



RED
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BANK

Business Online Banking

Client Help Guide

Types of Activity

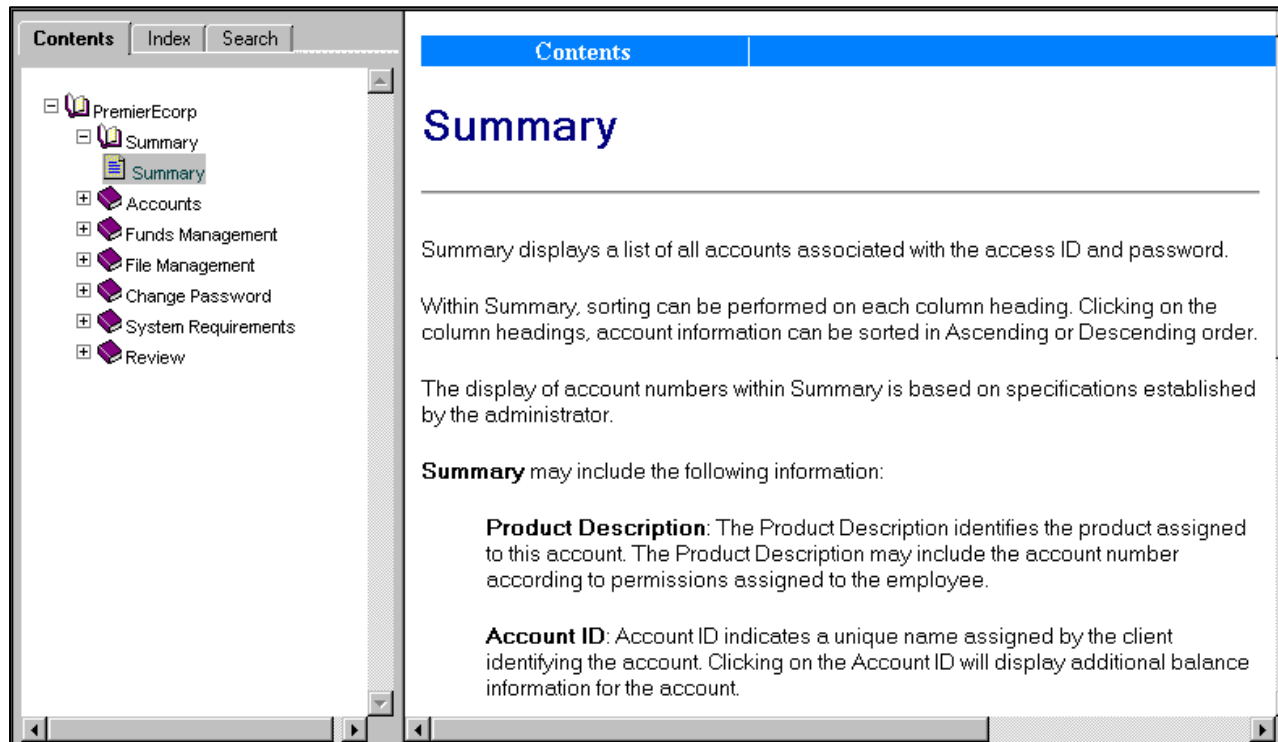
This browser-based product is designed for three general activities: *Summarizing Account Information*, *Performing Fund or File Management* and *Reviewing Fund and File Transfers*.

- For *Summarizing Account Information*, you can view a list of all your accounts at our financial institution by clicking on the "Accounts" drop-down menu. From the account list, a specific account can be selected to view account detail and perform transaction activities.
- For *Fund Management Activities*, you can review assigned fund transfer templates, issue fund transfers and inquire into fund transfers that have already been issued. You can also select transactions, sort transactions and export transactions to personal financial management applications (such as Microsoft Money or Intuit's Quicken).
- For *File Management Activities*, you can review assigned file transfer templates, issue file transfers and inquire into file transfers that have already been issued.
- For *Reviewing Fund and File Transfers*, an assigned corporate administrator can review issued fund and file transfers before they even reach the bank.

If You Need Help

This Internet based Corporate Cash Management product is designed to be functional and easy to operate. You will find that the windows and buttons are very easy to navigate. Soon you will be browsing through your corporate account information.

At any time along your Internet banking journey, if you would like an explanation of any of the functions available through Internet banking, just click the "Help" button and the help topic displayed will represent the page you are currently on. Click the "Search" tab to search for more information about that page or other desired topics.



Accessing Your Corporate Accounts

The diversity of Business Online Banking allows for multiple views of your corporate account information to meet your needs. Corporate accounts can be displayed in Summary view, an Account List or a single account. It is your choice on how you want to display to your account information.

Summary

Summary displays a list of all accounts associated with your corporate Access ID and Password. The Summary is organized by employee groups and allows for information to be categorized accordingly. For example, if you have four Demand Deposit accounts, they would be grouped together under the "DDA" heading and the associated "Display Group heading".

The Summary may include Product Descriptions and Account IDs along with Account Numbers, which are all established by the administrator.

