```
Systemenu
15:52:40 >>> System File Balance <<< 2003/02/20
=====TRN601 Version 07.00.00=====
ROCK ISLAND BANK

System File Balance
Savings Completed 8,565,014.04 006889
Checking Completed 2,883,319.13 000572
Loans Completed 8,627,473.46 002738
Transactions Completed 1,567,345.33 248217
Savings History
Checking History
Loan History

ESC=Exit/Quit F1=Start Enter Option -
```



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Monthly Processing - Post Accrued Interest

This typical monthly process reads the account master files and determines whether the accrued interest is to be posted to the specified account. A transaction entry of "INT" is made with appropriate notations in the comment field.

Previous Date: previous posting for reference
Posting Date: enter the date to be posted, normal month-end

Normal Previous Date: 19980331
 Posting Date: 19980430

Transactions are dated and time-stamped as of the posting date entered regardless of the actual date of processing.

Depressing the F1 function key begin this process. Under normal circumstances, the above dates do not need to be modified.

It is strongly recommended that a special operator code be assigned for processing. This will allow the transactions generated by this process to be selected independently for the Teller Report (TSR-501).



Monthly Processing - Post Service Charges

This module again reads the account master files and determines whether a service is to be debited against the specific account. The amounts are determined by entries in the CDEFLE file and are based upon the SCC entry followed by the type of account.

Previous Date: previous posting for reference
Posting Date: enter the date to be posted, normal month-end

Normal Previous Date: 19980331
 Posting Date: 19980430

Transactions are dated and time-stamped as of the posting date entered regardless of the actual date of processing.

Depressing the F1 function key begin this process. Under normal circumstances, the above dates do not need to be modified.

It is strongly recommended that a special operator code be assigned for processing. This will allow the transactions generated by this process to be selected independently for the Teller Report (TSR-501).



Monthly Processing - Monthly Trial Balance

The monthly process operates along the same lines as the daily. The output prints a listing of the daily balances.

Prev Date:	used for previous month-end's totals
Posted Date:	displayed for reference
Curr Date:	date of this month-end's business

Normal	Prev Date: 19980331	(last month-end)
	Posted Date: 19980430	
	Curr Date: 19980430	(this month-end)

Depressing the F1 function key begin this process. Under normal circumstances, the above dates do not need to be modified.



ROCK ISLAND BANK
>>> Monthly Trial Balance Listing <<<
20030224

Date: 2003/02/24 TRN503 Page: 1

Date	Savings Balance	Savings Interest	Checking Balance	Checking Interest	Loan Balance	Savings	Checking	Loan Penalty	Loan Interest	Loan Principal
200011	8304730.70	940326.76	3169189.61	0.00	8782094.48	299125.88	851665.80-	2107.99-	205824.16-	13428107.13
TRANS	325494.18	0.00	312768.99	0.00-	3640.78	0.00	0.00	0.00	0.00	0.00
200302	8885633.22	1788445.32	3196322.68	0.00	8627473.46	325494.18	312768.99	0.00-	16359.22-	3640.78
Diff	255408.34	0.00-	285635.92	0.00-	150980.24	0.00	0.00	0.00	0.00	0.00
20030219	8565014.04	2104067.09	2883319.13	311649.16	8627473.46	4875.00-	234.56	0.00-	16359.22-	3640.78
20030224	8565014.04	2109065.06	2883319.13	313733.53	8627473.46	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00	4875.00-	234.56	0.00-	16359.22-	3640.78

ROCK ISLAND BANK
>>> Monthly Trial Balance Listing <<<
20030224

Date: 2003/02/24 TRN503 Page: 2

Date	Savings Balance	Savings Interest	Checking Balance	Checking Interest	Loan Balance	Savings	Checking	Loan Penalty	Loan Interest	Loan Principal
Typ Trn	Debit Amount	Credit Amount	Net Amount							
C CP CHK	0.00	234.56-	234.56					0.00	0.00	0.00
C CP INT	313733.55	0.00	313733.55					0.00	0.00	0.00
C CP SC	0.00	730.00-	730.00					0.00	0.00	0.00
L LP PYT	20000.00	0.00	20000.00					0.00-	16359.22-	3640.78
S SP DEP	5000.00	0.00	5000.00					0.00	0.00	0.00
S SP INT	320619.18	0.00	320619.18					0.00	0.00	0.00
S SP WD	0.00	125.00-	125.00					0.00	0.00	0.00
* *** **	659352.73	1089.56	658263.17					0.00-	16359.22-	3640.78



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Monthly Processing - Monthly Rollover

This process is rather simple in that it only move some total from the current period to the previous period. It also establishes the current period in each of the master account files. This period is then used to mark each transaction record for statement purposes..

Enter New Period (CCYYMM): enter the next month (ie if closing April then May would be entered, 199805)

Depressing the F1 function key begin this process.

The system maintains a set of statistics for each account in each of the respective account files. The four basic areas are:

Current Period
Prior Period
Current Year-to-Date
Previous Year-to-Date

The loan accounts file (LONFLE) is not altered during this process except for the new period being written to each account record. The shares account (SVGFLE) and drafts account (CHKFLE) is processed as follows:

Current period is established
Current Period Data is moved to Prior Period Data
Current Period Data is then zeroed

The Year-to-Date fields are adjusted by the Year-End Rollover which is described later in this manual.



Monthly Processing - Statements

The statement process does not really depend upon any other process. However, the month-end posting process should be completed in order to assure an accurate statement (record of transactions) for the period. Keep in mind that each transaction record is marked with a period as process during the month. This process is dependent upon the period assigned to each transaction record which is entered during the Monthly Rollover. Therefore, statements can be printed at almost anytime. Prior period statements are readily available as long as the transaction history remains on the TRNFLE file.

Selection:	S=Shares, D=Drafts, L=Loans
Account(s):	ALL or a specific account number
Restart Acct:	The account number to start printing again
Statements:	The number of statements to be printed
Period:	199904 (for April, 1999)

Depressing the F1 function will begin the process.

The **Restart Acct** and **Statements** options are only available when using the **ALL** option under accounts. In addition when using the **ALL** option, the **STATEMENT** flag is observed in the account file as well as the **Minimum for Print** option in the system control record. These processing options are ignored when printing a specific account statement.



Monthly Processing - Maturity Report

This report identifies those Time Certificate accounts (TD and CD) that are about to mature. All accounts in the shares account file (SVGFL) are reviewed with a ACCOUNT TYPE beginning with TD or CD. The account Maturity Date is then reviewed based upon the current system date. If the account's Maturity Date is within sixty (60) days or less then the account is listed with the following codes. Accounts with a Closed Date are not reported.

- “*” already matured, but not closed
- 1 will mature within the next 30 days
- 2 will mature within the next 60 days

Display/Print: D=Display, P=Print

Depressing the F1 function key begin this process.

