



# Time Investment 8.3.5 Procedures Guide 2

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## Glossary

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# MICM Parameters

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This chapter contains procedures for establishing MICM control parameters. See the Application Processing chapter in *Procedures Guide 1* for additional application procedures.

## General Ledger Interface – MICM Record 0245

MICM Record 0245 is used to create and maintain the General Ledger Interface records for Time Investment. These records define the Account Numbers, Cost Centers, Debit/Credit Codes, and Descriptions required to process General Ledger primary and offset transactions.

**Special Considerations** Set up MICM Record 0245 for the institution level first. Only exceptions to the institution level are needed at the branch and type levels.

Use an interim account as offset for most of your general ledger entries. This would be the account debited when issuing a check or credited when making a deposit.

Use accumulator 168 to pass Earned Today Next Month. This figure is in accumulator 164 on the last processing day of the previous month, and is moved to accumulator 168 on the first processing day of the next month. Using accumulator 168 allows you to pass accruals in the proper month when the last day of the month falls on a weekend. Primary and offset transactions provide your institution with specific accumulated data reported daily on the Activity Recap. Before you setup a primary/offset transaction, be sure to consider the following:

- The Activity Recap can report categories of data determined by predefined Accumulator Numbers. Refer to the 08-017 (Activity Recap) report in the Reports chapter of this guide for a description of the Accumulator Numbers.
- A default Cost Center can be defined by creating a record with an accumulator number of '000' and the desired Cost Center number. The default Cost Center is recognized whenever the Cost Center field is left blank on a primary/offset transaction record. However, an entry made in the Cost Center field, overrides the default.
- An offset transaction is optionally created as a balance to the primary transaction. Therefore, an offset transaction *cannot* be created unless the related primary transaction is created.

## Setting Up Primary and Offset Transactions

The following information outlines setting up MICM Record 0245 for General Ledger primary and offset transactions. Both online and batch requirements are described.

### Online Requirements

1. Access MICM panel 0245.
2. Fill in the shaded fields shown on the panel sample below. If you are maintaining an existing record, fill in the applicable shaded fields. Valid Application code entries are:

- 09 CD.
- 10 TDOA.
- 11 Savings.

Refer to the MICM Panels chapter of the MICM *Procedures Guide* for a description of all other valid entries used on MICM Record 0245.

**Note:** The Delete code is used only for maintenance.

The Amount Account number cannot consist of more than 9 positions.

The Cost Center number cannot consist of more than 7 positions.

If an offset transaction is created, the Debit/Credit Code automatically changes to offset the primary Debit/Credit Code. For example, a primary debit causes an offset of a credit.

```

MIFM,X,0245,X
999 X-----BANK NAME-----X XXXXXXXX XXXX 99-99-9999 99
                                ** GENERAL LEDGER INTERFACE - FORM 0245 **
                                DELETED X
PROCESS MGR 99      APPLICATION 99      ACCUM NBR 999
BRANCH      99999   TYPE         999
AMT DESC    XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
NBR DESC    XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
OFF AMT DESC XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
OFF NBR DESC XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
AMT ACCT    9999999999      AMT DR/CR    X
COST CTR    9999999999
NBR ACCT    9999999999      NBR DR/CR    X
OFF AMT ACCT 9999999999      OFF COST CTR 9999999999
OFF NBR ACCT 9999999999
X-----Message Area-----*
PF: 1=Edt 3=Sel 4=Nxt 5=Brw 10=Cpy
    
```

0245 – General Ledger Interface

Batch Requirements

1. Fill in the appropriate information on MICM Batch Form 0245. Cards 00 – 04 are required for a new record; Cards 00 and 09 are required for maintenance. Refer to the Application Forms chapter of the MICM *Procedures Guide* for a description of the valid entries.
2. If you are maintaining an existing record, refer directly to the Card 09 information. Whenever applicable, Card 09 information has been cross-referenced within the Card 01 – 04 information.

## General Ledger Interface Entries

It is important to note that the amount account, number account, cost center, offset amount account, offset number account, and offset cost center are all independent of each other. For example, if the following General Ledger interface entries are made, the first two are defaults.

Accum Nbr	Branch	Type	Amt Acct	Nbr Acct	Cost Center	Offset Amt	Offset Nbr	Offset Cost Center
000	0	000			2			5
000	0	001			102			
001	0	000	100	101		103	104	
001	0	001	200				204	

The General Ledger transaction for Accumulator 001 (Type 001) contains the following account numbers.

200 101 102 103 204 5

The General Ledger transaction for Accumulator 001 (other than Type 001) contains the following account numbers.

100 101 2 103 104 5

## Processing Levels

General Ledger Interface records are stored and processed according to the following hierarchy.

1. Institution
2. Application
3. Accumulator Number
4. Branch
5. Type

In addition, the Branch and Type records are further divided into the following processing levels.

Level	Branch	Type	
Level 1	00000	000	Branch and Type of zeros: Account information for all branches and all types.
Level 2	00000	nnn	Branch of zeros and Type not zeros: Account information for all branches and all matching types.
Level 3	nnnnn	000	Branch not zeros and Type of zeros: Account information for all types and the matching branch.
Level 4	nnnnn	nnn	Branch and Type not zeros: Account information for matching branch and the matching type.

Processing starts at Level 1 and proceeds through Level 4. When a matching table entry is found, the following occurs.

1. A non-zero primary cost center overrides the primary cost center from any previous level.
2. A non-zero offset cost center overrides the offset cost center from any previous level.
3. A non-zero offset amount account number overrides the offset amount account number from any previous level.
4. A non-zero offset number account number overrides the offset number account number from any previous level.
5. If the Amount Debit/Credit Code from any previous level is equal to 'X', processing continues with the Number Debit/Credit Code.
6. If the Amount Debit/Credit Code is equal to 'X', the Debit/Credit Code is stored, and processing continues with the number field.
7. A non-zero amount account number overrides the amount account number from any previous level.
8. If the Number Debit/Credit Code from any previous level is equal to 'X', processing continues with the next table element.
9. If the Number Debit/Credit Code is equal to 'X', the Debit/Credit Code is stored, and processing continues with the next table element.
10. A non-zero number account number overrides the number account number from any previous level.

After all table elements are processed for an Accumulator, the following processing occurs:

1. If the Amount Account Number field is greater than zero and the Amount Debit/Credit Code is not equal to 'X', the General Ledger Record is created for the amount.
2. If the Number Account Number is greater than zero and the Number Debit/Credit Code is not equal to 'X', the General Ledger Record is created for the number.
3. If the Offset Amount Account Number field is greater than zero, and the General Ledger Record was created for the primary amount account; then a General Ledger Record is created for the offset amount account.
4. If the Offset Number Account Number field is greater than zero, and the General Ledger Record was created for the primary number account; then a General Ledger Record is created for the offset number account.

Processing continues with the next accumulator in the table.

## Regional Pricing

Use the following procedures to increase the number of occurrences and subroutines for regional pricing.

**Note:** Regional pricing numbers are defined on MICM Record 2001.

### Increasing the Number of Occurrences on a Regional Pricing Record

The number of occurrences designated for each Regional Pricing MICM record is as follows:

Rec Nbr	Nbr Occurs	WS Definitions		Called Routines	
2000	201	TIW900	TIW901	TIW900	TIB901
3501	201	TIW910	TIW911	TIW910	TIB911
3502	201	TIW920	TIW921	TIW920	TIB921
3503	201	TIW930	TIW931	TIW930	TIB931
3504	201	TIW940	TIW941	TIW940	TIB941
3505	201	TIW950	TIW951	TIW950	TIB951
3507	201	TIW970	TIW971	TIW970	TIB971

Under these designated occurrences, Time Investment handles 200 different account types per application. If this number of occurrences is not sufficient, use the following example as a guideline to help you make the appropriate changes.

You have determined that 201 occurrences of MICM Record 3504 are insufficient.

1. Determine exactly how many occurrences you need. Be sure to consider potential growth.
2. The Working-Storage copybooks for MICM Record 3504 are TIW940 and TIW941.
  - a. In the TIW940 copybook under the group item WS-RGNMIM3504DATA, is an elementary item named WS-RGNMIM3504. This item contains an OCCURS statement which is to be 201 times. Change this OCCURS statement to the number of occurrences you require. Also, change the value clause of the field WS-RGNMIM3504MAXSIZE to match the size of the OCCURS statement.
  - b. In the TIW941 copybook, only change the OCCURS statement. In addition, field names begin with **LS** instead of 'WS'.

**Important!** When increasing the table size for MICM Record 2000, you must change the VALUE for WS-AMSIZE and the OCCURS for WS-ADDMSGs in TID400, TID410, and TID440.

For the regional pricing logic to work, the occurrences cannot exceed 9,999 times; however, other constraints, such as table size limits and runtime considerations, most likely limit the number of occurrences to be a much smaller figure.

## Increasing the Number of Subroutines Used by Regional Pricing

The maximum number of subroutines available for use by Regional Pricing is one. This allows for up to four regions to be defined, not including region zero (the default region), without any form of ‘swapping out’ regions within the programs. If you have more than four regions, but your account numbers are, for the most part, in order based upon the branch number, the ‘swapping out’ has virtually no impact on processing time, and no change is required. However, if you need more subroutines, follow the steps in the procedure described below:

1. Determine how many subroutines you need to operate most efficiently. Keep in mind that each subroutine processes four regions.
2. MICM Record 3500 contains a field named MIM-3500RGNMAXSUBR. This field is used by the regional pricing logic to determine the number of subroutines used by your facility. This number must be changed to equal the number you determined in step 1. This number cannot be greater than ‘9’. If this number is ‘0’, all accounts process using region zero parameters.

The table of called routines supplied by Time Investment is as follows:

Rec Nbr	Rgn 0 Routines	Rgn Non-0 Routines
2000	TIB900	TIB901
3501	TIB910	TIB911
3502	TIB920	TIB921
3503	TIB930	TIB931
3504	TIB940	TIB941
3505	TIB950	TIB951
3507	TIB970	TIB971

The programs under the heading ‘RGN NON-0 ROUTINES’ are the subroutines that process the regions that are not equal to zero. These programs must be duplicated based on the number of subroutines desired. For example, if you decide to increase the number of subroutines to 4, duplicate program TIB901 3 times, naming the programs TIB902, TIB903, and TIB904 for all of the above MICM records.

**Reminder:** You cannot define more than 9 subroutines.

## System Option Flags – MICM Records 0301 and 0307

The following information pertains to the system option flags available in Time Investment.

- Application System Option Flags – MICM Record 0301

MICM Record 0301 contains the Application System Option Flags that give your institution additional processing and printing options within Time Investment.

Use MICM Panel/Application Form 0301 to set up and maintain these options.

- Application System Report Flags – MICM Record 0307

MICM Record 0307 contains the Application System Report Flags that give your institution the print/fiche options required by Time Investment TID200 (Posting) program. The flags can also be used to further define the sort sequence for each report (Time Investment automatically sorts by account within institution).

Use MICM Panel/Application Form 0307 to set up and maintain these options.

### Setting Up MICM Record 0301

The following information outlines setting up MICM Record 0301. Both online and batch requirements are described.

#### Online Requirements

1. Access MICM panel 0301
2. If you are creating a new record, fill in the shaded fields shown on the form sample below. If you are maintaining an existing record change the applicable fields. (During maintenance, all information specific to the record you are updating has been filled in by the system.)

The description, as well as the valid entries for Application System Option Flags, is specific to each Infopoint system. Therefore, refer to the table below for the flag information related to Time Investment.

**Note:** The Delete code is used only for maintenance. Valid entries are:

- ⓑ Keep this record.
- ⓓ Delete this record.

Application is always **08**.

```

MIFM,X,0301,X
999 X-----BANK NAME-----X XXXXXXXX XXXX 99-99-9999 99
                                ** APPL SYSTEM OPTION FLAGS - FORM 0301 **
                                                DELETE X

APPLICATION 99

OPTION FLAGS  01--02--03--04--05--06--07--08--09--10--11--12--13--14-15
              X X X X X X X X X X X X X X X X X
16--17--18--19--20--21--22--23--24--25--26--27--28--29--30--31--32--33-34
X X X X X X X X X X X X X X X X X X X X X X
35--36--37--38--39--40--41--42--43--44--45--46--47--48--49--50--51--52-53
X X X X X X X X X X X X X X X X X X X X X X
54--55--56--57--58--59--60--61--62--63--64--65--66--67--68--69--70--53-72
X X X X X X X X X X X X X X X X X X X X X X
73--74--75--76--77--78--79--80--81--82--83--84--85--86--87--88--89--90-91
X X X X X X X X X X X X X X X X X X X X X X
92--93--94--95--96--97--98--99--100
X X X X X X X X X

X-----Message Area-----*
PF: 1=Edt 3=Sel 4=Nxt 5=Brw 10=Cpy
    
```

0301 – Application System Option Flags

Flag	Description
01	<p>Interest date calculation <i>prior</i> to renewal. When calculating the next interest date, if it is within seven days <i>prior</i> to renewal date, move the renewal date to the next interest date. This prevents getting two interest payments back to back due to the system forcing an interest payment at renewal. Valid entries are:</p> <ul style="list-style-type: none"> <li><b>b</b> Not using this option at this time.</li> <li><b>D</b> Next interest date is combined with the renewal interest payment for 182-day accounts only.</li> <li><b>Y</b> Next interest date is combined with the renewal interest payment for all accounts.</li> </ul>
02	<p>Interest date calculation <i>at</i> renewal. Valid entries are:</p> <ul style="list-style-type: none"> <li><b>b</b> Next interest date is calculated from the last interest payment prior to renewal.</li> <li><b>R</b> Next interest date is calculated from the renewal date.</li> </ul>
03	<p>Interest date calculation <i>after</i> renewal. When calculating next interest date at renewal, if it is within 7 days <i>after</i> renewal, extend the interest period one more term. Valid entries are:</p> <ul style="list-style-type: none"> <li><b>b</b> Not using this option at this time.</li> <li><b>Y</b> Next interest date is extended one more term if the date is within 7 days after renewal.</li> </ul> <p><b>Note:</b> Flag 02 must be 'b' in order for Flag 03 to be effective.</p>

Flag	Description
04	<p>Cost center reporting option. Controls the use of cost center instead of branch for activity recap reporting. Valid entries are:</p> <ul style="list-style-type: none"> <li><b>b</b> Do not sort the Activity Recap reports (08-017/08-018) by cost center.</li> <li><b>Y</b> Sort the Activity Recap reports (08-017/08-018) by cost center. (Cost center is substituted for branch in the sort key.)</li> </ul>
05	<p>Physical deletion of purged accounts in posting. If this flag is set to <b>Y</b>, all accounts meeting the purge days criteria in this posting run are physically deleted. If this flag is not <b>Y</b>, the records are not deleted in the posting run. The intent is that the stand-alone purge program (TIR030) is run to purge the accounts. This option applies to all accounts whether they are purging due to the system or due to a manual purge using TIMPRG. Valid entries are:</p> <ul style="list-style-type: none"> <li><b>b</b> Do not physically delete accounts meeting the purge days criteria in the posting program.</li> <li><b>Y</b> Physically delete accounts meeting the purge days criteria in the posting program.</li> </ul> <p><b>Note:</b> If the MICM Record 0301 Flag 5 option is blank, and you change it to a <b>Y</b>, the posting program deletes those accounts that meet the purge days' criteria in that particular run. The accounts that already met the purge days' criteria and were bypassed when Flag 5 was a blank are <i>not</i> deleted. You must first run the stand-alone purge program to 'clean up' those accounts.</p>
16	<p>Interest on dormant accounts. Valid entries are:</p> <ul style="list-style-type: none"> <li><b>b</b> Pay interest on dormant accounts.</li> <li><b>N</b> Do not pay interest on dormant accounts.</li> </ul>
17	<p>Interest on excess contributions. Calculate the interest amount due to an Excess Contribution Withdrawal transaction. Valid entries are:</p> <ul style="list-style-type: none"> <li><b>b</b> Do not calculate interest amount.</li> <li><b>Y</b> Calculate interest amount on excess contributions.</li> </ul>
18	<p>Print Account Information Sheet (08-027) automatically at new account time. Valid entries are:</p> <ul style="list-style-type: none"> <li><b>b</b> Do not print Account Information Sheet.</li> <li><b>Y</b> Print Account Information Sheet.</li> </ul>
19	<p>Print Customer Record Information Sheet (08-026) automatically at the time the Customer is opened. Valid entries are:</p> <ul style="list-style-type: none"> <li><b>b</b> Do not print the Customer Information Sheet.</li> <li><b>Y</b> Print the Customer Information Sheet.</li> </ul>

Batch Requirements

1. Fill in the appropriate information on MICM Application Form 0301. Cards 00 – 02 are required for a new record; Cards 00 and 99 are required for maintenance.  
  
Refer to the Online Requirements for MICM panel 0301 for the valid entries and a description of the flags specific to Time Investment.
2. If you are maintaining an existing record, refer directly to the Card 99 information. Whenever applicable, Card 99 information has been cross-referenced within the Card 01 and 02 information.

### Setting Up MICM Record 0307

The following information outlines setting up MICM Record 0307. Both online and batch requirements are described.

Online Requirements

1. Access MICM panel 0307.
2. If you are creating a new record, fill in the applicable fields. If you are maintaining an existing record, change the applicable fields. (During maintenance, all information specific to the record you are updating has been filled in by the system.)

**Note:** The Delete code is used only for maintenance. Valid entries are:

- b** Keep this record.
- D** Delete this record.

Application is always **08**.

```

MIFM,X,0307,X
999 X-----BANK NAME-----X XXXXXXXX XXXX 99-99-9999
                                ** APPL SYSTEM REPORT FLAGS - FORM 0307 **
                                DELETED X

APPLICATION 99
RECORD      9
REPT FLG-01 XXXXX      REPT FLG-02 XXXXX      REPT FLG-03 XXXXX
REPT FLG-04 XXXXX      REPT FLG-05 XXXXX      REPT FLG-06 XXXXX
REPT FLG-07 XXXXX      REPT FLG-08 XXXXX      REPT FLG-09 XXXXX
REPT FLG-10 XXXXX      REPT FLG-11 XXXXX      REPT FLG-12 XXXXX
REPT FLG-13 XXXXX      REPT FLG-14 XXXXX      REPT FLG-15 XXXXX
REPT FLG-16 XXXXX      REPT FLG-17 XXXXX      REPT FLG-18 XXXXX
REPT FLG-19 XXXXX      REPT FLG-20 XXXXX

X-----Message Area-----*
PF: 1=Edt 3=Sel 4=Nxt 5=Brw 10=Cpy
    
```

0307 – Application System Report Flags

3. Records. Each record stores data for a specific range of report numbers. The range of numbers corresponds to a numeric ID given to the report. For example, data for 08-032, Posting Reject Journal would be entered in Record 2. A maximum of nine records can be created. Valid entries are:

- 1 Reports 01 – 20.
- 2 Reports 21 – 40.
- 3 Reports 41 – 60.
- 4 Reports 61 – 80.
- 5 Reports 81 – 100.
- 6 Reports 101 – 120.
- 7 Reports 121 – 140.
- 8 Reports 141 – 160.
- 9 Reports 161 – 180.

The Time Investment reports controlled by MICM Record 0307 are reports 08-001 – 08-081 and 08-121 – 08-134.

4. Report Flags 01 – 20. Each report flag contains 5 positions that allow you to define the report sort options (positions 1 and 2), printer options (positions 3 and 4), and print/fiche options (position 5).

## Sort Sequence (Positions 1 and 2)

The default sort sequence for Time Investment is by institution, group, application, and account sort (enter **00**). To further define the sort sequence, use the following valid entries. Multiple values can be selected for each position.

### Position 1

Valid entries for position 1:

- 1 Holding company.
- 2 Page break after branch total.
- 4 Region.
- 8 Branch.
- 16 Final maturity date or selected date (selected date is the Check Date for Report 28).

### Position 2

Valid entries for position 2:

- 1 Account type.
- 2 Officer code.
- 4 Customer number.
- 8 Page break after type or officer. If sorted by type, the page break is after type.
- 16 Interest rate.

When multiple values are selected, add the values per position. If the sum is greater than 9, use the following coding convention:

10 <b>A</b>	21 <b>L</b>
11 <b>B</b>	22 <b>M</b>
12 <b>C</b>	23 <b>N</b>
13 <b>D</b>	24 <b>O</b>
14 <b>E</b>	25 <b>P</b>
15 <b>F</b>	26 <b>Q</b>
16 <b>G</b>	27 <b>R</b>
17 <b>H</b>	28 <b>S</b>
18 <b>I</b>	29 <b>T</b>
19 <b>J</b>	30 <b>U</b>
20 <b>K</b>	31 <b>V</b>

For example, the Sort Sequence Option for institution, region, and branch is calculated as follows:

**Position 1:** Region '4' plus Branch '8' equals '12' or **C**.

**Position 2:** Type '1' plus customer '4' equals 5.

The sort sequence is entered as **C5**.

**Note:** To obtain Group totals for 08-017 (Activity Recap), Position 2 *must* be '9' or higher. (Group totals occur when the first position of the Product Type changes (e.g., Product Type '100' changes to '200').

## Form Code (Positions 3 and 4)

This user-defined code specifies the form that is used for printed reports. You should consult your data center before adding or changing this code. A character other than **A** through **K** in the third position with any character in the fourth position directs the reports to be printed on the standard printer, PRINTR. The reports can be directed to alternate printers by placing any character in the fourth position with one of the following characters in the third position.

- b** Reports are not printed on disk.
- A – J** Reports are sent to printers A through J.
- K** Reports are printed on disk. A header precedes each report.

## Print/Fiche Code (Position 5)

This code indicates whether or not a report should be printed and/or placed on microfiche. Valid entries are:

- 0** Do not print or fiche. No record is created.
- 1** Print only, no fiche.
- 2** Print and fiche.
- 3** Fiche only.

## User-defined Messages for Notices 08-049 and 08-050

The Time Investment renewal (08-049) and pre-renewal (08-050) notices can include a user-defined message(s) consisting of up to 20 lines. These messages are set up on MICM Record 1004. (Prior to MICM release 5.1, this was Form 0003/Record 1400.)

- Each message line is entered on the panel/batch form using three 30-position Description fields, which will be appended to form one message line.

**Note:** The length of a message line is limited to 75 characters; therefore, you should never enter more than 15 characters in the Description 3 field. Any data over the 75-character limit will not print on the notice.

- To include blank lines in your message, create the Code as you would normally but do *not* enter any data in the Description fields. The line number in the Code will be printed as a blank.
- You can define message lines by specific Product Type and/or you can use Product Type '000' as a default. The programs will look for a Product Type-specific message; if none is found, the programs will look to see if there is a Product Type '000' message.

The information below provides a detailed description of each field on the record.

1004	TIMEOPER	Code Description	0001	01-03-2003
			More: +	
			Delete _	
Application Nbr: 8				
Code . . . . . : RGD21501				
Language . . . . : EN				
Description 1	THIS AREA CONTAINS 20 LINES OF			
Description 2	USER DEFINED INFORMATION THAT			
Description 3	IS DEFINED ON			
Command====> 1004,B,8,RGD21501,EN				
F1=Help F3=Exit F4=Next F8=Forward F9=Edit F11=Break F12=Cancel				
F13=Select F14=Copy F15=Bottom				

*1004 - Code Description*

Code	<p>Message Line Code. Eight-character field comprised of:</p> <p><b>Positions 1 – 3</b> Notice Code. Valid entries are:     <b>RGD</b> Renewal notices (08-049).     <b>RGX</b> Pre-renewal notices (08-050).</p> <p><b>Positions 4 – 6</b> Product Type.</p> <p><b>Positions 7 – 8</b> Line Number. Valid entries are <b>1 – 20</b>.</p> <p><b>Note:</b> On the MICM batch form this information is entered as follows:</p> <p><b>Positions 15 – 17</b> Message Line Code <b>Positions 18 – 20</b> Product Type <b>Positions 20 – 22</b> Line Number</p>
Language	<p>Language Code. Valid entries are defined on MICM Record 2022 (Valid Language Codes Table). Codes that can be used are indicated with a 'Y' in the Usage field.</p>
Description 1	<p>Description 1. First 30 characters of the message line. If the message line is more than 30 characters, continue typing in Descriptions 2 and 3.</p> <p><i><b>Remember!</b> Descriptions 1, 2, and 3 are appended to form one message line. Be careful not to leave unintentional blank spaces when you wrap to Descriptions 2 and 3.</i></p>
Description 2	<p>Description 2. Next 30 characters of message line.</p>
Description 3	<p>Description 3. Last 15 characters of the message line.</p> <p><i><b>Remember!</b> Use only 15 characters of this field; any additional characters entered are not printed on the notice.</i></p>

# MICM Panels

This chapter describes the MICM panels for Time Investment in numerical sequence according to panel number and provides information such as:

- Entering data and accessing panels
- Format standards for panel layout and fields.
- Key fields (shown in the Panel ID Table)

## Entering Data

MICM panels allow you to enter data into the Time Investment application. This data includes key information as well as new and maintenance information. Through this data, information can be added, changed, or deleted. MICM panels are designed to allow data entry to be easily understood. The grouping of data fields and their locations make them more functional. Panels create new information and maintain existing information using the same form. Numeric data can be left or right justified, depending on the specific field layout. The cursor is automatically placed where data is to be entered. If the panel is for inquiry only, all of the fields are protected.

A field is highlighted as an error if data is entered in the field beyond the applicable number of positions. For a new transaction, slashes are used by MICM to note which fields on the form are required whenever you press [F1]. Slashes are displayed and highlighted. Since question marks and slashes are used by MICM, these characters can never be entered as data.

With new transactions, you can enter data in both the key fields and the data fields. With maintenance transactions, you can only enter data in the key fields initially. Once the record is read from MICM, the form is loaded with the data from the file and the key is protected. Any data field can be changed at this point. To delete a record (only under maintenance), enter **D** in the Delete field.

The only records not unique for individual institutions are the records for Institution 000. These records are system records and are used for processing by all institutions. These system records must be created and maintained by the Institution 000 operator.

You must enter information on several menus during online access. These menus use external transaction codes SGON, MENU, CHNG, and SGOF. For more information on these menus, refer to the Infopoint MICM *Procedures Guide*.

Accessing a Primary Panel

At the Time Investment Menu, there are 3 ways to access a MICM primary panel.

- Enter **TIMICM** or **2** on the Command line.
- Enter the applicable primary panel name (e.g., **3500**) on the Command line.
- Enter the applicable primary panel name and key information on the Command line.

## Format of Panels

Most panels consist of 5 areas:

- The first area, which is the first line of the panel, contains the transaction code and other online access information.
- The second area consists of 2 lines of information, and is protected. These lines contain the institution number and name, operator ID, transaction code, date, panel name and number.
- The third area consists of 1 or 2 lines of information that contain the key of the MICM record. This area is unprotected on new transaction panels and protected on maintenance panels (once the record is loaded).
- The fourth area consists of the remaining field headings and associated data. This area is unprotected, except on those forms used for inquiry. Some of the fields are required, while others are optional or calculated. When you enter numbers, you do not need to press the numeric key. Most optional numeric fields default to zeros; optional alphanumeric fields default to spaces. Decimals, however, must be entered.
- The fifth area, which includes the last 2 lines of the panel, contains a line for displaying error messages and a line for displaying available function keys.

When an error is found, the associated field is highlighted and the cursor is moved to the first field containing an error. For example, a field is in error if it is defined as numeric but has been entered with nonnumeric characters, or if the input data does not correspond to the information in the table used for verification. A key field returns an error if you attempt to create a transaction for an existing record or if you try to update a transaction for a record that does not exist. Refer to the individual key Field Descriptions for other error possibilities.

## Format of Fields

The documentation associated with each panel shows field names with descriptions and values and provides field requirements that define the field as either alphanumeric or numeric and list the allowable number of positions. Field requirements are shown in italics after each field description. This line also indicates whether the field is protected (entries are supplied by the application and they cannot be edited).

## Function Keys

Time Investment allows you to use function keys (PF keys, for keyboards containing them) to assist you in moving from panel to panel. Function keys can be used from most panels within the application. The function keys available for a panel display at the bottom of each panel.

You can enter either a function key or an alphanumeric value (word listed next to the key). Because the function keys that are standard for Time Investment could already be designated for some other purpose in your system, they can be customized to meet your needs.

The following alphanumeric values are defined for Time Investment. A standard MICM COBOL copybook (SRW710) is provided for you to change these alphanumeric values.

<b>(F1) – Help</b>	Display online help information for the current field or panel (determined by the cursor location).
<b>(F2) – Begin</b>	Return to the originating transaction. If a work unit name is present, load the work unit name into the next key area and return.
<b>(F3) – Exit</b>	Update and return to the Time Investment Menu. If the breakaway function is invoked, return to the original session.
<b>(F4) – Next</b>	Update and go to the next transaction (specified on the Command line).
<b>(F7) – Backward</b>	Update and move back to the previous panel.
<b>(F8) – Forward</b>	Update and move ahead to the next panel.
<b>(F9) – Edit</b>	Edit and redisplay panel.
<b>(F11) – Break</b>	Invoke breakaway function.
<b>(F12) – Cancel</b>	Cancel and return to the Main Menu.
<b>(F12) – Break Rtrn</b>	If the breakaway function is invoked, return to the original session.
<b>(F13) – Select</b>	Select a specific item based on cursor position.
<b>(F14) – Copy</b>	Update and copy current record. Use copied record to create a new record.
<b>(F15) – Bottom</b>	Do not update; display the last panel of the last record.

<b>(F16) - Sp</b>	Display AMT field data. This function key appears on the panel <i>only</i> when the Amt Field Display field on MICM Record 2014 contains an 'S'. Refer to the Infopoint MICM <i>Procedures Guide</i> for details.
<b>(PA1) - (PA2) - User-defined</b>	Function determined by user.
<b>(Enter) - Enter</b>	Update and go to the next panel.
<b>(Clear) - Exit</b>	<i>Do not</i> update; return to the Menu panel.

## Panel ID Table

The table below lists the number, name, and key fields of the MICM panels used exclusively by Time Investment.

<b>Panel ID</b>	<b>Description</b>	<b>Key Fields</b>
3500	Time Investment Institution Parameters	None
3501	Time Investment Type Defaults	Region, Effective Date, Type
3502	Time Investment Type Processing Parameters	Region, Effective Date, Type
3503	Time Investment Penalty Routines	Region, Effective Date, Routine
3504	Time Investment Interest Rate Tables	Region, Effective Date, Type
3505	Time Investment Renewal Defaults	Region, Effective Date, Type
3506	Time Investment Title Records	None
3507	Time Investment Service Charge Parameters	Region, Effective Date, Parameter
3508	Time Investment Monthly Report	None

## Panel Descriptions

The following information is given for each panel:

- Purpose** Provides a description of the panel.
- Sample** Shows a panel sample.
- Field Descriptions** Contains an alphabetical listing of all data fields that include descriptions, values, and field requirements.

### 3500 – Time Investment Institution Parameters

**Purpose** This panel is used to establish the set of parameters necessary to control the processing of Time Investment for each institution.

**Key Fields** None

```

3500  TIME8301  Time Investment Institution Parm  001  04-13-1988

                                Delete_
Acct Appl . . 08  Cust Appl . . 09  Emplr Appl . . 37  Edit Flag . . A
Analysis Opt 1  Excpt Opt . . Y  Alt Branch . . Y  Separate Rpt N
Reject OD TC N  Addr Notc . . Y  Addr Stmt . . Y  Addr Check   Y
Int History 18  Rate History 18  Trans History 18  Payout Hist 18
Birth Dt Req Y  Under $10 . . N  Gen Fed Tax   Y  Gen Disb Tax Y
Closeout Var .50  Close To Post A  Calc EOM . . . 1  Max Rgn Sub 01
Renewal Notc R  Min Term . . . 007  Avail Int . . N  Penalty Code N
Grace Days 1 03  Grace Days 2 07  Grace Rate . . .070000000
Tax ID . . . 720989267  State Tax ID 0

----- Check Printing -----
Lead Days . . 03  Week Day . . . A  Renew Date . . N  Format . . . 2
Date Sort . . Y  Zip Sort . . . N

----- Large Balance Amounts -----
1 1,000          2 5,000          3 10,000         4 50,000
5 100,000       6 150,000         7 200,000         8 250,000
9 300,000

Command====> 3500,B
F1=Help  F3=Exit  F4=Next  F9=Edit  F11=Break  F12=Cancel
F13=Select  F14=Copy
    
```

3500 – Time Investment Institution Parameters

### Field Descriptions

**Delete** Delete Flag. Determines whether to delete a record. Valid entries are:  
**b** Do not delete this record.  
**D** Delete this record.  
*Alphanumeric, 1 position, optional.*

**Acct Appl** Account Application Number. Application number for accounts in Time Investment. User-defined. It must be greater than zero. This application number should not be the same number as the customer application number.  
*Numeric, 2 positions, required.*

**Cust Appl** Customer Application Number. Application number for customers in Time Investment. User-defined. It must be greater than zero. This application number should not be the same number as the account application number.  
*Numeric, 2 positions, required.*

**Emplr Appl** Employer Application Number. Application number for employer in Time Investment. User-defined. It must be greater than zero. This application number should not be the same number as the account application number.  
*Numeric, 2 positions, required.*

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Edit Flag	<p>Edit Print Option Flag. Indicates whether the system prints all maintenance entries or just those entries that contain edit errors. Valid entries are:</p> <ul style="list-style-type: none"><li><b>A</b> Print all maintenance entries.</li><li><b>E</b> Print error entries only.</li></ul> <p><i>Alphanumeric, 1 position, required.</i></p>
Analysis Opt	<p>Analysis Option. Indicates whether an analysis is valid for the institution. Valid entries are:</p> <ul style="list-style-type: none"><li><b>b</b> No analysis for this institution.</li><li><b>1</b> Analysis valid for this institution.</li></ul> <p><i>Alphanumeric, 1 position, optional.</i></p>
Excpt Opt	<p>Exceptions Option. Indicates whether to create an interface file containing all rejected transactions. The file is created in posting (TID200) and is put into Infopoint Exception Administrator. Valid entries are:</p> <ul style="list-style-type: none"><li><b>N</b> Do not create the Exceptions File.</li><li><b>Y</b> Create the Exceptions File.</li></ul> <p><i>Alphanumeric, 1 position, required.</i></p>
Alt Branch	<p>Alternate Branch Flag. Indicates whether reports are sorted by branch as is done for institutions. That is, all reports for that branch are grouped together. Valid entries are:</p> <ul style="list-style-type: none"><li><b>N</b> Do not sort and group reports by branch.</li><li><b>Y</b> Sort and group reports by branch when the second position of form code in MICM Record 0307 is numeric.</li></ul> <p><i>Alphanumeric, 1 position, required.</i></p>
Separate Rpt	<p>Separate Reports Option. Indicates whether separate sets of reports are to be generated for Certificates of Deposit, Time Deposit Open Accounts, and Savings accounts. Valid entries are:</p> <ul style="list-style-type: none"><li><b>N</b> Do not generate separate sets of reports.</li><li><b>Y</b> Generate separate sets of reports.</li></ul> <p><i>Alphanumeric, 1 position, required.</i></p>
Reject OD TC	<p>Reject Overdrawing Transaction Code. Indicates whether the system rejects a transaction that overdraws the account. Valid entries are:</p> <ul style="list-style-type: none"><li><b>N</b> Do not reject the overdrawing transaction.</li><li><b>Y</b> Reject the overdrawing transaction.</li></ul> <p><i>Alphanumeric, 1 position, required.</i></p>
Addr Notc	<p>Notice Print Name Option. Indicates whether the institution name and address are printed on the notices. Valid entries are:</p> <ul style="list-style-type: none"><li><b>N</b> Do not print the institution name and address on the notices. This implies that the institution name and address are preprinted on the notices.</li><li><b>Y</b> Print the institution name and address on the notices.</li></ul> <p><i>Alphanumeric, 1 position, required.</i></p>

Addr Stmt	<p>Statement Print Name Option. Controls the printing of the institution name and address or bar codes on the statements. Valid entries are:</p> <ul style="list-style-type: none"><li><b>B</b> Print the bar codes on the statements.</li><li><b>N</b> Do not print the institution name/address or bar codes on the statements. This implies that the institution name/address or bar codes are preprinted on the statements.</li><li><b>Y</b> Print the institution name/address on the statements.</li></ul> <p><i>Alphanumeric, 1 position, required.</i></p>
Addr Chk	<p>Checks Print Name Option. Controls the printing of the branch and/or institution name and address on the checks. Valid entries are:</p> <ul style="list-style-type: none"><li><b>B</b> Print the branch name and address on the checks.</li><li><b>N</b> Do not print the institution/branch name and address on the checks. This implies that the institution/branch name and address are preprinted on the checks.</li><li><b>Y</b> Print the institution name and address on the checks.</li></ul> <p><i>Alphanumeric, 1 position, required.</i></p>
Int History	<p>Interest Payment History Option. Number of months to accumulate interest payment history. This field is used in conjunction with Current Date to determine the period to accumulate the history. Any history prior to the calculated date is dropped. Valid entries are <b>00 – 99</b>. Zeros indicate not used; no history is dropped.</p> <p><i>Numeric, 2 positions, optional.</i></p>
Rate History	<p>Rate History Option. Number of months to accumulate rate change history. This field will be used in conjunction with current date to determine the period to accumulate the history. Any history prior to the calculated date is dropped. Valid entries are <b>00 – 99</b>. Zeros indicate not used; no history is dropped.</p> <p><i>Numeric, 2 positions, optional.</i></p>
Trans History	<p>Transaction History Option. Number of months to accumulate transaction history. This field is used in conjunction with current date to determine the period to accumulate the history. Any history prior to the calculated date is dropped. Valid entries are <b>00 – 99</b>. Zeros indicate not used.</p> <p><i>Numeric, 2 positions, optional.</i></p>
Payout History	<p>IRA/Keogh Payout History Option. Number of months to accumulate IRA/Keogh payout history. This field is used in conjunction with current date to determine the period to accumulate the history. Any history prior to the calculated date is dropped. Valid entries are <b>00 – 99</b>. Zeros indicate not used; no history is dropped.</p> <p><i>Numeric, 2 positions, optional.</i></p>
Birth Dt Req	<p>Date of Birth Required Flag. Indicates whether a birth date is required to open a retirement account. Valid entries are:</p> <ul style="list-style-type: none"><li><b>N</b> Birth date is not required.</li><li><b>Y</b> Birth date is required.</li></ul> <p><i>Alphanumeric, 1 position, required.</i></p>

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Under \$10	<p>Under \$10 Option. Indicates whether accounts receiving less than ten dollars in interest are reported to the IRS. Valid entries are:</p> <ul style="list-style-type: none"><li>N Do not report accounts to IRS that have received less than ten dollars interest.</li><li>Y Report all accounts to IRS.</li></ul> <p><i>Alphanumeric, 1 position, required.</i></p>
Gen Fed Tax	<p>Generate Federal Taxes Option. When manually paying interest (Transaction Code 490), and the account is set up to have withholding, this field indicates whether to generate Transaction Code 920 (federal tax). Valid entries are:</p> <ul style="list-style-type: none"><li>N Do not generate the federal tax. If appropriate, the federal tax must be manually assessed.</li><li>Y Generate the federal tax.</li></ul> <p><i>Alphanumeric, 1 position, required.</i></p>
Gen Disb Tax	<p>Generate Disbursement Taxes Option. When manually making a disbursement, and the account is set up to have disbursement taxes withheld, this field indicates whether to generate Transaction Code 925 (disbursement tax). Valid entries are:</p> <ul style="list-style-type: none"><li>N Do not generate the disbursement tax. If appropriate, the disbursement tax must be manually assessed.</li><li>Y Generate the disbursement tax.</li></ul> <p><i>Alphanumeric, 1 position, required.</i></p>
Closeout Var	<p>Closeout Variance. When posting a closing transaction, this field is used to compare the difference between the transaction amount and the system-calculated closing value. If the difference is more than the amount specified here, the transaction is rejected. Two decimal places are assumed.</p> <p><i>Numeric, 4 positions, optional.</i></p>
Close to Post	<p>Closed to Post Option. When an account closes, its Closed to Post Flag is changed according to this option. If <b>A</b>, <b>C</b>, or <b>D</b> is selected, the account's Closed to Post Flag is set to 'A', 'C', or 'D'. If <b>N</b> is selected, the account's flag does not change. Valid entries are:</p> <ul style="list-style-type: none"><li>A Closed to all transactions.</li><li>C Closed to Credits only.</li><li>D Closed to Debits only.</li><li>N Do not change accounts Closed to Post Flag.</li></ul> <p><i>Alphanumeric, 1 position, required.</i></p>
Calc EOM	<p>Calculate End of Month Interest Date. This option concerns the calculation of Interest Date. If this option is used, it applies only to accounts paying interest every 1 or 3 months. If paying monthly, the Interest Date is the last day of the month. If paying every 3 months, the Interest Date is the last day of the calendar quarter. For automatic renewing accounts, by using this option, it is possible for an account to have an Interest Date greater than Renewal Date. This allows the account to always pay on the scheduled Interest Date without forcing a payment at Renewal.</p>

For new accounts paying interest by check, if the Interest Date is within the Check Printing Lead Day period, the Interest Date is advanced an additional cycle. Valid entries are:

- 0** Do not use this option.
- 1** Use this option.

**Note:** If you change this field from **1** to **0**, you must make manual changes to your master records first. Any account with a next interest date later than its next renewal date must be changed. The next interest date must be equal to or earlier than the next renewal date.

*Numeric, 1 position, required.*

Max Rgn Sub

Maximum Region Subroutines. Number of regional pricing subroutines to be used. One regional pricing subroutine is provided for each parameter subject to regional pricing. If multiple subroutines are to be used, the user is responsible for replicating the subroutines provided to create the new subroutines. Each subroutine can store MICM parameters for a maximum of four regions. If account numbers are assigned in ranges based on region, one should be specified. If more than four pricing regions are needed, and the account number ranges based on region are not used, then the number of regional pricing subroutines should be increased to improve efficiency. Valid entries are:

- 00** Do not use regional pricing.
- 01 – 09** Number of regional pricing subroutines to be used.

*Numeric, 2 positions, required.*

Renewal Notc

Renewal Notice. Indicates whether to print 08-049 (Renewal Notices) when the account renews or at the end of the Grace period. Valid entries are:

- G** Print Renewal Notice at the end of the accounts Grace period.
- R** Print Renewal Notice when the account renews.

*Alphanumeric, 1 position, required.*

Min Term

Minimum Term. Defines the minimum number of days that must exist in the account's renewal term in order to produce 08-050 (Pre-Renewal Notices) and 08-049 (Renewal Notices). Valid entries are **000 – 999**.

*Numeric, 3 positions, required*

Avail Int

Available Interest Option. Clears Available Interest at renewal. Available Interest is capitalized interest that has not been withdrawn from the account.

Valid entries are:

- N** Do not clear available interest.
- Y** Clear available interest. Indicates the interest is now considered part of principal and is subject to penalty upon withdrawal.

*Alphanumeric, 1 position, required.*

Penalty Code

Penalty Code. Indicates whether the penalty is assessed from the interest before the principal. Valid entries are:

- N** Access penalty from principal first.
- Y** Access penalty from available interest then principal.

*Alphanumeric, 1 position, required.*

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Grace Days 1	Grace Days 1. Number of days following the renewal of an account, with a renewal period of 31 days or less. During this grace period, withdrawals can occur with no penalty. Valid entries are <b>00 – 99</b> . Zeros indicate not used. <i>Numeric, 2 positions, optional.</i>
Grace Days 2	Grace Days 2. Number of days following the renewal of an account, with a renewal period greater than 31 days. During this grace period, withdrawals can occur with no penalty. Valid entries are <b>00 – 99</b> . Zeros indicate not used. <i>Numeric, 2 positions, optional.</i>
Grace Rate	Grace Rate. Used during the grace period by renewing accounts coded to use the Grace Rate. Valid entries are <b>.000000000 – .999999999</b> . <i>Numeric, 9 positions, required.</i>
Tax ID	Federal Tax ID Number. Assigned to the institution. Zeros indicate not applicable. Leading blanks are permitted. <i>Numeric, 13 positions, optional.</i>
State Tax ID	State Tax Number. Assigned to the institution. Zeros indicate not applicable. Leading blanks are permitted. <i>Numeric, 13 positions, optional.</i>

### **Check Printing**

Lead Days	Check Printing Lead Days. Number of days in advance for printing Infopoint Time Investment checks. <i>Numeric, 2 positions, required.</i>
Week Day	Check Printing Weekday. Day of the week when checks are printed. Valid entries are: <b>A</b> Every day. <b>1</b> Sunday. <b>2</b> Monday. <b>3</b> Tuesday. <b>4</b> Wednesday. <b>5</b> Thursday. <b>6</b> Friday. <b>7</b> Saturday. <i>Alphanumeric, 1 position, required.</i>
Renew Date	Check Printing Print Renewal Date. Indicates whether to print the renewal date on the check. Valid entries are: <b>N</b> Do not print renewal date on the check. <b>Y</b> Print the renewal date on the check. <i>Alphanumeric, 1 position, required.</i>

Format	<p>Check Format. Specifies the check format used. Valid entries are:</p> <ul style="list-style-type: none"><li><b>1</b> Stub on right. Contains Date, Account Number, Name and Check Amount.</li><li><b>2</b> Stub on bottom. Contains information for up to 13 accounts: Account Designation, Account Number, Interest Rate, Renewal/Maturity Date, Interest Amount and Account Balance.</li><li><b>3 – 9</b> User-defined.</li></ul> <p><i>Numeric, 1 position, required.</i></p>
Date Sort	<p>Check Date Sort. Indicates if checks are to be sorted in date order. Valid entries are:</p> <ul style="list-style-type: none"><li><b>N</b> Do not sort checks in date order.</li><li><b>Y</b> Sort checks in date order.</li></ul> <p><i>Alphanumeric, 1 position, required.</i></p>
ZIP Sort	<p>ZIP Code Sort. Indicates if checks are to be sorted by ZIP code or branch. Valid entries are:</p> <ul style="list-style-type: none"><li><b>B</b> Sort checks in branch order.</li><li><b>N</b> Do not sort checks in ZIP code order.</li><li><b>Y</b> Sort checks in ZIP code order.</li></ul> <p><i>Alphanumeric, 1 position, required.</i></p>

### **Large Balance Amounts**

1 – 9	<p>Large Balance Amounts. Allows the institution to monitor and control customer accounts with large balances. The account's Large Balance Indicator links the account's current balance to one of these amounts. If the account's current balance is greater than the associated amount, the account appears on report 08-036 (Large Balance). Amount is expressed in whole dollars. Leading blanks are permitted.</p> <p><i>Numeric, 9 positions, 9 times, optional.</i></p>
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### 3501 – Time Investment Type Defaults

**Purpose** This panel is used to define the default values for the various account type applications.

**Note:** Default values are automatically supplied and used by the system when the required information is not supplied by other sources. These automatically supplied values become part of the permanent information associated with the account.

**Key Fields** Region, Effective Date, Type

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3501      TIME8301      Time Investment Type Defaults      001  01-03-2000
Region . . . : 000 Type . . . . . : 006 Eff Date . . . : 01-01-91      More: +
Delete      _

Acct Desig  C  IRA Code . . . S  Shrt Name Req  Y

----- Renewal Information -----
Frequency . . M  Term . . . . . 1  Day . . . . . 00  Option . . . A
Disposition P  Balance Code C  Grace Rate . . R

----- Interest Information -----
Frequency . . M  Term . . . . . 1  Day . . . . . 31  Plan . . . . T
Disposition P  Method . . . . D  Year Base . . A  Month Base A
Combine Check Y  Pay Code . . . B  Rate Code . . C  Tax Exempt 1
Rate Chg Freq N  Rate Chg Term 1  Rate Chg Day 00  Tenth Option _
Cmpd Freq . . N  Cmpd Term . . 1  Cmpd Day . . . 00
Prime Indr 000 Index Sign . . P  Index Percent .000000000

Minimum Rate .000000000      Maximum Rate .300000000

Command====> M35011,B,0,6,10191
F1=Help  F3=Exit  F4=Next  F8=Forward  F9=Edit  F11=Break
F12=Cancel  F13=Select  F14=Copy  F15=Bottom
    
```

3501 – Time Investment Type Defaults (1 of 3)

### Field Descriptions

**Delete** Delete Flag. Determines whether to delete a record. Valid entries are:  
**B** Do not delete this record.  
**D** Delete this record.  
*Alphanumeric, 1 position, optional.*

**Acct Desig** Account Designation. Indicates the type of account. Valid entries are:  
**C** Certificate of Deposit.  
**S** Savings.  
**T** Time Deposit Open Account.  
*Alphanumeric, 1 position, required.*

IRA Code	<p>IRA/Keogh Indicator Code. Identifies an IRA or Keogh account. Valid entries are:</p> <ul style="list-style-type: none"> <li><b>C</b> Corporate account.</li> <li><b>E</b> Educational IRA.</li> <li><b>I</b> IRA account.</li> <li><b>J</b> Joint account.</li> <li><b>K</b> Keogh account.</li> <li><b>N</b> Non-retirement account.</li> <li><b>O</b> Other retirement account.</li> <li><b>R</b> Roth IRA.</li> <li><b>S</b> SEP account.</li> <li><b>T</b> Transitional Roth IRA.</li> <li><b>V</b> VERSA account.</li> </ul> <p><i>Alphanumeric, 1 position, required.</i></p>
Shrt Name Req	<p>Short Name Code. Indicates whether the short name is required for new accounts. Valid entries are:</p> <ul style="list-style-type: none"> <li><b>N</b> Short name is not required.</li> <li><b>Y</b> Short name is required.</li> </ul> <p><i>Alphanumeric, 1 position, required.</i></p>

### **Renewal Information**

Frequency	<p>Renewal Frequency Code. Indicates the frequency needed for the renewal of Certificates of Deposit. Used in conjunction with Renewal Term and Renewal Day. Valid entries are:</p> <ul style="list-style-type: none"> <li><b>D</b> Days.</li> <li><b>M</b> Months.</li> <li><b>N</b> No renewal period.</li> </ul> <p><i>Alphanumeric, 1 position, required.</i></p>
Term	<p>Renewal Term. Number of days or months between renewals if the Frequency is 'D' or 'M'. If the Frequency is 'N', type <b>001</b>. Used in conjunction with Renewal Frequency and Renewal Day. Leading blanks are permitted.</p> <p><i>Numeric, 3 positions, required.</i></p>
Day	<p>Renewal Day. Specific day of the month on which interest is paid if the Frequency is 'D' or 'M'. <b>31</b> indicates the last day of the month regardless of the number of days in a particular month. Leave blank if the Frequency is 'N'. Used in conjunction with Renewal Frequency and Renewal Term.</p> <p><i>Numeric, 2 positions, optional.</i></p>
Option	<p>Renewal Option Code. Indicates the option needed for the renewal of Certificates of Deposit. Valid entries are:</p> <ul style="list-style-type: none"> <li><b>b</b> Savings account.</li> <li><b>A</b> Automatic renewal.</li> <li><b>S</b> Single maturity.</li> </ul> <p><i>Alphanumeric, 1 position, required.</i></p>

Disposition	<p>Renewal Final Disposition Code. Indicates the final disposition of the Certificates of Deposit. Valid entries are:</p> <ul style="list-style-type: none"> <li><b>N</b> Interest paid normally. Principal must be withdrawn.</li> <li><b>P</b> Pay principal by check.</li> <li><b>T</b> Transfer principal to another account.</li> </ul> <p><i>Alphanumeric, 1 position, required.</i></p>
Balance Code	<p>Renewal Balance Code. If the interest rate at time of renewal is based on balance, this field indicates which balance to use. Valid entries are:</p> <ul style="list-style-type: none"> <li><b>C</b> Current balance.</li> <li><b>I</b> Issue balance.</li> </ul> <p><i>Alphanumeric, 1 position, optional.</i></p>
Grace Rate	<p>Grace Rate Option. Indicates which interest rate to use while the account is in the Grace period. Valid entries are:</p> <ul style="list-style-type: none"> <li><b>G</b> Use the Grace Rate from MICM Record 3500.</li> <li><b>O</b> Use the interest rate that was being used during the previous renewal term.</li> <li><b>R</b> Use the interest rate the account renewed with based on the account's Interest Plan.</li> </ul> <p><i>Alphanumeric, 1 position, optional.</i></p>

### **Interest Information**

Frequency	<p>Interest Frequency Code. Indicates how frequently to make interest payments. Used in conjunction with Interest Term and Interest Day. Valid entries are:</p> <ul style="list-style-type: none"> <li><b>C</b> Cycles. (Not valid for Certificates of Deposit.)</li> <li><b>D</b> Days.</li> <li><b>M</b> Months.</li> <li><b>N</b> None.</li> </ul> <p><i>Alphanumeric, 1 position, required.</i></p>
Term	<p>Interest Term. Number of days or months between the payment of interest. If the Interest Frequency field is 'C' or 'N', type <b>001</b>. Used in conjunction with Interest Day and Interest Frequency. Leading blanks are permitted.</p> <p><i>Numeric, 3 positions, required.</i></p>
Day	<p>Interest Day. Specific day of the month on which interest is paid if the Interest Frequency is 'D' or 'M'. <b>31</b> indicates the last day of the month regardless of the number of days in a particular month. If the Interest Frequency is 'C', this field is the cycle (<b>01 – 99</b>) in which interest is paid. Leave blank if the Interest Frequency is 'N'. Used in conjunction with Interest Term and Interest Day.</p> <p><i>Numeric, 2 positions, optional.</i></p>

Plan	<p>Interest Plan Code. Determines how the interest rate is assigned to new and renewal accounts. Valid entries are:</p> <ul style="list-style-type: none"> <li><b>B</b> Use the rate from MICM Record 3504, which assigns the rate based on balance.</li> <li><b>C</b> Use a combined rate from MICM Record 3504 based on the term and current balance of the account.</li> <li><b>D</b> Use the type default rate from MICM Record 3504.</li> <li><b>P</b> Use Prime Rate from MICM Record 2002 and adjust it by the index to prime field.</li> <li><b>T</b> Use the rate from MICM Record 3504, which assigns the rate based on the term of the account.</li> </ul> <p><i>Alphanumeric, 1 position, required.</i></p>
Disposition	<p>Interest Disposition Code. Indicates the disposition of the interest paid. Valid entries are:</p> <ul style="list-style-type: none"> <li><b>C</b> Capitalize interest.</li> <li><b>P</b> Pay interest by check.</li> <li><b>T</b> Transfer interest to another account.</li> </ul> <p><i>Alphanumeric, 1 position, required.</i></p>
Method	<p>Interest Method. Used for calculating interest. Valid entries are:</p> <ul style="list-style-type: none"> <li><b>C</b> Compounded continuously – calculated from day of deposit to day of withdrawal.</li> <li><b>D</b> Compounded daily – calculated from day of deposit to day of withdrawal.</li> <li><b>S</b> Simple daily – calculated from day of deposit to day of withdrawal.</li> </ul> <p><i>Alphanumeric, 1 position, required.</i></p>
Year Base	<p>Interest Year Base Code. Identifies the year base associated with the interest rate for calculating interest. Valid entries are:</p> <ul style="list-style-type: none"> <li><b>A</b> Actual days in the year.</li> <li><b>0</b> 360-day year.</li> <li><b>5</b> 365-day year.</li> </ul> <p><i>Alphanumeric, 1 position, required.</i></p>
Month Base	<p>Interest Month Base Code. Identifies the month base associated with the interest rate for calculating interest. Valid entries are:</p> <ul style="list-style-type: none"> <li><b>A</b> Actual days in the month.</li> <li><b>M</b> 30-day month.</li> </ul> <p><i>Alphanumeric, 1 position, required.</i></p>
Combine Check	<p>Combined Check. Indicates whether combine multiple checks for a customer into a single check. This applies only to checks printed on the same day and the checks must match on the ZIP Code, Customer Number and the first two lines of Name/Address. Valid entries are:</p> <ul style="list-style-type: none"> <li><b>N</b> Do not combine checks.</li> <li><b>Y</b> Combine checks.</li> </ul> <p><i>Alphanumeric, 1 position, optional.</i></p>

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Pay Code	<p>Interest Pay Code. Indicates whether interest is to be paid, and on which balance. Valid entries are:</p> <ul style="list-style-type: none"><li><b>B</b> Pay interest on current balance.</li><li><b>C</b> Pay interest on collected balance.</li><li><b>N</b> No interest paid.</li></ul> <p><i>Alphanumeric, 1 position, required.</i></p>
Rate Code	<p>Interest Rate Change Processing Code. Indicates the processing of a rate change. Valid entries are:</p> <ul style="list-style-type: none"><li><b>C</b> Rate change allowed any time and default to current rate on the MICM Master File at renewal time.</li><li><b>N</b> Rate change not allowed.</li><li><b>R</b> Rate defaults to current rate on MICM Master File at renewal time. This code does not allow rate changes during the term of the Certificate of Deposit.</li><li><b>T</b> Rate change allowed any time during the term of the Certificate of Deposit. This code does not automatically default to the current rate on MICM Master File at renewal time.</li></ul> <p><i>Alphanumeric, 1 position, required.</i></p>
Tax Exempt	<p>Federal Withholding Tax Exempt Code. Percentage of withholding specified in MICM Record 0234 is assessed on any account coded <b>4, 5, 8, B, C, D, E, F, or S</b>. Valid entries are:</p> <ul style="list-style-type: none"><li><b>B</b> Exemption period for B-Notice receipt expired – withhold.</li><li><b>C</b> Two B-Notices within a 3-year period – withhold.</li><li><b>D</b> No tax ID – withhold.</li><li><b>E</b> IRS withdrawal occurred during Awaiting TIN Certification period.</li><li><b>F</b> IRS withdrawal occurred during B-Notice Received period – withhold.</li><li><b>S</b> Self-imposed withholding.</li><li><b>1</b> Exempt account.</li><li><b>2</b> Account with certified TIN.</li><li><b>3</b> Account with uncertified TIN.</li><li><b>4</b> TIN certification period expired – withhold.</li><li><b>5</b> Risk account as per IRS – withhold.</li><li><b>6</b> Awaiting TIN certification. Upon reaching expiration date, the system changes the code to <b>4</b>.</li><li><b>7</b> Exemption for nonresident alien. Upon reaching expiration date, the system changes the code to <b>8</b>.</li><li><b>8</b> Exemption period for nonresident alien expired – withhold.</li><li><b>9</b> B-Notice received. Upon reaching expiration date, the system changes the code to <b>B</b>.</li></ul> <p><i>Alphanumeric, 1 position, required.</i></p>
Rate Chg Freq	<p>Rate Change Frequency. Establishes a schedule for system-generated rate changes. If used, the interest rate is changed according to Interest Plan. Valid entries are:</p> <ul style="list-style-type: none"><li><b>D</b> Days.</li><li><b>M</b> Months.</li><li><b>N</b> Not used.</li></ul> <p><i>Alphanumeric, 1 position, optional.</i></p>

Rate Chg Term	Rate Change Term. Number of days/months until the rate changes. If the Rate Change Frequency field is 'N', enter <b>001</b> . Valid entries are <b>001 – 999</b> . <i>Numeric, 3 positions, required.</i>
Rate Chg Day	Rate Change Day. Specific day of the month that the rate change occurs. Valid only when the Rate Change Frequency field is 'M'. <b>31</b> indicates the last day of the month. Valid entries are <b>00 – 31</b> . <i>Numeric, 2 positions, optional.</i>
Tenth Option	Interest Tenth Day Option Code. Specifies that deposits made by the tenth day of the month or cycle receive interest from the first day. Valid entries are: <ul style="list-style-type: none"> <li><b>b</b> Option not used.</li> <li><b>M</b> Each month.</li> <li><b>Y</b> Each cycle.</li> </ul> <i>Alphanumeric, 1 position, optional.</i>
Cmpd Freq	Compounding Frequency Code. Indicates the frequency needed for the compounding of interest. Used in conjunction with Compounding Term and Compounding Day. Valid entries are: <ul style="list-style-type: none"> <li><b>D</b> Days.</li> <li><b>M</b> Months.</li> <li><b>N</b> None.</li> </ul> <i>Alphanumeric, 1 position, required.</i>
Cmpd Term	Compounding Term. Number of days or months between the compounding of interest if the Frequency is 'D' or 'M'. If the Frequency is 'N', enter <b>001</b> . Used in conjunction with Compounding Frequency and Compounding Day. Leading blanks are permitted. <i>Numeric, 3 positions, required.</i>
Cmpd Day	Compounding Day. Specific day of the month on which interest is compounded if the Frequency is 'D' or 'M'. <b>31</b> indicates the last day of the month, regardless of the number of days in a particular month. Leave blank if Compounding Frequency is 'N'. Used in conjunction with Compounding Frequency and Compounding Term. <i>Numeric, 2 positions, optional.</i>
Prime Indr	Interest Prime Indicator. If Interest Plan is 'P' (use Prime Rate), this field indicates which MICM Record 2015 (Index Rate) to use for assigning a rate for the account. Valid entries are <b>000 – 999</b> . <i>Numeric, 3 positions, optional.</i>
Index Sign	Index to Prime Interest Rate Percentage Sign. Indicates whether the Index to Prime Percentage is positive or negative. Valid entries are: <ul style="list-style-type: none"> <li><b>M</b> Minus. The index to prime percentage is subtracted from the prime interest rate.</li> <li><b>P</b> Plus. The index to prime percentage is added to the prime interest rate.</li> </ul> <i>Alphanumeric, 1 position, required.</i>

- Index Percent**                      Index to Prime Interest Rate Percentage. Used to adjust the prime interest rate. Whenever the Interest Plan Code on the account is 'P', the Prime Interest Rate is adjusted by the Index to Prime Percentage. Nine decimal places are assumed. Leading blanks are permitted.  
*Numeric, 9 positions, optional.*
- Minimum Rate**                      Minimum Interest Rate. Minimum interest rate allowed for this account type.  
*Numeric, 9 positions, optional.*
- Maximum Rate**                      Maximum Interest Rate. Maximum interest rate allowed for this account type.  
*Numeric, 9 positions, optional.*

```

3501      TIME8301      Time Investment Type Defaults      001  01-03-2000
Region . . . : 000 Type . . . . : 006 Eff Date . . . : 01-01-91      More: - +
                                         Delete  _
Maximum Bal  99,999,999,999
Val TDOA . . . Y  Val SAV Type  Y  Val CD Type . . . Y
----- Statement Information -----
Frequency . . C  Term . . . . . 1  No Activity . . N  Type . . . . . 0
Disposition  _  Sort . . . . . B  Rate History  N
Day 1 . . . . . 31 Day 2 . . . . . 00 Day 3 . . . . . 00 Day 4 . . . . . 00
----- Service Charge Information -----
Frequency . . M  Term . . . . . 1  Routine . . . . . 00 Code . . . . . W
Day 01 . . . . . 00 Day 02 . . . . . 00 Day 03 . . . . . 00 Day 04 . . . . . 00
----- Notice Information -----
Pre-renewal  Y  Renewal . . . . Y  Final Maturity Y  Interest Pay Y

Command====> M35012,B,0,6,10191
F1=Help  F2=Begin  F3=Exit  F4=Next  F7=Backward  F8=Forward
F9=Edit  F11=Break  F12=Cancel  F13=Select  F14=Copy  F15=Bottom
    