The Summary includes:

- Current Balances
- Current Principal
- Available Balances
- Anticipated Available Balances
- Total Funds Available
- Available Credit

(Note the order in which these are displayed is dependent upon the first account listed. If a Loan account is listed first, then the Current Principal column will be displayed first.)

Product Description	Account ID	Current Balance	Total Funds Available
Certificate Of Deposit 5060	COD	21,804.88	-7,804.88
Expert Checking 1010	Payroll Checking	35,649.50	35,089.50
Expert Checking 1020	Overdrawn Account	21,804.88	-7,804.88
Fifty Five Plus 1000	General Expense 1	34,989.50	15,254.29
Total Assets		114,248.76	34,734.03

Product Description	Account ID	Current Principal	Available Credit
Expert Checking Loan 5000	Expert Checking Loan	10,000.00	
Expert Loan 4000	Building Loan	7,280,291.92	7,280,291.92
Total Liabilities		7,290,291.92	7,280,291.92

Accounts

The Accounts drop-down menu contains all accounts associated to your employee access. From the Account menu corporate accounts can be displayed within the Account List (a list of all your corporate accounts contained on one page) or each separate account is listed.

Account List

All your corporate accounts are conveniently listed in your account list. From the Accounts drop-down menu, select Account List. The account list is organized accordingly by Access ID, meaning only those corporate accounts that you have been assigned to view are displayed. From the account list, clicking on the Account ID allows for additional information to be displayed about the account. The account list includes:

- Account ID
- Account Numbers (Optional)

Account ID	Account Number	Account ID	Account Number
COD	5060	Overdrawn Account	1020
General Expense 1	1000	Payroll Checking	1010

Account ID	Account Number	Account ID	Account Number
Building Loan	4000	Expert Checking Loan	5000

Demand Deposit Account Inquiry

For Demand Deposit Account Inquiries, select your Demand Deposit account from the Account List or select the Demand Deposit account from the Accounts drop-down menu. Your Demand Deposit Account Inquiry is separated into six sections: Account Status, Outlook, Account Information, Account Activity, Available Funds and Interest Information.

Account Status includes any overdraft information about the account. Account Status includes:

- Dates of Last Overdraft
- Days Overdrawn

Outlook provides a reminder of the upcoming scheduled float activity on the account. Outlook includes:

- Available Balance
- Float
- Balance
- Total Float

Account Information provides valuable account averages. Account Information includes:

- Average Available Balance Current Month
- Average Available Balance Previous Month
- Average Available Balance Current Year
- Average Available Balance Previous Year
- Average Ledger Balance Current Month
- Average Ledger Balance Previous Month
- Average Ledger Balance Current Year
- Average Ledger Balance Previous Year
- Last Deposit
- Last Withdrawal

Account Activity provides an up-to-the minute anticipated status of the account. Account Activity includes:


- Current Balance
- Pending Transfers
- Presentments
- Anticipated Balance

Available Funds provides a detailed look at the total funds available to the account. Available Funds includes:

- Current Balance
- Total Float
- Holds
- Available Balance
- Pending Transfers
- Presentments
- Today's Float
- Anticipated Available Balance
- Credit Line
- Total Funds Available

Interest Information details all interest associated to the account. Interest Information includes:



- Current Accrued Interest
- Last Interest
- Interest Paid Current Year
- Interest Paid Previous Year



Summary	Accounts	Funds Management	File Management	Administration	Review
Balances	Transactions	Stop Payments			

Expert Checking 1010: Account Information as of 12/15/2001 10:22 AM

Account Status			Account Activity		
Date of Last Overdraft:	12/10/2001		Current Balance:	35,649.50	
Days Overdrawn:	4		Pending Transfers:	200.00 +	
Outlook For Next 5 Days			Presentments:	200.00 -	
	Float	Balance	Anticipated Balance:	35,649.50	
Available Balance:		34,989.50	Available Funds		
Monday 12/15/2001	100.00	35,089.50	Current Balance:	35,649.50	
Tuesday 12/16/2001	200.00	35,289.50	Total Float:	650.00 -	
Wednesday 12/17/2001	100.00	35,389.50	Holds:	10.00 -	
Thursday 12/18/2001	100.00	35,489.50	Available Balance:	34,989.50	
Friday 12/19/2001	250.00	35,739.50	Pending Transfers:	200.00 +	
Total Float:	650.00		Presentments:	200.00 -	
Account Information			Today's Float:	100.00 +	
Average Available Balance Current Month:	10,500.00		Anticipated Available Balance:	35,089.50	
Average Available Balance Previous Month:	10,400.00		Credit Line:	0.00 +	
Average Available Balance 2001:	10,555.00		Total Funds Available:	35,089.50	
Average Available Balance 2000:	10,455.00		Interest Information		
Average Ledger Balance Current Month:	10,600.00		Current Accrued Interest:	150.00	
Average Ledger Balance Previous Month:	10,700.00		Last Interest:	11/30/2001 300.00	
Average Ledger Balance 2001:	10,800.00		Interest Paid 2001:	450.00	
Average Ledger Balance 2000:	10,900.00		Interest Paid 2000:	1,000.00	
Last Deposit:	12/12/2001	100.00	Interest Rate		
Last Withdrawal:	12/13/2001	150.00	Current Effective Rate:	4.5000%	

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Savings Account Inquiry

For Savings Account Inquiries, select your Savings account from the Account List or select from the list of accounts displayed in the Accounts drop-down menu. Your Savings Account Inquiry is separated into seven sections: Account Status, Outlook, Account Information, Account Activity, Available Funds, Interest Information and Terms.