Systemu							SUG501
Date: 2003/02/21			>>> Savings Maturity Listing <<<				
Account Number	Cif Number	Acct Type	Account Name	Current Maturity	Accrued Interest	Account Balance	
0200202136	004554	CD	PXTXR K. STGWSZMZ T/F	20010205	895.27	1,600.10 *	
0200202181	001587	CD	KLWKWD J. RXCHXSXRGX	20010905	336.82	500.00 *	
0200202182	004589	CD	XMWLS KSUMW TTCHXLWZT	20010906	4,391.81	6,500.00 *	
0200202243	000787	CD	MXLWV TXMZXL	20020331	4,043.55	6,720.00 *	
0200202266	004636	CD	MZSZU S. XSXBXW T/F X	20020507	88,341.20	150,000.00 *	
0200202284	004648	CD	MZSZU XSXBXW T/F XSXB	20020710	28,339.83	50,000.00 *	
0200202301	004656	CD	JZRWCX TXRMXTXXT T/F	20020801	558.26	1,000.00 *	
0200202302	004657	CD	STSZR SZTUSW	20020808	0.00	0.00 *	
0200202324	004667	CD	LSRR W. PULLWV T/F PX	20020822	13,802.03	25,000.00 *	
0200202330	004671	CD	ZLFURS Z RWRGZRG T/F M	20020902	273.19	500.00 *	
0200202333	004674	CD	XDWR L. MZRWV & ZLFR	20020905	820.05	1,500.00 *	
0200202360	004693	CD	JUSXPHWRX RXKLZV UR S	20021027	528.87	1,000.00 *	
0200202370	004700	CD	RXMUKXT TZWVZ T/F JZS	20021205	59,787.69	100,000.00 *	
0200202379	004706	CD	TURS RGWRZWLWLD	20030105	0.00	0.00 *	
0200202419	003219	CD	XRWVU SWRGXU (SXCTRXD)	20000828	13,996.63	50,000.00 *	
0200202420	003219	CD	XRWVU SWRGXU (SXCTRXD)	20000828	13,996.63	50,000.00 *	
0200202432	004731	CD	MWSZ WRUTX	20030410	236.92	500.00 2	



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Monthly Processing - Loans Outstanding

This program produces a report of the active loans currently in the system. Any loan without a zero balance is printed. A two character status flag is at the end of each account line. If a “**” appears then the loan maturity date is less than the current date otherwise the first character indicates status as follows:

“*”	Loan Balance is negative
0	Loan is current
1	Payment is Past Due 15-29 days
2	Payment is Past Due 30-44 days
3	Payment is Past Due 45-59 days
4	Payment is Past Due 60-74 days
5	Payment is Past Due 75-89 days
6	Payment is Past Due 90-98 days
7	Payment is Paste Due 99 or more days

The second character indicates whether payment by allotment Y or N.

Display/Print: D=Display, P=Print
Type selection: (Blank for ALL or Lxx)

Depressing the F1 function key begin this process.

Sysmenu							
Date: 2003/02/21 >>> Loans Outstanding Listing <<< LON502							
Account Number	Cif Number	Acct Type	Accout Name	Last-Pay	Current Maturity	Account Balance	
0300112233	005017	LP	ROCK ISLAND CONSULTIN	20030219	20001229	34,359.22	**
0300300519	005348	LP	LWRDZ M. PXDRU	19981123	19970601	10,235.55	**
0300300590	005349	LP	TWMUTHS S. ULKXRWWL	19980507	19941001	4,957.03	**
0300300914	000816	LP	THUMZS SZKTMZ	19971223	19960601	778.57	**
0300300942	005351	LP	KTMXR P. TXRMXTXXT	19980114	19960701	66.82	**
0300301019	005352	LP	JUX'S ZTTU BUDS SHUP	20000608	19981001	6,835.57	**
0300301035	000228	LP	JURZTHZR U. MZSZWCHW	20001121	19961001	1,431.04	**
0300301082	005353	LP	CHRWSTWRZ RZGLX	20001219	20051116	9,936.00	7N
0300301083	005354	LP	JUHR K. RXCHTCHXR	20001220	20011001	8,884.73	**
0300301126	005355	LP	DXBXD LTWW	19970206		372.57	**
0300301146	005356	LP	XLWZZBXTH TZWRGZL	20001206	19961201	1,939.18	**
0300301195	005357	LP	MZRCKS BZTLXCHURG	19980312	19970101	559.19	**
0300301243	005359	LP	BWLLS RGWRKWLZRG	19980518	19970201	798.08	**
0300301260	005360	LP	HWTLXR DXMXW	19970121	20030301	17,570.69	7N
0300301262	005361	LP	JUHR ZRD MURWCZ DXUWU	20001219	19970201	11,676.69	**
0300301263	005362	LP	DXBURZH S. RXRGWWL	20000713	19970201	20,543.32	**
0300301294	005363	LP	ZRGXLWCZ RXCHXSXRGXL	20001213	19970301	1,268.88	**



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Monthly Processing - Accounting Transactions

Once the summary recap of the Monthly Trial Balance is approved, those entries can be generated in a format necessary to import into the selected accounting system. The entire process requires two steps of which this program module is the first. The second step is using the selected accounting package and importing the data file created by this module. Items are selected based upon an accounting period entry of CCYYMM.



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Yearly Processing - Yearly Trial Balance

The yearly process operates along the same lines as the daily and monthly. The output prints a listing of the monthly balances.

Prev Year:	used for previous calendar year-end's totals
Posted Date:	displayed for reference
Curr Year:	year of this calendar year-end's business

Normal	Prev Year: 2000	(last year)
	Posted Date: 19980430	
	Curr Year: 2001	(this year)

Depressing the F1 function key begin this process. Under normal circumstances, the above dates do not need to be modified.



Yearly Processing - Roll over YTD figures

At present, this process only moves information in the master account files from one area to another. The prior year information move to the previous year as more specifically described below. The current year moves to the prior year and the current year is set to zero.

Enter New Period (CCYY00): enter the next year (ie if closing 1998 then 199900 would be entered)

Depress the F1 function key to begin the process.

The system maintains a set of statistics for each account in each of the respective account files. The four basic areas are:

Current Period
Prior Period
Current Year-to-Date
Prior Year-to-Date

The loan accounts file (LONFLE) is altered during this process as follows:

Current Year is established
Current Period data is copied to Prior Period data
Current Year-to-Date data is copied to Previous Year-to-Date data
Current Year-to-Date is zeroed
Current Period data remains unaltered
Prior Year-to-Date data remains unaltered

The shares account (SVGFLE) and draft account (CHKFLE) is processed as follows:

Current year is established
Current Year-to-Date data is moved to Prior-Year-to-Date data
Current Year-to-Date data is then zeroed



Yearly Processing - Purge TRNFLE to History

Based upon each institution's criteria, the transaction database can be purged using this module. At present, there is not a facility to view history file(s). Data is deleted and moved to three corresponding databases (SVTRNFLE, CKTRNFLE, LNTRNFLE) which are somewhat self explanatory. All records are purged which are less than the date entered.

Enter Purge Date: CCYYMMDD

Depress the F1 function key to start the process.



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Yearly Processing - Purge Teller Control (OPRFLE)

Based upon each institution's criteria, the teller control database should be purged using this module. At present, there is not a facility to view this file. Data is deleted and is not stored any other place except on backup file storage. This data is not critical to the system as it only contains statistics pertinent to the daily operator function. All records are purged which are less than the date entered.

Enter Purge Date:

CCYYMMDD

The displayed date is 60days
previous to the current system date

Depress the F1 function key to start the process.



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Yearly Processing - Purge Batch Data (BTHFLE)

Based upon each institution's criteria, the batch database should be purged using this module. Typically, these records are updated into transactions in each account file. The only usefulness of these records after a batch update is to copy for the new batch. Data is permanently deleted and would only be available in a backup system. All records are purged which are less than the date entered.

Enter Purge Date:

CCYYMMDD

The displayed date is 60 days less than the current system date

Depress the F1 function key to start the process.