```

3501 – Time Investment Type Defaults (2 of 3)

## Field Descriptions

- Maximum Bal**                      Maximum Balance. Establishes the maximum balance allowed for the account. If a deposit plus the current balance is greater than this value, the deposit is rejected. The amount must be expressed in whole dollars. Valid entries are **00000000 – 99999999**.  
*Numeric, 11 positions, optional.*
- Val TDOA**                            Valid TDOA Type. Indicates whether the account type specified on this form is a valid type for Time Deposit Open Accounts. Valid entries are:  
     **N**    Not a valid type.  
     **Y**    Valid type.  
*Alphanumeric, 1 position, required.*

- Val Sav Type            Valid Savings Type. Indicates whether the account type specified on this form is a valid type for regular statement Savings accounts. Valid entries are:  
    **N**    Not a valid type.  
    **Y**    Valid type.  
*Alphanumeric, 1 position, required.*
- Val CD Type            Valid CD Type. Indicates whether the account type specified on this record is valid for Certificates of Deposit. Valid entries are:  
    **N**    Not a valid type.  
    **R**    Valid for renewing accounts only.  
    **Y**    Valid for new and renewing accounts.  
*Alphanumeric, 1 position, required.*

### **Statement Information**

- Frequency            Statement Frequency Code. Indicates the frequency needed for printing statements. Used in conjunction with the Statement Term and Statement Days of Month fields. Valid entries are:  
    **B**    Passbook.  
    **C**    Cycles.  
    **D**    Days.  
    **M**    Months.  
    **N**    None.  
    **P**    Periodic.  
*Alphanumeric, 1 position, required.*
- Term                  Statement Term. Number of days between statements if the Frequency is 'D', or the number of months between statements if the Frequency is 'M'. If the Frequency is 'B', 'C', 'N', or 'P', enter **001**. Used in conjunction with Statement Frequency and Statement Days of Month. Leading blanks are permitted.  
*Numeric, 3 positions, required.*
- No Activity            No Activity Statement Code. Indicates whether a statement is produced when the account has no activity. Activity includes interest paid to an account. Valid entries are:  
    **N**    Do not print the statement.  
    **Y**    Print the statement.  
  
**Note:** Passbook accounts must be coded **N**.  
*Alphanumeric, 1 position, required.*
- Type                  Statement Type. Identifies the form selection for printing and the order in which accounts are printed. Forms are 'A' – account, 'B' – business, and 'C' – customer. To select the type of statement, enter one of the following codes:  
    **T**    Form A, TDOA statement.  
    **0**    No Statement or Passbook account.  
    **1**    Form A, single accounts in account number order.

- 2 Form C, single accounts in customer number order – no combining accounts.
- 3 Form C, single accounts in account number order – no combining accounts.
- 4 Form C, multiple accounts in customer number order – combined.
- 5 Form C, single accounts in customer key order – no combining accounts.
- 6 Form C, multiple accounts in customer key order – combined accounts.
- 7 Form C, affiliate accounts in account number order – combined accounts.
- 8 Form C, parent accounts in account number order – combined accounts.
- 9 Form B, single business accounts in account number order – no combining accounts.

*Numeric, 1 position, required.*

## Disposition

Statement Disposition Code. Valid entries are:

- b** Mail statement.
- H** Hold statement.
- Z** Statements are arranged in ZIP code order.
- Other Any user-defined code.

**Note:** Passbook accounts must be coded **b**.

*Alphanumeric, 1 position, optional.*

## Sort

Statement Sort Code. Indicates the order in which items are printed on the statements. Valid entries are:

- b** Date order, no balance summary.
- B** Date order, with balance summary.
- C** Serial number order, with balance summary.
- S** Serial number order, no balance summary.

**Note:** Passbook accounts must be coded **b**.

*Alphanumeric, 1 position, optional.*

## Rate History

Statement Rate History Option. Indicates whether to print the rate change history on the statements. Valid entries are:

- N** Do not print the rate change history.
- Y** Print the rate change history.

**Note:** Passbook accounts must be coded **N**.

*Alphanumeric, 1 position, required.*

Day 1 – 4                      Statement Days of Month 1 – 4. When the Frequency is 'P', these four fields contain the days of the month on which the statement is to be printed. Enter the days in ascending order when more than one day is specified. Enter 31 to indicate the last day of the month, regardless of the number of days in a particular month. Any fields not used must be left blank. If the Frequency is 'C', enter the statement cycle number (01 – 99) in the first field. If the Frequency is 'D' or 'M', this first field contains the specific day of the month on which the statement is to be printed. Leave blank if the Frequency is 'B' or 'N'. Used in conjunction with Statement Frequency and Statement Term.  
*Numeric, 2 positions, 4 times, optional.*

**Service Charge Information**

Frequency                      Service Charge Frequency Code. Indicates the frequency needed for assessing service charges. Used in conjunction with Service Charge Term and Service Charge Days of Month 01 – 04. Valid entries are:  
    **C**    Cycles.  
    **D**    Days.  
    **M**    Months.  
    **N**    None.  
    **P**    Periodic.  
*Alphanumeric, 1 position, required.*

Term                              Service Charge Term. Number of days between service charges when the Frequency is 'D', or the number of months between service charges when the Frequency is 'M'. If the Service Charge Frequency is 'C', 'N', or 'P', enter 001. Used in conjunction with Service Charge Frequency and Service Charge Days of Month 01 – 04. Leading blanks are permitted.  
*Numeric, 3 positions, required.*

Routine                          Service Charge Routine. Number of the service charge routine needed. The number indicates one of 30 sets of service charge parameters maintained in MICM Record 3507. Valid entries are:  
    **00**            Not used.  
    **01 – 30**    The parameter set.  
*Numeric, 2 positions, optional.*

Code                              Service Charge Code. Indicates whether to assess service charges. Valid entries are:  
    **A**    Assess service charges.  
    **B**    Bill for service charges.  
    **C**    Combine service charges.  
    **R**    Review service charges.  
    **W**    Waive service charges.  
*Alphanumeric, 1 position, required.*

Day 01 – 04                      Service Charge Days of Month 01 – 04. When the Frequency is 'P', these four fields contain the days on which service charges are assessed. Enter the days in ascending order when more than one day is specified. Enter **31** to indicate the last day of the month, regardless of the number of days in a particular month. Any fields not used must be left blank. If the Frequency is 'C', enter the service charge cycle number (**01 – 99**) in the first field. If the Frequency is 'D' or 'M', this first field contains the specific day of the month on which the service charge is assessed. Leave blank if the Frequency is 'N'. Used in conjunction with Service Charge Frequency and Service Charge Term.  
*Numeric, 2 positions, 4 times, optional.*

### **Notice Information**

Pre-renewal                      Pre-renewal Notice Option. For automatic renewing accounts, this field indicates whether to produce a Pre-renewal Notice. Valid entries are:  
    **N**    Do not print Pre-renewal Notices.  
    **Y**    Print Pre-renewal Notices.  
*Alphanumeric, 1 position, optional.*

Renewal                          Renewal Notice Option. For automatic renewing accounts, this field indicates whether to produce a Renewal Notice. Valid entries are:  
    **N**    Do not print Renewal Notices.  
    **Y**    Print Renewal Notices.  
*Alphanumeric, 1 position, optional.*

Final Maturity                      Final Maturity Notice Option. For accounts with a Final Maturity Date, this field indicates whether to produce a Maturity Notice. Valid entries are:  
    **N**    Do not print Maturity Notices.  
    **Y**    Print Maturity Notices.  
*Alphanumeric, 1 position, optional.*

Interest Pay                      Interest Payment Notice Flag. For accounts capitalizing or transferring interest payments, this field indicates whether to produce 08-052 (Interest Payment Notice). Valid entries are:  
    **C**    Print the Interest Payment Notice only if interest is capitalized.  
    **N**    Do not print Interest Payment Notices.  
    **T**    Print the Interest Payment Notice only if interest is transferred.  
    **Y**    Print Interest Payment Notices, regardless of interest disposition.  
*Alphanumeric, 1 position, optional.*

3501	TIME8301	Time Investment Type Defaults			001	01-03-2000
					More: - +	
Region . . .	: 000 Type . . . . .	: 006	Eff Date . . .	: 01-01-91	Delete _	
Closed To Post . . .	N	Negotiable . . . .	N	Large Balance . . .	0	
Correspondent . . .	N	Trust Deposit . . .	N	Secured . . . . .	N	
Purge Override . . .	_	Safekeeping . . . .	Y	Class . . . . .	XX	
Employee Code . . .	N	Collateral . . . . .	N	Book Entry . . . . .	N	
Sel Acct Rpt . . . .	_	Analysis . . . . .	N	Recon Code . . . . .	N	
Public Funds . . . .	N	Accounting . . . . .	0000	SIC . . . . .	0000	
TDOA W/D Seq . . . .	N	TDOA Term . . . . .	N	TDOA Rate Code . . .	N	
Pen Term 01 . . . . .	03	Pen Term 02 . . . . .	03	Pen Term 03 . . . . .	03	
Command====> M35013,B,0,6,10191						
F1=Help F2=Begin F3=Exit F4=Next F7=Backward F8=Forward						
F9=Edit F11=Break F12=Cancel F13=Select F14=Copy F15=Bottom						

3501 - Time Investment Type Defaults (3 of 3)

**Field Descriptions**

- Closed to Post**                      Closed to Posting Code. Indicates whether an account is closed to posting debits and/or credits. Valid entries are:  
**A**    Debits and credits closed to posting.  
**C**    Credits closed to posting.  
**D**    Debits closed to posting.  
**N**    Debits and credits not closed to posting.  
*Alphanumeric, 1 position, required.*
- Negotiable**                              Negotiable Code. Indicates whether the account is a negotiable instrument.  
Valid entries are:  
**N**    Not a negotiable instrument.  
**Y**    Negotiable instrument.  
*Alphanumeric, 1 position, required.*
- Large Balance**                        Large Balance Amounts Pointer Code. Indicates whether this account monitors large account balances, as established on the MICM Record 3500 (Time Investment Institution Parameters). Valid entries are **0 – 9**. Zero indicates not used, **1** points to the first of nine large balances maintained in MICM Record 3500, and **9** points to the last of nine large balances maintained in MICM Record 3500.  
*Numeric, 1 position, required.*
- Correspondent**                        Correspondent Institution Indicator Code. Indicates whether this account is a correspondent institution account. Valid entries are:  
**A**    U.S. branch or agency in foreign institutions.  
**B**    Commercial institution in U.S.  
**C**    Other institution in U.S.

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	<ul style="list-style-type: none"><li><b>D</b> Foreign branch of U.S. institution.</li><li><b>E</b> Other institution in foreign country.</li><li><b>F</b> Foreign government.</li><li><b>N</b> Not a correspondent institution account.</li><li><b>Y</b> Correspondent institution account.</li></ul> <p><i>Alphanumeric, 1 position, required.</i></p>
Trust Deposit	<p>Trust Deposit Indicator Code. Indicates whether this account is a Trust Deposit account. Valid entries are:</p> <ul style="list-style-type: none"><li><b>N</b> Not a Trust Deposit account.</li><li><b>Y</b> Trust Deposit account.</li></ul> <p><i>Alphanumeric, 1 position, required.</i></p>
Secured	<p>Secured Account Flag. Indicates whether the account is secured with deposits or transferable. Valid entries are:</p> <ul style="list-style-type: none"><li><b>B</b> Both transferable and secured.</li><li><b>N</b> Neither transferable nor secured.</li><li><b>T</b> Transferable.</li><li><b>Y</b> Secured deposit.</li></ul> <p><i>Alphanumeric, 1 position, required.</i></p>
Purge Override	<p>Purged Override Code. Controls the purging of accounts. Valid entries are:</p> <ul style="list-style-type: none"><li><b>b</b> Automatically purges the accounts.</li><li><b>N</b> Do not automatically purge the accounts even though the specified number of days has passed.</li></ul> <p><i>Alphanumeric, 1 position, optional.</i></p>
Safekeeping	<p>Safekeeping Flag. Valid entries are:</p> <ul style="list-style-type: none"><li><b>B</b> Safekeeping and brokered.</li><li><b>N</b> Brokered, not safekeeping.</li><li><b>R</b> Neither brokered nor safekeeping.</li><li><b>Y</b> Safekeeping, not brokered.</li></ul> <p><i>Alphanumeric, 1 position, required.</i></p>
Class	<p>Account Class. User-defined. Class codes can be established on MICM Record 0231 for editing purposes.</p> <p><i>Alphanumeric, 2 positions, optional.</i></p>
Employee Code	<p>Employee Code. Identifies the account as an Employee or Business account. Valid entries are:</p> <ul style="list-style-type: none"><li><b>B</b> Business account.</li><li><b>D</b> Director account.</li><li><b>E</b> Employee account.</li><li><b>N</b> Other account.</li><li><b>O</b> Officer account.</li></ul> <p><i>Alphanumeric, 1 position, required.</i></p>

Collateral	<p>Collateral Flag. Indicates whether the customer is using the account as collateral. Valid entries are:</p> <ul style="list-style-type: none"><li>N Customer is not using the account as collateral.</li><li>Y Customer is using the account as collateral.</li></ul> <p><i>Alphanumeric, 1 position, required.</i></p>
Book Entry	<p>Book Entry CD Flag. Indicates if the account is a Book Entry Certificate. Valid entries are:</p> <ul style="list-style-type: none"><li>N This account is not a Book Entry CD.</li><li>Y This account is a Book Entry CD. Report 08-038 (Book Entry CD Receipt – new account) is generated for new accounts.</li></ul> <p><i>Alphanumeric, 1 position, optional.</i></p>
Sel Acct Rpt	<p>Report Code. Causes the account to be printed on the special system report 08-025 (Selected Accounts). User-defined.</p> <p><i>Alphanumeric, 1 position, optional.</i></p>
Analysis	<p>Account Analysis Option. Indicates whether account analysis is required. Valid entries are:</p> <ul style="list-style-type: none"><li>N Account analysis is not required.</li><li>1 Account analysis is required. Analysis version 1.</li></ul> <p><i>Alphanumeric, 1 position, required.</i></p>
Recon Code	<p>Account Reconciliation Option. Indicates whether the account is to be reconciled. Valid entries are:</p> <ul style="list-style-type: none"><li>N No.</li><li>1 – 4 User-defined.</li></ul> <p><i>Alphanumeric, 1 position, required.</i></p>
Public Funds	<p>Public Funds Indicator Code. Indicates whether this account is a Public Funds account. Valid entries are:</p> <ul style="list-style-type: none"><li>F U.S. government.</li><li>N Not a Public Funds account.</li><li>S State or political subdivision.</li><li>Y Public Funds account.</li></ul> <p><i>Alphanumeric, 1 position, required.</i></p>
Accounting	<p>Accounting Code. User-defined for use in responsibility accounting. Zeros indicate not applicable.</p> <p><i>Numeric, 4 positions, optional.</i></p>
SIC	<p>Standard Industry Classification Code. Zeros indicate not applicable. Leading blanks are permitted.</p> <p><i>Numeric, 4 positions, optional.</i></p>

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TDOA W/D Seq	<p>TDOA Withdrawal Sequence Code. Determines the sequence in which a withdrawal is to be processed. Valid entries are:</p> <ul style="list-style-type: none"><li><b>F</b> FIFO.</li><li><b>H</b> Deposit with the highest rate.</li><li><b>L</b> LIFO.</li><li><b>M</b> Deposit with the lowest rate.</li><li><b>N</b> Not applicable.</li></ul> <p><i>Alphanumeric, 1 position, required.</i></p>
TDOA Term	<p>TDOA Term Code. Indicates the length of the term for each deposit and when individual deposits renew. Valid entries are:</p> <ul style="list-style-type: none"><li><b>D</b> Decreasing term.</li><li><b>F</b> Fixed term.</li><li><b>N</b> Not applicable.</li></ul> <p><i>Alphanumeric, 1 position, required.</i></p>
TDOA Rate Code	<p>TDOA Rate Code. Determines how deposits are affected when the rate changes and whether the interest rate changes on all deposits or only on individual deposits. Valid entries are:</p> <ul style="list-style-type: none"><li><b>F</b> Fixed rate.</li><li><b>N</b> Not applicable.</li><li><b>V</b> Variable rate.</li></ul> <p><i>Alphanumeric, 1 position, required.</i></p>
Pen Term 01	<p>Penalty Term 01. Corresponds with the calculation of interest penalty, for accounts with a term of 31 days or less. The value entered in this field must be one of the penalty routines established on MICM Record 3503. Valid entries are <b>00 – 30</b>. Zeros indicate not used.</p> <p><i>Numeric, 2 positions, optional.</i></p>
Pen Term 02	<p>Penalty Term 02. Corresponds with the calculation of interest penalty, for accounts with a term of 32 days to one full year. The value entered in this field must be one of the penalty routines established on MICM Record 3503. Valid entries are <b>00 – 30</b>. Zeros indicate not used.</p> <p><i>Numeric, 2 positions, optional.</i></p>
Pen Term 03	<p>Penalty Term 03. Corresponds with the calculation of interest penalty, for accounts with a term greater than one full year. The value entered in this field must be one of the penalty routines established on MICM Record 3503. Valid entries are <b>00 – 30</b>. Zeros indicate not used.</p> <p><i>Numeric, 2 positions, optional.</i></p>

## 3502 – Time Investment Type Processing Parameters

**Purpose** This panel is used to establish a set of parameters for processing accounts at the account level.

**Key Fields** Region, Effective Date, Type

3502	TIME8301	Time Investment Type Processing Parm			001	04-13-1988	
						More: +	
Region . . .	: 000	Type . . . . .	: 001	Eff Date . . .	: 01-01-86	Delete	_
Purge Option	Y	Purge Days . .	365	Bal Acru Opt	N	Bal Acru Amt	0
Deposit Option	Y	Withdrawal . .	Y	Bal Pay Opt	N	Bal Pay Amt	0
New File Card	2	Req File Card	2	Interest Opt	N	Interest Amt	.00
New Label . . .	2	Req Label . . .	2	Base Opt . . .	N	Base Amt/Rate	0000
Generate Dep	N	Reject Excess	Y	Inactive Opt	N	Inactive Days	1001
Rate Proc Opt	N	Eff Months . .	02	Dormant Opt	N	Dormant Days	0
Pre-ren Notc	Y	Renewal Notc	Y	Mat Notc . . .	Y	Mat Ntc Days	4
New Stmt . . .	Y	Closed Stmt	Y	Purged Stmt	Y		
End Grace Rate	Y	End Grace Dep	Y	End Grace W/D	Y		
Acru Mat Opt	Y	Acru Mat Days	100	Acru Mat Rate	.050000000		
Min Open Dep	0	Min Dep Amt	0	Min W/D Amt	0		
Command====> 3502,B,0,1,10186							
F1=Help F3=Exit F4=Next F8=Forward F9=Edit F11=Break							
F12=Cancel F13=Select F14=Copy F15=Bottom							

3502 – Time Investment Type Processing Parameters

## Field Descriptions

**Delete** Delete Flag. Determines whether to delete a record. Valid entries are:  
**B** Do not delete this record.  
**D** Delete this record.  
*Alphanumeric, 1 position, optional.*

**Purge Opt** Automatic Purge Option. Indicates whether an account is automatically purged over a specified period of time after the account is closed. Valid entries are:  
**N** Do not automatically purge closed accounts.  
**Y** Automatically purge closed accounts after days' requirement is met.  
*Alphanumeric, 1 position, required.*

**Purge Days** Automatic Purge Days. Number of days an account must be closed prior to purging the account. Leading blanks are permitted.  
*Numeric, 3 positions, optional.*

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Bal Acru Opt	<p>Minimum Balance Accrue Option. Indicates whether the minimum balance accrue amount is used for accruing interest on accounts. Valid entries are:</p> <ul style="list-style-type: none"><li>N Do not use minimum balance accrue amount.</li><li>Y Use the minimum balance accrue amount.</li></ul> <p><i>Alphanumeric, 1 position, required.</i></p>
Bal Acru Amt	<p>Minimum Balance Accrue Amount. Minimum balance required before an account can accrue interest. Amount is expressed in whole dollars. Leading blanks are permitted.</p> <p><i>Numeric, 5 positions, optional.</i></p>
Deposit Option	<p>Deposit Option. Indicates whether deposits are allowed for this account type. Valid entries are:</p> <ul style="list-style-type: none"><li>N Deposits not allowed.</li><li>Y Deposits allowed.</li></ul> <p><i>Alphanumeric, 1 position, required.</i></p>
Withdrawal	<p>Withdrawal Option. Indicates whether withdrawals are allowed for this account type. Valid entries are:</p> <ul style="list-style-type: none"><li>N Withdrawals not allowed.</li><li>Y Withdrawals allowed.</li></ul> <p><i>Alphanumeric, 1 position, required.</i></p>
Bal Pay Opt	<p>Minimum Balance Pay Option. Indicates whether the minimum balance pay amount is used for paying interest on accounts. Valid entries are:</p> <ul style="list-style-type: none"><li>N Do not use this minimum balance pay amount.</li><li>Y Use this minimum balance pay amount.</li></ul> <p><i>Alphanumeric, 1 position, required.</i></p>
Bal Pay Amt	<p>Minimum Balance Pay Amount. Minimum balance amount required at interest payment time in order to receive interest. If the balance is not met, the interest is dropped. Amount is expressed in whole dollars. Leading blanks are permitted.</p> <p><i>Numeric, 5 positions, optional.</i></p>
New File Card	<p>New File Card Print. Number of file cards to be printed for each new account. Valid entries are <b>0 – 9</b>.</p> <p><i>Numeric, 1 position, required.</i></p>
Req File Card	<p>Requested File Card Print. Number of file cards to be printed for this account type when requested. Valid entries are <b>0 – 9</b>.</p> <p><i>Numeric, 1 position, required.</i></p>
Interest Opt	<p>Minimum Interest Option. Indicates whether the minimum interest amount is used when paying interest on accounts. Valid entries are:</p> <ul style="list-style-type: none"><li>N Do not use this minimum interest amount.</li><li>Y Use this minimum interest amount.</li></ul> <p><i>Alphanumeric, 1 position, required.</i></p>

Interest Amt	<p>Minimum Interest Amount. Minimum interest required to receive an interest payment. If the minimum is not met, the interest is dropped. Amount is expressed in dollars and cents. Two decimal places are assumed. Leading blanks are permitted.</p> <p><i>Numeric, 5 positions, optional.</i></p>
New Label	<p>New Name/Address Labels Print. Number of name and address labels to be printed for each new account. Valid entries are <b>0 – 9</b>.</p> <p><i>Numeric, 1 position, required.</i></p>
Req Label	<p>Requested Name/Address Label Print. Number of name and address labels to be printed for this account type when requested. Valid entries are <b>0 – 9</b>.</p> <p><i>Numeric, 1 position, required.</i></p>
Base Opt	<p>Base Option. Indicates whether the base amount or base rate is used for accruing interest on this account type. Valid entries are:</p> <ul style="list-style-type: none"> <li><b>N</b> Do not use this base amount or rate.</li> <li><b>R</b> Use this base rate.</li> <li><b>Y</b> Use this base amount.</li> </ul> <p><i>Alphanumeric, 1 position, required.</i></p>
Base Amt/Rate	<p>Base Amount or Rate. Amount established as either a base amount, which is subtracted from the accruing balance before accrual, or a base rate used for accrual. Amount is expressed in whole dollars. Leading blanks are permitted.</p> <p><i>Numeric, 5 positions, optional.</i></p>
Generate Dep	<p>Generate Opening Deposit Option. Indicates whether to generate an opening deposit for a new certificate when the new value is not zeros. Applies only to non-retirement Certificates of Deposit. Valid entries are:</p> <ul style="list-style-type: none"> <li><b>N</b> Do not generate an opening deposit.</li> <li><b>Y</b> Generate an opening deposit.</li> </ul> <p><i>Alphanumeric, 1 position, required.</i></p>
Reject Excess	<p>Reject Excess Contribution Code. Indicates whether to reject excess contributions for IRA/Keogh accounts. Valid entries are:</p> <ul style="list-style-type: none"> <li><b>N</b> Do not reject excess contributions.</li> <li><b>Y</b> Reject excess contributions.</li> </ul> <p><i>Alphanumeric, 1 position, required.</i></p>
Inactive Opt	<p>Inactive Processing Option. Indicates whether the account is to become inactive when there is no customer contact over a specified period of time. Valid entries are:</p> <ul style="list-style-type: none"> <li><b>N</b> Do not flag account.</li> <li><b>Y</b> Flag account after day's requirement is met.</li> </ul> <p><i>Alphanumeric, 1 position, required.</i></p>
Inactive Days	<p>Inactive Days. Number of days without customer contact after which an account becomes inactive. Leading blanks are permitted.</p> <p><i>Numeric, 5 positions, optional.</i></p>

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Rate Proc Opt	<p>Rate Process Option. Indicates whether to change the rate if a rate change is outside the range as defined by the Min/Max Rate. If <b>Y</b> is used, the account's rate is changed to the minimum or maximum rate allowed. This option is not applicable for new accounts. Valid entries are:</p> <ul style="list-style-type: none"><li><b>N</b> Do not change the rate.</li><li><b>Y</b> Change the rate.</li></ul> <p><i>Alphanumeric, 1 position, required.</i></p>
Eff Months	<p>Effective Months. Maximum number of months an effective dated transaction can be backdated. Valid entries are <b>01 – 99</b>.</p> <p><i>Numeric, 2 positions, required.</i></p>
Dormant Opt	<p>Dormant Processing Option. Indicates whether an account is to become dormant when there is no customer contact over a specified period of time. Valid entries are:</p> <ul style="list-style-type: none"><li><b>N</b> Do not flag account.</li><li><b>Y</b> Flag account after days requirement is met.</li></ul> <p><i>Alphanumeric, 1 position, required.</i></p>
Dormant Days	<p>Dormant Days. Number of days without customer contact after which an account becomes dormant. Leading blanks are permitted.</p> <p><i>Numeric, 5 positions, optional.</i></p>
Pre-ren Notc	<p>Pre-renewal Notice Option. Indicates whether pre-renewal notices are printed for Certificates of Deposit accounts. Valid entries are:</p> <ul style="list-style-type: none"><li><b>N</b> Do not print pre-renewal notices.</li><li><b>Y</b> Print pre-renewal notices.</li></ul> <p><i>Alphanumeric, 1 position, required.</i></p>
Renewal Notc	<p>Renewal Notice Option. Indicates whether renewal notices are printed for Certificates of Deposit accounts. Valid entries are:</p> <ul style="list-style-type: none"><li><b>N</b> Do not print renewal notices.</li><li><b>Y</b> Print renewal notices.</li></ul> <p><i>Alphanumeric, 1 position, required.</i></p>
Mat Notc	<p>Maturity Notice Option. Indicates whether maturity notices are printed for Certificates of Deposit accounts. Valid entries are:</p> <ul style="list-style-type: none"><li><b>N</b> Do not print maturity notices.</li><li><b>Y</b> Print maturity notices.</li></ul> <p><i>Alphanumeric, 1 position, required.</i></p>
Mat Ntc Days	<p>Maturity Notice Lead Days. Number of days prior to the maturity date that the notices (08-049 – Renewal Notice and 08-053 – Final Maturity Notice) are to be printed. Leading blanks are permitted.</p> <p><i>Numeric, 3 positions, optional.</i></p>

New Stmt	<p>New Account Statement Option. Indicates whether statements are printed for new accounts on the same day they are entered into the system. Valid entries are:</p> <ul style="list-style-type: none"> <li>N Statements are not printed for new accounts the day they are entered into the system.</li> <li>Y Print statements for new accounts the day they are entered into the system.</li> </ul> <p><i>Alphanumeric, 1 position, required.</i></p>
Closed Stmt	<p>Closed Account Statement Option. Indicates whether statements are printed for accounts when they become zero balances. Valid entries are:</p> <ul style="list-style-type: none"> <li>N Do not print statements for zero balance accounts.</li> <li>Y Print statements for zero balance accounts.</li> </ul> <p><i>Alphanumeric, 1 position, required.</i></p>
Purged Stmt	<p>Purged Account Statement Option. Indicates whether to drop a statement when an account is purged from the system. Valid entries are:</p> <ul style="list-style-type: none"> <li>N Do not produce a statement.</li> <li>Y Produce a statement.</li> </ul> <p><i>Alphanumeric, 1 position, required.</i></p>
End Grace Rate	<p>End Grace at Rate Change Option. Indicates whether the grace period should end if a manual rate change occurs during grace. Valid entries are:</p> <ul style="list-style-type: none"> <li>N Do not end grace if a manual rate change occurs.</li> <li>Y End grace if a manual rate change occurs.</li> </ul> <p><i>Alphanumeric, 1 position, required.</i></p>
End Grace Dep	<p>End Grace at Deposit Option. Indicates whether the grace period should end if a manual deposit occurs during grace. Valid entries are:</p> <ul style="list-style-type: none"> <li>N Do no end grace if a manual deposit occurs.</li> <li>Y End grace if a manual deposit occurs.</li> </ul> <p><i>Alphanumeric, 1 position, required.</i></p>
End Grace W/D	<p>End Grace at Withdrawal Option. Indicates whether the grace period should end if a manual withdrawal occurs during grace. Valid entries are:</p> <ul style="list-style-type: none"> <li>N Do no end grace if a manual withdrawal occurs.</li> <li>Y End grace if a manual withdrawal occurs.</li> </ul> <p><i>Alphanumeric, 1 position, required.</i></p>
Acru Mat Opt	<p>Accrue Maturity Option. Indicates whether Certificate of Deposit accounts are accrued after the maturity date. Valid entries are:</p> <ul style="list-style-type: none"> <li>N Do not accrue accounts after maturity.</li> <li>Y Accrue accounts after maturity for the days specified.</li> </ul> <p><i>Alphanumeric, 1 position, required.</i></p>
Acru Mat Dys	<p>Accrual Maturity Days. Number of days to accrue Certificate of Deposit accounts after the maturity date. Leading blanks are permitted.</p> <p><i>Numeric, 3 positions, optional.</i></p>

Acru Mat Rate	Accrual Maturity Rate. Used for accruing interest on Certificates of Deposit after final maturity. Nine decimal places are assumed. Leading blanks are permitted. <i>Numeric, 9 positions, optional.</i>
Min Open Dep	Minimum Opening Deposit. Indicates the minimum amount required to open an account. Amount is expressed in whole dollars. Valid entries are <b>0000000 – 9999999</b> . <i>Numeric, 7 positions, optional.</i>
Min Dep Amt	Minimum Deposit Amount. Minimum amount or issue required for account deposits after the initial deposit has been made. Amount is expressed in whole dollars. Valid entries are <b>0000000 – 9999999</b> . <i>Numeric, 7 positions, optional.</i>
Min W/D Amt	Minimum Withdrawal Amount. Amount required for account withdrawals. Amount is expressed in whole dollars. Valid entries are <b>0000000 – 9999999</b> . <i>Numeric, 7 positions, optional.</i>

### 3503 – Time Investment Penalty Routines

**Purpose** This panel is used to set up a routine for calculating a penalty. A 3503 Record *must* be established for each penalty routine specified on MICM Record 3501 (panel 3).

**Key Fields** Region, Effective Date, Routine

3503	TIME8301	Time Investment Penalty Routines	001	04-13-1988
Region . . . . .	: 000	Eff Date . . . . .	: 01-01-86	More: +
				Delete _
Routine . . . . .	: 01			
Penalty Desc . . . . .	SHORT TERM PENALTY			
Penalty Code . . . . .	2			
Interest Method . . . . .	S	Interest Year . . . . .	A	
Interest Month . . . . .	A	Interest Freq . . . . .	D	
Interest Term . . . . .	030			
Pen Rate Code . . . . .	C	Penalty Rate . . . . .	.000000000	
Flat Fee Code . . . . .	N	Flat Fee Rate . . . . .	.000000000	
Accrual Percent . . . . .	.500	Reaccrue Rate . . . . .	.000000000	
Command====> 3503,B,0,1,10186				
F1=Help F3=Exit F4=Next F8=Forward F9=Edit F11=Break				
F12=Cancel F13=Select F14=Copy F15=Bottom				

3503 – Time Investment Penalty Routines

### Field Descriptions

**Delete** Delete Flag. Determines whether to delete a record. Valid entries are:  
**B** Do not delete this record.  
**D** Delete this record.  
*Alphanumeric, 1 position, optional.*

**Penalty Desc** Penalty Description. Penalty description of this penalty routine identified on the key line.  
*Alphanumeric, 25 positions, optional.*

---

Penalty Code	<p>Penalty Code. Indicates the basic equation used for calculating interest penalties. Valid entries are:</p> <ol style="list-style-type: none"><li>1 Use equation one, which calculates the penalty using the formula <math>(I1 + \text{flat fee} + (R1 - R2))</math> where I1 is the interest for a specified period of time using a method of simple, daily or continuous. R1 reaccrues from issue date or last renewal date the amount of interest the withdrawal earned, and R2 reaccrues from issue date or last renewal date the amount of interest the withdrawal would have earned at the reaccrue rate.</li><li>2 Use equation two, using the larger of the following two methods: all of the interest earned since issue date or last renewal date to the current date, or a percentage of all of the interest to be earned for the life of the account. The percentage to use is identified as total accrual percentage.</li><li>3 Use Equation 1 plus Equation 2.</li></ol> <p><i>Alphanumeric, 1 position, required.</i></p>
Interest Method	<p>Penalty Interest Method Code. Indicates the method used for calculating interest penalties. Valid entries are:</p> <ul style="list-style-type: none"><li>C Continuous compounded.</li><li>D Daily compounded.</li><li>S Simple.</li></ul> <p><i>Alphanumeric, 1 position, required.</i></p>
Interest Year	<p>Penalty Interest Year Base Code. Identifies the year base associated with the penalty rate for calculating interest penalties. Valid entries are:</p> <ul style="list-style-type: none"><li>A Actual days in the year.</li><li>0 360-day year.</li><li>5 365-day year.</li></ul> <p><i>Alphanumeric, 1 position, required.</i></p>
Interest Month	<p>Penalty Interest Month Base Code. Identifies the month base associated with the penalty rate for calculating interest penalties. Valid entries are:</p> <ul style="list-style-type: none"><li>A Actual days in the month.</li><li>M 30-day month.</li></ul> <p><i>Alphanumeric, 1 position, required.</i></p>
Interest Freq	<p>Penalty Interest Frequency Code. Indicates the frequency needed for interest penalty calculations. Valid entries are:</p> <ul style="list-style-type: none"><li>D Days.</li><li>M Months.</li></ul> <p><i>Alphanumeric, 1 position, required.</i></p>
Interest Term	<p>Penalty Interest Term. Number of days or months for which the penalties are to be calculated. Valid entries are <b>001 – 999</b>.</p> <p><i>Numeric, 3 positions, required.</i></p>

Pen Rate Code	<p>Penalty Rate Code. Identifies the rate to be used for calculating the interest penalty. Valid entries are:</p> <ul style="list-style-type: none"><li><b>A</b> Average rate.</li><li><b>B</b> Beginning rate.</li><li><b>C</b> Current rate.</li><li><b>O</b> Other rate.</li></ul> <p><i>Alphanumeric, 1 position, required.</i></p>
Penalty Rate	<p>Penalty Interest Rate. Used for calculating interest penalties whenever Penalty Rate Code is 'O'. Seven decimal places are assumed. Leading blanks are permitted.</p> <p><i>Numeric, 9 positions, optional.</i></p>
Flat Fee Code	<p>Flat Fee Code. Indicates whether a flat fee is assessed as a penalty. Valid entries are:</p> <ul style="list-style-type: none"><li><b>A</b> Assess a flat fee that is a dollar amount.</li><li><b>N</b> Do not assess a flat fee.</li><li><b>R</b> Assess a flat fee that is a percentage of the withdrawal amount.</li></ul> <p><i>Alphanumeric, 1 position, required.</i></p>
Flat Fee Rate	<p>Flat Fee Amount/Rate. Amount or rate used for calculating the flat fee. Whenever Flat Fee Code is 'A', this is a dollar amount and whenever Flat Fee Code is 'R', this is the rate percentage of the withdrawal amount. Nine decimal places are assumed. Leading blanks are permitted.</p> <p><i>Numeric, 9 positions, optional.</i></p>
Accrual Percent	<p>Total Accrual Percentage. Percentage of the total accruals to be used in calculating a penalty. This percentage is used whenever the Penalty Code is '2' or '3'. Three decimal places are assumed.</p> <p><i>Numeric, 3 positions, optional.</i></p>
Reaccrue Rate	<p>Reaccrue Rate. Used for calculating interest penalties. Whenever penalty code is '1' or '3', this rate is used to calculate 'R2' in Equation 1. Nine decimal places are assumed. Leading blanks are permitted.</p> <p><i>Numeric, 9 positions, optional.</i></p>

### 3504 - Time Investment Interest Rate Tables

**Purpose** This panel is used to assign the interest rate on an account based on its balance or term at the time of issue, renewal, or a scheduled rate change. MICM Record 3504 is used whenever the Interest Plan Code on MICM Record 3501 is 'B', 'C', 'D', or 'T'.

**Key Fields** Region, Effective Date, Type

3504	TIME8301	Time Investment Interest Rate Tables	001	04-13-1988
Region . . .	: 000	Type . . .	: 001	Eff Date . . : 01-01-86
				Delete _
Default Rate	.100000000	Term	Rate	Balance
		01 0	.000000000	0
Split Rate Opt	. . . . _	02 0	.000000000	0
		03 0	.000000000	0
--- Split Rate Table ---		04 0	.000000000	0
Amount	Rate	05 0	.000000000	0
01 0	.000000000	06 0	.000000000	0
02 0	.000000000	07 0	.000000000	0
03 0	.000000000	08 0	.000000000	0
04 0	.000000000	09 0	.000000000	0
05 0	.000000000	10 0	.000000000	0
Amount Code _		11 0	.000000000	0
		12 0	.000000000	0
		13 0	.000000000	0
		14 0	.000000000	0
		15 0	.000000000	0
Command====> 3504,B,0,1,10186				
F1=Help F3=Exit F4=Next F8=Forward F9=Edit F11=Break				
F12=Cancel F13=Select F14=Copy F15=Bottom				

3504 - Time Investment Interest Rate Tables

### Field Descriptions

**Delete** Delete Flag. Determines whether to delete a record. Valid entries are:  
**B** Do not delete this record.  
**D** Delete this record.  
*Alphanumeric, 1 position, optional.*

**Default Rate** Default Interest Rate. Annual interest rate for this account type. Nine decimal places are assumed.  
*Numeric, 9 positions, optional.*

Term 01 – 15	<p>Term. Number days to assign interest rates on new accounts, and at renewal whenever the Interest Plan Code is 'T'. The lowest term must be entered in Level 01. If the term of the account is less than or equal to the Level 01 term, the Level 01 rate is assigned to the account. If the term of the account is greater than the Level 01 term, but less than or equal to the Level 02 term, the Level 02 rate is assigned to the account. The highest term used must be <b>99999</b>. Leading blanks are permitted.</p> <p><i>Numeric, 5 positions, optional.</i></p>
Rate 01 – 15	<p>Term Rate. Used for calculating interest on new accounts and at renewal based on the corresponding level term fields. Nine decimal places are assumed. Leading blanks are permitted.</p> <p><i>Numeric, 9 positions, optional.</i></p>
Balance 01 – 15	<p>Balance Amount. Used for assigning interest rates on new accounts and at renewal whenever the Interest Plan Code is 'B'. The lowest amount must be entered in Level 01. If the current balance is less than or equal to the Level 01 amount, the Level 01 rate is assigned to the account. If the current balance is greater than the Level 01 amount, but less than or equal to the Level 02 amount, the Level 02 rate is assigned to the account. The highest amount used must be <b>9999999</b>. The amount is expressed in whole dollars. Leading blanks are permitted.</p> <p><i>Numeric, 7 positions, optional.</i></p>
Rate 01 – 15	<p>Balance Rate. Used for calculating interest on new accounts and at renewal based on the corresponding level amount fields. Nine decimal places are assumed. Leading blanks are permitted.</p> <p><i>Numeric, 9 positions, optional.</i></p>
Split Rate Opt	<p>Variable/Split Rate Option. Indicates that the Variable/Split Rate Table is used for paying interest on accounts. Valid entries are:</p> <ul style="list-style-type: none"> <li><b>b or N</b> Do not use the Variable/Split Rate Table.</li> <li><b>S</b> Use split rates for paying interest on accounts. This indicates that multiple rates from the table are used to calculate interest. Starting with Amount 5, the portion of the account's current balance that appears in the amount will get the associated rate. If the current balance is larger than the amount, the remaining portion of the current balance will get the associated rate. For example, Amount 5 is \$10,000. Rate 5 is used for the first \$8,000 and Rate 4 is used for the remaining \$2,000.</li> <li><b>V</b> Use variable rates for paying interest on accounts. This indicates that a single rate from the table is used to calculate interest. Starting with Amount 1, if the account's current balance is greater than or equal to the amount, the associated rate is used. If not, the next amount in the table is checked until a single rate is assigned.</li> </ul> <p><i>Alphanumeric, 1 position, required.</i></p>

---

**Split Rate Table**

Amount 01 – 05	Variable/Split Rate Table – Amount. Used for splitting or varying rates when paying interest on accounts. Amount is expressed in whole dollars. The split rate is calculated at interest pay time on the average balance or the average collected balance, as specified by the Balance Accrual Option in the MICM Master Record. The largest amount must be placed in the first field. Leading blanks are permitted. <i>Numeric, 5 positions, optional.</i>
Rate 01 – 05	Variable/Split Rate Table – Rate. Used for splitting or varying rates when paying interest on accounts. Nine decimal places are assumed. Leading blanks are permitted. <i>Numeric, 9 positions, optional.</i>
Amount Code	Split/Variable Rate Table Amount Code. Indicates whether the amounts are in dollars, hundreds of dollars, or thousands of dollars. Valid entries are: <b>b</b> Whole dollars. <b>H</b> Hundreds of dollars. <b>T</b> Thousands of dollars. <i>Alphanumeric, 1 position, optional.</i>

### 3505 – Time Investment Renewal Defaults

**Purpose** This panel is used to indicate the fields allowed to re-default to new values upon renewal. If the field is not on MICM Record 3505, the value in the account does not change. Any field on MICM Record 3505 that contains a value of **Y** when an account renews, retrieves a new value from MICM Record 3501 (Time Investment Type Defaults) for the type that the account is renewing into. Refer to the description of the 3501 panel in this chapter for detailed descriptions of the fields on this panel.

**Key Fields** Region, Effective Date, Type

```

3505      TIME8301      Time Investment Renewal Defaults      001      04-13-1988
More:      +
Region . . . : 000 Type . . . : 001 Eff Date . . : 01-01-86 Delte _
New Type . . 006
----- Renewal Information -----
Frequency . . N      Term . . . . N      Day . . . . N      Option . . . N
Disposition N      Balance Code N      Grace Rate N
----- Interest Information -----
Frequency . . Y      Term . . . . Y      Day . . . . Y      Plan . . . . N
Disposition Y      Method . . . . Y      Year Base . . Y      Month Base Y
Combine Check N      Pay Code . . Y      Maximum Rate N      Minimum Rate N
Prime Indr N      Prime Sign N      Prime Percent N      Tenth Option N
Rate Chg Freq Y      Rate Chg Term Y      Rate Chg Day Y      Rate Code . . N
Cmpd Freq . . N      Cmpd Term . . N      Cmpd Day . . N
----- Statement Information -----
Frequency . . N      Term . . . . N      Day . . . . N      No Activity N
Disposition N      Sort . . . . N      Type . . . . N      Rate History N

Command====> M35051,B,0,1,10186
F1=Help F3=Exit F4=Next F8=Forward F9=Edit F11=Break
F12=Cancel F13=Select F14=Copy F15=Bottom
    
```

3505 – Time Investment Renewal Defaults (1 of 2)

### Field Descriptions

**Delete** Delete Flag. Determines whether to delete a record. Valid entries are:  
**b** Do not delete this record.  
**D** Delete this record.  
*Alphanumeric, 1 position, optional.*

**New Type** New Type. Contains the Type into which accounts will renew. Must be greater than zero. Valid entries are **001 – 999**.  
*Numeric, 3 positions, required.*

---

### **Renewal Information**

Frequency	Renewal Frequency Code. Valid entries are: N Do not re-default this field to the new type. Y Re-default this field to the new type. <i>Alphanumeric, 1 position, required.</i>
Term	Renewal Term. Valid entries are: N Do not re-default this field to the new type. Y Re-default this field to the new type. <i>Alphanumeric, 1 position, required.</i>
Day	Renewal Day. Valid entries are: N Do not re-default this field to the new type. Y Re-default this field to the new type. <i>Alphanumeric, 1 position, required.</i>
Option	Renewal Option Code. Valid entries are: N Do not re-default this field to the new type. Y Re-default this field to the new type. <i>Alphanumeric, 1 position, required.</i>
Disposition	Renewal Final Disposition Code. Valid entries are: N Do not re-default this field to the new type. Y Re-default this field to the new type. <i>Alphanumeric, 1 position, required.</i>
Balance Code	Renewal Balance Code. Valid entries are: N Do not re-default this field to the new type. Y Re-default this field to the new type. <i>Alphanumeric, 1 position, required.</i>
Grace Rate	Grace Rate Option. Valid entries are: N Do not re-default this field to the new type. Y Re-default this field to the new type. <i>Alphanumeric, 1 position, required.</i>

### **Interest Information**

Frequency	Interest Frequency Code. Valid entries are: N Do not re-default this field to the new type. Y Re-default this field to the new type. <i>Alphanumeric, 1 position, required.</i>
Term	Interest Term. Valid entries are: N Do not re-default this field to the new type. Y Re-default this field to the new type. <i>Alphanumeric, 1 position, required.</i>

Day	Interest Day. Valid entries are: N Do not re-default this field to the new type. Y Re-default this field to the new type. <i>Alphanumeric, 1 position, required.</i>
Plan	Interest Plan Code. Valid entries are: N Do not re-default this field to the new type. Y Re-default this field to the new type. <i>Alphanumeric, 1 position, required.</i>
Disposition	Interest Disposition Code. Valid entries are: N Do not re-default this field to the new type. Y Re-default this field to the new type. <i>Alphanumeric, 1 position, required.</i>
Method	Interest Calculation Method. Valid entries are: N Do not re-default this field to the new type. Y Re-default this field to the new type. <i>Alphanumeric, 1 position, required.</i>
Year Base	Interest Year Base Code. Valid entries are: N Do not re-default this field to the new type. Y Re-default this field to the new type. <i>Alphanumeric, 1 position, required.</i>
Month Base	Interest Month Base Code. Valid entries are: N Do not re-default this field to the new type. Y Re-default this field to the new type. <i>Alphanumeric, 1 position, required.</i>
Combine Check	Combined Interest Check. Valid entries are: N Do not re-default this field to the new type. Y Re-default this field to the new type. <i>Alphanumeric, 1 position, required.</i>
Pay Code	Interest Pay Code. Valid entries are: N Do not re-default this field to the new type. Y Re-default this field to the new type. <i>Alphanumeric, 1 position, required.</i>
Maximum Rate	Maximum Interest Rate. Valid entries are: N Do not re-default this field to the new type. Y Re-default this field to the new type. <i>Alphanumeric, 1 position, required.</i>
Minimum Rate	Minimum Interest Rate. Valid entries are: N Do not re-default this field to the new type. Y Re-default this field to the new type. <i>Alphanumeric, 1 position, required.</i>

---

Prime Indr	Interest Prime Indicator. Valid entries are: N Do not re-default this field to the new type. Y Re-default this field to the new type. <i>Alphanumeric, 1 position, required.</i>
Prime Sign	Index to Prime Interest Rate Percentage Sign. Valid entries are: N Do not re-default this field to the new type. Y Re-default this field to the new type. <i>Alphanumeric, 1 position, required.</i>
Prime Percent	Index to Prime Interest Rate Percentage. Valid entries are: N Do not re-default this field to the new type. Y Re-default this field to the new type. <i>Alphanumeric, 1 position, required.</i>
Tenth Option	Interest Tenth Day Option Code. Valid entries are: N Do not re-default this field to the new type. Y Re-default this field to the new type. <i>Alphanumeric, 1 position, required.</i>
Rate Chg Freq	Rate Change Frequency. Valid entries are: N Do not re-default this field to the new type. Y Re-default this field to the new type. <i>Alphanumeric, 1 position, required.</i>
Rate Chg Term	Rate Change Term. Valid entries are: N Do not re-default this field to the new type. Y Re-default this field to the new type. <i>Alphanumeric, 1 position, required.</i>
Rate Chg Day	Rate Change Day. Valid entries are: N Do not re-default this field to the new type. Y Re-default this field to the new type. <i>Alphanumeric, 1 position, required.</i>
Rate Code	Interest Rate Change Processing Code. Valid entries are: N Do not re-default this field to the new type. Y Re-default this field to the new type. <i>Alphanumeric, 1 position, required.</i>
Cmpd Freq	Compounding Frequency Code. Valid entries are: N Do not re-default this field to the new type. Y Re-default this field to the new type. <i>Alphanumeric, 1 position, required.</i>
Cmpd Term	Compounding Term. Valid entries are: N Do not re-default this field to the new type. Y Re-default this field to the new type. <i>Alphanumeric, 1 position, required.</i>

Cmpd Day                      Compounding Day. Valid entries are:  
    N    Do not re-default this field to the new type.  
    Y    Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*

**Statement Information**

Frequency                    Statement Frequency Code. Valid entries are:  
    N    Do not re-default this field to the new type.  
    Y    Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*

Term                         Statement Term. Valid entries are:  
    N    Do not re-default this field to the new type.  
    Y    Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*

Day                         Statement Days 01 – 04. Valid entries are:  
    N    Do not re-default this field to the new type.  
    Y    Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*

No Activity                 No Activity Statement Code. Valid entries are:  
    N    Do not re-default this field to the new type.  
    Y    Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*

Disposition                Statement Disposition Code. Valid entries are:  
    N    Do not re-default this field to the new type.  
    Y    Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*

Sort                        Statement Sort Code. Valid entries are:  
    N    Do not re-default this field to the new type.  
    Y    Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*

Type                        Statement Type. Valid entries are:  
    N    Do not re-default this field to the new type.  
    Y    Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*

Rate History                Statement Rate History Option. Valid entries are:  
    N    Do not re-default this field to the new type.  
    Y    Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*

```

3505      TIME8301      Time Investment Renewal Defaults      001  04-13-1988
Region . . . : 000      Type . . . : 006      Eff Date . . : 01-01-86      More: - +
                                         Delte  _
Maximum Balance  N

----- Service Charge Information -----
Frequency . . . N      Term . . . . . N      Day . . . . . N      Code . . . . N
Routine . . . . . N

----- Notice Information -----
Pre-renewal . . N      Renewal . . . N      Final Maturity N      Interest Pay N

----- Miscellaneous Information -----
Penalty Routine N      Negotiable . . N      Large Balance N      Public Funds N
Correspondent N      Trust Deposit N      Secured . . . . N      Accounting N
Purge Override N      Safekeeping N      SIC . . . . . N      Class . . . . N

Command====> M35052,B,0,6,10186
F1=Help  F2=Begin  F3=Exit  F4=Next  F7=Backward  F8=Forward
F9=Edit  F11=Break F12=Cancel F13=Select F14=Copy  F15=Bottom

```

3505 - Time Investment Renewal Defaults (2 of 2)

## Field Descriptions

Maximum Balance      Maximum Account Balance. Valid entries are:  
                           N    Do not re-default this field to the new type.  
                           Y    Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*

### **Service Charge Information**

Frequency            Service Charge Frequency Code. Valid entries are:  
                           N    Do not re-default this field to the new type.  
                           Y    Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*

Term                 Service Charge Term. Valid entries are:  
                           N    Do not re-default this field to the new type.  
                           Y    Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*

Day                  Service Charge Days of Month 01 - 04. Valid entries are:  
                           N    Do not re-default this field to the new type.  
                           Y    Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*

Code                    Service Charge Code. Valid entries are:  
    N    Do not re-default this field to the new type.  
    Y    Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*

Routine                Service Charge Routine. Valid entries are:  
    N    Do not re-default this field to the new type.  
    Y    Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*

### **Notice Information**

Pre-renewal            Pre-renewal Notice Option. Valid entries are:  
    N    Do not re-default this field to the new type.  
    Y    Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*

Renewal                Renewal Notice Option. Valid entries are:  
    N    Do not re-default this field to the new type.  
    Y    Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*

Final Maturity        Final Maturity Notice Option. Valid entries are:  
    N    Do not re-default this field to the new type.  
    Y    Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*

Interest Pay            Interest Payment Notice Option. Valid entries are:  
    N    Do not re-default this field to the new type.  
    Y    Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*

### **Miscellaneous Information**

Penalty Routine        Penalty Terms. Valid entries are:  
    N    Do not re-default this field to the new type.  
    Y    Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*

Negotiable            Negotiable Code. Valid entries are:  
    N    Do not re-default this field to the new type.  
    Y    Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*

---

Large Balance	Large Balance Amounts Pointer Flag. Valid entries are: N Do not re-default this field to the new type. Y Re-default this field to the new type. <i>Alphanumeric, 1 position, required.</i>
Public Funds	Public Funds Indicator Code. Valid entries are: N Do not re-default this field to the new type. Y Re-default this field to the new type. <i>Alphanumeric, 1 position, required.</i>
Correspondent	Correspondent Institution Indicator Code. Valid entries are: N Do not re-default this field to the new type. Y Re-default this field to the new type. <i>Alphanumeric, 1 position, required.</i>
Trust Deposit	Trust Deposit Indicator Code. Valid entries are: N Do not re-default this field to the new type. Y Re-default this field to the new type. <i>Alphanumeric, 1 position, required.</i>
Secured	Secured Account Flag. Valid entries are: N Do not re-default this field to the new type. Y Re-default this field to the new type. <i>Alphanumeric, 1 position, required.</i>
Accounting	Accounting Code. Valid entries are: N Do not re-default this field to the new type. Y Re-default this field to the new type. <i>Alphanumeric, 1 position, required.</i>
Purge Override	Purge Override Code. Valid entries are: N Do not re-default this field to the new type. Y Re-default this field to the new type. <i>Alphanumeric, 1 position, required.</i>
Safekeeping	Safekeeping Flag. Valid entries are: N Do not re-default this field to the new type. Y Re-default this field to the new type. <i>Alphanumeric, 1 position, required.</i>
SIC	Standard Industry Classification Code. Valid entries are: N Do not re-default this field to the new type. Y Re-default this field to the new type. <i>Alphanumeric, 1 position, required.</i>
Class	Account Class. Valid entries are: N Do not re-default this field to the new type. Y Re-default this field to the new type. <i>Alphanumeric, 1 position, required.</i>

### 3506 – Time Investment Title Records

**Purpose** This panel is used to select the different titles for the applications contained within Time Investment, including Time Investment itself. These titles appear in the upper left corner of the Time Investment reports. However, if ‘Separate Reports’ is indicated on MICM Record 3500, the reports print according to account designation (Certificates of Deposits, TDOA, and Savings). Only one record exists per institution.

**Key Fields** None

```

3506      TIME8301      Time Investment Title Records      001  04-13-1988
                                         Delete  _
System Title . . TIME INVESTMENT SYSTEM
CD Title . . . . TIME INVESTMENT SYSTEM-CD
TDOA Title . . . TIME INVESTMENT SYSTEM-TDOA
Savings Title . . TIME INVESTMENT SYSTEM-SAV
Other Title 1 . . TIME INVESTMENT SYSTEM - 4
Other Title 2 . . TIME INVESTMENT SYSTEM - 5

Command====> 3506,M
F1=Help  F3=Exit  F4=Next  F9=Edit  F11=Break  F12=Cancel
F13=Select
    
```

*3506 – Time Investment Title Records*

### Field Descriptions

- Delete** Delete Flag. Determines whether to delete a record. Valid entries are:  
**b** Do not delete this record.  
**D** Delete this record.  
*Alphanumeric, 1 position, optional.*
- System Title** System Title. User’s designation for Time Investment.  
*Alphanumeric, 30 positions, required.*
- CD Title** Certificate of Deposit Title. User’s designation for the Certificate of Deposit application.  
*Alphanumeric, 30 positions, optional.*
- TDOA Title** Time Deposit Open Account Title. User’s designation for the Time Deposit Open Account application.  
*Alphanumeric, 30 positions, optional.*

Savings Title	Regular Savings. User's designation for the regular Savings application. <i>Alphanumeric, 30 positions, optional.</i>
Other Title 1	Other Title 1. Reserved for future use. <i>Alphanumeric, 30 positions, optional.</i>
Other Title 2	Other Title 2. Reserved for future use. <i>Alphanumeric, 30 positions, optional.</i>

### 3507 – Time Investment Service Charge Parameters

**Purpose** This panel is used to establish a set of service charge parameters used by Time Investment. A maximum of 30 sets of parameters can be established for each institution.

**Key Fields** Region, Effective Date, Parameter

```

3507  TIME8301  Time Investment Service Charge Parm      001  04-13-1988
Region . . . . . : 000  Parm . . : 01  Eff Date . . : 01-01-86  Delete  _
Withdrawal Chg . . .5555                               Minimum Avg Bal . . 0
Deposit Charge . . .1111                               Minimum Balance . . 0
Bal Credit Rate . . .000                               Minimum Svc Chg . . 3.00
Item Charge . . . . .3333                             Check Charge . . . .2222

User Routine . . . . .                               Before Charge . . . 0
OD Option . . . . .Y                                Number Free Dr . . 1
Balance Code . . . . .                               Flat Fee . . . . .00
Dormant Svc Chg . . Y

----- Incremental Service Charges -----
Charge . . . . .00                                    High Balance . . . 0
Times . . . . .0                                     Decrement . . . . 0
Incr Bal Code . . . . _

Command====> 3507,B,0,1,10186
F1=Help  F3=Exit  F4=Next  F9=Edit  F11=Break  F12=Cancel
F13=Select  F14=Copy
    
```

3507 – Time Investment Service Charge Parameters

### Field Descriptions

**Delete** Delete Flag. Determines whether to delete a record. Valid entries are:  
**B** Do not delete this record.  
**D** Delete this record.  
*Alphanumeric, 1 position, optional.*

**Withdrawal Chrg** Withdrawal Charge. Amount to be charged for each account withdrawal. When transaction code 940 is generated, the Source Code on the transaction is set to '9904', indicating a withdrawal charge. Four decimal places are assumed.  
*Numeric, 4 positions, optional.*

**Minimum Avg Bal** Minimum Average Balance. Amount established by the institution to be used for comparing against an account's average balance to determine whether a service charge is applied to the account. If the average balance, indicated by the 'balance code', is less than this amount, then a service charge is assessed. Amount is expressed in whole dollars. Leading blanks are permitted.  
*Numeric, 5 positions, optional.*

---

Deposit Charge	<p>Deposit Charge. Amount to be charged for each service chargeable credit processed. When the transaction code 940 service charge is generated, the Source Code on the transaction is set to '9902', indicating a deposit charge. Four decimal places are assumed.</p> <p><i>Numeric, 4 positions, optional.</i></p>
Minimum Balance	<p>Minimum Balance. Amount established by the institution to determine whether a service charge is applied to the account. If the low balance is less than this amount, then a service charge is assessed. Amount is expressed in whole dollars. Leading blanks are permitted.</p> <p><i>Numeric, 5 positions, optional.</i></p>
Bal Credit Rate	<p>Balance Credit Rate. Annual balance credit rate allowed for each \$100 dollars of the average balance or average collected balance depending upon the option specified in the Balance Code field. Nine decimal places are assumed. Leading blanks are permitted.</p> <p><i>Numeric, 9 positions, optional.</i></p>
Minimum Svc Chg	<p>Minimum Service Charge. Minimum amount to be applied to an account as a service charge. When the transaction code 940 service charge is generated, the Source Code on the transaction is set to '9907', indicating a minimum charge. Amount is expressed in dollars and cents. Two decimal places are assumed. Leading blanks are permitted.</p> <p><i>Numeric, 5 positions, optional.</i></p>
Item Charge	<p>Item Charge. Amount to be charged for each item deposited to an account. When the transaction code 940 service charge is generated, the Source Code on the transaction is set to '9906', indicating an item charge. Four decimal places are assumed.</p> <p><i>Numeric, 4 positions, optional.</i></p>
Check Charge	<p>Check Charge. Amount to be charged for each check printed. When the transaction code 940 service charge is generated, the Source Code on the transaction is set to '9905', indicating a check charge. Four decimal places are assumed.</p> <p><i>Numeric, 5 positions, optional.</i></p>
User Routine	<p>User Routine. Indicates whether a special user routine is used for calculating service charges. The routine is defined by the user. Valid entries are:</p> <ul style="list-style-type: none"><li><b>b</b> No user routine.</li><li><b>U</b> Use special user routine.</li></ul> <p><i>Alphanumeric, 1 position, optional.</i></p>
Before Charge	<p>Days Before Service Charge. Number of days an account must exist before a service charge is applied. Valid entries are <b>000 – 999</b>. Leading blanks are permitted.</p> <p><i>Numeric, 3 positions, optional.</i></p>

OD Option	<p>OD Option. Indicates whether to apply a service charge that results in an overdrawn account. Valid entries are:</p> <ul style="list-style-type: none"><li>N Do not overdraw an account with a service charge.</li><li>Y Overdraw an account with a service charge.</li></ul> <p><i>Alphanumeric, 1 position, required.</i></p>
Number Free Dr	<p>Number Free Debits. Number of debits allowed in a service charge period before service charges are applied to the account. This number is deducted from the total number of service chargeable debits prior to calculation of service charges. Leading blanks are permitted.</p> <p><i>Numeric, 3 positions, optional.</i></p>
Balance Code	<p>Balance Code. Indicates the balance to be used for calculating service charges. Valid entries are:</p> <ul style="list-style-type: none"><li>b Average balance.</li><li>C Average collected balance.</li></ul> <p><i>Alphanumeric, 1 position, optional.</i></p>
Flat Fee	<p>Flat Fee. Fixed monthly service charge automatically charged to the account. Amount is expressed in dollars and cents. When the transaction code 940 service charge is generated, the Source Code on the transaction is set to '9901', indicating a flat fee charge. Two decimal places are assumed. Leading blanks are permitted.</p> <p><i>Numeric, 4 positions, optional.</i></p>
Dormant Svc Chg	<p>Dormant Service Charge Option. Indicates whether service charges are assessed to dormant accounts. Valid entries are:</p> <ul style="list-style-type: none"><li>N Do not assess service charges to dormant accounts.</li><li>Y Assess service charges to dormant accounts.</li></ul> <p><i>Alphanumeric, 1 position, required.</i></p>

### ***Incremental Service Charges***

Charge	<p>Incremental Service Charge. Service charge applied to the account when the balance, specified in the Incremental Service Charge Balance Code is less than the high balance. When the transaction code 940 service charge is generated, the Source Code on the transaction is set to '9903', indicating an incremental charge. Two decimal places are assumed.</p> <p><i>Numeric, 3 positions, optional.</i></p>
High Balance	<p>Incremental Service Charge High Balance. Amount established by the institution to determine whether a service charge is to be applied to an account. If the balance, specified in the Incremental Service Charge Balance Code, is less than this amount, a service charge is applied to the account. Amount is expressed in whole dollars. Leading blanks are permitted.</p> <p><i>Numeric, 5 positions, optional.</i></p>

Times	<p>Incremental Service Charge Times. Maximum number of times the high balance is decremented and service charges applied. Zeros indicate that no service charge is applied. Leading blanks are permitted. <i>Numeric, 3 positions, optional.</i></p>
Decrement	<p>Incremental Service Charge Decrement. Amount established by the institution that is to be deducted from the high balance to determine the service charge. Amount is expressed in whole dollars. Leading blanks are permitted. <i>Numeric, 5 positions, optional.</i></p>
Incr Bal Code	<p>Incremental Service Charge Balance Code. Indicates the balance to be used for comparing against the high balance. Valid entries are:</p> <ul style="list-style-type: none"><li><b>b</b> Average balance.</li><li><b>C</b> Average collected balance.</li><li><b>L</b> Low balance.</li></ul> <p><i>Alphanumeric, 1 position, optional.</i></p>

### 3508 – Time Investment Monthly Report

**Purpose** This panel is used to establish a set of parameters used for creating summary control breaks for monthly statistical reporting purposes by specifying various amount ranges or time period ranges. These parameters are only used for producing reports TIG124 (by amount ranges) and TIG125 (by time ranges).

**Key Fields** None

```

3508      TIME8301      Time Investment Monthly Report      001  04-13-1988

Forecast Days . . 45                                         Delete  _

----- Amount Breaks -----
01  1,000.00          02  2,500.00          03  5,000.00
04 10,000.00          05 15,000.00          06 20,000.00
07 25,000.00          08 35,000.00          09 50,000.00
10 100,000.00

----- Time Breaks -----
01 .00          02 .01          03 .03          04 .06          05 1.00
06 2.06          07 .00          08 .00          09 .00          10 .00