Account Status includes any overdraft information about the account. Account Status includes:

- Date of Last Overdraft
- Days Overdrawn

Outlook provides a reminder of the upcoming scheduled float activity on the account. Outlook includes:

- Available Balance
- Float
- Balance
- Total Float

Account Information provides valuable account averages. Account Information includes:

- Average Available Balance Current Month
- Average Available Balance Previous Month
- Average Available Balance Current Year
- Average Available Balance Previous Year
- Average Ledger Balance Current Month
- Average Ledger Balance Previous Month
- Average Ledger Balance Current Year
- Average Ledger Balance Previous Year
- Last Deposit
- Last Withdrawal

Account Activity provides an up-to-the minute anticipated status of the account. Account Activity includes:

- Current Balance
- Pending Transfers
- Presentments
- Anticipated Balance

Available Funds provides a detailed look at the total funds available to the account. Available Funds includes:



- Current Balance
- Total Float
- Holds
- Available Balance
- Pending Transfers
- Presentments
- Today's Float
- Anticipated Available Balance

Interest Information details all interest associated to the account. Interest Information includes:

- Current Accrued Interest
- Next Interest
- Last Interest
- Interest Paid Current Year
- Interest Paid Previous Year

Terms section may include the following information:

- Maturity Date
- Term
- Last Renewal
- Initial Deposit
- Forfeiture Amount

Summary	Accounts	Funds Management	File Management	Review
Balances	Transactions			
SAV 1020 Inst 001 1020: Account Information as of 12/06/2001 4:11 PM				
Account Information			Account Activity	
Average Available Balance Current Month:	21,178.74	Current Balance:	21,178.74	
Average Available Balance Previous Month:	20,982.75	Pending Transfers:	.00+	
Average Available Balance 2001:	20,276.37	Presentments:	.00+	
Average Available Balance 2000:	.00	Anticipated Balance:	21,154.74	
Average Ledger Balance Current Month:	21,178.74	Available Funds		
Average Ledger Balance Previous Month:	20,982.75	Current Balance:	21,178.74	
Average Ledger Balance 2001:	20,276.37	Total Float:	.00 -	
Average Ledger Balance 2000:	.00	Holds:	.00 -	
Last Deposit: 06/28/1999	3,000.00	Available Balance:	21,178.74	
Last Withdrawal: 06/28/1999	1,000.00	Pending Transfers:	.00+	
		Presentments:	24.00 -	
		Anticipated Available Balance:	21,154.74	
		Interest Information		
		Current Accrued Interest:	770.70	
		Next Interest: 02/28/2001	817.41	
		Last Interest: 06/28/2000	783.94	
		Interest Paid 2001:	1,178.74	
		Interest Paid 2000:	.00	
		Terms		
		Initial Deposit:	5,000.00	
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Certificate of Deposit Account Inquiry

For Certificate of Deposit Account Inquiries, select your Certificate of Deposit account from the Account List or select from the list of accounts displayed in the Accounts drop-down menu. Your Certificate of Deposit account is separated into three sections: Account Information, Interest Information and Terms

Account Information includes:

- Current Balance
- Accrued Interest
- Forfeiture
- Redemption

Interest Information details all interest associated to the account. Interest Information includes:

- Current Accrued Interest
- One Day's Interest
- Next Interest
- Last Interest
- Interest Paid Current Year
- Interest Paid Previous Year
- Interest Paid to Account

Terms section includes:

- Maturity Date
- Term
- Months To Maturity
- Last Renewal
- Original Issue
- Renewal Terms

Account Information		Terms	
Current Balance:	30,299,021.80	Maturity Date:	06/01/2002
Accrued Interest:	46,487.79	Term:	36 Months
Forfeiture:	3,491,820.00	Months To Maturity:	15 Months
Redemption:	26,853,689.59	Last Renewal:	06/01/1999 30,000,000.00
		Original Issue:	06/01/1999 30,000,000.00
		Renewal Terms:	Automatically Renewable
Interest Information			
Current Accrued Rate:	4.0000%		
One Day's Interest:	3,320.44		
Next Interest:	02/28/2001 92,973.92		
Last Interest:	01/31/2001 986,505.72		
Interest Paid 2001:	2,297,498.41		
Interest Paid 2000:	.00		

Loan Account Inquiry

For Loan Account Inquiries, select your Loan account from the Account List or select from the list of accounts displayed in the Accounts drop-down menu. Your Loan Account Inquiry is separated into seven sections: Account Status, Balances, Interest Information, Loan Details, Payment Information, Credit Information and Escrow.