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System Utilities - Transaction Code Maintenance

Each institution may have a unique set of processing codes to be used in the transaction posting process. The codes are defined using the this particular processed. The INDICATOR CODE is TRN as this file contains other codes for the overall system. All other standard record maintenance procedures are available in this program.

```
Systemenu
15:13:19 >>> Transaction Code Maintenance <<< 2003/02/21
=====UTL001 Version 07.00.00=====
Indicator Code : TRN
Code           : DEP
Tran Description : Deposit
Debit Transaction : N
Credit Transaction : Y
Process Sequence : 01
Sub-System Flag : B
Savings G/L Acct : *
Checking G/L Acct : *
Loan G/L Prn Acct : *
Loan G/L Int Acct : *
Loan G/L Pnl Acct : *
Misc G/L Acct : *
Default Exchange : 0
Statement Print : Y
Receipt Printed  : Y      Receipt Copies : 2

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

The following illustrated fields are specific to this program.

Indicator Code

Must be "TRN".

Code

This is the unique transaction code. Examples are as follows:

DEP	Deposit
WD	Withdrawal
MSD	Miscellaneous Debit
MSC	Miscellaneous Credit
DRF	Draft
PYT	Loan Payment

The above two fields make the indexed key to the file and therefore, they must be unique.



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The data fields for each transaction are as follows:

Tran Description	Full description of the code
Debit Transaction	Enter a "Y" if this is a debit transaction to the account. If this is a "Y" then the next field must be a "N" or vice-versa.
Credit Transaction	Enter a "Y" if this is a credit transaction to the account. If this is a "Y" then the previous field must be a "N" or vice-versa.
Process Sequence	This is numeric value which orders the processing of transactions in a batch environment. Typically, deposits will have a lower sequence than withdrawals.
Sub-System Flag	This field identifies which modules (accounts) can use this code. D Drafts only L Loans only S Shares only B Both drafts and shares A All X Other transactions
Shares G/L Acct	The General Ledger account number to be used for accounting interface.
Drafts G/L Acct	The General Ledger account number to be used for accounting interface
Loan G/L Principal Acct	The General Ledger account number to be used for accounting interface
Loan G/L Interest Acct	The General Ledger account number to be used for accounting interface
Loan G/L Penalty Acct	The General Ledger account number to be used for accounting interface



Misc G/L Acct	The General Ledger account number to be used for accounting interface								
Default Exchange	This field will display as the default exchange type on the transaction screen.								
	<table border="0"> <tr> <td>0</td> <td>Cash, Coins</td> </tr> <tr> <td>1</td> <td>Drf/Chk</td> </tr> <tr> <td>2</td> <td>Transfer</td> </tr> <tr> <td>3</td> <td>Mix of above</td> </tr> </table>	0	Cash, Coins	1	Drf/Chk	2	Transfer	3	Mix of above
0	Cash, Coins								
1	Drf/Chk								
2	Transfer								
3	Mix of above								
Statement Print	For future use.								
Receipt Printed	The field is valid when the receipt printer function is used. Either a “Y” or “N” is valid indicated whether a receipt is to being or not, respectively.								
Receipt Copies	If the receipt printer function is enabled, this field indicates the number of receipts to be printed for this specific transaction. The first receipt is also the “original” with other copies being “duplicates”.								



System Utilities - Account Type Maintenance

Each institution may have a unique set of account type codes to be used in the identifying accounts. The codes are defined using the this particular processed. The INDICATOR CODE is TYP as this file contains other codes for the overall system. Keep in mind that the codes are using to identify business lines on the trial balance report. All other standard record maintenance procedures are available in this program. The following illustrated fields are specific to this program.

Indicator Code

Must be "TYP".

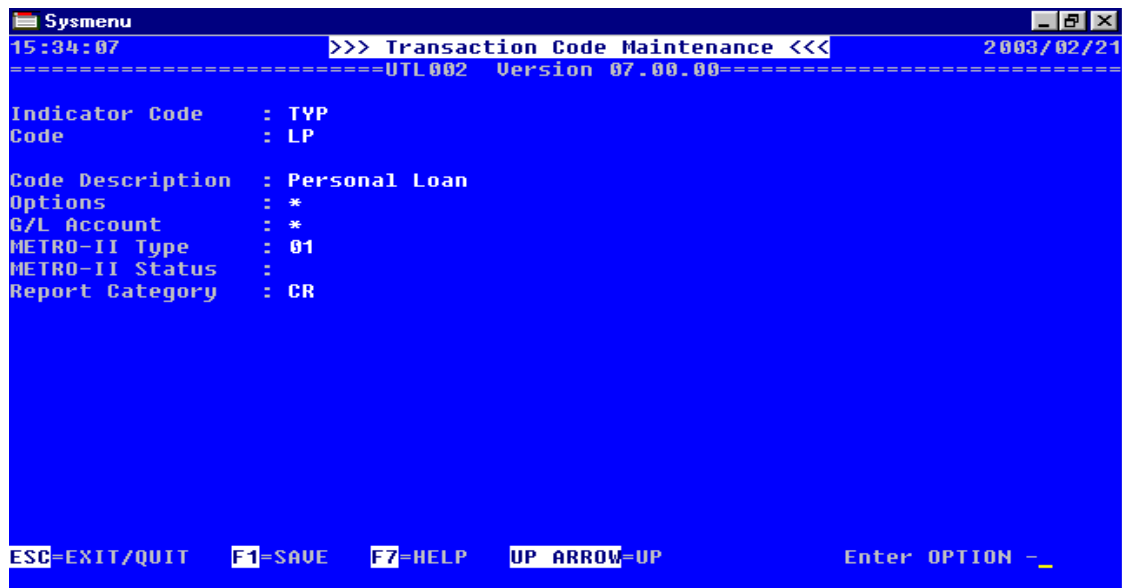
Code

This is the unique transaction code. Examples are as follows:

LP	Loan Personal
LB	Loan Business
SP	Shares Personal
ST	Shares Trust

The first letter must be S, L or D which identifies the major categories. If the first two letters are TC or CD, they also have special meaning and classed as savings. These are the only restrictions.

The above two fields make the indexed key to the file and therefore, they must be unique.



```
15:34:07 >>> Transaction Code Maintenance <<< 2003/02/21
-----UTL002 Version 07.00.00-----
Indicator Code : TYP
Code           : LP
Code Description : Personal Loan
Options        : *
G/L Account    : *
METRO-II Type  : 01
METRO-II Status :
Report Category : CR
ESC=EXIT/QUIT  F1=SAVE  F7=HELP  UP ARROW=UP  Enter OPTION -
```



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The individual data fields are as follows:

Tran Description	Full description of the code
Options	Normally, an asterisk should be entered. However, in the case of loan types this field is used to identify the interests calculations as follows: Blank Simple Interest on Outstanding Balance 1 No interest Calculation 2 Add-on Interest 7 Rule-of-78; add-on 8 Rule-of-78; simple interest With #2,7,8 interest and late fee are posted automatically to the account using the Daily Posting process.
G/L Account	The General Ledger account number to be used for accounting interface.
Metro-II Type	This is the code to used for the credit bureau interface. Refer to Exhibit II of the Metro-II format. 01 Unsecure 02 Secured 10 Business Loan 12 Education Loan
Metro-II Status	Normally, this field is blank. However, it is used indicate status of a particular type of account. This would override the calculated status of the account. 93 Assigned to collections 97 Charge-Off
Report Category	This field is used to identify asset/liability identifiers. CR Current NE Non-Earning



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NP Non-Performing



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System Utilities - Miscellaneous Code Maintenance

Each institution will have a unique set of codes to be used in this system. The codes are defined using the this particular processed. The INDICATOR CODE will vary based upon the requirements and any social programming. All other standard record maintenance procedures are available in this program. The following illustrated fields are specific to this program.

Indicator Code

Only certain codes are acceptable at this time.

SCC Calculated Service Charge

SSC Fixed Service Charge

Code

This is the unique code and typically is the Account Type which allows special processing.

The above two fields make the indexed key to the file and therefore, they must be unique.

```
Systemu
15:42:49 >>> Transaction Code Maintenance <<< 2003/02/21
=====UTL003 Version 07.00.00=====
Indicator Code : SCC
Code           : CB
Tran Description : Checking Service Charge
Debit Transaction : Y
Credit Transaction: N
Options        : *
Rate           : 5.000
Process Sequence : 99
G/L Account    : *

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



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Consultation with RICS is required unless you are simply expanding the capability of an existing code set. The data fields are:

Tran Description	Full description of the code
Debit Transaction	Enter a "Y" if this is a debit transaction to the account. If this is a "Y" then the next field must be a "N" or vice-versa.
Credit Transaction	Enter a "Y" if this is a credit transaction to the account. If this is a "Y" then the previous field must be a "N" or vice-versa.
Options	Not used at this time. An asterisk should be entered.
Rate	This indicates the rate of this special code. It might reflect the rate of a service charge for the key entered.
Process Sequence	This is numeric value which orders the processing of transactions in a batch environment. Typically, deposits will have a lower sequence than withdrawals.
G/L Account	The General Ledger account number to be used for accounting interface.