Command====> 3508,B
F1=Help  F3=Exit  F4=Next  F9=Edit  F11=Break  F12=Cancel
    
```

3508 – Time Investment Monthly Report

### Field Descriptions

**Delete** Delete Flag. Determines whether to delete a record. Valid entries are:  
**b** Do not delete this record.  
**D** Delete this record.  
*Alphanumeric, 1 position, optional.*

**Forecast Days** Maturity Forecast Days. Number of days for the maturity forecast. This reflects all Certificates of Deposit that mature during the number of days specified. This information is the control parameter for report 08-121 (Maturity Forecast for nnn Days). Leading blanks are permitted.  
*Numeric, 3 positions, optional.*

**Amount Breaks**

01 - 10

Monthly Report Amount Breaks. Ten individual range amounts to be used for forcing report summary control breaks based on a specified set of ranges. Amount 1 contains the least amount and forces a summary control break for all accounts less than this amount. It also forces another summary control break for all accounts that fall between this amount and the next higher amount. The highest amount entered forces an additional summary control break for all accounts over this highest amount. All amounts must be used continuously. Amount is expressed in dollars and cents. Two decimal places are assumed. This information is the control parameter for report 08-124 (Maturity Analysis by Amount). Leading blanks are permitted.  
*Numeric, 13 positions, 10 times, optional.*

**Time Breaks**

01 - 10

Monthly Report Time Breaks. Ten individual time break ranges to be used for forcing report summary control breaks based on a specified set of time ranges. Time ranges must be used contiguously starting with zeros in order to produce the report correctly. Summary control breaks are forced for all accounts that fall between one time break and the next. The highest time entered forces an additional summary control break for all accounts over this highest time. Each time range is expressed in number of years and months. Format is YYMM. This information is the control parameter for reports 08-125 (Statistical Report – Remaining Maturity) and 08-131 (Statistical Report – Original Maturity). Leading blanks are permitted.  
*Numeric, 5 positions, 10 times, optional.*



# MICM Batch Forms

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This chapter describes the MICM batch forms for Time Investment in numerical sequence according to form number and provides information such as:

- Types of forms used (new and maintenance).
- Key fields (shown under the Header Portion of each card).
- Format standards for form layout and field descriptions.
- A master set of forms (see the last section).

The MICM batch forms allow you to enter data into the Time Investment application. This data includes key information as well as new and maintenance information. Through this data, information can be added, changed, or deleted.

## Format of Form Masters

The Form Masters section lists two types of forms: input and maintenance. When there is a lot of information to enter, input and maintenance forms are separate. However, some forms have input and maintenance information on the same page.

**New** These forms describe the format used to enter key and new information. It could take one or more cards to enter all of the necessary information. These cards are numbered consecutively and are used according to the information entered.

**Maintenance** These forms describe the format used to change or delete existing information. Card number '99', which is the maintenance card for Time Investment, has several different formats, depending on the field to change. The check-mark box should be checked for each field to maintain.

**Key Information** Key information, used both for input and maintenance cards, is entered on the top line of the form. The type of application appears in the upper left portion of each form. For some forms, several applications apply. The check-mark box should be checked for each application added.

The application and form numbers are preprinted on the form and appear in the top left corner. A blank Form Number field indicates the form is used for multiple applications. In this case, the applicable form numbers are listed on the bottom right or top left corner of the form.

In addition, heavy vertical lines within a field can indicate breaks between dates, a decimal position, or a break between grouped fields.

## Format for Field Descriptions

The documentation associated with each form shows:

- Field names with descriptions and valid entries
- Field requirements.
- A reference line that correlates input and maintenance fields.

### Field Requirements

Field requirements, shown in italics after each field description, define the field as either alphanumeric or numeric and list the allowable number of positions.

### Reference Line

This line of information, which follows the field requirements, provides a cross-reference that associates similar input and maintenance fields. It correlates the card and field numbers used in maintenance with the card and column numbers used in setup.

## Form Descriptions

The following information is given for each batch form:

- Purpose** Provides a description of the batch form.
- Cards Required** Lists any cards that you are required to enter.
- Header Portion** Contains the positions and fields used on the top (header) portion of each form and describes the fields.
- Card Number** Contains, within card number, the positions and fields used on the main portion of each form and describes the fields.

**Note:** The maintenance card number for Time Investment is always '99'.

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## Form 3500 – Time Investment Institution Parameters

Purpose	This form is used to establish the set of parameters used to control processing for each institution.
Cards Required	00 – 02

### Header Portion of Each Card

1 – 2	System Number. Valid entry is <b>00</b> . <i>Numeric, 2 positions, required.</i>
3 – 6	Form Number. Valid entry is <b>3500</b> . <i>Numeric, 4 positions, required.</i>
7 – 8	Card Number. <i>Numeric, 2 positions, required.</i>

### Card 00

9 – 11	Institution Number. Number that designates the financial institution being entered. Valid entries are <b>000 – 999</b> . <i>Numeric, 3 positions, required.</i>
12 – 80	Not used.

### Card 01

9 – 21	Federal Tax ID Number. User-defined. Zeros indicate not applicable. Leading blanks are permitted. <i>Numeric, 13 positions, optional.</i> Reference: Card 99, field 050.
22 – 34	State Tax Number. User-defined. Zeros indicate not applicable. Leading blanks are permitted. <i>Numeric, 13 positions, optional.</i> Reference: Card 99, field 051.
35 – 36	Account Application Number. User-defined. It must be greater than zero. This number should <i>not</i> be the same as the customer application number. <i>Numeric, 2 positions, required.</i> Reference: Card 99, field 052.

- 37 - 38            Customer Application Number. User-defined. It must be greater than zero. This application number should not be the same number as the account application number.  
*Numeric, 2 positions, required.*  
Reference: Card 99, field 053.
- 39 - 40            Employer Application Number. User-defined. It must be greater than zero. This application number should not be the same number as the account application number.  
*Numeric, 2 positions, required.*  
Reference: Card 99, field 054.
- 41                Interfaces Analysis Option. Indicates whether an analysis is valid for the institution. Valid entries are:  
    **b**    No analysis for this institution.  
    **1**    Analysis valid for this institution.  
*Alphanumeric, 1 position, optional.*  
Reference: Card 99, field 055.
- 42                Interfaces Exceptions Option. Indicates whether to create an interface file containing all rejected transactions. The file is created in posting (TID200) and is put into Exception Administrator. Valid entries are:  
    **N**    Do not create the Exceptions File.  
    **Y**    Create the Exceptions File.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 056.
- 43                Edit Print Option Flag. Indicates whether the system prints all maintenance entries or just those entries that contain edit errors. Valid entries are:  
    **A**    Print all maintenance entries.  
    **E**    Print error entries only.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 057.
- 44                Alternate Branch Flag. Indicates whether reports are sorted by branch as is done for institutions. That is, all reports for that branch are grouped together. Valid entries are:  
    **N**    Do not sort and group reports by branch.  
    **Y**    Sort and group reports by branch when the second position of form code in MICM Record 0307 is numeric.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 058.

- 45            Separate Reports Option. Indicates whether separate sets of reports are to be generated for Certificates of Deposit, Time Deposit Open Accounts, and Savings accounts. Valid entries are:  
              **N**    Do not generate separate sets of reports.  
              **Y**    Generate separate sets of reports.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 059.
- 46            Reject Overdrawing Transaction Code. Indicates whether the system rejects a transaction that overdraws the account. Valid entries are:  
              **N**    Do not reject the overdrawing transaction.  
              **Y**    Reject the overdrawing transaction.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 060.
- 47            Institution Name/Address Notice. Indicates whether the institution name and address are printed on the notices. Valid entries are:  
              **N**    Do not print the institution name and address on the notices. This implies that the institution name and address are preprinted on the notices.  
              **Y**    Print the institution name and address on the notices.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 061.
- 48            Institution Name/Address on Statement. Controls the printing of the institution name and address or bar codes on the statements. Valid entries are:  
              **B**    Print the bar codes on the statements.  
              **N**    Do not print the institution name/address or bar codes on the statements. This implies that the institution name/address or bar codes are preprinted on the statements.  
              **Y**    Print the institution name/address on the statements.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 062.
- 49            Institution Name/Address on Check. Controls the printing of the branch and/or institution name and address on the checks. Valid entries are:  
              **B**    Print the branch name and address on the checks.  
              **N**    Do not print the institution/branch name and address on the checks. This implies that institution/branch name and address are preprinted on the checks.  
              **Y**    Print the institution name and address on the checks.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 063.

- 50 – 51            History Retention Interest Payment. Number of months to accumulate interest payment history. This field is used in conjunction with Current Date to determine the period to accumulate the history. Any history prior to the calculated date is dropped. Valid entries are **00 – 99**. Zeros indicate not used.  
*Numeric, 2 positions, optional.*  
Reference: Card 99, field 064.
- 52 – 53            History Retention of Rate Change. Number of months to accumulate rate change history. This field will be used in conjunction with current date to determine the period to accumulate the history. Any history prior to the calculated date is dropped. Valid entries are **00 – 99**. Zeros indicate not used.  
*Numeric, 2 positions, optional.*  
Reference: Card 99, field 065.
- 54 – 55            History Retention of Transactions. Number of months to accumulate transaction history. This field is used in conjunction with current date to determine the period to accumulate the history. Any history prior to the calculated date is dropped. Valid entries are **00 – 99**. Zeros indicate not used.  
*Numeric, 2 positions, optional.*  
Reference: Card 99, field 066.
- 56 – 57            History Retention IRA/Keogh Payout. Number of months to accumulate IRA/Keogh payout history. This field is used in conjunction with current date to determine the period to accumulate the history. Any history prior to the calculated date is dropped. Valid entries are **00 – 99**. Zeros indicate not used.  
*Numeric, 2 positions, optional.*  
Reference: Card 99, field 067.
- 58                  Date of Birth Required Flag. Indicates whether a birth date is required in order to open a retirement account. Valid entries are:  
                      **N**    Birth date is not required.  
                      **Y**    Birth date is required.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 068.
- 59                  Under \$10 Option. Indicates whether accounts receiving less than ten dollars in interest are reported to the IRS. Valid entries are:  
                      **N**    Do not report accounts to IRS that have received less than ten dollars interest.  
                      **Y**    Report all accounts to IRS.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 069.
- 60 – 80            Not used.

**Card 02**

- 9 - 10                   Renewal Processing Grace Days 1. Number of days following the renewal of an account, with a renewal period of 31 days or less. During this grace period, withdrawals can occur with no penalty. Valid entries are **00 – 99**. Zeros indicate not used.  
*Numeric, 2 positions, optional.*  
Reference: Card 99, field 070.
- 11 - 12                   Renewal Processing Grace Days 2. Number of days following the renewal of an account, with a renewal period greater than 31 days. During this grace period, withdrawals can occur with no penalty. Valid entries are **00 – 99**. Zeros indicate not used.  
*Numeric, 2 positions, optional.*  
Reference: Card 99, field 071.
- 13 - 21                   Renewal Processing Grace Rate. Used during the grace period by renewing accounts coded to use the Grace Rate. Valid entries are **.000000000 – .999999999**.  
*Numeric, 9 positions, required.*  
Reference: Card 99, field 072.
- 22                        Renewal Processing Available Interest. Used to clear Available Interest at renewal. Available Interest is capitalized interest that has not been withdrawn from the account. Valid entries are:  
    **N**   Do not clear Available Interest.  
    **Y**   Clear Available Interest. Indicates the interest is now considered part of principal and is subject to penalty and is subject to penalty upon withdrawal.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 073.
- 23                        Renewal Processing Notice. Indicates whether to print 08-049 (Renewal Notices) when the account renews or at the end of the Grace period. Valid entries are:  
    **G**   Print Renewal Notice at the end of the accounts Grace period.  
    **R**   Print Renewal Notice when the account renews.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 074.
- 24 - 26                   Renewal Processing Minimum Term for Notices. Defines the minimum number of days that must exist in the account's renewal term in order to produce 08-050 (Pre-Renewal Notices) and 08-049 (Renewal Notices). Valid entries are **000 – 999**.  
*Numeric, 3 positions, required.*  
Reference: Card 99, field 075.

- 27                   Renewal Processing Calculate End-of-Month Interest Date. This option concerns the calculation of Interest Date. If this option is used, it applies only to accounts paying interest every 1 or 3 months. If paying monthly, the Interest Date is the last day of the month. If paying every 3 months, the Interest Date is the last day of the calendar quarter. For automatic renewing accounts, by using this option, it is possible for an account to have an Interest Date greater than Renewal Date. This allows the account to always pay on the scheduled Interest Date without forcing a payment at Renewal.
- For new accounts paying interest by check, if the Interest Date is within the Check Printing Lead Day period, the Interest Date is advanced an additional cycle. Valid entries are:
- 0     Do not use this option.
  - 1     Use this option.
- Numeric, 1 position, required.*  
Reference: Card 99, field 076.
- 28 – 29            Maximum Region Subroutines. Number of regional pricing subroutines used. One regional pricing subroutine is provided for each parameter subject to regional pricing. If multiple subroutines are to be used, the user is responsible for replicating the subroutines provided to create the new subroutines. Each subroutine can store MICM parameters for a maximum of four regions. If account numbers are assigned in ranges based on region, one should be specified. If more than four pricing regions are needed, and the account number ranges based on region are not used, then the number of regional pricing subroutines should be increased to improve efficiency. Valid entries are:
- 00       Do not use Regional Pricing.
  - 01 – 09   Number of regional pricing subroutines used.
- Numeric, 2 positions, required.*  
Reference: Card 99, field 077.
- 30 – 31            Check Printing Lead Days. Number of days in advance for printing Infopoint Time Investment checks.
- Numeric, 2 positions, required.*  
Reference: Card 99, field 078.
- 32                   Check Printing Day of Week. Day of the week when checks are printed. Valid entries are:
- A     Every day.
  - 1     Sunday.
  - 2     Monday.
  - 3     Tuesday.
  - 4     Wednesday.
  - 5     Thursday.
  - 6     Friday.
  - 7     Saturday.
- Alphanumeric, 1 position, required.*  
Reference: Card 99, field 079.

- 33 Check Printing Renewal Date. Indicates whether to print the renewal date on the check. Valid entries are:  
    **N** Do not print renewal date on the check.  
    **Y** Print the renewal date on the check.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 080.
- 34 Check Printing Format. Specifies the check format used. Valid entries are:  
    **1** Stub on right. Contains Date, Account Number, Name and Check Amount.  
    **2** Stub on bottom. Contains information for up to 13 accounts: Account Designation, Account Number, Interest Rate, Renewal/Maturity Date, Interest Amount and Account Balance.  
    **3 – 9** User-defined.  
*Numeric, 1 position, required.*  
Reference: Card 99, field 081.
- 35 Check Printing Date Sort. Indicates if checks are to be sorted in date order. Valid entries are:  
    **N** Do not sort checks in date order.  
    **Y** Sort checks in date order.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 082.
- 36 Check Printing ZIP Code Sort. Indicates if checks are to be sorted by ZIP code or Branch. Valid entries are:  
    **B** Sort checks in branch order.  
    **N** Do not sort checks in ZIP code order.  
    **Y** Sort checks in ZIP code order.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 083.
- 37 – 40 Closeout Variance. When posting a closing transaction, this field is used to compare the difference between the transaction amount and the system-calculated closing value. If the difference is more than the amount specified here, the transaction is rejected. Two decimal places are assumed.  
*Numeric, 4 positions, optional.*  
Reference: Card 99, field 084.
- 41 Closed to Post Option. When an account closes, its Closed to Post Flag is changed according to this option. If **A**, **C** or **D** is selected, the account's Closed to Post Flag is set to 'A', 'C', or 'D'. If **N** is selected, the account's flag does not change. Valid entries are:  
    **A** Closed to all transactions.  
    **C** Closed to Credits only.  
    **D** Closed to Debits only.  
    **N** Do not change accounts Closed to Post Flag.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 085.

- 42                   Generate Federal Taxes Option. When manually paying interest (transaction code 490), and the account is set up to have withholding, this field indicates whether or not to generate transaction code 920 (federal tax). Valid entries are:  
           N    Do not generate the federal tax. If appropriate, the federal tax must be manually assessed.  
           Y    Generate the federal tax.  
*Alphanumeric, 1 position, required.*  
 Reference: Card 99, field 086.
- 43                   Generate Disbursement Taxes Option. When manually making a disbursement, and the account is set up to have disbursement taxes withheld, this field indicates whether or not to generate transaction code 925 (disbursement tax). Valid entries are:  
           N    Do not generate the disbursement tax. If appropriate, the disbursement tax must be manually assessed.  
           Y    Generate the disbursement tax.  
*Alphanumeric, 1 position, required.*  
 Reference: Card 99, field 087.
- 44                   Interest Penalty Option. Indicates whether a penalty is assessed from interest before the principal. Valid entries are:  
           N    Assess the penalty from the principal.  
           Y    Assess the penalty from accrued interest first, the principal second.  
*Alphanumeric, 1 position, required.*  
 Reference: Card 99, field 097.
- 45 – 80             Not used.

**Card 03**

- 9 – 62             Large Balance Amounts 1 – 6. Amounts that allow the institution to monitor and control customer accounts with large balances. The account’s Large Balance Indicator links the account’s current balance to one of these amounts. If the account’s current balance is greater than the associated amount, the account appears on report 08-036 (Large Balance). Amount is expressed in whole dollars. Leading blanks are permitted.  
*Numeric, 9 positions, 6 times, optional.*  
 Reference: Card 99, fields 088 – 093.
- 63 – 80             Not used.

**Card 04**

9 - 17                    Large Balance Amounts 7 - 9. Amounts that allow the institution to monitor and control customer accounts with large balances. The account's Large Balance Indicator links the account's current balance to one of these amounts. If the account's current balance is greater than the associated amount, the account appears on report 08-036 (Large Balance). Amount is expressed in whole dollars. Leading blanks are permitted.  
*Numeric, 9 positions, 3 times, optional.*  
Reference: Card 99, field 094 - 096.

36 - 80                    Not used.

**Card 99**

048                        Delete Flag. Determines whether to delete a record. Valid entries are:  
    **b**    Do not delete this record.  
    **D**    Delete this record.  
*Alphanumeric, 1 position, optional.*

050                        Federal Tax ID Number.  
Reference: Card 01, columns 9 - 21.

051                        State Tax Number.  
Reference: Card 01, columns 22 - 34.

052                        Account Application Number.  
Reference: Card 01, columns 35 - 36.

053                        Customer Application Number.  
Reference: Card 01, columns 37 - 38.

054                        Employer Application Number.  
Reference: Card 01, columns 39 - 40.

055                        Interfaces Analysis Option.  
Reference: Card 01, column 41.

056                        Interfaces Exceptions Option.  
Reference: Card 01, column 42.

057                        Edit Print Option Flag.  
Reference: Card 01, column 43.

058                        Alternate Branch Flag.  
Reference: Card 01, column 44.

- 059            Separate Reports Option.  
Reference: Card 01, column 45.
  
- 060            Reject Overdrawing Transaction Code.  
Reference: Card 01, column 46.
  
- 061            Institution Name/Address Notice.  
Reference: Card 01, column 47.
  
- 062            Institution Name/Address on Statement.  
Reference: Card 01, column 48.
  
- 063            Institution Name/Address on Check.  
Reference: Card 01, column 49.
  
- 064            History Retention Interest Payment.  
Reference: Card 01, columns 50 – 51.
  
- 065            History Retention of Rate Change.  
Reference: Card 01, columns 52 – 53.
  
- 066            History Retention of Transactions.  
Reference: Card 01, columns 54 – 55.
  
- 067            History Retention IRA/Keogh Payout.  
Reference: Card 01, columns 56 – 57.
  
- 068            Date of Birth Required Flag.  
Reference: Card 01, column 58.
  
- 069            Under \$10 Option.  
Reference: Card 01, column 59.
  
- 070            Renewal Processing Grace Days 1.  
Reference: Card 02, columns 9 – 10.
  
- 071            Renewal Processing Grace Days 2.  
Reference: Card 02, columns 11 – 12.
  
- 072            Renewal Processing Grace Rate.  
Reference: Card 02, columns 13 – 21.
  
- 073            Renewal Processing Available Interest.  
Reference: Card 02, column 22.
  
- 074            Renewal Processing Notice.  
Reference: Card 02, column 23.

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075	Renewal Processing Minimum Term for Notices. Reference: Card 02, columns 24 – 26.
076	Renewal Processing Calculate End-of-month Interest Date. Reference: Card 02, column 27.
077	Maximum Region Subroutines. Reference: Card 02, columns 28 – 29.
078	Check Printing Lead Days. Reference: Card 02, columns 30 – 31.
079	Check Printing Day of Week. Reference: Card 02, column 32.
080	Check Printing Renewal Date. Reference: Card 02, column 33.
081	Check Printing Format. Reference: Card 02, column 34.
082	Check Printing Date Sort. Reference: Card 02, column 35.
083	Check Printing ZIP Code Sort. Reference: Card 02, column 36.
084	Closeout Variance. Reference: Card 02, columns 37 – 40.
085	Closed to Post Option. Reference: Card 02, column 41.
086	Generate Federal Taxes Option. Reference: Card 02, column 42.
087	Generate Disbursement Taxes Option. Reference: Card 02, column 43.
088	Large Balance Amount 1. Reference: Card 03, columns 9 – 17.
089	Large Balance Amount 2. Reference: Card 03, columns 18 – 26.
090	Large Balance Amount 3. Reference: Card 03, columns 27 – 35.

- 091                    Large Balance Amount 4.  
Reference: Card 03, columns 36 – 44.
  
- 092                    Large Balance Amount 5.  
Reference: Card 03, columns 45 – 53.
  
- 093                    Large Balance Amount 6.  
Reference: Card 03, columns 54 – 62.
  
- 094                    Large Balance Amount 7.  
Reference: Card 04, columns 9 – 17.
  
- 095                    Large Balance Amount 8.  
Reference: Card 04, columns 18 – 26.
  
- 096                    Large Balance Amount 9.  
Reference: Card 04, columns 27 – 35.
  
- 097                    Interest Penalty Option.  
Reference: Card 02, column 44.

## Form 3501 – Time Investment Type Defaults

Purpose	This form is used to define the default values used by the system when the required information is not supplied by other sources. These automatically supplied values become part of the permanent information associated with the account.
Cards Required	00 – 03

### Header Portion of Each Card

1 – 2	System Number. Valid entry is <b>00</b> . <i>Numeric, 2 positions, required.</i>
3 – 6	Form Number. Valid entry is <b>3501</b> . <i>Numeric, 4 positions, required.</i>
7 – 8	Card Number. <i>Numeric, 2 positions, required.</i>

### Card 00

9 – 11	Institution Number. Designates the financial institution being entered. Valid entries are <b>000 – 999</b> . <i>Numeric, 3 positions, required.</i>
12 – 14	Region Number. Valid entries are <b>000 – 999</b> . <i>Numeric, 3 positions, required.</i>
15 – 17	Type. Type account to which this information applies. Must be greater than zero. <i>Numeric, 3 positions, required.</i>
18 – 50	Not used.
51 – 56	Effective Date. May be any valid date. Zeros are not permitted. Format is MMDDYY. <i>Numeric, 6 positions, required.</i>
57 – 80	Not used.

## Card 01

- 9 Account Designation. Indicates the type of account. Valid entries are:  
C Certificate of Deposit.  
S Savings.  
T Time Deposit Open Account.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 050.
- 10 IRA/Keogh Indicator Code. Indicates the type of retirement account. Valid entries are:  
C Corporate account.  
E Educational IRA.  
I IRA account.  
J Joint account.  
K Keogh account.  
N Non-retirement account.  
O Other retirement account.  
R Roth IRA.  
S SEP account.  
T Transitional Roth IRA.  
V VERSA account.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 051.
- 11 Renewal Frequency Code. Indicates the frequency needed for the renewal of Certificates of Deposit. Used in conjunction with Renewal Term and Renewal Day. Valid entries are:  
D Days.  
M Months.  
N No renewal period.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 052.
- 12 - 14 Renewal Term. Number of days or months between renewals if the Frequency is 'D' or 'M'. If the Frequency is 'N', enter **001**. Used in conjunction with Renewal Frequency and Renewal Day. Leading blanks are permitted.  
*Numeric, 3 positions, required.*  
Reference: Card 99, field 053.
- 15 - 16 Renewal Day. Specific day of the month on which interest is paid if the Frequency is 'D' or 'M'. **31** indicates the last day of the month, regardless of the number of days in a particular month. Leave blank if the Frequency is 'N'. Used in conjunction with Renewal Frequency and Renewal Term.  
*Numeric, 2 positions, optional.*  
Reference: Card 99, field 054.

- 17 Renewal Option Code. Indicates the option needed for the renewal of Certificates of Deposit. Valid entries are:  
**b** Savings account.  
**A** Automatic renewal.  
**S** Single maturity.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 055.
- 18 Renewal Final Disposition Code. Indicates the final disposition of the Certificates of Deposit. Valid entries are:  
**N** Interest paid normally. Principal must be withdrawn.  
**P** Pay principal by check.  
**T** Transfer principal to another account.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 056.
- 19 Renewal Balance Code. Indicates which balance to use if the interest rate is based on this field at the time of renewal. Valid entries are:  
**C** Current Balance.  
**I** Issue Balance.  
*Alphanumeric, 1 position, optional.*  
Reference: Card 99, field 057.
- 20 Renewal Grace Rate Option. Indicates which interest rate to use while the account is in the Grace period. Valid entries are:  
**G** Use the Grace Rate from MICM Record 3500.  
**O** Use the interest rate that was being used during the previous renewal term.  
**R** Use the interest rate the account renewed with based on the account's Interest Plan.  
*Alphanumeric, 1 position, optional.*  
Reference: Card 99, field 058.
- 21 Rate Change Frequency. Establishes a schedule for system-generated rate changes. If used, the interest rate is changed according to Interest Plan. Valid entries are:  
**D** Days.  
**M** Months.  
**N** Not used.  
*Alphanumeric, 1 position, optional.*  
Reference: Card 99, field 059.
- 22 - 24 Rate Change Term. Number of days/months until the rate changes. If the Rate Change Frequency is 'N', enter **001**. Valid entries are **001 - 999**.  
*Numeric, 3 positions, required.*  
Reference: Card 99, field 060.

- 25 - 26                      Rate Change Day. Specific day of the month that the rate change occurs. Valid only when the Rate Change Frequency field is 'M'. **31** indicates the last day of the month. Valid entries are **00 - 31**.  
*Numeric, 2 positions, optional.*  
 Reference: Card 99, field 061.
- 27                              Interest Pay Code. Indicates whether interest is to be paid, and on which balance. Valid entries are:  
                                  **B**    Pay interest on current balance.  
                                  **C**    Pay interest on collected balance.  
                                  **N**    No interest paid.  
*Alphanumeric, 1 position, required.*  
 Reference: Card 99, field 062.
- 28                              Interest Accrual. Used to calculate interest. Valid entries are:  
                                  **C**    Compounded continuously – calculated from day of deposit to day of withdrawal.  
                                  **D**    Compounded daily – calculated from day of deposit to day of withdrawal.  
                                  **S**    Simple daily – calculated from day of deposit to day of withdrawal.  
*Alphanumeric, 1 position, required.*  
 Reference: Card 99, field 063.
- 29                              Interest Year Base Code. Identifies the year base associated with the interest rate for calculating interest. Valid entries are:  
                                  **A**    Actual days in the year.  
                                  **0**    360-day year.  
                                  **5**    365-day year.  
*Alphanumeric, 1 position, required.*  
 Reference: Card 99, field 064.
- 30                              Interest Month Base Code. Identifies the month base associated with the interest rate for calculating interest. Valid entries are:  
                                  **A**    Actual days in the month.  
                                  **M**    30-day month.  
*Alphanumeric, 1 position, required.*  
 Reference: Card 99, field 065.
- 31                              Interest Frequency Code. Indicates how frequently to make interest payments. Used in conjunction with Interest Term and Interest Day. Valid entries are:  
                                  **C**    Cycles. Not valid for Certificates of Deposit.  
                                  **D**    Days.  
                                  **M**    Months.  
                                  **N**    None.  
*Alphanumeric, 1 position, required.*  
 Reference: Card 99, field 066.

- 32 - 34 Interest Term. Number of days or months between the payment of interest. If the Interest Frequency field is 'C' or 'N', enter **001**. Used in conjunction with Interest Day and Interest Frequency. Leading blanks are permitted.  
*Numeric, 3 positions, required.*  
Reference: Card 99, field 067.
- 35 - 36 Interest Day. Specific day of the month on which interest is paid if the Interest Frequency is 'D' or 'M'. **31** indicates the last day of the month regardless of the number of days in a particular month. If the Interest Frequency is 'C', this field is the cycle (**01 - 99**) in which interest is paid. Leave blank if the Interest Frequency is 'N'. Used in conjunction with Interest Term and Interest Day.  
*Numeric, 2 positions, optional.*  
Reference: Card 99, field 068.
- 37 Interest Disposition Code. Indicates the disposition of the interest paid. Valid entries are:  
**C** Capitalize interest.  
**P** Pay interest by check.  
**T** Transfer interest to another account.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 069.
- 38 Interest Combined Check. Indicates whether to combine multiple checks for a customer into a single check. This applies only to checks printed on the same day and the checks must match on the ZIP Code, Customer Number and the first two lines of Name/Address. Valid entries are:  
**N** Do not combine checks.  
**Y** Combine checks.  
*Alphanumeric, 1 position, optional.*  
Reference: Card 99, field 070.
- 39 Interest Rate Change Processing Code. Indicates the processing of a rate change. Valid entries are:  
**C** Rate change allowed any time and default to current rate on the MICM Master File at renewal time.  
**N** Rate change not allowed.  
**R** Rate defaults to current rate on MICM Master File at renewal time. This code does not allow rate changes during the term of the Certificate of Deposit.  
**T** Rate change allowed any time during the term of the Certificate of Deposit. This code does not automatically default to the current rate on MICM Master File at renewal time.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 071.

- 40 Interest Tenth Day Option Code. Specifies that deposits made by the tenth day of the month or cycle receive interest from the first day. Valid entries are:
- b** Option not used.
  - M** Each month.
  - Y** Each cycle.
- Alphanumeric, 1 position, optional.*  
Reference: Card 99, field 072.
- 41 Interest Federal Withholding Tax Exempt Code. Percentage of withholding specified in MICM Record 0234 is assessed on any account coded **4, 5, 8, B, C, D, E, F,** or **S**. Valid entries are:
- B** Exemption period for B-Notice receipt expired – withhold.
  - C** Two B-Notices within a 3-year period – withhold.
  - D** No tax ID – withhold.
  - E** IRS withdrawal occurred during Awaiting TIN Certification period.
  - F** IRS withdrawal occurred during B-Notice Received period – withhold.
  - S** Self-imposed withholding.
  - 1** Exempt account.
  - 2** Account with certified TIN.
  - 3** Account with uncertified TIN.
  - 4** TIN certification period expired – withhold.
  - 5** Risk account as per IRS – withhold.
  - 6** Awaiting TIN certification. Upon reaching expiration date, the system changes the code to **4**.
  - 7** Exemption for nonresident alien. Upon reaching expiration date, the system changes the code to **8**.
  - 8** Exemption period for nonresident alien expired – withhold.
  - 9** B-Notice received. Upon reaching expiration date, the system changes the code to **B**.
- Alphanumeric, 1 position, required.*  
Reference: Card 99, field 073.
- 42 Interest Plan Code. Determines how the interest rate is assigned to new and renewal accounts. Valid entries are:
- B** Use the rate from MICM Record 3504, which assigns the rate based on balance.
  - C** Use a combined rate from MICM Record 3504 based on the term and current balance of the account.
  - D** Use the type default rate from MICM Record 3504.
  - P** Use Prime Rate from MICM Record 2002 and adjust it by the index to prime field.
  - T** Use the rate from MICM Record 3504, which assigns the rate based on the term of the account.
- Alphanumeric, 1 position, required.*  
Reference: Card 99, field 074.

- 43 - 45 Interest Prime Indicator. Indicates which MICM Record 2002 (Index Rate) to use for assigning a rate for the account if Interest Plan is 'P' (use Prime Rate). Valid entries are **000 - 999**.  
*Numeric, 3 positions, optional.*  
Reference: Card 99, field 075.
- 46 - 54 Index to Prime Interest Percentage. Used to adjust the prime interest rate. When the Interest Plan Code is 'P', the Prime Interest Rate is adjusted by the Index to Prime Percentage. Nine decimal places are assumed. Leading blanks are permitted.  
*Numeric, 9 positions, optional.*  
Reference: Card 99, field 076.
- 55 Index to Prime Interest Percentage Sign. Indicates whether the Index to Prime Percentage is positive or negative. Valid entries are:  
**M** Minus. The index to prime percentage is subtracted from the prime interest rate.  
**P** Plus. The index to prime percentage is added to the prime interest rate.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 077.
- 56 - 64 Interest Minimum Rate. Minimum interest rate allowed for this account type.  
*Numeric, 9 positions, optional.*  
Reference: Card 99, field 078.
- 65 - 73 Interest Maximum Rate. Maximum interest rate allowed for this account type.  
*Numeric, 9 positions, optional.*  
Reference: Card 99, field 079.
- 74 - 80 Not used.

## Card 02

- 9 Compounding Frequency Code. Indicates the frequency of the compounding of interest. Used in conjunction with Compounding Term and Compounding Day. Valid entries are:  
**D** Days.  
**M** Months.  
**N** None.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 080.
- 10 - 12 Compounding Term. Number of days or months between the compounding of interest if the Compounding Frequency is 'D' or 'M'. If the Compounding Frequency is 'N', enter **001**. Used in conjunction with Compounding Frequency and Compounding Day. Leading blanks are permitted.  
*Numeric, 3 positions, required.*  
Reference: Card 99, field 081.

- 13 - 14      Compounding Day. Specific day of the month on which interest is compounded if the Compounding Frequency is 'D' or 'M'. Enter **31** to indicate the last day of the month, regardless of the number of days in a particular month. Leave blank if Compounding Frequency is 'N'. Used in conjunction with Compounding Frequency and Compounding Term.  
*Numeric, 2 positions, optional.*  
 Reference: Card 99, field 082.
- 15            Statement Sort Code. Indicates the order in which items are printed on the statements. Valid entries are:  
               **b**    Date order, no balance summary.  
               **B**    Date order, with balance summary.  
               **C**    Serial number order, with balance summary.  
               **S**    Serial number order, no balance summary.
- Note:** Passbook accounts must be coded **b**.  
*Alphanumeric, 1 position, optional.*  
 Reference: Card 99, field 083.
- 16            Statement Type. Identifies the form selection for printing and the order in which accounts are printed. Forms are 'A' – account, 'B' – business, and 'C' – customer. Valid entries are:  
               **T**    Form A, TDOA statement.  
               **0**    No Statement or Passbook account.  
               **1**    Form A, single accounts in account number order.  
               **2**    Form C, single accounts in customer number order – no combining accounts.  
               **3**    Form C, single accounts in account number order – no combining accounts.  
               **4**    Form C, multiple accounts in customer number order – combined.  
               **5**    Form C, single accounts in customer key order – no combining accounts.  
               **6**    Form C, multiple accounts in customer key order – combined accounts.  
               **7**    Form C, affiliate accounts in account number order – combined accounts.  
               **8**    Form C, parent accounts in account number order – combined accounts.  
               **9**    Form B, single business accounts in account number order – no combining accounts.
- Numeric, 1 position, required.*  
 Reference: Card 99, field 084.
- 17            Statement Disposition Code. Valid entries are:  
               **b**        Mail statement.  
               **H**        Hold statement.  
               **Z**        Statements are arranged in ZIP code order.  
               Other    Any user-defined code.
- Note:** Passbook accounts must be coded **b**.  
*Alphanumeric, 1 position, optional.*  
 Reference: Card 99, field 085.

- 18 Statement Frequency Code. Indicates the frequency at which the statements are printed. Used in conjunction with the Statement Term and Statement Days of Month. Valid entries are:
- B** Passbook.
  - C** Cycles.
  - D** Days.
  - M** Months.
  - N** None.
  - P** Periodic.
- Alphanumeric, 1 position, required.*  
Reference: Card 99, field 086.
- 19 – 21 Statement Term. Number of days between statements if the Statement Frequency is 'D', or the number of months between statements if the Statement Frequency is 'M'. If the Statement Frequency is 'C', 'N', or 'P', enter **001**. Used in conjunction with the Statement Frequency and Statement Days of Month. Leading blanks are permitted.
- Numeric, 3 positions, required.*  
Reference: Card 99, field 087.
- 22 – 29 Statement Days of Month. Indicates the days of month or cycles when the statements are printed, depending on the following Statement Frequency values:
- Statement Frequency 'P' – indicate days of month. Valid entries are **01 – 31**.
    - Enter days in ascending order when more than one day is specified.
    - Enter **31** to indicate the last day of the month, regardless of the number of days in a particular month.
    - Any fields not used must be left blank.
  - Statement Frequency 'C' – indicate cycles. Enter **01 – 99** in the first field.
  - Statement Frequency 'D' or 'M' – indicate specific day of month. Enter **01 – 31** in the first field.
  - Statement Frequency 'B' or 'N' – leave blank.
- Numeric, 2 positions, 4 times, optional.*  
Reference: Card 99, fields 088 – 091.
- 30 No Activity Statement Code. Indicates whether a statement is produced when the account has no activity. Activity includes interest paid to an account. Valid entries are:
- N** Do not print the statement.
  - Y** Print the statement.
- Note:** Passbook accounts must be coded **N**.
- Alphanumeric, 1 position, required.*  
Reference: Card 99, field 092.

- 31 Statement Rate History Option. Indicates whether to print the rate change history on the statements. Valid entries are:  
N Do not print the rate change history.  
Y Print the rate change history.
- Note:** Passbook accounts must be coded N.
- Alphanumeric, 1 position, required.*  
Reference: Card 99, field 093.
- 32 Service Charge Frequency Code. Indicates the frequency for assessing service charges. Used in conjunction with Service Charge Term and Service Charge Days of Month 01 – 04. Valid entries are:  
C Cycles.  
D Days.  
M Months.  
N None.  
P Periodic.
- Alphanumeric, 1 position, required.*  
Reference: Card 99, field 094.
- 33 – 35 Service Charge Term. Number of days between service charges when the Frequency is 'D', or the number of months between service charges when the Frequency is 'M'. If the Service Charge Frequency is 'C', 'N', or 'P', enter **001**. Used in conjunction with Service Charge Frequency and Service Charge Days of Month 01 – 04. Leading blanks are permitted.
- Numeric, 3 positions, required.*  
Reference: Card 99, field 095.
- 36 – 43 Service Charge Days of Month. Indicates the days of month or cycles for service charges, depending on the following Service Charge Frequency values:
- Service Charge Frequency 'P' – indicate days of month. Valid entries are **01 – 31**.
    - Enter days in ascending order when more than one day is specified.
    - Enter **31** to indicate the last day of the month, regardless of the number of days in a particular month.
    - Any fields not used must be left blank.
  - Service Charge Frequency 'C' – indicate cycles. Enter **01 – 99** in the first field.
  - Service Charge Frequency 'D' or 'M' – indicate specific day of month. Enter **01 – 31** in the first field.
  - Service Charge Frequency 'B' or 'N' – leave blank.
- Numeric, 2 positions, 4 times, optional.*  
Reference: Card 99, fields 096 – 099.

- 44 Service Charge Code. Indicates whether to assess service charges. Valid entries are:  
**A** Assess service charges.  
**B** Bill for service charges.  
**C** Combine service charges.  
**R** Review service charges.  
**W** Waive service charges.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 100.
- 45 - 46 Service Charge Routine. Number of the service charge routine needed. The number indicates one of 30 sets of service charge parameters maintained in MICM Record 3507. Valid entries are:  
**00** Not used.  
**01 - 30** Parameter set.  
*Numeric, 2 positions, optional.*  
Reference: Card 99, field 101.
- 47 - 48 Penalty Term 01. Corresponds with the calculation of interest penalty for accounts with a term of 31 days or less. The value entered in this field must be one of the penalty routines established on MICM Record 3503. Valid entries are **00 - 30**. Zeros indicate not used.  
*Numeric, 2 positions, optional.*  
Reference: Card 99, field 102.
- 49 - 50 Penalty Term 02. Corresponds with the calculation of interest penalty for accounts with a term of 32 days to one full year. The value entered in this field must be one of the penalty routines established on MICM Record 3503. Valid entries are **00 - 30**. Zeros indicate not used.  
*Numeric, 2 positions, optional.*  
Reference: Card 99, field 103.
- 51 - 52 Penalty Term 03. Corresponds with the calculation of interest penalty for accounts with a term greater than one full year. The value entered in this field must be one of the penalty routines established on MICM Record 3503. Valid entries are **00 - 30**. Zeros indicate not used.  
*Numeric, 2 positions, optional.*  
Reference: Card 99, field 104.
- 53 - 80 Not used.

### Card 03

- 9 Short Name Code. Indicates whether the short name is required for new accounts. Valid entries are:  
    **N** Short name is not required.  
    **Y** Short name is required.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 105.
- 10 Valid Types CD. Indicates whether the account type specified on this form is valid for Certificates of Deposit. Valid entries are:  
    **N** Not a valid type.  
    **R** Valid for renewing accounts only.  
    **Y** Valid for new and renewing accounts.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 106.
- 11 Valid Types Savings. Indicates whether the account type specified on this form is valid for regular statement Savings accounts. Valid entries are:  
    **N** Not a valid type.  
    **Y** Valid type.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 107.
- 12 Valid Types TDOA. Indicates whether the account type specified on this form is valid for Time Deposit Open Accounts. Valid entries are:  
    **N** Not a valid type.  
    **Y** Valid type.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 108.
- 13 TDOA Withdrawal Sequence Code. Determines the sequence in which a withdrawal is to be processed. Valid entries are:  
    **F** FIFO.  
    **H** Deposit with the highest rate.  
    **L** LIFO.  
    **M** Deposit with the lowest rate.  
    **N** Not applicable.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 109.
- 14 TDOA Term Code. Indicates the length of the term for each deposit and when individual deposits renew. Valid entries are:  
    **D** Decreasing term.  
    **F** Fixed term.  
    **N** Not applicable.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 110.

- 15 TDOA Rate Code. Determines how deposits are affected when the rate changes and whether the interest rate changes on all deposits or only on individual deposits. Valid entries are:  
F Fixed rate.  
N Not applicable.  
V Variable rate.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 111.
- 16 Suppress Notices Pre-renewal Option. Indicates whether to produce a Pre-renewal Notice for automatic renewing accounts. Valid entries are:  
N Do not print Pre-renewal Notices.  
Y Print Pre-renewal Notices.  
*Alphanumeric, 1 position, optional.*  
Reference: Card 99, field 112.
- 17 Suppress Notices Renewal Option. Indicates whether to produce a Renewal Notice for automatic renewing accounts. Valid entries are:  
N Do not print Renewal Notices.  
Y Print Renewal Notices.  
*Alphanumeric, 1 position, optional.*  
Reference: Card 99, field 113.
- 18 Suppress Notices Final Maturity Option. Indicates whether to produce a Maturity Notice for accounts with a Final Maturity Date. Valid entries are:  
N Do not print Maturity Notices.  
Y Print Maturity Notices.  
*Alphanumeric, 1 position, optional.*  
Reference: Card 99, field 114.
- 19 Suppress Notices Interest Payment Option. Indicates whether to produce an Interest Payment Notice for accounts capitalizing or transferring interest payments. Valid entries are:  
N Do not print Interest Payment Notices.  
Y Print Interest Payment Notices.  
*Alphanumeric, 1 position, optional.*  
Reference: Card 99, field 115.
- 20 – 21 Account Class. User-defined. Class codes can be established on MICM Record 0231 for editing purposes.  
*Alphanumeric, 2 positions, optional.*  
Reference: Card 99, field 116.
- 22 Negotiable Code. Indicates whether the account is a negotiable instrument. Valid entries are:  
N Not a negotiable instrument.  
Y Negotiable instrument.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 117.

- 23 Employee Code. Identifies the type of account. Valid entries are:  
**B** Business account.  
**D** Director account.  
**E** Employee account.  
**N** Other account.  
**O** Officer account.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 118.
- 24 Correspondent Institution Indicator Code. Indicates whether this account is a correspondent institution account. Valid entries are:  
**A** U.S. branch or agency in foreign institutions.  
**B** Commercial institution in U.S.  
**C** Other institution in U.S.  
**D** Foreign branch of U.S. institution.  
**E** Other institution in foreign country.  
**F** Foreign government.  
**N** Not a correspondent institution account.  
**Y** Correspondent institution account.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 119.
- 25 Public Funds Indicator Code. Indicates whether this account is a Public Funds account. Valid entries are:  
**F** U.S. government.  
**N** Not a Public Funds account.  
**S** State or political subdivision.  
**Y** Public Funds account.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 120.
- 26 Trust Deposit Indicator Code. Indicates whether this account is a Trust Deposit account. Valid entries are:  
**N** Not a Trust Deposit account.  
**Y** Trust Deposit account.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 121.
- 27 Secured Account Flag. Indicates whether the account is secured with deposits and/or transferable. Valid entries are:  
**B** Both transferable and secured.  
**N** Neither transferable nor secured.  
**T** Transferable.  
**Y** Secured deposit.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 122.

- 28                    Large Balance Amounts Pointer Code. Indicates whether this account monitors large account balances, as established on MICM Record 3500 (Time Investment Institution Parameters). Valid entries are **0 – 9**. Zero indicates not used. **1** points to the first of 9 large balances maintained in MICM Record 3500, and **9** points to the last of 9 large balances maintained in MICM Record 3500.  
*Numeric, 1 position, required.*  
Reference: Card 99, field 123.
- 29                    Collateral Flag. Indicates whether the customer is using the account as collateral. Valid entries are:  
    **N**    Customer is not using the account as collateral.  
    **Y**    Customer is using the account as collateral.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 124.
- 30                    Book Entry CD Flag. Indicates if the account is a Book Entry Certificate. Valid entries are:  
    **N**    Account is not a Book Entry CD. Certificate Receipt will be generated for new accounts.  
    **Y**    Account is a Book Entry CD. Report 08-038 (Book Entry CD Receipt – new account).  
*Alphanumeric, 1 position, optional.*  
Reference: Card 99, field 125.
- 31                    Closed to Posting Code. Indicates whether an account is closed to posting debits and/or credits. Valid entries are:  
    **A**    Debits and credits closed to posting.  
    **C**    Credits closed to posting.  
    **D**    Debits closed to posting.  
    **N**    Debits and credits not closed to posting.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 126.
- 32                    Purged Override Code. Controls the purging of accounts. Valid entries are:  
    **b**    Automatically purges the accounts.  
    **N**    Do not automatically purge the accounts even though the specified number of days has passed.  
*Alphanumeric, 1 position, optional.*  
Reference: Card 99, field 127.
- 33                    Safekeeping Flag. Valid entries are:  
    **B**    Safekeeping and brokered.  
    **N**    Brokered, not safekeeping.  
    **R**    Neither brokered nor safekeeping.  
    **Y**    Safekeeping, not brokered.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 128.

- 34 – 37 Standard Industry Classification Code. Zeros indicate not applicable. Leading blanks are permitted.  
*Numeric, 4 positions, optional.*  
 Reference: Card 99, field 129.
- 38 – 41 Accounting Code. User-defined for use in responsibility accounting. Zeros indicate not applicable.  
*Numeric, 4 positions, optional.*  
 Reference: Card 99, field 130.
- 42 Selected Account Report Code. Causes the account to be printed on the special system report 08-025 (Selected Accounts). User-defined.  
*Alphanumeric, 1 position, optional.*  
 Reference: Card 99, field 131.
- 43 Account Analysis Option. Indicates whether account analysis is required. Valid entries are:  
     **N** Account analysis is not required.  
     **1** Account analysis is required. Analysis version 1.  
*Alphanumeric, 1 position, required.*  
 Reference: Card 99, field 132.
- 44 Account Reconciliation Option. Indicates whether the account is to be reconciled. Valid entries are:  
     **N** Do not reconcile.  
     **1 – 4** User-defined.  
*Alphanumeric, 1 position, required.*  
 Reference: Card 99, field 133.
- 45 – 55 Maximum Balance Allowed. If a deposit plus the current balance is greater than this value, the deposit is rejected. The amount must be expressed in whole dollars. Valid entries are **00000000 – 99999999**.  
*Numeric, 11 positions, optional.*  
 Reference: Card 99, field 134.
- 56 – 80 Not used.

## Card 99

- 048 Delete Flag. Determines whether to delete a record. Valid entries are:  
     **b** Do not delete this record.  
     **D** Delete this record.  
*Alphanumeric, 1 position, optional.*
- 050 Account Designation.  
 Reference: Card 01, column 9.

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051	IRA/Keogh Indicator Code. Reference: Card 01, column 10.
052	Renewal Frequency Code. Reference: Card 01, column 11.
053	Renewal Term. Reference: Card 01, columns 12 – 14.
054	Renewal Day. Reference: Card 01, columns 15 – 16.
055	Renewal Option Code. Reference: Card 01, column 17.
056	Renewal Final Disposition Code. Reference: Card 01, column 18.
057	Renewal Balance Code. Reference: Card 01, column 19.
058	Renewal Grace Rate Option. Reference: Card 01, column 20.
059	Rate Change Frequency. Reference: Card 01, column 21.
060	Rate Change Term. Reference: Card 01, columns 22 – 24.
061	Rate Change Day. Reference: Card 01, columns 25 – 26.
062	Interest Pay Code. Reference: Card 01, column 27.
063	Interest Accrual. Reference: Card 01, column 28.
064	Interest Year Base Code. Reference: Card 01, column 29.
065	Interest Month Base Code. Reference: Card 01, column 30.
066	Interest Frequency Code. Reference: Card 01, column 31.

067	Interest Term. Reference: Card 01, columns 32 – 34.
068	Interest Day. Reference: Card 01, columns 35 – 36.
069	Interest Disposition Code. Reference: Card 01, column 37.
070	Interest Combined Check. Reference: Card 01, column 38.
071	Interest Rate Change Processing Code. Reference: Card 01, column 39.
072	Interest Tenth Day Option Code. Reference: Card 01, column 40.
073	Interest Federal Withholding Tax Exempt Code. Reference: Card 01, column 41.
074	Interest Plan Code. Reference: Card 01, column 42.
075	Interest Prime Indicator. Reference: Card 01, columns 43 – 45.
076	Index to Prime Interest Percentage. Reference: Card 01, columns 46 – 54.
077	Index to Prime Interest Percentage Sign. Reference: Card 01, column 55.
078	Interest Minimum Rate. Reference: Card 01, column 56 – 64.
079	Interest Maximum Rate. Reference: Card 01, columns 65 – 73.
080	Compounding Frequency Code. Reference: Card 02, column 9.
081	Compounding Term. Reference: Card 02, columns 10 – 12.
082	Compounding Day. Reference: Card 02, columns 13 – 14.

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083	Statement Sort Code. Reference: Card 02, column 15.
084	Statement Type. Reference: Card 02, column 16.
085	Statement Disposition Code. Reference: Card 02, column 17.
086	Statement Frequency Code. Reference: Card 02, column 18.
087	Statement Term. Reference: Card 02, columns 19 – 21.
088	Statement Day of Month 1. Reference: Card 02, columns 22 – 23.
089	Statement Day of Month 2. Reference: Card 02, columns 24 – 25.
090	Statement Day of Month 3. Reference: Card 02, columns 26 – 27.
091	Statement Day of Month 4. Reference: Card 02, columns 28 – 29.
092	No Activity Statement Code. Reference: Card 02, column 30.
093	Statement Rate History Option. Reference: Card 02, column 31.
094	Service Charge Frequency Code. Reference: Card 02, column 32.
095	Service Charge Term. Reference: Card 02, columns 33 – 35.
096	Service Charge Day of Month 1. Reference: Card 02, columns 22 – 23.
097	Service Charge Day of Month 2. Reference: Card 02, columns 24 – 25.
098	Service Charge Day of Month 3. Reference: Card 02, columns 26 – 27.

099	Service Charge Day of Month 4. Reference: Card 02, columns 28 – 29.
100	Service Charge Code. Reference: Card 02, column 44.
101	Service Charge Routine. Reference: Card 02, columns 45 – 46.
102	Penalty Term 1. Reference: Card 02, columns 47 – 48.
103	Penalty Term 2. Reference: Card 02, columns 49 – 50.
104	Penalty Term 3. Reference: Card 02, columns 51 – 52.
105	Short Name Code. Reference: Card 03, column 9.
106	Valid Type CD. Reference: Card 03, column 10.
107	Valid Type Savings. Reference: Card 03, column 11.
108	Valid Type TDOA. Reference: Card 03, column 12.
109	TDOA Withdrawal Sequence Code. Reference: Card 03, column 13.
110	TDOA Term Code. Reference: Card 03, column 14.
111	TDOA Rate Code. Reference: Card 03, column 15.
112	Suppress Notices Pre-renewal Option. Reference: Card 03, column 16.
113	Suppress Notices Renewal Option. Reference: Card 03, column 17.
114	Suppress Notices Final Maturity Option. Reference: Card 03, column 18.

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115	Suppress Notices Interest Payment Option. Reference: Card 03, column 19.
116	Account Class. Reference: Card 03, columns 20 – 21.
117	Negotiable Code. Reference: Card 03, column 22.
118	Employee Code. Reference: Card 03, column 23.
119	Correspondent Institution Indicator Code. Reference: Card 03, column 24.
120	Public Funds Indicator Code. Reference: Card 03, column 25.
121	Trust Deposit Indicator Code. Reference: Card 03, column 26.
122	Secured Account Flag. Reference: Card 03, column 27.
123	Large Balance Amounts Pointer Code. Reference: Card 03, column 28.
124	Collateral Flag. Reference: Card 03, column 29.
125	Book Entry CD Flag. Reference: Card 03, column 30.
126	Closed to Posting Code. Reference: Card 03, column 31.
127	Purged Override Code. Reference: Card 03, column 32.
128	Safekeeping Flag. Reference: Card 03, column 33.
129	Standard Industry Classification Code. Reference: Card 03, columns 34 – 37.
130	Accounting Code. Reference: Card 03, columns 38 – 41.

- 131 Selected Accounts Report Code.  
Reference: Card 03, column 42.
- 132 Account Analysis Option.  
Reference: Card 03, column 43.
- 133 Account Reconciliation Option.  
Reference: Card 03, column 44.
- 134 Maximum Balance Allowed.  
Reference: Card 03, columns 45 – 55.

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## Form 3502 – Time Investment Type Processing Parameters

Purpose	This form is used to establish a set of parameters for processing accounts at the account level.
Cards Required	00 – 02

### Header Portion of Each Card

1 – 2	System Number. Valid entry is <b>00</b> . <i>Numeric, 2 positions, required.</i>
3 – 6	Form Number. Valid entry is <b>3502</b> . <i>Numeric, 4 positions, required.</i>
7 – 8	Card Number. <i>Numeric, 2 positions, required.</i>

### Card 00

9 – 11	Institution Number. Designates the financial institution being entered. Valid entries are <b>000 – 999</b> . <i>Numeric, 3 positions, required.</i>
12 – 14	Region Number. Valid entries are <b>000 – 999</b> . <i>Numeric, 3 positions, required.</i>
15 – 17	Type. Type account to which this information applies. Must be greater than zero. <i>Numeric, 3 positions, required.</i>
18 – 50	Not used.
51 – 56	Effective Date. Can be any valid date. Zeros are not permitted. Format is MMDDYY. <i>Numeric, 6 positions, required.</i>
57 – 80	Not used.

## Card 01

- 9 Minimum Balance Accrue Option. Indicates whether the minimum balance accrue amount is used for accruing interest on accounts. Valid entries are:  
    **N** Do not use minimum balance accrue amount.  
    **Y** Use the minimum balance accrue amount.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 050.
- 10 - 14 Minimum Balance Accrue Amount. Minimum balance amount required before an account can accrue interest. Amount is expressed in whole dollars. Leading blanks are permitted.  
*Numeric, 5 positions, optional.*  
Reference: Card 99, field 051.
- 15 Minimum Interest Option. Indicates whether the minimum interest amount is used when paying interest on accounts. Valid entries are:  
    **N** Do not use this minimum interest amount.  
    **Y** Use this minimum interest amount.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 052.
- 16 - 20 Minimum Interest Amount. Minimum interest required to receive an interest payment. If the minimum is not met, the interest is dropped. Amount is expressed in dollars and cents. Two decimal places are assumed. Leading blanks are permitted.  
*Numeric, 5 positions, optional.*  
Reference: Card 99, field 053.
- 21 Minimum Balance Pay Option. Indicates whether the minimum balance pay amount is used for paying interest on accounts. Valid entries are:  
    **N** Do not use this minimum balance pay amount.  
    **Y** Use this minimum balance pay amount.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 054.
- 22 - 26 Minimum Balance Pay Amount. Minimum balance amount required at interest payment time in order to receive interest. If the balance is not met, the interest is dropped. Amount is expressed in whole dollars. Leading blanks are permitted.  
*Numeric, 5 positions, optional.*  
Reference: Card 99, field 055.
- 27 Base Option. Indicates whether the base amount or base rate is used for accruing interest on this account type. Valid entries are:  
    **N** Do not use this base amount or rate.  
    **R** Use this base rate.  
    **Y** Use this base amount.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 056.

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28 - 32	<p>Base Amount or Rate. Amount established as either a base amount, which is subtracted from the accruing balance before accrual, or a base rate used for accrual. Amount is expressed in whole dollars. Leading blanks are permitted. <i>Numeric, 5 positions, optional.</i> Reference: Card 99, field 057.</p>
33 - 39	<p>Minimum Opening Deposit. Indicates the minimum amount required to open an account. Amount is expressed in whole dollars. Valid entries are <b>0000000 - 9999999</b>. <i>Numeric, 7 positions, optional.</i> Reference: Card 99, field 058.</p>
40 - 46	<p>Minimum Deposit Amount. Minimum amount or issue required for account deposits after the initial deposit has been made. Amount is expressed in whole dollars. Valid entries are <b>0000000 - 9999999</b>. <i>Numeric, 7 positions, optional.</i> Reference: Card 99, field 059.</p>
47 - 53	<p>Minimum Withdrawal Amount. Minimum amount required for account withdrawals. Amount is expressed in whole dollars. Valid entries are <b>0000000 - 9999999</b>. <i>Numeric, 7 positions, optional.</i> Reference: Card 99, field 060.</p>
54	<p>Deposit Option. Indicates whether deposits are allowed for this account type. Valid entries are:     <b>N</b> Time Investment not allowed.     <b>Y</b> Time Investment allowed. <i>Alphanumeric, 1 position, required.</i> Reference: Card 99, field 061.</p>
55	<p>Withdrawal Option. Indicates whether withdrawals are allowed for this account type. Valid entries are:     <b>N</b> Withdrawals not allowed.     <b>Y</b> Withdrawals allowed. <i>Alphanumeric, 1 position, required.</i> Reference: Card 99, field 062.</p>
56 - 80	<p>Not used.</p>

**Card 02**

- 9 Inactive Processing Option. Indicates whether the account is to become inactive when there is no customer contact over a specified period of time. Valid entries are:  
N Do not flag account.  
Y Flag account after day's requirement is met.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 063.
- 10 - 14 Inactive Days. Number of days without customer contact after which an account becomes inactive. Leading blanks are permitted.  
*Numeric, 5 positions, optional.*  
Reference: Card 99, field 064.
- 15 Dormant Processing Option. Indicates whether an account is to become dormant when there is no customer contact over a specified period of time. Valid entries are:  
N Do not flag account.  
Y Flag account after days requirement is met.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 065.
- 16 - 20 Dormant Processing Days. Number of days without customer contact after which an account becomes dormant. Leading blanks are permitted.  
*Numeric, 5 positions, optional.*  
Reference: Card 99, field 066.
- 21 Automatic Purge Option. Indicates whether an account is automatically purged over a specified period of time after the account is closed. Valid entries are:  
N Do not automatically purge closed accounts.  
Y Automatically purge closed accounts after day's requirement is met.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 067.
- 22 - 24 Automatic Purge Days. Number of days an account must be closed prior to purging the account. Leading blanks are permitted.  
*Numeric, 3 positions, optional.*  
Reference: Card 99, field 068.
- 25 File Cards New. Number of file cards to be printed for each new account. Valid entries are **0 - 9**.  
*Numeric, 1 position, required.*  
Reference: Card 99, field 069.
- 26 File Cards Requested. Number of file cards to be printed for this account type when requested. Valid entries are **0 - 9**.  
*Numeric, 1 position, required.*  
Reference: Card 99, field 070.

- 27                    Labels New Accounts. Number of name and address labels to print for each new account. Valid entries are **0 – 9**.  
*Numeric, 1 position, required.*  
Reference: Card 99, field 071.
- 28                    Labels Requested. Number of name and address labels requested to print for this account type. Valid entries are **0 – 9**.  
*Numeric, 1 position, required.*  
Reference: Card 99, field 072.
- 29                    Generate Opening Deposit Option. Indicates whether to generate an opening deposit for a new certificate when the new value is not zeros. Applies only to non-retirement Certificates of Deposit. Valid entries are:  
    **N**    Do not generate an opening deposit.  
    **Y**    Generate an opening deposit.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 073.
- 30                    Reject Excess Contribution Code. Indicates whether to reject excess contributions for IRA/Keogh accounts. Valid entries are:  
    **N**    Do not reject excess contributions.  
    **Y**    Reject excess contributions.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 074.
- 31                    Rate Process Option. Indicates whether to change the rate if the change is outside the range as defined by the Min/Max Rate. If **Y** is used, the account's rate is changed to the minimum or maximum rate allowed. This option is not available for new accounts. Valid entries are:  
    **N**    Do not change the rate.  
    **Y**    Change the rate.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 075.
- 32 – 33                Effective Months. Maximum number of months an effective dated transaction can be backdated. Valid entries are **01 – 99**.  
*Numeric, 2 positions, required.*  
Reference: Card 99, field 076.
- 34 – 36                Maturity Notice Lead Days. Number of days prior to the maturity date that the notices (08-049 – Renewal Notice and 08-053 – Final Maturity Notice) are to be printed. Leading blanks are permitted.  
*Numeric, 3 positions, optional.*  
Reference: Card 99, field 077.

- 37                    Accrue Maturity Option. Indicates whether Certificate of Deposit accounts are accrued after the maturity date. Valid entries are:  
                      N    Do not accrue accounts after maturity.  
                      Y    Accrue accounts after maturity for the days specified.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 078.
- 38 – 40              Accrue Maturity Days. Number of days to accrue Certificate of Deposit accounts after the maturity date. Leading blanks are permitted.  
*Numeric, 3 positions, optional.*  
Reference: Card 99, field 079.
- 41 – 49              Accrue Maturity New Rate. Used for accruing interest on Certificates of Deposit after final maturity. Nine decimal places are assumed. Leading blanks are permitted.  
*Numeric, 9 positions, optional.*  
Reference: Card 99, field 080.
- 50                    Notice Options Pre-renewal. Indicates whether Pre-renewal Notices are printed for Certificates of Deposit accounts. Valid entries are:  
                      N    Do not print Pre-renewal Notices.  
                      Y    Print Pre-renewal Notices.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 081.
- 51                    Notice Options Renewal. Indicates whether to print Renewal Notices for Certificates of Deposit accounts. Valid entries are:  
                      N    Do not print Renewal Notices.  
                      Y    Print Renewal Notices.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 082.
- 52                    Notice Options Maturity. Indicates whether Maturity Notices are printed for Certificates of Deposit accounts. Valid entries are:  
                      N    Do not print Maturity Notices.  
                      Y    Print Maturity Notices.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 083.
- 53                    Statement Options New Accounts. Indicates whether statements are printed for new accounts on the same day they are entered into the system. Valid entries are:  
                      N    Do not print statements for new accounts the day they are entered into the system.  
                      Y    Print statements for new accounts the day they are entered into the system.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 084.

- 54 Statement Options Closed Accounts. Indicates whether statements are printed for accounts when they become zero balances. Valid entries are:  
N Do not print statements for zero balance accounts.  
Y Print statements for zero balance accounts.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 085.
- 55 Statement Options Purged Accounts. Indicates whether to drop a statement when an account is purged from the system. Valid entries are:  
N Do not produce a statement.  
Y Produce a statement.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 086.
- 56 End Grace at Rate Change Option. Indicates whether the grace period should end if a manual rate change occurs during grace. Valid entries are:  
N Do not end grace if a manual rate change occurs.  
Y End grace if a manual rate change occurs.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, Field 087.
- 57 End Grace at Deposit Option. Indicates whether the grace period should end if a manual deposit occurs during grace. Valid entries are:  
N Do no end grace if a manual deposit occurs.  
Y End grace if a manual deposit occurs.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, Field 088.
- 58 End Grace at Withdrawal Option. Indicates whether the grace period should end if a manual withdrawal occurs during grace. Valid entries are:  
N Do not end grace if a manual withdrawal occurs.  
Y End grace if a manual withdrawal occurs.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, Field 089.
- 59 – 80 Not used.

## Card 99

- 048 Delete Flag. Determines whether to delete a record. Valid entries are:  
b Do not delete this record.  
D Delete this record.  
*Alphanumeric, 1 position, optional.*
- 050 Minimum Balance Accrue Option.  
Reference: Card 01, column 9.

- 051 Minimum Balance Accrue Amount.  
Reference: Card 01, columns 10 – 14.
- 052 Minimum Interest Option.  
Reference: Card 01, column 15.
- 053 Minimum Interest Amount.  
Reference: Card 01, columns 16 – 20.
- 054 Minimum Balance Pay Option.  
Reference: Card 01, column 21.
- 055 Minimum Balance Amount.  
Reference: Card 01, columns 22 – 26.
- 056 Base Option.  
Reference: Card 01, column 27.
- 057 Base Amount/Rate.  
Reference: Card 01, columns 28 – 32.
- 058 Minimum Opening Deposit.  
Reference: Card 01, columns 33 – 39.
- 059 Minimum Deposit Amount.  
Reference: Card 01, columns 40 – 46.
- 060 Minimum Withdrawal Amount.  
Reference: Card 01, columns 47 – 53.
- 061 Deposit Option.  
Reference: Card 01, column 54.
- 062 Withdrawal Option.  
Reference: Card 01, column 55.
- 063 Inactive Processing Option.  
Reference: Card 02, column 9.
- 064 Inactive Processing Days.  
Reference: Card 02, columns 10 – 14.
- 065 Dormant Processing Option.  
Reference: Card 02, column 15.
- 066 Dormant Processing Days.  
Reference: Card 02, columns 16 – 20.

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067	Automatic Purge Option. Reference: Card 02, column 21.
068	Automatic Purge Days. Reference: Card 02, columns 22 – 24.
069	File Cards New. Reference: Card 02, column 25.
070	File Cards Requested. Reference: Card 02, column 26.
071	Labels New Accounts. Reference: Card 02, column 27.
072	Labels Requested. Reference: Card 02, column 28.
073	Generate Opening Deposit Option. Reference: Card 02, column 29.
074	Reject Excess Contribution Code. Reference: Card 02, column 30.
075	Rate Process Option. Reference: Card 02, column 31.
076	Effective Months. Reference: Card 02, columns 32 – 33.
077	Maturity Notice Lead Days. Reference: Card 02, columns 34 – 36.
078	Accrue Maturity Option. Reference: Card 02, column 37.
079	Accrue Maturity Days. Reference: Card 02, columns 38 – 40.
080	Accrue Maturity New Rate. Reference: Card 02, columns 41 – 49.
081	Notice Options Pre-renewal. Reference: Card 02, column 50.
082	Notice Options Renewal. Reference: Card 02, column 51.

- 083 Notice Options Maturity.  
Reference: Card 02, column 52.
- 084 Statement Options New Accounts.  
Reference: Card 02, column 53.
- 085 Statement Closed Accounts.  
Reference: Card 02, column 54.
- 086 Statement Options Purged Accounts.  
Reference: Card 02, column 55.
- 087 End Grace at Manual Rate Change Option.  
Reference: Card 02, column 56.
- 088 End Grace at Manual Deposit Option.  
Reference: Card 02, column 57.
- 089 End Grace at Manual Withdrawal Option.  
Reference: Card 02, column 58.

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## Form 3503 – Time Investment Penalty Routines

Purpose	This form is used to set up a routine for calculating a penalty. A 3503 record <i>must</i> be established for each penalty routine specified on MICM Record 3501.
Cards Required	00, 01

### Header Portion of Each Card

1 – 2	System Number. Valid entry is <b>00</b> . <i>Numeric, 2 positions, required.</i>
3 – 6	Form Number. Valid entry is <b>3503</b> . <i>Numeric, 4 positions, required.</i>
7 – 8	Card Number. <i>Numeric, 2 positions, required.</i>

### Card 00

9 – 11	Institution Number. Designates the financial institution being entered. Valid entries are <b>000 – 999</b> . <i>Numeric, 3 positions, required.</i>
12 – 14	Region Number. Valid entries are <b>000 – 999</b> . <i>Numeric, 3 positions, required.</i>
15 – 16	Routine Number. Penalty routine number to which this information applies. Valid entries are <b>01 – 30</b> . <i>Numeric, 2 positions, required.</i>
18 – 50	Not used.
51 – 56	Effective Date. May be any valid date. Zeros are not permitted. Format is MMDDYY. <i>Numeric, 6 positions, required.</i>
57 – 80	Not used.

**Card 01**

- 9                    Penalty Code. Indicates the basic equation used for calculating interest penalties. Valid entries are:
- 1        Use equation one, which calculates the penalty using the formula  $(I1 + \text{flat fee} + (R1 - R2))$  where I1 is the interest for a specified period of time using a method of simple, daily or continuous. R1 re-accrues from issue date or last renewal date the amount of interest the withdrawal earned, and R2 re-accrues from issue date or last renewal date the amount of interest the withdrawal would have earned at the re-accrue rate.
  - 2        Use equation two, using the larger of the following two methods: all of the interest earned since issue date or last renewal date to the current date, or a percentage of all of the interest to be earned for the life of the account. The percentage to use is identified as total accrual percentage.
  - 3        Use Equation 1 plus Equation 2.
- Alphanumeric, 1 position, required.*  
Reference: Card 99, field 050.
- 10                    Penalty Interest Method Code. Indicates the method used for calculating interest penalties. Valid entries are:
- C        Continuous compounded.
  - D        Daily compounded.
  - S        Simple.
- Alphanumeric, 1 position, required.*  
Reference: Card 99, field 051.
- 11                    Penalty Interest Year Base Code. Identifies the year base associated with the penalty rate for calculating interest penalties. Valid entries are:
- A        Actual days in the year.
  - 0        360-day year.
  - 5        365-day year.
- Alphanumeric, 1 position, required.*  
Reference: Card 99, field 052.
- 12                    Penalty Interest Month Base Code. Identifies the month base associated with the penalty rate for calculating interest penalties. Valid entries are:
- A        Actual days in the month.
  - M        30-day month.
- Alphanumeric, 1 position, required.*  
Reference: Card 99, field 053.
- 13                    Penalty Interest Frequency Code. Indicates the frequency needed for interest penalty calculations. Valid entries are:
- D        Days.
  - M        Months.
- Alphanumeric, 1 position, required.*  
Reference: Card 99, field 054.

- 14 - 16      Penalty Interest Term. Number of days or months for which the penalties are to be calculated. Valid entries are **001 - 999**.  
*Numeric, 3 positions, required.*  
Reference: Card 99, field 055.
- 17            Penalty Rate Code. Identifies the rate used to calculate the interest penalty.  
Valid entries are:  
    **A**    Average rate.  
    **B**    Beginning rate.  
    **C**    Current rate.  
    **O**    Other rate.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 056.
- 18 - 26      Penalty Interest Rate. Used to calculate the interest penalties whenever the Penalty Rate Code is 'O'. Nine decimal places are assumed. Leading blanks are permitted.  
*Numeric, 9 positions, optional.*  
Reference: Card 99, field 057.
- 27            Flat Fee Code. Indicates whether a flat fee is assessed as a penalty. Valid entries are:  
    **A**    Assess a flat fee that is a dollar amount.  
    **N**    Do not assess a flat fee.  
    **R**    Assess a flat fee that is a percentage of the withdrawal amount.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 058.
- 28 - 36      Flat Fee Amount/Rate. Amount or rate used to calculate the flat fee. When the Flat Fee Code is 'A', this is a dollar amount; when the Flat Fee Code is 'R', this is the rate percentage of the withdrawal amount. Nine decimal places are assumed. Leading blanks are permitted.  
*Numeric, 9 positions, optional.*  
Reference: Card 99, field 059.
- 37 - 45      Re-accrue Rate. Used to calculate interest penalties. When the Penalty Rate Code is '1' or '3', this rate is used to calculate 'R2' in Equation 1. Nine decimal places are assumed. Leading blanks are permitted.  
*Numeric, 9 positions, optional.*  
Reference: Card 99, field 060.
- 46 - 48      Total Accrual Percentage. Percentage of the total accruals used to calculate a penalty. This percentage is used when the Penalty Rate Code is '2' or '3'. Three decimal places are assumed.  
*Numeric, 3 positions, optional.*  
Reference: Card 99, field 061.

49 – 73                      Penalty Description. Description of the Penalty Number identified in columns 15 – 16 of Card 00.  
*Alphanumeric, 25 positions, optional.*  
Reference: Card 99, field 062.

74 – 80                      Not used.

## Card 99

048                            Delete Flag. Determines whether to delete a record. Valid entries are:  
    **b**    Do not delete this record.  
    **D**    Delete this record.  
*Alphanumeric, 1 position, optional.*

050                            Penalty Code.  
Reference: Card 01, column 9.

051                            Penalty Interest Method Code.  
Reference: Card 01, column 10.

052                            Penalty Interest Year Base Code.  
Reference: Card 01, column 11.

053                            Penalty Interest Month Base Code.  
Reference: Card 01, column 12.

054                            Penalty Interest Frequency Code.  
Reference: Card 01, column 13.

055                            Penalty Interest Term.  
Reference: Card 01, columns 14 – 16.

056                            Penalty Rate Code.  
Reference: Card 01, column 17.

057                            Penalty Interest Rate.  
Reference: Card 01, columns 18 – 26.

058                            Flat Fee Code.  
Reference: Card 01, column 27.

059                            Flat Fee Amount/Rate.  
Reference: Card 01, columns 28 – 36.

060                            Re-accrue Rate.  
Reference: Card 01, columns 37 – 45.

061                    Total Accrual Percentage.  
Reference: Card 01, columns 46 – 48.

062                    Penalty Description.  
Reference: Card 01, columns 49 – 73.

## Form 3504 – Time Investment Interest Rate Tables

Purpose	This form is used to assign the interest rate on an account based on its balance or term at time of issue, renewal, or a scheduled rate change. The information on this record is used when the Interest Plan Code on MICM Record 3501 is 'B', 'C', 'D', or 'T'.
Cards Required	00 – 08

### Header Portion of Each Card

1 – 2	System Number. Valid entry is <b>00</b> . <i>Numeric, 2 positions, required.</i>
3 – 6	Form Number. Valid entry is <b>3504</b> . <i>Numeric, 4 positions, required.</i>
7 – 8	Card Number. <i>Numeric, 2 positions, required.</i>

### Card 00

9 – 11	Institution Number. Designates the financial institution being entered. Valid entries are <b>000 – 999</b> . <i>Numeric, 3 positions, required.</i>
12 – 14	Region Number. Valid entries are <b>000 – 999</b> . <i>Numeric, 3 positions, required.</i>
15 – 17	Type. Type account to which this information applies. Must be greater than zero. <i>Numeric, 3 positions, required.</i>
18 – 50	Not used.
51 – 56	Effective Date. May be any valid date. Zeros are not permitted. Format is MMDDYY. <i>Numeric, 6 positions, required.</i>
57 – 80	Not used.

**Card 01**

- 9 - 17                    Default Interest Rate. Annual interest rate for this account type. Nine decimal places are assumed.  
*Numeric, 9 positions, optional.*  
Reference: Card 99, field 121.
- 18 - 60                    Term/Rate Table – Term. Number days to assign interest rates on new accounts and at renewal when the Interest Plan Code is 'T'. Enter the terms in ascending order beginning with Term 1. Valid entries are **00000 – 99999**. Leading blanks are permitted.  
*Numeric, 5 positions, 4 times, optional.*  
Reference: Card 99, fields 050 – 057.
- 19 - 69                    Term/Rate Table – Rate. Used for calculating interest on new accounts and a renewal based on the corresponding Term fields. For example:
- If the term of the account is less than or equal to Term 1, Rate 1 is assigned to the account.
  - If the term of the account is greater than the Term 1, but less than or equal to Term 2, Rate 2 is assigned to the account.
- Nine decimal places are assumed. Leading blanks are permitted.  
*Numeric, 9 positions, 4 times, optional.*  
Reference: Card 99, fields 050 – 057.
- 70 - 80                    Not used.

**Card 02**

- 9 - 69                    Term/Rate Table – Term. Number days to assign interest rates on new accounts and at renewal when the Interest Plan Code is 'T'. Enter the terms in ascending order beginning with Term 1. Valid entries are **00000 – 99999**. Leading blanks are permitted.  
*Numeric, 5 positions, 5 times, optional.*  
Reference: Card 99, fields 058 – 067.
- 14 - 78                    Term/Rate Table – Rate. Used for calculating interest on new accounts and a renewal based on the corresponding Term fields. For example:
- If the term of the account is less than or equal to Term 5, Rate 5 is assigned to the account.
  - If the term of the account is greater than Term 5, but less than or equal to Term 6, Rate 6 is assigned to the account.
- Nine decimal places are assumed. Leading blanks are permitted.  
*Numeric, 9 positions, 5 times, optional.*  
Reference: Card 99, fields 058 – 067.
- 79 - 80                    Not used.

### Card 03

- 9 - 69                      Term/Rate Table – Term. Number days to assign interest rates on new accounts, and at renewal when the Interest Plan Code is 'T'. Enter the terms in ascending order beginning with Term 1. Valid entries are **00000 – 99999**. Leading blanks are permitted.  
*Numeric, 5 positions, 5 times, optional.*  
Reference: Card 99, fields 068 – 077.
- 14 - 78                      Term/Rate Table – Rate. Used for calculating interest on new accounts and a renewal based on the corresponding Term fields. For example:
- If the term of the account is less than or equal to Term 10, Rate 10 is assigned to the account.
  - If the term of the account is greater than Term 10, but less than or equal to Term 11, Rate 11 is assigned to the account.
- Nine decimal places are assumed. Leading blanks are permitted.  
*Numeric, 9 positions, 5 times, optional.*  
Reference: Card 99, fields 068 – 077.
- 79 - 80                      Not used.

### Card 04

- 9 - 13                      Term 15. Number days to assign interest rates on new accounts, and at renewal when the Interest Plan Code is 'T'. Enter the terms in ascending order beginning with Term 1. Valid entries are **00000 – 99999**. Leading blanks are permitted.  
*Numeric, 5 positions, optional.*  
Reference: Card 99, field 78.
- 14 - 22                      Rate 15. Used for calculating interest on new accounts and a renewal based on the corresponding Term fields. Nine decimal places are assumed. Leading blanks are permitted.  
*Numeric, 9 positions, optional.*  
Reference: Card 99, field 079.

### Card 05

- 9 - 63                      Balance/Rate Table – Balance. Amount used to assign interest rates on new accounts and at renewal when the Interest Plan Code is 'B'. Enter the amounts in ascending order beginning with Balance 1. Valid entries are **0000000 – 9999999**. The amount is expressed in whole dollars. Leading blanks are permitted.  
*Numeric, 7 positions, 4 times, optional.*  
Reference: Card 99, fields 080 – 087.

16 – 72 Balance/Rate Table – Rate. Used to calculate interest on new accounts and at renewal based on the corresponding Balance fields. For example:

- If the current balance is less than or equal to Balance 1, Rate 1 is assigned to the account.
- If the current balance is greater than the Balance 1, but less than or equal to Balance 2, Rate 2 is assigned to the account.

Nine decimal places are assumed. Leading blanks are permitted.  
*Numeric, 9 positions, 4 times, optional.*  
 Reference: Card 99, fields 080 – 087.

73 – 80 Not used.

### Card 06

9 – 63 Balance/Rate Table – Balance. Amount used to assign interest rates on new accounts and at renewal when the Interest Plan Code is 'B'. Enter the amounts in ascending order beginning with Balance 1. Valid entries are **0000000 – 9999999**. The amount is expressed in whole dollars. Leading blanks are permitted.  
*Numeric, 7 positions, 4 times, optional.*  
 Reference: Card 99, fields 088 – 095.

16 – 72 Balance/Rate Table – Rate. Used to calculate interest on new accounts and at renewal based on the corresponding Balance fields. For example:

- If the current balance is less than or equal to Balance 5, Rate 5 is assigned to the account.
- If the current balance is greater than the Balance 5, but less than or equal to Balance 6, Rate 6 is assigned to the account.

Nine decimal places are assumed. Leading blanks are permitted.  
*Numeric, 9 positions, 4 times, optional.*  
 Reference: Card 99, fields 080 – 087.

73 – 80 Not used.

### Card 07

9 – 63 Balance/Rate Table – Balance. Amount used to assign interest rates on new accounts and at renewal when the Interest Plan Code is 'B'. Enter the amounts in ascending order beginning with Balance 1. Valid entries are **0000000 – 9999999**. The amount is expressed in whole dollars. Leading blanks are permitted.  
*Numeric, 7 positions, 4 times, optional.*  
 Reference: Card 99, fields 096 – 103.

- 16 – 72                      Balance/Rate Table – Rate. Used to calculate interest on new accounts and at renewal based on the corresponding Balance fields. For example:
- If the current balance is less than or equal to Balance 9, Rate 9 is assigned to the account.
  - If the current balance is greater than the Balance 9, but less than or equal to Balance 10, Rate 10 is assigned to the account
- Nine decimal places are assumed. Leading blanks are permitted.  
*Numeric, 9 positions, 4 times, optional.*  
Reference: Card 99, fields 096 – 103.
- 73 – 80                      Not used.

### Card 08

- 9 – 47                      Balance/Rate Table – Balance. Amount used to assign interest rates on new accounts and at renewal when the Interest Plan Code is 'B'. Enter the amounts in ascending order beginning with Balance 1. Valid entries are **0000000 – 9999999**. The amount is expressed in whole dollars. Leading blanks are permitted.  
*Numeric, 7 positions, 3 times, optional.*  
Reference: Card 99, fields 104 – 109.
- 16 – 56                      Balance/Rate Table – Rate. Used to calculate interest on new accounts and at renewal based on the corresponding Balance fields. For example:
- If the current balance is less than or equal to Balance 13, Rate 13 is assigned to the account.
  - If the current balance is greater than the Balance 13, but less than or equal to Balance 14, Rate 14 is assigned to the account.
- Nine decimal places are assumed. Leading blanks are permitted.  
*Numeric, 9 positions, 3 times, optional.*  
Reference: Card 99, fields 104 – 109.
- 57 – 80                      Not used.

**Card 09**

- 9 Variable/Split Rate Option. Indicates whether the Variable/Split Rate Table is used for paying interest on accounts. Valid entries are:
- b** Do not use the Variable/Split Rate Table.
  - N** Do not use the Variable/Split Rate Table.
  - S** Use split rates for paying interest on accounts. This indicates that multiple rates from the table are used to calculate interest. Starting with Amount 5, the portion of the account's current balance that appears in the amount will get the associated rate. If the current balance is larger than the amount, the remaining portion of the current balance will get the associated rate. For example, Amount 5 is \$10,000. Rate 5 is used for the first \$8,000 and Rate 4 is used for the remaining \$2,000.
  - V** Use variable rates for paying interest on accounts. This indicates that a single rate from the table is used to calculate interest. Starting with Amount 1, if the account's current balance is greater than or equal to the amount, the associated rate is used. If not, the next amount in the table is checked until a single rate is assigned.
- Alphanumeric, 1 position, required.*  
Reference: Card 99, field 110.
- 10 - 54 Variable/Split Rate Table - Rate. Used to split or vary rates when paying interest on accounts. The split rate is calculated at interest pay time on the average balance or the average collected balance, as specified by the Balance Accrual Option in the Master Record. Nine decimal places are assumed. Leading blanks are permitted.
- Numeric, 9 positions, 5 times, optional.*  
Reference: Card 99, fields 111 - 115.
- 55 - 79 Variable/Split Rate Table - Amount. Used for splitting or varying rates when paying interest on accounts. Amount is expressed in whole dollars. The split rate is calculated at interest pay time on the average balance or the average collected balance, as specified by the Balance Accrual Option in the MICM Master Record. The largest amount must be placed in the first field. Leading blanks are permitted.