Account Status includes:

- Days Past Due

Balances includes:

- Principal
- Interest
- Late Charge
- Fees
- Insurance
- Escrow
- Estimated Net Payoff

Interest information includes:

- Current Rate Over Split Amount
- Current Split Rate Amount
- Current Rate Under Split Amount
- Current Interest Rate
- One Day's Interest
- Interest Paid (Current Year)
- Interest Paid (Previous Year)
- Rate Change Frequency
- Next Rate Change Date
- Rate At Next Change

Loan Details includes:

- Original Note Amount
- Note Date
- Months To Maturity
- Maturity Date
- Collateral

Payment Information includes:


- Current Amount Due
- Current Principal Due
- Current Interest Due
- Total Amount Due
- Last Payment

Credit Information includes:


- Available Credit
- Maximum Credit
- Last Advanced
- Loan To Date Advances
- Date Last Zero Balance


Escrow Information includes:

- Escrow Balance
- Current Escrow Payment
- Last Disbursement
- Escrow Interest Paid Current Year
- Escrow Interest Paid Previous Year
- Escrow Change Frequency
- Next Escrow Analysis Date
- Taxes Paid Current Year
- Taxes Paid Previous Year
- Insurance Paid Current Year
- Insurance Paid Previous Year



Summary Accounts Funds Management File Management	
Balances Transactions	
LAS 374 Inst 001 374: Account Information as of 12/06/2001 5:07 PM	
Account Status	
Days Past Due:	625
Balances	
Principal:	.00
Late Charge:	.00
Fees:	.00
Insurance:	.00
Estimated Net Payoff:	-226.00
Interest Information	
Current Rate:	10.0000%
One Day's Interest:	.00
Interest Paid 2001:	21,105.05
Interest Paid 2000:	.00
Loan Details	
Original Note Amount:	100,000.00
Note Date:	05/01/1999
Maturity Date:	06/01/1999
Payment Information	
Current Amount Due:	06/01/1999 .00
Total Amount Past Due:	19,236.57
Total Amount Due:	19,236.57
Last Payment:	02/06/2001 121,455.05
Credit Information	
Last Advance:	05/01/1999 100,000.00
Loan To Date Advances:	100,350.00
Date Last Zero Balance:	02/14/2001





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Reviewing Transaction Activity

Once you have selected an account from the Account List or from the Accounts drop-down menu, you are ready to view pertinent transaction activity. From the Transactions drop-down menu, multiple views of your transactions can be displayed including: Current Business Day, Previous Business Day, Current Statement, Previous Statement, Current Year, Previous Year, Current Month, Previous Month or All.

Transaction Menu

The Transaction Menu provides a list of all transactions associated with your selected corporate Demand Deposit and Saving accounts. Your Transaction Menu is separated into five sections: Presentments, Activity From Last Update, Current Statement Cycle, Previous Statement Cycle and Transaction Search.

Presentments details all activity that is pending against your account and includes:

- Current Balance
- Credits
- Debits
- Projected Balance

Activity From Last Update details all activity since your account was last processed and includes:

- Previous Balance
- Credits
- Debits
- Current Balance

Current Statement Cycle details all activity during your current statement cycle and includes:

- Beginning Balance
- Credits
- Debits
- Current Balance

Previous Statement Cycle details all activity that occurred during your previous statement cycle and includes:

- Beginning Balance
- Credits
- Debits
- Ending Balance

Transaction Search allows you to perform specific transaction research. The Transaction information can be categorized by type, date, amount or number. Any or all four of these search criteria can be used to narrow the generated list of transactions. The Transaction Search includes:

- Cycle
- Transaction Type
- Sort By
- Date
- Amount
- Transaction Number
- Export Formats

The screenshot shows a web application interface with a navigation menu at the top and several data sections. The navigation menu includes: Summary, Accounts, Funds Management, File Management, Balances, Transactions, and Stop Payments. The main content area is titled "DDA 2256: Transaction Menu as of 12/06/2001 5:14 PM".

Presentments

Current Balance:	02/20/2001	9,603,772.58
Credits		.00+
Debits		.00-
Projected Balance:		9,603,772.58

Activity From Last Update

Previous Balance:		9,603,772.58
Credits		.00+
Debits		.00-
Current Balance:		9,603,772.58

Current Statement Cycle

Beginning Balance:		9,603,772.58
Credits		.00+
Debits		.00-
Current Balance:		9,603,772.58

Previous Statement Cycle

Beginning Balance:		9,603,772.58
Credits		.00+
Debits		.00-
Ending Balance:		9,603,772.58

Transaction Search

Cycle:

Transaction Type:

Sort By:

then by:

then by:

Date: Thru:

Amount: Thru:

Transaction Number: Thru:

Export Format:

Date of Last Export: 02/21/2001

Image Search

Image Type:

Item Amount:

Item Number:

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Transaction List

The Transaction List provides a detailed view of your transaction activity pertaining to the specified account. From the Transactions drop-down menu, select Transaction List. The Transaction List can be sorted in ascending or descending order depending on the account number by clicking on the column headings. The Transaction List includes:

- Date (Demand Deposit, Savings and Certificate of Deposit accounts)
- Transaction Number (Demand Deposit, Savings and Certificate of Deposit accounts)
- Description (Demand Deposit, Savings and Certificate of Deposit accounts)
- Amount (Loan and Demand Deposit Loan accounts)
- Debit (Demand Deposit, Savings and Certificate of Deposit accounts)
- Credit (Demand Deposit, Savings and Certificate of Deposit accounts)
- Principal (Loan and Demand Deposit Loan accounts)
- Interest (Loan and Demand Deposit Loan accounts)
- Balance (All)

Transaction Search

Transaction Search provides you specific transaction research. The Transaction information can be categorized by type, date, amount or number. Any or all four of these search criteria can be used to narrow the generated list of transactions. The Transaction Search includes:

- Cycle
- Transaction Type
- Sort By
- Date
- Amount
- Transaction Number
- Export Formats

Image Search

Image Search provides you the ability to search and view specific images. Image can be categorized by type, date or amount. Any one or all three of these search criteria can be used to narrow the generated list of items. Once all of the desired search criteria has been entered, click the submit button to view the list of images. Image Search includes:

- Image Type
- Item Amount
- Item Number (Required)

Select the item from the list. The front of the image is displayed. If there is a back to the image (i.e. a check), click the "View Back of Image" button.

Check Image Requests

Check Images can be viewed on all transactions except current day. To view a check image, select a specific transaction statement from the Transactions drop-down menu. Then from the Transaction Number column, select the transaction you want to view. This will display the front of the check. To view the back, simply click the "View Back of Check" button.

The screenshot displays a financial software interface. At the top, there are navigation tabs: Summary, Accounts, Funds Management, File Management, and Review. Below these are sub-tabs: Balances, Transactions, and Stop Payments. The main area shows a transaction list for 'DDA 1 Inst 000' as of 12/06/2001 5:20 PM. The list includes columns for Date, Transaction Number, Description, Debit, Credit, and Balance. A large grey arrow points to the transaction with number 996. An inset window shows a check from GEORGE WASHINGTON MARTHA WASHINGTON, dated March 30, 2001, for \$15.24, payable to Unisys Infoimage Systems. The check is signed by G. Washington. Below the check image are buttons for 'View Back of Document' and 'Close Window'.

Date	Transaction Number	Description	Debit	Credit	Balance
02/20/2001	4548	CHECK	126.00		17,592.50
02/20/2001		CHECK	125.00		17,718.50
02/20/2001		CHECK	124.00		17,843.50
02/20/2001		CHECK	123.00		17,967.50
02/20/2001		CHECK	122.00		18,090.50
02/20/2001	997	CHECK	36.00		18,212.50
02/20/2001	996	CHECK	35.00		18,248.50
02/20/2001	995	CHECK	34.00		18,282.50
02/20/2001	991	CHECK			
02/20/2001	990	CHECK			
02/20/2001	989	CHECK			
02/20/2001	988	CHECK			
02/20/2001	67834687	CHECK			
02/20/2001	3764868	CHECK			
02/20/2001	3763467	CHECK			
02/20/2001	3246326	CHECK			
02/20/2001	74367367	CHECK			
02/20/2001	98384487	CHECK			
02/20/2001	834737	CHECK			
02/20/2001	83744798	CHECK			

Exporting Transaction Information

Export transaction information for use with your personal finance application, such as Intuit's Quicken or Quickbooks, Microsoft Money or Windows Clipboard. To Export transactions into your personal finance application, complete the Transaction Export options within the Transaction Menu, then click the "Export" button. Your files will be saved to disk. Once you have logged on to your personal financial application, you can then import these files from their saved location. Select the appropriate file type from the following list.

- Comma Separated File (.CSV)
- Quicken Interchange Format (.QIF) -- Intuit Quicken
- Open Financial Exchange (.OFX) -- Microsoft Money
- Intuit Interchange Format (.IIF) --Intuit Quickbooks

Then click the "Export" button to complete the process.

The following transactions can be exported:

Current Business Day
Previous Business Day
Current Statement
Previous Statement
Current Month
Previous Month
Current Year
Previous Year

Stop Payments

Stop Payments allow you to request a stop payment on any one of your assigned corporate accounts. From the Stop Payment menu, you can select the Stop Payment Menu, perform a Stop Payment Search and issue a stop payment.

Stop Payment Menu

The Stop Payment Menu provides a complete list of all stop payment features including a list of all stop payment items associated to your account, stop payment research and the ability to issue a stop payment. The Stop Payment Menu is separated into five sections: Disapprove Stop Payments, Pending Stop Payments, Approved Stop Payments, Stop Payment Search and Issue Stop Payment.

Disapproved Stop Payment lists all of the stop payments that have been disapproved and includes:

- Type
- Expiration Date
- Number
- Amount
- Payee

Pending Stop Payment lists all stop payment that are still pending approval and includes:

- Type
- Expiration Date
- Number
- Amount
- Payee

Approved Stop Payment lists all stop payments that have been approved and includes:

- Type
- Expiration Date
- Number
- Amount
- Payee

Stop Payment Search

Stop Payment Search allows you to search for specific stop payments that you have already issued. Stop Payment Search can be categorized by date, item number, or amount. Any one or all three of these search criteria can be used to narrow the list of items. Stop Payment Search includes:

- Item Date
- From/Thru Item Number
- From/Thru Amount
- Sort By

Once the desired search criteria has been entered, click the "Submit" button to view the stop payment list.