System Utilities - Change Draft Interest

This program module allows the Interest Rate to be changed for the Draft accounts. The Interest Rate field is changed based upon the entry on the processing screen. Accounts may be selected using the Account Type selection. Therefore, an Interest Rate can be changed for a specific type of an account (ie DP - Draft Personal).

Account Type Selection:	CP, CB, blank for all
New Interest Rate:	4.0, 4.5, 4.75, 4.775

Depressing the F1 function key will begin the process.

This will only process open accounts.



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Systems Utilities - Change Shares Interest Rate

This program module allows the Interest Rate to be changed for the Shares accounts. The Interest Rate field is changed based upon the entry on the processing screen. Accounts may be selected using the Account Type selection. Therefore, an Interest Rate can be changed for a specific type of an account (ie SP - Shares Personal).

Account Type Selection:	SP, SB, ST, blank for all
New Interest Rate:	4.0, 4.5, 4.75, 4.775

Depressing the F1 function key will begin the process.

This will only process open accounts and will not touch any certificate of deposit account even if it is selected.



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System Utilities - Interface to Metro-II Format

This process is predefined and simply reads the account files and generates transaction data to be imported into the credit bureau update programs. The METRO-II codes as defined in the central information and transaction code files are designed to provide a standardized reporting format.

Depressing the F1 key will begin the process. Once this process is completed the credit bureau should be notified to extract the file.



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Reports -

There are various reports available as listed on the particular menu. In most cases, the reports can be displayed on the screen or printed. None of the reports will alter the databases on the system, they simply read the information and report accordingly.

<u>Menu Item</u>	<u>Description</u>
CIF Numeric File Listing	All CIF entries by number
Draft Numeric File Listing	All accounts by account number
Shares Numeric File Listing	All accounts by account number
Loans Numeric File Listing	All Accounts by account number
Batch File Listing	List each batch and posting status
CDELE File Listing	List all code entries
Loan Past Due Notice	Past Due Notices requires LON50315.TXT LON50330.TXT LON50345.TXT LON50360.TXT LON50375.TXT LON50390.TXT LON50399.TXT Selective processing is available by number of days and type of account. Entries are recorded in the Diary file (CMTFLE). See below for further instructions.
Loans Maturity Listing	Selective processing of loans with a maturity date within the next 60 days
New Accounts	Based upon a date range and account selection, the system will list accounts within the range based upon the Open Date
Closed with Balances	Listing of accounts with a Closed Date and account balance that is not zero
Dormant Accounts	Based upon a date entered, the system will provide a listing of all accounts with no activity during the period
Account Variance	Based upon the entered amount and processing date, the system will provide a listing a accounts whose balance changed beyond the entered amount on that given day

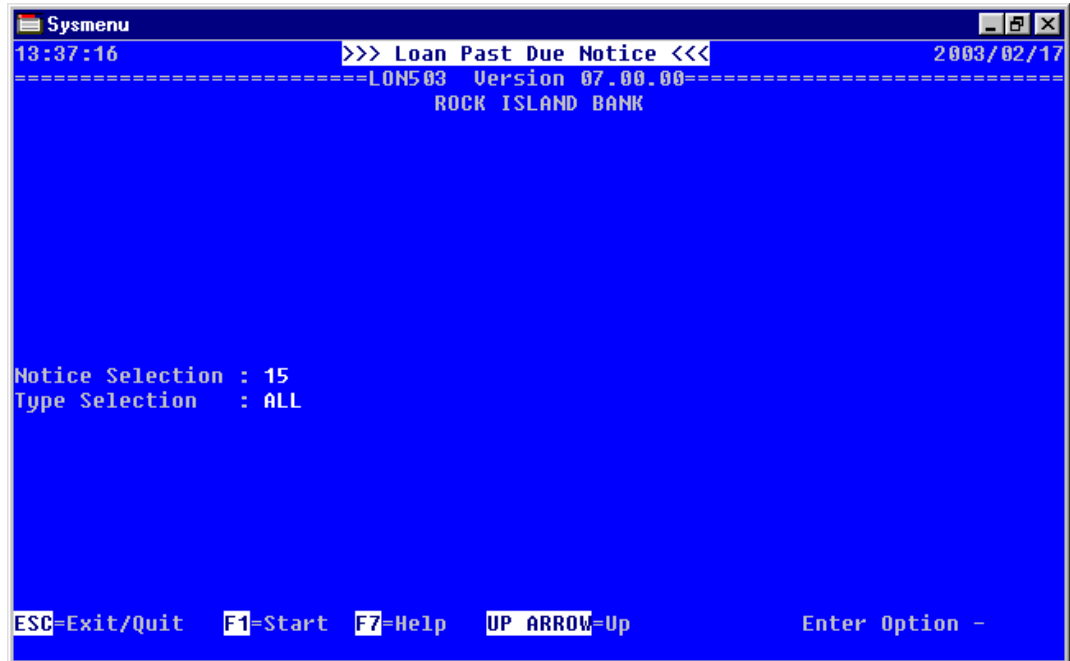


Teller Transaction Audit	Review all transactions for accuracy noting differences between system calculations and entered transactions
Largest Balances	Based upon operator entry, account balances over the given entry will be listed in descending order
Loan Account Details	This report selective provided more specific information regarding the selected loans
Loan Payment Details	Payment information is provided about the selected category of loans
Negative Account Balances	This reports open account with negative account balance
CIF Alpha File Listing	All CIF entries by number
Draft Alpha File Listing	All accounts by alpha CIF link
Shares Alpha File Listing	All accounts by alpha CIF link
Loans Alpha File Listing	All Accounts by alpha CIF link
Account Address Sheets	Prints headers sheets for mailing - (O)pen, (C)losed or (A)ll accounts and (S)hares, (D)rafts, (L)oans and (T)cd



Reports - Loans Past Due Notice

The module selective reviews the loans file and determines if a notice is to be printed based upon the criteria entered by the user - **Notice Selection (Days Past Due)** and **Type Selection**. Once a is printed, an entry is made into the Diary file (CMTFLE).



```
Systemu
13:37:16 >>> Loan Past Due Notice <<< 2003/02/17
====LON503 Version 07.00.00====
ROCK ISLAND BANK

Notice Selection : 15
Type Selection : ALL

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

There is text file for each **Days Past Due** message. These text files reside in the data directory of the application software. The file name is LON503xx.TXT where “xx” is the **Days Past Due** (i.e. 15, 30, 45, 60, 75, 90, 99). These text files may be edited using any text editor; however, they must keep the same name otherwise the program may not work properly. If the file is double-clicked and does not open automatically then select either NOTEPAD or WORDPAD.



Miscellaneous - Add/Update Printers

This program module allows various output devices to be define within the system. Knowledge of the operating system is required to properly assign the printer. Additional knowledge of the printer itself may be required when establishing the different printer escape code for processing the print styles. The two standard printers are 'P1' for normal printer and 'p1' for condensed printing.

Printer #	This is printer identification (ie P1, p1)
Printer Description	This field is used to describe the printer.
Port Name	This identifies the destination of the output (LPT1, /dev/lp0). It is dependent upon the operating system as well as the COBOL runtime config file.
Type (P or F)	Is this device a P=printer or F=file?
Programmable (Y or N)	Is this device programmable Y=yes or N=no?
Letter Size (N or C)	Is the type style N=normal or C=condensed?
Escape Code	Enter the decimal escape code for the 'escape sequence (ie 027)
Entry Codes	Enter up to nine (9) decimal codes to setup the printer to a particular setting.
Exit Codes	Enter up to nine (9) decimal codes to reset the printer back to normal operation.



Miscellaneous - User Printer Assignments

This module establishes the printer assignments for each individual user. Therefore, an entry is required for each user with the appropriate printer assigned.