- Numeric, 5 positions, 5 times, optional.*  
Reference: Card 99, fields 116 - 120.
- 80 Split/Variable Rate Table Amount Code. Indicates whether the amounts are in dollars, hundreds of dollars, or thousands of dollars. Valid entries are:
- b** Whole dollars.
  - H** Hundreds of dollars.
  - T** Thousands of dollars.
- Alphanumeric, 1 position, optional.*  
Reference: Card 99, field 122.

## Card 99

- 048 Delete Flag. Determines whether to delete a record. Valid entries are:  
**b** Do not delete this record.  
**D** Delete this record.  
*Alphanumeric, 1 position, optional.*
- 050 – 079 Term/Rate Table.  
Reference: Card 01, columns 18 – 73.  
Reference: Card 02, columns 9 – 78  
Reference: Card 03, columns 9 – 78.  
Reference: Card 04, columns 9 – 22.
- 080 – 109 Balance/Rate Table.  
Reference: Card 05, columns 9 – 72.  
Reference: Card 06, columns 9 – 72.  
Reference: Card 07, columns 9 – 72.  
Reference: Card 08, columns 9 – 56.
- 110 Variable/Split Rate Option.  
Reference: Card 09, column 9.
- 111 – 120 Variable/Split Rate Table.  
Reference: Card 09, columns 10 – 79.
- 121 Default Interest Rate.  
Reference: Card 01, columns 9 – 17.
- 122 Split/Variable Rate Table Amount Code.  
Reference: Card 09, column 80.

## Form 3505 – Time Investment Renewal Defaults

Purpose	This form is used to indicate the fields allowed to re-default to new values upon account renewal. Any field containing a value of 'Y', when an account renews, retrieves a new value from MICM Record 3501 (Time Investment Type Defaults) for the type the account is renewing into. Refer to the description of the MICM 3501 form in this guide for further information.
Cards Required	00 – 02

### Header Portion of Each Card

1 – 2	System Number. Valid entry is <b>00</b> . <i>Numeric, 2 positions, required.</i>
3 – 6	Form Number. Valid entry is <b>3505</b> . <i>Numeric, 4 positions, required.</i>
7 – 8	Card Number. <i>Numeric, 2 positions, required.</i>

### Card 00

9 – 11	Institution Number. Designates the financial institution being entered. Valid entries are <b>000 – 999</b> . <i>Numeric, 3 positions, required.</i>
12 – 14	Region Number. Valid entries are <b>000 – 999</b> . <i>Numeric, 3 positions, required.</i>
15 – 17	Type. Type account to which this information applies. Must be greater than zero. <i>Numeric, 3 positions, required.</i>
18 – 50	Not used.
51 – 56	Effective Date. May be any valid date. Zeros are not permitted. Format is MMDDYY. <i>Numeric, 6 positions, required.</i>
57 – 80	Not used.

## Card 01

- 9 - 11                    New Type. Designates the Type into which accounts will renew. Valid entries are **001 – 999**.  
*Numeric, 3 positions, required.*  
Reference: Card 99, field 050.
- 12                        Renewal Frequency Code. Valid entries are:  
    **N**    Do not re-default this field to the new type.  
    **Y**    Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 051.
- 13                        Renewal Term. Valid entries are:  
    **N**    Do not re-default this field to the new type.  
    **Y**    Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 052.
- 14                        Renewal Day. Valid entries are:  
    **N**    Do not re-default this field to the new type.  
    **Y**    Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 053.
- 15                        Renewal Option Code. Valid entries are:  
    **N**    Do not re-default this field to the new type.  
    **Y**    Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 054.
- 16                        Renewal Final Disposition Code. Valid entries are:  
    **N**    Do not re-default this field to the new type.  
    **Y**    Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 055.
- 17                        Renewal Balance Code. Valid entries are:  
    **N**    Do not re-default this field to the new type.  
    **Y**    Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 056.
- 18                        Renewal Grace Rate Option. Valid entries are:  
    **N**    Do not re-default this field to the new type.  
    **Y**    Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 057.

- 19                   Rate Change Frequency. Valid entries are:  
          N    Do not re-default this field to the new type.  
          Y    Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 058.
- 20                   Rate Change Term. Valid entries are:  
          N    Do not re-default this field to the new type.  
          Y    Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 059.
- 21                   Rate Change Day. Valid entries are:  
          N    Do not re-default this field to the new type.  
          Y    Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 060.
- 22                   Interest Pay Code. Valid entries are:  
          N    Do not re-default this field to the new type.  
          Y    Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 061.
- 23                   Interest Accrual Method. Valid entries are:  
          N    Do not re-default this field to the new type.  
          Y    Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 062.
- 24                   Interest Year Base Code. Valid entries are:  
          N    Do not re-default this field to the new type.  
          Y    Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 063.
- 25                   Interest Month Base Code. Valid entries are:  
          N    Do not re-default this field to the new type.  
          Y    Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 064.
- 26                   Interest Frequency Code. Valid entries are:  
          N    Do not re-default this field to the new type.  
          Y    Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 065.

- 27 Interest Term. Valid entries are:  
    N Do not re-default this field to the new type.  
    Y Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 066.
- 28 Interest Day. Valid entries are:  
    N Do not re-default this field to the new type.  
    Y Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 067.
- 29 Interest Disposition Code. Valid entries are:  
    N Do not re-default this field to the new type.  
    Y Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 068.
- 30 Interest Combined Check. Valid entries are:  
    N Do not re-default this field to the new type.  
    Y Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 069.
- 31 Interest Rate Change Processing Code. Valid entries are:  
    N Do not re-default this field to the new type.  
    Y Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 070.
- 32 Interest Tenth Day Option Code. Valid entries are:  
    N Do not re-default this field to the new type.  
    Y Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 071.
- 33 Interest Plan Code. Valid entries are:  
    N Do not re-default this field to the new type.  
    Y Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 072.
- 34 Interest Prime Indicator. Valid entries are:  
    N Do not re-default this field to the new type.  
    Y Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 073.

- 35 Index to Prime Interest Rate Percentage. Valid entries are:  
N Do not re-default this field to the new type.  
Y Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 074.
- 36 Index to Prime Interest Rate Percentage Sign. Valid entries are:  
N Do not re-default this field to the new type.  
Y Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 075.
- 37 Minimum Interest Rate. Valid entries are:  
N Do not re-default this field to the new type.  
Y Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 076.
- 38 Maximum Interest Rate. Valid entries are:  
N Do not re-default this field to the new type.  
Y Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 077.
- 39 Compounding Frequency Code. Valid entries are:  
N Do not re-default this field to the new type.  
Y Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 078.
- 40 Compounding Term. Valid entries are:  
N Do not re-default this field to the new type.  
Y Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 079.
- 41 Compounding Day. Valid entries are:  
N Do not re-default this field to the new type.  
Y Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 080.
- 42 Statement Sort Code. Valid entries are:  
N Do not re-default this field to the new type.  
Y Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 081.

- 43                    Statement Type. Valid entries are:  
                       N    Do not re-default this field to the new type.  
                       Y    Re-default this field to the new type.  
                       *Alphanumeric, 1 position, required.*  
                       Reference: Card 99, field 082.
- 44                    Statement Disposition Code. Valid entries are:  
                       N    Do not re-default this field to the new type.  
                       Y    Re-default this field to the new type.  
                       *Alphanumeric, 1 position, required.*  
                       Reference: Card 99, field 083.
- 45                    Statement Frequency Code. Valid entries are:  
                       N    Do not re-default this field to the new type.  
                       Y    Re-default this field to the new type.  
                       *Alphanumeric, 1 position, required.*  
                       Reference: Card 99, field 084.
- 46                    Statement Term. Valid entries are:  
                       N    Do not re-default this field to the new type.  
                       Y    Re-default this field to the new type.  
                       *Alphanumeric, 1 position, required.*  
                       Reference: Card 99, field 085.
- 47                    Statement Days. Valid entries are:  
                       N    Do not re-default this field to the new type.  
                       Y    Re-default this field to the new type.  
                       *Alphanumeric, 1 position, required.*  
                       Reference: Card 99, field 086.
- 48                    Statement No Activity Code. Valid entries are:  
                       N    Do not re-default this field to the new type.  
                       Y    Re-default this field to the new type.  
                       *Alphanumeric, 1 position, required.*  
                       Reference: Card 99, field 087.
- 49                    Statement Rate History Option. Valid entries are:  
                       N    Do not re-default this field to the new type.  
                       Y    Re-default this field to the new type.  
                       *Alphanumeric, 1 position, required.*  
                       Reference: Card 99, field 088.
- 50                    Maximum Account Balance. Valid entries are:  
                       N    Do not re-default this field to the new type.  
                       Y    Re-default this field to the new type.  
                       *Alphanumeric, 1 position, required.*  
                       Reference: Card 99, field 089.
- 51 – 80              Not used.

**Card 02**

- 9 Service Charge Frequency Code. Valid entries are:  
N Do not re-default this field to the new type.  
Y Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 090.
- 10 Service Charge Term. Valid entries are:  
N Do not re-default this field to the new type.  
Y Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 091.
- 11 Service Charge Day. Valid entries are:  
N Do not re-default this field to the new type.  
Y Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 092.
- 12 Service Charge Code. Valid entries are:  
N Do not re-default this field to the new type.  
Y Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 093.
- 13 Service Charge Routine. Valid entries are:  
N Do not re-default this field to the new type.  
Y Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 094.
- 14 Suppress Notices Pre-renewal Option. Valid entries are:  
N Do not re-default this field to the new type.  
Y Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 095.
- 15 Suppress Notices Renewal Option. Valid entries are:  
N Do not re-default this field to the new type.  
Y Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 096.
- 16 Suppress Notices Final Maturity Option. Valid entries are:  
N Do not re-default this field to the new type.  
Y Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 097.

- 17 Suppress Notices Interest Payment Option. Valid entries are:  
    N Do not re-default this field to the new type.  
    Y Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 098.
- 18 Penalty Routine Terms. Valid entries are:  
    N Do not re-default this field to the new type.  
    Y Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 099.
- 19 Account Class. Valid entries are:  
    N Do not re-default this field to the new type.  
    Y Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 100.
- 20 Negotiable Code. Valid entries are:  
    N Do not re-default this field to the new type.  
    Y Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 101.
- 21 Correspondent Institution Indicator Code. Valid entries are:  
    N Do not re-default this field to the new type.  
    Y Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 102.
- 22 Public Funds Indicator Code. Valid entries are:  
    N Do not re-default this field to the new type.  
    Y Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 103.
- 23 Trust Deposit Indicator Code. Valid entries are:  
    N Do not re-default this field to the new type.  
    Y Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 104.
- 24 Secured Account Flag. Valid entries are:  
    N Do not re-default this field to the new type.  
    Y Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 105.

- 25 Large Balance Amounts Pointer Code. Valid entries are:  
N Do not re-default this field to the new type.  
Y Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 106.
- 26 Purge Override Code. Valid entries are:  
N Do not re-default this field to the new type.  
Y Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 107.
- 27 Safekeeping Flag. Valid entries are:  
N Do not re-default this field to the new type.  
Y Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 108.
- 28 Standard Industry Classification Code. Valid entries are:  
N Do not re-default this field to the new type.  
Y Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 109.
- 29 Accounting Code. Valid entries are:  
N Do not re-default this field to the new type.  
Y Re-default this field to the new type.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 110.
- 30 – 80 Not used.

## Card 99

- 048 Delete Flag. Determines whether to delete a record. Valid entries are:  
b Do not delete this record.  
D Delete this record.  
*Alphanumeric, 1 position, optional.*
- 050 New Type.  
Reference: Card 01, columns 9 – 11.
- 051 Renewal Frequency Code.  
Reference: Card 01, column 12.
- 052 Renewal Term.  
Reference: Card 01, column 13.

053	Renewal Day. Reference: Card 01, column 14.
054	Renewal Option Code. Reference: Card 01, column 15.
055	Renewal Final Disposition Code. Reference: Card 01, column 16.
056	Renewal Balance Code. Reference: Card 01, column 17.
057	Renewal Grace Rate Option. Reference: Card 01, column 18.
058	Rate Change Frequency. Reference: Card 01, column 19.
059	Rate Change Term. Reference: Card 01, column 20.
060	Rate Change Day. Reference: Card 01, column 21.
061	Interest Pay Code. Reference: Card 01, column 22.
062	Interest Accrual Method. Reference: Card 01, column 23.
063	Interest Year Base Code. Reference: Card 01, column 24.
064	Interest Month Base Code. Reference: Card 01, column 25.
065	Interest Frequency Code. Reference: Card 01, column 26.
066	Interest Term. Reference: Card 01, column 27.
067	Interest Day. Reference: Card 01, column 28.
068	Interest Disposition Code. Reference: Card 01, column 29.

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069	Interest Combined Check. Reference: Card 01, column 30.
070	Interest Rate Change Processing Code. Reference: Card 01, column 31.
071	Interest Tenth Day Option Code. Reference: Card 01, column 32.
072	Interest Plan Code. Reference: Card 01, column 33.
073	Interest Prime Indicator. Reference: Card 01, column 34.
074	Index to Prime Interest Rate Percentage. Reference: Card 01, column 35.
075	Index to Prime Interest Rate Percentage Sign. Reference: Card 01, column 36.
076	Minimum Interest Rate. Reference: Card 01, column 37.
077	Maximum Interest Rate. Reference: Card 01, column 38.
078	Compounding Frequency Code. Reference: Card 01, column 39.
079	Compounding Term. Reference: Card 01, column 40.
080	Compounding Day. Reference: Card 01, column 41.
081	Statement Sort Code. Reference: Card 01, column 42.
082	Statement Type. Reference: Card 01, column 43.
083	Statement Disposition Code. Reference: Card 01, column 44.
084	Statement Frequency Code. Reference: Card 01, column 45.

085	Statement Term. Reference: Card 01, column 46.
086	Statement Days. Reference: Card 01, column 47.
087	Statement No Activity Code. Reference: Card 01, column 48.
088	Statement Rate History Option. Reference: Card 01, column 49.
089	Maximum Account Balance. Reference: Card 01, column 50.
090	Service Charge Frequency Code. Reference: Card 02, column 9.
091	Service Charge Term. Reference: Card 02, column 10.
092	Service Charge Days. Reference: Card 02, column 11.
093	Service Charge Code. Reference: Card 02, column 12.
094	Service Charge Routine. Reference: Card 02, column 13.
095	Suppress Notices Pre-renewal Option. Reference: Card 02, column 14.
096	Suppress Notices Renewal Option. Reference: Card 02, column 15.
097	Suppress Notices Final Maturity Option. Reference: Card 02, column 16.
098	Suppress Notices Interest Payment Option. Reference: Card 02, column 17.
099	Penalty Routine Terms. Reference: Card 02, column 18.
100	Account Class. Valid entries are: Reference: Card 02, column 19.

101	Negotiable Code. Reference: Card 02, column 20.
102	Correspondent Institution Indicator Code. Reference: Card 02, column 21.
103	Public Funds Indicator Code. Reference: Card 02, column 22.
104	Trust Deposit Indicator Code. Reference: Card 02, column 23.
105	Secured Account Flag. Reference: Card 02, column 24.
106	Large Balance Amounts Pointer Code. Reference: Card 02, column 25.
107	Purge Override Code. Reference: Card 02, column 26.
108	Safekeeping Flag. Reference: Card 02, column 27.
109	Standard Industry Classification Code. Reference: Card 02, column 28.
110	Accounting Code. Reference: Card 02, column 29.

## Form 3506 – Time Investment Title Records

Purpose	This form is used to establish the different titles for the applications contained within Time Investment, including Time Investment itself. These titles appear in the upper left corner of the Time Investment reports. However, if 'Separate Reports' is indicated on MICM Record 3500, the reports print according to account designation (Certificates of Deposits, TDOA, and Savings). Only one record exists per institution.
Cards Required	00 – 03

### Header Portion of Each Card

1 – 2	System Number. Valid entry is <b>00</b> . <i>Numeric, 2 positions, required.</i>
3 – 6	Form Number. Valid entry is <b>3506</b> . <i>Numeric, 4 positions, required.</i>
7 – 8	Card Number. <i>Numeric, 2 positions, required.</i>

### Card 00

9 – 11	Institution Number. Designates the institution being entered. Valid entries are <b>000 – 999</b> . <i>Numeric, 3 positions, required.</i>
12 – 80	Not used.

### Card 01

9 – 38	System Title. User's designation for Time Investment. <i>Alphanumeric, 30 positions, required.</i> Reference: Card 99, field 050.
39 – 68	Certificate of Deposit Title. User's designation for the Certificate of Deposit application. <i>Alphanumeric, 30 positions, optional.</i> Reference: Card 99, field 051.
69 – 80	Not used.

## Card 02

- 9 – 38 Time Deposit Open Account Title. User's designation for the Time Deposit Open Account application.  
*Alphanumeric, 30 positions, optional.*  
Reference: Card 99, field 052.
- 39 – 68 Regular Savings Title. User's designation for the regular Savings application.  
*Alphanumeric, 30 positions, optional.*  
Reference: Card 99, field 053.
- 69 – 80 Not used.

## Card 03

- 9 – 38 Other Title 1. Reserved for future use.  
*Alphanumeric, 30 positions, optional.*  
Reference: Card 99, field 054.
- 39 – 68 Other Title 2. Reserved for future use.  
*Alphanumeric, 30 positions, optional.*  
Reference: Card 99, field 055.
- 69 – 80 Not used.

## Card 99

- 048 Delete Flag. Determines whether to delete a record. Valid entries are:  
    **b** Do not delete this record.  
    **D** Delete this record.  
*Alphanumeric, 1 position, optional.*
- 050 System Title.  
Reference: Card 01, columns 9 – 38.
- 051 Certificate of Deposit Title.  
Reference: Card 01, columns 39 – 68.
- 052 Time Deposit Open Account Title.  
Reference: Card 02, columns 9 – 38.
- 053 Regular Savings Title.  
Reference: Card 02, columns 39 – 68.

- 054                    Other Title 1.  
                          Reference: Card 03, columns 9 – 38.
- 055                    Other Title 2.  
                          Reference: Card 03, columns 39 – 68.

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## Form 3507 – Time Investment Service Charge Parameters

Purpose	This form is used to establish a set of service charge parameters. A maximum of 30 sets of parameters can be established for each institution.
Cards Required	00 – 02

### Header Portion of Each Card

1 – 2	System Number. Valid entry is <b>00</b> . <i>Numeric, 2 positions, required.</i>
3 – 6	Form Number. Valid entry is <b>3507</b> . <i>Numeric, 4 positions, required.</i>
7 – 8	Card Number. <i>Numeric, 2 positions, required.</i>

### Card 00

9 – 11	Institution Number. Designates the institution being entered. Valid entries are <b>000 – 999</b> . <i>Numeric, 3 positions, required.</i>
12 – 14	Region Number. Valid entries are <b>000 – 999</b> . <i>Numeric, 3 positions, required.</i>
15 – 16	Parameter. Designates this set of service charge parameters. Valid entries are <b>01 – 30</b> . <i>Numeric, 2 positions, required.</i>
17 – 50	Not used.
51 – 56	Effective Date. May be any valid date. Zeros are not permitted. Format is MMDDYY. <i>Numeric, 6 positions, required.</i>
57 – 80	Not used.

## Card 01

- 9 - 13                      Withdrawal Charge. Amount to be charged for each account withdrawal. When transaction code 940 is generated, the Source Code on the transaction is set to '9904', indicating a withdrawal charge. Four decimal places are assumed.  
*Numeric, 5 positions, optional.*  
Reference: Card 99, field 050.
- 14 - 18                     Deposit Charge. Amount charged for each service chargeable credit processed. When the transaction code 940 service charge is generated, the Source Code on the transaction is set to '9902', indicating a deposit charge. Four decimal places are assumed.  
*Numeric, 5 positions, optional.*  
Reference: Card 99, field 051.
- 19 - 22                     Flat Fee. Fixed monthly service charge automatically charged to the account. Amount is expressed in dollars and cents. When the transaction code 940 service charge is generated, the Source Code on the transaction is set to '9901', indicating a flat fee charge. Two decimal places are assumed. Leading blanks are permitted.  
*Numeric, 4 positions, optional.*  
Reference: Card 99, field 052.
- 23 - 31                     Balance Credit Rate. Annual balance credit rate allowed for each \$100 dollars of the average balance or average collected balance, depending upon the option specified in the Balance Code field. Nine decimal places are assumed. Leading blanks are permitted.  
*Numeric, 9 positions, optional.*  
Reference: Card 99, field 053.
- 32 - 36                     Minimum Balance. Amount established by the institution to determine whether a service charge is applied to the account. If the low balance is less than this amount, a service charge is assessed. Amount is expressed in whole dollars. Leading blanks are permitted.  
*Numeric, 5 positions, optional.*  
Reference: Card 99, field 054.
- 37 - 41                     Minimum Average Balance. Amount established by the institution and used as a comparison against an account's average balance or average collected balance in order to assess service charges. If the balance indicated by the Balance Code is less than this amount, a service charge is assessed. Amount is expressed in whole dollars. Leading blanks are permitted.  
*Numeric, 5 positions, optional.*  
Reference: Card 99, field 055.

- 42 Balance Code. Indicates the balance used to calculate service charges. Valid entries are:  
    **b** Average balance.  
    **C** Average collected balance.  
*Alphanumeric, 1 position, optional.*  
Reference: Card 99, field 056.
- 43 - 47 Minimum Service Charge. Minimum service charge applied to an account. Amount is expressed in dollars and cents. When the transaction code 940 service charge is generated, the Source Code on the transaction is set to '9907', indicating a minimum charge. Two decimal places are assumed. Leading blanks are permitted.  
*Numeric, 5 positions, optional.*  
Reference: Card 99, field 057.
- 48 User Routine. Indicates whether a special user-defined routine is used for calculating service charges. Valid entries are:  
    **b** No user routine.  
    **U** Use special user routine.  
*Alphanumeric, 1 position, optional.*  
Reference: Card 99, field 058.
- 49 - 53 Item Charge. Amount charged for each item deposited to an account. When the transaction code 940 service charge is generated, the Source Code on the transaction is set to '9906', indicating an item charge. Four decimal places are assumed.  
*Numeric, 5 positions, optional.*  
Reference: Card 99, field 059.
- 54 - 58 Check Charge. Amount charged for each check printed. When the transaction code 940 service charge is generated, the Source Code on the transaction is set to '9905', indicating a check charge. Four decimal places are assumed.  
*Numeric, 5 positions, optional.*  
Reference: Card 99, field 060.
- 59 - 80 Not used.

## Card 02

- 9 - 11 Number Free Debits. Number of debits allowed in a service charge period before service charges are applied to the account. This number is deducted from the total number of service chargeable debits prior to the calculation of service charges. Leading blanks are permitted.  
*Numeric, 3 positions, optional.*  
Reference: Card 99, field 061.

- 12 Dormant Service Charge Option. Indicates whether service charges are assessed to dormant accounts. Valid entries are:  
N Do not assess service charges to dormant accounts.  
Y Assess service charges to dormant accounts.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 062.
- 13 - 15 Days Before Service Charge. Number of days an account must exist before a service charge is applied. Valid entries are **000 - 999**. Leading blanks are permitted.  
*Numeric, 3 positions, optional.*  
Reference: Card 99, field 063.
- 16 OD Option. Indicates whether to apply a service charge that results in an overdrawn account. Valid entries are:  
N Do not overdraw an account with a service charge.  
Y Overdraw an account with a service charge.  
*Alphanumeric, 1 position, required.*  
Reference: Card 99, field 064.
- 17 - 21 Incremental Service Charge High Balance. Amount established by the institution to determine whether a service charge is to be applied to an account. If the balance specified by the Incremental Service Charge Balance Code is less than this amount, a service charge is applied to the account. Amount is expressed in whole dollars. Leading blanks are permitted.  
*Numeric, 5 positions, optional.*  
Reference: Card 99, field 065.
- 22 - 26 Incremental Service Charge Decrement. Amount established by the institution to deduct from the high balance to determine the service charge. Amount is expressed in whole dollars. Leading blanks are permitted.  
*Numeric, 5 positions, optional.*  
Reference: Card 99, field 066.
- 27 - 29 Incremental Service Charge. Applied to the account when the balance specified in the Incremental Service Charge Balance Code is less than the high balance. When the transaction code 940 service charge is generated, the Source Code on the transaction is set to '9903', indicating an incremental charge. Two decimal places are assumed.  
*Numeric, 3 positions, optional.*  
Reference: Card 99, field 067.
- 30 - 32 Incremental Service Charge Times. Maximum number of times the high balance is decremented and service charges applied. Zeros indicate that no service charge is applied. Leading blanks are permitted.  
*Numeric, 3 positions, optional.*  
Reference: Card 99, field 068.

33 Incremental Service Charge Balance Code. Indicates the balance used to compare against the high balance. Valid entries are:  
    **b** Average balance.  
    **C** Average collected balance.  
    **L** Low balance.  
*Alphanumeric, 1 position, optional.*  
Reference: Card 99, field 069.

34 – 80 Not used.

## Card 99

048 Delete Flag. Determines whether to delete a record. Valid entries are:  
    **b** Do not delete this record.  
    **D** Delete this record.  
*Alphanumeric, 1 position, optional.*

050 Withdrawal Charge.  
Reference: Card 01, columns 9 – 13.

051 Deposit Charge.  
Reference: Card 01, columns 14 – 18.

052 Flat Fee.  
Reference: Card 01, columns 19 – 22.

053 Balance Credit Rate.  
Reference: Card 01, columns 23 – 31.

054 Minimum Balance.  
Reference: Card 01, columns 32 – 36.

055 Minimum Average Balance.  
Reference: Card 01, columns 37 – 41.

056 Balance Code.  
Reference: Card 01, column 42.

057 Minimum Service Charge.  
Reference: Card 01, columns 43 – 47.

058 User Routine.  
Reference: Card 01, column 48.

059 Item Charge.  
Reference: Card 01, columns 49 – 53

- 060                    Check Charge.  
                      Reference: Card 01, columns 54 – 58
  
- 061                    Number Free Debits.  
                      Reference: Card 02, columns 9 – 11.
  
- 062                    Dormant Service Charge Option.  
                      Reference: Card 02, column 12.
  
- 063                    Days Before Service Charge.  
                      Reference: Card 02, columns 13 – 15.
  
- 064                    OD Option.  
                      Reference: Card 02, column 16.
  
- 065                    Incremental Service Charge High Balance.  
                      Reference: Card 02, columns 17 – 21.
  
- 066                    Incremental Service Charge Decrement.  
                      Reference: Card 02, columns 22 – 26.
  
- 067                    Incremental Service Charge.  
                      Reference: Card 02, columns 27 – 29.
  
- 068                    Incremental Service Charge Times.  
                      Reference: Card 02, columns 30 – 32.
  
- 069                    Incremental Service Charge Balance Code.  
                      Reference: Card 02, column 33.

## Form 3508 – Time Investment Monthly Report

Purpose	This form is used to establish a set of parameters specifying various amount ranges or time period changes which create summary control breaks for monthly statistical reporting. This set of parameters is used to produce 08-124 (Maturity Analysis by Amount) and 08-125 (Statistical Report – Remaining Maturity).
Cards Required	00 – 04

### Header Portion of Each Card

1 – 2	System Number. Valid entry is <b>00</b> . <i>Numeric, 2 positions, required.</i>
3 – 6	Form Number. Valid entry is <b>3508</b> . <i>Numeric, 4 positions, required.</i>
7 – 8	Card Number. <i>Numeric, 2 positions, required.</i>

### Card 00

9 – 11	Institution Number. Designates the institution being entered. Valid entries are <b>000 – 999</b> . <i>Numeric, 3 positions, required.</i>
12 – 80	Not used.

### Card 01

9 – 60	<p>Monthly Report Amount Breaks 01 – 04. Individual range amounts used to force report summary control breaks based on a specified set of ranges. This information is the control parameter for report 08-124 (Maturity Analysis by Amount).</p> <ul style="list-style-type: none"> <li>■ Enter the lowest amount in field 01. All remaining amounts <i>must</i> be entered consecutively.</li> <li>■ Express the amounts in dollars and cents. Two decimal places are assumed and leading blanks are permitted.</li> </ul> <p>The Amount Breaks force a summary control break for all accounts less than the amount entered. The amounts also force a summary control break for all accounts that fall between an amount and the next higher amount.</p> <p>The highest amount entered forces an additional summary control break for all accounts over this highest amount. <i>Numeric, 13 positions, 4 times, optional.</i> Reference: Card 99, fields 050 – 053.</p>
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61 – 80 Not used.

## Card 02

9 – 60 Monthly Report Amount Breaks 05 – 08. Individual range amounts used to force report summary control breaks based on a specified set of ranges. This information is the control parameter for report 08-124 (Maturity Analysis by Amount).

- Enter the lowest amount in field 01. All remaining amounts *must* be entered consecutively.
- Express the amounts in dollars and cents. Two decimal places are assumed and leading blanks are permitted.

The Amount Breaks force a summary control break for all accounts less than the amount entered. The amounts also force a summary control break for all accounts that fall between an amount and the next higher amount.

The highest amount entered forces an additional summary control break for all accounts over this highest amount.

*Numeric, 13 positions, 4 times, optional.*

Reference: Card 99, fields 054 – 057.

61 – 80 Not used.

## Card 03

9 – 34 Monthly Report Amount Breaks 09 – 10. Individual range amounts used to force report summary control breaks based on a specified set of ranges. This information is the control parameter for report 08-124 (Maturity Analysis by Amount).

- Enter the lowest amount in field 01. All remaining amounts *must* be entered consecutively.
- Express the amounts in dollars and cents. Two decimal places are assumed and leading blanks are permitted.

The Amount Breaks force a summary control break for all accounts less than the amount entered. The amounts also force a summary control break for all accounts that fall between an amount and the next higher amount.

The highest amount entered forces an additional summary control break for all accounts over this highest amount.

*Numeric, 13 positions, 2 times, optional.*

Reference: Card 99, fields 058 – 059.

35 – 37 Maturity Forecast Days. Number of days for the maturity forecast. This reflects all Certificates of Deposit that mature during the number of days specified. This information is the control parameter for report 08-121 (Maturity Forecast for nnn Days). Leading blanks are permitted.  
*Numeric, 3 positions, optional.*  
 Reference: Card 99, field 070.

38 – 80 Not used.

#### Card 04

9 – 58 Monthly Report Time Breaks 01 – 10. Individual time break ranges used to force report summary control breaks based on a specified set of time ranges. This information is the control parameter for reports 08-125 (Statistical Report – Remaining Maturity) and 08-131 (Statistical Report – Original Maturity).

- Enter the lowest range in field 01. All remaining ranges *must* be entered consecutively.
- Each time range is expressed in number of years and months; format is YYYYMM. Leading blanks are permitted.

Summary control breaks are forced for all accounts that fall between one time break and the next. The highest time entered forces an additional summary control break for all accounts over the highest time.

*Numeric, 5 positions, 10 times, optional.*

Reference: Card 99, fields 060 – 069.

59 – 80 Not used.

#### Card 99

048 Delete Flag. Determines whether to delete a record. Valid entries are:  
**b** Do not delete this record.  
**D** Delete this record.  
*Alphanumeric, 1 position, optional.*

050 Monthly Report Amount Break 01.  
 Reference: Card 01, columns 9 – 21.

051 Monthly Report Amount Break 02.  
 Reference: Card 01, columns 22 – 34.

052 Monthly Report Amount Break 03.  
 Reference: Card 01, columns 35 – 47.

053 Monthly Report Amount Break 04.  
 Reference: Card 01, columns 48 – 60.

- 054 Monthly Report Amount Break 05.  
Reference: Card 02, columns 9 – 21.
- 055 Monthly Report Amount Break 06.  
Reference: Card 02, columns 22 – 34.
- 056 Monthly Report Amount Break 07.  
Reference: Card 02, columns 35 – 47.
- 057 Monthly Report Amount Break 08.  
Reference: Card 02, columns 48 – 60.
- 058 Monthly Report Amount Break 09.  
Reference: Card 03, columns 9 – 21.
- 059 Monthly Report Amount Break 10.  
Reference: Card 03, columns 22 – 34.
- 060 Monthly Report Time Break 01.  
Reference: Card 04, columns 9 – 13.
- 061 Monthly Report Time Break 02.  
Reference: Card 04, columns 14 – 18.
- 062 Monthly Report Time Break 03.  
Reference: Card 04, columns 19 – 23.
- 063 Monthly Report Time Break 04.  
Reference: Card 04, columns 24 – 28.
- 064 Monthly Report Time Break 05.  
Reference: Card 04, columns 29 – 33.
- 065 Monthly Report Time Break 06.  
Reference: Card 04, columns 34 – 38.
- 066 Monthly Report Time Break 07.  
Reference: Card 04, columns 39 – 43.
- 067 Monthly Report Time Break 08.  
Reference: Card 04, columns 44 – 48.
- 068 Monthly Report Time Break 09.  
Reference: Card 04, columns 49 – 53.
- 069 Monthly Report Time Break 10.  
Reference: Card 04, columns 54 – 58.
- 070 Maturity Forecast Days.  
Reference: Card 03, columns 35 – 37.

## Form Masters

This section provides a master for all the MICM batch forms (input and maintenance) used exclusively by Time Investment. The forms are:

- 3500 – Time Investment Institution Parameters
- 3501 – Time Investment Type Defaults
- 3502 – Time Investment Type Processing Parameters
- 3503 – Time Investment Penalty Routines
- 3504 – Time Investment Interest Rate Tables
- 3505 – Time Investment Renewal Defaults
- 3506 – Time Investment Title Records
- 3507 – Time Investment Service Charge Parameters
- 3508 – Time Investment Monthly Report



# Master Information and Control Manager Time Investment Institution Parameters

SYSTEM	FORM
0 0	3 5 0 0
1 2	3 6

Each new card set and maintenance set must be preceded by a Card 00.

CARD	INSTITUTION
0 0	
7 8	9 11

CARD	FEDERAL TAX ID NUMBER	STATE TAX NUMBER
0 1		
7 8	9 21	22 34

ACCT APPL	CUST APPL	EMPL APPL	INTERFACES ANLYS	EXCEPT	EDIT FLAG	ALT BRANCH	SEPARATE REPORTS	REJECT OD TC
35 36	37 38	39 40	41	42	43	44	45	46

INSTITUTION NAME/ADDRESS NOTICE	STMT	CHECKS	HISTORY RETENTION INTEREST	RATE	TRANS	IRA PAYOUT	DOB REQ	UNDER \$10
47	48	49	50 51	52 53	54 55	56 57	58	59

CARD	GRACE DAYS 1	GRACE DAYS 2	GRACE RATE	AVAIL INT	NOTICE	MIN TERM FOR NOTICES	CALC EOM	MAX REGION SUBROUTINES
0 2	9 10	11 12	13 21	22	23	24 26	27	28 29

LEAD DAYS	DAY OF WEEK	CHECK PRINTING RENEWAL DATE	FORMAT	DATE SORT	ZIP SORT	CLOSEOUT VARIANCE	CLOSED TO POST	GEN FED TAX	GEN DISB TAX	INT PEN OPT
30 31	32	33	34	35	36	37 40	41	42	43	44

CARD	LARGE BALANCE AMOUNTS								
0 3	1	2	3	4	5	6	7	8	9
7 8	9 17	18 26	27 35	36 44	45 53	54 62	9 17	18 26	27 35
0 4	9 17	18 26	27 35	9 17	18 26	27 35	9 17	18 26	27 35



# Master Information and Control Manager Time Investment Institution Parameters Maintenance

SYSTEM  

0	0
1	2

FORM  

3	5	0	0
3	4	5	6

CARD  

0	0
7	8

INSTITUTION  

9	10	11

CARD  

9	9
7	8

This card code is to be punched in each of the following cards used.

	FIELD		
✓			
	0 4 8		048 - Delete Flag
	0 5 0		050 - Tax ID Number
	0 5 1		051 - State Tax ID Number
	0 5 2		052 - Account Application Number
	0 5 3		053 - Customer Application Number
	0 5 4		054 - Employer Application Number
	0 5 5		055 - Interfaces Analysis Option
	0 5 6		056 - Interfaces Exceptions Option
	0 5 7		057 - Edit Print Option Flag
	0 5 8		058 - Alternate Branch Flag
	0 5 9		059 - Separate Reports Option
	0 6 0		060 - Reject OD Transaction Code
	0 6 1		061 - Institution Name/Address Notice
	0 6 2		062 - Institution Name/Address Statement
	0 6 3		063 - Institution Name/Address Checks
	0 6 4		064 - History Retention Interest Payment
	0 6 5		065 - History Retention of Rate Change
	0 6 6		066 - History Retention of Transaction
	0 6 7		067 - History Retention IRA/Keogh Payout
	0 6 8		068 - Date of Birth Required Flag
	0 6 9		069 - Under Ten Dollars Option
	0 7 0		070 - Renewal Processing Grace Days 1
	0 7 1		071 - Renewal Processing Grace Days 2
	0 7 2		072 - Renewal Processing Grace Rate
	0 7 3		073 - Renewal Processing Available Interest
	0 7 4		074 - Renewal Processing Renewal Notice
	0 7 5		075 - Renewal Processing Min Term for Notc
	0 7 6		076 - Renewal Processing Calc End-of-Month
	0 7 7		077 - Maximum Region Subroutines
	0 7 8		078 - Check Printing Lead Days
	0 7 9		079 - Check Printing Day of Week
	0 8 0		080 - Check Printing Renewal Date
	0 8 1		081 - Check Printing Format
	0 8 2		082 - Check Printing Date Sort
	0 8 3		083 - Check Printing ZIP Code Sort



# Master Information and Control Manager Time Investment Institution Parameters Maintenance

SYSTEM  

0	0
1	2

FORM  

3	5	0	0
3		11	6

CARD  

0	0
7	8

INSTITUTION  

9		11

CARD  

9	9
7	8

This card code is to be punched in each of the following cards used.



	FIELD				
	0	8	4		..... 084 - Close-out Variance
	0	8	5	15	..... 085 - Closed to Post Option
	0	8	6		..... 086 - Generate Federal Tax
	0	8	7		..... 087 - Generate Disbursement Taxes Option
	0	8	8		..... 088 - Large Balance Amount 1
	0	8	9		..... 089 - Large Balance Amount 2
	0	9	0		..... 090 - Large Balance Amount 3
	0	9	1		..... 091 - Large Balance Amount 4
	0	9	2		..... 092 - Large Balance Amount 5
	0	9	3		..... 093 - Large Balance Amount 6
	0	9	4		..... 094 - Large Balance Amount 7
	0	9	5		..... 095 - Large Balance Amount 8
	0	9	6		..... 096 - Large Balance Amount 9
	0	9	7		..... 097 - Interest Penalty Option







# Master Information and Control Manager Time Investment Type Defaults Maintenance

SYSTEM	FORM
0 0	3 5 0 1
1 2	3 6

CARD	INSTITUTION	REGION	TYPE	EFFECTIVE DATE
0 0				
7 8	9 11	12 14	15 17	51 56

CARD	This card code is to be punched in each of the following cards used.
9 9	
7 8	

✓	FIELD	Description
	0 4 8	048 - Delete Flag
	0 5 0	050 - Account Designation
	0 5 1	051 - IRA/Keogh Indicator Code
	0 5 2	052 - Renewal Frequency Code
	0 5 3	053 - Renewal Term
	0 5 4	054 - Renewal Day
	0 5 5	055 - Renewal Option Code
	0 5 6	056 - Renewal Final Disposition Code
	0 5 7	057 - Renewal Balance Code
	0 5 8	058 - Renewal Grace Rate Option
	0 5 9	059 - Rate Change Frequency
	0 6 0	060 - Rate Change Term
	0 6 1	061 - Rate Change Day
	0 6 2	062 - Interest Pay Code
	0 6 3	063 - Interest Accrual
	0 6 4	064 - Interest Year Base Code
	0 6 5	065 - Interest Month Base Code
	0 6 6	066 - Interest Frequency Code
	0 6 7	067 - Interest Term
	0 6 8	068 - Interest Day
	0 6 9	069 - Interest Disposition Code
	0 7 0	070 - Interest Combined Check
	0 7 1	071 - Interest Rate Change Processing Code
	0 7 2	072 - Interest Tenth Day Option Code
	0 7 3	073 - Interest Federal Tax Exempt Code
	0 7 4	074 - Interest Plan Code
	0 7 5	075 - Interest Prime Indicator
	0 7 6	076 - Index to Prime Interest Percentage
	0 7 7	077 - Index to Prime Interest Percentage Sign
	0 7 8	078 - Interest Minimum Rate
	0 7 9	079 - Interest Maximum Rate
	0 8 0	080 - Compounding Frequency Code
	0 8 1	081 - Compounding Term
	0 8 2	082 - Compounding Day
	0 8 3	083 - Statement Sort Code
	0 8 4	084 - Statement Type



# Master Information and Control Manager Time Investment Type Defaults Maintenance

SYSTEM  

0	0
1	2

FORM  

3	5	0	1
3		6	

CARD  

0	0
7	8

INSTITUTION  

9		11

REGION  

12		14

TYPE  

15		17

EFFECTIVE DATE  

51					56

CARD  

9	9
7	8

This card code is to be punched in each of the following cards used.

	FIELD		
✓			
	0 8 5	.....	085 - Statement Disposition Code
	0 8 6	.....	086 - Statement Frequency Code
	0 8 7	.....	087 - Statement Term
	0 8 8	.....	088 - Statement Day of Month - 1
	0 8 9	.....	089 - Statement Day of Month - 2
	0 9 0	.....	090 - Statement Day of Month - 3
	0 9 1	.....	091 - Statement Day of Month - 4
	0 9 2	.....	092 - No Activity Statement Code
	0 9 3	.....	093 - Statement Rate History Option
	0 9 4	.....	094 - Service Charge Frequency Code
	0 9 5	.....	095 - Service Charge Term
	0 9 6	.....	096 - Service Charge Day of Month - 1
	0 9 7	.....	097 - Service Charge Day of Month - 2
	0 9 8	.....	098 - Service Charge Day of Month - 3
	0 9 9	.....	099 - Service Charge Day of Month - 4
	1 0 0	.....	100 - Service Charge Code
	1 0 1	.....	101 - Service Charge Routine
	1 0 2	.....	102 - Penalty Term 1
	1 0 3	.....	103 - Penalty Term 2
	1 0 4	.....	104 - Penalty Term 3
	1 0 5	.....	105 - Short Name Code
	1 0 6	.....	106 - Valid Type CD
	1 0 7	.....	107 - Valid Type Savings
	1 0 8	.....	108 - Valid Type TDOA
	1 0 9	.....	109 - TDOA Withdrawal Sequence Code
	1 1 0	.....	110 - TDOA Term Code
	1 1 1	.....	111 - TDOA Rate Code
	1 1 2	.....	112 - Suppress Notices Pre-renewal Option
	1 1 3	.....	113 - Suppress Notices Renewal Option
	1 1 4	.....	114 - Suppress Notices Final Maturity Option
	1 1 5	.....	115 - Suppress Notices Interest Payment Option
	1 1 6	.....	116 - Account Class
	1 1 7	.....	117 - Negotiable Code
	1 1 8	.....	118 - Employee Code
	1 1 9	.....	119 - Correspondent Bank Indicator Code
	1 2 0	.....	120 - Public Funds Indicator Code



# Master Information and Control Manager Time Investment Type Defaults Maintenance

SYSTEM  

0	0
1	2

FORM  

3	5	0	1
3		6	

CARD  

0	0
7	8

INSTITUTION  

9		11

REGION  

12		14

TYPE  

15		17

EFFECTIVE DATE  

51				56

CARD  

9	9
7	8

This card code is to be punched in each of the following cards used.



	FIELD	
	1 2 1	
	1 2 2	
	1 2 3	
	1 2 4	
	1 2 5	
	1 2 6	
	1 2 7	
	1 2 8	
	1 2 9	
	1 3 0	
	1 3 1	
	1 3 2	
	1 3 3	
	1 3 4	

  

		.....	121 - Trust Deposit Indicator Code
		.....	122 - Secured Account Flag
		.....	123 - Large Balance Amounts Pointer Code
		.....	124 - Collateral Code
		.....	125 - Book Entry CD Flag
		.....	126 - Closed to Post Code
		.....	127 - Purge Override Code
		.....	128 - Safekeeping Flag
		.....	129 - Standard Industry Classification Code
		.....	130 - Accounting Code
		.....	131 - Selected Accounts Report Code
		.....	132 - Account Analysis Option
		.....	133 - Account Reconciliation Option
		.....	134 - Maximum Balance Allowed







# Master Information and Control Manager Time Investment Type Processing Parameters Maintenance

SYSTEM                      FORM

0	0	3	5	0	2
1	2	3	4	5	6

CARD                      INSTITUTION                      REGION                      TYPE                      EFFECTIVE DATE

0	0															
7	8	9	10	11	12	13	14	15	16	17	51	52	53	54	55	56

CARD

9	9
7	8

This card code is to be punched in each of the following cards used.

✓	FIELD		
	0 4 8		048 - Delete Flag
	0 5 0		050 - Minimum Balance Accrue Option
	0 5 1		051 - Minimum Balance Amount
	0 5 2		052 - Minimum Interest Option
	0 5 3		053 - Minimum Interest Amount
	0 5 4		054 - Minimum Balance Pay Option
	0 5 5		055 - Minimum Balance Amount
	0 5 6		056 - Base Option
	0 5 7		057 - Base Amount/Rate
	0 5 8		058 - Minimum Opening Deposit
	0 5 9		059 - Minimum Deposit Amount
	0 6 0		060 - Minimum Withdrawal Amount
	0 6 1		061 - Deposit Option
	0 6 2		062 - Withdrawal Option
	0 6 3		063 - Inactive Processing Option
	0 6 4		064 - Inactive Processing Days
	0 6 5		065 - Dormant Processing Option
	0 6 6		066 - Dormant Processing Days
	0 6 7		067 - Automatic Purge Option
	0 6 8		068 - Automatic Purge Days
	0 6 9		069 - File Cards New
	0 7 0		070 - File Cards Requested
	0 7 1		071 - Labels New Account
	0 7 2		072 - Labels Requested
	0 7 3		073 - Generated Opening Deposit Option
	0 7 4		074 - Reject Excess Contribution Code
	0 7 5		075 - Rate Process Option
	0 7 6		076 - Effective Months
	0 7 7		077 - Maturity Notice Lead Days
	0 7 8		078 - Accrue Mat Option
	0 7 9		079 - Accrue Mat Days
	0 8 0		080 - Accrue Mat New Rate
	0 8 1		081 - Notice Options Pre-Renewal
	0 8 2		082 - Notice Options Renewal
	0 8 3		083 - Notice Options Maturity
	0 8 4		084 - Statement Options New Accounts



# Master Information and Control Manager Time Investment Type Processing Parameters Maintenance

SYSTEM  

0	0
1	2

FORM  

3	5	0	2
3	4	5	6

CARD  

0	0
7	8

INSTITUTION  

9	10	11

REGION  

12	13	14

TYPE  

15	16	17

EFFECTIVE DATE  

51	52	53	54	55	56

CARD  

9	9
7	8

This card code is to be punched in each of the following cards used.




FIELD  

0	8	5
0	8	6
0	8	7
0	8	8
0	8	9
9	10	11


- ..... 085 - Statement Options Closed Accounts
- ..... 086 - Statement Options Purged Accounts
- ..... 087 - End Grace at Manual Rate Change Option
- ..... 088 - End Grace at Manual Deposit Option
- ..... 089 - End Grace at Manual Withdrawal Option











# Master Information and Control Manager Time Investment Interest Rate Tables

SYSTEM  

0	0
---	---

  
1 2

FORM  

3	5	0	4
---	---	---	---

  
3 6

CARD  

0	0
---	---

  
7 8

INSTITUTION  

--	--	--	--

  
9 11

REGION  

--	--	--	--

  
12 14

TYPE  

--	--	--

  
15 17

EFFECTIVE DATE  

--	--	--	--	--	--

  
51 56

CARD  

0	1
---	---

  
7 8

DEFAULT INTEREST RATE  

--	--	--	--	--	--	--	--	--	--	--	--

  
9 17

TERM/RATE  
TABLE

TERM 1 <table border="1" style="width: 100%; height: 20px;"><tr><td style="width: 20px;"></td><td style="width: 20px;"></td><td style="width: 20px;"></td><td style="width: 20px;"></td><td style="width: 20px;"></td></tr></table> <small>18 22</small>						RATE 1 <table border="1" style="width: 100%; height: 20px;"><tr><td style="width: 20px;"></td><td style="width: 20px;"></td></tr></table> <small>23 31</small>											TERM 2 <table border="1" style="width: 100%; height: 20px;"><tr><td style="width: 20px;"></td><td style="width: 20px;"></td><td style="width: 20px;"></td><td style="width: 20px;"></td></tr></table> <small>32 36</small>					RATE 2 <table border="1" style="width: 100%; height: 20px;"><tr><td style="width: 20px;"></td><td style="width: 20px;"></td></tr></table> <small>37 45</small>										
TERM 3 <table border="1" style="width: 100%; height: 20px;"><tr><td style="width: 20px;"></td><td style="width: 20px;"></td><td style="width: 20px;"></td><td style="width: 20px;"></td><td style="width: 20px;"></td></tr></table> <small>46 50</small>						RATE 3 <table border="1" style="width: 100%; height: 20px;"><tr><td style="width: 20px;"></td><td style="width: 20px;"></td></tr></table> <small>51 59</small>											TERM 4 <table border="1" style="width: 100%; height: 20px;"><tr><td style="width: 20px;"></td><td style="width: 20px;"></td><td style="width: 20px;"></td><td style="width: 20px;"></td></tr></table> <small>60 64</small>					RATE 4 <table border="1" style="width: 100%; height: 20px;"><tr><td style="width: 20px;"></td><td style="width: 20px;"></td></tr></table> <small>65 73</small>										
TERM 5 <table border="1" style="width: 100%; height: 20px;"><tr><td style="width: 20px;"></td><td style="width: 20px;"></td><td style="width: 20px;"></td><td style="width: 20px;"></td><td style="width: 20px;"></td></tr></table> <small>9 13</small>						RATE 5 <table border="1" style="width: 100%; height: 20px;"><tr><td style="width: 20px;"></td><td style="width: 20px;"></td></tr></table> <small>14 22</small>											TERM 6 <table border="1" style="width: 100%; height: 20px;"><tr><td style="width: 20px;"></td><td style="width: 20px;"></td><td style="width: 20px;"></td><td style="width: 20px;"></td></tr></table> <small>23 27</small>					RATE 6 <table border="1" style="width: 100%; height: 20px;"><tr><td style="width: 20px;"></td><td style="width: 20px;"></td></tr></table> <small>28 36</small>										
TERM 7 <table border="1" style="width: 100%; height: 20px;"><tr><td style="width: 20px;"></td><td style="width: 20px;"></td><td style="width: 20px;"></td><td style="width: 20px;"></td><td style="width: 20px;"></td></tr></table> <small>37 41</small>						RATE 7 <table border="1" style="width: 100%; height: 20px;"><tr><td style="width: 20px;"></td><td style="width: 20px;"></td></tr></table> <small>42 50</small>											TERM 8 <table border="1" style="width: 100%; height: 20px;"><tr><td style="width: 20px;"></td><td style="width: 20px;"></td><td style="width: 20px;"></td><td style="width: 20px;"></td></tr></table> <small>51 55</small>					RATE 8 <table border="1" style="width: 100%; height: 20px;"><tr><td style="width: 20px;"></td><td style="width: 20px;"></td></tr></table> <small>56 64</small>										
TERM 9 <table border="1" style="width: 100%; height: 20px;"><tr><td style="width: 20px;"></td><td style="width: 20px;"></td><td style="width: 20px;"></td><td style="width: 20px;"></td><td style="width: 20px;"></td></tr></table> <small>65 69</small>						RATE 9 <table border="1" style="width: 100%; height: 20px;"><tr><td style="width: 20px;"></td><td style="width: 20px;"></td></tr></table> <small>70 78</small>																										
TERM 10 <table border="1" style="width: 100%; height: 20px;"><tr><td style="width: 20px;"></td><td style="width: 20px;"></td><td style="width: 20px;"></td><td style="width: 20px;"></td><td style="width: 20px;"></td></tr></table> <small>9 13</small>						RATE 10 <table border="1" style="width: 100%; height: 20px;"><tr><td style="width: 20px;"></td><td style="width: 20px;"></td></tr></table> <small>14 22</small>											TERM 11 <table border="1" style="width: 100%; height: 20px;"><tr><td style="width: 20px;"></td><td style="width: 20px;"></td><td style="width: 20px;"></td><td style="width: 20px;"></td></tr></table> <small>23 27</small>					RATE 11 <table border="1" style="width: 100%; height: 20px;"><tr><td style="width: 20px;"></td><td style="width: 20px;"></td></tr></table> <small>28 36</small>										
TERM 12 <table border="1" style="width: 100%; height: 20px;"><tr><td style="width: 20px;"></td><td style="width: 20px;"></td><td style="width: 20px;"></td><td style="width: 20px;"></td><td style="width: 20px;"></td></tr></table> <small>37 41</small>						RATE 12 <table border="1" style="width: 100%; height: 20px;"><tr><td style="width: 20px;"></td><td style="width: 20px;"></td></tr></table> <small>42 50</small>											TERM 13 <table border="1" style="width: 100%; height: 20px;"><tr><td style="width: 20px;"></td><td style="width: 20px;"></td><td style="width: 20px;"></td><td style="width: 20px;"></td></tr></table> <small>51 55</small>					RATE 13 <table border="1" style="width: 100%; height: 20px;"><tr><td style="width: 20px;"></td><td style="width: 20px;"></td></tr></table> <small>56 64</small>										
TERM 14 <table border="1" style="width: 100%; height: 20px;"><tr><td style="width: 20px;"></td><td style="width: 20px;"></td><td style="width: 20px;"></td><td style="width: 20px;"></td><td style="width: 20px;"></td></tr></table> <small>65 69</small>						RATE 14 <table border="1" style="width: 100%; height: 20px;"><tr><td style="width: 20px;"></td><td style="width: 20px;"></td></tr></table> <small>70 78</small>																										

CARD  

0	2
---	---

  
7 8

CARD  

0	3
---	---

  
7 8

CARD  

0	4
---	---

  
7 8

TERM 15  

--	--	--	--	--

  
9 13

RATE 15  

--	--	--	--	--	--	--	--	--	--

  
14 22



# Master Information and Control Manager Time Investment Interest Rate Tables

SYSTEM  
**0 0**  
1 2

FORM  
**3 5 0 4**  
3 6

CARD  
**0 0**  
7 8

INSTITUTION  
9 11

REGION  
12 14

TYPE  
15 17

EFFECTIVE DATE  
51 56

CARD  
**0 5**  
7 8

BALANCE 1  
9 15

RATE 1  
16 24

BALANCE 2  
25 31

RATE 2  
32 40

BALANCE 3  
41 47

RATE 3  
48 56

BALANCE 4  
57 63

RATE 4  
64 72

CARD  
**0 6**  
7 8

BALANCE 5  
9 15

RATE 5  
16 24

BALANCE 6  
25 31

RATE 6  
32 40

BALANCE 7  
41 47

RATE 7  
48 56

BALANCE 8  
57 63

RATE 8  
64 72

CARD  
**0 7**  
7 8

BALANCE 9  
9 15

RATE 9  
16 24

BALANCE 10  
25 31

RATE 10  
32 40

BALANCE 11  
41 47

RATE 11  
48 56

BALANCE 12  
57 63

RATE 12  
64 72

CARD  
**0 8**  
7 8

BALANCE 13  
9 15

RATE 13  
16 24

BALANCE 14  
25 31

RATE 14  
32 40

BALANCE 15  
41 47

RATE 15  
48 56



# Master Information and Control Manager Time Investment Interest Rate Tables

SYSTEM  

0	0
---	---

  
1 2

FORM  

3	5	0	4
---	---	---	---

  
3 6

CARD  

0	0
---	---

  
7 8

INSTITUTION  

--	--

  
9 11

REGION  

--	--

  
12 14

TYPE  

--	--

  
15 17

EFFECTIVE DATE  

--	--	--	--

  
51 56

CARD  

0	9
---	---

  
7 8

VARIABLE/SPLIT RATE TABLE

OPT <small>9</small>	RATE 1 <small>10 18</small>	RATE 2 <small>19 27</small>	RATE 3 <small>28 36</small>		
RATE 4 <small>37 45</small>	RATE 5 <small>46 54</small>				
AMOUNT 1 <small>55 59</small>	AMOUNT 2 <small>60 64</small>	AMOUNT 3 <small>65 69</small>	AMOUNT 4 <small>70 74</small>	AMOUNT 5 <small>75 79</small>	Amt Cd <small>80</small>



# Master Information and Control Manager Time Investment Interest Rate Tables Maintenance

SYSTEM	FORM
0 0	3 5 0 4
1 2	3 6

CARD	INSTITUTION	REGION	TYPE	EFFECTIVE DATE
0 0				
7 8	9 11	12 14	15 17	51 56

CARD	This card code is to be punched in each of the following cards used.
9 9	
7 8	

✓	FIELD	
	0 4 8	..... 048 - Delete Flag
	0 5 0	..... 050 - Term/Rate Table - Term 1
	0 5 1	..... 051 - Term/Rate Table - Rate 1
	0 5 2	..... 052 - Term/Rate Table - Term 2
	0 5 3	..... 053 - Term/Rate Table - Rate 2
	0 5 4	..... 054 - Term/Rate Table - Term 3
	0 5 5	..... 055 - Term/Rate Table - Rate 3
	0 5 6	..... 056 - Term/Rate Table - Term 4
	0 5 7	..... 057 - Term/Rate Table - Rate 4
	0 5 8	..... 058 - Term/Rate Table - Term 5
	0 5 9	..... 059 - Term/Rate Table - Rate 5
	0 6 0	..... 060 - Term/Rate Table - Term 6
	0 6 1	..... 061 - Term/Rate Table - Rate 6
	0 6 2	..... 062 - Term/Rate Table - Term 7
	0 6 3	..... 063 - Term/Rate Table - Rate 7
	0 6 4	..... 064 - Term/Rate Table - Term 8
	0 6 5	..... 065 - Term/Rate Table - Rate 8
	0 6 6	..... 066 - Term/Rate Table - Term 9
	0 6 7	..... 067 - Term/Rate Table - Rate 9
	0 6 8	..... 068 - Term/Rate Table - Term 10
	0 6 9	..... 069 - Term/Rate Table - Rate 10
	0 7 0	..... 070 - Term/Rate Table - Term 11
	0 7 1	..... 071 - Term/Rate Table - Rate 11
	0 7 2	..... 072 - Term/Rate Table - Term 12
	0 7 3	..... 073 - Term/Rate Table - Rate 12
	0 7 4	..... 074 - Term/Rate Table - Term 13
	0 7 5	..... 075 - Term/Rate Table - Rate 13
	0 7 6	..... 076 - Term/Rate Table - Term 14
	0 7 7	..... 077 - Term/Rate Table - Rate 14
	0 7 8	..... 078 - Term/Rate Table - Term 15
	0 7 9	..... 079 - Term/Rate Table - Rate 15
	0 8 0	..... 080 - Balance/Rate Table - Balance 1
	0 8 1	..... 081 - Balance/Rate Table - Rate 1
	0 8 2	..... 082 - Balance/Rate Table - Balance 2
	0 8 3	..... 083 - Balance/Rate Table - Rate 2











# Master Information and Control Manager Time Investment Renewal Defaults

SYSTEM		FORM			
0	0	3	5	0	5
1	2	3	4	5	6

Each new card set and maintenance set must be preceded by a Card 00.

CARD		INSTITUTION		REGION		TYPE		EFFECTIVE DATE				
0	0											
7	8	9	10	11	12	13	14	15	16	17	51	56

CARD		NEW TYPE		RENEWAL				RATE CHANGE					
0	1			FREQ	TERM	DAY	OPT	DISP	BAL CODE	GRACE RATE	FREQ	TERM	DAY
7	8	9	10	12	13	14	15	16	17	18	19	20	21

INTEREST											
PAY CODE	METHOD	YEAR	MONTH	FREQ	TERM	DAY	DISP	COMB CHECK	RATE CODE	TENTH	
22	23	24	25	26	27	28	29	30	31	32	
PLAN	PRIME INDR	INDEX PERCENT	INDE X SIGN	MIN RATE	MAX RATE	COMPOUNDING					
						FREQ	TERM	DAY			
33	34	35	36	37	38	39	40	41			

STATEMENT									
SORT	TYPE	DISP	FREQ	TERM	DAY	NO ACTY	RATE HIST	MAX BAL	
42	43	44	45	46	47	48	49	50	

SERVICE CHARGE					SUPPRESS NOTICES				
FREQ	TERM	DAY	CODE	ROUTINE	PRE-REN	RENEWAL	FINAL MAT	INT PAY	PENALTY ROUTINE
9	10	11	12	13	14	15	16	17	18

CLASS	NEGOT CODE	CORR BK	PUB FUNDS	TRUST DPST	SECURED	LARGE BAL	PURGE OVRRD	SAFE-KEEPING	SIC	ACCTING
19	20	21	22	23	24	25	26	27	28	29



# Master Information and Control Manager Time Investment Renewal Defaults Maintenance

SYSTEM		FORM			
0	0	3	5	0	5
1	2	3	4	5	6

CARD		INSTITUTION			REGION		TYPE		EFFECTIVE DATE				
0	0												
7	8	9	10	11	12	13	14	15	16	17	18	19	20

CARD	
9	9
7	8

This card code is to be punched in each of the following cards used.

✓	FIELD	Description
	0 4 8	048 - Delete Flag
	0 5 0	050 - New Type
	0 5 1	051 - Renewal Frequency Code
	0 5 2	052 - Renewal Term
	0 5 3	053 - Renewal Day
	0 5 4	054 - Renewal Option Code
	0 5 5	055 - Renewal Final Disposition Code
	0 5 6	056 - Renewal Balance Code
	0 5 7	057 - Renewal Grace Rate Option
	0 5 8	058 - Rate Change Frequency
	0 5 9	059 - Rate Change Term
	0 6 0	060 - Rate Change Day
	0 6 1	061 - Interest Pay Code
	0 6 2	062 - Interest Accrual Method
	0 6 3	063 - Interest Year Base Code
	0 6 4	064 - Interest Month Base Code
	0 6 5	065 - Interest Frequency Code
	0 6 6	066 - Interest Term
	0 6 7	067 - Interest Day
	0 6 8	068 - Interest Disposition Code
	0 6 9	069 - Interest Combined Check
	0 7 0	070 - Interest Rate Change Processing Code
	0 7 1	071 - Interest Tenth Day Option Code
	0 7 2	072 - Interest Plan Code
	0 7 3	073 - Interest Prime Indicator
	0 7 4	074 - Index to Prime Interest Rate Percentage
	0 7 5	075 - Index to Prime Int Rate Percentage Sign
	0 7 6	076 - Minimum Interest Rate
	0 7 7	077 - Maximum Interest Rate
	0 7 8	078 - Compounding Frequency Code
	0 7 9	079 - Compounding Term
	0 8 0	080 - Compounding Day
	0 8 1	081 - Statement Sort Code
	0 8 2	082 - Statement Type
	0 8 3	083 - Statement Disposition Code



# Master Information and Control Manager Time Investment Renewal Defaults Maintenance

SYSTEM  
0 0  
1 2

FORM  
3 5 0 5  
3 6

CARD  
0 0  
7 8

INSTITUTION  
[ ] [ ] [ ]  
9 11

REGION  
[ ] [ ] [ ]  
12 14

TYPE  
[ ] [ ] [ ]  
15 17

EFFECTIVE DATE  
[ ] [ ] [ ] [ ] [ ] [ ]  
51 56

CARD  
9 9  
7 8

This card code is to be punched in each of the following cards used.

FIELD			
0 8 4	[ ]	[ ]	084 - Statement Frequency Code
0 8 5	[ ]	[ ]	085 - Statement Term
0 8 6	[ ]	[ ]	086 - Statement Days
0 8 7	[ ]	[ ]	087 - Statement No Activity Code
0 8 8	[ ]	[ ]	088 - Statement Rate History Option
0 8 9	[ ]	[ ]	089 - Maximum Account Balance
0 9 0	[ ]	[ ]	090 - Service Charge Frequency Code
0 9 1	[ ]	[ ]	091 - Service Charge Term
0 9 2	[ ]	[ ]	092 - Service Charge Days
0 9 3	[ ]	[ ]	093 - Service Charge Code
0 9 4	[ ]	[ ]	094 - Service Charge Routine
0 9 5	[ ]	[ ]	095 - Suppress Notices Pre-renewal Option
0 9 6	[ ]	[ ]	096 - Suppress Notices Renewal Option
0 9 7	[ ]	[ ]	097 - Suppress Notices Final Maturity Option
0 9 8	[ ]	[ ]	098 - Suppress Notices Interest Payment Option
0 9 9	[ ]	[ ]	099 - Penalty Routine Terms
1 0 0	[ ]	[ ]	100 - Account Class
1 0 1	[ ]	[ ]	101 - Negotiable Code
1 0 2	[ ]	[ ]	102 - Correspondent Bank Indicator Code
1 0 3	[ ]	[ ]	103 - Public Funds Indicator Code
1 0 4	[ ]	[ ]	104 - Trust Deposit Indicator Code
1 0 5	[ ]	[ ]	105 - Secured Account Flag
1 0 6	[ ]	[ ]	106 - Large Balance Amounts Pointer Code
1 0 7	[ ]	[ ]	107 - Purge Override Code
1 0 8	[ ]	[ ]	108 - Safekeeping Flag
1 0 9	[ ]	[ ]	109 - Standard Industry Classification Code
1 1 0	[ ]	[ ]	110 - Accounting Code







# Master Information and Control Manager Time Investment Title Record Maintenance

SYSTEM	FORM				
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center;">0 0</td> <td style="width: 50%; text-align: center;">3 5 0 6</td> </tr> <tr> <td style="text-align: center;">1 2</td> <td style="text-align: center;">3 6</td> </tr> </table>	0 0	3 5 0 6	1 2	3 6	
0 0	3 5 0 6				
1 2	3 6				

CARD	INSTITUTION				
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center;">0 0</td> <td style="width: 50%; text-align: center;"> </td> </tr> <tr> <td style="text-align: center;">7 8</td> <td style="text-align: center;">9 11</td> </tr> </table>	0 0		7 8	9 11	
0 0					
7 8	9 11				

CARD	This card code is to be punched in each of the following cards used.				
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center;">9 9</td> <td style="width: 50%; text-align: center;"> </td> </tr> <tr> <td style="text-align: center;">7 8</td> <td style="text-align: center;"> </td> </tr> </table>	9 9		7 8		
9 9					
7 8					

✓  FIELD 

0	4	8
9	11	12

 ..... 048 - Delete Flag

✓  FIELD 

0	5	0
9	11	12

 SYSTEM TITLE 



 41

✓  FIELD 

0	5	1
9	11	12

 CERTIFICATE OF DEPOSIT TITLE 



 41

✓  FIELD 

0	5	2
9	11	12

 TIME DEPOSIT OPEN ACCOUNT TITLE 



 41

✓  FIELD 

0	5	3
9	11	12

 REGULAR SAVINGS TITLE 



 41

✓  FIELD 

0	5	4
9	11	12

 OTHER TITLE 1 



 41

✓  FIELD 

0	5	5
9	11	12

 OTHER TITLE 2 



 41



# Master Information and Control Manager Time Investment Service Charge Parameters

SYSTEM		FORM			
0	0	3	5	0	7
1	2	3	4	5	6

Each new card set and maintenance set must be preceded by a Card 00.

CARD		INSTITUTION		REGION		PARAMETER		EFFECTIVE DATE				
0	0											
7	8	9	10	11	12	13	14	15	16	17	18	19

CARD		WITHDRAWAL CHARGE				DEPOSIT CHARGE				FLAT FEE			BALANCE CREDIT RATE						MINIMUM BALANCE										
0	1																												
7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36

MINIMUM AVERAGE BALANCE				BALANCE CODE	MINIMUM SERVICE CHARGE				USER ROUTINE	ITEM CHARGE				CHECK CHARGE							
37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58

CARD		NUMBER FREE DEBITS		DORMANT SERVICE CHARGE	DAYS BEFORE SERVICE CHARGE		OD OPTION	INCREMENTAL SERVICE CHARGE				TIMES		BAL CODE												
0	2																									
7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33



# Master Information and Control Manager Time Investment Service Charge Parameters Maintenance

SYSTEM	FORM
0 0	3 5 0 7
7 8	3 6

CARD	INSTITUTION	REGION	PARM	EFFECTIVE DATE
0 0				
7 8	9 11	12 14	15 16	51 56

CARD	This card code is to be punched in each of the following cards used.
9 9	
7 8	

✓	FIELD		
	0 4 8		048 - Delete Flag
	0 5 0		050 - Withdrawal Charge
	0 5 1		051 - Deposit Charge
	0 5 2		052 - Flat Fee
	0 5 3		053 - Balance Credit Rate
	0 5 4		054 - Minimum Balance
	0 5 5		055 - Minimum Average Balance
	0 5 6		056 - Balance Code
	0 5 7		057 - Minimum Service Charge
	0 5 8		058 - User Routine
	0 5 9		059 - Item Charge
	0 6 0		060 - Check Charge
	0 6 1		061 - Number of Free Debits
	0 6 2		062 - Dormant Service Charge Option
	0 6 3		063 - Days Before Service Charge
	0 6 4		064 - OD Option
	0 6 5		065 - Incremental Service Charge High Balance
	0 6 6		066 - Incremental Service Charge Decrement
	0 6 7		067 - Incremental Service Charge
	0 6 8		068 - Incremental Service Charge Times
	0 6 9		069 - Incremental Service Charge Balance Code



# Master Information and Control Manager Time Investment Monthly Report Parameters

SYSTEM

0	0
1	2

FORM

3	5	0	8
3	5	0	8

Each new card set and maintenance set must be preceded by a Card 00.

CARD

0	0
7	8

INSTITUTION

9	10	11

MONTHLY REPORT AMOUNT BREAKS

CARD

0	1
7	8

<p>01</p> <table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"> <tr> <td style="width: 10%;"></td><td style="width: 10%;"></td> </tr> <tr> <td style="text-align: center;">9</td> <td colspan="14"></td> <td style="text-align: center;">21</td> </tr> </table>																					9															21	<p>02</p> <table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"> <tr> <td style="width: 10%;"></td><td style="width: 10%;"></td> </tr> <tr> <td style="text-align: center;">22</td> <td colspan="14"></td> <td style="text-align: center;">34</td> </tr> </table>																					22															34
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MATURITY FORECAST DAYS

35	36	37

MONTHLY REPORT TIME BREAKS

CARD

0	4
7	8

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# Online Messages

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During online inquiry or maintenance of Time Investment, conditions can arise which prompt messages associated with an entry to appear. These messages are categorized as follows:

**Informational** This type of message confirms a transaction has completed successfully.

**Error** This type of message provides a brief description of the cause of an error. Generally, an error is a result of an improper entry. However, some errors indicate the inability to perform a function due to the status of the file or because the programs do not allow certain functions to violate the integrity of the file.

**Note:** Online error messages are set up on MICM Record 2011 (Online Messages). Refer to the Infopoint MICM *Procedures Guide* for more information.

## Online Message Format

Online messages are presented in numerical order by message number (i.e., 08nnn) and, when applicable, provide the following information:

**Reason** A brief description of the cause of the message.

**Action** A brief summary of recommended action or advice.

## Online Message Descriptions

### **080001 Renewal not valid for Savings/TDOA.**

### **080002 Not an automatically renewing account.**

Reason: This account is not set up as Automatic Renewing (Renewal Option value is 'A').

Action: Change the parameters in the next key location to a new transaction and new parameters using [F6] to reflect those changes.

Action: Press [Clear] to be released from the transaction and return to the menu.

### **080003 Account relationships exist. Key record cannot be deleted.**

### **080004 Over contributed for period shown.**

### **080005 TDOA - Not able to be purged.**

### **080006 Reissue not valid for Savings/TDOA.**

Reason: Savings or TDOA accounts cannot be reissued. Only Certificates of Deposit can be reissued.

Action: Change the parameters in the next key location to a new transaction and new parameters using [F6] to reflect those changes.

Action: Press [Clear] to be released from the transaction and return to the menu.

### **080007 Reissue not valid during grace period or on Renewal Date.**

Reason: The account is either in grace or the Renewal Date is equal to today.

Action: Change the parameters in the individual key field using [Enter] to reflect changes in key parameters.

Action: Change the parameters in the next key location to a new transaction and new parameters using [F6] to reflect those changes.

Action: Press [Clear] to be released from the transaction and return to the menu.

**080008 Account has already been reissued.**

- Reason: You cannot reissue an account that has already been reissued.
- Action: Change the parameters in the individual key field using [Enter] to reflect changes in key parameters.
- Action: Change the parameters in the next key location to a new transaction and new parameters using [F6] to reflect those changes.
- Action: Press [Clear] to be released from the transaction and return to the menu.

**080009 New reissued account.**

- Reason: This account is scheduled to reissue today.
- Action: Change the parameters in the individual key field using [Enter] to reflect changes in key parameters.
- Action: Change the parameters in the next key location to a new transaction and new parameters using [F6] to reflect those changes.
- Action: Press [Clear] to be released from the transaction and return to the menu.

**080010 Effective Date is less than Last Transaction Date.**

- Reason: The last transaction date on the account is greater than the current date or the date entered. The program displays the closeout values that are on the file as of the current date.
- Action: Enter another date.
- Action: Press [Clear] to be released from the transaction and return to the menu.

**080011 Invalid branch on this account.**

- Reason: You have entered an invalid branch number in a key field.
- Action: Change the parameters in the individual key field using [Enter] to reflect changes in key parameters.
- Action: Change the parameters in the next key location to a new transaction and new parameters using [F6] to reflect those changes.
- Action: Press [Clear] to be released from the transaction and return to the menu.

**080012 Invalid type on this account.**

- Reason: You have entered an invalid type number in a key field.
- Action: Change the parameters in the individual key field using [Enter] to reflect changes in key parameters.
- Action: Change the parameters in the next key location to a new transaction and new parameters using [F6] to reflect those changes.
- Action: Press [Clear] to be released from the transaction and return to the menu.

**080013 Invalid to post debits.**

- Reason: You have entered calculate withdrawal penalties on an account which does not allow withdrawals.
- Action: Change the parameters in the individual key field using [Enter] to reflect changes in key parameters.
- Action: Change the parameters in the next key location to a new transaction and new parameters using [F6] to reflect those changes.
- Action: Press [Clear] to be released from the transaction and return to the menu.

**080014 Invalid for variable rate TDOA.**

**080015 Withdrawal greater than balance.**

- Reason: You have entered a withdrawal amount greater than the online balance when calculating penalties.
- Action: Select a withdrawal amount in line with the account's online balance.
- Action: Change the parameters in the next key location to a new transaction and new parameters using [F6] to reflect those changes.
- Action: Press [Clear] to be released from the transaction and return to the menu.

**080016 Withdrawal plus penalty is greater than balance.**

- Reason: You have entered a withdrawal amount greater than the online balance plus penalties when calculating penalties.
- Action: Select a withdrawal amount in line with the account's online balance.

Action: Change the parameters in the next key location to a new transaction and new parameters using [F6] to reflect those changes.

Action: Press [Clear] to be released from the transaction and return to the menu.

**080017 Withdrawal plus penalty is greater than closing value.**

Reason: You have entered a withdrawal amount greater than the closing value when calculating penalties.

Action: Select a withdrawal amount in line with the account's closing value.

Action: Change the parameters in the next key location to a new transaction and new parameters using [F6] to reflect those changes.

Action: Press [Clear] to be released from the transaction and return to the menu.

**080018 Available interest enough to cover withdrawal - no penalty.**

Reason: You have entered a withdrawal amount less than the available interest when calculating penalties.

Action: Select a withdrawal larger withdrawal amount if desired.

Action: Change the parameters in the next key location to a new transaction and new parameters using [F6] to reflect those changes.

Action: Press [Clear] to be released from the transaction and return to the menu.

**080019 Account has matured no penalty applied.**

Reason: This account has matured and has no penalty.

Action: Change the parameters in the next key location to a new transaction and new parameters using [F6] to reflect those changes.

Action: Press [Clear] to be released from the transaction and return to the menu.

**080020 Rate effective date less than issue or renewal date.**

Reason: You have entered a new effective date that is less than the account issue or renewal date.

Action: Correct the effective date as required for the account.

Action: Change the parameters in the next key location to a new transaction and new parameters using [F6] to reflect those changes.

Action: Press [Clear] to be released from the transaction and return to the menu.

**080021 Rate changes not allowed.**

Reason: You have entered new rate information for an account whose Interest Rate Code is not 'C' or 'T'.

Action: Change the parameters in the individual key field using [Enter] to reflect changes in key parameters.

Action: Change the parameters in the next key location to a new transaction and new parameters using [F6] to reflect those changes.

Action: Press [Clear] to be released from the transaction and return to the menu.

**080022 Customer record already has a date of birth.**

**080024 Rate change for new account must be done using TIACT2.**

**080025 The account is closed. Cannot reissue.**

**080026 The account is matured. Cannot reissue.**

**080027 Unbooked transactions on file for this account.**

Reason: You are trying to convert a passbook account to a statement account and unbooked transactions are on file.

Action: All transactions must be booked.

**080028 Account is not a passbook account.**

Reason: You are trying to convert a passbook account to a statement account and the account you have entered is not a passbook account.

Action: None

**080029 The online balance does not equal the current balance.**

Reason: This is a warning message issued when you are trying to either close out an account or make a withdrawal and Teller and/or Exception Administrator has activity today for this account.

Action: None.

**080030 Backdated and/or PM transaction(s) occurred thru Teller.**

Reason: This is a warning message issued when you are trying to either close out an account or make a withdrawal and Teller has backdated transactions for this account.

Action: None.

**080031 Backdated transaction(s) occurred thru Exception Administrator.**

Reason: This is a warning message issued when you are trying to either close out an account or make a withdrawal and Exception Administrator has backdated transactions for this account.

Action: None.

**080032 Backdated and/or PM transactions occurred thru both Teller and Exception Administrator.**

Reason: This is a warning message issued when you are trying to either close out an account or make a withdrawal and both Teller and Exception Administrator has backdated and/or PM transactions for this account.

Action: None.

**080033 A passbook IRA account cannot be converted.**

Reason: You are trying to convert a passbook IRA account to a statement account. This panel is not valid for IRA accounts.

Action: None.

**080034 Assignment exceeds the online balance.**

**080035 Payfrom account for original customer requires maintenance.**

**080038 Withdrawal plus penalty exceeds the available balance.**

**080039 Withdrawal plus penalty exceeds both the closing value and the available balance.**

**080040 Account may not be closed due to monetary hold.**

**080041 Account is closed to posting all transactions.**

**080042 Account is in grace. Penalty does not apply.**

Reason: You are trying to calculate the penalty to be assessed for a partial withdrawal on an account that is in its grace period. Penalty does not apply to an account in grace. This panel is not valid for accounts in grace.

Action: None.

**080043 Back-dated rate changes not allowed on accounts in grace.**

Reason: You are trying to apply a backdated rate change on an account in grace. During grace, an account can only have a current-dated rate change. This rate is intended to affect the account's rate, not the grace rate, and it will be in effect from the current date forward. This rate supersedes the renewal date.

Action: Change the date to the current date, or after the account has come out of grace, backdate the rate change. (For more information, refer to the Application Processing chapter of *Procedures Guide 1*.)

**080044 Effective Date is less than Last Rate Change date.**

Reason: Accruals cannot be recalculated online prior to the rate change. The effective date you have entered is prior to a rate change on the account.

Action: The effective date entered on TICLOSE must be greater than the date of the last rate change on the account. Use TIRATE to find the date of the account's last rate change.

**080045 Check outstanding. Maintenance is not allowed.**

Reason: You are using TIRENEW on an account that has an outstanding check. This may cause the Interest Date to be advanced and leave the check outstanding.

Action: Wait for the system to pay the check, or, if the check is still in-house, delete the Interest History record using TIINT.

**080046 Not valid for a savings account.**

Reason: You are trying to use TIPEN on a Savings account.

Action: Since penalties are not assessed on Savings accounts, this transaction is not valid for the account selected.

**080047 Accr bal not equal to prin in calculating APY. APY may be misleading.**

Reason: You are using TIAPY on an existing account where the account's current balance does not equal the issue value (or the balance at Renewal, if the account has renewed). An APY is based on the principal at the beginning of the period and the accruals on that principal. Changes in the principal affect the accrual, which also affects the APY.

Action: This is a warning message to inform you the APY may be inaccurate. The Interest Earned displayed on TIAPY is based on the current values in the account and assumes everything will remain the same for the remainder of the Renewal period.

**080048 Term greater than 1 yr and Int Disp is not 'C'. APY may be misleading.**

Reason: The account has a Renewal period greater than 1 year and the Interest Disposition is not 'C' (capitalize). To have an accurate APY on accounts greater than 1 year, the interest needs to be capitalized.

Action: This is a warning message to inform you the APY may be inaccurate. The Interest Earned displayed on TIAPY is base on the current values in the account and assumes everything will remain the same for the remainder of the Renewal period.

**080049 Check outstanding. Cannot reissue account.**

Reason: You are trying to reissue an account using TIREISS and the account has an outstanding check.

Action: Wait for the system to pay the check, or, if the check is still in-house, delete the Interest History record using TIINT.

**080050 Cannot backdate past interest paid date.**

Reason: You are using TIRENEW and the Effective Date is less than the date of the account's last interest payment.

Action: Enter an Effective Date greater than the date of the last interest payment. TIACT1 and TIINQ1 show the last interest date.

**080051 Last Ren more than 1 month ago. Eff dt must be cur date or greater.**

Reason: You are using TIRENEW and the account's last Renewal date is more than one month in the past.

Action: The Effective Date can be either the account's last Renewal Date, current date or a date within one month of the current date.

**080052 Assignment(s) exist. Cannot reissue account.**

Reason: You are trying to reissue an account that has assignments.

Action: Remove all assignments from the account.

**080053 Cannot future date more than 1 month.**

Reason: You are using TIRENEW and the Effective Date is greater than one month from the current date.

Action: The Effective Date can be either the account's last Renewal Date, current date or a date within one month of the current date.

**080054 Backdated effective date must be equal to account's last renewal date.**

Reason: You are using TIRENEW and the Effective Date, which is in the past, is not equal to the account last Renewal Date.

Action: The Effective Date can be either the account's last Renewal Date, current date or a date within one month of the current date. If the account has not renewed, the last renewal date will be zeroes. In this situation, the effective date cannot be backdated.

**080055 Cannot backdate past the last transaction or rate change.**

Reason: You are using TIRENEW and the Effective Date is backdated over a monetary transaction or a rate change.

Action: The Effective Date can be either the account's last Renewal Date, current date, or a date within one month of the current date. Enter an Effective Date that is greater than the date of the last transaction and rate change.

**080056 Account Type is valid only for renewing accounts, not new/maintenance.**

Reason: The Valid CD Type on MICM Record 3501 (Time Investment Type Defaults) is set to 'R', which defines the product type as being valid only for renewing accounts. A new account cannot be opened and an existing account cannot be changed to this particular product type.

Action: Change the account type to a product type that will allow new accounts/maintenance (Valid CD Type equal to 'Y').

**080057 Account is matured. Rate change is not allowed.**

Reason: The Matured field contains an 'M' which indicates that the account is matured. The account needs to be renewed before putting through a rate change.

Action: You can enter a 210 transaction with a rate change through batch. This will accomplish both the renewal of the account and the rate change.

**080058 Missing 3501 record for the Region and/or Type for the renewal type.**

Reason: You are trying to renew an account (using TIRENEW) into a type for which MICM Record 3501 (Time Investment Type Defaults) does not exist. This may be due to Regional Pricing being established on MICM Record 2001 (Branch Information) and MICM Record 3501 does not exist for that region.

Action: Establish a 3501 record for the region/type.

**080059 Renewal Type is not valid for CD or Savings Account.**

Reason: You are trying to renew an account (using TIRENEW) into a type that is not valid for CD or Savings accounts.

Action: Select another type or change the Valid CD and/or Valid Savings options on MICM Record 3501 to 'Y'.

**080060 Renewal Frequency of N is not valid with Use Code I or X.**

Reason: Renewal Frequency is not valid with Use Code 'I' or 'X'.

Action: Select a compatible frequency code.

**080061 Use Code of N is not valid with changes under New Term.**

Reason: Use Code of 'N' indicates do not renew based on information on panel.

Action: Select another Use Code or press [Clear] to escape panel.

**080062 Int Freq/Term/Day (New Term) of N00100 invalid for Use Code R or I.**

Reason: Interest Option of N for Interest Frequency, '001' for Interest Term, and '00' for Interest Day under New Term are not compatible with Use Code 'I' or 'R'.

Action: Select another use code, modify interest fields, or press [Clear] to escape.

**080063 Missing 3502 Record for the Region and/or Type for the Renewal Type.**

Reason: You are trying to renew an account (using TIRENEW) into a type for which MICM Record 3502 (Time Investment Type Processing Parameters) does not exist.

Action: Establish a MICM 3502 record for the Region/Type.

**080064 Missing 3504 Record for the Region and/or Type for the Renewal Type.**

Reason: You are trying to renew an account (using TIRENEW) into a type for which MICM Record 3504 (Time Investment Interest Rate Tables) does not exist.

Action: Establish a MICM 3504 record for the Region/Type.

**080065 Effective date is backdated over 2 year-ends.**

Reason: A transaction or rate change has been backdated over two year-ends and the Int Month and Int Year are set to 'A', (actual/actual). The system cannot accurately determine the year base if a leap year is involved.

Action: Put the transaction through for the current date and put a manual transaction through to adjust the accruals.

**080066 Assignments exist. Can not purge account.**

Reason: TIMPRG attempted to purge an account that has an assignment(s).

Action: Clear the assignments(s) prior to using TIMPRG.

**080067 Recalculation method used for calculating.**

**080068 Reduction method used for calculating.**

**080069 No retirement accounts found for this customer or Birth Date is zeros.**

Reason: TIRMD requires there be retirement accounts linked to the customer and the birth date of the customer be present.

Action: Link a retirement account to the customer and ensure the customer's birth date is present.

**080070 Error on Birth Date.**

Reason: TIRMD requires that the birth date of the customer be present.

Action: Provide the birth date on TICUST1.



This chapter contains descriptions of all reports produced by Time Investment.

## Report Format

The reports printed on stock paper have a standard 2-line title for report identification. The first line of this title contains the date on which the report was produced, the institution number and name, and the page number. The second line contains the system name, the report title, and the report number. This standard title is followed by the report headings, detail information and, when printed, report totals.

**Note:** All reports for the system can be produced depending on the option(s) selected in MICM. The report number prefix is the application number assigned to this application in MICM. **08-nnn** denotes a Time Investment report.

## Key Data

Each report in Time Investment contains key data. Some of the key data headings are common to many of the reports. These common key data headings are described below to avoid repetition of this information with each report description given. If a report contains key data not listed below, the data is described at the beginning of the Heading Descriptions for that report.

Brch	Branch Number. Valid entries are <b>00001 – 99999</b> .
Stat	Account Status. Valid entries are: <b>b</b> Open. <b>C</b> Closed. <b>M</b> Matured.
Type	Account Types. Valid entries are <b>001 – 999</b> . User-defined.

Ades	Account Designation. Valid entries are: <b>C</b> Certificate of Deposit (CD). <b>S</b> Savings. <b>T</b> Time Deposit Open Account (TDOA).
Officer	Officer Codes. User-defined. Valid entries can be established in MICM Table 02.
Account-nbr	Account Number.
Customer-nbr	Customer Number.
Soc-sec-nbr	Customer's social security number.
Short-name	Short Name.

## Report Descriptions

The following information is included in each report description:

<b>Purpose</b>	Describes the information included on the report.
<b>Program</b>	Names the program that produces the report.
<b>Sample</b>	Shows a report sample.
<b>Heading Descriptions</b>	Provides a detailed explanation of each report heading.

## Daily Reports

Daily reports are scheduled and produced by the programs run during daily processing.

### 08-001 – Institution Control File Maintenance

**Purpose** This report is a listing of all the changes made to the institution control record (BCR), prior to the printing of the Institution Control File update report.

**Program** TID020 – Institution Control File Update

01-28-1989	INSTITUTION CONTROL FILE MAINTENANCE							PAGE	1
TIME INVESTMENT								08-001	
SYS INST	FORM/	2	3	4	5	6	7	8	
NBR NBR	*---KEY DATA---	* CARD	*-----CARD DATA-----*					*-----FIELD NAME-----*	*--ERROR MESSAGE--ERR
08 000	04 0	012889						** CARD ACCEPTED **	

*08-001 – Institution Control File Maintenance*

### Heading Descriptions

- Sys Nbr** System Number.
- Inst Nbr** Institution Number.
- Form/Card** Form/Card Number. Number used for input.
- (Card Data)** Card Positions 26 through 80. These 55 positions contain the remaining fields on the individual cards as they appear on the input forms. Refer to the input forms descriptions for the contents of these fields.
- Field Name** Field Name. Name of the field, or group of fields in error.
- Error Message** Error Message. Message explaining the error.
- Err** Error Message Code.

## 08-002 – Institution Control File Update

**Purpose** This report reflects the current status of each institution record contained on the Institution File. The detail information shows the current processing schedule for the system, and for each institution using the system. Institutions not processed on the current date are included on the report.

**Program** TID020 – Institution Control File Update

01-28-1989		INSTITUTION CONTROL FILE UPDATE							PAGE	1
TIME INVESTMENT									08-002	
INST NBR	INST NAME	LAST DATE PROCESSED	NEXT SCHED PROC DATE	NEXT ACTUAL PROC DATE	W F	M F	PROCESS 1234567	P DOW	S O	
000	SYSTEM CONTROL INST	01-27-1989	01-30-1989	01-30-1989	L		C C	7	B	
-----										
001	FIRST NATIONAL BANK OF AMERICA	01-27-1989	01-30-1989	01-30-1989	L		C C	7	B P	
-----										
002	SECOND NATIONAL BANK OF AMERICA	01-27-1989	01-30-1989	01-30-1989	L		C C	7	B P	
-----										

*08-002 – Institution Control File Update*

### Heading Descriptions

- Inst Nbr** Institution Number.
- Inst Name** Institution Name.
- Last Date Processed** Last Date Processed. Date on which the system was last processed.
- Next Sched Proc Date** Next Scheduled System Processing Date.
- Next Actual Proc Date** Next Actual System Processing Date.
- W F** Week Process Flag. Identifies the current processing day as the first or last processing day of the week. Valid entries are:
  - b** Neither the first nor last processing day of the week.
  - B** Both the first and last processing day of the week.
  - F** First processing day of the week.
  - L** Last processing day of the week.

---

MF	Month Process Flag. Identifies the current processing day is the first or last processing day of the month. Valid entries are: <ul style="list-style-type: none"><li><b>b</b> Neither the first nor last processing day of the month.</li><li><b>B</b> Both the first and last processing day of the month.</li><li><b>F</b> First processing day of the month.</li><li><b>L</b> Last processing day of the month.</li></ul>
Process 1234567	Process Days of the Week. Days of the week, Sunday through Saturday, on which processing does, or does not occur, determined by the codes entered in these seven positions. Valid entries are: <ul style="list-style-type: none"><li><b>b</b> Open and processing.</li><li><b>C</b> Closed, no processing.</li></ul>
Dow	Current Day of the Week. Valid entries are <b>1 – 7</b> , beginning with Sunday.
PO	Process Option Code. Valid entry is <b>B</b> . Time Investment processes before, never after a holiday.
SO	Select Option. Valid entries are: <ul style="list-style-type: none"><li><b>b</b> No selective processing.</li><li><b>E</b> Finished through TID220.</li><li><b>F</b> Finished through TID200.</li><li><b>P</b> Institution to be processed this run.</li><li><b>S</b> Institution waiting to be processed.</li></ul>



### Heading Descriptions

- Account-number      Account Number. Customer's account number.
- Form Nbr            Form Number. Number of the input form the card is from. An asterisk (\*) next to the number indicates that a field on that form/card has defaulted to a MICM value.
- Card Nbr            Card Number. Individual card number on the input form.
- (Card Data)        Card Positions 26 through 80. These 55 positions contain the remaining fields on the individual cards as they appear on the input forms. Refer to the input form descriptions for the contents of these fields.
- Field Name         Field Name. Name of the field, or group of fields in error.
- Error Message     Error Message. An asterisk (\*) before the error code indicates an unacceptable error and must be corrected for the input to be accepted into the system. If no asterisk is present, the system accepts the information without correction.
- Err                 Error Message Code.

01-30-1989	001 FIRST NATIONAL BANK OF AMERICA	PAGE	3
TIME INVESTMENT	NEW AND MAINTENANCE INPUT EDIT		08-003
<b>** TOTALS **</b>			
	*-----CUSTOMER INPUT-----*	*-----MASTER INPUT-----*	*-----EMPLOYER INPUT-----*
	TOTAL CARDS    NEW ACCOUNTS    CHANGES	NEW ACCOUNTS    CHANGES	NEW ACCOUNTS    CHANGES
GENERATED	10	1	0
ENTERED	28	0	3
REJECTED	1	1	0
ACCEPTED	37	0	0
	*--RATE CHANGE HIST INPUT--*	*---AVAILABILITY INPUT---*	*----PAYOUT HIST INPUT----*
	ADDITIONS    DELETIONS	ADDITIONS    DELETIONS	ADDITIONS    DELETIONS
ENTERED	1	0	0
REJECTED	1	0	0
ACCEPTED	0	0	0
	*----RELATIONAL INPUT-----*	*--INTEREST PAY HIST INPUT--*	*----ASSIGNMENT INPUT-----*
	ADDITIONS    DELETIONS	ADDITIONS    DELETIONS	ADDITIONS    DELETIONS
ENTERED	0	0	0
REJECTED	0	0	0
ACCEPTED	0	0	0

*08-003 - New and Maintenance Input Edit (Totals Page)*

## Heading Descriptions

Report Totals	Totals are given by institution. Various files are shown for maintenance input. These include customer input, master input, employer input, assignment input, rate change history input, availability input, payout history input, relational input, and interest pay history input. Under each of these headings are totals for new accounts and changes or additions and deletions.
Total Cards	Number of cards generated, entered, rejected, or accepted. These total card figures are shown on each type of file maintenance input.