Issue a Stop Payment

To issue a stop payment, verify that you have obtained the correct stop payment item. This can be done by using the Stop Payment Search.

To issue a stop payment, the following information will be required:

- Item Date
- Item Type
- From/Thru Amount
- From/Thru Number
- Payee
- Reason
- Comments

Once the information has been entered, click the "Submit" button to issue the stop payment. A Stop Payment Confirmation page will be returned detailing the information you entered above with a confirmation number. Your Stop Payment Confirmation is separated into two sections: Stop Payments and Confirmation Summary. The Stop Payment Confirmation includes:

Stop Payments details the information you entered in the Issue a Stop Payment section and includes:

- Type
- Number
- Amount
- Payee

Summary | Accounts | Funds Management | File Management | Review
Balances | Transactions | Stop Payments

DDA 1 Inst 000: Issue Stop Payment

Issue Stop Payment

Item Date:

Item Type: ▾

Amount: Thru:

From Number: Thru:

Payee:

Reason:

Comments:

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Confirmation Summary provides you with a number that indicates the stop payment was issued and is being processed at our financial institution. Confirmation Summary includes:

- Confirmation Number

Funds Management and Transfers

Funds can be transferred between your corporate accounts within our financial institution or to accounts at other financial institutions. The Funds Management area allows you to manage funds within your authorized accounts. Your Funds Management area and all the information contained within are tied to your employee status.

Within the Funds Management area, fund transfer templates are assigned to you by your corporate administrator. You will only be able to manage those fund transfers that are listed within your Funds Management area.

The Funds Management area also allows for additional inquiries into specific fund transfers, inquiries into the accounts the transfers are occurring from, a recap of all fund transfers and a list of all the predefined fund transfers you have issued.

Fund Transfer List

The Fund Transfer List conveniently provides a list of all your fund transfers associated to your corporate accounts. From the Funds Management drop-down menu select Fund Transfer List. Each transfer is listed detailing the account used as the source of fund for the fund transfer, the next transfer date and the next transfer amount.

From the Fund Transfer List, you can issue multiple fund transfers with only a few clicks of the mouse. To issue multiple predefined fund transfers, simply place a check in the "Select" box for each transfer. Once you have selected all the fund transfer(s), click the "Submit" button within each group.

The Fund Transfer List includes:

- Select
- Transfer ID
- From Account
- Date
- Amount
- Total

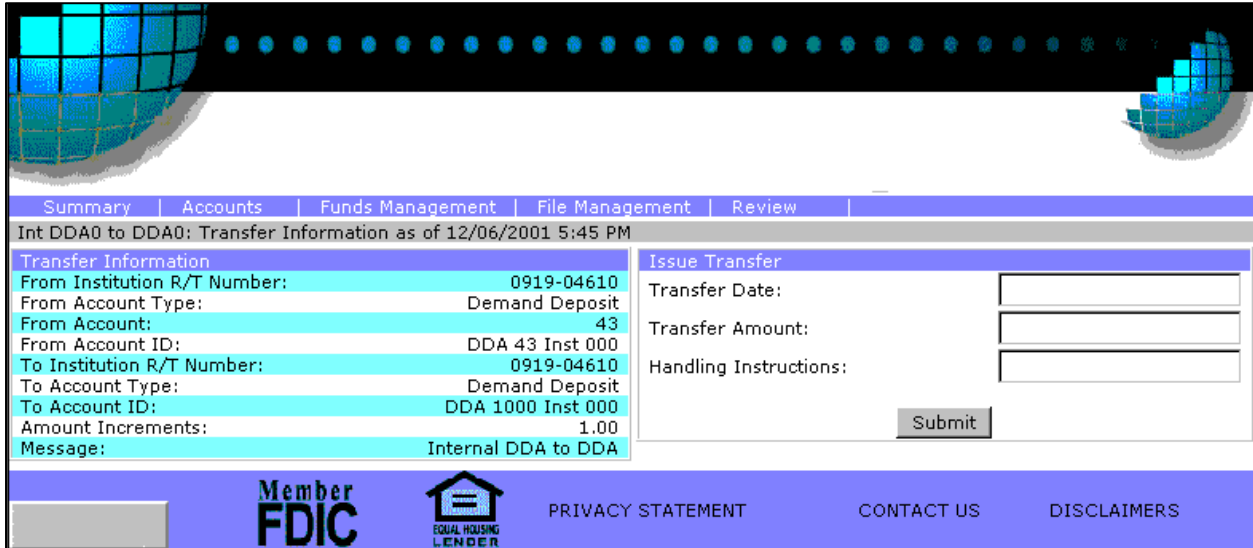
You can click the Transfer ID link to view detailed information pertaining to the fund transfer.