```
Systemu
16:46:14 >>> User Printer Assignments <<< 2003/02/21
-----SYSRPRT Version 07.00.00-----
User Id      : rics
Normal Default : P1
Compressed Default: p1
Normal Acct   : P1
Compressed Acct : p1
Normal Trnx   : P1
Compressed Trnx : p1
Receipt Printer : R1
Receipt Printer : r1

Enter USER ID or <ESC> to QUIT
```

Each printer should already be defined using the previous menu item - Add/Update Printers. The normal and Compressed printers are used for all report except as indicated.

Normal Acct, Compressed Acct	These printers are used the Account Setup section
Normal Trnx, Compressed Trnx	These printers are used by the teller System section
Receipt Printer	This printer is used specifically for receipt printing

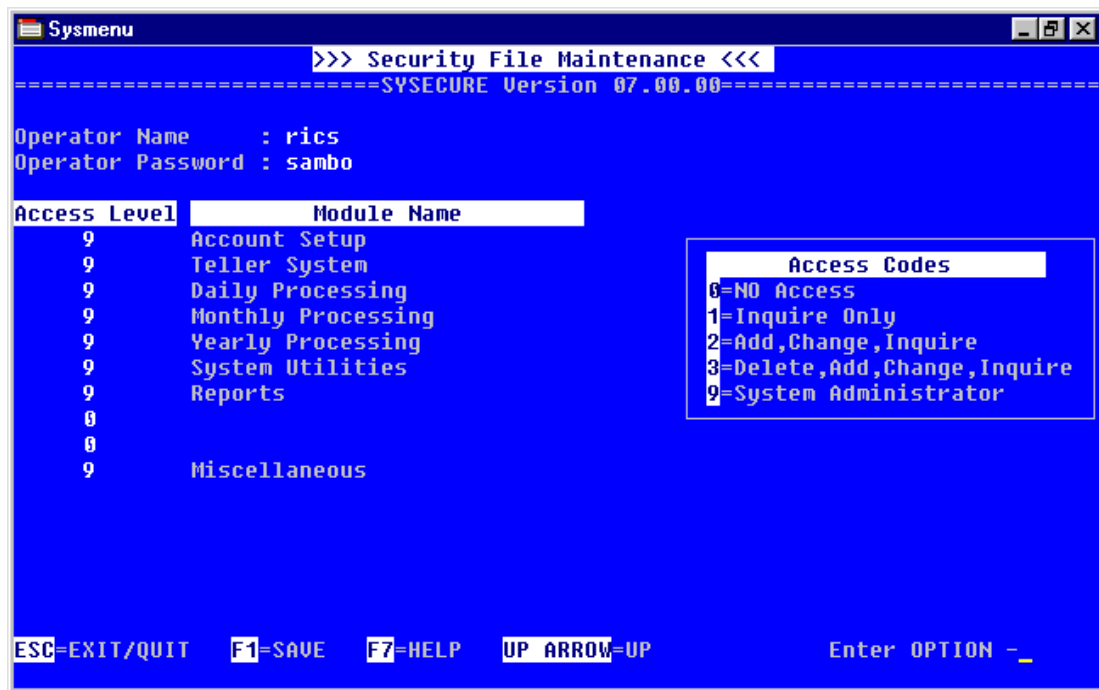
If a user needs variation then a second user-id should be established.



Miscellaneous - System Security Maintenance

This module controls the access to the system modules. Each user must have an operator identification as well as a password. Both components are keyed to the file. Therefore, changing a password is not permitted. An entire new relationship must be established and the old combination should then be deleted. Associated to each of these entries are codes providing access levels to each menu level as well as the programs within each level. By using the F6 function key, access may be further defined for each program module. The following security codes are used:

- 0 No Access
- 1 Inquiry Only
- 2 Add/Change
- 3 Add/Change/Delete
- 9 System Administrator



```

Sysmenu
>>> Security File Maintenance <<<
=====SYSECURE Version 07.00.00=====

Operator Name   : rics
Operator Password : sambo

Access Level  Module Name
  9 Account Setup
  9 Teller System
  9 Daily Processing
  9 Monthly Processing
  9 Yearly Processing
  9 System Utilities
  9 Reports
  0
  0
  9 Miscellaneous

Access Codes
0=NO Access
1=Inquire Only
2=Add,Change,Inquire
3=Delete,Add,Change,Inquire
9=System Administrator

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



Miscellaneous - System Setup Maintenance

This program allows a number of parameters to be defined for the operation of the system. **Caution** should be used when changing any of these parameters as the system may function abnormally if care is not taken. The following identifies the major field and their functions.

```

Sysmenu
17:52:04 >>> System File Maintenance <<< 2/21/2003
=====SYSSETUP Version 07.00.00=====
System Name : ROCK ISLAND BANK RIB
System Address One : P.O. BOX 6062
System Address Two : KOROR, PALAU 96940
System Address Three : +680-488-1685
System Address Four : THE TEST BANK
Date Software Installed : 5/01/1999 SU CK LN
Serial Number : 056931 Length : 10 10 10
Operating System (D,N,U) : U Account : 0 0 0
Multiple PRINTERS Used : Y BalFwd : N N N
Printer Number - NORMAL : P1 Process : 0 0 13
Printer Number - CONDENSED : p1 AcctSys : P
Receipt Printer Used : N N N N N N N
Minimum Balance : .00 .00 .00
Minimum Calculate : .00 1500.00 .00
SC Type Code :N N N
Minimum for SC : .00 300.00 .00
Minimum for PRINT : 100.00 .00 .00
Holds-Same,Loc,Off:00 00 00 00 00 00
SYS-DLY-DATE :20030219 SYS-SCC-DATE :20001231 SYS-000-DATE :20010829
SYS-INT-DATE :20001231 SYS-LON-DATE :19991130 SYS-TRN-TIME :0000
Prime Rate : .000 Life-Sgl : .0000 Life-Jnt : .0000
ESC=EXIT/QUIT F1=SAVE F7=HELP UP ARROW=UP Enter OPTION -
  
```

- | | |
|-------------------------|--|
| System Name & Address | This information is used for licensing as well the header for reports and account statements. |
| System Flag | This field is either (B)ank or (C)redit Union. It controls the various options of the system. |
| Credit Bureau Code | Each institution is assigned a three character code for identification purposes. The code for Rock Island Bank is RIB. |
| Date Software Installed | The is a MMDDCCYY formatted field used for licensing. |
| Serial Number | This is a six digit number issued by RICS. The software will only operate for 45 days without a |



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serial number.

Operating System	This field designates the type of operating system used - D=DOS, U=UNIX, W=Windows, N=NetWare
Multiple Printers Used	If multiple printers are used then this field must have a Y otherwise N.
Printer for NORMAL print	This is the printer definition code as previously assign to normal print style. It is usually 'P1'.
Pinter for CONDENSED print	This is the printer definition code as previously assign to condensed print style. It is usually 'p1'.
Receipt Printer Used	There seven codes when using the receipt printer. The first code indicates whether the receipt printer function is enabled or not, "Y" or "N". The remaining six buckets are as follows:

- Print name on draft receipt
- Print name on shares receipt
- Print name on loan receipt
- Print signature line on draft receipt
- Print signature line on shares receipt
- Print signature line on load receipt

The account balance will always print on the receipt unless set to "N" on each account. Likewise, the note will always print unless set to "N" on each account.