## 08-004 – Batch Maintenance Journal

**Purpose** This report shows either all account maintenance or all non-dormant account maintenance performed through batch input. (MICM Record 0307 Report Flags 41 and 42 determine whether this report is produced for all accounts or only for non-dormant accounts.) Maintenance data includes additions and/or changes to existing records. Information for new accounts and customers is also included. Date of the last maintenance is updated.

The first detail line for each account contains key data and the customer's short name. Subsequent detail lines contain the type of maintenance and all the changes that were made. Institution totals for the different types of account changes, additions, or deletions are printed at the end of the report.

**Note:** Refer to the Maintenance Journals section of the Application Processing chapter of *Procedures Guide 1* for more information.

**Program** TID320 – Reports Print

04-12-1995	001 FIRST FINANCIAL INSTITUTION		PAGE	1
TIME INVESTMENT SYSTEM	BATCH MAINTENANCE JOURNAL		08-004	
*-----KEY-DATA-----*	*--SHORT NAME--*	TERM OPERID	TIME	L-MAINT-DT
BRCH TYPE AD ACCT/CUST	*MAINT TYPE*	-----MAINTENANCE DATA-----		-----ASGN-SEQ
OFFICER				
00001 006 C 000-0000-603	ACCT SHORT NAME			4-02-95
OFFICER01	CHANGE ACCOUNT TYPE	FROM - 006	TO - 001	
INST	001	TOTALS		
	0	IRA/K CUST ADDED	0	IRA/K PAYOUTS ADDED
	0	IRA/K CUST CHANGES	0	IRA/K PAYOUTS REMOVED
	0	ACCOUNTS ADDED	0	INT PAYMENTS ADDED
	1	ACCOUNT CHANGES	0	INT PAYMENTS REMOVED
	0	ASSIGNMENTS ADDED	0	RATE CHANGES ADDED
	0	ASSIGNMENTS REMOVED	0	RATE CHANGES REMOVED
	0	RELATIONALS ADDED	0	AVAILABILITIES ADDED
	0	RELATIONALS REMOVED	0	AVAILABILITIES REMOVED
	0	EMPLOYERS ADDED	0	EMPLOYERS CHANGED
	0	ACCOUNTS PURGED		

08-004 – Batch Maintenance Journal

### Heading Descriptions

#### Maintenance Data

- L-maint-dt Last Maintenance Date.
- Maint Type Maintenance Type. Type of maintenance done on the account.
- Asgn-seq Assignment Sequence Number.

Report Totals

Totals are listed for the following institution activities:

IRA/K cust added.	IRA/K payouts added.
IRA/K cust changes	IRA/K payouts removed.
Accounts added.	Int payments added.
Account changes.	Int payments removed.
Assignments added.	Rate changes added.
Assignments removed.	Rate changes removed.
Relations added.	Availabilities added.
Relations removed.	Availabilities removed.
Employers added.	Employers changed
Accounts purged.	



Iss-dt	Issue Date. Issue date of the certificate or the date the account was opened.
Int-ytd	Interest Paid Year-to-date.
Lst-int	Last Interest Payment Date.
Nxt-int	Next Interest Payment Date.
Spec-hand-cd	User defined special handling codes.
Closing-val	Closing Value. Value of the account as of the report date.
Int-enp	Interest Earned Not Paid. Interest not paid but earned since the last interest payment
Int-pdm	Interest Per Diem.
Act-dt	Activity Date. Date of last activity.
Int-penalty	Interest Penalty. Amount of interest penalty year-to-date.
Nxt-ren	Next Renewal Date. Date if the account is auto renewal or the final maturity date if the account is single maturity.
Asgn-flg-amt	Assignment Flag and Amount. Assignment flag and total amount of assignments. Valid entries are: <b>N</b> Not an employee or business. <b>Y</b> There are assignments.
Tax	Tax Exempt Code. Valid entries are: <b>B</b> Exemption period for B-Notice receipt expired – withhold. <b>C</b> Second B-Notice received – withhold. <b>D</b> No tax ID – withhold. <b>E</b> IRS withdrawal occurred during Awaiting TIN Certification period – withhold. <b>F</b> IRS withdrawal occurred during B-Notice Received period – withhold. <b>S</b> Self-imposed withholding. <b>1</b> Exempt account. <b>2</b> Account with certified tax ID number. <b>3</b> Account with uncertified tax ID number. <b>4</b> TIN certification period expired – withhold. <b>5</b> Risk account as per IRS – withhold. <b>6</b> Awaiting TIN certification. Upon reaching expiration date, the system changes the code to <b>4</b> . <b>7</b> Exemption for non-resident alien. Upon reaching expiration date, the system changes the code to <b>8</b> . <b>8</b> Exemption period for non-resident alien expired – withhold. <b>9</b> B-Notice received. Upon reaching expiration date, the system changes the code to <b>B</b> .

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Emp	Employee Code. Identifies the account as an employee or a business. Valid entries are: <b>B</b> Business account. <b>D</b> Director of the institution. <b>E</b> Employee of the institution. <b>N</b> No assignments. <b>O</b> Officer of the institution.
Nps	Closed to Posting Code. Valid entries are: <b>A</b> Closed to posting all transactions. <b>C</b> Closed to posting credits. <b>D</b> Closed to posting debits. <b>N</b> Not closed to posting.
Clv	Closed Override Code. Valid entries are: <b>b</b> Automatically purge the account when closed. <b>N</b> Do not automatically close the account.
Saf	Safekeeping Code. Valid entries are: <b>B</b> Brokered deposit. <b>N</b> Not safekeeping. <b>R</b> Brokered retail deposit. <b>Y</b> Safekeeping.
Cor	Correspondent Institution Code. Valid entries are: <b>A</b> U.S. branch or agency in foreign institution. <b>B</b> Commercial institution in U.S. <b>C</b> Other institution in U.S. <b>D</b> Foreign branch of U.S. institution. <b>E</b> Other institution in foreign country. <b>F</b> Foreign government. <b>N</b> Not a correspondent institution account. <b>Y</b> Correspondent institution account.
Pub	Public Funds Code. Valid entries are: <b>F</b> U.S. government account. <b>N</b> Not a public funds account. <b>S</b> State or political subdivision in U.S. account. <b>Y</b> Public funds account.
Trs	Trust Deposit Code. Valid entries are: <b>N</b> Not a trust deposit. <b>Y</b> Trust deposit.
Neg	Negotiable Code. Valid entries are: <b>N</b> Non-negotiable. <b>Y</b> Negotiable.

Col	Collateral Code. Valid entries are: N Not collateral. Y Collateral.
Sec	Secured Deposit Flag. Valid entries are: B Both secured and transferable. N Not secured or transferable. T Transferable deposit. Y Secured deposit.
Cls	Account Class Code. User-defined.
Ids	Interest Payment Disposition Code. Valid entries are: C Capitalize interest. P Pay interest by check. T Transfer to another account.
Rop	Renewal Option Code. Valid entries are: b Savings account. A Automatic renewal. S Single maturity.
IRA	IRA/Keogh Code. Valid entries are: C Corporate account. E Educational IRA. I IRA. J Joint account. K Keogh account. N Not an employee or business. O Other retirement account. R Roth IRA. S SEP account. T Transitional Roth IRA. V VERSA account.
Stm	Statement Type Code. Valid entries are: T Form A – TDOA statement. 0 Passbook accounts. 1 Form A – One account in account number order. 2 Form C – One account in customer number order, no combining. 3 Form C – One account in account number order. 4 Form C – One account in customer number order, combining. 5 Form C – Single accounts in alpha key order, no combining. 6 Form C – Accounts in alpha key order, combined. 7 Form C – Affiliate accounts in account order, combined. 8 Form C – Parent accounts in account order, combined. 9 Form B – Business account.

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Sc	Service Charge Disposition Code. Valid entries are: <b>A</b> Charge. <b>B</b> Bill. <b>C</b> Charge another account. <b>R</b> Review. <b>W</b> Waive.
Sc	Service Charge Routine. Valid entries are: <b>00</b> None. <b>01 – 30</b> Parameter set on MICM Record 3507.
Appl	Application Code. Code of the account if interest is to be transferred to another account.
Int-account	Interest Account. Account number if interest is to be transferred to another account.
Closing-pen	Closing Penalty. Amount of penalty to be assessed if closing today.
Chks-out	Checks Outstanding. Total amount of checks outstanding.
Fed-with	Federal Withholding. Amount of federal tax to be withheld if closing today.
Tax-hold	Tax Withheld. Amount to be withheld if an IRS withdrawal is made.
Int-avail	Interest Available. Amount of interest available.
Fed-tx-ytd	Federal Tax Withheld Year-to-date.
Yr	Interest Year Base Code. Valid entries are: <b>A</b> Actual day year. <b>0</b> 360-day year. <b>5</b> 365-day year.
Mon	Interest Month Base Code. Valid entries are: <b>A</b> Actual day month. <b>M</b> 30-day month.
AL1	Alert 1 Code. Used by Teller to bring attention to the account.
AL2	Alert 2 Code. Used by Teller to bring attention to the account.
AL3	Alert 3 Code. Used by Teller to bring attention to the account.
AL4	Alert 4 Code. Used by Teller to bring attention to the account.
AL5	Alert 5 Code. Used by Teller to bring attention to the account.
AL6	Alert 6 Code. Used by Teller to bring attention to the account.

Interest Rate

Interest Rate.

Report Totals

Report totals consist of the institution number, the total number of accounts for that institution, and the total dollar amount for those accounts.



## **08-007 – Dormant Trial Balance**

Purpose	This report shows the balance and other status information necessary for dormant accounts. If this report is not turned on, the dormant accounts are shown on the normal trial balance. This report is the same format as 08-005 (Trial Balance Report).
Program	TID320 – Reports Print

02-15-1989		001 FIRST NATIONAL BANK OF AMERICA										PAGE	1
TIME INVESTMENT SYSTEM				DORMANT TRIAL BALANCE								08-007	
*-----KEY-DATA-----*				CURRENT-BAL	ISSUE-VAL	CERT-NBR	TISORT-DT	INT-YTD	LST-INT	NXT-INT			
SPEC-HAND-CD	BRCH	TYPE AD	ACCOUNT-NBR	SHORT-NAME	CLOSING-VAL	INT-ENP	INT-PDM	ACT-DT	INT-PENALTY	INT-RT	NXT-REN	ASGN-FLG-MT	
OFFICER	CUSTOMER-NBR	SIG-INDX	TAX	EMP NPS CLV	SAF COR PUB	TRS NEG COL	SEC	CLS IDS ROP	IRA STM SC	SC APPL	INT-CCOUNT		
SOC-SEC-NBR			CLOSING-PEN	CHKS-OUT	FED-WITH	TAX-HOLD	INT-AVAIL	FED-TX-YTD	YR	ON			
00001	006 C		0000000002	MAIDA, A	234444.44	234444.44	0088450922	1-30-89	575.51	2-13-89	2-18-89		
OFFICER01	88453468	000000000			234576.00	164.44	41.11	2-13-89	.00	6.400	7-30-90	N 00	
					4 N N	N N N	N N N	N	T A N	0 W	00 08	11	
					.00	.00	32.88		.00	.00	115.08	A A	
00001	006 C		0000000003	MAIDA, A	200000.00	200000.00	0088450922	1-30-89	490.96	2-13-89	2-18-89		
OFFICER01	88453468	000000000			200112.22	140.27	35.07	2-13-89	.00	6.400	7-30-90	Y 0000.00	
					4 N N	N N N	N N N	N	T A N	0 W	00 08	11	
					.00	.00	28.05		.00	.00	98.18	A A	
00001	006 C		0000000004	MAIDA, A	234444.44	234444.44	0088450922	1-30-89	575.51	2-13-89	2-18-89		
OFFICER01	88453468	000000000			234576.00	164.44	41.11	2-13-89	.00	6.400	7-30-90	00	
					4 N N	N N N	N N N	N	T A N	0 W	00 08	11	
					.00	.00	32.88		.00	.00	115.08	A A	
00001	006 C		0000000411	HNSONDA	5701.65	5000.00	0000040000	1-10-88	343.40	2-10-89	3-01-89		
OFFICR022	511	000000000			5705.58	4.91	.00	2-13-89	325.00	0.000	2-10-89	Y 0.00	
045-50-3339					B E N N	Y Y Y	Y Y Y	AA	P S I	1 W	00 00		
					.00	.00	.98		.00	325.00	53.68	0 M	
00001	006 C		0000000412	JOHNSONDA	2000197.01	5000.00	0000040000	1-10-88	9366.92	2-10-89	3-01-89		
OFFICR022	511	000000000			2000197.01	.00	.00	2-13-89	325.00	0.000	2-10-89	00	
045-50-3339					1 N N	Y N N	N N N	N	P A I	1 W	00 00		
					.00	.00	.00		.00	.00	.00	0 M	
00001	006 C		0000000413	JOHNSONDA	17000.00	5000.00	0000040000	1-10-88	325.00	2-10-89	3-01-89		
OFFICR022	511	000000000			16995.35	6.64-	.00	1-10-88	325.00	0.000	2-10-89	00	
045-50-3339					8 N N	Y N N	N N N	N	P S N	1 C	01 00		
					.00	.00	1.99-		.00	325.00	.00	0 M	
00001	006 C		0000000418	HNSONDA	30000000.00	30000000.00	0000040000	3-28-88	1064439.44	2-08-89	3-01-89		
OFFICR022	511	000000000			300116071.43	116071.43	.00	2-08-89	325.00	0.000	2-08-89	Y 000.00	
045-50-3339					2 E N N	Y Y Y	Y Y Y	Y	P S I	1 W	00 00		
					.00	.00	.00		.00	325.00	400.00	0 M	
00001	006 C		0000000419	HNSONDA	12340000.00	12340000.00	0000040000	3-28-88	19158.78	2-03-89	3-01-89		
OFFICR022	511	000000000			12340000.00	.00	.00	2-03-89	325.00	0.000	2-03-89	00	
045-50-3339					2 E N N	Y Y Y	Y Y Y	Y	P A I	1 W	00 00	0	
					.00	.00	.00		.00	325.00	400.00	0 M	
00001	006 C		0000652922	MAIDA, A	333600.00	333600.00	0088450922	1-30-89	.00	2-10-89	2-13-90		
OFFICER01	88453468	000000000			333600.00	.00	.00	1-30-89	.00	0.000	2-10-89	00	
					1 N N	N N N	N N N	N	P A N	1 W	00 00		
					.00	.00	.00		.00	.00	.00	A A	
00001	006 C		0000652923	MAIDA, A	333600.00	333600.00	0088450922	1-30-89	643.44	2-10-89	2-13-90		
OFFICER01	88453468	000000000			333600.00	.00	.00	2-10-89	.00	0.000	2-10-89	00	
					7 N N	N N N	N N N	N	T A N	1 W	00 08	11	
INST	001	TOTALS	10	ACCOUNTS TOTALING	315,698,987.54								

08-007 - Dormant Trail Balance

## 08-008 – Assignment Trial Balance

**Purpose** This report shows the balance and other status information necessary for accounts with assignments. If this report is not turned on, these accounts are shown on the normal trial balance. This report has the same format as 08-005 (Trial Balance).

**Program** TID320 – Reports Print

12-31-1999		001 INFOPOINT Institution One										PAGE 1											
TIME INVESTMENT				ASSIGNMENT TRIAL BALANCE										08-008									
BRCH	TYPE	AD	KEY-DATA	CURRENT-BAL	ISSUE-VAL	CERT-NBR	ISS-DT	INT-YTD	LST-INT	NXT-INT	SPEC-HAND-CD												
OFFICER	CUSTOMER-NBR	SIG-INDX	SHORT-NAME	CLOSING-VAL	INT-ENP	INT-PDM	ACT-DT	INT-PENALTY	NXT-REN	ASGN-FLG-AMT													
SOC-SEC-NBR				TAX	EMP	NPS	CLV	SAF	COR	PUB	TRS	NEG	COL	SEC	CLS	IDS	ROP	IRA	STM	SC	SC	APPL	INT-ACCOUNT
				CLOSING-PEN	CHKS-OUT	FED-WITH	TAX-HOLD	INT-AVAIL	FED-TX-YTD	YR	MON												
								AL1	AL2	AL3	AL4	AL5	AL6	INTEREST-RATE									
00001	006	C	000-000-000003	B SMITH	7203.55	5000.00	3000000000	12-28-99	.00	12-31-99	1-31-00												
OFFICER01	3000000000	000000000		7180.03	7.06	2.36	12-31-99	.00	12-28-00	Y	5.00												
				1	E	N	N	N	N	N	N	N	N	C	A	I	3	W	00	00	0		
				30.58	.00	.00	.00	.00	3.55	.00	A	A	.12000000										
INST	001	TOTALS	1	ACCOUNTS TOTALING	7,203.55																		

08-008 – Assignment Trail Balance

## 08-009 – Transaction Journal

Purpose This report shows each monetary transaction posted by Time Investment. The transactions are printed in account number order. The account's ending balance after each transaction is also shown.

Program TID320 – Reports Print

12-31-1999		001 INFOPOINT Institution One										PAGE	1
		00001 BRANCH ONE - BANK TWO											
TIME INVESTMENT				TRANSACTION JOURNAL								08-009	
*-----KEY-DATA-----*				*-----TRANSACTION-----*									
BRCH	TYPE	AD	ACCOUNT-NBR	SHORT-NAME	AMOUNT	CD	EFF-DT	SRC	TIME/FED	DATE/RATE	SERIAL/APPL	SEQ/ACCT	
OFFICER			CUSTOMER-NBR		CURRENT-BALANCE					DESCRIPTION-1	DESCRIPTION-2		
					NEW-RATE	NEW-FINAL							
00001	006	C	000-000-000001	A GOODWIN	2.95	0490*	1-03-00			.049940000		7,201.48	
OFFICER01			1000000000		7,204.43								
00001	006	C	000-000-000002	A WILKERSON	.70	0490*	1-03-00			.118990000		720.36	
OFFICER01			2000000000		721.06								
00001	006	C	000-000-000003	B SMITH	7.08	0490*	1-03-00			.119850000		7,203.55	
OFFICER01			3000000000		7,210.63								
00001	715	C	000-000-000005	B CHRISTIAN	15.08	0490*	1-03-00			.102200000		18,007.58	
OFFICER01			5000000000		18,022.66								
00001	715	C	000-000-000006	C HARRIS	.30	0490*	1-03-00			.102730000		360.15	
OFFICER01			6000000000		360.45								
00001	715	C	000-000-000007	C MOSLEY	63.67	0490*	1-03-00			.102170000		76,032.02	
OFFICER01			7000000000		76,095.69								
00001	715	C	000-000-000008	D HEFTY	.27	0490*	1-03-00			.104000000		320.13	
OFFICER01			5000000000		320.40								
00001	715	C	000-000-000009	D WILLIAMS	65.35	0490*	1-03-00			.102170000		78,032.02	
OFFICER01			9000000000		78,097.37								
00001	715	C	000-000-000010	E ERFOURTH	263.41	0490*	1-03-00			.102170000		314,528.75	
OFFICER01			1100000000		314,792.16								
00001	006	C	000-000-000016	F LEYENAAR	109.23	0490*	1-03-00			.119820000		111,220.74	
OFFICER01			1600000000		111,329.97								
00001	006	C	000-000-000017	G FURBISH	24.83	0490*	1-03-00			.119850000		25,277.43	
OFFICER01			1700000000		25,302.26								
00001	006	C	000-000-000018	G DONALDSON	196.63	0490*	1-03-00			.119820000		200,202.58	
OFFICER01			1800000000		200,399.21								
00001	006	C	000-000-000019	H KAPLAN	2.19	0490*	1-03-00			.119980000		2,224.77	
OFFICER01			1900000000		2,226.96								
00001	006	C	000-000-000020	H ISENHOWER	5,461.88	0490*	1-03-00			.119820000		5561,069.77	
OFFICER01			2000000000		5,566,531.65								
00001	715	C	000-000-000021	I GILBERT	96.78	0490*	1-03-00			.102170000		115,561.94	
OFFICER01			1000000000		115,658.72								
00001	715	C	000-000-000022	ACCOUNT	3.15	0490*	1-03-00			.152570000		2,516.70	
OFFICER01			22		2,519.85								

08-009 – Transaction Journal

## Heading Descriptions

### *Transaction*

Amount	Transaction Amount.
Cd	External Transaction Code.
Eff-dt	Effective Date. Transaction effective date.
Src	Source. Source of input code.
Time/Fed	Time/Federal Tax Withheld. Time the transaction was initiated. For interest payments or IRA disbursements, this field contains the amount of federal tax withheld.
Date/Rate	Date/Interest Effective Rate. Date the transaction was initiated. For interest transactions this field contains the interest effective rate.
Serial/Appl	Serial/Application Number. Number of the transaction.
Seq/Acct	Sequence Number of the Account. For interest transactions this field contains the average balance of the account.
Current-balance	Current Balance. Balance of the account.
Description-1	Transaction Description Line 1.
Description-2	Transaction Description Line 2.
New-rate	New Interest Rate. This is for renewal transactions only.
New-final	New Final Maturity Date. This is for renewal transactions only.
Report Totals	Report totals consist of the institution number, the number of credit transactions and amount of the transactions, and the number of debit transactions and amount of the transactions.

## 08-010 - Service Charge Journal

**Purpose** This report shows service charges that are assessed on Time Investment accounts. It lists all accounts that underwent service charge calculations on the report date.

**Program** TID320 - Reports Print

01-30-1989		001 FIRST NATIONAL BANK OF AMERICA										PAGE	1
TIME INVESTMENT SYSTEM				SERVICE CHARGE JOURNAL								08-010	
*-----KEY-DATA-----*				*-----SERVICE-CHARGE-DATA-----*									
BRCH	TYPE	AD	ACCOUNT-NBR	SHORT-NAME	APPL	ACCT-CHRGD	CODES	RTN	DT-NEXT	NOT-ASESD	WAIVED	ASSESSED	BILLED
OFFICER			CUSTOMER-NBR										
00001	006	C	000000413	JOHNSONDA			B	01	2-06-89	.00	.00	10.00	.00
	OFFICR022		511										
00001	003	C	000000417	WESTON BI	08	411	C	01	2-06-89	.00	.00	13.00	.00
	OFFICR022		3221										
00001	006	C	0000004323	HOLMES JA	01	32345	C	01	2-06-89	.00	.00	5.00	.00
	OFFICR022		511										
00001	006	C	0000003413	SMITH DOR	01	43456	C	01	2-06-89	.00	.00	3.00	.00
	OFFICR022		511										
00001	006	C	0000003443	ALEXIS BE	08	411	C	01	2-06-89	.00	.00	10.00	.00
	OFFICR022		511										
00001	006	C	0000013413	ALLEN ROB	08	411	C	01	2-06-89	.00	.00	6.00	.00
	OFFICR022		32111										
00001	006	C	0000200453	KRISTEY B	08	411	C	01	2-06-89	.00	.00	5.00	.00
	OFFICR022		511										
INST			001	TOTALS	0	ACCOUNTS NOT ASSESSED TOTALING				.00			
					0	ACCOUNTS WAIVED TOTALING				.00			
					6	ACCOUNTS ASSESSED TOTALING				42.00			
					1	ACCOUNTS BILLED TOTALING				10.00			

08-010 - Service Charge Journal

### Heading Descriptions

#### Service-charge-data

**Appl** Application Code. Code of the account to be service charged.

**Acct-chrgd** Account Charged. Account number to be service charged.

**Codes** Service Charge Disposition Code. Valid entries are:

- A** Charge.
- B** Bill.
- C** Charge another account.
- R** Review.
- W** Waive.

Rtn	Service Charge Routine Used. Valid entries are: <b>00</b> None. <b>01 – 30</b> Parameter set on MICM Record 3507.
Dt-next	Date of Next Service Charge.
Not-asesd	Not Assessed. Service charge amount not assessed.
Waived	Waived. Service charge amount waived.
Assessed	Assessed. Service charge amount assessed.
Billed	Billed. Service charge amount billed.
Report Totals	Report totals consist of the institution number, the total number of accounts for each service charge disposition and the total dollar amount for those accounts.

## 08-011 - Customer Profile

**Purpose** This report is printed if the customer profiles are requested on Time Investment accounts. The information on this report includes all account information for all of the customer's accounts. Customer profiles may be produced daily, if desired.

**Program** TID320 - Reports Print

01-30-1989		001 FIRST NATIONAL BANK OF AMERICA					PAGE 1			
TIME INVESTMENT SYSTEM			CUSTOMER PROFILE			08-011				
*-----KEY-DATA-----*			* CUSTOMER-NAME-ADDRESS							
BRCH	TYPE	AD	ACCOUNT-NBR	SHORT-NAME	CUR-BALANCE	TISORT-VALUE	LST-DEP-AMT	LST-DEP-DT	NXT-REN-DT	RATE
OFFICER			CUSTOMER-NBR	SOC-SEC-NBR						
00001			511	ANTHONY						
00001	OFFICER01									
00001	006	C	0000000411	HNSOND	99.99-	5,000.00	100.00	1-10-88	0-00-00	12.000
00001	006	C	0000000412	JOHNSOND	2,000,199.01	5,000.00	2,000,000.00	1-30-89	0-00-00	12.000
00001	006	C	0000000413	JOHNSOND	2,000.00	5,000.00	.00	1-10-88	0-00-00	12.000
00001	006	C	0000000414	HNSOND	.00	5,000.00	190,000.00	1-10-88	0-00-00	12.000
00001	006	C	0000000415	HNSOND	600.01	5,000.00	1,212,002.00	3-28-88	0-00-00	12.000
00001	006	C	0000000416	HNSOND	600.01	1,212,002.00	1,212,002.00	3-28-88	1-30-89	12.000
00001	006	T	0000000417	HNSOND	.00	.00	1,212,002.00	4-28-88	0-00-00	12.000
00001	006	C	0000000418	HNSOND	300,000,000.00	300,000,000.00	.00	3-28-88	3-31-89	12.000
00001	006	C	0000000419	HNSOND	12,340,000.00	1,234,000.00	.00	3-28-88	3-31-89	12.000
INST		001	TOTALS	1 CUSTOMERS WITH						
				9 ACCOUNTS TOTALING		314,343,299.04				

### 08-011 - Customer Profile

## Heading Descriptions

Customer-name-address	Customer's Name and Address.
Cur-balance	Current Balance. Balance of the account.
TISORT-value	Issue Value.
Lst-dep-amt	Last Deposit Amount.
Lst-dep-dt	Last Deposit Date.
Nxt-ren-dt	Next Renewal Date.
Rate	Interest Rate.
(Balance or Status Code)	Balance or Status Code. Valid entries are: * The account is open, but the current balance is zero. *** The account is closed.

Account Totals      Account totals consist of the customer number, the total accounts for that customer, and the total dollar amount for that customer's accounts.

Report Totals      Report totals consist of the institution number, the total number of customers, the total number of customer accounts with the total dollar amount.

## 08-012 - Assignment/Caution Journal

Purpose This report is a listing of all assignments and cautions on Time Investment accounts.

Program TID320 - Reports Print

01-30-1989		001 FIRST NATIONAL BANK OF AMERICA							PAGE 1		
TIME INVESTMENT SYSTEM			ASSIGNMENT/CAUTION JOURNAL							08-012	
*-----KEY-DATA-----*				*-----ASSIGNMENT/CAUTION-DATA-----*							
BRCH OFFICER	TYPE	AD	ACCOUNT-NBR CUSTOMER-NBR	SHORT-NAME	CD	ENT-DATE	EXP-DATE	AMOUNT	REASON-OR-DESCRIPTION	MESSAGE NOPOST	SEQ EMPLOYEE
00001 OFFICR022	006	C	0000000411 511	WESTON	A	1-28-89	12-31-89	10.00	UNSIGNED CHECK	WESTO WESTO	0001
00001 OFFICR022	001	C	0000000412 32131	DARLINS	A	3-15-88	12-31-99	5.00	RETURNED CHECK	DARLI DARLI	0001
00001 OFFICR022	003	C	0000065311 32645	WILLIAM		8-28-88	8-28-99	6.00		WILLI WILLI	0001
00001 OFFICR022	006	C	0000065412 86584	APPLEBY	A	6-01-88	12-31-99	250.00	CMRCL LOAN # 12343	APPLE APPLE	0001
00001 OFFICR022	007	C	0000080413 65677	HORSEN	A	1-15-89	2-15-89	55.00	REVIEW STATUS	HORSE HORSE	0001
00001 OFFICR022	006	C	0000430415 65679	WILLIS	A	3-06-88	3-31-89	1000.00	SIGNATURE VERIFY	WILLI WILLI	0001
00001 OFFICR022	006	C	0000000411 00071	SMITH D	A	12-28-88	12-31-99	763.00		SMITH SMITH	0001
00001 OFFICR022	006	C	0000000411 32565	TAMBRID	A	9-28-89	12-31-99	10.00	UNSIGNED CHECK	TAMBR TAMBR	0001
INST			001	TOTALS		8 ACCOUNTS	TOTALING	2099.00			

08-012 - Assignment/Caution Journal

### Heading Descriptions

#### Assignment/Caution-Data

Cd Type Code. Valid entries are:  
**A** Assignment.  
**C** Caution.

Ent-date Date Entered.

Exp-date Expiration Date. Date the assignment expires.

Amount Amount. Amount of the assignment or caution.

Reason-or-description	Reason or Description. Reason or description of the assignment or caution. There are two lines allocated for the descriptions.
Message	Message. Valid entries are: <b>Deleted</b> Deleted assignment or caution. <b>Expired</b> Expired assignment or caution. <b>New</b> New assignment or caution.
Seq	Sequence Number. Number of the assignment.
Nopost	No Post Code. Indicates if an account accepts deposits or withdrawals or both. Valid entries are: <b>A</b> Closed to all transactions. <b>C</b> Closed to credits. <b>D</b> Closed to debits. <b>I</b> Informational only. <b>N</b> Not closed posting.
Employee	Employee Code. Contains employee information.
Report Totals	Report totals consist of the institution number, the total number of accounts for that institution, and the total dollar amount for those accounts.

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## 08-013 – Reserve Requirement B-90

Purpose This report is a listing of all accounts in their respective categories by the time limits given. The information on this report is used to prepare reserve requirement figures needed by the institution for federal reporting. The report is broken down into the following categories.

- Individual
- Business
- Public funds
- Trust
- Correspondent
- Demand monies
- Other

Under these categories, the monetary breakdowns are as follows.

1. \$9,999 and under
2. \$10,000 – \$39,999
3. \$40,000 – \$99,999
4. \$100,000 and over

Time breakdowns are as follows.

1. 179 days and under
2. 80 days – 18 months
3. 18 months over

There are total categories for total certificates by categories (all time periods added together) and a grand total of all categories, by monetary breakdown, by time breakdown.

Each category is accumulated in the following order.

1. Demand monies
2. Public funds
3. Trust
4. Correspondent
5. Business
6. Individual
7. Other

This report is for total maturity as opposed to remaining maturity. No closed accounts appear.

Program TID320 – Reports Print

01-30-1989		001 FIRST NATIONAL BANK OF AMERICA				PAGE 1	
TIME INVESTMENT SYSTEM		RESERVE REQUIREMENT B-90				08-013	
INST 001 TOTALS							
*--INDIVIDUAL----	*----179 DAYS AND UNDER---	*--180 DAYS TO 18 MONTHS--*	*----18 MONTHS AND OVER---	*---TOTALS	THIS CATEGORY--*		
NUMBER	CURRENT VALUE	NUMBER	CURRENT VALUE	NUMBER	CURRENT VALUE	NUMBER	CURRENT VALUE
\$9,999 AND UNDER	0 .00	1 2,000.00	3 .00	4	2,000.00		
\$10,000 TO \$39,999	0 .00	0 .00	0 .00	0	.00		
\$40,000 TO \$99,999	0 .00	0 .00	0 .00	0	.00		
\$100,000 AND OVER	0 .00	1 2,000,200.01	0 .00	1	2,000,200.01		
TOTAL LINE	0 .00	2 2,002,200.01	3 .00	5	2,002,200.01		
*---BUSINESS-----*	*----179 DAYS AND UNDER---	*--180 DAYS TO 18 MONTHS--*	*----18 MONTHS AND OVER---	*---TOTALS	THIS CATEGORY--*		
NUMBER	CURRENT VALUE	NUMBER	CURRENT VALUE	NUMBER	CURRENT VALUE	NUMBER	CURRENT VALUE
\$9,999 AND UNDER	0 .00	0 .00	0 .00	0	.00		
\$10,000 TO \$39,999	0 .00	0 .00	0 .00	0	.00		
\$40,000 TO \$99,999	0 .00	0 .00	0 .00	0	.00		
\$100,000 AND OVER	0 .00	0 .00	0 .00	0	.00		
TOTAL LINE	0 .00	0 .00	0 .00	0	.00		
*--PUBLIC FUNDS---	*----179 DAYS AND UNDER---	*--180 DAYS TO 18 MONTHS--*	*----18 MONTHS AND OVER---	*---TOTALS	THIS CATEGORY--*		
NUMBER	CURRENT VALUE	NUMBER	CURRENT VALUE	NUMBER	CURRENT VALUE	NUMBER	CURRENT VALUE
\$9,999 AND UNDER	0 1.00-	1 109.99-	0 .00	1	110.99-		
\$10,000 TO \$39,999	0 .00	0 .00	0 .00	0	.00		
\$40,000 TO \$99,999	0 .00	0 .00	0 .00	0	.00		
\$100,000 AND OVER	0 .00	2 312,340,000.00	0 .00	2	312,340,000.00		
TOTAL LINE	0 1.00-	3 312,339,890.01	0 .00	3	312,339,889.01		
*-----TRUST-----*	*----179 DAYS AND UNDER---	*--180 DAYS TO 18 MONTHS--*	*----18 MONTHS AND OVER---	*---TOTALS	THIS CATEGORY--*		
NUMBER	CURRENT VALUE	NUMBER	CURRENT VALUE	NUMBER	CURRENT VALUE	NUMBER	CURRENT VALUE
\$9,999 AND UNDER	0 .00	0 .00	0 .00	0	.00		
\$10,000 TO \$39,999	0 .00	0 .00	0 .00	0	.00		
\$40,000 TO \$99,999	0 .00	0 .00	0 .00	0	.00		
\$100,000 AND OVER	0 .00	0 .00	0 .00	0	.00		
TOTAL LINE	0 .00	0 .00	0 .00	0	.00		

08-013 - Reserve Requirement B-90 (Page 1 of 2)

01-30-1989		001 FIRST NATIONAL BANK OF AMERICA						PAGE 2	
TIME INVESTMENT SYSTEM		RESERVE REQUIREMENT B-90						08-013	
*--CORRESPONDENT--*	*----179 DAYS AND UNDER---	*--180 DAYS TO 18 MONTHS--*	*----18 MONTHS AND OVER---	*---TOTALS	THIS CATEGORY--*				
	NUMBER	CURRENT VALUE	NUMBER	CURRENT VALUE	NUMBER	CURRENT VALUE	NUMBER	CURRENT VALUE	
\$9,999 AND UNDER	0	.00	0	.00	0	.00	0	.00	.00
\$10,000 TO \$39,999	0	.00	0	.00	0	.00	0	.00	.00
\$40,000 TO \$99,999	0	.00	0	.00	0	.00	0	.00	.00
\$100,000 AND OVER	0	.00	0	.00	0	.00	0	.00	.00
TOTAL LINE	0	.00	0	.00	0	.00	0	.00	.00
*--DEMAND MONIES--*	*----179 DAYS AND UNDER---	*--180 DAYS TO 18 MONTHS--*	*----18 MONTHS AND OVER---	*---TOTALS	THIS CATEGORY--*				
	NUMBER	CURRENT VALUE	NUMBER	CURRENT VALUE	NUMBER	CURRENT VALUE	NUMBER	CURRENT VALUE	
\$9,999 AND UNDER	1	600.01	0	.00	0	.00	1	600.01	600.01
\$10,000 TO \$39,999	0	.00	0	.00	0	.00	0	.00	.00
\$40,000 TO \$99,999	0	.00	0	.00	0	.00	0	.00	.00
\$100,000 AND OVER	0	.00	0	.00	0	.00	0	.00	.00
TOTAL LINE	1	600.01	0	.00	0	.00	1	600.01	600.01
*-----OTHER-----*	*----179 DAYS AND UNDER---	*--180 DAYS TO 18 MONTHS--*	*----18 MONTHS AND OVER---	*---TOTALS	THIS CATEGORY--*				
	NUMBER	CURRENT VALUE	NUMBER	CURRENT VALUE	NUMBER	CURRENT VALUE	NUMBER	CURRENT VALUE	
\$9,999 AND UNDER	0	.00	0	.00	0	.00	0	.00	.00
\$10,000 TO \$39,999	0	.00	0	.00	0	.00	0	.00	.00
\$40,000 TO \$99,999	0	.00	0	.00	0	.00	0	.00	.00
\$100,000 AND OVER	0	.00	0	.00	0	.00	0	.00	.00
TOTAL LINE	0	.00	0	.00	0	.00	0	.00	.00
TOTAL CERTIFICATES	*----179 DAYS AND UNDER---	*--180 DAYS TO 18 MONTHS--*	*----18 MONTHS AND OVER---	*---TOTALS	THIS CATEGORY--*				
	NUMBER	CURRENT VALUE	NUMBER	CURRENT VALUE	NUMBER	CURRENT VALUE	NUMBER	CURRENT VALUE	
\$9,999 AND UNDER	1	599.01	2	1,890.01	3	.00	6	2,489.02	2,489.02
\$10,000 TO \$39,999	0	.00	0	.00	0	.00	0	.00	.00
\$40,000 TO \$99,999	0	.00	0	.00	0	.00	0	.00	.00
\$100,000 AND OVER	0	.00	3	314,340,200.01	0	.00	3	314,340,200.01	314,340,200.01
TOTAL LINE	1	599.01	5	314,342,090.02	3	.00	9	314,342,689.03	314,342,689.03

08-013 - Reserve Requirement B-90 (Page 2 of 2)

### Heading Descriptions

(Category)

Category Name. Valid names are:

**Individual** (Employee Code is not 'B' and Secured Deposit Flag is 'B', 'N', or 'Y')

**Business** (Employee Code is 'B')

**Public Funds** (Public Fund Code is 'Y')

**Trust** (Trust Deposit Code is 'Y')

**Correspondent** (Correspondent Bank Code is 'Y')

**Demand Monies** (Matured accounts and Savings accounts)

**Other**

**Total Certificates**

These breakdowns occur in every category as well as the total certificates category.

- \$9,999 and Under
- \$10,000 to \$39,999
- \$40,000 to \$99,999
- \$100,000 and over

***179 Days and Under***

Number                      Number. Number of accounts.  
Current Value              Current Value. Current value of accounts.

***180 Days to 18 Months***

Number                      Number. Number of accounts.  
Current Value              Current Value. Current value of accounts.

***18 Months and Over***

Number                      Number. Number of accounts.  
Current Value              Current Value. Current value of accounts.

***Totals this Category***

Number                      Number. Number of accounts.  
Current Value              Current Value. Current value of accounts.  
Total Line                      Total Line. Total line for each category, by number and current value by time breakdown.  
(Report Totals)              Totals this category breakdown contains totals of all accounts, by totals of time breakdowns giving grand totals of all accounts, all breakdowns.

## 08-014 – Overdraft and Uncollected Funds

Purpose This report is a listing of accounts that are overdrawn (negative current balance), and accounts with uncollected funds, except for employee and officer accounts.

Program TID320 – Reports Print

01-31-1989		001 FIRST NATIONAL BANK OF AMERICA							PAGE 1			
TIME INVESTMENT SYSTEM				OVERDRAFT AND UNCOLLECTED FUNDS				08-014				
*-----KEY-DATA-----*												
BRCH	TYPE	AD	ACCOUNT-NBR	SHORT-NAME	EMP CD	DATE LST-ACT	DATE OPENED	DATE LST-DEP	AMT-HOLDS	AMT-FLOAT DAYS-OD	CURRENT-BAL COLLECT-BAL	AVG-BAL-12-MO AVG-COL-12-MO
OFFICER			CUSTOMER-NBR									
00001	006	C	0000000413	JOHNSONDA	N	1-10-88	1-10-88	1-10-88	.00	.00	100.00-	61
OFFICR022			511							1	100.00-	61
00001	006	C	0000000418	WESTONFRA	N	12-21-88	6-10-87	12-21-88	.00	.00	25.31-	61
OFFICR022			511							1	25.31-	61
00001	006	C	0000003433	WASHINGTON	N	11-10-88	5-19-87	11-10-88	.00	.00	.54-	61
OFFICR022			511							1	.54-	61
00001	006	C	0000033344	HARRISON	N	1-10-89	8-30-88	1-10-89	.00	.00	1.12-	61
OFFICR022			511							1	1.12-	61
00001	006	C	0000044455	JOHNSONDA	N	7-26-88	1-18-88	7-26-88	.00	.00	64.00-	61
OFFICR022			511							1	64.00-	61
00001	006	C	0000066677	WILLIAMS	N	4-14-88	9-21-87	4-14-88	.00	.00	2.22-	61
OFFICR022			511							1	2.22-	61
00001	006	C	0000077788	CARRINGTO	N	11-29-88	12-04-86	11-29-88	.00	.00	10.09-	61
OFFICR022			511							1	10.09-	61
00001	006	C	0000088899	ARLINGTON	N	1-06-88	3-24-85	1-06-88	.00	.00	3.30-	61
OFFICR022			511							1	3.30-	61
INST			001	TOTALS		8 ACCOUNTS	TOTALING		206.58-			

08-014 – Overdraft and Uncollected Funds

### Heading Descriptions

Emp Cd Employee Code. Valid entries are:  
**B** Business account.  
**D** Director of the institution.  
**E** Employee of the institution.  
**N** Not a retirement account.  
**O** Officer of the institution.

Date Lst-act Date of Last Activity.

Date Opened Date the Account Opened.

Date Lst-dep Date of Last Deposit.

Amt-holds Amount Holds. Amount of the assignments or cautions.

Amt-float	Amount Float. Amount of the customer float.
Current-bal	Current Balance.
Avg-bal-12-mo	Average Balance 12 Months. Balance of the last twelve months.
Customer-nbr	Customer Number.
Days-od	Days Overdrawn. Number of days overdrawn last twelve months.
Collect-bal	Collected Balance. Current Balance minus Customer Float
Avg-col-12-mo	Average Collected 12 Months.
Report Totals	Report totals consist of the institution number, the total number of accounts for that institution, and the total dollar amount for those accounts.

## 08-015 - Employee Overdraft and Uncollected Funds

**Purpose** This report is a listing of all employee and officer accounts that are overdrawn (negative current balance), and employee and officer accounts with uncollected funds.

**Program** TID320 - Reports Print

01-30-1989		001 FIRST NATIONAL BANK OF AMERICA							PAGE 1			
TIME INVESTMENT SYSTEM				EMPLOYEE OVERDRAFT AND UNCOLLECTED FUNDS					08-015			
BRCH	TYPE	AD	ACCOUNT-NBR	SHORT-NAME	EMP CD	DATE LST-ACT	DATE OPENED	DATE LST-DEP	AMT-HOLDS	AMT-FLOAT DAYS-OD	CURRENT-BAL AVAILBL-BAL	AVG-BAL-12-MO AVG-COL-12-MO
OFFICER			CUSTOMER-NBR									
00001	006	C	0000000413	JOHNSONDA	E	1-10-88	1-10-88	1-10-88	.00	.00	100.00-	61
OFFICR022			511							1	100.00-	61
00001	006	C	0000000418	WESTONFRA	E	12-21-88	6-10-87	12-21-88	.00	.00	25.31-	61
OFFICR022			511							1	25.31-	61
00001	006	C	0000003433	WASHINGTON	E	11-10-88	5-19-87	11-10-88	.00	.00	.54-	61
OFFICR022			511							1	.54-	61
00001	006	C	0000033344	HARRISON	E	1-10-89	8-30-88	1-10-89	.00	.00	1.12-	61
OFFICR022			511							1	1.12-	61
00001	006	C	0000044455	JOHNSONDA	E	7-26-88	1-18-88	7-26-88	.00	.00	64.00-	61
OFFICR022			511							1	64.00-	61
00001	006	C	0000066677	WILLIAMS	E	4-14-88	9-21-87	4-14-88	.00	.00	2.22-	61
OFFICR022			511							1	2.22-	61
00001	006	C	0000077788	CARRINGTO	E	11-29-88	12-04-86	11-29-88	.00	.00	10.09-	61
OFFICR022			511							1	10.09-	61
00001	006	C	0000088899	ARLINGTON	E	1-06-88	3-24-85	1-06-88	.00	.00	3.30-	61
OFFICR022			511							1	3.30-	61
INST			001	TOTALS	8	ACCOUNTS	TOTALING		206.58-			

08-015 - Employee Overdraft and Uncollected Funds

### Heading Descriptions

**Emp Cd** Employee Code. Identifies the account as an employee or a business. Valid entries are:

- B** Business account.
- D** Director of the institution.
- E** Employee of the institution.
- N** Not an employee or business.
- O** Officer of the institution.

**Date Lst-act** Date of Last Activity.

**Date Opened** Date the Account Opened.

**Date Lst-dep** Date of Last Deposit.

Amt-holds	Amount Holds. Amount of the assignments or cautions.
Amt-float	Amount Float. Amount of the customer float.
Current-bal	Current Balance.
Avg-bal-12-mo	Average Balance Last Twelve Months.
Customer-nbr	Customer Number.
Days-od	Days Overdrawn. Number of days overdrawn last twelve months.
Availbl-bal	Collected Balance.
Avg-col-12-mo	Average Collected Balance of the Twelve Months.
Report Totals	Report totals consist of the institution number, the total number of accounts for that institution, and the total dollar amount for those accounts.

## 08-016 – Overdrawn Account Notice

- Purpose This notice is sent to customers who have overdrawn their certificate account. The notice includes the following information.
- Date of the notice
  - A message stating the account is overdrawn and the amount of the overdraft
  - A message requesting an immediate deposit to cover the overdraft
  - Account name and address

Overdrawn accounts appear on the overdraft report as long as they remain overdrawn.

Totals for the overdrawn account notices are printed after the customer notice is printed. Institution number along with the total number of notices is printed.

Program TID320 – Reports Print

001 FIRST NATIONAL BANK OF AMERICA	08-016
1212 MAIN STREET	0000000411 1-30-89
LOS ANGELES, CALIFORNIA 12345-6789	
ACCORDING TO OUR RECORDS YOUR CERTIFICATE ACCOUNT IS OVERDRAWN 99.99-	
PLEASE MAKE A DEPOSIT IMMEDIATELY TO COVER THIS AMOUNT.	
ACCOUNT NAME *****	
ADDRESS LINE 1 *****	
ADDRESS LINE 2 *****	
ADDRESS LINE 3 *****	
ADDRESS LINE 4 *****	
ADDRESS LINE 5 *****	

*08-016 – Overdrawn Account Notice*

## 08-017 - Activity Recap One

**Purpose** This report is a summary of all institution activity. It is in the same format as Activity Recap Two, which allows the user to choose different sort options including cost center. (Type a Y in Flag 4 of MICM Record 0301.)

**Note:** If transactions are backdated over year-end, the recap may reflect an out-of-balance condition in the Year-to-date field.

**Program** TID320 - Reports Print

04-16-2004		0001 Infopoint Institution One (5)		PAGE 1	
		00001 BRANCH ONE - BANK ONE			
CERTIFICATE OF DEPOSIT		ACTIVITY RECAP ONE		08-017	
TYPE 001 TOTALS BRANCH BANK AND TRUST					
*** *-----BALANCE RECAP-----*			*-----INTEREST PAYABLE-----*		
ACTIVITY	NUMBER	AMOUNT	ACTIVITY	AMOUNT	
PREVIOUS BALANCE	18	4,923,926.91	PREVIOUS BALANCE	.00	
+ CREDITS POSTED	0	.00	+ EARNED TODAY THIS MONTH	.00	
+ CREDITS UNPOSTED	0	.00	+ EARNED TODAY NEXT MONTH	.00	
+ INTEREST PAYMENTS	0	.00	+ CREDIT ADJ.	.00	
+ CAPITALIZED INTEREST	0	.00	+ CHANGE IN	.00	
+ S. C. CR. ADJ.	0	.00	+ CREDITS TO PURGED ACCTS	.00	
+ CAP. INT. PAID CR. ADJ.	0	.00	- DEBITS TO PURGED ACCTS	.00	
+ PENALTY REVERSAL	0	.00	- CHANGE OUT	.00	
+ FED WITHHLDG REVERSAL	0	.00	- DEBIT ADJ.	.00	
+ DISB TAX WITHHLDG REV.	0	.00	- PAID TODAY	.00	
+ CHANGE IN	0	.00	- DROPPED TODAY	.00	
+ INTERNAL TRANSFER IN	0	.00	CURRENT BALANCE	.00	
+ EXTERNAL TRANSFER IN	0	.00			
+ CREDITS TO PURGED ACCTS	0	.00	EARNED MONTH TO DATE	.00	
- DEBITS TO PURGED ACCTS	0	.00	EARNED YEAR TO DATE	.00	
- EXTERNAL TRANSFER OUT	0	.00			
- INTERNAL TRANSFER OUT	0	.00			
- CHANGE OUT	0	.00			
- EXTERNAL PENALTY	0	.00			
- CAP. INT. PAID DR. ADJ.	0	.00			
- S. C. DR. ADJ.	0	.00			
- SERVICE CHARGES	0	.00			
- DEBITS POSTED	0	.00			
- DEBITS UNPOSTED	0	.00			
- INTEREST PAID BY CHECK	0	.00			
- AUTOMATIC REDEMPTIONS	0	.00			
- DISBURSEMENTS BY CHECK	0	.00			
- INT PENALTY TODAY	0	.00			
- FEDERAL WITHHOLDING	0	.00			
- DISBURSE TAX WITHHELD	0	.00			
CURRENT BALANCE	18	4,923,926.91			
UNPOSTED SUSPENSE	0	.00			
NET BALANCE	18	4,923,926.91			
*** *-----INTEREST PAID-----*			*-----PENALTIES-----*		
ACTIVITY	MONTH TO DATE	YEAR TO DATE	ACTIVITY	MONTH TO DATE	YEAR TO DATE
PREVIOUS BALANCE	.00	.00	PREVIOUS BALANCE	.00	.00
NET CHANGE	.00	.00	NET CHANGE	.00	.00
CURRENT BALANCE	.00	.00	CURRENT BALANCE	.00	.00
*** *-----DISBURSEMENT TAX WITHHOLDING-----*			*-----SERVICE CHARGES-----*		
ACTIVITY	MONTH TO DATE	YEAR TO DATE	ACTIVITY	MONTH TO DATE	YEAR TO DATE
PREVIOUS BALANCE	.00	.00	PREVIOUS BALANCE	.00	.00
NET CHANGE	.00	.00	NET CHANGE	.00	.00
CURRENT BALANCE	.00	.00	CURRENT BALANCE	.00	.00

04-16-2004		0001 Infopoint Institution One (5)		PAGE 2	
CERTIFICATE OF DEPOSIT		ACTIVITY RECAP ONE		08-017	
INST 001 TOTALS					
*** *-----MISCELLANEOUS TOTALS-----*				*-----DORMANT ACCOUNTS-----* ***	
ACTIVITY	NUMBER	AMOUNT	ACTIVITY	NUMBER	AMOUNT
TRANSFERABLE TOTAL	0	.00	TODAY	0	.00
EMPLOYEE ACCOUNT TOTAL	0	.00	ON FILE	0	.00
CORRESPONDENT BANK TOTAL	0	.00	DEBITS POSTED	0	.00
PUBLIC FUNDS TOTAL	0	.00	CREDITS POSTED	0	.00
TRUST DEPOSITS TOTAL	0	.00			
SECURED DEPOSITS TOTAL	0	.00			
COLLATERAL TOTAL	0	.00	UNDER 100M ACCRUED YTD		.00
MATURED CERTIFICATE TOTAL	0	.00	100M AND OVER ACCRUED YTD		120,944.25
MATURED - (SAVINGS RATE)	0	.00			
CHECKS OUTSTANDING (NET)	0	.00	*-----DEBITS TODAY FOR NEXT YEAR-----* ***		
BALANCES 100,000 AND OVER	58	16,862,013.92	ACTIVITY		YEAR TO DATE
TAX EXEMPT TOTAL	58	16,862,013.92	FEDERAL WITHHOLDING		.00
IRS W/D WITHHOLDING	0	.00	DISBURSEMENT TAX WITHHELD		.00
RECORDS ON FILE	58		SERVICE CHARGES		.00
OPEN ACCOUNTS	58	16,862,013.92	DISBURSEMENTS		.00

08-017 - Activity Recap One (Page 2 of 2)

## Heading Descriptions

### Balance Recap

Previous Balance	Previous Balance Number. Number of accounts in the calculation of the balance. Previous Balance Amount. Accumulator 200 is used. This is the total principal balance of all accounts as of the end of the previous posting.
Credits Posted	Credits Posted Number. Number of items used in the calculation of the amount. Credits Posted Amount. Accumulator 1 is used. Refer to transaction code matrix for detailed transaction codes.
Credits Unposted	Credits Unposted Number. Number of items used in the calculation of the amount. Credits Unposted Amount. Accumulator 2 is used. Credits rejected and posted to the suspense account.
Interest Payments	Interest Payments Number. Number of items used in the calculation of the amount. Interest Payments Amount. Interest payments by check or transfer. Accumulator 21 is used. Transaction code is 490.
Capitalized Interest	Capitalized Interest Number. Number of items used in the calculation of the amount. Capitalized Interest Amount. Interest payment by capitalizing. Accumulator 22 is used. Transaction code 490.

S.c. Cr. Adj.	<p>Service Charges Credit Adjustment Number. Number of items used in the calculation of the amount.</p> <p>Service Charges Credit Adjustment Amount. Credit adjustment to services charges. Accumulator 6 is used. Transaction code 500.</p>
Cap. Int. Paid Cr. Adj.	<p>Capitalized Interest Paid Credit Adjustment Number. Number of items used in the calculation of the amount.</p> <p>Capitalized Interest Paid Credit Adjustment Amount. Credit adjustment to capitalized interest. Accumulator 44 is used. Transaction code 270.</p>
Penalty Reversal	<p>Penalty Reversal Number. Number of items used in the calculation of the amount.</p> <p>Penalty Reversal Amount. Accumulator 30 is used. Transaction codes 480 and 481.</p>
Fed Withhldg Reversal	<p>Federal Withholding Reversal Number. Number of items used in the calculation of the amount.</p> <p>Federal Withholding Reversal Amount. Accumulator 47 is used. Transaction codes 620 and 621.</p>
Disb Tax Withhldg Rev.	<p>Disbursement Tax Withholding Reversed Number. Number of items used in the calculation of the amount.</p> <p>Disbursement Tax Withholding Reversed Amount. Accumulator 48 is used. Transaction code 625.</p>
Change In	<p>Change In Number. Number of items used in the calculation of the amount.</p> <p>Change In Amount. Reflects existing accounts whose branch and/or type were changed to this branch/type. Accumulator 7 is used.</p>
Internal Transfer In	<p>Internal Transfer In Number. Number of items used in the calculation of the amount.</p> <p>Internal Transfer In Amount. Transfers to a Time Investment account from another Time Investment account. Accumulator 17 is used. Transaction codes 300, 310, and 320.</p>
External Transfer In	<p>External Transfer In Number. Number of items used in the calculation of the amount.</p> <p>External Transfer In Amount. Transfers to a Time Investment account from an account outside of Time Investment. Accumulator 29 is used. Transaction codes 300, 310, and 320.</p>

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Credits to Purged Accts	<p>Credits to Purged Accounts Number. Number of items used in the calculation of the amount.</p> <p>Credits to Purged Accounts Amount. Accumulator 26 is used. Internally generated principal credit adjustments. Transaction code 260.</p>
Debits to Purged Accts	<p>Debits to Purged Accounts Number. Number of items used in the calculation of the amount.</p> <p>Debits to Purged Accounts Amount. Accumulator 27 is used. Internally generated principal debit adjustments. Transaction code 660.</p>
External Transfer Out	<p>External Transfer Out Number. Number of items used in the calculation of the amount.</p> <p>External Transfer Out. Transfers from a Time Investment account to an account outside of Time Investment. Accumulator 28 is used. Transaction code 980.</p>
Internal Transfer Out	<p>Internal Transfer Out Number. Number of items used in the calculation of the amount.</p> <p>Internal Transfer Out Amount. Transfers from a Time Investment account to another Time Investment account. Accumulator 18 is used. Transaction code 980.</p>
Change Out	<p>Change Out Number. Number of items used in the calculation of the amount.</p> <p>Change Out Amount. Reflects existing accounts whose branch and/or type were changed from this branch/type. Accumulator 8 is used.</p>
External Penalty	<p>External Penalty Number. Number of items used in the calculation of the amount.</p> <p>External Penalty Amount. Penalties debited. Accumulator 31 is used. Transaction code 880.</p>
Cap. Int. Paid Dr. Adj.	<p>Capitalized Interest Paid Debit Adjustment Number. Number of items used in the calculation of the amount.</p> <p>Capitalized Interest Paid Debit Adjustment Amount. Debit adjustment to capitalized interest. Accumulator 45 is used. Transaction code 670.</p>
S.c. Dr. Adj.	<p>Service Charge Debit Adjustment Number. Number of items used in the calculation of the amount.</p> <p>Service Charge Debit Adjustment Amount. Debit adjustment to service charge. Accumulator 10 is used. Transaction code 950.</p>
Service Charges	<p>Service Charges Number. Number of items used in the calculation of the amount.</p> <p>Service Charges Amount. Debits made for service charges. Accumulator 11 is used. Transaction code 940.</p>

Debits Posted	<p>Debits Posted Number. Number of items used in the calculation of the amount.</p> <p>Debits Posted Amount. Refer to transaction code matrix for detailed transaction codes. Accumulator 13 is used.</p>
Debits Unposted	<p>Debits Unposted Number. Number of items used in the calculation of the amount.</p> <p>Debits Unposted Amount. Debits rejected and posted to the suspense account. Accumulator 14 is used.</p>
Interest Paid by Check	<p>Interest Paid by Check Number. Number of items used in the calculation of the amount.</p> <p>Interest Paid by Check Amount. Accumulator 23 is used. Transaction code 990.</p>
Automatic Redemptions	<p>Automatic Redemptions Number. Number of items used in the calculation of the amount.</p> <p>Automatic Redemptions Amount. Accounts redeemed at maturity, when Final Disposition is not 'N'. Accumulator 24 is used. Transaction code 890.</p>
Disbursements by Check	<p>Disbursements by Check Number. Number of items used in the calculation of the amount.</p> <p>Disbursements by Check Amount. Accounts where the Customer Payout Disposition is 'P'. Accumulator 25 is used. Transaction codes vary depending on payment category.</p>
Int Penalty Today	<p>Interest Penalty Today Number. Number of items used in the calculation of the amount.</p> <p>Interest Penalty Today Amount. Penalties accessed. Accumulator 93 is used. Transaction code 930.</p>
Federal Withholding	<p>Federal Withholding Number. Number of items used in the calculation of the amount.</p> <p>Federal Withholding Amount. Federal tax debited. Accumulator 92 is used. Transaction codes 920 and 992.</p>
Disburse Tax Withheld	<p>Disbursement Tax Withheld Number. Number of items used in the calculation of the amount.</p> <p>Disbursement Tax Withheld Amount. Accumulator 100 is used. Transaction code 925.</p>
Current Balance	<p>Current Balance Number. Number of accounts used to calculate the balance.</p> <p>Current Balance Amount. Total principal balance for all accounts, including closed accounts and the suspense account. Accumulator 15 is used.</p>

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Unposted Suspense	<p>Unposted Suspense Number. Number of items used in the calculation of the amount.</p> <p>Unposted Suspense Amount. All rejected transactions. Since both rejected debits and credits post to the suspense account, the net amount appears here and may be negative if more debits reject than credits. Accumulator 71 is used.</p>
Net Balance	<p>Net Balance Number. Number of accounts used to calculate the balance.</p> <p>Net Balance Amount. Total amount of all balances, except the suspense account at the end of posting. Accumulators 15 – 71 are used.</p>

### ***Federal Withholding***

Previous Balance	<p>Previous Balance Month-to-date. Total federal withholding month-to-date of all accounts as of the end of the previous posting. Accumulator 147 is used.</p> <p>Previous Balance Year-to-date. Total federal withholding year-to-date of all accounts as of the end of the previous posting. Accumulator 170 is used.</p>
Net Change	<p>Net Change. Accumulators 92 – 47 + 113 – 114 are used. Transaction codes 992 less transaction codes 620 and 621.</p>
Current Balance	<p>Current Balance Month-to-date. Total federal withholding month-to-date of all accounts. Accumulator 148 is used.</p> <p>Current Balance Year-to-date. Total federal withholding year-to-date of all accounts. Accumulator 178 is used.</p>

### ***Disbursement Tax Withholding***

Previous Balance	<p>Previous Balance Month-to-date. Total disbursement tax withholding month-to-date of all accounts as of the end of the previous posting. Accumulator 149 is used.</p> <p>Previous Balance Year-to-date. Total disbursement tax withholding year-to-date of all accounts as of the end of the previous posting. Accumulator 179 is used.</p>
Net Change	<p>Net Change. Accumulators 100 – 48 + 119 – 120 are used. Transaction code 925 less transaction code 625.</p>
Current Balance	<p>Current Balance Month-to-date. Total disbursement tax withholding month-to-date of all accounts. Accumulator 150 is used.</p> <p>Current Balance Year-to-date. Total disbursement tax withholding year-to-date of all accounts. Accumulator 180 is used.</p>

**Interest Payable**

Previous Balance	Previous Balance. Total interest accrued but not paid of all accounts as of the end of the previous posting. Accumulator 199 is used.
Earned Today this Month	Earned Today this Month. All interest accrued in this posting. Balance changes and rate activity affect this field. Accumulator 32 is used.
Earned Today Next Month	Earned Today Next Month. All interest accrued in this posting for the next month. An amount appears here when the first day of the month falls on a non-processing day (weekends and holidays). Accumulator 164 is used.
Credit Adj.	Credit Adjustment. Credit adjustments to accruals. Accumulator 33 is used. Transaction code 280.
Change In	Change In. Reflects existing accounts whose branch and/or type were changed to this branch/type. Accumulator 34 is used.
Credits to Purged Accts	Credits to Purged Accounts. Internally generated accrued interest credit adjustment. Accumulator 40 is used. Transaction code 280.
Debits to Purged Accts	Debits to Purged Accounts. Internally generated accrued debit adjustment. Accumulator 41 is used. Transaction code 680.
Change Out	Change Out. Reflects existing accounts whose branch and/or type were changed from this branch/type. Accumulator 35 is used.
Debit Adj.	Debit Adjustment. Debit adjustments to accruals. Accumulator 36 is used. Transaction code 680.
Paid Today	Paid Today. Accumulator 37 is used. All Transaction codes 490 posted regardless of interest disposition.
Dropped Today	Dropped Today. Interest dropped due to one of the following: Using Minimum Interest Option or Balance Pay Option on MICM Record 3502 (Interest Frequency is 'N'), or using MICM Record 0301, Flag 16 (do not pay interest on dormant accounts). Accumulator 38 is used.
Current Balance	Current Balance. Interest earned not paid for all accounts. Accumulator 39 is used.
Earned Month to Date	Earned Month-to-date. All earnings, including adjustments, for current month. Accumulator 157 is used.
Earned Year to Date	Earned Year-to-date. All earnings, including adjustments, for the current year. Accumulator 177 is used.

**Interest Paid**

Previous Balance	<p>Previous Balance Month-to-date. Total interest paid month-to-date of all accounts as of the end of the previous posting. Accumulator 155 is used.</p> <p>Previous Balance Year-to-date. Total interest paid year-to-date of all accounts as of the end of the previous posting. Accumulator 175 is used.</p>
Paid Today	<p>Paid Today Month-to-date. Accumulator 67 is used. All transaction codes 490 for this posting.</p> <p>Paid Today Year-to-date. Accumulator 67 is used. All transaction codes 490 for this posting.</p>
Paid Cr. Adj.	<p>Paid Credit Adjustment Month-to-date. Credit adjustments to interest paid. Accumulator 5 is used. Transaction code 290.</p> <p>Paid Credit Adjustment Year-to-date. Credit adjustments to interest paid. Accumulator 5 is used. Transaction code 290.</p>
Cap. Cr. Adj.	<p>Capitalized Credit Adjustments Month-to-date. Capitalized interest credit adjustments. Accumulator 44 is used. Transaction code 270.</p> <p>Capitalized Credit Adjustments Year-to-date. Capitalized interest credit adjustments. Accumulator 44 is used. Transaction code 270.</p>
Change in	<p>Change in Month-to-date. Reflects existing accounts whose branch and/or type were changed to this branch/type. Accumulator 42 is used.</p> <p>Change in Year-to-date. Reflects existing accounts whose branch and/or type were changed to this branch/type. Accumulator 42 is used.</p>
Cr. Purge Acct	<p>Credit Purge Account Month-to-date. Internally generated interest paid credit adjustment. Accumulator 46 is used. Transaction code 290.</p> <p>Credit Purge Account Year-to-date. Internally generated interest paid credit adjustment. Accumulator 46 is used. Transaction code 290.</p>
Dr. Purge Acct	<p>Debit Purge Account Month-to-date. Internally generated interest paid debit adjustment. Accumulator 49 is used. Transaction code 690.</p> <p>Debit Purge Account Year-to-date. Internally generated interest paid debit adjustment. Accumulator 49 is used. Transaction code 690.</p>
Change Out	<p>Change Out Month-to-date. Reflects existing accounts whose branch and/or type were changed from this branch/type. Accumulator 43 is used.</p> <p>Change Out Year-to-date. Reflects existing accounts whose branch and/or type were changed from this branch/type. Accumulator 43 is used.</p>

Cap. Dr. Adj.	Capitalized Debit Adjustments Month-to-date. Capitalized interest debit adjustments. Accumulator 45 is used. Transaction code 670.  Capitalized Debit Adjustments Year-to-date. Capitalized interest debit adjustments. Accumulator 45 is used. Transaction code 670.
Paid Dr. Adj.	Paid Debit Adjustments Month-to-date. Debit adjustments to interest paid. Accumulator 9 is used. Transaction code 690.  Paid Debit Adjustments Year-to-date. Debit adjustments to interest paid. Accumulator 9 is used. Transaction code 690.
Current Balance	Current Balance Month-to-date. Total interest paid month-to-date of all accounts. Accumulator 156 is used.  Current Balance Year-to-date. Total interest paid month-to-date of all accounts. Accumulator 176 is used.
Paid Today Next Year	Paid Today Next Year. Amount of interest paid on the current day effective for the next year. An amount appears here when January 1 falls on a non-processing day. Accumulator 195 is used.

### ***Penalties***

Previous Balance	Previous Balance Month-to-date. Total penalty month-to-date of all accounts as of the end of the previous posting. Accumulator 153 is used.  Previous Balance Year-to-date. Total penalty year-to-date of all accounts as of the end of the previous posting. Accumulator 173 is used.
Net Change	Net Change. Accumulators 93 + 31 – 30 + 111 – 112 + 167 – 163 are used. Transaction codes 480, 481, 880, and 930.
Current Balance	Current Balance Month-to-date. Total penalty month-to-date of all accounts. Accumulator 154 is used.  Current Balance Year-to-date. Total penalty year-to-date of all accounts. Accumulator 174 is used.

### ***Service Charges***

Previous Balance	Previous Balance Month-to-date. Total service charges month-to-date of all accounts as of the end of the previous posting. Accumulator 151 is used.  Previous Balance Year-to-date. Total service charges year-to-date of all accounts as of the end of the previous posting. Accumulator 171 is used.
Net Change	Net Change. Accumulators 10 + 11 – 6 +121 – 122 +166 – 162 are used. Transaction codes 500, 940, and 950.

Current Balance      Current Balance Month-to-date. Total service charges month-to-date of all accounts. Accumulator 152 is used.  
 Current Balance Year-to-date. Year to date service charges as of this posting. Accumulator 172 is used.

### **Miscellaneous Totals**

Transferable Total      Transferable Total Number. Number of accounts used to calculate the amount.  
 Transferable Total Amount. Total balance of accounts with a Secured Code is 'T' or 'B'. Accumulator 66 is used.

Employee Account Total      Employee Account Total Number. Number of accounts used to calculate the amount.  
 Employee Account Total Amount. Total balance of accounts with an Employee Code is 'E'. Accumulator 50 is used.

Correspondent Bank Total      Correspondent Institution Total Number. Number of accounts used to calculate the amount.  
 Correspondent Institution Total Amount. Total balance of accounts with a Correspondent Code is 'Y'. Accumulator 51 is used.

Public Funds Total      Public Funds Total Number. Number of accounts used to calculate the amount.  
 Public Funds Total Amount. Total balance of accounts with a Public Funds Code is 'F', 'S', or 'Y'. Accumulator 52 is used.

Trust Deposits Total      Trust Deposits Total Number. Number of accounts used to calculate the amount.  
 Trust Deposits Total Amount. Total balance of accounts with a Trust Code is 'Y'. Accumulator 53 is used.

Secured Deposits Total      Secured Deposits Total Number. Number of accounts used to calculate the amount.  
 Secured Deposits Total Amount. Total balance of accounts with a Secured Code is 'B' or 'Y'. Accumulator 54 is used.

Collateral Total      Collateral Total Number. Number of accounts used to calculate the amount.  
 Collateral Total Amount. Total balance of accounts with a Collateral Code is 'Y'. Accumulator 55 is used.

Matured Certificate Total      Matured Certificate Total Number. Number of accounts used to calculate the amount.  
 Matured Certificate Total Amount. Total balance of all matured accounts. Accumulator 56 is used.

Matured -- (Savings Rate) Matured Savings Rate Number. Number of items used to calculate the amount.

Matured Savings Rate Amount. Balance of all matured accounts accruing after maturity (specified in MICM Record 3502). Accumulator 65 is used.

Checks Outstanding (Net) Checks Outstanding Net Number. Number of items used to calculate the amount.

Checks Outstanding Net Amount. All accounts with checks outstanding. Accumulator 57 is used.

Balance 100,000 and Over Balance 100,000 and Over Number. Number of items used to calculate the amount.

Balance 100,000 and Over Amount. Accounts with a balance of \$100,000 and over. Accumulator 58 is used.

Tax Exempt Total Tax Exempt Total Number. Number of accounts used to calculate the amount.  
Tax Exempt Total Amount. All accounts with a Tax Exempt Code of '1', '2', '3', '6', '7', '9', and IRAs. Accumulator 59 is used.

IRS W/D Withholding IRS Withdrawal Withholding Number. Number of items used to calculate the amount.

IRS Withdrawal Withholding Amount. Total of federal tax withheld if an IRS withdrawal should occur during the exemption period. Accumulator 16 is used.

Records on File Records on File Number. Number of items used to calculate the amount.

Records on File Amount. All accounts on file, including closed accounts. Accumulator 15 is used.

Open Accounts Open Accounts Number. Number of items used to calculate the amount.

Open Accounts Amount. Accumulator 12 is used.

### ***Dormant Accounts***

Today Today Number. Number of accounts used to calculate the amount.

Today Amount. Accounts that became dormant on the current day. Accumulator 61 is used.

On File On File Number. Number of accounts used to calculate the amount.

On File. Accounts that are dormant. Accumulator 62 is used.

Debits Posted Debits Posted Number. Number of items used to calculate the amount.

Debits Posted Amount. All debits posted to a dormant account. Accumulator 63 is used. Transaction codes 650 and greater.

---

Credits Posted                      Credits Posted Number. Number of items used to calculate the amount.  
Credits Posted Amount. All credits posted to a dormant account. Accumulator 64 is used. Transaction codes less than 650.

***(Additional Headings)***

Under 100m Accrued                  Under 100m Accrued Year-to-date. Accruals minus any adjustments for  
YTD    accounts with balances less than \$100,000. Accumulator 193 is used.

100m and Over                          100m and Over Accrued Year-to-date. Accruals minus any adjustments for  
Accrued YTD                                      accounts with balances \$100,000 and over. Accumulator 194 is used.

***Debits Today for Next Year***

Federal Withholding                  Federal Withholding Year-to-date. Amount of federal withholding on the  
current day effective for the next year. This amount is listed when January 1 falls  
on a non-processing day. Accumulator 139 is used.

Disbursement Tax                      Disbursement Tax Withheld Year-to-date. Amount of disbursement tax withheld  
Withheld    on the current day effective for the next year. This amount is listed when January  
1 falls on a non-processing day. Accumulator 145 is used.

Service Charges                          Services Charges Year-to-date. Amount of service charges on the current day  
effective for the next year. This amount is listed when January 1 falls on a non-  
processing day. Accumulator 142 is used.

Disbursements                          Disbursements Year-to-date. Amount of disbursements on the current day  
effective for the next year, which appears when January 1 falls on a non-  
processing day. Accumulator 136 is used.

## 08-018 - Activity Recap Two

Purpose This report is a summary of all institution activity. It is in the same format as Activity Recap One, which allows the user to choose different sort options including cost center. (Type a Y in Flag 4 of MICM Record 0301.)

Program TID320 - Reports Print

01-30-1989		001 FIRST NATIONAL BANK OF AMERICA		PAGE	1
TIME INVESTMENT SYSTEM		ACTIVITY RECAP TWO		08-018	
INST 001 TOTALS					
*** *-----BALANCE RECAP-----*			*-----INTEREST PAYABLE-----* ***		
ACTIVITY	NUMBER	AMOUNT	ACTIVITY	AMOUNT	
PREVIOUS BALANCE	9	312,345,200.06	PREVIOUS BALANCE	9.00	
+ CREDITS POSTED	1	2,000,000.00	+ EARNED TODAY THIS MONTH	154,643.50	
+ CREDITS UNPOSTED	0	.00	+ EARNED TODAY NEXT MONTH	.00	
+ INTEREST PAYMENTS	3	52,062.50	+ CREDIT ADJ.	.00	
+ CAPITALIZED INTEREST	1	1.00	+ CHANGE IN	.00	
+ S. C. CR. ADJ.	0	.00	+ CREDITS TO PURGED ACCTS	.00	
+ CAP. INT. PAID CR. ADJ.	0	.00	- DEBITS TO PURGED ACCTS	.00	
+ PENALTY REVERSAL	0	.00	- CHANGE OUT	.00	
+ FED WITHHLDG REVERSAL	0	.00	- DEBIT ADJ.	.21	
+ DISB TAX WITHHLDG REV.	0	.00	- PAID TODAY	52,063.50	
+ CHANGE IN	0	.00	- DROPPED TODAY	.00	
+ INTERNAL TRANSFER IN	0	.00	CURRENT BALANCE	102,588.79	
+ EXTERNAL TRANSFER IN	0	.00	EARNED MONTH TO DATE	154,643.29	
+ CREDITS TO PURGED ACCTS	0	.00	EARNED YEAR TO DATE	157,577.29	
- DEBITS TO PURGED ACCTS	0	.00	*-----INTEREST PAID-----* ***		
- EXTERNAL TRANSFER OUT	0	.00	ACTIVITY	MONTH TO DATE	YEAR TO DATE
- INTERNAL TRANSFER OUT	0	.00	PREVIOUS BALANCE	.00	2,925.00
- CHANGE OUT	0	.00	+ PAID TODAY	52,063.50	52,063.50
- EXTERNAL PENALTY	0	.00	+ PAID CR. ADJ.	.00	.00
- CAP. INT. PAID DR. ADJ.	0	.00	+ CAP. CR. ADJ.	.00	.00
- S. C. DR. ADJ.	0	.00	+ CHANGE IN	.00	.00
- SERVICE CHARGES	1	10.00	+ CR. PURGE ACCT	.00	.00
- DEBITS POSTED	3	1,301.01	- DR. PURGE ACCT	.00	.00
- DEBITS UNPOSTED	0	.00	- CHANGE OUT	.00	.00
- INTEREST PAID BY CHECK	3	52,062.50	- CAP. DR. ADJ.	.00	.00
- AUTOMATIC REDEMPTIONS	1	600.01	- PAID DR. ADJ.	.00	.00
- DISBURSEMENTS BY CHECK	1	1.00	CURRENT BALANCE	52,063.50	54,988.50
- INT PENALTY TODAY	0	.00	PAID TODAY NEXT YEAR	.00	
- FEDERAL WITHHOLDING	0	.00	*** *-----PENALTIES-----* ***		
- DISBURSE TAX WITHHELD	0	.00	ACTIVITY	MONTH TO DATE	YEAR TO DATE
CURRENT BALANCE	12	314,343,289.04	PREVIOUS BALANCE	.00	2,925.00
UNPOSTED SUSPENSE	0	.00	NET CHANGE	.00	.00
NET BALANCE	12	314,343,289.04	CURRENT BALANCE	.00	2,925.00
*** *-----FEDERAL WITHHOLDING-----*			*-----SERVICE CHARGES-----* ***		
ACTIVITY	MONTH TO DATE	YEAR TO DATE	ACTIVITY	MONTH TO DATE	YEAR TO DATE
PREVIOUS BALANCE	.00	141,450.20	PREVIOUS BALANCE	.00	.00
NET CHANGE	.00	.00	NET CHANGE	10.00	10.00
CURRENT BALANCE	.00	141,450.20	CURRENT BALANCE	10.00	10.00
*** *-----DISBURSEMENT TAX WITHHOLDING-----*			*-----SERVICE CHARGES-----* ***		
ACTIVITY	MONTH TO DATE	YEAR TO DATE	ACTIVITY	MONTH TO DATE	YEAR TO DATE
PREVIOUS BALANCE	.00	.00	PREVIOUS BALANCE	.00	.00
NET CHANGE	.00	.00	NET CHANGE	10.00	10.00
CURRENT BALANCE	.00	.00	CURRENT BALANCE	10.00	10.00

01-30-1989	001 FIRST NATIONAL BANK OF AMERICA		PAGE	2	
TIME INVESTMENT SYSTEM	ACTIVITY RECAP TWO		08-018		
INST 001 TOTALS					
***	*-----MISCELLANEOUS TOTALS-----*		*-----DORMANT ACCOUNTS-----*		
ACTIVITY	NUMBER	AMOUNT	ACTIVITY	NUMBER	AMOUNT
TRANSFERABLE TOTAL	0	.00	TODAY	0	.00
EMPLOYEE ACCOUNT TOTAL	7	312,341,100.03	ON FILE	0	.00
CORRESPONDENT INST TOTAL	7	312,341,100.03	DEBITS POSTED	0	.00
PUBLIC FUNDS TOTAL	7	312,341,100.03	CREDITS POSTED	0	.00
TRUST DEPOSITS TOTAL	7	312,341,100.03			
SECURED DEPOSITS TOTAL	7	312,341,100.03			
COLLATERAL TOTAL	7	312,341,100.03	UNDER 100M ACCRUED YTD		9.38
MATURED CERTIFICATE TOTAL	2	1,200.02	100M AND OVER ACCRUED YTD		154,633.91
MATURED - (SAVINGS RATE)	0	.00			
CHECKS OUTSTANDING (NET)	2	201,509.68			
BALANCES 100,000 AND OVER	3	314,340,200.01			
TAX EXEMPT TOTAL	12	314,343,300.04			
IRS W/D WITHHOLDING	0	.00			
RECORDS ON FILE	12				
OPEN ACCOUNTS	12	314,343,300.04			

08-018 - Activity Recap Two (Page 2 of 2)

## 08-019 – New Accounts Report

**Purpose** This report is a listing of new accounts accepted into Time Investment for the current processing day. The report includes the information necessary to review the new account for correctness.

**Program** TID320 – Reports Print

01-30-1989		001 FIRST NATIONAL BANK OF AMERICA										PAGE 1				
TIME INVESTMENT		NEW ACCOUNTS REPORT										08-019				
*-----KEY-DATA-----*																
BRCH	TYP	AD	ACCOUNT-NBR	SHORT-NAME	CURRENT-BAL	ISS-DT	NXT-INT	REN-DT	OTHER-CODES	IRAK	IFRQ	ITRM	IDY	IPY	IYR	TAX
OFFICER			CUSTOMER-NBR	SOC-SEC-NBR	ISSUE-VALUE	INT-RATE	MAT-DT	SPCHND	IAPPL-IACCT	IDSP	RFRQ	RTRM	RDY	IMT	IMO	PEN
PREV ACCT																
00001	791	T	000-000-000045	TDOA	.00	1-03-00	7-31-01	0-00-00	NNNNNNNNNA0	I	M	018	31	B	A	1
			45 000-00-0000		.00	.080000000	0-00-00		00-0000000000	C	M	018	0	S	A	03
00001	715	C	000-000-000066	TRD	.00	1-04-00	1-31-00	12-28-00	BN YYYYYYA1	I	M	001	00	B	A	1
OFFICER01			6000000000 000-00-0000		20000.00	.102500000	0-00-00		00-0000000000	C	M	012	0	D	A	02
									0000000006							
00001	006	C	000-000-000100	N TORO	.00	1-04-00	1-31-00	12-28-00	NNNNNNNNNA3	N	M	001	00	B	A	1
OFFICER01			2000000000 000-00-0000		5555588.48	.120000000	0-00-00		00-0000000000	C	M	012	0	D	A	02
									0000000020							
00001	006	C	000-000-000587	ED	.00	1-03-00	7-03-01	7-03-01	NN YNNNNNA0	R	M	018	00	B	A	1
			2 000-00-0000		2000.00	.120000000	0-00-00		00-0000000000	P	M	018	0	D	A	03
00001	006	C	000-000-001112	PASSBOOK	.00	1-03-00	7-03-01	7-03-01	NN YNNNNNA0	N	M	018	00	B	A	1
			2000000000 000-00-0000		555555.00	.120000000	0-00-00		00-0000000000	P	M	018	0	D	A	03
BRANCH			001	TOTALS	5	ACCOUNTS	TOTALING	.00								

08-019 – New Accounts Report

### Heading Descriptions

- Current-bal Current Balance.
- Iss-dt Issue Date.
- Nxt-int Next Interest Date.
- Ren-dt Next Renewal Date.
- Other-codes Account Status. Valid entries are:
  - b** Open and active.
  - C** Closed.
  - P** Flagged to be purged.
 Employee Code. Valid entries are:
  - B** Business account.
  - D** Director of the institution.
  - E** Employee of the institution.
  - N** Not an employee or business.
  - O** Officer of the institution.

Closed to Posting Code. Valid entries are:

- A** Closed to posting all transactions.
- C** Closed to posting credits.
- D** Closed to posting debits.
- N** Not closed to posting.

Closed Override Code. Valid entries are:

- b** Automatically purge account when closed.
- N** Do not close account automatically.

Safekeeping Code. Valid entries are:

- B** Brokered deposit.
- N** Not safekeeping.
- R** Brokered retail deposit.
- Y** Safekeeping.

Correspondent Institution Code. Valid entries are:

- A** U.S. branch or agency in foreign institution.
- B** Commercial institution in U.S.
- C** Other institution in U.S.
- D** Foreign branch of U.S. institution.
- E** Other institution in foreign country.
- F** Foreign government.
- N** Not a correspondent institution account.
- Y** Correspondent institution account.

Public Funds Code. Valid entries are:

- F** U.S. government account.
- N** Not a public funds account.
- S** State or political subdivision in U.S. account.
- Y** Public funds account.

Trust Deposit Code. Valid entries are:

- N** Not a trust deposit.
- Y** Trust deposit.

Negotiable Code. Valid entries are:

- N** Non-negotiable.
- Y** Negotiable.

Collateral Code. Valid entries are:

- N** Not collateral.
- Y** Collateral.

Secured Deposit Flag. Valid entries are:

- B** Both secured and transferable.
- N** Not secured or transferable.
- T** Transferable deposit.
- Y** Secured deposit.

Renewal Option Code. Valid entries are:

- b** Savings account.
- A** Automatic renewal.
- S** Single maturity.

Statement Type Code. Valid entries are:

- T** Form A – TDOA statement.
- 0** Passbook accounts.
- 1** Form A – One account in account number order.
- 2** Form C – One account in customer number order, no combining.
- 3** Form C – One account in account number order.
- 4** Form C – One account in customer number order, combining.
- 5** Form C – Single accounts in alpha key order, no combining.
- 6** Form C – Accounts in alpha key order, combined.
- 7** Form C – Affiliate accounts in account order, combined.
- 8** Form C – Parent accounts in account order, combined.
- 9** Form B – Business account.

IRAK

IRA/Keogh Code. Valid entries are:

- C** Corporate account.
- E** Educational IRA.
- I** IRA.
- J** Joint account.
- K** Keogh account.
- N** Not an employee or business.
- O** Other retirement account.
- R** Roth IRA.
- S** SEP account.
- T** Transitional Roth IRA.
- V** VERSA account.

lfrq

Interest Frequency. Valid entries are:

- D** Days.
- M** Months.
- N** None.

lfrm

Interest Term.

ldy

Interest Day.

lpy

Interest Pay Code. Valid entries are:

- B** Pay interest on the current balance.
- C** Pay interest on the customer collected balance.
- N** No interest.

lyr

Interest Year Base Code. Valid entries are:

- A** Actual day year.
- 0** 360-day year.
- 5** 365-day year.

Tax	<p>Tax Exempt Code. Valid entries are:</p> <ul style="list-style-type: none"> <li><b>B</b> Exemption period for B-Notice receipt expired – withhold.</li> <li><b>C</b> Second B-Notice received – withhold.</li> <li><b>D</b> No tax ID – withhold.</li> <li><b>E</b> IRS withdrawal occurred during Awaiting TIN Certification period – withhold.</li> <li><b>F</b> IRS withdrawal occurred during B-Notice Received period – withhold.</li> <li><b>S</b> Self-imposed withholding.</li> <li><b>1</b> Exempt account.</li> <li><b>2</b> Account with certified tax ID number.</li> <li><b>3</b> Account with uncertified tax ID number.</li> <li><b>4</b> TIN certification period expired – withhold.</li> <li><b>5</b> Risk account as per IRS – withhold.</li> <li><b>6</b> Awaiting TIN certification. Upon reaching expiration date, the system changes the code to <b>4</b>.</li> <li><b>7</b> Exemption for non-resident alien. Upon reaching expiration date, the system changes the code to <b>8</b>.</li> <li><b>8</b> Exemption period for non-resident alien expired – withhold.</li> <li><b>9</b> B-Notice received. Upon reaching expiration date, the system changes the code to <b>B</b>.</li> </ul>
Issue-value	Issue Value.
Int-rt	Interest Rate.
Mat-dt	Final Maturity Date.
Spchnd	Special Handling Codes. User-defined.
lappl-iacct	Application Code/Account Number. Code and number to which the interest should be transferred.
ldsp	<p>Interest Payment Disposition Code. Valid entries are:</p> <ul style="list-style-type: none"> <li><b>C</b> Capitalize interest.</li> <li><b>P</b> Pay interest by check.</li> <li><b>T</b> Transfer to another account.</li> </ul>
Rfrq	<p>Renewal Frequency. Valid entries are:</p> <ul style="list-style-type: none"> <li><b>D</b> Days.</li> <li><b>M</b> Months.</li> <li><b>N</b> None.</li> </ul>
Rtrm	Renewal Term.
Rdy	Renewal Day.
Imt	<p>Interest Method. Valid entries are:</p> <ul style="list-style-type: none"> <li><b>C</b> Compounded continuously.</li> <li><b>D</b> Compounded daily.</li> <li><b>S</b> Simple daily.</li> </ul>

Imo                      Interest Month Base Code. Valid entries are:  
                              **A**    Actual day month.  
                              **M**    30 day month.

Pen                      Penalty Routine.

Prev Acct              Previous Account.

Report Totals        Report totals consist of the institution number, the total number of accounts for that institution, and the total dollar amount for those accounts.

## 08-020 - Closed Accounts Report

Purpose This report is a listing of all of the accounts that were closed during the current processing day.

Program TID320 - Reports Print

01-03-2000		001 INFOPOINT Institution One										PAGE 1		
		00001 BRANCH ONE - BANK TWO												
TIME INVESTMENT		CLOSED ACCOUNTS REPORT										08-020		
*-----KEY-DATA-----*		PREVIOUS-BAL	ISS-DAT	PD/CL-DT	SMT	SCPR	IYR	IFRQ	RFRQ	FIN-DISP	INTDROPPED			
BRCH	TYPE AD	ACCOUNT-NBR	SHORT-NAME	ISSUE-VALUE	REN-DAT	INT-THRU	NXT-INT	IRA	IPAY	IMO	ITRM	RTRM	INT-YTD	LST-INT-PD
OFFICER	CUSTOMER-NBR	SOC-SEC-NBR	INT-APPL-ACCT	MAT-DAT	LST-INT	SPEC-CD	SCC	IMTH	IDS	IDAY	RDAY	PEN-YTD	INT-RATE	
00001	715 C	000-000-000006	C HARRIS	360.15	12-28-99	1-03-00		1	000	A	M	M	T	.00
OFFICER01	6000000000	000-00-0000		20,000.00	12-28-00	1-03-00	2-04-00	I	B	A	001	012	.40	.40
					1-04-00	1-04-00		W	D	C	00	00	.00	.102500000
00001	715 C	000-000-000007	C MOSLEY	76,032.02	12-28-99	1-03-00		1	000	A	M	M	N	.00
OFFICER01	7000000000	000-00-0000		2,000.00	12-28-00	1-03-00	1-31-00	S	B	A	001	012	63.81	63.81
						1-03-00		W	D	C	00	00	.00	.102500000
00001	715 C	000-000-000008	D HEFTY	320.13	12-28-99	1-03-00		1	000	A	M	M	N	.00
OFFICER01	5000000000	000-00-0000		2,000.00	12-28-00	1-03-00	1-31-00	S	B	A	001	012	.27	.27
						1-03-00		W	D	C	00	00	.00	.102500000
00001	715 C	000-000-000009	D WILLIAMS	78,032.02	12-28-99	1-03-00		1	000	A	M	M	N	.00
OFFICER01	9000000000	000-00-0000		200.00	12-28-00	1-03-00	1-31-00	K	B	A	001	012	65.49	65.49
						1-03-00		W	D	C	00	00	.00	.102500000
00001	715 C	000-000-000010	E ERFORTH	314,528.75	12-28-99	1-03-00		1	000	A	M	M	N	.00
OFFICER01	1100000000	000-00-0000		20,000.00	12-28-00	1-03-00	1-31-00	K	B	A	001	012	263.99	263.99
						1-03-00		W	D	C	00	00	.00	.102500000
00001	006 C	000-000-000020	H ISENHOWER	5,561,069.77	12-28-99	1-03-00		3	000	A	M	M	T	.00
OFFICER01	2000000000	000-00-0000		5,555,588.48	12-28-00	1-03-00	2-04-00	N	B	A	001	012	7299.38	7299.38
					1-04-00	1-04-00		W	D	C	00	00	.00	.120000000
00001	791 T	000-000-000045	TDOA	.00	1-03-00	1-03-00		0	000	A	M	M	N	.00
	45	000-00-0000		.00	NONE	1-03-00	7-31-01	I	B	A	018	018	.00	.00
						NONE		W	S	C	31	00	.00	.080000000
00001	715 C	000-000-000066	TRD	.00	1-04-00	1-03-00		1	000	A	M	M	N	.00
OFFICER01	6000000000	000-00-0000		20,000.00	12-28-00	1-03-00	1-31-00	I	B	A	001	012	.00	.00
						NONE		W	D	C	00	00	.00	.102500000
00001	006 C	000-000-000100	N TORO	.00	1-04-00	1-03-00		3	000	A	M	M	N	.00
OFFICER01	2000000000	000-00-0000		5,555,588.48	12-28-00	1-03-00	1-31-00	N	B	A	001	012	.00	.00
						NONE		W	D	C	00	00	.00	.120000000
00001	006 C	000-000-000587	ED	.00	1-03-00	1-03-00		0	000	A	M	M	N	.00
	2	000-00-0000		2,000.00	7-03-01	1-03-00	7-03-01	R	B	A	018	018	.00	.00
						NONE		W	D	P	00	00	.00	.120000000

08-020 - Closed Accounts Report

### Heading Descriptions

Previous-bal Previous Balance. Balance before the account was closed.

Iss-Dat Issue Date.

Pd/cl-dt Paid Out or Closed Date.

Smt	Statement Type Code. Valid entries are: <b>T</b> Form A – TDOA statement. <b>0</b> Passbook accounts. <b>1</b> Form A – One account in account number order. <b>2</b> Form C – One account in customer number order, no combining. <b>3</b> Form C – One account in account number order. <b>4</b> Form C – One account in customer number order, combining. <b>5</b> Form C – Single accounts in alpha key order, no combining. <b>6</b> Form C – Accounts in alpha key order, combined. <b>7</b> Form C – Affiliate accounts in account order, combined. <b>8</b> Form C – Parent accounts in account order, combined. <b>9</b> Form C – Business account.
Scpr	Service Charge Parameters Routine. Valid entries are: <b>00</b> None. <b>01 – 30</b> Parameter set on MICM Record 3507.
lyr	Interest Year Base Code. Valid entries are: <b>A</b> Actual day year. <b>0</b> 360-day year. <b>5</b> 365-day year.
lfrq	Interest Frequency. Valid entries are: <b>D</b> Days. <b>M</b> Months. <b>N</b> None.
Rfrq	Renewal Frequency. Valid entries are: <b>D</b> Days. <b>M</b> Months. <b>N</b> None.
Fin-disp	Final Disposition Code. Valid entries are: <b>N</b> Pay interest normally, principal must be withdrawn. <b>P</b> Payment by check. <b>T</b> Transfer to another account.
Intdropped	Interest Dropped. Amount of interest dropped.
Issue-value	Issue Value.
Ren-dat	Next Renewal Date.
Int-thru	Interest Paid-through Date.
Nxt-int	Next Interest Date.

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IRA	IRA/Keogh Code. Valid entries are: <b>C</b> Corporate account. <b>E</b> Educational IRA. <b>I</b> IRA. <b>J</b> Joint account. <b>K</b> Keogh account. <b>N</b> Not a retirement account. <b>O</b> Other retirement account. <b>R</b> Roth IRA. <b>S</b> SEP account. <b>T</b> Transitional Roth IRA. <b>V</b> VERSA account.
lpay	Interest Pay Code. Valid entries are: <b>B</b> Pay interest on current balance. <b>C</b> Pay interest on customer collected balance. <b>N</b> No interest.
lmo	Interest Month Base Code. Valid entries are: <b>A</b> Actual day month. <b>M</b> 30 day month.
lterm	Interest Term.
Rterm	Renewal Term.
Int-YTD	Interest Paid Year-to-date.
Lst-int-pd	Last Interest Paid Amount.
Int-appl-acct	Interest Application Account. Application code and account number to which the interest should be transferred.
Mat-dat	Final Maturity Date.
Lst-int	Last Interest Payment Date.
Spec-cd	Special Handling Codes. User-defined.
Scc	Service Charge Disposition Code. Valid entries are: <b>A</b> Charge. <b>B</b> Bill. <b>C</b> Charge another account. <b>R</b> Review. <b>W</b> Waive.
lmonth	Interest Method. Valid entries are: <b>C</b> Compounded continuously. <b>D</b> Compounded daily. <b>S</b> Simple daily.

lds	Interest Payment Disposition Code. Valid entries are: <b>C</b> Capitalize interest. <b>P</b> Pay interest by check. <b>T</b> Transfer to another account.
lday	Interest Day.
Rday	Renewal Day.
Pen-YTD	Interest Penalty Year-to-date.
Int-rate	Interest Rate.
Report Totals	Report totals consist of the institution number, the total number of accounts for that institution, and the total dollar amount for those accounts.

## 08-021 - Purged Accounts Report

Purpose This report is a listing of all of the accounts that were purged during the current processing day.

Program TID320 - Reports Print

02-08-1989		001 FIRST NATIONAL BANK OF AMERICA		PAGE	1			
TIME INVESTMENT SYSTEM		PURGED ACCOUNTS REPORT		08-021				
BRCH	TYPE	AD	ACCOUNT-NBR	SHORT-NAME	NAME	SOC-SEC-NBR	ISSUE	INT
OFFICER			CUSTOMER-NBR		ADDRESS	PHONE-NUMBER	VALUE	RATE
00001	006	C	0000451921	CROWE, W	ACCOUNT NAME *****	000-00-0000	600.00	6.400
OFFICER01			45690921		ADDRESS LINE 1 *****	(000) 000-0000		
					ADDRESS LINE 2 *****			
					ADDRESS LINE 3 *****			
					ADDRESS LINE 4 *****			
					ADDRESS LINE 5 *****			
00001	006	C	0000452922	MAIDA, A	ACCOUNT NAME *****	000-00-0000	600.00	6.400
OFFICER01			88453468		ADDRESS LINE 1 *****	(000) 000-0000		
					ADDRESS LINE 2 *****			
					ADDRESS LINE 3 *****			
					ADDRESS LINE 4 *****			
					ADDRESS LINE 5 *****			
00001	006	C	0000453923	PETRIN, J	ACCOUNT NAME *****	000-00-0000	600.00	6.400
OFFICER01			82345923		ADDRESS LINE 1 *****	(000) 000-0000		
					ADDRESS LINE 2 *****			
					ADDRESS LINE 3 *****			
					ADDRESS LINE 4 *****			
					ADDRESS LINE 5 *****			
INST			001	TOTALS	3 ACCOUNTS TOTALING		.00	

08-021 - Purged Accounts Report

### Heading Descriptions

- Name Customer Name.
- Soc-sec-nbr Social Security Number.
- Issue Value Issue Value.
- Int Rate Interest Rate.
- Address Customer Address.
- Phone-number Customer Telephone Number.
- Report Totals Report totals consist of the institution number, the total number of accounts for that institution, and the total dollar amount for those accounts.

## 08-022 – Reopened Accounts Report

Purpose This report is a listing of all of the accounts that were reopened during the current processing day.

Program TID320 – Reports Print

01-05-2000		001 INFOPOINT Institution One										PAGE 1			
TIME INVESTMENT				REOPENED ACCOUNTS REPORT								08-022			
*-----KEY-DATA-----*				CURRENT-BAL	ISS-DAT	PD/CL-DT		SMT	SCPR	IYR	IFRQ	RFRQ	FIN-DISP	INTDROPPED	
BRCH	TYPE	AD	ACCOUNT-NBR	SHORT-NAME	ISSUE-VALUE	REN-DAT	INT-THRU	NXT-INT	IRA	IPAY	IMO	ITRM	RTRM	INT-YTD	LST-INT-PD
OFFICER			CUSTOMER-NBR	SOC-SEC-NBR	INT-APPL-ACCT	MAT-DAT	LST-INT	SPEC-CD	SCC	IMTH	IDS	IDAY	RDAY	PEN-YTD	INT-RATE
00001	006	C	000-000-000001	A GOODWIN	1,000.00	12-28-99	1-03-00		3	000	A	M	M	N	.00
OFFICER01			1000000000	000-00-0000	20,000.00	12-28-00	1-04-00	1-31-00	I	B	A	001	012	2.94	2.94
							1-03-00		W	D	C	00	00	.00	.05000000
00001	006	C	000-000-000002	A WILKERSON	1,000.00	12-28-99	1-03-00		3	000	A	M	M	N	.00
OFFICER01			2000000000	000-00-0000	5,000.00	12-28-00	1-04-00	1-31-00	I	B	A	001	012	.70	.70
							1-03-00		W	D	C	00	00	.00	.12000000
00001	715	C	000-000-000005	B CHRISTIAN	1,000.00	12-28-99	1-03-00		1	000	A	M	M	N	.00
OFFICER01			5000000000	000-00-0000	2,000.00	12-28-00	1-04-00	1-31-00	I	B	A	001	012	15.02	15.02
							1-03-00		W	D	C	00	00	.00	.10250000
INST			001	TOTALS	3	ACCOUNTS	TOTALING								3,000.00

08-022 – Reopened Accounts Report

### Heading Descriptions

Current-bal Current Balance.

Iss-Dat Issue Date.

Pd/cl-dt Date Paid Out or Closed.

Smt Statement Type Code. Valid entries are:

- T Form A – TDOA statement.
- 0 Passbook accounts.
- 1 Form A – One account in account number order.
- 2 Form C – One account in customer number order, no combining.
- 3 Form C – One account in account number order.
- 4 Form C – One account in customer number order, combining.
- 5 Form C – Single accounts in alpha key order, no combining.
- 6 Form C – Accounts in alpha key order, combined.
- 7 Form C – Affiliate accounts in account order, combined.
- 8 Form C – Parent accounts in account order, combined.
- 9 Form B – Business account.

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Scpr	Service Charge Parameters Routine. Valid entries are: <b>00</b> None. <b>01 – 30</b> The parameter set in MICM.
lyr	Interest Rear Base Code. Valid entries are: <b>A</b> Actual day year. <b>0</b> 360-day year. <b>5</b> 365-day year.
lfrq	Interest Frequency. Valid entries are: <b>D</b> Days. <b>M</b> Months. <b>N</b> None.
Rfrq	Renewal Frequency. Valid entries are: <b>D</b> Days. <b>M</b> Months. <b>N</b> None.
Fin-disp	Final Disposition Code. Valid entries are: <b>N</b> Pay interest normally, principal must be withdrawn. <b>P</b> Pay principal by check. <b>T</b> Transfer principal to another account.
Intdropped	Amount of Interest Dropped.
Issue-value	Issue Value.
Ren-dat	Next Renewal Date.
Int-thru	Interest Paid Through Date.
Nxt-int	Next Interest Date.
IRA	IRA/Keogh Code. Valid entries are: <b>C</b> Corporate account. <b>E</b> Educational IRA. <b>I</b> IRA. <b>J</b> Joint account. <b>K</b> Keogh account. <b>N</b> Not a retirement account. <b>O</b> Other retirement account. <b>R</b> Roth IRA. <b>S</b> SEP account. <b>T</b> Transitional Roth IRA. <b>V</b> VERSA account.

lpay	Interest Pay Code. Valid entries are: <b>B</b> Pay interest on current balance. <b>C</b> Pay interest on customer collected balance. <b>N</b> No interest.
lmo	Interest Month Base Code. Valid entries are: <b>A</b> Actual day month. <b>M</b> 30-day month.
lterm	Interest Term.
rterm	Renewal Term.
int-YTD	Interest Paid Year-to-date.
lst-int-pd	Last Interest Paid Amount.
int-appl-acct	Interest Application Code/Account Number. Code and number to which the interest should be transferred.
mat-dat	Final Maturity Date.
lst-int	Last Interest Payment Date.
spec-cd	Special Handling Codes. User-defined.
scc	Service Charge Disposition Code. Valid entries are: <b>A</b> Charge. <b>B</b> Bill. <b>C</b> Charge another account. <b>R</b> Review. <b>W</b> Waive.
lmonth	Interest Method. Valid entries are: <b>C</b> Compounded continuously. <b>D</b> Compounded daily. <b>S</b> Simple daily.
lds	Interest Payment Disposition Code. Valid entries are: <b>C</b> Capitalize interest. <b>P</b> Pay interest by check. <b>T</b> Transfer to another account.
lday	Interest Day.
rday	Renewal Day.
pen-YTD	Interest Penalty Year-to-date.
int-rate	Interest Rate.

Report Totals

Report totals consist of the institution number, the total number of accounts for that institution, and the total dollar amount for those accounts.

## 08-023 – Dormant Activity Report

**Purpose** This report is a listing of all of the accounts that are dormant and had activity during the current processing day. The report information shows monetary transactions on the dormant accounts.

**Program** TID320 – Reports Print

02-17-1989		001 FIRST NATIONAL BANK OF AMERICA										PAGE	1
TIME INVESTMENT SYSTEM				DORMANT ACTIVITY REPORT								08-023	
-----KEY-DATA-----				DATE	DATE	DORM	DATE	DATE	PRIOR	-----TRANSACTION-----			
BRCH	TYPE	AD	ACCOUNT-NBR	SHORT-NAME	OPENED	LST-ACTV	CODE	LST-CONT	DORMANT	DM-CD	CODE	AMOUNT	SEQ-NBR
OFFICER			CUSTOMER-NBR										
00001	006	C	0000000002 88453468	MAIDA, A	1-30-89	2-18-89	D	2-13-89	2-16-89	D	0490*	205.54	234444.44
00001	006	C	0000000002 88453468	MAIDA, A	1-30-89	2-18-89	D	2-18-89	2-16-89	D	0920*	41.10	0
00001	006	C	0000000002 88453468	MAIDA, A	1-30-89	2-18-89	D	2-18-89	2-16-89	D	0980*	164.44	411
00001	006	C	0000000003 88453468	MAIDA, A	1-30-89	2-18-89	D	2-13-89	2-16-89	D	0490*	175.34	200000.00
00001	006	C	0000000003 88453468	MAIDA, A	1-30-89	2-18-89	D	2-18-89	2-16-89	D	0920*	35.06	0
00001	006	C	0000000003 88453468	MAIDA, A	1-30-89	2-18-89	D	2-18-89	2-16-89	D	0980*	140.28	411
00001	006	C	0000000004 88453468	MAIDA, A	1-30-89	2-18-89	D	2-13-89	2-16-89	D	0490*	205.54	234444.44
00001	006	C	0000000004 88453468	MAIDA, A	1-30-89	2-18-89	D	2-18-89	2-16-89	D	0920*	41.10	0
00001	006	C	0000000004 88453468	MAIDA, A	1-30-89	2-18-89	D	2-18-89	2-16-89	D	0980*	164.44	411
00001	006	C	0000000411 511	HNSONDA	1-10-88	2-18-89	D	2-18-89	2-16-89	D	0300*	164.44	2
00001	006	C	0000000411 511	HNSONDA	1-10-88	2-18-89	D	2-18-89	2-16-89	D	0300*	140.28	3
00001	006	C	0000000411 511	HNSONDA	1-10-88	2-18-89	D	2-18-89	2-16-89	D	0300*	164.44	4
00001	006	C	0000000411 511	HNSONDA	1-10-88	2-18-89	D	2-18-89	2-16-89	D	0300*	84.16	852923
00001	006	C	0000000412 511	JOHNSONDA	1-10-88	2-13-89	D	2-13-89	2-16-89	D	0441	2,000.00	10000100004
00001	006	C	0000000412 511	JOHNSONDA	1-10-88	2-20-89	D	2-20-89	2-16-89		0720*	1.00	511
00001	006	C	0000000413 511	JOHNSONDA	1-10-88	1-10-88	D	1-10-88	2-16-89	D	0441	10.00	10000100001
INST			001	TOTALS	4 ACCOUNTS TOTALING			2,814,443.20					

08-023 – Dormant Activity Report

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## Heading Descriptions

Date Opened	Date Opened. Date the account was opened.
Date Lst-actv	Date Last Active. Date the account was last active.
Dorm Code	Dormant Code. Valid entries are: <b>b</b> Account not dormant. <b>D</b> Dormant account. <b>I</b> Inactive account.
Date Lst-cont	Date Last Contact. Date of last customer contact.
Date Dormant	Date Dormant. Date the account became dormant.
Prior Dm-cd	Prior Dormant Code. Dormant code prior to change.

## *Transaction*

Code	External Transaction Code.
Amount	Transaction Amount.
Seq-nbr	Sequence Number. Includes block, batch, and sequence number.
Report Totals	Report totals consist of the institution number, the total number of accounts for that institution, and the total dollar amount for those accounts.

## 08-024 - Dormant Accounts

Purpose This report lists the accounts that became dormant during the current processing day.

Program TID320 - Reports Print

02-15-1989		001 FIRST NATIONAL BANK OF AMERICA							PAGE	1		
TIME INVESTMENT SYSTEM				DORMANT ACCOUNTS				08-024				
-----KEY-DATA-----				CURRENT	DATE	DATE	DATE	DORM	DATE	AVG-BAL	AVG-COLBAL	
BRCH	TYPE	AD	ACCOUNT-NBR	SHORT-NAME	BALANCE	OPENED	LST-ACTV	LST-CONT	CODE	DORMANT	LST-12-MOS	LST-12-MOS
OFFICER			CUSTOMER-NBR									
00001	006	C	0000000002 88453468	MAIDA, A	234,444.44	1-30-89	2-13-89	2-13-89	D	2-16-89	18,034	18,034
00001	006	C	0000000003 88453468	MAIDA, A	200,000.00	1-30-89	2-13-89	2-13-89	D	2-16-89	33,418	33,418
00001	006	C	0000000004 88453468	MAIDA, A	234,444.44	1-30-89	2-13-89	2-13-89	D	2-16-89	51,452	51,452
00001	006	C	0000000411 511	HNSONDA	5,701.65	1-10-88	2-13-89	2-13-89	D	2-16-89	55,740	55,740
00001	006	C	0000000412 511	JOHNSONDA	2,000,197.01	1-10-88	2-13-89	2-13-89	D	2-16-89	66,493	66,493
00001	006	C	0000000413 511	JOHNSONDA	17,000.00	1-10-88	1-10-88	1-10-88	D	2-16-89	66,498	66,498
00001	006	C	0000000418 511	HNSONDA	300,000,000.00	3-28-88	2-08-89	2-08-89	D	2-16-89	1,832,075	1,832,075
00001	006	C	0000000419 511	HNSONDA	12,340,000.00	3-28-88	2-03-89	2-03-89	D	2-16-89	1,904,450	1,904,450
00001	006	C	0000652922 88453468	MAIDA, A	333,600.00	1-30-89	1-30-89	1-30-89	D	2-16-89	1,613,113	1,613,113
00001	006	C	0000652923 88453468	MAIDA, A	333,600.00	1-30-89	2-10-89	2-10-89	D	2-16-89	1,638,775	1,638,775
00001	006	C	0000752922 88453468	MAIDA, A	2,222,600.00	1-30-89	1-30-89	1-30-89	D	2-16-89	1,649,805	1,649,805
00001	006	C	0000752923 88453468	MAIDA, A	2,222,600.00	1-30-89	2-10-89	2-10-89	D	2-16-89	1,820,774	1,820,774
00001	006	C	0000852922 88453468	MAIDA, A	20,769,000.00	1-30-89	2-08-89	2-08-89	D	2-15-89	1,821,370	1,821,370
00001	006	C	0000852923 88453468	MAIDA, A	120,000.00	1-30-89	2-13-89	2-13-89	D	2-15-89	1,830,600	1,830,600
INST			001	TOTALS	14	ACCOUNTS	TOTALING	299,495,187.54				

08-024 - Dormant Accounts

**Heading Descriptions**

Current Balance	Current Balance.
Date Opened	Date Opened. Date the account was opened.
Date Lst-actv	Date Last Activity. Date of the last activity on the account.
Date Lst-cont	Date Last Contact. Date of last customer contact.
Dorm Code	Dormant Code. Valid entries are: <b>b</b> Account not dormant. <b>D</b> Dormant account. <b>I</b> Inactive account.
Date Dormant	Date Dormant. Date the account went dormant.
Avg-bal Lst-12-mos	Average Balance Last Twelve Months.
Avg-colbal Lst-12-mos	Average Collected Balance Last Twelve Months.
Report Totals	Report totals consist of the institution number, the total number of accounts for that institution, and the total dollar amount for those accounts.

## 08-025 - Selected Accounts

**Purpose** This report lists transactions on accounts with any special report code on the master record in Time Investment. The accounts are sorted as defined by the report sort codes with a separate report for each special report code. The following information is included on this report.

- Account ending balance after the transaction
- Transaction amount
- Transaction code
- Effective date
- Source of input code
- Time and date initiated
- Serial number
- Sequence number
- New rate and new final maturity for renewal transactions
- Description lines 1 and 2

**Note:** The 'A' in the report title relates to the Selected Accounts Report Code field on the Master record. The Selected Accounts Report Code field can be maintained on panel TIACT3.

**Program** TID320 - Reports Print

01-07-1986		001 FIRST NATIONAL BANK OF AMERICA		PAGE 1						
TIME INVESTMENT		SELECTED ACCOUNTS - A		08-025						
-----KEY-DATA-----			-----TRANSACTION-----							
BRCH	TYPE AD	ACCOUNT-NBR	SHORT-NAME	AMOUNT	CD	EFF-DT	SRC	TIME/FED DATE/RATE	SERIAL/APPL	SEQ/ACCT
OFFICER		CUSTOMER-NBR		CURRENT-BALANCE		DESCRIPTION-1		DESCRIPTION-2		
				NEW-RATE	NEW-FINAL					
00001	791 T	0009000165	ACCT SHORT NAME	2,000,000.00	0441	1-07-86				10000100005
OFFICER01		9990004030		2,000,250.00						
				5.000						
00001	796 T	9000172	ACCT SHORT NAME	2,000,000.00	0441	1-07-86				10000100006
OFFICER01		9990005530		2,008,596.74						
00001	794 T	9000196	ACCT SHORT NAME	2,000,000.00	0441	1-07-86				10000100007
OFFICER01		9990006290		2,000,250.00						
00001	791 T	0009000207	ACCT SHORT NAME	2,000,000.00	0441	1-07-86				10000100008
OFFICER01		9990005370		2,001,025.00						
				5.000						
INST		001	TOTALS	4 CREDIT TRANSACTIONS TOTALING		8,000,000.00				
				0 DEBIT TRANSACTIONS TOTALING		.00				

08-025 - Selected Accounts

---

## Heading Descriptions

### *Transaction*

Amount	Transaction Amount.
Cd	External Transaction Code. If the transaction was generated by the system, this field is the internal transaction code and is distinguished by an asterisk (*) to the right.
Eff-dt	Effective Date.
Src	Source of Input Code.
Time/Fed	Time/Federal Tax Withheld. Time the transaction was initiated. For interest payments, this field is the amount of federal tax withheld.
Date/Rate	Date/Rate. Date the transaction was initiated. For interest payments, this field is the effective rate.
Serial/Appl	Serial Number/Application Code. For transfers, this field contains the application code of the account to which the funds are transferred.
Seq/Acct	Sequence/Account Number. For transfers, this field contains the account to which the funds are transferred.
Current Balance	Current Balance.
Description-1	Transaction Description Line 1.
Description-2	Transaction Description Line 2.
New-rate	New Rate. Interest rate for renewal transactions only.
New-final	New Final. Final maturity date for renewal transactions only.
Report Totals	Report totals consist of the institution number, the number of credit transactions and that total amount, and the number of debit transactions and that total amount.

## 08-026 – Customer Information Sheet

**Purpose** This report is a listing of new customers and customers for whom the information sheet is requested. The information is in the same sequence as on the customer input form. The report includes customer information as well as IRA/Keogh payout information.

**Program** TID320 – Reports Print