Summary	Accounts	Funds Management	File Management	Administration	Review
Fund Transfer List as of 12/03/2001 10:50 AM Sorted By Group, Transfer ID					
Internal Transfers					
Select	Transfer ID	From Account	Date	Amount	
<input type="checkbox"/>	Int DDA0 to DDA0	DDA 43 Inst 000			
<input type="checkbox"/>	DDA to LAS 374 001	DDA 43 Inst 000			
ACH Transfers					
Select	Transfer ID	From Account	Date	Amount	
	ACH In _____				
Wire Transfers					
Transfer ID	From Account	Date	Amount		
Dom Wire Blank					
Dom FrBlank ToFilled					
International Wire Transfers					
Transfer ID	From Account	Date	Amount		
ForWire Blank					
For FrFilled ToBlank	DDA 43 Inst 000				
Tax Payments					
Transfer ID	From Account	Date	Amount		
Tax Auto Approve	DDA 43 Inst 000				
Tax Payment Auto 2	DDA 43 Inst 000				
  PRIVACY STATEMENT CONTACT US DISCLAIMERS					

Issue a Fund Transfer

You can issue a fund transfer only through Funds Management. Within the Fund Management area, there are two ways you can issue a transfer.

To issue a predefined fund transfer, select Fund Transfer List from the Funds Management menu. You can issue a single or multiple predefined transfers by selecting the check box under the Select column. Once you have entered the transfer dates and amounts, click the "Submit" button within the group to initiate the fund transfer.



The screenshot displays a web application interface for issuing a fund transfer. At the top, there is a navigation menu with tabs for Summary, Accounts, Funds Management, File Management, and Review. Below the menu, the page title reads "Int DDA0 to DDA0: Transfer Information as of 12/06/2001 5:45 PM". The interface is divided into two main sections: "Transfer Information" and "Issue Transfer".

Transfer Information	
From Institution R/T Number:	0919-04610
From Account Type:	Demand Deposit
From Account:	43
From Account ID:	DDA 43 Inst 000
To Institution R/T Number:	0919-04610
To Account Type:	Demand Deposit
To Account ID:	DDA 1000 Inst 000
Amount Increments:	1.00
Message:	Internal DDA to DDA

Issue Transfer	
Transfer Date:	<input type="text"/>
Transfer Amount:	<input type="text"/>
Handling Instructions:	<input type="text"/>
<input type="button" value="Submit"/>	

At the bottom of the page, there is a footer with the Member FDIC logo, the Equal Housing Lender logo, and links for Privacy Statement, Contact Us, and Disclaimers.

A second method of issuing fund transfers is to select the Transfer ID from the Fund Transfer List. All predefined transfer information will be listed on the left hand side within the Transfer Information section. All other information necessary for you to issue the fund transfer will be listed within the Issue Transfer section. Once you have entered the information, click the "Submit" button to initiate the fund transfer.

Once you have submitted the transfer, you will receive a fund transfer confirmation. The fund transfer confirmation details the number of fund transfers completed and the total amount of funds transferred. A statement may also be displayed indicating the fund transfer is pending approval. These fund transfers, can be approved by changing the status of the fund transfer within the Client side Review. Only designated employees can review these pending items.

Fund Transfer Recap

The Fund Transfer Recap provides a review of all the fund transfers that you have issued prior to the end of our processing day. To display the list of Fund Transfers within Recap, select Recap from the Funds Management menu. You can select the Transfer ID to view detailed information about the transfer.

Incomplete Fund Transfers

You can view a list of all your incomplete fund transfers by selecting Incomplete Fund Transfers from the Funds Management menu.

File Transfer Management and Transfers

Your File Management area allows for the management of files within your business. File Management is tied to your employee status.

Within the File Management area, file transfer templates, are assigned to you by your corporate administrator. You will only be able to manage those file transfers that are listed within your File Management area.

The File Management area also allows for additional inquiries into specific file transfers and a recap of all file transfers you have issued.

File Transfer List

The File Transfer List conveniently provides a list of all your designated file transfers. From the File Management drop-down menu select File Transfer List. Each transfer is listed detailing the file name and file type.

From the File Transfer List, you can inquire into a file transfer by selecting Transfer ID.

The File Transfer List includes:

- Transfer ID
- File Name
- Type
- Direction

Transfer ID	File Name	Type	Direction
ACH Upload Administr	Jimbo.txt	ACH	Upload
ACH Down #2	ACHUser1.ach	General	Download
Clem's Test		ACH	Upload
ACHUp GrSupervisor	Test.txt	ACH	Upload
ACHUPLOAD#5	ACHUPLOAD5	General	Upload
ACHUPLOAD#6	ACHUPLOAD6	General	Upload
ACHUPLOAD7	ACHUPLOAD7	General	Upload
ACHUPLOAD8	ACHUPLOAD8	General	Upload
ACHUPLOAD9	ACHUPLOAD9	General	Upload
ACH Download #3	Gary.ach	ACH	Download
DDA 7000 DOWNLOAD	TEST.ACH	General	Download

Issue a File Transfer

You can issue a file transfer only through File Management. To issue a file transfer, select the Transfer ID from the File Transfer List. All predefined transfer information will be listed on the left hand side within the Transfer Information section. All other information necessary to issue the file transfer will be listed within the Issue Transfer section. Once you have entered all the information, click the "Submit" button to initiate the file transfer.