Length	This area identifies the length of the account number including dashes for each of the three type of accounts.
--------	--

99-23456 will be 8

Account	Should a dash '-' be present in the account number, this indicates the present of the first dash. In the following example, a 3 would be entered. Once again, there is a field for each type of account.
---------	--

99-12456





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Process	<p>These are special process code for each type of account. Normally, they are zero. The following codes are acceptable.</p> <p>Shares 0 - Normal</p> <p>Draft 0 - Normal</p> <p>Loans First Character</p> <p style="padding-left: 100px;">0 - Normal</p> <p style="padding-left: 100px;">1 - Allow negative principal to increase loan balance.</p> <p style="padding-left: 100px;">Second Character</p> <p style="padding-left: 100px;">Identifies the Penalty calculation to use.</p>
Balfwd	THIS PROCESS IS NOT FUNCTIONAL !!
Acctsys	<p>This field identifies the type of accounting interface record to generate at month-end.</p> <p style="padding-left: 100px;">Q QuickBooks Pro</p> <p style="padding-left: 100px;">P PeachTree</p> <p style="padding-left: 100px;">C Cougar Mountain</p>
Minimum Balance	Indicates the minimum balance for each of the three type of accounts.
Minimum for Calculation	<p>Indicates the minimum balance for each of the three type of accounts with respect to interest calculation in the period. Should the account balance fall below this amount the account is marked as no interest for the period. The period is based upon when interest is posted.</p>
Service Charge Type	<p>This field indicates how the service charge is evaluated.</p> <p style="padding-left: 100px;">N Amount versus balance</p> <p style="padding-left: 100px;">D Amount versus number of Debits</p>



Minimum for SC	Indicates the minimum balance for each of the three type of accounts with respect to service charge posting in the period. Should the account balance fall below this amount the account is marked and a service charge will be posted for the period. The period is based upon when service charges are posted.
Minimum for Print	When using the ALL option for statement printing, the will analyzed this amount. If the account balance is below this amount then a statement will not be printed.
DATE(s)	Used for information and should never be changed.
SYS-TRN-TIME	This is the number of seconds to leave the transaction screen (TRN001) before going into screen saver mode.
Prime Rate	This field is the basic Prime Rate to be used in interest rate calculations using the 'PP' Interest Option for loans. The rate is entered as follows: <div style="margin-left: 100px;"> 12.5 will be 12.5% 11.9 will be 11.9% 11 will be 11% </div>
Life-Sgl / Life-Jnt	These are the insurance rates per \$100 per month of LOAN AMOUNT. This is used in the Loan Disclosure Statement using the LOAN AMOUNT and days to establish the insurance premium. The rate must be entered with the appropriate decimal points.



Miscellaneous - Additional System Setup

This program is used to set additional system parameters. Once again, caution must be exercised as changing system parameters will can change the overall operation of the system.

```
10:14:13                >>> System File Maintenance <<<                10/10/2005
=====SYSSET2 Version 09.00.01=====
System Name              : COMMUNITY AYUW SERVICES                CAS
Non-Performing Loan Code :                               090
Non-Earning Loan Code    :                               180
Auditing Flag            : N
Transaction Display      : R
Stop Payment Processing  : Y
CTR Processing           : N
SAR Processing           : N
System BACKUP Flag       : 0
Automatic Reports        : Y

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

The coding information for this screen is as follows:

Non-Performing Loan Code

This code has two sections and is used by the Daily Posting program (DLY200). If the first code is blank then no action is performed. However, if the first code is not blank and loan is ninety (90) days or more past due, the LON-ACCT-TYPE is changed to the code in the first field is illustrated.

Non-Earning Loan Code

This code has two sections and is used by the Daily Posting program (DLY200). If the first code is blank then no action is performed. However, if the first code is not blank and loan is one hundred eighty (180) days or more past due, the LON-ACCT-TYPE is changed to the code in the first



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field is illustrated.

Auditing Flag

This flag is used to identify the type(s) of entries to be written to the AUDFLE. This results of this file may be viewed using option #9,18 Security Review. The options are as follows:

C
I
T
N
B

Transaction Display

Jhjhj

N Normal
Y Display last transaction only
R Same as 'Y' and scrolling is restricted

Stop Payment Processing

hfdhsdhf

CTR Processing

Gdgfhsd

SAR Processing

Hjhhj

System BACKUP Flag

This flag is normally '0' zero. During the backup process (#3,9), it is set to 'X' which prevents user login.

Automatic Reports

Hfjshdfj



Miscellaneous - Audit Transaction Data

This program basically performs an integrity check of the data files (SVGFILE, CHKFLE, LONFLE and TRNFLE). First it reads the balance in the master account files and then compares that balance against the running account balance of the last recorded transaction. If these two amounts are different, the account number, account balance and transaction balance are displayed on the screen.

It is then the user's responsibility to analyze the data and report any suspect problems to RICS.

The actual data is NOT altered by this program.



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Miscellaneous - Re-assign Period to TRNFLE

This program should be run under the advice of RICS. It reads the TRNFLE and re-assigns the PERIOD to match the date of entry. If an operator failed to run the monthly roll-over then this is the recovery so that statements will print the correct activity.

The actual data IS ALTERED with this program.



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Miscellaneous - Delete TRNFLE entries

This program **deletes all** the transaction records for an specified account!

USE THIS WITH EXTREME CAUTION !!



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Miscellaneous - Initialize Shares

CAUTION !! This procedure is used to erase the SVGFLE file and all savings transactions in the TRNFLE.

DO NOT USE UTILIZE TOLD TO DO SO !!



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Miscellaneous - Initialize Drafts

CAUTION !! This procedure is used to erase the CHKFLE file and all checking transactions in the TRNFLE.

DO NOT USE UTILIZE TOLD TO DO SO !!



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Miscellaneous - Initialize Loans

CAUTION !! This procedure is used to erase the LONFLE file and all loan transactions in the TRNFLE.

DO NOT USE UTILIZE TOLD TO DO SO !!



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Miscellaneous - Rebuild File System

This process should only be used under the guidance of RICS personnel. **ALL OTHER USERS MUST BE LOGGED OUT OF THE SYSTEM.** During this process, the indexed files are read, saved in a temporary file and written back to the original file area with new indexes. Besides just reorganizing the files for better performance, the process will resolve an INVALID INDEX issue when there is has been a power failure with files opened. In a non-server environment (ie Microsoft network), this process must be run on the system with the data files.

Y/N	Central Information (CIFFLE)
Y/N	Shares Accounts (SVGFLE)
Y/N	Drafts Accounts (CHKFLE)
Y/N	Loan Accounts (LONFLE)
Y/N	Transactions (TRNFLE)
Y/N	Batches (BTHFLE)
Y/N	Operators (OPRFLE)
Y/N	Codes (CDEFLE)
Y/N	Balances (BALFLE)
Y/N	Diary (CMTFLE)

Depress the F1 function key to start the process. Progress is reported on the screen as it takes place.

```
Systemu 18:49:13 >>> Rebuild Files System <<< 2003/02/21
-----UNX801 Version 07.00.00-----
ROCK ISLAND BANK

N Central Information (CIFFLE)
N Savings Accounts (SUGFLE)
N Checking Accounts (CHKFLE)
N Loan Accounts (LONFLE)
N Transactions (TRNFLE)
N Batches (BTHFLE)
N Operators (OPRFLE)
N Codes (CDEFLE)
N Balances (BALFLE)
N Diary (CMTFLE)

Rebuild System Files

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



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Miscellaneous - Generate Transfer Files(s)

This program reads the data files and builds a transfer file to update a remote system. A selection of files is presented whereby the operator can choose which files to process. This is identified with a (Y)es or (N)o. The date entry is required as it is used to select records base upon the time/date stamp. If the file is selected using the (A)ll option, then all records are selected regardless of the date entry.

This is a READ only process. The data on the system is not altered.

A methodical and defined procedure must be established and followed in order to keep the remote system(s) up-to-date.

```
Systemu
18:52:15 >>> Transfer Files System <<< 2003/02/21
=====UNX802 Version 07.00.00=====
ROCK ISLAND BANK

Y Central Information (CIFFLE)
Y Savings Accounts (SUGFLE)
Y Checking Accounts (CHKFLE)
Y Loan Accounts (LONFLE)
Y Transactions (TRNFLE)
Y Batches (BTHFLE)
Y Diary (CMTFLE)

Transfer System Files
Date Selection: 20030221

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



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Miscellaneous - Update with Transfer File(s)

This program reads the file as generated in the previous program (Generate transfer File(s)) and updates the selected files on the remote system(s). A selection of files is presented whereby the operator can choose which files to update. This is identified with a (Y)es or (N)o. The date entry is required as it is used to update records base upon the time/date stamp. If the file is selected using the (A)ll option, then all records are updated regardless of the date entry.

This is a UPDATE process. The data on the system will be altered.

As noted previously, a methodical and defined procedure must be established and followed in order to keep the remote system(s) up-to-date.