```

                                CUSTOMER INFORMATION SHEET

001 FIRST NATIONAL BANK OF AMERICA          02-10-1989
    1212 MAIN STREET
    LOS ANGELES, CALIFORNIA 12345-6

ACCOUNT NAME *****                      00000000511
ADDRESS LINE 1 *****
ADDRESS LINE 2 *****
ADDRESS LINE 3 *****
ADDRESS LINE 4 *****
ADDRESS LINE 5 *****

PRIMARY CUST KEY   JOHNSO/N/M/0000  ALTERNATE ADDRESS
SECONDARY CUST KEY SECONDARY NAME USE
CONNECTOR CODE           SHORT-NAME          ANTHONY
ADDRESS MODIFICATION

BRANCH             00001  OFFICER             OFFICER01
DATE OPENED        1-10-88  DATE OF BIRTH        5-20-54
SIC                 0000   MAP                 0
SPCL-HAND           EMPLOYEE             N
                   DATE OF LAST ACTIVITY    1-30-89
                   DATE OF LAST MAINT      2-10-89

-----I. R. A. /Keogh PAYOUT INFORMATION-----
AMOUNT  DISP  FREQ  TERM  DAYS-OF-MON  DT-NEXT  APPL  ACCOUNT LIFE
  1.00   P    D   007   00 00 00 00  2-20-89   00-0000000000  0.0

*-----*
MINIMUM    PAID    SHORT  DT-LAST  PAY FROM ACCT  PAY SEQ
  .00      .00    .00   2-13-89   00000000412    L

-----SERVICE-CHARGE-INFORMATION-----
FEE CODE  FREQ  TERM  DAY    DT-LAST  DT-NEXT  APPL  ACCOUNT
  .00    W    N   001  00    0-00-00  0-00-00  00-0000000000

INST          001  TOTALS   1 CUSTOMER INFORMATION SHEETS
    
```

08-026 – Customer Information Sheet

### Heading Descriptions

- (Inst Number)            Institution Number.
- (Institution Name and Address)    Name and address of the issuing institution.
- (Date)                    Date of the Request.

---

Account Name	Customer Name.
Address Lines 1 – 5	Customer Address Lines 1 – 5.
(Customer Number)	Customer Control Number.
Primary Cust Key	Primary Customer Key.
Alternate Address	Alternate Address Code.
Secondary Cust Key	Secondary Customer Key.
Secondary Name Use	Secondary Name Use Code.
Connector Code	Connector Code. Valid entries are: <b>b</b> No connector. <b>A</b> And. <b>O</b> Or.
Short-name	Short Name.
Address Modification	Address Modification.
Branch	Branch Number.
Officer	Officer Code.
Date Opened	Date Account Opened.
Date of Birth	Customer Date of Birth.
SIC	Standard Industry Class Code. User-defined.
Map	Map Code. User-defined.
Spcl-hand	Special Handling Codes. User-defined.
Employee	Employee Code. Valid entries are: <b>B</b> Business account. <b>D</b> Director of the institution. <b>E</b> Employee of the institution. <b>N</b> Not an employee or a business account. <b>O</b> Officer of the institution.
Date of Last Activity	Date of Last Activity.
Date of Last Maint	Date of Last Maintenance.

**IRA/Keogh Payout Information**

Amount	IRA Disbursement Amount.
Disp	Payment Disposition Code. Valid entries are: <b>P</b> Pay interest by check. <b>T</b> Transfer to another account.
Freq	Payment Frequency Code. Valid entries are: <b>D</b> Days. <b>M</b> Months. <b>P</b> Periodic.
Term	Payment Term.
Days-of-mon	Payment Days.
Dt-next	Date of Next Disbursement.
Appl	Application Code. Code of the account to transfer funds to.
Account	Account Number. Account to transfer funds to.
Life	Life Expectancy. Life expectancy of the customer.
Minimum	Total Minimum Payout Amount.
Paid	Total Payout Amount.
Short	Total Payout Shortages.
Dt-last	Date of Last Disbursement.
Pay from Acct	Pay from Account. Account from which IRA disbursements start.
Pay Seq	Pay Sequence. Determines which account disbursements come from next. Valid entries are: <b>H</b> Account with the highest rate. <b>L</b> Account with the lowest rate. <b>N</b> Newest account. <b>O</b> Oldest account.

**Service-charge-information**

Fee	Service Charge Amount.
-----	------------------------

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Code	Service Charge Disposition Code. Valid entries are: <b>A</b> Charge. <b>B</b> Bill. <b>C</b> Charge another account. <b>R</b> Review. <b>W</b> Waive.
Freq	Service Charge Frequency. Valid entries are: <b>C</b> Cycles. <b>D</b> Days. <b>M</b> Months. <b>N</b> None. <b>P</b> Periodic.
Term	Service Charge Term. Time interval between service charges.
Day	Service Charge Day of Month.
Dt-last	Last Service Charge Date.
Dt-next	Next Service Charge Date.
Appl	Application Code. Code of the account to be service charged.
Account	Account to be Service Charged.
Report Totals	Report totals consist of the institution number and the total number of customer information sheets printed.

## 08-027 - Account Information Sheet

**Purpose** This report is a listing of master accounts for which the information sheet is requested. The report includes interest, renewal, statement, and service charge information.

**Program** TID320 - Reports Print

```

ACCOUNT INFORMATION SHEET
001 FIRST NATIONAL BANK OF AMERICA          08-027
1212 MAIN STREET                            01-30-1989
LOS ANGELES, CALIFORNIA 12345-6

ACCOUNT NAME *****                      0000000412
ADDRESS LINE 1 *****
ADDRESS LINE 2 *****
ADDRESS LINE 3 *****
ADDRESS LINE 4 *****
ADDRESS LINE 5 *****

PRIMARY CUST KEY  JOHNSO/D/A/0000  ALTERNATE ADDRESS
SECONDARY CUST KEY  / / /0000  SECONDARY NAME USE
CONNECTOR CODE                                SHORT-NAME          JOHNSONDA
ADDRESS MODIFICATION
BRANCH              00001  CORRESPONDENT          N

TYPE                006  PUBLIC FUNDS            N
OFFICER             OFFICR022  TRUST          N
ADES                C  SECURED          N
DATE ISSUED         1-10-88  LARGE BALANCE  1
ISSUE VALUE         5,000.00  CLOSED TO POST N
CLASS               COLLATERAL          N
NEGOTIABLE          N  SAFEKEEPING    Y
SPECIAL HANDLING CODES  CLOSED OVERRIDE
EMPLOYEE CODE      N

-----INTEREST-----
PY RATE MTH YR MO NXT-PAY FR TRM DY DSP APPL ACCOUNT RC EQ EQU-AMT TN
B 12.000 S 0 M 2-10-89 M 001 01 P 00-0000000000 C N .00

---INTEREST---  MAXIMUM  MINIMUM  PENALTY  -INTEREST-COMPOUNDING-
PLAN  INDEX    RATE    RATE  ROUTINE  FRQ TRM DAY  NXT-DAT
D    0.000    25.000    0.000    03      N  001  00  0-00-00

CERT NUMBER -----RENEWAL-----
FRQ TRM DAY OPTN NXT-DAT FIN-DAT DISP APPL ACCOUNT
0000040000 M 012 00 S 0-00-00 2-10-89 N 00-0000000000

--CONTROL-----STATEMENT-----
IRAK CUST-NBR  SRT TYP DSP FR TRM DAYS-OF-MON NXT-STM NO COMB-ACCT RT
I 0000000511  1 N 001 00 00 00 00 0-00-00 N 0000000000 N

-----SERVICE-CHARGE----- ---B-NOTICE---
FRQ TRM DAYS-OF-MON CD RTN DAT-NXT APPL ACCOUNT BEG-DAT EXP-DAT
N 001 00 00 00 00 W 00 0-00-00 00-0000000000 0-00-00 0-00-00