The screenshot shows a web application interface with a navigation menu at the top: Summary | Accounts | Funds Management | File Management | Review. Below the menu is a title bar: ACH Down #2: File Transfer Inquiry as of 12/06/2001 5:47 PM. The main content area is divided into two sections:

Transfer Information	
Transfer ID:	ACH Down #2
File Type:	General
Direction:	Download
Record Size:	94
Blocking Factor:	10

Download File	
File Name:	ACHUser1.ach
<input type="button" value="Submit"/>	

At the bottom of the interface, there is a footer with the following elements: Member FDIC logo, Equal Housing Lender logo, and links for PRIVACY STATEMENT, CONTACT US, and DISCLAIMERS.

File Transfer Recap

The File Transfer Recap provides a review of all the file transfers that you have issued prior to the end of our processing day. To display the list of File Transfers within Recap, select Recap from the File Management menu. You can select the Transfer ID to view detailed information about the transfer.

Client Side Review

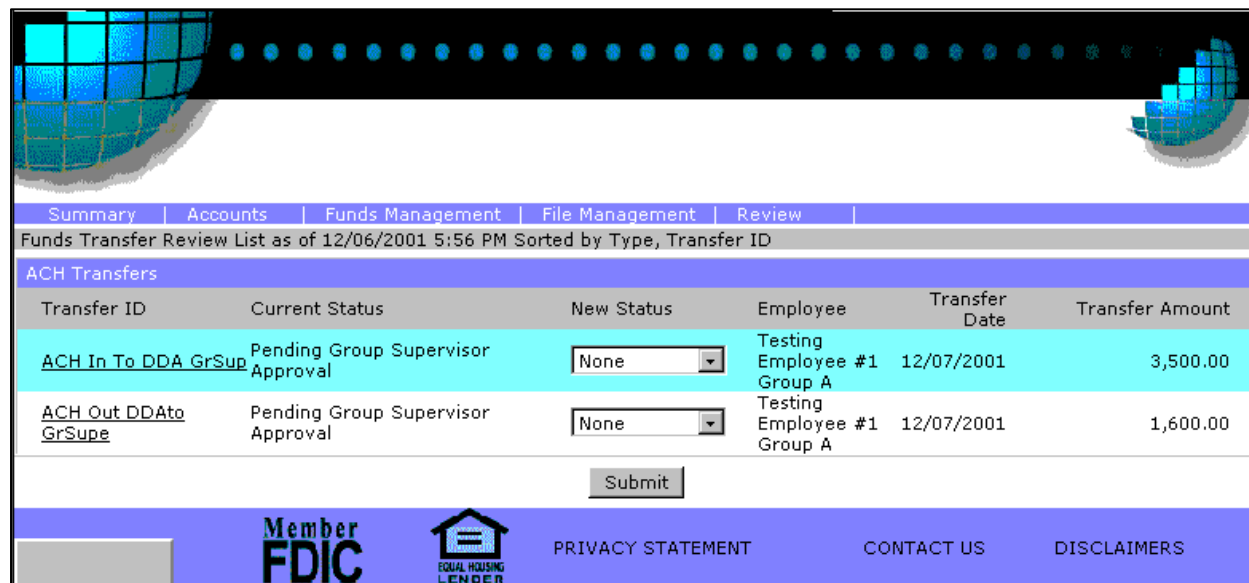
The Client Side Review allows for you to review authorized fund and file transfers for verification purposes. The Client-Side Review is used to approve or disapprove transfers and is separated into two groups, Fund Transfers and File Transfers.

The Fund and File Transfers Lists display an overall view of all the fund and file transfers that you have rights to view. Within these two lists, you can select the Transfer ID to view additional information and change the current status of the transfer or from the Transfer List you can change the status of the transfer by selecting a status from the New Status option.

Fund Transfer List

The Fund Transfer List includes:

- Transfer ID
- Current Status
- New Status
- Employee
- Transfer Date
- Transfer Amount



The screenshot displays a web application interface for reviewing fund transfers. At the top, there are navigation tabs: Summary, Accounts, Funds Management, File Management, and Review. Below the tabs, a header indicates the data is as of 12/06/2001 5:56 PM, sorted by Type, Transfer ID. The main content area is titled "ACH Transfers" and contains a table with the following columns: Transfer ID, Current Status, New Status, Employee, Transfer Date, and Transfer Amount. Two rows of data are visible, both with a "None" dropdown in the New Status column. Below the table is a "Submit" button. The footer includes the Member FDIC logo, the Equal Housing Lender logo, and links for Privacy Statement, Contact Us, and Disclaimers.

Transfer ID	Current Status	New Status	Employee	Transfer Date	Transfer Amount
ACH In To DDA GrSup	Pending Group Supervisor Approval	None	Testing Employee #1 Group A	12/07/2001	3,500.00
ACH Out DDAta GrSupe	Pending Group Supervisor Approval	None	Testing Employee #1 Group A	12/07/2001	1,600.00

File Transfer List

The File Transfer List includes:

- Transfer ID
- Current Status
- New Status
- Employee
- Placement Date & Time
- Total Debit Amount
- Total Credit Amount