```
Systemu
18:53:48 >>> Update Files System <<< 2003/02/21
=====UNX803 Version 07.00.00=====
ROCK ISLAND BANK

Y Central Information (CIFFLE)
Y Savings Accounts (SUGFLE)
Y Checking Accounts (CHKFLE)
Y Loan Accounts (LONFLE)
Y Transactions (TRNFLE)
Y Batches (BTHFLE)
Y Diary (CMTFLE)

Update System Files - TRFFLE
Date Selection: 20030221

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



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Sample Transactions - Shares

The transaction codes are standard; however, they may be specialized for each institution. The following illustrates a function.

Cash Deposit

Date: 19990101 **Type:** DEP **Draft:** 000000 **Note:**
Amt: 100.00 0 ← ● (Exchange is Cash)

Check Deposit

Date: 19990101 **Type:** DEP **Draft:** 000000 **Note:**
Amt: 100.00 1 ← ● (Exchange is Check)

Cash & Check Deposit

Date: 19990101 **Type:** DEP **Draft:** 000000 **Note:**
Amt: 100.00 3 **Csh:** 35.00 **Chk:** 65.00 **Trf:** 0.00 (Exchange is mixed)

Cash Deposit with Cash back - \$135 check with \$35 cash back

Date: 19990101 **Type:** DEP **Draft:** 000000 **Note:**
Amt: 100.00 3 **Csh:** -35.00 **Chk:** 135.00 **Trf:** 0.00 (Exchange is mixed)

Cash Withdrawal

Date: 19990101 **Type:** WD **Draft:** 000000 **Note:**
Amt: 100.00 0 ← ● (Exchange is Cash)

Cashing a non-bank check - see **Sample Transactions - Miscellaneous**



Sample Transactions - Drafts

The transaction codes are standard; however, they may be specialized for each institution.

Cash Deposit

Date: 19990101 **Type:** DEP **Draft:** 000000 **Note:**
Amt: 100.00 0 ← ● (Exchange is Cash)

Check Deposit

Date: 19990101 **Type:** DEP **Draft:** 000000 **Note:**
Amt: 100.00 1 ← ● (Exchange is Check)

Cash & Check Deposit

Date: 19990101 **Type:** DEP **Draft:** 000000 **Note:**
Amt: 100.00 3 **Csh:** 35.00 **Chk:** 65.00 **Trf:** 0.00 (Exchange is mixed)

Cash Deposit with Cash back

Date: 19990101 **Type:** DEP **Draft:** 000000 **Note:**
Amt: 100.00 3 **Csh:** -35.00 **Chk:** 135.00 **Trf:** 0.00 (Exchange is mixed)

Paying a bank check through clearing

Date: 19990101 **Type:** DRF **Draft:** 101 **Note:**
Amt: 100.00 1 (Exchange is Check)

Cashing a bank check

Date: 19990101 **Type:** DRF **Draft:** 101 **Note:**
Amt: 100.00 0 (Exchange is Cash)

Cashing a non-bank check - see **Sample transactions - Miscellaneous**



Sample Transactions - Loans

The transaction codes are standard; however, they may be specialized for each institution.

Disbursement

Date: 19990101 **Type:** DSB **Draft:** 000000 **Note:** Check #101 Refi
Amt: 1000.00 1 **Pnl:** 0.00 **Int:** 0.00 **Prn:** 1000.00

Cash Payment

Date: 19990101 **Type:** PYT **Draft:** 000000 **Note:**
Amt: 100.00 0 **Pnl:** 0.00 **Int:** 1.25 **Prn:** 98.75

Check Payment

Date: 19990101 **Type:** PYT **Draft:** 000000 **Note:**
Amt: 100.00 1 **Pnl:** 0.00 **Int:** 1.25 **Prn:** 98.75

Work Credit (reduce loan balance)

Date: 19990101 **Type:** WRK **Draft:** 000000 **Note:**
Amt: 100.00 2 **Pnl:** 0.00 **Int:** 0.00 **Prn:** 100.00



Sample Transactions - Other/Miscellaneous

The transaction codes are standard; however, they may be specialized for each institution.

Money to the Vault - Tendering Teller transaction

Date: 19990101 **Type:** VCO **Draft:** 000000 **Note:**
Amt: 10000.00 0 (Exchange is Cash)

Money to the Vault - Receiving vault transaction

Date: 19990101 **Type:** VI **Draft:** 000000 **Note:**
Amt: 10000.00 0 (Exchange is Cash)

Money into the Vault - Vault transaction

Date: 19990101 **Type:** VI **Draft:** 000000 **Note:**
Amt: 5000.00 0 (Exchange is Cash)

Teller to Teller - Tendering Teller transaction

Date: 19990101 **Type:** TCO **Draft:** 000000 **Note:**
Amt: 10000.00 0 (Exchange is Cash)

Teller to Teller - Receiving Teller transaction

Date: 19990101 **Type:** TCI **Draft:** 000000 **Note:**
Amt: 10000.00 0 (Exchange is Cash)

Cash Non-bank check

Date: 19990101 **Type:** CC **Draft:** 000000 **Note:** BOG #103
Amt: 100.00 0 (Exchange is Cash)



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Money to the Teller - Tendering Vault transaction

Date: 19990101 **Type:** VCO **Draft:** 000000 **Note:**
Amt: 10000.00 0

(Exchange is Cash)

Money to the Teller - Receiving Teller transaction

Date: 19990101 **Type:** VI **Draft:** 000000 **Note:**
Amt: 10000.00 0

(Exchange is Cash)



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Sample Processing - Daily

During the course of the business day, transactions are entered into the system using either the online method **Teller System - Transactions** or **Daily Processing - Batch Transaction Update**. These transactions should be balanced and printed using **Teller System - Teller Reports**. Once all, tellers are balanced the following minimum procedure steps must be followed:

- ' Daily Processing - Daily Postings
- ' Daily Processing - Trial Balance
- ' Daily Processing - Backup

If transactions are entered after the above sequence on the same day, these steps MUST be repeated again. If not, the next day's trial balance will have a difference of those transactions.



Sample Processing - Monthly

Before beginning the monthly process, the last day's business must be balanced as well as the three minimum requirements as illustrated in the **Sample Processing - Daily** section of this document. The monthly process does not take long and the process is designed to adjust the system for next days' business. **Monthly - Statements** are NOT an integral part of this monthly process. The following steps are required to complete the monthly processing.

- ' Monthly - Post Accrued Interest (if applicable) #5,1
- ' Monthly - Post Service Charges (if applicable) #5,2
- ' Teller System - Teller Reports (if applicable) #2,3
- ' Daily Processing - Daily Trial Balance #3,5
- ' Monthly - Monthly Trial Balance #5,3
- ' Monthly - Monthly Roll Over #5,4
- ' Monthly - Maturity Report (if applicable) #5,6
- ' Monthly - Loans Outstanding (if applicable) #5,7
- ' Reports - Shares Alpha File Listing (if applicable) #7,21
- ' Reports - Draft Alpha File Listing (if applicable) #7,22
- ' Reports - Loan Alpha File Listing (if applicable) #7,23
- ' Monthly - Generate Accounting Transactions(if applicable)

The system is now ready for the next day of business. Account statements can be printed at any time.



Sample Processing - Yearly

At this time, this process is rather simple. It is highly recommended that a system backup be performed for off-site storage. The first process is required after completing the minimum monthly processing.