-----OTHER----- ---USER----- -TDOA-INFORMATION-
SIC ACNG MAP RPT ANL REC SIG-INDX SEQ TRM RATE SEQNBR
0000 0000 Y N N 0

INST          001  TOT  1 ACCOUNT INFORMATION
    
```

08-027 - Account Information Sheet

---

## Heading Descriptions

(Institution Number)	Institution Number.
(Institution Name and Address)	Name and address of the issuing institution.
(Date)	Date of the Request.
Account Name	Customer Name.
Address Lines 1 – 5	Customer Address Lines 1 – 5.
(Account Number)	Account Number.
Primary Cust Key	Primary Customer Key.
Alternate Address	Alternate Address Code.
Secondary Cust Key	Secondary Customer Key.
Secondary Name Use	Secondary Name Use Code.
Connector Code	Connector Code. Valid entries are: <b>b</b> No connector. <b>A</b> And. <b>O</b> Or.
Short-name	Short Name.
Address Modification	Address Modification.
Branch	Branch Number.
Correspondent	Correspondent Institution Code. Valid entries are: <b>A</b> U.S. branch or agency in foreign institution. <b>B</b> Commercial institution in U.S. <b>C</b> Other institution in U.S. <b>D</b> Foreign branch of U.S. institution. <b>E</b> Other institution in foreign country. <b>F</b> Foreign government. <b>N</b> Not a correspondent institution. <b>Y</b> Correspondent institution account.
Type	Account Type.

Public Funds	Public Funds Code. Valid entries are: <b>F</b> U.S. government account. <b>N</b> Not a public funds account. <b>S</b> State or political subdivision in U.S. account. <b>Y</b> Public funds account.
Officer	Officer Number.
Trust	Trust Deposit Code. Valid entries are: <b>N</b> Not a trust deposit. <b>Y</b> Trust deposit.
Ades	Account Designation. Valid entries are: <b>C</b> Certificate of Deposit. <b>S</b> Savings. <b>T</b> Time Deposit Open Account.
Secured	Secured Deposits Flag. Valid entries are: <b>B</b> Both secured and transferable. <b>N</b> Not secured or transferable. <b>T</b> Transferable deposit. <b>Y</b> Secured deposit.
Date Issued	Issue Date.
Large Balance	Large Balance Amount Indicator. Valid entries are: <b>0</b> Pointer not used. <b>1 – 9</b> Large balance amount pointer.
Issue Value	Issue Value.
Closed to Post	Closed to Posting Code. Valid entries are: <b>A</b> Closed to posting all transactions. <b>C</b> Closed to posting credits. <b>D</b> Closed to posting debits. <b>N</b> Not closed to posting.
Class	Account Class Code. User-defined.
Collateral	Collateral Code. Valid entries are: <b>N</b> No collateral. <b>Y</b> Collateral.
Negotiable	Negotiable Code. Valid entries are: <b>N</b> Non-negotiable. <b>Y</b> Negotiable.

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Safekeeping	Safekeeping Code. Valid entries are: <b>B</b> Brokered deposit. <b>N</b> Not safekeeping. <b>R</b> Brokered retail deposit. <b>Y</b> Safekeeping.
Special Handling Codes	Special Handling Codes. User-defined.
Closed Override	Closed Override Code. Valid entries are: <b>b</b> Automatically purge account when closed. <b>N</b> Do not automatically close the account.
Employee Code	Employee Code. Valid entries are: <b>B</b> Business account. <b>D</b> Director of the institution. <b>E</b> Employee of the institution. <b>N</b> Not an employee or business account. <b>O</b> Officer of the institution.

### *Interest*

Py	Pay Code. Valid entries are: <b>B</b> Pay interest on the current account balance. <b>C</b> Pay interest on the customers collected balance. <b>N</b> No interest.
Rate	Interest Rate.
Mth	Interest Method Code. Valid entries are: <b>C</b> Compounded continuously. <b>D</b> Compounded daily. <b>S</b> Simple daily.
Yr	Interest Year Base Code. Valid entries are: <b>A</b> Actual day year. <b>0</b> 360-day year. <b>5</b> 365-day year.
Mo	Interest Month Base Code. Valid entries are: <b>A</b> Actual day month. <b>M</b> 30-day month.
Nxt-pay	Next Interest Payment Date.

Fr	Interest Payment Frequency Code. Valid entries are: <b>C</b> Cycles. <b>D</b> Days. <b>M</b> Months. <b>N</b> None.
Trm	Term. Time interval between payments.
Dy	Day. Day the payment is paid.
Dsp	Interest Payment Disposition. Valid entries are: <b>C</b> Capitalize interest. <b>P</b> Pay interest by check. <b>T</b> Transfer to another account.
Appl	Application. Application code of the account to which the interest is to be transferred.
Account	Account Number. Account to which the interest is to be transferred.
Rc	Rate Code. Valid entries are: <b>C</b> Rate change allowed at any time. <b>N</b> Rate change not allowed. <b>R</b> Rate change to type default at renewal. <b>T</b> Rate change allowed during term only.
Eq	Equal Payment Code. Valid entries are: <b>N</b> No equal payments required. <b>Y</b> Equal payments required.
Equ-amt	Equal Amount. Amount of the equal payments.
Tn	Tenth Day Option. Valid entries are: <b>M</b> For each month. <b>Y</b> For each cycle.

### **Interest**

Plan	Interest Plan. Parameters to determine how the interest rate is assigned on a new account and at renewal. Valid entries are: <b>B</b> Use the Balance Rate Table from MICM Record 3504. <b>C</b> Combine the rates from the Term Rate Table (base rate) and the Balance Rate Table (index rate) from MICM Record 3504. <b>D</b> Use the Default Rate from MICM Record 3504. <b>P</b> Use the rate from MICM Record 2002 as indicated by the Interest Plan Indicator. <b>T</b> Use the Term Rate Table from MICM Record 3504.
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Index	Index to the Prime Interest Rate. If the Interest Plan Parameter on the account is '1' or '2', the Prime Interest Rate is adjusted by the index.
Maximum Rate	Maximum interest rate allowed for this account.
Minimum Rate	Minimum Rate. Minimum interest rate allowed for this account.
Penalty Routine	Penalty Routine. Indicates which penalty routine to use when calculating the interest penalty. Valid entries are: <b>00</b> User-defined. <b>01 – 30</b> Parameter set on MICM Record 3503.

### ***Interest-compounding***

Frq	Compounding frequency. Valid entries are: <b>D</b> Days. <b>M</b> Months. <b>N</b> None.
Trm	Term. Time interval between compounding of interest.
Day	Specific Day. Day on which interest is to be compounded.
Nxt-dat	Next Compounding Date.
Cert Number	Certificate of Deposit Number.

### ***Renewal***

Frq	Renewal Frequency. Valid entries are: <b>D</b> Days. <b>M</b> Months. <b>N</b> None.
Trm	Term. Time intervals between renewals.
Day	Day. Day the account is to be renewed.
Optn	Renewal Option. Valid entries are: <b>b</b> Savings account. <b>A</b> Automatic renewal. <b>S</b> Single maturity.
Nxt-dat	Next Date. First or next renewal date for the account.
Fin-dat	Final Date. Maturity date for the account.

Disp Final Disposition Code. Valid entries are:  
N Pay interest normally, principal must be withdrawn.  
P Pay principal by check.  
T Transfer principal to another account.

Appl Application Code. Code of the account to transfer principal to.

Account Account Number. Account to transfer principal to.

### **Control**

IRAK IRA/Keogh Code. Valid entries are:  
C Corporate account.  
E Educational IRA.  
I IRA.  
J Joint account.  
K Keogh account.  
N Not a retirement account.  
O Other retirement account.  
R Roth IRA.  
S SEP account.  
T Transitional Roth IRA.  
V VERSA account.

Cust-nbr Customer Number.

### **Statement**

Srt Statement Sort Code. Valid entries are:  
b Date order, no balance summary.  
B Date order, with summary balance.  
C Serial number order, with balance summary.  
S Serial number order, no balance summary.

Typ Statement Type Code. Valid entries are:  
T Form A – TDOA statement.  
0 Passbook accounts.  
1 Form A – One account in account number order.  
2 Form C – One account in customer number order, no combining.  
3 Form C – One account in account number order.  
4 Form C – One account in customer number order, combining.  
5 Form C – Single accounts in alpha key order, no combining.  
6 Form C – Accounts in alpha key order, combined.  
7 Form C – Affiliate accounts in account order, combined.  
8 Form C – Parent accounts in account order, combined.  
9 Form B – Business account.

---

Dsp	Statement Disposition Code. Valid entries are: <b>b</b> Mail statement. <b>H</b> Hold statement. <b>Z</b> ZIP code order.
Fr	Statement Frequency Code. Valid entries are: <b>C</b> Cycles. <b>D</b> Days. <b>M</b> Months. <b>N</b> No statement. <b>P</b> Periodic.
Trm	Term. Time intervals between statements.
Days-of-mon	Days of Month. Statement that is to be printed.
Nxt-stm	Date of Next Statement.
No	No Activity Statement Code. Valid entries are: <b>N</b> Do not print the statement. <b>Y</b> Print the statement.
Comb-acct	Combined Account. Account number used for combining account.
Rt	Statement Rate Change History Code. Valid entries are: <b>N</b> No rate change history printed. <b>Y</b> Rate change history to be printed.

**Service-charge**

Frq	Service Charge Frequency. Valid entries are: <b>C</b> Cycles. <b>D</b> Days. <b>M</b> Months. <b>N</b> None. <b>P</b> Periodic.
Trm	Term. Time interval between service charges.
Days-of-mon	Days of Month. Days on which a service charge is to be assessed.
Cd	Service Charge Disposition Code. Valid entries are: <b>A</b> Charge. <b>B</b> Bill. <b>C</b> Charge another account <b>R</b> Review. <b>W</b> Waive.

Rtn                    Service Charge Routine Code. Valid entries are:  
                          **00**            None.  
                          **01 – 30**      The parameter set on MICM Record 3507.

Dat-nxt                Date of Next Service Charge.

Appl                    Application Code. Code of the account to be service charged.

Account                Account Number. Account to be charged for the service charge.

***B-Notice***

Beg-dat                Beginning Date. Beginning date for a B-Notice.

Exp-dat                Expiration Date. Expiration date for a B-Notice.

***Other***

SIC                    Standard Industry Class Code. User-defined.

Acng                    Responsibility Accounting Code. User-defined.

Map                    Map Code. User-defined.

Rpt                    Selected Report Code.

Anl                    Account Analysis Code. Valid entries are:  
                          **N**      No analysis.  
                          **1**      Account to undergo analysis.

Rec                    Account Reconciliation Code. Valid entries are:  
                          **N**      Do not reconcile account.  
                          **1 – 4**    Reconcile account. User-defined.

Sig-indx                Signature Card Index Number.

---

**User****TDOA-information**

Seq	Sequence. Time Deposit Open Account withdrawal sequence code. This code determines the sequence a withdrawal is to be processed. Valid entries are: <b>F</b> FIFO (First deposit in). <b>H</b> Deposit with the highest rate. <b>L</b> LIFO (Last deposit in). <b>M</b> Deposit with the lowest rate. <b>N</b> Not applicable.
Trm	TDOA Term Code. Determines the length of the term of each deposit. It also indicates when individual deposits renew. Valid entries are: <b>D</b> Decreasing term. <b>F</b> Fixed term. <b>N</b> Not applicable.
Rate	TDOA Rate Code. Determines how deposits are affected when the rate changes and if the rate changes on all deposits or only on individual deposits. Valid entries are: <b>F</b> Fixed rate. <b>N</b> Not applicable. <b>V</b> Variable rate.
Seqnbr	Sequence Number. Highest availability record sequence number.
Report Totals	Report totals include the institution number and the number of account information sheets printed.

## 08-028 - Checks

**Purpose**

Checks are printed for interest payments, principal at maturity and customer disbursements. Nine different check formats are available within Time Investment. Two of the formats are provided with the system, while the remaining seven are user-defined and can be specified on MICM Record 3500.

- Format One – a check with a stub on the right. The stub includes the account number, current date, payment date, check amount and the customer's name. Using this format causes the system to print one check per interest, principal and disbursement activity.
- Format Two – a check with a stub on the bottom containing information for up to 13 accounts, including account designation, account number, account balance, next due date, payment type (interest, principal, disbursement) and check amount.

Report totals consist of the institution number and the number of checks that were printed.

**Program**

TID330 – Check Print Program

001 FIRST NATIONAL BANK OF AMERICA			
1212 MAIN STREET			
LOS ANGELES, CALIFORNIA 12345-6789		1-30-89	1-30-89
		0000000419	419
2058 Dollars	21 Cents	1-30-89	
		****2,058.21	2,058.21
ACCOUNT NAME	*****		
ADDRESS LINE 1	*****		
ADDRESS LINE 2	*****		
ADDRESS LINE 3	*****		
ADDRESS LINE 4	*****		
ADDRESS LINE 5	*****		

*08-028 - Checks (Format One)*



## 08-030 – Status Change Report

**Purpose** This report shows account status changes that occurred this posting. A change in status can be a new account, a closed account, a purged account, or a reopened account. The accounts are listed on the report in account number order. Totals for each status change print at the end of the report.

**Program** TID320 – Reports Print

04-19-1988		001 FIRST FINANCIAL INSTITUTION						PAGE	3			
TIME INVESTMENT SYSTEM				STATUS CHANGE REPORT				08-030				
*-----KEY-DATA-----*				CURR/CLOSE	AVERAGE	AVERAGE-COLL	DATE	LAST	ACCOUNT			
BRCH	TYPE	AD	ACCOUNT-NBR	SHORT-NAME	ASG	BALANCE	BALANCE-12	BALANCE-12	OPENED	ACTIVE	STATUS	
OFFICER			CUSTOMER-NBR									
00001	715	C	000-0001-215	SMITH, W		600.00	72,214	58,479	1-13-88	1-13-88	DORMANT	
			1215									
00001	001	C	000-0333-555	TEST ISY110		2,000.00	560	455	1-09-87	4-03-88	DORMANT	
			333555									
00001	006	C	000-0333-888	TEST NON RES		30,000,000.00	8,409,066	6,830,118	1-22-87	4-16-88	DORMANT	
			300000									
00001	001	S	000-0333-999	TEST MAX		.00	97,172	79,714	1-09-87	2-17-88	DORMANT	
			4000000									
00001	716	C	000-0404-040	DAILY X		5,000.00	5,127	4,864	12-01-85	4-01-88	DORMANT	
			1									
00001	715	C	000-0440-908	STM REACCRUALS		100,000.00	28,030	22,766	2-20-87	2-20-88	DORMANT	
			23488									
00001	001	C	000-0450-921	SMITH, W		600.00	660	625	1-08-86	4-08-88	DORMANT	
			88450921									
00001	006	C	000-0450-922	MADDA, A		600.00	615	583	1-08-86	3-28-88	DORMANT	
			88450922									
00001	006	C	000-0450-923	PETRYN, J		600.00	650	619	1-08-86	3-28-88	DORMANT	
			88450923									
00001	715	C	000-0462-371	TEST B-D RT CHG		100,000.00	44,650	39,387	11-01-86	11-01-87	DORMANT	
			462378									
00001	715	C	000-0508-922	TEST SAT DISB		100,000.00	51,124	41,063	3-05-87	4-05-88	DORMANT	
			108508922									
00001	001	S	000-0555-777	TEST ENP		.00	648	532	1-22-87	2-17-88	DORMANT	
			30000									
00001	716	C	000-0606-060	ACCT SHORT NAME		2,000.00	2,400	2,269	11-01-85	11-01-87	DORMANT	
			1									
00001	715	C	000-0678-910	TEST		100,000.00	800,000	0	4-12-88	4-12-88	INACTIVE	
			4567000000									
00001	716	C	000-0707-070	ACCT SHORT NAME		2,000.00	2,400	2,269	11-01-85	11-01-87	INACTIVE	
			1									
00001	715	C	000-8900-017	CUST SHORT NAME		100.00	102	97	12-11-85	12-17-86	DORMANT	
			9900017									
00001	715	C	000-8900-019	CUST SHORT NAME		100.00	102	96	12-11-85	12-11-85	DORMANT	
			9900019									
00001	715	C	000-8900-020	CUST SHORT NAME		100.00	102	96	12-11-85	12-11-85	DORMANT	
			9900020									
00001	715	C	000-8900-021	CUST SHORT NAME		5,000.00	5,113	4,850	12-11-85	3-11-86	DORMANT	
			9900021									
00001	715	C	000-8900-023	CUST SHORT NAME		100.00	105	100	12-11-85	5-16-87	DORMANT	
			9900023									
INST			001 TOTALS		0 NEW ACCTS		0 RENEWING ACCTS		0 CLOSED ACCTS		0 PURGED ACCTS	0 REOPENED ACCTS
					0 ACTIVE		3 INACTIVE		67 DORMANT			

08-030 – Status Change Report

---

## Heading Descriptions

ASG	Assignment. Valid entry is <b>X</b> , indicating the account has an assignment.
Curr/Close Balance	Current Balance or Closing Balance. Current balance of the account or current balance of the account before posting for closed accounts.
Average Balance-12	Average Balance for 12 Months. Average balance of the account in whole dollars for last 12 months.
Average-coll Balance-12	Average Collected Balance for 12 Months. Average collected balance of the account in whole dollars for last 12 months.
Date Opened	Date Opened. Date the account was opened.
Last Active	Last Account Activity Date.
Account Status	Account Status. Valid entries are: <b>Active</b> <b>Closed</b> <b>Dormant</b> <b>Inactive</b> <b>New</b> <b>Purged</b> <b>Renewing</b> <b>Reopened</b>

## Totals

Total number of new, closed, renewing, purged, active, inactive, and dormant accounts for the institution indicated.

## 08-031 – Interest Due Report

**Purpose** This report is produced when using the lead days option in MICM. All accounts with interest due appear on this report.

**Program** TID320 – Reports Print

01-30-1989		001 FIRST NATIONAL BANK OF AMERICA							PAGE 1				
TIME INVESTMENT SYSTEM				INTEREST DUE REPORT				08-031					
*-----KEY-DATA-----*				CURRENT	PAY-DUE	NXT-MAT	PAYMENT	PRIN/DISB	INTEREST	TAX-HLD	LST-INT I F		
BRCH	TYPE	AD	ACCOUNT-NBR	SHORT-NAME	BALANCE	DATE	DATE-CD	AMOUNT	AMOUNT	AMOUNT	AMOUNT	DATE	D D
OFFICER			CUSTOMER-NBR										
00001	006	C	0000000414	HNSONDA	600.01	1-30-89	1-30-89-S	2.75		2.75		1-09-88	P
OFFICR022			511										
00001	006	C	0000000414	HNSONDA	600.01	1-30-89	1-30-89-S	600.01	600.01			1-30-89	P
OFFICR022			511										
00001	006	C	0000000418	HNSONDA	.00	1-30-89	3-31-89-A	50,001.54		50,001.54		1-10-88	P
OFFICR022			511										
00001	006	C	0000000418	HNSONDA	.00	2-01-89	3-31-89-A	193,548.39		193,548.39		1-30-89	P
OFFICR022			511										
00001	006	C	0000000419	HNSONDA	12,340,000.00	1-30-89	3-31-89-A	2,058.21		2,058.21		1-10-88	P
OFFICR022			511										
00001	006	C	0000000419	HNSONDA	12,340,000.00	2-01-89	3-31-89-A	7,961.29		7,961.29		1-30-89	P
OFFICR022			511										
00001	006	C	0000451921	CROWE, W	.00	2-04-89	7-30-90-A	.00				1-29-89	T
OFFICER01			45690921										
00001	006	C	0000452922	MAIDA, A	.00	2-04-89	7-30-90-A	.00				1-29-89	P
OFFICER01			88453468										
00001	006	C	0000453923	PETRIN, J	.00	2-04-89	7-30-90-A	.00				1-29-89	C
OFFICER01			82345923										
INST			001	TOTALS	9	ACCOUNTS	TOTALING	254,172.19					

08-031 – Interest Due Report

### Heading Descriptions

- Current Balance Current Balance.
- Pay-due Date Payment Due Date.
- Nxt-mat Date-cd Next Maturity Date and Renewal Option Code.
- Payment Amount Payment Amount.
- Prin/Disb Amount Principal/Disbursement Amount.
- Interest Amount Interest Amount. Amount of the interest due.

Tax-hld Amount      Tax-withheld Amount. Amount of the federal tax withheld.

Lst-int Date      Last Interest Date. Last system-generated interest payment date.

ID      Interest Disposition Code. Valid entries are:  
    **C**    Capitalize interest.  
    **P**    Pay interest by check.  
    **T**    Transfer to another account.

Fd      Final Disposition Code. Valid entries are:  
    **N**    Pay interest normally, principal must be withdrawn.  
    **P**    Pay by check.  
    **T**    Transfer to another account.

Report Totals      Report totals consist of the institution number, the total number of accounts for that institution, and the total dollar amount for those accounts.

## 08-032 – Posting Reject Journal

**Purpose** This report lists all unposted monetary transactions for the current processing day and why they were rejected. Transaction details include necessary information needed to research and rectify the rejected transactions.

**Program** TID320 – Reports Print

01-30-1989		001 FIRST NATIONAL BANK OF AMERICA		PAGE 1								
TIME INVESTMENT SYSTEM		POSTING REJECT JOURNAL		08-032								
BRCH	TYPE	AD	ACCOUNT-NBR	SHORT-NAME	SEQUENCE-NBR	EXTC	EFF-DATE	SERIAL-NBR	SRCE	INITIATED-TM--DATE	DEBIT-AMT	CREDIT-AMT
OFFICER			CUSTOMER-NBR		*--REJECT-REASON--*	NEW-RATE		/CLS-VALUE		/EFF-RATE		
								NXT-REN	*-----DESCRIPTION-1-----*		*---DESCRIPTION-2---*	
00001	006	C	0000000412	JOHNSONDA	10000100007	0801	1-30-89				20.00	
OFFICR022			511									
00001	998	S	0450922	SUSPENSE ACCT	10000100006	0441	1-30-89					100.00
0			450922									
00001	006	C	0000451921	CROWE, W	10000100001	0441	1-30-89					700.00
OFFICR01			45690921									
00001	006	C	0000452922	MAIDA, A	10000100002	0441	1-30-89					100.00
OFFICR01			88453468									
00001	006	C	0000453923	PETRIN, J	10000100003	0441	1-30-89					50.00
OFFICR01			82345923									
INST			001	TOTALS	1	DEBITS TOTALING				20.00		
					4	CREDITS TOTALING				950.00		

08-032 – Posting Reject Journal

### Heading Descriptions

- Sequence-nbr** Sequence Number.
- Extc** External Transaction Code. If the transaction was generated by the system, this field contains the internal transaction code and identified by an asterisk (\*).
- Eff-date** Effective Date.
- Serial-nbr/cls-value** Serial Number/Closing Value. Serial number of the transaction or the recalculated closing value.
- Srcce** Source of Input Code.
- Initiated-tm--date/eff-rate** Initiated Time Date/Effective Rate. Time and date the transaction was initiated. For interest transactions, this field contains the effective rate.
- Debit-amt** Debit Amount. Debit amount of the unposted item.
- Credit-amt** Credit Amount. Credit amount of the unposted item.

Reject-reason	Reject Reason. Reason a transaction was not posted. Refer to the Transaction Code Processing section in the Application Processing chapter of <i>Procedures Guide 1</i> for an explanation of the reject reason.
New-rate	New Rate. Interest rate for renewal transactions only.
Nxt-ren	Next Renewal. New final maturity date for renewal transactions only.
Description-1	Description Line 1.
Description-2	Description Line 2.
Report Totals	Report totals consist of the institution number, the total number of accounts for that institution, and the total amount of debits and the total amount of credits.

## 08-033 – Unmatched Reversals

Purpose This report lists all accounts having reversal transactions that could not be matched with transactions on the file.

Program TID320 – Reports Print

01-30-1989	001 FIRST NATIONAL BANK OF AMERICA							PAGE	1
TIME INVESTMENT SYSTEM	UNMATCHED REVERSALS							08-033	
*-----KEY-DATA-----*				*-----TRANSACTION-----*					
BRCH TYPE AD	ACCOUNT-NBR	SHORT-NAME	SEQUENCE-NBR	EXTC	EFF-DATE	SERIAL-NBR	INITIATED-TM--DATE	DEBIT-AMOUNT	CREDIT-MOUNT
OFFICER	CUSTOMER-NBR								
00001 006 C	0000000412	JOHNSONDA	10000100007	0801	1-30-89			20.00	
OFFICR022	511								
INST	001	TOTALS	0	CREDIT TRANSACTIONS TOTALING				.00	
			1	DEBIT TRANSACTIONS TOTALING				20.00	

08-033 – Unmatched Reversals

## Heading Descriptions

### Transaction

- Sequence-nbr Sequence Number.
- Extc External Transaction Code. If the transaction was generated by the system, this field contains the internal transaction code and identified by an asterisk (\*).
- Eff-date Effective Date.
- Serial-nbr Serial Number.
- Initiated-tm--date Initiated Time and Date. Time and date the transaction was initiated.
- Debit-amount Debit Amount. Debit amount of the unmatched item.
- Credit-amount Credit Amount. Credit amount of the unmatched item.
- Report Totals Report totals consist of the institution number, the total number of credit transactions and the total dollar amount, and the total number of debit transactions and the total dollar amount.

## 08-034 – New Account 3 x 5 Card

Purpose This file card lists all necessary information on all new accounts. The card is printed 2-up. A file card can be requested and printed by report 08-035.

Program TID320 – Reports Print

0000451921 CROWE, W	001	08-034	0000452922 MAIDA, A	001	08-034
IRA. 00045690921	IS	600.00	IRA. 00088453468	IS	600.00
ACCOUNT NAME *****	DT-OPEN	1-30-89	ACCOUNT NAME *****	DT-OPEN	1-30-89
ADDRESS LINE 1 *****	BRANCH...	00001	ADDRESS LINE 1 *****	BRANCH...	00001
ADDRESS LINE 2 *****	TYPE.....	006	ADDRESS LINE 2 *****	TYPE.....	006
ADDRESS LINE 3 *****	OFFCR. OFFICER01		ADDRESS LINE 3 *****	OFFCR. OFFICER01	
ADDRESS LINE 4 *****	ADES.....	C	ADDRESS LINE 4 *****	ADES.....	C
ADDRESS LINE 5 *****	CERT. 0088450921		ADDRESS LINE 5 *****	CERT. 0088450922	
	CUSTOMER-KEYS			CUSTOMER-KEYS	
	/ / /0000			/ / /0000	
	/ / /0000			/ / /0000	
*-----INTEREST-INFO-----	*-----RENEWAL-INFO---		*-----INTEREST-INFO-----	*-----RENEWAL-INFO---	
RATE...6.400 DISP.....T	OPTN...A DT..7-30-90		RATE...6.400 DISP.....P	OPTN...A DT..7-30-90	
FREQ... D METH.....S	FREQ...M		FREQ... D METH.....S	FREQ...M	
TERM.... 5	TERM. 18		TERM.... 5	TERM. 18	

08-034 – New Account 3 x 5 Card

### Heading Descriptions

(Account)	Account Number.
(Short Name)	Customer Short Name.
(Inst)	Institution Number.
(Account Type)	Account Type.
(Customer Number)	Customer Number.
Is	Issue Value.
Account Name	Name of Customer.
Address Lines 1 – 5	Address of Customer.
Dt-open	Date Opened. Date the account was issued or opened.
Branch	Branch Number.
Type	Account Type.
Offcr	Officer Code.

Ades Account Designation. Valid entries are:  
C Certificate of Deposit.  
S Savings.  
T Time Deposit Open Account.

Cert Certificate Number.

Customer-keys Customer Key 1 and Customer Key 2.

***Interest-info***

Rate Interest Rate.

Disp Interest Disposition Code. Valid entries are:  
C Capitalize interest.  
P Pay interest by check.  
T Transfer to another account.

Freq Interest Frequency Payment Code. Valid entries are:  
C Cycles.  
D Days.  
M Months.  
N None.

Meth Interest Method. Valid entries are:  
C Compounded continuously.  
D Compounded daily.  
S Simple daily.

Term Term. Time interval between interest payments.

***Renewal-info***

Optn Renewal Option. Valid entries are:  
b Savings account.  
A Automatic renewal.  
S Single maturity.

Dt Next Renewal Date.

Freq Renewal Frequency. Valid entries are:  
D Days.  
M Months.  
N None.

Term Term. Time interval between account opening and renewing.

Report Totals Report Totals. Total number of cards printed.

## 08-035 – Requested 3 x 5 Card

**Purpose** This card is printed upon request only. It contains all necessary information on a new account and is printed 2-up.

**Program** TID320 – Reports Print

1 DEBIT TRANSACTIONS TOTALING				20.00	
0000451921 CROWE, W	001	08-035	0000452922 MAIDA, A	001	08-035
IRA. 00045690921	IS	600.00	IRA. 00088453468	IS	600.00
ACCOUNT NAME *****	DT-OPEN	1-30-89	ACCOUNT NAME *****	DT-OPEN	1-30-89
ADDRESS LINE 1 *****	BRANCH...	00001	ADDRESS LINE 1 *****	BRANCH...	00001
ADDRESS LINE 2 *****	TYPE.....	006	ADDRESS LINE 2 *****	TYPE.....	006
ADDRESS LINE 3 *****	OFFCR. OFFICER01		ADDRESS LINE 3 *****	OFFCR. OFFICER01	
ADDRESS LINE 4 *****	ADES.....	C	ADDRESS LINE 4 *****	ADES.....	C
ADDRESS LINE 5 *****	CERT. 0088450921		ADDRESS LINE 5 *****	CERT. 0088450922	
	CUSTOMER-KEYS			CUSTOMER-KEYS	
	/ / /0000			/ / /0000	
	/ / /0000			/ / /0000	
*-----INTEREST-INFO-----*	*-----RENEWAL-INFO-----*		*-----INTEREST-INFO-----*	*-----RENEWAL-INFO-----*	
RATE...6.400 DISP.....T	OPTN...A DT..7-30-90		RATE...6.400 DISP.....P	OPTN...A DT..7-30-90	
FREQ... D METH.....S	FREQ...M		FREQ... D METH.....S	FREQ...M	
TERM.... 5	TERM. 18		TERM.... 5	TERM. 18	

08-035 – Requested 3 x 5 Card

### Heading Descriptions

- (Account) Account Number.
- (Short Name) Customer Short Name.
- (Inst) Institution Number.
- (Account Type) Account Type.
- (Customer Number) Customer Number.
- Is Issue Value.
- Account Name Customer Name.
- Address Lines 1 – 5 Customer Address.
- Dt-open Date Opened. Date the account was issued or opened.
- Branch Branch Number.
- Type Account Type.
- Offcr Officer Code.

Ades Account Designation. Valid entries are:  
C Certificate of Deposit.  
S Savings.  
T Time Deposit Open Account.

Cert Certificate Number.

Customer-keys Customer Key 1 and Customer Key 2.

**Interest-info**

Rate Interest Rate.

Disp Interest Disposition Code. Valid entries are:  
C Capitalize interest.  
P Pay interest by check.  
T Transfer to another account.

Freq Interest Frequency Payment Code. Valid entries are:  
C Cycles.  
D Days.  
M Months.  
N None.

Meth Interest Method. Valid entries are:  
C Compounded continuously.  
D Compounded daily.  
S Simple daily.

Term Term. Time interval between interest payments.

**Renewal-info**

Optn Renewal Option. Valid entries are:  
b Savings account.  
A Automatic renewal.  
S Single maturity.

Dt Next Renewal Date.

Freq Renewal Frequency. Valid entries are:  
D Days.  
M Months.  
N None.

Term                      Term. Time interval between the account opening and renewing.

Report Totals            Report totals consist of the total number of cards printed.

## 08-036 – Large Balance Report

Purpose This report lists all accounts with ending balances for the current day that are greater than the large balance amount specified for that account on MICM Record 3500.

Program TID320 – Reports Print

12-31-1999		001 INFOPOINT Institution One		PAGE 1					
TIME INVESTMENT		LARGE BALANCE REPORT		08-036					
*-----KEY-DATA-----*									
BRCH	TYPE	AD	ACCOUNT-NBR	SHORT-NAME	ISSUE-VALUE	ISS-DATE	INT-RATE	BAL-FACTR	FLOAT-AMOUNT
OFFICER			CUSTOMER-NBR		CURRENT-BAL	CLASS		AVAIL-BAL	ASGNT-AMOUNT
00001	715	C	000-000-000005	B CHRISTIAN	2000.00	12-28-99	.102500000	1	.00
OFFICER01			5000000000		18007.58	0		17007.58	1000.00
00001	715	C	000-000-000007	C MOSLEY	2000.00	12-28-99	.102500000	1	.00
OFFICER01			7000000000		76032.02	0		76032.02	.00
00001	715	C	000-000-000009	D WILLIAMS	200.00	12-28-99	.102500000	1	.00
OFFICER01			9000000000		78032.02	0		78032.02	.00
00001	715	C	000-000-000010	E ERFURTH	20000.00	12-28-99	.102500000	1	.00
OFFICER01			1100000000		314528.75	0		314528.75	.00
00001	006	C	000-000-000016	F LEYENAAR	111111.11	12-28-99	.120000000	5	.00
OFFICER01			1600000000		111220.74	0		111220.74	.00
00001	006	C	000-000-000018	G DONALDSON	200005.25	12-28-99	.120000000	5	.00
OFFICER01			1800000000		200202.58	0		200202.58	.00
00001	006	C	000-000-000020	H ISENHOWER	555588.48	12-28-99	.120000000	5	.00
OFFICER01			2000000000		5561069.77	0		5561069.77	.00
00001	715	C	000-000-000021	I GILBERT	115464.64	12-28-99	.102500000	1	.00
OFFICER01			1000000000		115561.94	0		115561.94	.00
00001	715	C	000-000-000022	ACCOUNT	2514.58	12-28-99	.050000000	1	.00
OFFICER01			22		2516.70	0		2516.70	.00
00001	715	C	000-000-000023	J BERRYHILL	254154.87	12-28-99	.102500000	1	.00
OFFICER01			5000000000		254369.05	0		254369.05	.00
00001	715	C	000-000-000025	J CREPS	2514.58	12-28-99	.102500000	1	.00
OFFICER01			5000000000		2516.70	0		2516.70	.00
00001	006	C	000-000-000028	L PETER	258411.25	12-28-99	.120000000	5	.00
OFFICER01			1200000000		258666.21	0		258666.21	.00
00001	006	C	000-000-000031	M SAMANI	258422.51	12-28-99	.120000000	5	.00
OFFICER01			1300000000		258677.48	0		258677.48	.00
00001	715	C	000-000-000032	N HARRINGTON	22258.41	12-28-99	.102500000	1	.00
OFFICER01			1400000000		22277.17	0		22277.17	.00
INST		001	TOTALS	14 ACCOUNTS	TOTALING	7,273,678.71			

08-036 – Large Balance Report

### Heading Descriptions

- Issue-value Issue Value.
- TISORT-date Issue Date.
- Int-rate Interest Rate.
- Bal-factr Large Balance Factor.
- Float-amount Customer Float Amount.
- Current-bal Current Balance.

Class	Account Class Code. User-defined.
Avail-bal	Available Balance.
Asgnt-amount	Assignment Amount. Current balance minus the assignment amount.
Report Totals	Report totals consist of the institution number, the total number of accounts for that institution, and the total dollar amount for those accounts.

## 08-037 – Auditor's Report

**Purpose** This report lists accounts with transactions posted that are flagged to go on the auditor's report. The auditor's flag is found in MICM with other transaction control information.

**Program** TID320 – Reports Print

02-06-1989		001 FIRST NATIONAL BANK OF AMERICA										PAGE	1
TIME INVESTMENT SYSTEM				AUDITORS REPORT								08-037	
*-----KEY-DATA-----*				CURRENT-	INITIATED-TM--DATE				SEQUENCE-NBR/				
BRCH	TYPE	AD	ACCOUNT-NBR	SHORT-NAME	BALANCE	AMOUNT	EXTC	EFF-DATE	SRCE	/EFF-RATE	SERIAL-NBR	AVG-BALANCE	
OFFICER			CUSTOMER-NBR		NEW-RATE	NEXT-REN		INT-ENT					
				*-----DESCRIPTION-1-----*				*-----DESCRIPTION-2-----*					
00001	006	C	0000000002	MAIDA, A	234,608.87	164.43	0490*	2-03-89		6.400		234,444.44	
OFFICER01			88453468										
00001	006	C	0000000003	MAIDA, A	200,140.27	140.27	0490*	2-03-89		6.400		200,000.00	
OFFICER01			88453468										
00001	006	C	0000000004	MAIDA, A	234,608.87	164.43	0490*	2-03-89		6.400		234,444.44	
OFFICER01			88453468										
00001	006	C	0000000413	JOHNSONDA	8,500.00-	2,100.00	0710	2-06-89		0-00-00		10000100001	
OFFICER022			511										
00001	006	C	0000000414	HNSONDA	2,100.00-	2,100.00	0710	2-06-89		0-00-00		10000100002	
OFFICER022			511										
00001	006	C	0000000415	HNSONDA	1,499.99-	2,100.00	0710	2-06-89		0-00-00		10000100003	
OFFICER022			511										
00001	006	C	0000000416	HNSONDA	1,499.99-	2,100.00	0710	2-06-89		0-00-00		10000100004	
OFFICER022			511										
00001	006	T	0000000417	HNSONDA	2,100.00-	2,100.00	0710	2-06-89		0-00-00		10000100005	
OFFICER022			511										
00001	006	C	0000652923	MAIDA, A	333,833.98	233.98	0490*	2-03-89		6.400		333,600.00	
OFFICER01			88453468										
00001	006	C	0000752923	MAIDA, A	2224,158.86	1,558.86	0490*	2-03-89		6.400		2222,600.00	
OFFICER01			88453468										
00001	006	C	0000852923	MAIDA, A	120,084.16	84.16	0490*	2-03-89		6.400		120,000.00	
OFFICER01			88453468										
INST			001	TOTALS	6 CREDIT TRANSACTIONS TOTALING			2,346.13					
					5 DEBIT TRANSACTIONS TOTALING			10,500.00					

08-037 – Auditor's Report

### Heading Descriptions

Current-balance      Current Balance.

Amount              Transaction Amount.

---

Extc	External Transaction Code. An asterisk (*) after the code indicates an internally generated transaction code.
Eff-date	Effective Date.
Srcce	Source of Input Code.
Initiated-tm--date/ eff-rate	Initiated Time and Date/Effective Rate. Time and the date the transaction was initiated. For interest transactions, this field contains the effective rate.
Serial-nbr	Serial Number.
Sequence-nbr/ avg-balance	Sequence Number/Average Balance. Sequence number of the transaction. For interest transactions, this field contains the average account balance.
New-rate	New Rate. Interest rate for renewal transactions only.
Int-Enp	Interest Earned Not Paid. Amount of accrued interest on this account.
Next-ren	Next Renewal Date.
Description-1	Transaction Description Line 1.
Description-2	Transaction Description Line 2.
Report Totals	Report totals consist of the institution number, the total number of credit transactions and the total credit dollar amount, and the total number of debit transactions and the total debit dollar amount.

## 08-038 – Book Entry CD Receipt (new account)

Purpose                                      This notice is produced for new accounts that are identified as Book Entry accounts on the Account New/Maintenance 3 panel.

Program                                    TID330 – Check Print Program

001 FIRST FINANCIAL INSTITUTION	1-15-86	08-038
1212 MAIN STREET		
MAITLAND, FLORIDA 12345-6789	BOOK ENTRY CD RECEIPT	
THE CERTIFICATE OF DEPOSIT DESCRIBED HAS NOT BEEN PHYSICALLY ISSUED. IT EXISTS ON OUR RECORDS IN "BOOK ENTRY" FORM ONLY. IF YOU LATER PREFER TO TAKE POSSESSION, YOU MAY HAVE THE CERTIFICATE CONVERTED TO DEFINITIVE FORM BY REQUEST.		
THIS CONFIRMATION IS NEITHER NEGOTIABLE OR TRANSFERABLE. IT MERELY ACKNOWLEDGES THE EXISTENCE OF THE DESCRIBED CERTIFICATE ON OUR RECORDS.		
JOHN P. HARDEE	SS/TAXID NBR	000-00-0000
4329 SOUTN HAMPTON COURT	CERTIFICATE	9000000111
OLD TOWN, FLORIDA 32701	ISSUE DATE	01-09-1986
	ISSUE VALUE	.00
	RENEWAL TERM	1 MONTH
	RATE	10.000
	INT DISP	CAPITALIZE
	RENEWAL OPT	AUTO

*08-038 – Book Entry CD Receipt (new account)*

**08-039 – Book Entry CD Receipt (requested)**

Purpose                                      This notice is produced upon request for accounts that are identified as Book Entry accounts on the TIACT4 panel.

Program                                    TID330 – Check Print Program

001 FIRST FINANCIAL INSTITUTION 1212 MAIN STREET MAITLAND, FLORIDA 12345-6789	1-15-86	08-039
	BOOK ENTRY CD RECEIPT	
THE CERTIFICATE OF DEPOSIT DESCRIBED HAS NOT BEEN PHYSICALLY ISSUED. IT EXISTS ON OUR RECORDS IN "BOOK ENTRY" FORM ONLY. IF YOU LATER PREFER TO TAKE POSSESSION, YOU MAY HAVE THE CERTIFICATE CONVERTED TO DEFINITIVE FORM BY REQUEST.		
THIS CONFIRMATION IS NEITHER NEGOTIABLE OR TRANSFERABLE. IT MERELY ACKNOWLEDGES THE EXISTENCE OF THE DESCRIBED CERTIFICATE ON OUR RECORDS.		
JOHN P. HARDEE 4329 SOUTN HAMPTON COURT OLD TOWN, FLORIDA 32701	SS/TAXID NBR CERTIFICATE ISSUE DATE ISSUE VALUE RENEWAL TERM RATE INT DISP RENEWAL OPT	000-00-0000 9000000111 01-09-1986 .00 1 MONTH 10.000 CAPITALIZE AUTO

*08-039 – Book Entry CD Receipt (requested)*

## 08-040 – Online Maintenance Journal

**Purpose** This report shows either all account maintenance or account maintenance performed on non-dormant accounts through online input. (MICM Record 0307 Report Flags 40 and 41 determine whether this report is produced for all accounts or only for non-dormant accounts.) Maintenance data includes additions and/or changes to existing records. Information for new accounts and customers is also included. Date of the last maintenance is updated.

The first detail line for each account contains key data and the customer's short name. Subsequent detail lines contain the type of maintenance and all the changes that were made. Institution totals for the different types of account changes, additions, or deletions are printed at the end of the report.

**Note:** Refer to the Maintenance Journal section of the Application Processing chapter of *Procedures Guide 1* for more information.

**Program** TID036 – Online Maintenance Journal

01-18-1996	200 CA QA NORTHWEST NATIONAL			PAGE	1
TIME INVESTMENT	ONLINE MAINTENANCE JOURNAL			08-040	
ACCOUNT . . . 553015	TYPE . . . . 201	DESG. . . . . C			
BRANCH . . . . 1	OFFICER. . . .	SHORT NAME. . .	TEST		
ACCOUNT MASTER RECORD				PREVIOUS MAINT	01-19-1996
DATE . . . . .	04-24-1996	TIME . . . . .	15:41:27	UPDATED BY. . .	T410
				FUNCTION. . . . .	CHANGED
INTT-EQUAL-AMT	FROM 4.22			TO	8.33
RATE CHANGE RECORD				PREVIOUS MAINT	01-16-1996
DATE . . . . .	04-24-1996	TIME . . . . .	15:40:49	UPDATED BY. . .	T410
EFFECTIVE DATE	01-16-1996			SEQUENCE . . . .	00001
CHG-DATE	01-19-1996	OLD-RATE	.000000000	NEW-RATE	.100000000
ACCOUNT . . . 553016	TYPE . . . . 202	DESG. . . . . C			
BRANCH . . . . 1	OFFICER. . . .	SHORT NAME. . .	TEST		
ACCOUNT MASTER RECORD				PREVIOUS MAINT	01-19-1996
DATE . . . . .	04-24-1996	TIME . . . . .	15:42:39	UPDATED BY. . .	T410
				FUNCTION. . . . .	CHANGED
INTT-EQUAL-AMT	FROM 45.58			TO	16.67
RATE CHANGE RECORD				PREVIOUS MAINT	01-16-1996
DATE . . . . .	04-24-1996	TIME . . . . .	15:41:42	UPDATED BY. . .	T410
EFFECTIVE DATE	01-16-1996			SEQUENCE . . . .	00001
CHG-DATE	01-19-1996	OLD-RATE	.000000000	NEW-RATE	.020000000
ACCOUNT . . . 553060	TYPE . . . . 203	DESG. . . . . C			
BRANCH . . . . 1	OFFICER. . . .	SHORT NAME. . .	TEST		
ACCOUNT MASTER RECORD				PREVIOUS MAINT	01-18-1996
DATE . . . . .	04-17-1996	TIME . . . . .	14:03:10	UPDATED BY. . .	T410
				FUNCTION. . . . .	CHANGED
INTT-EQUAL-AMT	FROM 227.92			TO	211.25
RATE CHANGE RECORD				PREVIOUS MAINT	01-16-1996
DATE . . . . .	04-17-1996	TIME . . . . .	14:02:06	UPDATED BY. . .	T410
EFFECTIVE DATE	12-19-1995			SEQUENCE . . . .	00001
CHG-DATE	01-18-1996	OLD-RATE	.000000000	NEW-RATE	.050700000
ACCOUNT . . . 553067	TYPE . . . . 201	DESG. . . . . C			
BRANCH . . . . 1	OFFICER. . . .	SHORT NAME. . .	TEST		
ACCOUNT MASTER RECORD				PREVIOUS MAINT	01-16-1996
DATE . . . . .	04-16-1996	TIME . . . . .	22:01:59	UPDATED BY. . .	T410
				FUNCTION. . . . .	CHANGED
INTT-EQUAL-AMT	FROM 42.25			TO	100.00
TOTAL-DESCRIPTION	RECORD-NAME	ADDED	CHANGED	DELETED	
INSTITUTION . . . 205	ACCOUNT MASTER RECORD	0	4	0	

08-040 - Online Maintenance Journal

Heading Descriptions

Maintenance Data

- (Record Name) Record Name. Name of record updated.
- Previous Maint Previous Maintenance. Prior maintenance date.

Date	Date. Date of maintenance.																				
Time	Time. Time of maintenance.																				
Updated By	Updated By. Operator ID of the person who updated the file.																				
Function	Function. Function performed (add, change, or delete).																				
(Additional Key Fields)	Additional Key Field. Any additional key fields appropriate to this particular data for this report, depending on the record updated.																				
(Data)	Data. For selected records, this is the detailed information for records that were added and/or deleted. In all cases, the 'From' and 'To' information for updated records is provided. Total number of adds, changes, and deletes.																				
Report Totals	Totals are listed for the following institution activities: <table><tr><td>IRA/K cust added.</td><td>IRA/K payouts added.</td></tr><tr><td>IRA/K cust changes.</td><td>IRA/K payouts removed.</td></tr><tr><td>Accounts added.</td><td>Int payments added.</td></tr><tr><td>Account changes.</td><td>Int payments removed.</td></tr><tr><td>Assignments added.</td><td>Rate changes added.</td></tr><tr><td>Assignments removed.</td><td>Rate changes removed.</td></tr><tr><td>Relations added.</td><td>Availabilities added.</td></tr><tr><td>Relations removed.</td><td>Availabilities removed.</td></tr><tr><td>Employers added.</td><td>Employers changed.</td></tr><tr><td>Accounts purged.</td><td></td></tr></table>	IRA/K cust added.	IRA/K payouts added.	IRA/K cust changes.	IRA/K payouts removed.	Accounts added.	Int payments added.	Account changes.	Int payments removed.	Assignments added.	Rate changes added.	Assignments removed.	Rate changes removed.	Relations added.	Availabilities added.	Relations removed.	Availabilities removed.	Employers added.	Employers changed.	Accounts purged.	
IRA/K cust added.	IRA/K payouts added.																				
IRA/K cust changes.	IRA/K payouts removed.																				
Accounts added.	Int payments added.																				
Account changes.	Int payments removed.																				
Assignments added.	Rate changes added.																				
Assignments removed.	Rate changes removed.																				
Relations added.	Availabilities added.																				
Relations removed.	Availabilities removed.																				
Employers added.	Employers changed.																				
Accounts purged.																					

**08-041 - Online Maintenance Journal - Dormant**

**Purpose** This report shows account maintenance performed on dormant accounts through online input. Maintenance data includes additions and/or changes to existing records. Information for new accounts and customers is also included. Date of the last maintenance is updated.

The first detail line for each account contains key data and the customer's short name. Subsequent detail lines contain the type of maintenance and all the changes that were made. Institution totals for the different types of account changes, additions, or deletions are printed at the end of the report.

**Program** TID036 - Online Maintenance Journal

01-18-1996		200 CA QA NORTHWEST NATIONAL			PAGE	1
TIME INVESTMENT		ONLINE MAINTENANCE JOURNAL - DORMANT			08-041	
ACCOUNT . . .	553068	TYPE . . . . .	201	DESG . . . . .	C	
BRANCH . . .	1	OFFICER . . .		SHORT NAME .	TEST	
ACCOUNT MASTER RECORD					PREVIOUS MAINT	01-16-1996
DATE . . . . .	04-16-1996	TIME . . . . .	22:01:26	UPDATED BY . . .	T410	
INTT-EQUAL-AMT	FROM 238.29				TO 200.00	
ACCOUNT . . .	553100	TYPE . . . . .	200	DESG . . . . .	C	
BRANCH . . .	56	OFFICER . . .		SHORT NAME .	R.004	
ACCOUNT MASTER RECORD					PREVIOUS MAINT	01-18-1996
DATE . . . . .	04-19-1996	TIME . . . . .	18:08:43	UPDATED BY . . .	T410	
ACCOUNT MASTER RECORD					PREVIOUS MAINT	01-18-1996
DATE . . . . .	04-19-1996	TIME . . . . .	18:37:53	UPDATED BY . . .	T410	
INTT-EQUAL-CODE	FROM N				TO G	
INTT-EQUAL-AMT	FROM .00				TO 422.50	
ACCOUNT . . .	553101	TYPE . . . . .	201	DESG . . . . .	C	
BRANCH . . .	56	OFFICER . . .		SHORT NAME .	R.004	
ACCOUNT MASTER RECORD					PREVIOUS MAINT	01-18-1996
DATE . . . . .	04-19-1996	TIME . . . . .	18:10:22	UPDATED BY . . .	T410	
ACCOUNT MASTER RECORD					PREVIOUS MAINT	01-18-1996
DATE . . . . .	04-19-1996	TIME . . . . .	18:37:41	UPDATED BY . . .	T410	
INTT-EQUAL-CODE	FROM N				TO G	
INTT-EQUAL-AMT	FROM .00				TO 422.50	
ACCOUNT . . .	553102	TYPE . . . . .	201	DESG . . . . .	C	
BRANCH . . .	56	OFFICER . . .		SHORT NAME .	R.004	
ACCOUNT MASTER RECORD					PREVIOUS MAINT	01-18-1996
DATE . . . . .	04-19-1996	TIME . . . . .	18:13:43	UPDATED BY . . .	T410	
ACCOUNT MASTER RECORD					PREVIOUS MAINT	01-18-1996
DATE . . . . .	04-19-1996	TIME . . . . .	18:37:58	UPDATED BY . . .	T410	
INTT-EQUAL-CODE	FROM N				TO G	
TOTAL-DESCRIPTION	RECORD-NAME	ADDED	CHANGED	DELETED		
INSTITUTION . . .	205	ACCOUNT MASTER RECORD	0	4	0	

08-041 - Online Maintenance Journal - Dormant

## Heading Descriptions

### Maintenance Data

- (Record Name) Record Name. Name of record updated.
- Previous Maint Previous Maintenance. Prior maintenance date.
- Date Date. Date of maintenance.

---

Time	Time. Time of maintenance.																				
Updated By	Updated By. Operator ID of the person who updated the file.																				
Function	Function. Function performed (add, change, or delete).																				
(Additional Key Fields)	Additional Key Field. Any additional key fields appropriate to this particular data for this report, depending on the record updated.																				
(Data)	Data. For selected records, this is the detailed information for records that were added and/or deleted. In all cases, the 'From' and 'To' information for updated records is provided. Total number of adds, changes, and deletes.																				
Report Totals	Totals are listed for the following institution activities: <table><tr><td>IRA/K cust added.</td><td>IRA/K payouts added.</td></tr><tr><td>IRA/K cust changes.</td><td>IRA/K payouts removed.</td></tr><tr><td>Accounts added.</td><td>Int payments added.</td></tr><tr><td>Account changes.</td><td>Int payments removed.</td></tr><tr><td>Assignments added.</td><td>Rate changes added.</td></tr><tr><td>Assignments removed.</td><td>Rate changes removed.</td></tr><tr><td>Relations added.</td><td>Availabilities added.</td></tr><tr><td>Relations removed.</td><td>Availabilities removed.</td></tr><tr><td>Employers added.</td><td>Employers changed.</td></tr><tr><td>Accounts purged.</td><td></td></tr></table>	IRA/K cust added.	IRA/K payouts added.	IRA/K cust changes.	IRA/K payouts removed.	Accounts added.	Int payments added.	Account changes.	Int payments removed.	Assignments added.	Rate changes added.	Assignments removed.	Rate changes removed.	Relations added.	Availabilities added.	Relations removed.	Availabilities removed.	Employers added.	Employers changed.	Accounts purged.	
IRA/K cust added.	IRA/K payouts added.																				
IRA/K cust changes.	IRA/K payouts removed.																				
Accounts added.	Int payments added.																				
Account changes.	Int payments removed.																				
Assignments added.	Rate changes added.																				
Assignments removed.	Rate changes removed.																				
Relations added.	Availabilities added.																				
Relations removed.	Availabilities removed.																				
Employers added.	Employers changed.																				
Accounts purged.																					

## 08-042 – Batch Maintenance Journal – Dormant

**Purpose** This report shows account maintenance performed on dormant accounts through batch input. Maintenance data includes additions and/or changes to existing records. Information for new accounts and customers is also included. Date of the last maintenance is updated.

The first detail line for each account contains key data and the customer's short name. Subsequent detail lines contain the type of maintenance and all the changes that were made. Institution totals for the different types of account changes, additions, or deletions are printed at the end of the report.

**Program** TID320 – Reports Print

### Heading Descriptions

#### *Maintenance Data*

**L-maint-dt** Last Maintenance Date.

**Maint Type** Maintenance Type. Type of maintenance done on the account.

**Asgn-seq** Assignment Sequence Number.

**Report Totals** Totals are listed for the following institution activities:

IRA/K cust added.	IRA/K payouts added.
IRA/K cust changes.	IRA/K payouts removed.
Accounts added.	Int payments added.
Account changes.	Int payments removed.
Assignments added.	Rate changes added.
Assignments removed.	Rate changes removed.
Relations added.	Availabilities added.
Relations removed.	Availabilities removed.
Employers added.	Employers changed.
Accounts purged.	

## 08-043 - Online Maintenance Control Card Entry

Purpose                      The report is an image of the control card input to the Online Maintenance Journal program (TID036).

Program                    TID035 - Online Maintenance Extract

03-30-1995						PAGE	1
TIME INVESTMENT						ONLINE MAINTENANCE CONTROL CARD ENTRY	08-043
S-DATE	S-TIME	E-DATE	E-TIME				
19-88-0101	00:00:00	99-99-9999	40:00:00				

*08-043 - Online Maintenance Control Card Entry*

## 08-044 - TDOA Statement

**Purpose** This information on the statement consists of the institution name and address, the customers name and address, the statement date, the page number, and the detail data. A short message is printed at the top of the statement identifying the type of statement.

**Program** TID410 - TDOA Statement

FIRST NATIONAL BANK OF AMERICA 1212 MAIN STREET LOS ANGELES, CALIFORNIA 12345-6789			
		TDOA STATEMENT	
ACCOUNT NAME *****	DATE	01-31-89	
NAME LINE 1 *****	PAGE	1	
NAME LINE 2 *****			
NAME LINE 3 *****			
NAME LINE 4 *****			
NAME LINE 5 *****			
ACCOUNT NO.	0-0-00003434	TIME INVESTMENT	
PREVIOUS BALANCE . . . . .	01-26-89	1,000.00	
4 DEPOSITS AND CREDITS . . . . .		110.10	
0 CHECKS AND DEBITS . . . . .		.00	
CURRENT BALANCE . . . . .		1,110.10	
- - MISCELLANEOUS DEBITS AND CREDITS - -			
DATE	RATE	AMOUNT	DESCRIPTION
01-10	9.000	30.10 CR	EFFECTIVE DATE 1-05-89 REG CONT FOR THIS YR
01-10	9.000	20.00 CR	EFFECTIVE DATE 1-08-89 REG CONT FOR THIS YR
01-15	9.200	45.00 CR	EFFECTIVE DATE 1-14-89 REG CONT FOR THIS YR
01-15	9.200	15.00 CR	EFFECTIVE DATE 1-14-89 REG CONT FOR THIS YR
-----			

08-044 - TDOA Statement

### Heading Descriptions

- (Institution) Institution Address.
- Account Name Customer Name.
- Name Lines 1 - 5 Customer Address.
- (Statement Message) Type of Statement.
- Date Statement Date.
- Page Page. Page number of the statement.

---

Account No.	Customer Account Number.
Type of Acct	Type of Account. Description of the type of account.
Previous Balance	Previous Balance. Account balance as of the last statement. Last statement date is also printed on this line.
Deposits and Credits	Deposits and Credits. Number of deposits and credits and the total amount of these.
Checks and Debits	Checks and Debits. Number of checks and debits and the total amount of these.
Current Balance	Current Balance. Account's current balance as of the statement date.
Interest Paid Year-to-date	Interest Paid Year-to-date.
Interest Rate History	Interest Rate History.
Date Changed	Date Changed. Date the interest rate changed.
Effective Date	Effective Date. Date of the interest rate change.
Old Rate	Old Interest Rate.
New Rate	New Interest Rate.

***Daily Balance Summary***

Date	Date of Activity.
Balance	Balance. Balance on that date of activity.

***Miscellaneous Debits and Credits***

Date	Date. Date of miscellaneous transactions.
Rate	Rate.
Amount	Amount of miscellaneous transactions.
Description	Descriptions of Miscellaneous Transactions. This includes all information pertinent to the transactions such as interest effective rate, average balance and interest payment information.
Report Totals	Report totals consist of the institution number, the total number of statements printed, number of accounts, and number out of balance.

## 08-046 – Account Statement

Purpose This statement prints 2-up and consists of the following information.

- Institution name and address
- Customers name and address
- Statement date
- Detail data

**Note:** A closed CD does not show the rate or the maturity date on the top of the statement. Instead, ACCOUNT CLOSED appears on that line.

If the statement is printed at other than the normal cycle time, such as a snapshot request, a message at the top of the statement identifies the reason for the statement.

Program TID400 – Account Statement

FIRST FINANCIAL INSTITUTION 1212 MAIN STREET MAITLAND, FLORIDA 12345-6789				FIRST FINANCIAL INSTITUTION 1212 MAIN STREET MAITLAND, FLORIDA 12345-6789			
	DATE	03-24-87		DATE	03-24-87		
	PAGE	1		PAGE	1		
					SNAPSHOT		
					CLOSED		
-----				-----			
ACCOUNT NO.	000000700	IRA TDOA REGULAR - FIXED		ACCOUNT NO.	0002937611	TIME INVESTMENT	
RATE	10.000	MATURITY DATE 06-29-88	AUTOMATIC RENEWAL	RATE	15.000	MATURITY DATE 00-00-00	AUTOMATIC RENEWAL
PREVIOUS BALANCE	. . . . .	03-23-87	444.46-0D	PREVIOUS BALANCE	. . . . .	03-18-87	.00
0 DEPOSITS AND CREDITS	. . . . .		.00	0 DEPOSITS AND CREDITS	. . . . .		.00
0 CHECKS AND DEBITS	. . . . .		.00	0 CHECKS AND DEBITS	. . . . .		.00
CURRENT BALANCE	. . . . .		444.46-0D	CURRENT BALANCE	. . . . .		.00
		- - STATEMENT PERIOD - -				- - STATEMENT PERIOD - -	
AVERAGE BALANCE	. . . . .		.00	NUMBER OF DAYS	. . . . .		6
INTEREST ACCRUED	. . . . .		.00	-----			
ANNUAL PERCENTAGE YIELD EARNED.			10.36				
NUMBER OF DAYS	. . . . .		1				

08-046 – Account Statement

### Heading Descriptions

(Institution Name and Address) Institution Name and Address.

Account Name Customer Name.

Name Lines 1 – 5 Customer Address.

Date Statement Date.

---

Page	Page. Page number of the statement.
Account No.	Customer Account Number.
Type of Acct	Type of Account. Description of the type of account.
Previous Balance	Previous Balance. Account balance as of the last statement. Last statement date is also printed on this line.
Deposits and Credits	Deposits and Credits. Number of deposits and credits and the total amount of these.
Checks and Debits	Checks and Debits. Number of checks and debits and the total amount of these.
Current Balance	Current Balance. Account's current balance as of the statement date.
Interest Paid Year-to-date	Interest Paid Year-to-date.
Interest Rate History	Interest Rate History.
Date Changed	Date Changed. Date the interest rate changed.
Effective Date	Effective Date. Date of the interest rate change.
Old Rate	Old Interest Rate.
New Rate	New Interest Rate.

***Daily Balance Summary***

Date	Date of Activity.
Balance	Balance. Balance on that date of activity.

***Miscellaneous Debits and Credits***

Date	Date. Date of miscellaneous transactions.
Amount	Amount. Amount of miscellaneous transactions.
Description	Descriptions of Miscellaneous Transactions. This includes all information pertinent to the transactions such as interest effective rate, average balance and interest payment information.
Report Totals	Report totals consist of the institution number, the total number of statements printed, number of accounts, and number out of balance.

## 08-047 – Customer Statement

Purpose This statement prints 2-up and consists of the following information.

- Institution name and address
- Customers name and address
- Statement date
- Detail data

**Note:** A closed CD does not show the rate or the maturity date on the top of the statement. Instead, ACCOUNT CLOSED appears on that line.

If the statement is printed at other than the normal cycle time, such as a snapshot request, a message at the top of the statement identifies the reason for the statement.

This statement has the same as format 08-046 (Account Statement).

Program TID400 – Account Statement

FIRST FINANCIAL INSTITUTION 1212 MAIN STREET MAITLAND, FLORIDA 12345-6789				FIRST FINANCIAL INSTITUTION 1212 MAIN STREET MAITLAND, FLORIDA 12345-6789			
		DATE 03-24-87				DATE 03-24-87	
		PAGE 1				PAGE 1	
						SNAPSHOT	
						CLOSED	
-----				-----			
ACCOUNT NO.	000000700	IRA TDOA REGULAR - FIXED		ACCOUNT NO.	0002937611	TIME INVESTMENT	
RATE 10.000	MATURITY DATE 06-29-88	AUTOMATIC RENEWAL		RATE 15.000	MATURITY DATE 00-00-00	AUTOMATIC RENEWAL	
PREVIOUS BALANCE . . . . .	03-23-87	444.46-0D		PREVIOUS BALANCE . . . . .	03-18-87	.00	
0 DEPOSITS AND CREDITS . . . . .		.00		0 DEPOSITS AND CREDITS . . . . .		.00	
0 CHECKS AND DEBITS . . . . .		.00		0 CHECKS AND DEBITS . . . . .		.00	
CURRENT BALANCE . . . . .		444.46-0D		CURRENT BALANCE . . . . .		.00	
- - STATEMENT PERIOD - -				- - STATEMENT PERIOD - -			
AVERAGE BALANCE . . . . .		.00		NUMBER OF DAYS . . . . .		6	
INTEREST ACCRUED . . . . .		.00		-----			
ANNUAL PERCENTAGE YIELD EARNED.		10.36					
NUMBER OF DAYS . . . . .		1					

08-047 – Customer Statement

## 08-048 – Business Statement

Purpose This statement consists of the following information.

- Institution name and address
- Business name and address
- Statement date
- Detail data

In addition, if the statement is printed at other than the normal cycle time (e.g., a snapshot request) a message at the top of the statement identifies the reason for the statement.

Program TID440 – Account Statement

ACCOUNT NAME *****	SNAPSHOT
ADDRESS LINE 1 *****	NEW
ADDRESS LINE 2 *****	DATE 01-31-89
ADDRESS LINE 3 *****	PAGE 1
ADDRESS LINE 4 *****	
ADDRESS LINE 5 *****	

  

ACCOUNT NO.	0000752922	TIME INVESTMENT
-------------	------------	-----------------

  

PREVIOUS STATEMENT DATE	BALANCE	CHECKS AND DEBITS NUMBER	DEBITS AMOUNT	DEPOSITS AND CREDITS NUMBER	CREDITS AMOUNT	CURRENT BALANCE
01-29-89	.00	0	.00	1	2,222,600.00	2,222,600.00

  

DATE	AMOUNT	DESCRIPTION
01-31	2,222,600.00	CR EFFECTIVE DATE 1-30-89 GENERATED INITIAL DEPOSIT

  

STATEMENT SUMMARY	
NUMBER OF STATEMENTS	1
NUMBER OF ACCOUNTS	1
NUMBER OUT OF BALANCE	0

08-048 – Business Statement

### Heading Descriptions

- Account Name Business Name.
- Address Lines 1 – 5 Business Address.
- (Statement Message) Statement Type.
- Date Statement Date.

Page	Statement Page Number.
Account No.	Business Account Number.
Type of Acct	Account Type. Description of the type of account.
Interest Paid Year-to-date	Interest Paid Year-to-date Amount.
Previous Statement	Previous Statement. Date of the last statement and the account balance as of that date.
Checks and Debits	Checks and Debits. Number of checks and debits and the total amount of these.
Deposits and Credits	Deposits and Credits. Number of deposits and credits and the total amount of these.
Current Balance	Current Balance. Account's current balance as of the statement date.
Interest Rate History	Interest Rate History.
Date Changed	Date Changed. Date the interest rate changed.
Effective Date	Effective Date. Date of the interest rate change.
Old Rate	Old Interest Rate.
New Rate	New Interest Rate.

***Daily Balance Summary***

Date	Date. Date of activity and the balance on that date of activity.
Balance	Balance. Balance on the Date of Activity.

***Miscellaneous Debits and Credits***

Date	Transaction Date.
Amount	Transaction Amount.
Description	Transaction Description. Includes all information pertinent to the transactions such as interest effective rate, average balance, interest payment information, and service charge information.
Statement Summary	Statement Summary. Report totals consist of the institution number, the total number of statements printed, the number of accounts, and number out of balance.

---

## 08-049 – Renewal Notice

**Purpose** This notice is printed on the day a Certificate of Deposit renews and includes the following information.

- Issuing institutions name and address
- Current date
- Type of notice
- Account number
- Renewal amount
- Annual percentage yield (APY)
- Interest paid
- Disposition of interest
- Grace period
- User-defined message(s)

**Note:** For information on setting up user-defined messages refer to the User-defined Messages for Notices 08-049 and 08-050 section of the MICM Parameters chapter in this guide.

Report totals consist of the institution number and the number of notices printed.

**Note:** If the CD is renewing to a Savings account, the following headings do not appear on the notice:

- Renewal Period
- Next Renewal Date
- Grace Period
- Grace Period Ending Date

**Program** TID320 – Reports Print



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## 08-050 – Pre-renewal Notice

Purpose This notice is printed the amount of days prior to the renewal of a Certificate of Deposit as specified in MICM. The notice includes the following information.

- Issuing institutions name and address
- Current date
- Message informing customer of the automatic renewal
- Account number
- Next renewal date
- Annual percentage yield (APY)
- Current balance
- Interest earned
- Disposition of interest
- Customers name and address
- User-defined message(s)

**Note:** For information on setting up user-defined messages refer to the User-defined Messages for Notices 08-049 and 08-050 section of the MICM Parameters chapter in this guide.

Report totals consist of the institution number and the number of notices printed.

Program TID320 – Reports Print

001 Infopoint Institution One (5)  
Maitland Center Parkway  
Maitland Florida 32751

08-050  
10-28-04

PRE-RENEWAL NOTICE

YOUR CERTIFICATE OF DEPOSIT WILL AUTOMATICALLY RENEW ON 10-31-2004  
AS INDICATED BELOW. INTEREST WILL BE PAID ON 10-31-2004 FOR THE AMOUNT OF  
1,082.69

ACCOUNT NUMBER . . . . .	:	000000001
RENEWAL AMOUNT . . . . .	:	661,525.71
CURRENT INTEREST RATE . . . . .	:	12.0000000
RENEWAL INTEREST RATE . . . . .	:	UNKNOWN AT THIS TIME *
RATE TYPE . . . . .	:	VARIABLE
INTEREST PAYMENT PERIOD . . . . .	:	1 MONTH
INTEREST COMPOUNDING PERIOD . . . . .	:	
NEXT INTEREST DATE . . . . .	:	11-30-2004
INTEREST DISPOSITION . . . . .	:	CAPITALIZE
RENEWAL PERIOD . . . . .	:	1 MONTH
NEXT RENEWAL DATE . . . . .	:	11-30-2004
GRACE PERIOD . . . . .	:	10 DAYS
GRACE PERIOD ENDING DATE . . . . .	:	11-10-2004

\* THE RENEWAL INTEREST RATE AS OF THIS TIME AND DATE HAS NOT YET  
BEEN DETERMINED. YOU MAY OBTAIN THESE RATES AFTER 10-31-2004 BY CALLING  
407-661-3901 DURING BUSINESS HOURS.

08-050 - Pre-renewal Notice

## 08-051 - Debit or Credit Memo

**Purpose** This memo is printed when it is necessary to transfer interest to another non-Time Investment account or to debit another account for a service charge. Service charge debit memos are produced the day of the service charge. Other debit/credit memos are produced the day before. A service charge debit memo is produced if the customer or account is to be billed for the service charge, or if the service charge is to be debited to another account that is not within the Time Investment system. If the service charge is to be debited directly to the account or to another account within the Time Investment system, no debit memo is produced.

The memo includes the following information.

- Issuing institutions name and address
- Type of memo
- Number of the account having the activity
- Current date
- Amount of debit or credit
- Type of transaction occurring
- Reason for debit or credit memo, including account number information and customer's name and address.

Report totals consist of the institution number, and the total number of the debit and/or credit memos printed.

**Program** TID320 - Reports Print

001 FIRST NATIONAL BANK OF AMERICA	08-051
1212 MAIN STREET	
LOS ANGELES, CALIFORNIA 12345-6789	
CREDIT MEMO	
0000000416	2-03-1989 1.00
YOUR CERTIFICATE OF DEPOSIT 416 HAS HAD AN INTEREST	
PAYMENT, AND THE INTEREST HAS BEEN DEPOSITED TO	
CHECKING ACCOUNT	11.
ACCOUNT NAME *****	
ADDRESS LINE 1 *****	
ADDRESS LINE 2 *****	
ADDRESS LINE 3 *****	
ADDRESS LINE 4 *****	
ADDRESS LINE 5 *****	
INST 001 TOTALS	1 DR/CR MEMOS PRINTED

*08-051 - Debit or Credit Memo*

## 08-052 – Interest Payment Notice

**Purpose** This notice is printed the amount of days prior to the interest payment date that is specified in the Check Printing Lead Days field on MICM Record 3500. In this way, both the customer and the institution receive notification of the interest payment due. The notice contains the following information.

- Issuing institutions name and address
- Current date
- Title of the notice
- Message explaining the transaction, including:
  - Account number
  - Interest due date
  - Next interest due date
  - Issue value
  - Current balance
  - Interest amount paid
  - Interest payment disposition
  - Customers name and address

The printing of this notice is controlled by the Interest Payment Notice field (TIMST-NOTCINT) on the Time Investment Master Record. If the value is 'N', the notice is not printed for the account. If the value is 'Y', the notice is printed, regardless of the account's interest disposition. If the value is 'T', the notice is printed if the account's interest is transferred. If the value is 'C', the notice is printed if the account's interest is capitalized.

Report totals consist of the institution number and the total number of notices printed.

**Program** TID320 – Reports Print

001 FIRST NATIONAL BANK OF AMERICA			08-052			
1212 MAIN STREET			1-31-89			
LOS ANGELES, CALIFORNIA 12345-6789						
CERTIFICATE OF DEPOSIT INTEREST NOTIFICATION						
THE INTEREST YOU HAVE EARNED ON YOUR CERTIFICATE OF						
DEPOSIT HAS BEEN DISTRIBUTED AS YOU REQUESTED AND						
SHOWN ON THIS NOTICE.						
ACCOUNT	INTEREST	NEXT-INT	ISSUE	CURRENT	INTEREST	
NUMBER	DATE	DATE	VALUE	BALANCE	AMOUNT	
0000852922	2-03-89	2-08-89	120,000.00	120,000.00	84.16	
DEPOSITED TO						
ACCOUNT NUMBER - - 411.						

*08-052 – Interest Payment Notice*

## 08-053 – Final Maturity Notice

**Purpose** This notice is printed the amount of days prior to the final maturity date that is specified in MICM. In this way, both the customer and the institution receive notification of the certificate maturing. The notice contains the following information.

- Issuing institutions name and address
- Title of the notice
- Certificate number
- Current date
- Maturity date
- Issue value
- Current balance
- Interest amount
- Information message for disposition purposes
- Customers name and address

Report totals consist of the institution number and the total number of notices printed.

**Program** TID320 – Reports Print

002 SECOND NATIONAL BANK OF AMERICA		1-03-86	08-053
P. O. BOX 1212		CERTIFICATE OF DEPOSIT	
HANOVER, FLORIDA 98765-4321		FINAL MATURITY NOTICE	
CERTIFICATE	CURRENT	MATURITY	ISSUE
NUMBER	DATE	DATE	VALUE
0000011328	1-03-86	1-14-86	1,200.00
		CURRENT	INTEREST
		BALANCE	AMOUNT
		1,200.00	293.82
YOUR CERTIFICATE OF DEPOSIT WILL MATURE ON THE DATE SHOWN. INTEREST WILL NOT BE PAID AFTER THAT DATE.			
INTEREST CHECK MAILED			
ACCOUNT NAME	*****		
ADDRESS LINE 1	*****		
ADDRESS LINE 2	*****		
ADDRESS LINE 3	*****		
ADDRESS LINE 4	*****		
ADDRESS LINE 5	*****		

*08-053 – Final Maturity Notice*

## 08-054 - Redemption - Partial Withdrawal Report

Purpose This report is a list of those Certificates of Deposit that were redeemed prior to maturity, including partial redemptions. The following transactions would cause an account to appear on this report:

700	733	752	810	900
710	734	755	820	910
711	736	760	830	913
720	737	762	840	914
721	738	765	849	915
722	740	770	850	916
730	745	771	853	917
731	750	780	860	918
732	751	800	870	919

Program TID320 - Reports Print

01-30-1989		001 FIRST NATIONAL BANK OF AMERICA										PAGE 1				
TIME INVESTMENT SYSTEM				REDEMPTION - PARTIAL WITHDRAWAL REPORT										08-054		
*-----KEY-DATA-----*				CURRENT-BAL	TISORT-DAT	PD/CL-DT	INT-RAT	SMT	SCPR	IYR	IFRQ	RFRQ	FIN-DISP	INTDROPPED		
BRCH	TYPE	AD	ACCOUNT-NBR	SHORT-NAME	ISSUE-VALUE	REN-DAT	INT-THRU	NXT-INT	IRA	IPAY	IMO	ITRM	RTRM	INT-YTD	LST-INT-PD	
OFFICER			CUSTOMER-NBR	SOC-SEC-NBR	WITHDRAWAL-AMT	MAT-DAT	LST-INT	SPEC-CD	SCC	IMTH	IDS	IDAY	RDAY	PEN-YTD		
				INT-APPL-ACCT												
00001	006	C	0000000411	HNSONDA	99.99-	1-10-88	1-10-88	12.000	1	000	0	M	M	N	.00	
OFFICR022			511	045-50-3339	5,000.00	NONE	1-30-89	2-10-89	I	B	M	001	012	325.00	325.00	
ACCOUNT NAME *****					700.00	2-10-89	NONE		W	S	P	01	00	325.00		
ADDRESS LINE 1 *****																
ADDRESS LINE 2 *****																
ADDRESS LINE 3 *****																
ADDRESS LINE 4 *****																
ADDRESS LINE 5 *****																
00001	006	T	0000000417	HNSONDA	.00	3-28-88	1-30-89	12.000	1	000	0	M	M	N	.00	
OFFICR022			511	045-50-3339	.00	NONE	1-30-89	2-10-89	I	B	M	001	003	326.00	1.00	
ACCOUNT NAME *****					600.01	1-30-89	1-30-89		W	S	P	01	00	325.00		
ADDRESS LINE 1 *****																
ADDRESS LINE 2 *****																
ADDRESS LINE 3 *****																
ADDRESS LINE 4 *****																
ADDRESS LINE 5 *****																
INST			001	TOTALS	2 ACCOUNTS TOTALING			1,300.01	WITHDRAWAL AMOUNT							
					1 ACCOUNTS TOTALING			99.99-	CURRENT BALANCE							

08-054 - Redemption - Partial Withdrawal Report

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## Heading Descriptions

Current-bal	Current Balance.
TISORT-dat	Issue Date.
Pd/cl-dt	Date Paid Out or Closed.
Int-rat	Interest Rate.
Smt	Statement Type Code. Valid entries are: <b>T</b> Form A – TDOA statement. <b>0</b> Passbook accounts. <b>1</b> Form A – One account in account number order. <b>2</b> Form C – One account in customer number order, no combining. <b>3</b> Form C – One account in account number order. <b>4</b> Form C – One account in customer number order, combining. <b>5</b> Form C – Single accounts in alpha key order, no combining. <b>6</b> Form C – Accounts in alpha key order, combined. <b>7</b> Form C – Affiliate accounts in account order, combined. <b>8</b> Form C – Parent accounts in account order, combined. <b>9</b> Form B – Business account.
Scpr	Service Charge Parameter Routine. Valid entries are: <b>00</b> None. <b>01 – 30</b> Parameter set on MICM Record 3507.
lyr	Interest Year Base Code. Valid entries are: <b>A</b> Actual day year. <b>0</b> 360-day year. <b>5</b> 365-day year.
lfrq	Interest Frequency. Valid entries are: <b>D</b> Days. <b>M</b> Months. <b>N</b> None.
Rfrq	Renewal Frequency. Valid entries are: <b>D</b> Days. <b>M</b> Months. <b>N</b> None.
Fin-disp	Final Disposition Code. Valid entries are: <b>N</b> Pay interest normally, principal must be withdrawn. <b>P</b> Pay principal by check. <b>T</b> Transfer principal to another account.
Intdropped	Interest Dropped. Amount of interest dropped.
Issue-value	Issue Value.

Ren-dat	Next Renewal Date.
Int-thru	Interest Paid-through Date.
Nxt-int	Next Interest Date.
IRA	IRA/Keogh Code. Valid entries are: <b>C</b> Corporate account. <b>E</b> Educational IRA. <b>I</b> IRA. <b>J</b> Joint account. <b>K</b> Keogh account. <b>N</b> Not a retirement account. <b>O</b> Other retirement account. <b>R</b> Roth IRA. <b>S</b> SEP account. <b>T</b> Transitional Roth IRA. <b>V</b> VERSA account.
lpay	Interest Pay Code. Valid entries are: <b>B</b> Pay interest on current balance. <b>C</b> Pay interest on customer collected balance. <b>N</b> No interest.
lmo	Interest Month Base Code. Valid entries are: <b>A</b> Actual day month. <b>M</b> 30-day month.
lterm	Interest Term.
Rterm	Renewal Term.
Int-YTD	Interest Paid Year-to-date.
Lst-int-pd	Last Interest Paid Amount.
Withdrawal-amt	Withdrawal Amount. Amount of the whole or partial withdrawal.
Mat-dat	Final Maturity Date.
Lst-int	Last Interest Payment Date.
Spec-cd	Special Handling Codes. User-defined.
Scc	Service Charge Disposition Code. Valid entries are: <b>A</b> Charge. <b>B</b> Bill. <b>C</b> Charge another account. <b>R</b> Review. <b>W</b> Waive.

Imth	Interest Method. Valid entries are: <b>C</b> Compounded continuously. <b>D</b> Compounded daily. <b>S</b> Simple daily.
lds	Interest Payment Disposition Code. Valid entries are: <b>C</b> Capitalize interest. <b>P</b> Pay interest by check. <b>T</b> Transfer to another account.
lday	Interest Day.
Rday	Renewal Day.
Pen-YTD	Interest Penalty Year-to-date.
Int-appl-acct	Interest Application Account. Application and account number to which the interest should be transferred.
Report Totals	Report totals consist of the institution number, the total number of accounts for that institution, and the total dollar amount for those accounts.

## 08-055 – Matured Accounts Report

**Purpose** This report is a listing of all Certificates of Deposit that have matured today, but have not been redeemed. This does not include IRAs unless report 08-072 (IRA/Keogh Maturity) is turned off.

**Program** TID320 – Reports Print

01-04-2000		001 INFOPOINT Institution One										PAGE 1			
		00001 BRANCH ONE - BANK TWO													
TIME INVESTMENT		MATURED ACCOUNTS REPORT										08-055			
*-----KEY-DATA-----*		CURRENT-BAL	ISS-DAT	PD/CL-DT	SMT	SCPR	IYR	IFRQ	RFRQ	FIN-DISP	INTDROPPED				
BRCH	TYPE AD	ACCOUNT-NBR	SHORT-NAME	ISSUE-VALUE	REN-DAT	INT-THRU	NXT-INT	IRA	IPAY	IMO	ITRM	RTRM	INT-YTD	LST-INT-PD	
OFFICER		CUSTOMER-NBR	SOC-SEC-NBR	MATURING-BAL	MAT-DAT	LST-INT	SPEC-CD	SCC	IMTH	IDS	IDAY	RDAY	PEN-YTD	INT-RATE	
		INT-APPL-ACCT													
00001	006	C	000-000-000001	A GOODWIN	7,205.43	12-28-99	1-04-00		3	000	A	M	M	N	.00
OFFICER01			22 000-00-0000		20,000.00	12-28-00	1-04-00	2-03-00	N	B	A	001	012	3.95	.99
					.00	1-04-00	1-04-00		W	D	C	00	00	.00	.050000000
00001	006	C	000-000-000002	A WILKERSON	721.30	12-28-99	1-04-00		3	000	A	M	M	N	.00
OFFICER01			22 000-00-0000		5,000.00	12-28-00	1-04-00	2-03-00	N	B	A	001	012	.94	.23
					.00	1-04-00	1-04-00		W	D	C	00	00	.00	.050000000
00001	715	C	000-000-000005	B CHRISTIAN	18,027.78	12-28-99	1-04-00		1	000	A	M	M	N	.00
OFFICER01			22 000-00-0000		2,000.00	12-28-00	1-04-00	2-03-00	N	B	A	001	012	20.20	5.05
					.00	1-04-00	1-04-00		W	D	C	00	00	.00	.050000000
BRANCH		001	TOTALS	3 ACCOUNTS TOTALING			.00								MATURED BALANCE
				3 ACCOUNTS TOTALING			25,954.51								CURRENT BALANCE
REGION		000	TOTALS	3 ACCOUNTS TOTALING			.00								MATURED BALANCE
				3 ACCOUNTS TOTALING			25,954.51								CURRENT BALANCE

08-055 – Matured Accounts Report

### Heading Descriptions

- Current-bal Current Balance.
- Iss-Dat Issue Date.
- Pd/cl-dt Date Paid Out or Closed.
- Smt Statement Type Code. Valid entries are:
  - T Form A – TDOA statement.
  - 0 Passbook accounts.
  - 1 Form A – One account in account number order.
  - 2 Form C – One account in customer number order, no combining.
  - 3 Form C – One account in account number order.
  - 4 Form C – One account in customer number order, combining.
  - 5 Form C – Single accounts in alpha key order, no combining.