'	Yearly processing - Yearly Trial Balance	required
'	Yearly Processing - Roll Over YTD Figures	required
'	Yearly Processing - Purge TRNFLE to History	optional
'	Year Processing - Purge Teller Control (OPRFLE)	optional
'	Year Processing - Purge Batch Data (BTHFLE)	optional



System Shutdown - UNIX

Just turning a system off is quite dangerous for any system. Computer system should always be turned off in an orderly fashion.

When it is necessary to shutdown the system, the following procedures should be followed in order to protect the data integrity of the system.

All users should be logged off. To check, do the following steps:

- 1) login 'root' with password
- 2) at the '#' prompt, enter 'who' followed by depressing the ENTER key

At this point, the only terminal active should be yours !

Option #1

Once all users are logged off, then logged off this terminal by entering 'exit' followed by the ENTER key. Then login in as 'shutdown' with the root password. The system will begin its shutdown process. Once the following message is displayed, then the power button can be depressed to turn the power off.

```
* * * Safe to Power Off * * *  
or  
* Press Any Key to Reboot *
```

Option #2

Once all users are logged off, then enter the following command at the '#' prompt

```
shutdown -y -go
```

followed by the ENTER key. The system will begin its shutdown process. Once the following message is displayed, then the power button can be depressed to turn the power off.

```
* * * Safe to Power Off * * *  
or  
* Press Any Key to Reboot *
```



System Information - Loan Calculations

Programs: INQ001, TRN001, BTH001

Variables:	Last Payment Date	(LP-DAY)	ccyyddd	Master File
	Transaction Date	(CR-DAY)	ccyyddd	Screen Input
	Batch Date	(CR-DAY)	ccyyddd	Screen Input
	Interest Days	(INT-DAYS)	99999	Calculated
	Penalty Days	(PNL-DAYS)	99999	Calculated
	Calculated Months	(CALC-MONTHS)	99999	Calculated
	Loan Balance	(LON-CURR-BAL)	999999999V99	Master File
	Maturity Balance	(MATR-BAL)	999999999V99	Calculated
	Maturity Date	(LON-DTE-MATR)	99999999	Master File
	Interest Rate	(LON-INT-RATE)	999V999	Master File
	Scheduled Payment	(LON-PAYMENT)	999999999V99	Master File
	Payment Frequency	(LON-PAY-FREQ)	99	Master File
	Calculated Ratio	(LOAN-PERC)	9999V9999	Calculated
	Calculated Interest	(WK-AMT3)	999999999V99	Calculated
	Calculated Penalty	(WK-AMT2)	999999999V99	Calculated
	Calculation Area	(TEST-BAL)	999999999V99	Calculated
	Calculated Months	(MNTHS)	99999	Calculated
	Penalty Display	(PK-AMT1)	999999999V99	Calculated
	Late Fee Display	(PK-AMT3)	999999999V99	Calculated

Interest Calculation

Subtract LP-DAY from CR-DAY giving INT-DAYS
Divide LON-CURR-BAL by 100 giving TEST-BAL
Multiply TEST-BAL by LON-INT-RATE giving TEST-BAL
Divide INT-DAYS by 365 giving LOAN-PERC
Multiply TEST-BAL by LOAN-PERC giving WK-AMT3

Standard Penalty Calculation

Add LON-PAY-FREQ to PNL-DAYS
Add 30 to PNL-DAYS
If INT-DAYS < PNL-DAYS — No penalty otherwise
Multiply LON-PAYMENT by .02 giving WK-AMT2



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Penalty Calculation for LOAN-PAY-FREQ = 999

Subtract LON-DTE-MATR from TODAY giving PNL-DAYS
Multiply LON-CURR-BAL by .05 giving TEST-BAL
Divide TEST-BAL by 365 giving TEST-BAL
Multiply TEST-BAL by PNL-DAYS giving WK-AMT2
Move WK-AMT2 to PK-AMT3

Calculation Option #1 with 90 Day grace

Determine MATR-BAL (if loan has matured, loan balance at maturity date)
Add LON-PAY-FREQ to PNL-DAYS
Add 90 days to PNL-DAYS
Multiply MATR-BAL by .05 giving PK-AMT1
If INT-DAYS < PNL-DAYS — No penalty otherwise
Subtract LON-LAST-PYMT from TODAY giving CALC-MONTHS
Divide LON-PAY-FREQ by 30 giving MNTHS
Divide CALC-MONTHS by MNTHS giving MNTHS
Multiply LON-PAYMENT by .05 giving TEST-BAL
Multiply TEST-BAL by MNTHS giving PK-AMT3

Calculation Option #2 with 30 Day grace

If INT-DAYS < PNL-DAYS — No penalty otherwise
Multiply LON-CURR-BAL by .05 giving PK-AMT1
Subtract LON-LAST-PYMT from TODAY giving CALC-MONTHS
Divide LON-PAY-FREQ by 30 giving MNTHS
Divide CALC-MONTHS by MNTHS giving MNTHS
Multiply LON-PAYMENT by .05 giving TEST-BAL
Multiply TEST-BAL by MNTHS giving PK-AMT3

Calculation Option #3 with 15 Day grace

Add LON-PAY-FREQ to PNL-DAYS
Add 15 days to PNL-DAYS
If INT-DAYS < PNL-DAYS — No penalty otherwise
Subtract LON-LAST-PYMT from TODAY giving CALC-MONTHS
Divide LON-PAY-FREQ by 30 giving MNTHS
Divide CALC-MONTHS by MNTHS giving MNTHS
Multiply LON-PAYMENT by .05 giving TEST-BAL
Multiply TEST-BAL by MNTHS giving PK-AMT3



Miscellaneous - File Index Problems

From time to time, a file may have an index problem. This may be caused by a sudden power failure while the files are opened, multi-user access problems or less likely a program problem. In any case, the file can be rebuilt using a simple utility program. Two scenarios are provided based upon the type of operating system used. The file name must be identified by the error message. It should be "xxxFLE". In the following examples, the file will be TRNFLE.

DOS, Windows 95/98, Windows NT, NetWare

You must first go to the DOS prompt and move to the directory where the data is located which may be different from one site to another.

At the DOS prompt **CD \SYSTEM\BAS** <cr> (Changes current directory)

At the DOS prompt **COPY TRNFLE TRNFLE.BAK** <cr> (provides backup)

At the DOS prompt **VUTIL16 -REBUILD TRNFLE** <cr> (rebuild process)

At the end, enter 'Y' to replace the original file

A review of the system should now be made to determine whether the last transaction was recorded properly as well as determining whether the system is functioning properly.

UNIX/LINUX/AIX

You must first login and get to the # or \$ prompt and move to the directory where the data is located which may be different from one site to another.

At the UNIX prompt **cd /usr/psb** <cr> (Changes current directory)

At the UNIX prompt **cp trnfile trnfile.bak** <cr> (provides backup)

At the UNIX prompt **./vutil -rebuild trnfile** <cr> (rebuild process)

At the end, enter 'Y' to replace the original file

A review of the system should now be made to determine whether the last transaction was recorded properly as well as determining whether the system is functioning properly.



System Information - Accounting Interface

The following suggestions are provided with respect to using the Trial Balance from the Banking system and posting transactions to the selected accounting system. Using either Daily Trial Balance or Monthly Trial Balance, there is sufficient information available to post activity to the General Ledger.

Using one of the Trial Balance reports, a General Ledger Journal Entry can be used to post the specific activity. Of course, the following will vary for each institution.

Account	Debit	Credit
Clearing Account	5,000.00	
Shares Deposit Liability		2,500.00
Draft Deposit Liability		0.00
Loan Receivable		2,000.00
Loan Interest Income		250.00
Loan Penalty Income		250.00
Shares Interest Paid Expense	1,000.00	
Shares Deposit Liability		1,000.00

When the actual deposit is made to the appropriate financial institution, a single transaction can be recorded either using a 'receipting' function which is preferable as it becomes part of the bank reconciliation function or a journal entry could be entered directly to the General Ledger. The results should be as follows:

Account	Debit	Credit
Clearing Account		5,000.00
Bank Account	5,000.00	