  - 6 Form C – Accounts in alpha key order, combined.

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	<b>7</b> Form C – Affiliate accounts in account order, combined.
	<b>8</b> Form C – Parent accounts in account order, combined.
	<b>9</b> Form B – Business account.
Scpr	Service Charge Parameter Routine. Valid entries are: <b>00</b> None. <b>01 – 30</b> Parameter set in MICM Record 3507.
lyr	Interest Year Base Code. Valid entries are: <b>A</b> Actual day year. <b>0</b> 360-day year. <b>5</b> 365-day year.
lfrq	Interest Frequency. Valid entries are: <b>D</b> Days. <b>M</b> Months. <b>N</b> None.
Rfrq	Renewal Frequency. Valid entries are: <b>D</b> Days. <b>M</b> Months. <b>N</b> None.
Fin-disp	Final Disposition Code. Valid entries are: <b>N</b> Pay interest normally, principal must be withdrawn. <b>P</b> Pay principal by check. <b>T</b> Transfer principal to another account.
Intdropped	Amount of Interest Dropped.
Issue-value	Issue Value.
Ren-dat	Next Renewal Date.
Int-thru	Interest Paid-through Date.
Nxt-int	Next Interest Date.
IRA	IRA/Keogh Code. Valid entries are: <b>C</b> Corporate account. <b>E</b> Educational IRA. <b>I</b> IRA. <b>J</b> Joint account. <b>K</b> Keogh account. <b>N</b> Not a retirement account. <b>O</b> Other retirement account. <b>R</b> Roth IRA. <b>S</b> SEP account. <b>T</b> Transitional Roth IRA. <b>V</b> VERSA account.

lpay	Interest Pay Code. Valid entries are: <b>B</b> Pay interest on current balance. <b>C</b> Pay interest on customer collected balance. <b>N</b> No interest.
lmo	Interest Month Base Code. Valid entries are: <b>A</b> Actual day month. <b>M</b> 30-day month.
lterm	Interest Term.
rterm	Renewal Term.
int-YTD	Interest Paid Year-to-date.
lst-int-pd	Last Interest Paid Amount.
maturing-bal	Balance at Maturity.
mat-dat	Final Maturity Date.
lst-int	Last Interest Payment Date.
spec-cd	Special Handling Codes. User-defined.
scc	Service Charge Disposition Code. Valid entries are: <b>A</b> Charge. <b>B</b> Bill. <b>C</b> Charge another account. <b>R</b> Review. <b>W</b> Waive.
lmethod	Interest Method. Valid entries are: <b>C</b> Compounded continuously. <b>D</b> Compounded daily. <b>S</b> Simple daily.
lids	Interest Payment Disposition Code. Valid entries are: <b>C</b> Capitalize interest. <b>P</b> Pay interest by check. <b>T</b> Transfer to another account.
liday	Interest Day.
rday	Renewal Day.
pen-YTD	Interest Penalty Year-to-date.
int-rate	Interest Rate.

Int-appl-acct	Interest Application Account. Application and account number to which the interest should be transferred.
Report Totals	Report totals consist of the institution number, the total number of accounts for that institution, and the total dollar amount for those accounts.

## 08-056 – Renewed Accounts Report

Purpose This report is a listing of all Certificates of Deposit that were renewed during the current processing day.

Program TID320 – Reports Print

01-04-2000		001 INFOPOINT Institution One										PAGE 1			
TIME INVESTMENT				RENEWED ACCOUNTS REPORT								08-056			
*-----KEY-DATA-----*				CURRENT-BAL	ISS-DAT	PD/CL-DT		SMT	SCPR	IYR	IFRQ	RFRQ	FIN-DISP	INTDROPPED	
BRCH	TYPE	AD	ACCOUNT-NBR	SHORT-NAME	ISSUE-VALUE	REN-DAT	INT-THRU	NXT-INT	IRA	IPAY	IMO	ITRM	RTRM	INT-YTD	LST-INT-PD
OFFICER			CUSTOMER-NBR	SOC-SEC-NBR	INT-APPL-ACCT	MAT-DAT	LST-INT	SPEC-CD	SCC	IMTH	IDS	IDAY	RDAY	PEN-YTD	INT-RATE
00001	006	C	000-000-000001	A GOODWIN	7,205.43	12-28-99	1-04-00		3	000	A	M	M	N	.00
OFFICER01			22 000-00-0000		20,000.00	1-04-01	1-03-00	1-31-00	N	B	A	001	012	3.95	3.95
							1-04-00		W	D	C	00	00	.00	.05000000
00001	006	C	000-000-000002	A WILKERSON	721.30	12-28-99	1-04-00		3	000	A	M	M	N	.00
OFFICER01			22 000-00-0000		5,000.00	1-04-01	1-03-00	1-31-00	N	B	A	001	012	.94	.94
							1-04-00		W	D	C	00	00	.00	.12000000
00001	715	C	000-000-000005	B CHRISTIAN	18,027.78	12-28-99	1-04-00		1	000	A	M	M	N	.00
OFFICER01			22 000-00-0000		2,000.00	1-04-01	1-03-00	1-31-00	N	B	A	001	012	20.20	20.20
							1-04-00		W	D	C	00	00	.00	.07000000
INST		001	TOTALS	3 ACCOUNTS	TOTALING		25,954.51								

08-056 – Renewed Accounts Report

### Heading Descriptions

- Current-bal Current Balance.
- Iss-Dat Issue Date.
- Pd/cl-dt Date Paid Out or Closed.
- Smt Statement Type Code. Valid entries are:
  - T Form A – TDOA statement.
  - 0 Passbook accounts.
  - 1 Form A – One account in account number order.
  - 2 Form C – One account in customer number order, no combining.
  - 3 Form C – One account in account number order.
  - 4 Form C – One account in customer number order, combining.
  - 5 Form C – Single accounts in alpha key order, no combining.
  - 6 Form C – Accounts in alpha key order, combined.
  - 7 Form C – Affiliate accounts in account order, combined.
  - 8 Form C – Parent accounts in account order, combined.
  - 9 Form B – Business account.

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Scpr	Service Charge Parameter Routine. Valid entries are: <b>00</b> None. <b>01 – 30</b> Parameter set on MICM Record 3507.
lyr	Interest Year Base Code. Valid entries are: <b>A</b> Actual day year. <b>0</b> 360-day year. <b>5</b> 365-day year.
lfrq	Interest Frequency. Valid entries are: <b>D</b> Days. <b>M</b> Months. <b>N</b> None.
Rfrq	Renewal Frequency. Valid entries are: <b>D</b> Days. <b>M</b> Months. <b>N</b> None.
Fin-disp	Final Disposition Code. Valid entries are: <b>N</b> Pay interest normally, principal must be withdrawn. <b>P</b> Pay by check. <b>T</b> Transfer to another account.
Intdropped	Amount of Interest Dropped.
Issue-value	Issue Value.
Ren-dat	Next Renewal Date.
Int-thru	Interest Paid-through Date.
Nxt-int	Next Interest Date.
IRA	IRA/Keogh Code. Valid entries are: <b>C</b> Corporate account. <b>E</b> Educational IRA. <b>I</b> IRA. <b>J</b> Joint account. <b>K</b> Keogh account. <b>N</b> Not a retirement account. <b>O</b> Other retirement account. <b>R</b> Roth IRA. <b>S</b> SEP account. <b>T</b> Transitional Roth IRA. <b>V</b> VERSA account.

lpay	Interest Pay Code. Valid entries are: <b>B</b> Pay interest on current balance. <b>C</b> Pay interest on customer collected balance. <b>N</b> No interest.
lmo	Interest Month Base Code. Valid entries are: <b>A</b> Actual day month. <b>M</b> 30-day month.
lterm	Interest Term.
rterm	Renewal Term.
int-YTD	Interest Paid Year-to-date.
lst-int-pd	Last Interest Paid Amount.
int-appl-acct	Interest Application Account. Application and account number to which the interest should be transferred.
mat-dat	Final Maturity Date.
lst-int	Last Interest. Last system-generated interest paid date.
spec-cd	Special Handling Codes. User-defined.
scc	Service Charge Disposition Code. Valid entries are: <b>A</b> Charge. <b>B</b> Bill. <b>C</b> Charge another account. <b>R</b> Review. <b>W</b> Waive.
lmonth	Interest Method. Valid entries are: <b>C</b> Compounded continuously. <b>D</b> Compounded daily. <b>S</b> Simple daily.
lds	Interest Payment Disposition Code. Valid entries are: <b>C</b> Capitalize interest. <b>P</b> Pay interest by check. <b>T</b> Transfer to another account.
lday	Interest Day.
rday	Renewal Day.
pen-YTD	Interest Penalty Year-to-date.

Int-rate

Interest Rate.

Report Totals

Report totals consist of the institution number, the total number of accounts for that institution, and the total dollar amount for those accounts.

## 08-057 - Rate Change Report

**Purpose** This report lists all Certificates of Deposit that had rate changes during the current processing day. Only those rate changes that were affected at the account level are shown.

**Program** TID320 - Reports Print

03-31-1989		001 FIRST FINANCIAL INSTITUTION						PAGE 1	
TIME INVESTMENT SYSTEM			RATE CHANGE REPORT					08-057	
*-----KEY-DATA-----*									
BRCH OFFICER	TYPE	AD	ACCOUNT-NBR CUSTOMER-NBR	SHORT-NAME	OLD-RT NEW-RT	EFF DT SEQ NBR	BAL-AT-CHG ENP-AT-CHG	CURRENT-BAL CURRENT-ENP	REASON FOR RATE CHANGE EXCEPTION-MSG
00001 OFFICER01	715	C	0000533 9990006390	ACCT SHORT NAME	15.000 8.900	3-31-89 00000	128.05 .00	128.05 .03	AUTOMATIC RENEWAL
00001 OFFICER01	715	C	0000534 9990007650	ACCT SHORT NAME	15.000 8.900	3-31-89 00000	110.38 .00	110.38 .02	AUTOMATIC RENEWAL
00001 OFFICER01	715	C	0000785 9990006540	ACCT SHORT NAME	12.375 10.500	3-31-89 00000	128.05 .00	128.05 .03	AUTOMATIC RENEWAL
00001 OFFICER01	715	C	0000876 9990004390	ACCT SHORT NAME	7.250 9.250	3-31-89 00000	110.38 .00	110.38 .02	AUTOMATIC RENEWAL DEFAULTED TO MAXIMUM RATE
00001 OFFICER01	715	C	0001233 9990007630	ACCT SHORT NAME	12.000 12.250	3-15-89 00000	12,000.00 198.99	12,000.00 222.03	MANUAL RATE CHANGE
00001 OFFICER01	715	C	0001544 9990008864	ACCT SHORT NAME	10.000 9.250	3-31-89 00000	4,500.00 .00	4,500.00 .02	SCHEDULED RATE CHANGE
00001 OFFICER01	715	C	0001754 9990003450	ACCT SHORT NAME	12.375 8.990	3-31-89 00000	128.05 .00	128.05 .03	AUTOMATIC RENEWAL
00001 OFFICER01	715	C	0001956 9990004530	ACCT SHORT NAME	7.250 9.250	3-31-89 00000	110.38 .00	110.38 .02	AUTOMATIC RENEWAL
INST			001	TOTALS	8	ACCOUNTS TOTALING	12,215.29		

08-057 - Rate Change Report

### Heading Descriptions

- Old-rt Old Rate. Interest rate prior to the change.
- Eff Dt Effective Date. Date of the rate change.
- Bal-at-chg Balance at Change. Account balance at the time of the change.
- Current-bal Current Balance.

---

Reason for Rate Change	Reason for Rate Change. Valid entries are: <b>Manual rate change.</b> <b>Automatic renewal.</b> <b>TDOA availability.</b> <b>Maturity.</b>
New-rt	New Rate. Interest rate after the change.
Seq Nbr	Sequence Number. Number of the Availability Record for which the rate change occurred. Valid for TDOAs only.
Enp-at-chg	Earned Not Paid at Change. Interest earned not paid at the time of the rate change.
Current-enp	Current Interest Earned not Paid.
Exception-msg	Rate Change Exception Message. Valid messages are: <b>Defaulted to minimum rate.</b> <b>Defaulted to maximum rate.</b>
Report Totals	Report totals consist of the institution number, the total number of accounts with rate changes, and current balance.

## 08-058 – Exceptions Report

**Purpose** This report lists accounts that had any exceptions detected during the current days processing.

**Program** TID320 – Reports Print

01-30-1989	001 FIRST NATIONAL BANK OF AMERICA		PAGE	1
TIME INVESTMENT SYSTEM	EXCEPTIONS REPORT			08-058
*-----KEY-DATA-----* *-----ERROR-MESSAGES-----* *-----ERROR-DATA-----*				
BRCH	TYPE	OFFICER AD	CUSTOMER-NBR	SHORT-NAME
			/ACCOUNT-NBR	
00001	006	OFFICER01 C	0000451921	CROWE, W
				INTEREST PAYMENT NOTICE WAS NOT PRODUCED BECAUSE THE INTEREST AMOUNT IS ZERO OR LESS.
				.00 INT AMOUNT
00001	006	OFFICER01 C	0000453923	PETRIN, J
				INTEREST PAYMENT NOTICE WAS NOT PRODUCED BECAUSE THE INTEREST AMOUNT IS ZERO OR LESS.
				.00 INT AMOUNT
00001	013	OFFICER@@ C	0005321423	SMYTH, D
				THE INTEREST CHECK WHICH HAS BEEN PRODUCED PRIOR TO TODAY IS FOR MORE THAN THE INTEREST PAID, OR THE WITHHOLDING TAX CALCULATED TODAY IS DIFFERENT FROM THE TAX WITHHELD WHEN THE CHECK WAS PRODUCED.
				70.00 CHECK
				60.08 INTEREST
				.00 CK TAX
				.00 CALC TAX
INST	001	TOTALS	3 EXCEPTIONS	

*08-058 – Exceptions Report*

### Heading Descriptions

- Error Messages** Error Messages. Varies according to the input.
- Error Data** Error Data. Varies according to the input.
- Account-nbr** Account Number.
- Report Totals** Report totals consist of the institution number, the total number of accounts for that institution, and the total number of exceptions.

## 08-059 – New Account Label

**Purpose** A name and address label can be printed for each new account. The label includes the account number, institution number, and the customer's name and address. Labels are printed 3-up.

Report totals include the institution number, and the total number of labels printed.

**Program** TID320 – Reports Print

0000451921	001	0000452922	001	0000453923	001
ACCOUNT NAME *****		ACCOUNT NAME *****		ACCOUNT NAME *****	
ADDRESS LINE 1 *****		ADDRESS LINE 1 *****		ADDRESS LINE 1 *****	
ADDRESS LINE 2 *****		ADDRESS LINE 2 *****		ADDRESS LINE 2 *****	
ADDRESS LINE 3 *****		ADDRESS LINE 3 *****		ADDRESS LINE 3 *****	
ADDRESS LINE 4 *****		ADDRESS LINE 4 *****		ADDRESS LINE 4 *****	
ADDRESS LINE 5 *****		ADDRESS LINE 5 *****		ADDRESS LINE 5 *****	

*08-059 – New Account Label*

## 08-060 – Request Label

**Purpose** A request label can be printed upon request. The label includes the account number, institution number, and the customer's name and address. Labels are printed 3-up.

Report totals include the institution number, and the total number of labels printed.

**Program** TID320 – Reports Print

0000451921	001	0000452922	001	0000453923	001
ACCOUNT NAME *****		ACCOUNT NAME *****		ACCOUNT NAME *****	
ADDRESS LINE 1 *****		ADDRESS LINE 1 *****		ADDRESS LINE 1 *****	
ADDRESS LINE 2 *****		ADDRESS LINE 2 *****		ADDRESS LINE 2 *****	
ADDRESS LINE 3 *****		ADDRESS LINE 3 *****		ADDRESS LINE 3 *****	
ADDRESS LINE 4 *****		ADDRESS LINE 4 *****		ADDRESS LINE 4 *****	
ADDRESS LINE 5 *****		ADDRESS LINE 5 *****		ADDRESS LINE 5 *****	

*08-060 – Request Label*

## 08-061 – Payments Journal

Purpose This report is a list of the accounts that had interest, principal, or IRA disbursements during the current day's processing.

Program TID320 – Reports Print

01-30-1989		001 FIRST NATIONAL BANK OF AMERICA		PAGE 1					
TIME INVESTMENT SYSTEM		PAYMENTS JOURNAL		08-061					
*-----KEY-DATA-----*									
BRCH OFFICER	TYPE AD	ACCOUNT-NBR CUSTOMER-NBR	SHORT-NAME	AMT-PAID FED-WITHHD	FROM-DT TO-DT	TYPE OF PYMT	*----DISPOSITION----	APPL	ACCOUNT
								NET-AMT-PAID	
00001 OFFICR022	006 C	0000000412 511	JOHNSONDA	1.00 .00	1-30-89 1-30-89	DISBURSEMENT	PAID BY CHECK		
								1.00	
00001 OFFICR022	006 C	0000000414 511	HNSONDA	2.75 .00	1-09-88 1-30-89	INTEREST	PAID BY CHECK		
								2.75	
00001 OFFICR022	006 C	0000000414 511	HNSONDA	600.01 .00	1-10-88 1-30-89	PRINCIPAL	PAID BY CHECK		
								600.01	
00001 OFFICR022	006 T	0000000417 511	HNSONDA	1.00 .00	1-10-88 1-30-89	INTEREST	ADDED TO ACCOUNT		
								1.00	
00001 OFFICR022	006 C	0000000418 511	HNSONDA	50001.54 .00	1-10-88 1-30-89	INTEREST	PAID BY CHECK		
								50001.54	
00001 OFFICR022	006 C	0000000419 511	HNSONDA	2058.21 .00	1-10-88 1-30-89	INTEREST	PAID BY CHECK		
								2058.21	
INST		001	TOTALS	6 PAYMENTS TOTALING		52,664.51 WHICH WERE DISBURSED AS FOLLOWS -			
				5 PAYMENTS TOTALING		52,663.51 WERE PAID BY CHECK			
				1 PAYMENTS TOTALING		1.00 WERE ADDED TO THE ACCOUNT			

08-061 – Payments Journal

### Heading Descriptions

Amt-paid Amount Paid. Amount of the payment.

From-dt Payment from Date.

To-dt Payment to Date.

Type of Pymt Type of Payment Made.

Disposition Disposition of Payment. Valid entries are:  
**Paid by check.**  
**Manual payment.**  
**Added to account.**  
**Deposited to account.**  
**Deposited to checking.**  
**Deposited to savings.**

Appl	Application Code. Code of the account payment was transferred to.
Account	Account Number. Account payment was transferred to.
Fed-withhd	Federal Withholding Amount.
Net-amt-paid	Net Amount Paid.
Report Totals	Report totals consist of the institution number, the total number of accounts for that institution, and the total dollar amount for those accounts and totals by disposition.

**08-065 – Trial Balance – Short**

Purpose This report shows the balance and other status information necessary to use Time Investment. The short trial shows the closing value and the various values used to calculate the closing value. The closing value is calculated as follows:  
 Current-bal + Int-enp – Penalty – Chks-out.

Program TID320 – Reports Print

01-30-1989		001 FIRST NATIONAL BANK OF AMERICA										PAGE	1
TIME INVESTMENT SYSTEM				TRIAL BALANCE – SHORT								08-065	
*-----KEY-DATA-----*													
BRCH	TYP	AD	ACCOUNT-NBR	SHORT-NAME	CURRENT-BAL	INT-ENP	PENALTY	INT-AVAIL	LST-INT	IRA	ASGN	NXT-REN	INTPD-YTD
OFFICER			CUSTOMER-NBR	SOC-SEC-NBR	CLOSING-VAL	CHKS-OUT	PER-DIEM	FED-WITH	NXT-INT	ROP		INT-RTE	TAX-HOLD
00001	006	C	0000000411	HNSONDA	109.99-	3.86	.00	325.00	1-10-88	I		2-10-89	325.00
OFFICR022			511 045-50-3339		106.13-	.00	1.43	.00	2-10-89	S		12.000	.00
00001	006	C	0000000412	JOHNSONDA	2000200.01	1822.32	.00	325.00	1-10-88	I		2-10-89	325.00
OFFICR022			511 045-50-3339		2002022.33	.00	910.66	.00	2-10-89	S		12.000	.00
00001	006	C	0000000413	JOHNSONDA	2000.00	5.77	.00	325.00	1-10-88	N		2-10-89	325.00
OFFICR022			511 045-50-3339		2005.77	.00	2.39	.00	2-10-89	S		12.000	.00
00001	006	C	0000000414	HNSONDA	.00	.21	.00	.00	1-30-89	I		1-30-89	327.75
OFFICR022			511 045-50-3339		.00	.00	.00	.00	3-01-89	S		12.000	.00
00001	006	C	0000000416	HNSONDA	600.01	1.00	.00	325.00	1-10-88	I		1-30-89	325.00
OFFICR022			511 045-50-3339		601.01	.00	.00	.00	1-31-90	A		12.000	.00
00001	006	T	0000000417	HNSONDA	.00	.00	.00	.00	1-30-89	I		0-00-00	326.00
OFFICR022			511 045-50-3339		1.00-	.00	.00	.00	2-10-89	A		12.000	.00
00001	006	C	0000000418	HNSONDA	300000000.00	96774.20	.00	325.00	1-30-89	I		3-31-89	50326.54
OFFICR022			511 045-50-3339		299903225.81	193548.39	96774.19	.00	2-01-89	A		12.000	.00
00001	006	C	0000000419	HNSONDA	12340000.00	3980.64	.00	325.00	1-30-89	I		3-31-89	2383.21
OFFICR022			511 045-50-3339		12336019.35	7961.29	3980.65	.00	2-01-89	A		12.000	.00
00001	006	C	0000451921	CROWE, W	.00	.00	.00	.00	1-29-89	I		7-30-90	.00
OFFICER01			45690921		.00	.00	.00	.00	2-04-89	A		6.400	.00
00001	006	C	0000452922	MAIDA, A	.00	.00	.00	.00	1-29-89	I		7-30-90	.00
OFFICER01			88453468		.00	.00	.00	.00	2-04-89	A		6.400	.00
00001	006	C	0000453923	PETRIN, J	.00	.00	.00	.00	1-29-89	I		7-30-90	.00
OFFICER01			82345923		.00	.00	.00	.00	2-04-89	A		6.400	.00
INST			001	TOTALS	11 ACCOUNTS TOTALING	314,342,690.03							

08-065 – Trial Balance – Short

**Heading Descriptions**

Current-bal Current Balance.  
 Int-enp Interest Earned Not Paid.  
 Penalty Penalty. Penalty to be assessed to close the account.

Int-avail	Interest Available. Capitalized interest not withdrawn.
Lst-int	Last Interest Payment Date.
IRA	IRA/Keogh Code. Valid entries are: C Corporate account. E Educational IRA. I IRA. J Joint account. K Keogh account. N Not a retirement account. O Other. Retirement account. R Roth IRA. S SEP account. T Transitional Roth IRA. V VERSA account.
Asgn	Assignment Flag. Valid entries are: N No assignments. Y There are assignments.
Nxt-ren	Next Renewal Date. Date if the account is auto renewal or the final maturity date if the account is single maturity.
Intpd-YTD	Amount of Interest Paid Year-to-date.
Closing-val	Closing Value.
Chks-out	Amount of Checks Outstanding.
Per-diem	Interest Per Diem.
Fed-with	Federal Withholding Amount.
Nxt-int	Next Interest Pay Date.
Rop	Renewal Option. Valid entries are: b Savings account. A Automatic renewal. S Single maturity.
Int-rte	Interest Rate.
Tax-hold	Taxes Withheld. Amount of federal tax to be withheld if an IRS withdrawal is made.

## 08-066 – Employee Trial Balance – Short

**Purpose** This report shows the balance and other status information for employee accounts. If this report is not turned on, the employee accounts are shown on 08-065 (Trial Balance – Short). This report has the same format as 08-065.

**Program** TID320 – Reports Print

01-30-1989		001 FIRST NATIONAL BANK OF AMERICA										PAGE	1
TIME INVESTMENT SYSTEM				EMPLOYEE TRIAL BALANCE - SHORT								08-066	
*-----KEY-DATA-----*													
BRCH	TYP	AD	ACCOUNT-NBR	SHORT-NAME	CURRENT-BAL	INT-ENP	PENALTY	INT-AVAIL	LST-INT	IRA	ASGN	NXT-REN	INTPD-YTD
OFFICER			CUSTOMER-NBR	SOC-SEC-NBR	CLOSING-VAL	CHKS-OUT	PER-DIEM	FED-WITH	NXT-INT	ROP		INT-RTE	TAX-HOLD
00001	006	C	0000000411	HNSONDA	109.99-	3.86	.00	325.00	1-10-88	I		2-10-89	325.00
OFFICR022			511 045-50-3339		106.13-	.00	1.43	.00	2-10-89	S		12.000	.00
00001	006	C	0000000414	HNSONDA	.00	.21	.00	.00	1-30-89	I		1-30-89	327.75
OFFICR022			511 045-50-3339		.00	.00	.00	.00	3-01-89	S		12.000	.00
00001	006	C	0000000416	HNSONDA	600.01	1.00	.00	325.00	1-10-88	I		1-30-89	325.00
OFFICR022			511 045-50-3339		601.01	.00	.00	.00	1-31-90	A		12.000	.00
00001	006	T	0000000417	HNSONDA	.00	.00	.00	.00	1-30-89	I		0-00-00	326.00
OFFICR022			511 045-50-3339		1.00-	.00	.00	.00	2-10-89	A		12.000	.00
00001	006	C	0000000418	HNSONDA	300000000.00	96774.20	.00	325.00	1-30-89	I		3-31-89	50326.54
OFFICR022			511 045-50-3339		299903225.81	193548.39	96774.19	.00	2-01-89	A		12.000	.00
00001	006	C	0000000419	HNSONDA	12340000.00	3980.64	.00	325.00	1-30-89	I		3-31-89	2383.21
OFFICR022			511 045-50-3339		12336019.35	7961.29	3980.65	.00	2-01-89	A		12.000	.00
INST			001	TOTALS	6 ACCOUNTS TOTALING		312,340,490.02						

*08-066 – Employee Trial Balance – Short*

## 08-067 - Dormant Trial Balance - Short

**Purpose** This report shows the balance and other status information necessary for dormant accounts. If this report is not turned on, the dormant accounts are shown on 08-065 (Trial Balance - Short). This report has the same format as 08-065.

**Program** TID320 - Reports Print

02-15-1989		001 FIRST NATIONAL BANK OF AMERICA										PAGE	1
TIME INVESTMENT SYSTEM				DORMANT TRIAL BALANCE - SHORT								08-067	
*-----KEY-DATA-----*													
BRCH	TYP	AD	ACCOUNT-NBR	SHORT-NAME	CURRENT-BAL	INT-ENP	PENALTY	INT-AVAIL	LST-INT	IRA	ASGN	NXT-REN	INTPD-YTD
OFFICER			CUSTOMER-NBR	SOC-SEC-NBR	CLOSING-VAL	CHKS-OUT	PER-DIEM	FED-WITH	NXT-INT	ROP		INT-RTE	TAX-HOLD
00001	006	C	0000000002	MAIDA, A	234444.44	164.44	.00	.00	2-13-89	N		7-30-90	575.51
OFFICER01			88453468		234576.00	.00	41.11	32.88	2-18-89	A		6.400	.00
00001	006	C	0000000003	MAIDA, A	200000.00	140.27	.00	.00	2-13-89	N	Y	7-30-90	490.96
OFFICER01			88453468		200112.22	.00	35.07	28.05	2-18-89	A		6.400	.00
00001	006	C	0000000004	MAIDA, A	234444.44	164.44	.00	.00	2-13-89	N		7-30-90	575.51
OFFICER01			88453468		234576.00	.00	41.11	32.88	2-18-89	A		6.400	.00
00001	006	C	0000000411	HNSONDA	5701.65	4.91	.00	325.00	2-10-89	I	Y	2-10-89	343.40
OFFICER022			511 045-50-3339		5705.58	.00	.00	.98	3-01-89	S		0.000	.00
00001	006	C	0000000412	JOHNSONDA	2000197.01	.00	.00	.00	2-10-89	I		2-10-89	9366.92
OFFICER022			511 045-50-3339		2000197.01	.00	.00	.00	3-01-89	A		0.000	.00
00001	006	C	0000000413	JOHNSONDA	17000.00	6.64-	.00	325.00	2-10-89	N		2-10-89	325.00
OFFICER022			511 045-50-3339		16995.35	.00	.00	1.99-	3-01-89	S		0.000	.00
00001	006	C	0000000418	HNSONDA	300000000.00	116071.43	.00	325.00	2-08-89	I	Y	2-08-89	1064439.44
OFFICER022			511 045-50-3339		300116071.43	.00	.00	.00	3-01-89	S		0.000	.00
00001	006	C	0000000419	HNSONDA	12340000.00	.00	.00	325.00	2-03-89	I		2-03-89	19158.78
OFFICER022			511 045-50-3339		12340000.00	.00	.00	.00	3-01-89	A		0.000	.00
00001	006	C	0000652922	MAIDA, A	333600.00	.00	.00	.00	2-10-89	N		2-10-89	.00
OFFICER01			88453468		333600.00	.00	.00	.00	2-13-90	A		0.000	.00
00001	006	C	0000652923	MAIDA, A	333600.00	.00	.00	.00	2-10-89	N		2-10-89	643.44
OFFICER01			88453468		333600.00	.00	.00	.00	2-13-90	A		0.000	.00
00001	006	C	0000752922	MAIDA, A	2222600.00	.00	.00	.00	2-10-89	N		2-10-89	.00
OFFICER01			88453468		2222600.00	.00	.00	.00	2-13-90	A		0.000	.00
00001	006	C	0000752923	MAIDA, A	2222600.00	.00	.00	.00	2-10-89	N		2-10-89	4286.88
OFFICER01			88453468		2222600.00	.00	.00	.00	2-13-90	A		0.000	.00
00001	006	C	0000852922	MAIDA, A	20769000.00-	29112.46-	.00	.00	2-13-89	N		7-30-90	189.37
OFFICER01			88453468		20798112.46-	.00	3641.69-	.00	2-18-89	A		6.400	.00
00001	006	C	0000852923	MAIDA, A	120000.00	84.16	.00	.00	2-13-89	N		7-30-90	294.58
OFFICER01			88453468		120067.33	.00	21.04	16.83	2-18-89	A		6.400	.00
INST			001	TOTALS	14 ACCOUNTS TOTALING		299,495,187.54						

08-067 - Dormant Trial Balance - Short

**08-068 – Assignment Trial Balance – Short**

**Purpose** This report shows the balance and other status information necessary for accounts with assignments. If this report is not turned on, these accounts are shown on the short trial balance. This report has the same format as 08-065 (Trial Balance – Short).

**Program** TID320 – Reports Print

02-13-1989		001 FIRST NATIONAL BANK OF AMERICA										PAGE	1
TIME INVESTMENT SYSTEM				ASSIGNMENT TRIAL BALANCE – SHORT								08-068	
*-----KEY-DATA-----*													
BRCH	TYP	AD	ACCOUNT-NBR	SHORT-NAME	CURRENT-BAL	INT-ENP	PENALTY	INT-AVAIL	LST-INT	IRA	ASGN	NXT-REN	INTPD-YTD
OFFICER			CUSTOMER-NBR	SOC-SEC-NBR	CLOSING-VAL	CHKS-OUT	PER-DIEM	FED-WITH	NXT-INT	ROP		INT-RTE	TAX-HOLD
00001	006	C	0000000003	MAIDA, A	200000.00	35.07	.00	.00	2-13-89	N	Y	7-30-90	490.96
OFFICER01			88453468		200028.06	.00	35.07	7.01	2-18-89	A		6.400	.00
00001	006	C	0000000411	HNSONDA	5701.65	4.91	.00	325.00	2-10-89	I	Y	2-10-89	343.40
OFFICR022			511 045-50-3339		5705.58	.00	.00	.98	3-01-89	S		0.000	.00
00001	006	C	0000000418	HNSONDA	300000000.00	116071.43	.00	325.00	2-08-89	I	Y	2-08-89	1064439.44
OFFICR022			511 045-50-3339		300116071.43	.00	.00	.00	3-01-89	S		0.000	.00
INST			001	TOTALS	3 ACCOUNTS TOTALING		300,205,701.65						

*08-068 – Assignment Trial Balance – Short*

## 08-069 - Disbursements Journal

**Purpose** This report shows disbursements and related activity on retirement accounts. It also indicates when an account's funds have been depleted, and the new account from which future disbursements are to be made. This report should be sorted by customer number. Within customer, the accounts are listed in the sequence they were debited in order to process the disbursement.

**Program** TID320 - Reports Print

02-27-1986		001 FIRST FINANCIAL INSTITUTION						PAGE	1
TIME INVESTMENT			DISBURSEMENTS JOURNAL					08-069	
SHORT-NAME	CUSTOMER	DISP	ACCOUNT	TRAN	AMOUNT	IRA	PAYFROM	ACCOUNT-BAL	
OFFICER	BRCH	PAYOUT-AMT	AD	TYP	TAX	APPL	PAYTO-ACCT	SOURCE	*----- MESSAGE -----*
ACCT SHORT NAME	9900001	P	000000700	0720*	1.10	I	701	.00	ACCOUNT HAS GONE TO ZERO BALANCE
OFFICER01 00001	1,000.00	L	C 791	NRMAL	.00			PRIN/INT	PAYFROM UPDATED BASED ON PAYSEQ
			000000701	0720*	989.90	I	701	1001.65	
			C 791	NRMAL	10.00			PRIN/INT	
*** CUSTOMER			9900001	TOTALS	2	ACCOUNTS	TOTALING	1,000.00	
ACCT SHORT NAME	9900012	P	000000710	0760*	6.08	K	0	.00	ACCOUNT HAS GONE TO ZERO BALANCE
OFFICER01 00001	200.00	L	C 791	DEATH	.00			PRIN/INT	NO MORE ACCTS AVAILABLE FOR DISB
*** CUSTOMER			9900012	TOTALS	1	ACCOUNTS	TOTALING	6.08	
ACCT SHORT NAME	9900525	P	0000321452	0720	125.00	I	0	.00	MANUAL DISBURSEMENT
OFFICER01 00001	1,000.00	L	C 791	NRMAL	.00			PRINCIPAL	
			0000343837	0990	27.50	I	0	1223.35	MANUAL DISBURSEMENT
			C 791	NRMAL	00.00			INTEREST	
			0000567845	0720	125.00	I	0	22301.63	MANUAL DISBURSEMENT
			C 791	NRMAL	00.00			PRINCIPAL	
			0000573341	0720	125.00	I	0	5001.32	MANUAL DISBURSEMENT
			C 791	NRMAL	00.00			PRINCIPAL	
			0000653323	0720	125.00	I	0	1002.33	MANUAL DISBURSEMENT
			C 791	NRMAL	00.00			PRINCIPAL	
*** CUSTOMER			9900525	TOTALS	5	ACCOUNTS	TOTALING	527.50	
*** INST			001	TOTALS	8	ACCOUNTS	TOTALING	1,533.58	

08-069 - Disbursements Journal

### Heading Descriptions

Short-name Account Short Name.

Customer Customer Number Disbursing.

Disp Payout Disposition. Disposition for the customer. Valid entries are:  
**P** Pay by check.  
**T** Transfer.

---

Account	Account. Account from which the funds were disbursed.
Tran	Transaction Code. Code used for the disbursement.
Amount	Amount of Disbursement.
IRA	IRA/Keogh Code. Valid entries are: <b>C</b> Corporate account. <b>E</b> Educational IRA. <b>I</b> IRA. <b>J</b> Joint account. <b>K</b> Keogh account. <b>N</b> Not a retirement account. <b>O</b> Other. Retirement account. <b>R</b> Roth IRA. <b>S</b> SEP account. <b>T</b> Transitional Roth IRA. <b>V</b> VERSA account.
Payfrom	Payfrom. Account from which the next disbursement is to be made.
Account-bal	Account Balance. Current account balance.
Officer	Officer Code. Code of the officer assigned to this customer.
Brch	Branch Number. Branch assigned to this customer.
Payout-amt	Total Payout Amount Due.
Seq	Payout Sequence. Payout for this customer. Valid entries are: <b>H</b> Highest rate. <b>L</b> Lowest rate. <b>N</b> Newest account. <b>O</b> Oldest account.
Ad	Account Designation. Valid entries are: <b>C</b> Certificate of deposit. <b>S</b> Savings. <b>T</b> TDOA.
Typ	Account Type.
Ctgry	Disbursement Category. Valid entries are: <b>Prem</b> Premature. <b>Excpt</b> Exception. <b>Disab</b> Disability. <b>Death</b> Death. <b>Prohb</b> Prohibited. <b>Nrmal</b> Normal.

Tax	Tax. Amount of backup withholding.
Appl	Application. Application of the account to which the disbursement was transferred.
Payto-acct	Payto Account. Account to which the disbursement was made.
Source	Source. Source of funds that make up the disbursement. Valid entries are: <b>Interest</b> Interest. <b>Principal</b> Principal. <b>Prin/Int</b> Principal and interest.
Message	Message. Based on system decisions, one of the following messages appears: <b>Account has gone to zero balance.</b> <b>Need to update Payfrom manually.</b> <b>Full pymnt not satisfied.</b> <b>Payfrom update based on Payseq.</b> <b>Manual disbursement.</b> <b>No more accts available for disb.</b> <b>Payfrom updated due to new acct.</b> <b>Payfrom updated due to rate chg.</b> <b>Payfrom account not active.</b> <b>Acct bal not greater than zero.</b> <b>Chk outstanding – Int not captlzd.</b>

## 08-070 – IRA/Keogh Over Contribution

Purpose This daily report is a list of those IRA and Keogh accounts with a transaction that caused an over contribution to those accounts.

Program TID320 – Reports Print

01-03-2000		001 INFOPOINT Institution One						PAGE 1	
TIME INVESTMENT			I. R. A. /KEOGH OVER CONTRIBUTION				08-070		
*-----KEY-DATA-----			* CUSTOMER-NAME-ADDRESS				*-----CONTRIBUTION-----*		
BRCH	TYPE	AD CUST/ACCT-NBR	SHORT-NAME	CUR-BALANCE	ISS-VALUE	LST-DEP-AMT	LST-DEP-DT	NXT-REN	CUST-AMT SPOUSL-AMT
OFFICER			SOC-SEC-NBR						RATE
		22	CUSTOMER						ROLL-OVER. .00 .00
			000-00-0000						REGULAR... 30,000.00 .00
									EMPLOYER.. .00 .00
									NON-DEDUCT .00 .00
									YEAR-END.. .00 .00
									MAXIMUM... 2,000.00
00001	006	C	000-000-000001	A GOODWIN	17,201.48	20,000.00	2,000.00	12-31-99	12-28-00 .050000000
OFFICER01				111-22-3333					
00001	006	C	000-000-000002	A WILKERSON	10,720.36	5,000.00	200.00	12-31-99	12-28-00 .120000000
OFFICER01				122-33-4444					
00001	715	C	000-000-000005	B CHRISTIAN	28,007.58	2,000.00	5,000.00	12-31-99	12-28-00 .102500000
OFFICER01				133-44-5555					
00001	715	C	000-000-000022	ACCOUNT	2,516.70	2,514.58	.00	0-00-00	12-28-00 .050000000
OFFICER01				144-55-6666					
INST		001	TOTALS	1 CUSTOMERS WITH					
				4 ACCOUNTS TOTALING		58,446.12			

08-070 – IRA/Keogh Over Contribution

### Heading Descriptions

Customer-name-address Customer's Name and Address.

Cur-balance Current Balance.

Iss-value Issue Value.

Lst-dep-amt Last Deposit Amount.

### Contribution

(Type) Type of contribution. Valid entries are:

- Roll-over.**
- Regular.**
- Employee.**
- Insurance.**
- Maximum.**
- Year-end.**

Cust-amt	Customer Amount.
Spousl-amt	Spousal Amount.
Lst-dep-dt	Last Deposit Date.
Nxt-ren	Next Renewal Date.
Rate	Interest Rate.
Report Totals	Report totals consist of the institution number, the total number of customers with the total number of accounts for the institution, and the total dollar amount for those accounts.

## 08-071 – IRA/Keogh Over Contribution Notice

**Purpose** This notice is sent to a customer to notify them an over contribution to their IRA. The following information is included on the notice.

- Current date
- A message stating the IRA has an over-contributed status
- Account number
- Account type
- Issue value
- Current balance
- Account information which contains the total customer contributions and spouse's contributions for joint accounts

Totals include the total customers and the total number of notices printed.

**Program** TID320 – Reports Print

001 FIRST NATIONAL BANK OF AMERICA		1-07-86	
1212 MAIN STREET			
LOS ANGELES, CALIFORNIA 12345-6789			
YOUR ACCOUNT DESCRIBED BELOW, HAS HAD A DEPOSIT MADE TO IT,			
WHICH HAS PUT YOUR I.R.A. IN AN OVER CONTRIBUTION STATUS.			
ACCOUNT NUMBER	TYPE OF ACCOUNT	ISSUE VALUE	CURRENT BALANCE
0009000165	T. D. O. A.	.00	2000,250.00
			CUSTOMER SPOUSE
CUSTOMER NAME *****		REGULAR...	2000000.00 .00
ADDRESS LINE 1 *****		ROLLOVER..	.00 .00
ADDRESS LINE 2 *****		EMPLOYER..	.00 .00
ADDRESS LINE 3 *****		NON-DEDUCT	.00 .00
ADDRESS LINE 4 *****			
ADDRESS LINE 5 *****			

*08-071 – IRA/Keogh Over Contribution Notice*

## 08-072 – IRA/Keogh Maturity Report

**Purpose** This report is a listing of all IRA and Keogh accounts that have reached final maturity. If this report is turned off, these accounts are shown on report 08-055 (Matured Accounts).

**Program** TID320 – Reports Print

01-04-2000		001 INFOPOINT Institution One										PAGE 1			
TIME INVESTMENT				I.R.A./KEOGH MATURITY REPORT										08-072	
*-----KEY-DATA-----*				CURRENT-BAL	ISS-DAT	PD/CL-DT	SMT		SCPR	IYR	IFRQ	RFRQ	FIN-DISP	INTDROPPED	
BRCH	TYPE	AD	ACCOUNT-NBR	SHORT-NAME	ISSUE-VALUE	REN-DAT	INT-THRU	NXT-INT	IRA	IPAY	IMO	ITRM	RTRM	INT-YTD	LST-INT-PD
OFFICER	CUSTOMER-NBR		SOC-SEC-NBR	INT-APPL-ACCT	MAT-DAT	LST-INT	SPEC-CD	SCC	IMTH	IDS	IDAY	RDAY	PEN-YTD	INT-RATE	
00001	006	C	000-000-000001	A GOODWIN	7,205.43	12-28-99	1-04-00		3	000	A	M	M	N	.00
OFFICER01	22 000-00-0000				20,000.00	12-28-00	1-04-00	2-04-00	I	B	A	001	012	3.95	3.95
						1-04-00	1-04-00		W	D	C	00	00	.00	.050000000
00001	006	C	000-000-000002	A WILKERSON	721.30	12-28-99	1-04-00		3	000	A	M	M	N	.00
OFFICER01	22 000-00-0000				5,000.00	12-28-00	1-04-00	2-04-00	I	B	A	001	012	.94	.94
						1-04-00	1-04-00		W	D	C	00	00	.00	.050000000
00001	715	C	000-000-000005	B CHRISTIAN	18,027.78	12-28-99	1-04-00		1	000	A	M	M	N	.00
OFFICER01	22 000-00-0000				2,000.00	12-28-00	1-04-00	2-04-00	I	B	A	001	012	20.20	20.20
						1-04-00	1-04-00		W	D	C	00	00	.00	.050000000

08-072 – IRA/Keogh Maturity Report

### Heading Descriptions

- Current-bal                      Current Balance.
- Iss-Dat                            Issue Date.
- Pd/cl-dt                          Date Paid Out or Closed.
- Smt                                Statement Type Code. Valid entries are:
  - T    Form A – TDOA statement.
  - 0    Passbook accounts.
  - 1    Form A – One account in account number order.
  - 2    Form C – One account in customer number order, no combining.
  - 3    Form C – One account in account number order.
  - 4    Form C – One account in customer number order, combining.
  - 5    Form C – Single accounts in alpha key order, no combining.
  - 6    Form C – Accounts in alpha key order, combined.
  - 7    Form C – Affiliate accounts in account order, combined.
  - 8    Form C – Parent accounts in account order, combined.
  - 9    Form B – Business account.
- Scpr                                Service Charge Parameter Routine. Valid entries are:
  - 00    None.
  - 01 – 30    Parameter set on MICM Record 3507.

---

lyr	Interest Year Base Code. Valid entries are: <b>A</b> Actual day year. <b>0</b> 360-day year. <b>5</b> 365-day year.
lfrq	Interest Frequency. Valid entries are: <b>D</b> Days. <b>M</b> Months. <b>N</b> None.
Rfrq	Renewal Frequency. Valid entries are: <b>D</b> Days. <b>M</b> Months. <b>N</b> None.
Fin-disp	Final Disposition Code. Valid entries are: <b>N</b> Pay interest normally, principal must be withdrawn. <b>P</b> Pay by check. <b>T</b> Transfer to another account.
Intdropped	Amount of Interest Dropped.
Issue-value	Issue Value.
Ren-dat	Next Renewal Date.
Int-thru	Interest Paid-through Date.
Nxt-int	Next Interest Date.
IRA	IRA/Keogh Code. Valid entries are: <b>C</b> Corporate account. <b>E</b> Educational IRA. <b>I</b> IRA. <b>J</b> Joint account. <b>K</b> Keogh account. <b>N</b> Not a retirement account. <b>O</b> Other retirement account. <b>R</b> Roth IRA. <b>S</b> SEP account. <b>T</b> Transitional Roth IRA. <b>V</b> VERSA account.
lpay	Interest Pay Code. Valid entries are: <b>B</b> Pay interest on current balance. <b>C</b> Pay interest on customer collected balance. <b>N</b> No interest.

lmo	Interest Month Base Code. Valid entries are: <b>A</b> Actual day month. <b>M</b> 30-day month.
lterm	Interest Term.
rterm	Renewal Term.
int-ytd	Interest Paid Year-to-date.
lst-int-pd	Last Interest Paid Amount.
int-appl-acct	Interest Application Account. Application and account number to which the interest should be transferred.
mat-dat	Final Maturity Date.
lst-int	Last Interest Payment Date.
spec-cd	Special Handling Codes. User-defined.
scc	Service Charge Disposition Code. Valid entries are: <b>A</b> Charge. <b>B</b> Bill. <b>C</b> Charge another account. <b>R</b> Review. <b>W</b> Waive.
lmonth	Interest Method. Valid entries are: <b>C</b> Compounded continuously. <b>D</b> Compounded daily. <b>S</b> Simple daily.
lds	Interest Payment Disposition Code. Valid entries are: <b>C</b> Capitalize interest. <b>P</b> Pay interest by check. <b>T</b> Transfer to another account.
lday	Interest Day.
rday	Renewal Day.
pen-ytd	Interest Penalty Year-to-date.
int-rate	Interest Rate.
Report Totals	Report totals consist of the institution number, the total number of accounts for that institution, and the total dollar amount for those accounts.

## 08-073 – New and Deleted Customer Records

Purpose This report is a list of all customer control records added to or deleted from this file.

Program TID320 – Reports Print

12-31-1999		001 INFOPOINT Institution One					PAGE		1		
TIME INVESTMENT			NEW AND DELETED CUSTOMER RECORDS					08-073			
*-----KEY-DATA-----*								*-----PAYOUT-INFORMATION-----*			
BRCH	CUSTOMER-NBR	SHORT-NAME	A-D	DT-OPN	SIC	DSP	AMOUNT	DT-LAST	DAYS-OF-MON	PAID-OUT	LIFE
OFFICER			EMP	DT-BIR	MAP SPCLHND	FRQ	TERM	DT-NEXT	MINIMUM-PAY	PAYSHORT	APPL-ACCOUNT
00001	123	TEST	D	1-03-2000	0000	P	.00	0-00-00	0 0 0 0	.00	0.0
			N	0-00-0000		N	.001	0-00-00	.00	.00	00-0000000000
00001	345	TEST	D	1-03-2000	0000	P	.00	0-00-00	0 0 0 0	.00	0.0
			N	0-00-0000		N	.001	0-00-00	.00	.00	00-0000000000
00001	777	SEVEN	D	1-03-2000	0000	P	.00	0-00-00	0 0 0 0	.00	0.0
			N	0-00-0000		N	.001	0-00-00	.00	.00	00-0000000000
00001	2	ED	A	1-03-2000	0000	P	.00	0-00-00	0 0 0 0	.00	0.0
			N	0-00-0000		N	.001	0-00-00	.00	.00	00-0000000000
00001	22	CUSTOMER	A	1-03-2000	0000	P	.00	0-00-00	0 0 0 0	.00	0.0
			N	10-17-1965		N	.001	0-00-00	.00	.00	00-0000000000
00001	45	TDOA	A	1-03-2000	0000	P	.00	0-00-00	0 0 0 0	.00	0.0
			N	0-00-0000		N	.001	0-00-00	.00	.00	00-0000000000
00001	1000000000	IRA	A	12-28-1999	0000	P	.00	0-00-00	0 0 0 0	857.32	8.4
OFFICER01			N	1-01-1917		N	.001	0-00-00	857.32	.00	00-0000000000
00001	1100000000	// /0000	A	12-28-1999	0000	P	.00	0-00-00	0 0 0 0	.00	0.0
OFFICER01			B	0-00-0000		N	.001	0-00-00	.00	.00	00-0000000000
00001	1200000000	// /0000	A	12-28-1999	0000	P	.00	0-00-00	0 0 0 0	.00	0.0
OFFICER01			N	0-00-0000		N	.001	0-00-00	.00	.00	00-0000000000
00001	1300000000	TDOA	A	12-28-1999	0000	P	.00	0-00-00	0 0 0 0	.00	0.0
OFFICER01			N	0-00-0000		N	.001	0-00-00	.00	.00	00-0000000000
00001	1400000000	TDOA	A	12-28-1999	0000	P	.00	0-00-00	0 0 0 0	.00	0.0
OFFICER01			N	0-00-0000		N	.001	0-00-00	.00	.00	00-0000000000
00001	1500000000	TDOA	A	12-28-1999	0000	P	.00	0-00-00	0 0 0 0	.00	0.0
OFFICER01			N	0-00-0000		N	.001	0-00-00	.00	.00	00-0000000000
00001	1600000000	// /0000	A	12-28-1999	0000	P	.00	0-00-00	0 0 0 0	.00	0.0
OFFICER01			N	0-00-0000		N	.001	0-00-00	.00	.00	00-0000000000
00001	1700000000	// /0000	A	12-28-1999	0000	P	.00	0-00-00	0 0 0 0	.00	0.0
OFFICER01			N	0-00-0000		N	.001	0-00-00	.00	.00	00-0000000000
00001	1800000000	// /0000	A	12-28-1999	0000	P	.00	0-00-00	0 0 0 0	.00	0.0
OFFICER01			N	0-00-0000		N	.001	0-00-00	.00	.00	00-0000000000
00001	1900000000	// /0000	A	12-28-1999	0000	P	.00	0-00-00	0 0 0 0	.00	0.0
OFFICER01			N	0-00-0000		N	.001	0-00-00	.00	.00	00-0000000000

08-073 – New and Deleted Customer Records

### Heading Descriptions

A-d Add or Delete Flag. Valid entries are:  
**A** Added.  
**D** Deleted.

Dt-open Date the Account Opened.

SIC Standard Industry Class Code. User-defined.

**Payout-information**

Dsp	Payment Disposition Code. Valid entries are: <b>P</b> Pay by check. <b>T</b> Transfer to another account.
Amount	Amount of each Payment.
Dt-last	Date of Last Distribution Payment.
Days-of-mon	Days of Month. Days of the month when a payment is to be distributed to the customer.
Paid-out	Amount Paid Out.
Life	Life Expectancy. Life expectancy of the customer.
Emp	Employee Code. It identifies the account as an employee or a business. Valid entries are: <b>B</b> Business account. <b>D</b> Director of the institution. <b>E</b> Employee of the institution. <b>N</b> Not an employee or business. <b>O</b> Officer of the institution.
Dt-bir	Date of Birth. Customer's date of birth.
Map	Map Code. User-defined.
Spclhnd	Special Handling Codes. User-defined.
Frq	Payment Frequency Code. Valid entries are: <b>D</b> Days. <b>M</b> Months. <b>P</b> Periodic.
Term	Term. Time interval between payments.
Dt-next	Next Payment Date.
Minimum-pay	Minimum Payment Amount.
Payshort	Payment Shortage Amount.
Appl-account	Application Code/Account Number. Application and account to which funds are to be transferred.
Report Totals	Report totals consist of the institution number, the total number of customers for that institution, and the total dollar amount for those customers.

## 08-074 - TDOA Activity

Purpose This report is a list of all TDOAs that had activity. This report shows how activity affects availability records for TDOAs.

Program TID320 - Reports Print

01-03-2000		001 INFOPOINT Institution One		PAGE 1							
TIME INVESTMENT			T.D.O.A. ACTIVITY			08-074					
*-----KEY-DATA-----*			CURR-BALANCE	TERM	RATE						
BRCH	TYPE	OFFICER AD	ACCOUNT-NBR	SHORT-NAME	PROCESS	NXT-AVAIL DATE	END-AVAIL DATE	DEPOSIT DATE	ACTIVITY DATE	AVAIL AMOUNT	PENALTY UNAVAIL AMOUNT
00001	791	OFFICE	T 000-000-000011	TDOA		82,205.61	M-018	.130000000			
					BEFORE	6-28-01	7-07-01	1-03-00	1-03-00	.00	2,000.00
					BEFORE	6-28-01	7-07-01	12-28-99	12-31-99	.00	40,060.00
					BEFORE	6-28-01	7-07-01	12-29-99	12-31-99	.00	40,060.00
					AFTER	**NONE**					
00001	791	OFFICE	T 000-000-000012	TDOA		2,000.00	M-018	.130000000			
					BEFORE	6-28-01	7-07-01	1-03-00	1-03-00	.00	2,000.00
					AFTER	**NONE**					
00001	791	OFFICE	T 000-000-000013	TDOA		2,000.00	M-018	.130000000			
					BEFORE	6-28-01	7-07-01	1-03-00	1-03-00	.00	2,000.00
					AFTER	**NONE**					
00001	791	OFFICE	T 000-000-000014	TDOA		64,952.59	M-018	.130000000			
					BEFORE	6-28-01	7-07-01	1-03-00	1-03-00	.00	1,000.00
					BEFORE	6-28-01	7-07-01	12-28-99	12-31-99	.00	36,000.00
					BEFORE	6-28-01	7-07-01	12-29-99	12-31-99	.00	27,880.00
					AFTER	**NONE**					
00001	791	OFFICE	T 000-000-000015	TDOA		1,000.00	M-018	.130000000			
					BEFORE	6-28-01	7-07-01	1-03-00	1-03-00	.00	1,000.00
					AFTER	**NONE**					
INST			001	TOTALS	5 ACCOUNTS	TOTALING		.00	AVAILABLE AMOUNT	.00	UNAVAILABLE AMOUNT

### 08-074 - TDOA Activity

## Heading Descriptions

Curr-balance Current Balance.

Term Term. Renewal term of the instrument.

Rate Interest Rate.

Penalty Penalty. Penalty amount for early withdrawal.

Process Time Process Time. Valid entries are:  
**After** After activity.  
**Before** Before activity.

Nxt-avail Date Next Available Date. Beginning date of the next availability period.

End-avail Date	End Available Date. Ending date of the next availability period.
Deposit Date	Deposit Date.
Activity Date	Date of Last Activity.
Avail Amount	Available Amount.
Unavail Amount	Unavailable Amount.
Report Totals	Report totals consist of the institution number, the total number of accounts for that institution, the total available amount, and the total unavailable amount.

## 08-075 – Passbook Balanced Transactions Report

Purpose This report is produced for Passbook Accounts and shows all transactions for those accounts that have a passbook balance equal to the current balance.

Program TID320 – Reports Print

02-07-1989		001 FIRST NATIONAL BANK OF AMERICA		PAGE 1					
TIME INVESTMENT SYSTEM		PASSBOOK BALANCED TRANSACTIONS REPORT		08-075					
*-----KEY DATA-----*		*-----ACCOUNT-BALANCES-----*		*-----TRANSACTION-DATA-----*					
BRCH	TYPE	ACCOUNT-NBR	SHORT-NAME	PREV-CURRENT	PREV-PASSBOOK	PB-BALANCE	AMOUNT	CD	PR-DATE
OFFICER				CURRENT-BALANCE					
00001	006	0000000002	MAIDA, A	234,444.44	.00	234,444.44	.00	0590	2-07-89
OFFICER01				234,444.44					
00001	006	0000000003	MAIDA, A	200,000.00	.00	234,444.44	.00	0590	2-07-89
OFFICER01				200,000.00					
00001	006	0000000004	MAIDA, A	234,444.44	.00	200,000.00	.00	0590	2-07-89
OFFICER01				234,444.44					
INST	001	TOTALS		*-----BALANCE TRANSACTIONS-----*		*-----NON BALANCE TRANSACTIONS-----*			
				DEBITS	CREDITS	DEBITS	CREDITS		
				0	.00	0	.00	0	3
									.00

08-075 – Passbook Balanced Transactions Report

### Heading Descriptions

#### Account-balances

Prev-current Previous Current Balance. Balance before posting.

Prev-passbook Previous Passbook Balance. Balance before posting.

#### Transaction-data

Pb-balance Passbook Balance. Balance entered on the transaction.

Amount Amount of Posting Transaction.

Cd External Transaction Code. An asterisk (\*) after the code indicates this code is internally-generated.

Pr-date Processing Date. Date for processing the transaction.

Current-balance Current Balance. Balance of the account after the current day's posting

Report Totals Report Totals.

Balance Transactions      Balance Transactions. Number of transactions, and debit and credit transaction amount totals, that affected account balances.

Non Balance Transactions      Non-balance Transactions. Number of transactions, and debit and credit transaction amount totals, that did not affect account balances.

## 08-076 – Passbook Non-balanced Transactions Report

**Purpose** This report is produced for Passbook Accounts and shows all transactions for those accounts that have a passbook balance unequal to the current balance. All transactions since the last passbook balance are shown.

**Program** TID320 – Reports Print

02-06-1989		001 FIRST NATIONAL BANK OF AMERICA				PAGE 1			
TIME INVESTMENT SYSTEM		PASSBOOK NON-BALANCED TRANSACTIONS REPORT				08-076			
*-----KEY DATA-----*				*-----ACCOUNT-BALANCES-----*		*-----TRANSACTION-DATA-----*			
BRCH	TYPE	ACCOUNT-NBR	SHORT-NAME	PREV-CURRENT	PREV-PASSBOOK	PB-BALANCE	AMOUNT	CD	PR-DATE
OFFICER				CURRENT-BALANCE					
00001	006	0000000002	MAIDA, A	.00	.00	.00	234,444.44	0240*	1-30-89
				.00	.00	.00	164.43	0490*	2-03-89
				.00	.00	.00	32.88	0920*	2-03-89
				.00	.00	.08	131.55	0980*	2-03-89
OFFICER01				234,444.44					
00001	006	0000000003	MAIDA, A	.00	.00	.00	200,000.00	0240*	1-30-89
				.00	.00	.00	140.27	0490*	2-03-89
				.00	.00	.00	28.05	0920*	2-03-89
				.00	.00	.08	112.22	0980*	2-03-89
OFFICER01				200,000.00					
00001	006	0000000004	MAIDA, A	.00	.00	.00	234,444.44	0240*	1-30-89
				.00	.00	.00	164.43	0490*	2-03-89
				.00	.00	.00	32.88	0920*	2-03-89
				.00	.00	.08	131.55	0980*	2-03-89
OFFICER01				234,444.44					
INST	001	TOTALS		*-----BALANCE TRANSACTIONS-----*		*-----NON BALANCE TRANSACTIONS-----*			
				DEBITS	CREDITS	DEBITS	CREDITS		
				6	469.13	6	669,358.01	0	.00

08-076 – Passbook Non-balanced Transactions Report

### Heading Descriptions

#### Account-balances

Prev-current Previous Current Balance. Balance before posting.

Prev-passbook Previous Passbook Balance. Balance before posting.

#### Transaction-data

Pb-balance Passbook Balance. Balance entered on the transaction.

Amount Amount of Posting Transaction.

Cd	External Transaction Code. An asterisk (*) after the code indicates this code is internally generated.
Pr-date	Processing Date of Transaction.
Current-balance	Current Balance. Balance of the account after the current day's posting
Report Totals	Report Totals.
Balance Transactions	Balance Transactions. Number of transactions, and debit and credit transaction amount totals, which affected account balances.
Non Balance Transactions	Non-balance Transactions. Number of transactions, and debit and credit transaction amount totals, which did not affect account balances.

## 08-077 – Passbook Discrepancy Report

**Purpose** This report is produced for Passbook Accounts that are in discrepancy. Account reported is flagged as new if it went out of balance on the current day. Otherwise, it is flagged as old.

**Note:** If the passbook balance plus credits and any unreported interest, minus the debits, does not equal to current balance, the account is in discrepancy.

**Program** TID320 – Reports Print

02-07-1989		001 FIRST NATIONAL BANK OF AMERICA					PAGE	1		
TIME INVESTMENT SYSTEM		PASSBOOK DISCREPANCY REPORT					08-077			
*-----KEY DATA-----*										
BRCH	TYPE	ACCOUNT-NBR	SHORT-NAME	PASSBOOK-BALANCE	ITEM	CREDITS	DEBITS	UNREPORTED	BALANCE	FLAG
OFFICER				CURRENT-BALANCE	CNT	AMOUNT	AMOUNT	INTEREST		
00001	006	0000000002	MAIDA, A	234,444.44	7	234,444.44	369.97	369.97	468,888.88	N
OFFICER01				234,444.44						
00001	006	0000000003	MAIDA, A	234,444.44	2	200,000.00	315.62	315.62	434,444.44	N
OFFICER01				200,000.00						
00001	006	0000000004	MAIDA, A	200,000.00	4	234,444.44	369.97	369.97	434,444.44	N
OFFICER01				234,444.44						
00001	006	0000000417	WESTON, J	444.44	10	444.44	69.97	69.97	888.88	O
OFFICER01				444.44						
00001	006	0000003463	MARTIN, K	234,444.44	8	200,000.00	315.62	315.62	434,444.44	N
OFFICER01				200,000.00						
00001	006	0000007464	WILSON, T	200,000.00	7	234,444.44	369.97	369.97	434,444.44	O
OFFICER01				234,444.44						
INST		001	TOTALS							
				2 OLD DISCREPANCIES						
				4 NEW DISCREPANCIES						

08-077 – Passbook Discrepancy Report

### Heading Descriptions

- Passbook-balance** Passbook Balance. Balance for the account.
- Item Cnt** Item Count. Number of debits and credits not reported in the passbook.
- Credits Amount** Credits Amount. Amount of credits not reported in the passbook. This amount does not include interest payments (Transaction Code 049).
- Debits Amount** Debits Amount. Amount of debits not reported in the passbook.
- Unreported Interest** Unreported Interest. Amount of interest paid not reported in the passbook. This is interest payments only (Transaction Code 049).
- Balance** Balance. Balance arrived at by posting the debits, credits and unreported interest to the passbook balance. This amount should equal the current balance.

Flag	Flag. Valid entries are: <b>N</b> Discrepancy is new on the current day. <b>O</b> Discrepancy is old, not created on the current day.
Current-balance	Current Balance. Balance of the account.
Totals	Report totals give the number of old and new discrepancies.

## 08-078 - W-8 Notice

Purpose                      This notice is printed on the official IRS W-8 form. It is produced a specified number of days prior to the expiration date for a non-resident alien account. The lead days parameters are entered on MICM Record 0234.

Report totals consist of the institution number and the number of notices printed.

Program                    TID320 - Reports Print

## 08-079 - W-9 Notice

Purpose	This notice is printed on the official IRS W-9 form. It is produced when the Tax Exempt code of an account is '9', indicating that a B-Notice has been received by the institution.  Report totals consist of the institution number and the number of notices printed.
Program	TID320 - Reports Print

## 08-080 – Federal Withholding Journal

- Purpose This report lists the following:
- Accounts on which the system automatically changed the Tax Exempt code to start withholding.
  - Accounts for which W-8 or W-9 notices were produced.
  - Accounts that are within 10 days of automatically changing to a withhold status.

Program TID320 – Reports Print

10-27-2003		001 FIRST FINANCIAL INSTITUTION				PAGE	1		
TIME INVESTMENT SYSTEM		FEDERAL WITHHOLDING JOURNAL				08-080			
*-----KEY-DATA-----*		*--B-NOTICE--*		*--TIN-CERT--*		FWT			
BRCH	TYPE	AD	ACCOUNT-NBR	SHORT-NAME	REC-DT	1ST-REQ	OLD		
OFFICER			CUSTOMER-NBR	SOC-SEC-NBR	SUF	EXP-DT	2ND-REQ		
						*-----MESSAGE-AREA-----*			
						NEW			
00001	701	C	0004001 9990002990	WILSON, JD 000-00-0000		00-00-00 00-00-00	00-00-00 00-00-00	9 4	B-NOTICE RECEIVED PERIOD EXPIRED - WITHHOLD
00001	701	C	0004033 9990002990	HEARTH, WE 000-00-0000		00-00-00 00-00-00	00-00-00 00-00-00	6 4	AWAITING TIN PERIOD EXPIRED - WITHHOLD
00001	715	C	0004039 9990002990	MARTIN, TJ 013-33-4444		10-27-03 10-29-03	10-27-03 00-00-00	9 9	W-9 NOTICE WAS SENT TODAY
00001	715	C	0004039 9990002990	MARTIN, TJ 013-33-4444		10-27-03 10-29-03	10-27-03 00-00-00	9 9	FWT CODE WILL CHANGE TO WITHHOLD STARTING 10-29-03
00001	700	C	0054021 9990002883	GARDNER, BI 000-00-0000		00-00-00 00-00-00	00-00-00 00-00-00	7 4	NON-RES ALIEN EXEMPTION EXPIRED - WITHHOLD
00001	715	C	0056789 9990028387	HOPE, DI 243-32-4213		00-00-00 10-30-03	00-00-00 00-00-00	6 6	FWT CODE WILL CHANGE TO WITHHOLD STARTING 10-30-03
NUMBER OF ACCOUNTS				6					

08-080 – Federal Withholding Journal

### Heading Descriptions

#### Key Data

Suf Social Security Suffix. Valid entry is **TAX** for business account.

#### B-Notice

Rec-dt B-Notice Received Date. Date the B-Notice was received by the institution. Starts the grace period for B-Notice Received status.

Exp-dt                      Expiration Date. Expiration date for 'Awaiting TIN Certification' period, 'B-Notice Received' period, or non-resident alien exemption period.

***TIN-Cert***

1st-req                      First Request Date. Date of the first request for Tax ID certification.

2nd-req                      Second Request Date. Date of the second request for Tax ID certification.

***FWT***

Old                              Old. Value in the Tax Exempt code prior to the current day's activity.

New                              New. Value of the Tax Exempt code after the current day's activity.

***Message Area***

Reason for the account appearing on the report.

***(Additional Headings)***

Number of Accounts      Number of Accounts. Number of accounts listed on the report.

**08-081 – Second B-Notice**

**Purpose** This notice is produced when the Tax Exempt code is 'C', indicating that two B-Notices have been received by the institution. The notice includes institution's name, type of notice, tax ID number on file, account number, and date the notice was received.

**Program** TID320 – Reports Print

001 FIRST FINANCIAL INSTITUTION 2600 MAITLAND CENTER PARKWAY MAITLAND FL 32751	SECOND B-NOTICE 01-31-91
WE HAVE RECEIVED NOTIFICATION, FROM THE IRS, OF AN INCORRECT TAX ID NUMBER. THIS IS THE SECOND NOTICE WITHIN THREE CALENDAR YEARS. AS A RESULT OF THIS, WE ARE REQUIRED UNDER SECTION 3406(A)(1)(B) TO WITHHOLD TAX AT A RATE OF 20% ON ALL REPORTABLE PAYMENTS OF INTEREST. WE ARE ALSO REQUIRED TO DISREGARD ANY FUTURE TAX ID NUMBERS, WHETHER OR NOT CERTIFIED, UNDER PENALTY OF PERJURY, RECEIVED BY YOU UNLESS THE IRS HAS NOTIFIED US THAT THE NUMBER IS CORRECT.	
PLEASE CONTACT THE IRS OFFICE WHERE YOU FILED YOUR TAX RETURN TO PREVENT BACKUP WITHHOLDING FROM STARTING OR TO STOP IT ONCE IT HAS BEGUN.	
JAMES DUBOIS SR. 937 POWERS DRIVE ORLANDO, FL 32808	*-----* * NOTICE RECEIVED 1-02-90 * * ACCOUNT NUMBER 2101003 * * TAX ID NUMBER 259-71-5525 * *-----*

*08-081 – Second B-Notice*

## 08-082 – Daily Accumulator Activity

**Purpose** This report lists each individual transaction posted to Time Investment accounts by source code, transaction, and general ledger accumulator number.

**Program** TID320 – Reports Print

01-19-1995		001 FIRST FINANCIAL INSTITUTION								PAGE 1	
TIME INVESTMENT SYSTEM				DAILY ACCUMULATOR ACTIVITY				08-082			
*-----KEY-DATA-----*				*-----*				-----TRANSACTION-----*			
BRCH	TYPE AD	ACCOUNT-NBR	SHORT-NAME	COST CENTER	SOURCE	DATE	DEBIT/CREDIT	EXTERNAL TRAN CODE	INTERNAL TRAN CODE	ACCUM NBR	AMOUNT OF TRANSACTION
00001	715 C	000-6222-222	ZAPPA, MOON	9999	9500	4-22-88	C	0000	0300	017	.49
OFFICER01		89161621									
00001	771 C	000-0887-035	ZAPPA, FRANK	9999	9500	4-22-88	C	0000	0490	022	.53
		333									
00001	771 C	000-0887-034	TEST ACCOUNT	9999	9500	4-22-88	C	0000	0490	022	.58
		333									
00001	715 C	000-0000-609	ACCT SHORT NAME	9999	9500	4-22-88	D	0000	0980	018	2.19
OFFICER01		9990003950									
00001	715 C	000-0000-609	ACCT SHORT NAME	9999	9500	4-22-88	C	0000	0490	021	2.19
OFFICER01		9990003950									
00001	772 C	000-0887-033	TEST ACCOUNT	9999	9500	4-22-88	C	0000	0490	022	2.87
		111									
00001	006 C	000-0001-302	TEST EXCESS	9999	9500	4-22-88	D	0000	0980	018	9.63
		1302									
00001	006 C	000-0001-302	TEST EXCESS	9999	9500	4-22-88	C	0000	0490	021	9.63
		1302									
00001	771 C	000-0887-030	TEST ACCOUNT	9999	9500	4-22-88	C	0000	0490	022	10.15
		123									
00001	771 C	000-0887-031	TEST ACCOUNT	9999	9500	4-22-88	C	0000	0490	022	13.30
		123									
00001	001 S	000-0000-520	ACCT SHORT NAME	9999	9500	4-21-88	C	0000	0490	021	28.07
OFFICER01		9990006700									
00001	001 S	000-0000-520	ACCT SHORT NAME	9999	9500	4-21-88	D	0000	0980	018	28.07
OFFICER01		9990006700									
00001	001 S	000-0222-999	TEST MIN	9999	9500	4-21-88	D	0000	0980	018	61.95
		2000									
00001	001 S	000-0222-999	TEST MIN	9999	9500	4-21-88	C	0000	0490	021	61.95
		2000									
00001	714 C	000-0000-525	ACCT SHORT NAME	9999	9500	4-22-88	D	0000	0980	018	205.48
OFFICER01		9990006680									
00001	714 C	000-0000-525	ACCT SHORT NAME	9999	9500	4-22-88	C	0000	0490	021	205.48
OFFICER01		9990006680									
00001	771 C	000-0887-032	XYZ TEST ACCT	9999	9500	4-22-88	C	0000	0490	022	867.96
		111									

08-082 – Daily Accumulator Activity (Details Page)

### Heading Descriptions

- Cost Center** Cost Center. Cost center to which the account applies.
- Source** Source of Funds. Identifies the source of the account balance.
- Date** Transaction Effective Date.
- Debit/Credit** Transaction Debit/Credit Code.

External Tran Code      External Transaction Code. User-defined transaction code assigned to the transaction.

Internal Tran Code      Internal Transaction Code.

Accum Nbr                General Ledger Accumulator Number.

Amount of Transaction   Transaction Amount.

01-19-1995		001 FIRST FINANCIAL INSTITUTION								PAGE 2	
TIME INVESTMENT SYSTEM				DAILY ACCUMULATOR ACTIVITY						08-082	
*-----KEY-DATA-----*				*-----TRANSACTION-----*							
BRCH	TYPE AD	ACCOUNT-NBR	SHORT-NAME	COST	SOURCE	DATE	DEBIT/ CREDIT	EXTERNAL TRAN CODE	INTERNAL TRAN CODE	ACCUM NBR	AMOUNT OF TRANSACTION
00001	716 C	000-0672-186	TEST ONLINE		9500	4-21-88	C	0000	0240	001	200,000.00
		23991									
	SOURCE	000	TOTALS	17	CREDIT TRANSACTIONS TOTALING		201,205.07				
				7	DEBIT TRANSACTIONS TOTALING		308.30				
	INST	001	TOTALS	18	CREDIT TRANSACTIONS TOTALING		203,705.07				
				7	DEBIT TRANSACTIONS TOTALING		308.30				

08-082 – Daily Accumulator Activity (Totals Page)

### Heading Descriptions

Totals                    Report totals by source code, transaction, and general ledger accumulator number.

## 08-094 – W-4P Withholding Notice

**Purpose** This notice is produced for IRA customers receiving disbursements more frequently than quarterly. It notifies the customers they can revoke or change their withholding election.

**Note:** If a disbursement schedule is established at the account level (interest by check or transfer) as well as the customer level, the customer-level schedule takes precedence to determine if the frequency is less than quarterly.

The records for this notice are generated in TID200 (Posting) at the time of the disbursement.

**Note:** Notices (08-614) for all other customers receiving disbursements are produced in TIY070 (W-4P Notice of Withholding).

**Program** TID370 - W-4P Notice of Withholding

001 FIRST FINANCIAL INSTITUTION 1212 MAIN STREET MAITLAND, FLORIDA	01-04-00	08-094
W-4P WITHHOLDING NOTICE		
IF FEDERAL INCOME TAXES HAVE BEEN WITHHELD FROM THE PENSION OR ANNUITY PAYMENT YOU ARE RECEIVING AND IF YOU DO NOT WISH TO HAVE TAXES WITHHELD, YOU SHOULD NOTIFY THE FINANCIAL INSTITUTION NAMED ABOVE. HOWEVER, IF YOU ELECT NOT TO HAVE WITHHOLDING APPLY TO YOUR PENSION OR ANNUITY PAYMENTS, OR IF YOU DO NOT HAVE ENOUGH FEDERAL INCOME TAX WITHHELD FROM YOUR PENSION OR ANNUITY PAYMENT, YOU MAY BE RESPONSIBLE FOR PAYMENT OF ESTIMATED TAX. YOU MAY INCUR PENALTIES UNDER THE ESTIMATED TAX RULES IF YOUR WITHHOLDING AND ESTIMATED TAX PAYMENTS ARE NOT SUFFICIENT.		
IF FEDERAL INCOME TAXES ARE NOT BEING WITHHELD FROM YOUR PENSION OR ANNUITY PAYMENT BECAUSE YOU HAVE ELECTED NOT TO HAVE WITHHOLDING APPLY AND IF YOU WISH TO REVOKE THAT ELECTION AND HAVE FEDERAL INCOME TAXES WITHHELD FROM YOUR PENSION OR ANNUITY PAYMENTS, YOU SHOULD NOTIFY THE FINANCIAL INSTITUTION NAMED ABOVE.		
JAMES W. CARR 291 WILSON ST CARLTON, FL 12232	CUSTOMER	2

*08-094 – W-4P Withholding Notice*

## 08-200 – Report Recap

**Purpose** This report is a recap, by account designation, of daily reports produced in the current processing cycle. The report is printed 2-up and lists all of the reports available in Time Investment. An X to the left of the report title indicates the report has been produced.

**Program** TID360 – Report Recap

01-30-1989		001 FIRST NATIONAL BANK OF AMERICA		PAGE	2
TIME INVESTMENT		REPORT RECAP		08-200	
TIME INVESTMENT SYSTEM-CD					
1		51	DEBIT OR CREDIT MEMOS		
2		52	INTEREST PAYMENT NOTICES		
3		53	FINAL MATURITY NOTICES		
4	X BATCH MAINTENACE JOURNAL	54	X REDEMPTION - PARTIAL WITHDRAWAL REPORT		
5	X TRIAL BALANCE	55	MATURED ACCOUNTS REPORT		
6	X EMPLOYEE TRIAL BALANCE	56	RENEWED ACCOUNTS REPORT		
7	DORMANT TRIAL BALANCE	57	RATE CHANGE REPORT		
8	ASSIGNMENT TRIAL BALANCE	58	X EXCEPTIONS REPORT		
9	X TRANSACTION JOURNAL	59	X NEW ACCOUNT LABELS		
10	X SERVICE CHARGE JOURNAL	60	X REQUEST LABELS		
11	CUSTOMER PROFILE	61	X PAYMENTS JOURNAL		
12	X ASSIGNMENT/CAUTION JOURNAL	62			
13	X RESERVE REQUIREMENT B-90	63			
14	OVERDRAFT AND UNCOLLECTED FUNDS REPORT	64			
15	X EMPLOYEE OVERDRAFT AND UNCOLLECTED FUNDS REPT	65	X SHORT TRIAL BALANCE		
16	X OVERDRAWN ACCOUNT NOTICES	66	X SHORT EMPLOYEE TRIAL BALANCE		
17	X ACTIVITY RECAP ONE	67	SHORT DORMANT TRIAL BALANCE		
18	X ACTIVITY RECAP TWO	68	SHORT ASSIGNMENT TRIAL BALANCE		
19	X NEW ACCOUNTS REPORT	69	X DISBURSEMENTS JOURNAL		
20	X CLOSED ACCOUNTS REPORT	70	IRA/Keogh OVER CONTRIBUTION REPORT		
21	PURGED ACCOUNTS REPORT	71	IRA/Keogh OVER CONTRIBUTION NOTICES		
22	REOPENED ACCOUNTS REPORT	72	X IRA/Keogh MATURITY REPORT		
23	DORMANT ACTIVITY REPORT	73	NEW AND DELETED CUSTOMER RECORDS		
24	DORMANT ACCOUNT REPORT	74	TDOA ACTIVITY REPORT		
25	X SELECTED ACCOUNTS REPORT	75	PASSBOOK BALANCED TRANSACTIONS REPORT		
26	CONTROL RECORD INFORMATION SHEET	76	PASSBOOK NON-BALANCED TRANSACTIONS REPORT		
27	X ACCOUNT INFORMATION SHEET	77	PASSBOOK DISCREPANCY REPORT		
28	X INTEREST CHECKS	78	W-8 NOTICES		
29	X PRINCIPAL CHECKS	79	W-9 NOTICES		
30	DISBURSEMENT CHECKS	80	X FEDERAL WITHHOLDING JOURNAL		
31	X INTEREST DUE REPORT	81			
32	X POSTING REJECT JOURNAL	82			
33	X UNMATCHED REVERSALS	83			
34	X NEW ACCOUNT 3 X 5 CARDS	84			
35	X REQUESTED 3 X 5 CARDS	85			
36	X LARGE BALANCE REPORT	86			
37	AUDITORS REPORT	87			
38	BOOK ENTRY CO RECEIPT-NEW ACCOUNT	88			
39	BOOK ENTRY CO RECEIPT-REQUEST	89			
40		90			
41	ONLINE MAINTENANCE JOURNAL	91			
42	DORMANT ON-LINE MAINTENANCE JOURNAL	92			
43	DORMANT BATCH MAINTENANCE JOURNAL	93			
44	TDOA STATEMENT	94			
45		95			
46	ACCOUNT STATEMENTS	96			
47	CUSTOMER STATEMENTS	97			
48	BUSINESS STATEMENTS	98			
49	AUTOMATIC RENEWAL NOTICES	99			
50	PRE-RENEWAL NOTICES	100			

08-200 – Report Recap

## 08-201 – Check Register Control Card Entry

- Purpose
- The information this journal provides is divided into the following reports that print in the order shown:
- Check Register Control Card Entry -- shows the control cards, as they were input into the system in card image format.
  - Check Register Control Card Recap -- shows the information that was sent in by control cards in a simple format after editing of the cards takes place. Control card error messages appear on this report.
  - Interest Check Journal -- shows all check information, including the check number assigned to each check.

This report is based on information in the Reports File gathered from the 08-028 (Checks) report. Each time there is an institution and report number change, this report is printed.

Program TID340 – Check Journal Reconciliation

01-13-1986		PAGE	1
TIME INVESTMENT	CHECK REGISTER CONTROL CARD ENTRY		08-201
*-----CARD-IMAGE-----*			
08ST 001100ST1			
08ST 00110100000010010000001050			
08ST 002100ST1			
08ST 00210100000020010000002050			

08-201 – Check Register Control Card Entry (Page 1 of 3)

## Heading Descriptions

### Card-image

(Card Image) Card Image. Image of the control cards that were input into the system.

01-13-1986		001 FIRST FINANCIAL INSTITUTION		PAGE	1	
TIME INVESTMENT		CHECK REGISTER CONTROL CARD RECAP			08-201	
FORM	SEP	CARD	CHECK	STARTING	ENDING	ERROR
CODE	REP	NUMBER	TYPE	CHECK-NBR	CHECK-NBR	MESSAGES
ST	-	01	INT	0000001001	0000001050	

08-201 – Check Register Control Card Entry (Page 2 of 3)

## Heading Descriptions

Form Code Form Code.

Sep Rep                      Separate Reports Code.

Card Number                Card Number. Valid entries are **01 – 10**.

Check Type                 Check Type. Valid entry is **INT**.

Starting Check-nbr        Starting Check Number.

Ending Check-nbr         Ending Check Number.

Error Messages            Error Messages.

01-13-1986		001 FIRST FINANCIAL INSTITUTION					PAGE		1			
TIME INVESTMENT		INTEREST CHECK JOURNAL					08-201					
*-----KEY DATA-----*												
BR	TY	OFFCR	AD	ACCOUNT-NBR	SHORT-NAME	PAYMENT AMOUNT	DISBURSEMENT AMOUNT	PRINCIPAL AMOUNT	INTEREST AMOUNT	FED-TAX AMOUNT	DATE PAID	CHECK NUMBER
000017910		OFFICER01C		000-0000-740	ACCT SHORT NAME	2,000.00	2,000.00			.00	1-13-86	1001
000017900		OFFICER01T		000-9000-017	ACCT SHORT NAME	575.00	575.00			.00	1-13-86	1002
000017910		OFFICER01T		000-9000-207	ACCT SHORT NAME	925.00	925.00			.00	1-13-86	1002
00001791		C		000-0000-701	ACCT SHORT NAME	2.71			2.71	.00	1-14-86	1003
000017910		OFFICER01C		000-0000-740	ACCT SHORT NAME	43.08			43.08	.00	1-14-86	1004
000017910		OFFICER01C		000-0000-741	ACCT SHORT NAME	31.72			31.72	.00	1-14-86	1004
000017040		OFFICER01C		000-0000-515	ACCT SHORT NAME	189.04			189.04	.00	1-14-86	1005
000017040		OFFICER01C		000-0000-520	ACCT SHORT NAME	172.60			172.60	.00	1-14-86	1005
000017040		OFFICER01C		000-0000-552	ACCT SHORT NAME	3,682.19			3,682.19	.00	1-14-86	1005
NUMBERS ENTERED BUT NOT USED 0000001006 TO 0000001050												
INST 001 TOTALS				9 ACCOUNTS TOTALING		7,621.34	3,500.00	.00	4,121.34	.00		

08-201 – Check Register Control Card Entry (Page 3 of 3)

### Heading Descriptions

Payment Amount            Payment Amount.

Disbursement Amount      Disbursement Amount.

Principal Amount            Principal Amount.

Interest Amount             Interest Amount.

Fed-tax Amount              Federal Tax Amount.

Date Paid                    Date Paid. Date the amount was paid.

Check Number                Check Number.

## 08-202 - Load Input to Disk

**Purpose** This data processing report is a listing of all maintenance that was input to Time Investment and stored on disk. The card image of each change appears on the report in the order in which it was entered.

**Program** TID040 - Maintenance Input Sort

01-03-2000						PAGE 1	
TIME INVESTMENT		LOAD INPUT TO DISK				08-202	
SYS NBR	INST NBR	*---KEY DATA---	FORM CARD	*-----CARD DATA-----*			
08	001	0000451921	2000				CROWE, W
08	001	0000451921	2001	000010060FFICER01C	60000013089	NNNNNN1NNN	1
08	001	0000451921	2002	B06400SAA	D00500T	007879690004C	D
08	001	0000451921	2003	M01800A	N		0088450921
08	001	0000451921	2004			I0045690921	
08	001	0000451921	2007		08021952		
08	001	0000452922	2000				MAIDA, A
08	001	0000452922	2001	000010060FFICER01C	60000013089	NNNNNN1NNN	1
08	001	0000452922	2002	B06400SAA	D00500P	C	D
08	001	0000452922	2003	M01800A	N		0088450922
08	001	0000452922	2004			I0088453468	
08	001	0000452922	2007		03161950		
08	001	0000453923	2000				PETRIN, J
08	001	0000453923	2001	000010060FFICER01C	60000013089	NNNNNN1NNN	1
08	001	0000453923	2002	B06400SAA	D00500C	C	D
08	001	0000453923	2003	M01800A	N		0088450923
08	001	0000453923	2004			I0082345923	
08	001	0000453923	2007		01171986		
08	001	0000000418	2009	037C			
08	001	0000000418	3201	0130890130890900010000			
08	001	0000000411	2009	014AA			
08	001	0000000412	2009	111X			
08	001	0000000511	1509	052X			
08	001	0000000412	2009	109X			
08	001	0000000412	2009	110X			
08	001	9898989898	1700				ACME BUG
08	001	9898989898	1701	000010FFICER01013089		045508888	
08	001	9797979797	1700				BLACK ANGUS
08	001	9797979797	1701	000010FFICER01013089		056988839	
08	001	9696969696	1700				CHIMES INC
08	001	9696969696	1701	000010FFICER01013089		067836493	
** TOTALS **							
NBR RECORDS PROCESSED			31				

08-202 - Load Input to Disk

### Heading Descriptions

Sys Nbr Application Number. Valid entry is 08, indicating Time Investment.

Inst Nbr Institution Number.

Key Data	Account Key Information. Batch forms (with the exception of the following) have the application, institution, account, and form numbers in the key. Form 13 (Item Deletion) Form 20 (Master Conversion Input) Form 70 (Total File Maintenance)
Form Card	Batch Form Number and Card Number.
Card Data	Card Data. Remaining data on the card consisting of existing field values, the new changes, and a description, if any.
Report Totals	Total number of records processed.

### 08-203 - Capture Listing - Application 08

**Purpose** This request report is a detailed listing of transactions with batch or block totals, which allow for the balancing of any monetary transaction entered through the capture listings program of Time Investment.

**Program** TID100 - Capture Listing

01-03-2000		001 INFOPOINT Institution One						PAGE 1	
		INPUT- CARD/RESTART- /SOURCE- /DRCR- B							
		EFF DATE- 010300/TRAN CODE- /FORCE- N							
TIME INVESTMENT		CAPTURE LISTING - APPLICATION-08						08-203	
RUN NUMBER-001	SERIAL-NBR	ROUTING	ACCOUNT	TRANS	TRAN	EFFECTIVE	SRCE DATE	TOD	COST P I
BLK-BATCH-SEQNR-SUB	TYP RATE	TRANSIT	NUMBER	SEQNR	CODE	DATE	CODE INIT	INIT	CNTR K T DISP
	REGION	NEW-MAT-DATE	NEW-RATE	DESCRIPTION-1		DESCRIPTION-2			
1-00001-00001-000		0 0000-0000	11	0 0441		2,000.00- 01-03-00	0000		00000 2 C TIM
1-00001-00002-000		0 0000-0000	12	0 0441		2,000.00- 01-03-00	0000		00000 2 C TIM
1-00001-00003-000		0 0000-0000	13	0 0441		2,000.00- 01-03-00	0000		00000 2 C TIM
1-00001-00004-000		0 0000-0000	14	0 0441		1,000.00- 01-03-00	0000		00000 2 C TIM
1-00001-00005-000		0 0000-0000	15	0 0441		1,000.00- 01-03-00	0000		00000 2 C TIM
1	BATCH TOTAL	1	.00	DIFFERENCE					
	DEBITS	0	.00						
	CREDITS	5	8,000.00	8,000.00					
	BANK FLOAT	0	.00						
	CUST FLOAT	0	.00						
	TYPE RATE CHG	0							

08-203 - Capture Listing - Application 08 (Page 1 of 4)

01-03-2000		001 INFOPOINT Institution One						PAGE 2	
		INPUT- CARD/RESTART- /SOURCE- /DRCR- B							
		EFF DATE- 010300/TRAN CODE- /FORCE- N							
TIME INVESTMENT		CAPTURE LISTING - APPLICATION-08						08-203	
RUN NUMBER-001	SERIAL-NBR	ROUTING	ACCOUNT	TRANS	TRAN	EFFECTIVE	SRCE DATE	TOD	COST P I
BLK-BATCH-SEQNR-SUB	TYP RATE	TRANSIT	NUMBER	SEQNR	CODE	DATE	CODE INIT	INIT	CNTR K T DISP
	REGION	NEW-MAT-DATE	NEW-RATE	DESCRIPTION-1		DESCRIPTION-2			
1	BLOCK TOTAL	1	.00	DIFFERENCE					
	DEBITS	0	.00						
	CREDITS	5	8,000.00	8,000.00					
	BANK FLOAT	0	.00						
	CUST FLOAT	0	.00						
	TYPE RATE CHG	0							
	POCKET TOTAL								
POCKET	ITEMS	PERCENT	DEBITS	CREDITS					
0	0	.00	.00	.00					
1	0	.00	.00	.00					
2	5	100.00	.00	8,000.00					
3	0	.00	.00	.00					
4	0	.00	.00	.00					
5	0	.00	.00	.00					
6	0	.00	.00	.00					
7	0	.00	.00	.00					
8	0	.00	.00	.00					
9	0	.00	.00	.00					
A	0	.00	.00	.00					
B	0	.00	.00	.00					
R	0	.00	.00	.00					

08-203 - Capture Listing - Application 08 (Page 2 of 4)

01-03-2000		ALL INSTITUTIONS PROCESSED THIS RUN										PAGE 3	
TIME INVESTMENT				CAPTURE LISTING - APPLICATION-08						08-203			
RUN NUMBER-001	SERIAL-NBR	ROUTING	ACCOUNT TRANS TRAN	EFFECTIVE	SRCE DATE	TOD	COST P I						
BLK-BATCH-SEQNR-SUB	TYP RATE	TRANSIT	NUMBER SEQNR CODE	AMOUNT	DATE	CODE INIT	INIT	CNTR	K	T	DISP		
	REGION	NEW-MAT-DATE	NEW-RATE	DESCRIPTION-1	DESCRIPTION-2								
RUN TOTAL	1	.00	DIFFERENCE										
DEBITS	0	.00		.00									
CREDITS	5	8,000.00		8,000.00									
BANK FLOAT	0	.00											
CUST FLOAT	0	.00											
TYPE RATE CHG	0												
ON-US DEBITS		.00											
ON-US CREDITS		8,000.00											
POCKET TOTAL													
POCKET	ITEMS	PERCENT	DEBITS	CREDITS									
0	0	.00	.00	.00									
1	0	.00	.00	.00									
2	5	100.00	.00	8,000.00									
3	0	.00	.00	.00									
4	0	.00	.00	.00									
5	0	.00	.00	.00									
6	0	.00	.00	.00									
7	0	.00	.00	.00									
8	0	.00	.00	.00									
9	0	.00	.00	.00									
A	0	.00	.00	.00									
B	0	.00	.00	.00									
R	0	.00	.00	.00									

08-203 - Capture Listing - Application 08 (Page 3 of 4)

01-03-2000		ALL INSTITUTIONS PROCESSED THIS RUN										PAGE 4	
TIME INVESTMENT				CAPTURE LISTING - APPLICATION-08						08-203			
RUN NUMBER-001	SERIAL-NBR	ROUTING	ACCOUNT TRANS TRAN	EFFECTIVE	SRCE DATE	TOD	COST P I						
BLK-BATCH-SEQNR-SUB	TYP RATE	TRANSIT	NUMBER SEQNR CODE	AMOUNT	DATE	CODE INIT	INIT	CNTR	K	T	DISP		
	REGION	NEW-MAT-DATE	NEW-RATE	DESCRIPTION-1	DESCRIPTION-2								
REJECT SUMMARY	ITEMS	PERCENT											
A - AUTO REJECTS	0	.00											
D - DOLLAR REJECTS	0	.00											
R - R-T REJECTS	0	.00											
X - ACCOUNT REJECTS	0	.00											
N - SERIAL REJECTS	0	.00											
J - T-C REJECTS	0	.00											
M - MATURITY DATE REJECTS	0	.00											
E - RENEWAL RATE REJECTS	0	.00											
F - TYPE RATE CHANGE REJECTS	0	.00											
3 - COST CENTER REJECTS	0	.00											
4 - EFFECTIVE DATE REJECTS	0	.00											
5 - SOURCE CODE REJECTS	0	.00											
6 - TIME OF DAY REJECTS	0	.00											
7 - INITIATION DATE REJECTS	0	.00											
8 - MISSING DESC-1 REJECTS	0	.00											
9 - DESCRIPTION ONLY REJECTS	0	.00											
ALL OTHER REJECTS	0	.00											

08-203 - Capture Listing - Application 08 (Page 4 of 4)

**Heading Descriptions**

Run Number - nnn	Run Number.
Serial-nbr Type Rate	Serial Number Type Rate. Number of the transaction or account type and the new rate if transaction is a type rate change.
Routing Transit	Routing Transit Number.
Account Number	Account Number.
Trans Seqnr	TDOA Availability Record Sequence Number.
Tran Code	External Transaction Code.
Effective Date	Effective Date. Transaction effective date.
Src Code	Input Source Code.
Date Init	Date Initiated. Date on which the transaction was initiated.
Tod Init	Time-of-day Initiated. Time of day the transaction was initiated in military time (HHMM).
Cost Cntr	Cost Center. Center associated with this transaction, if any.
Pk	Pocket Number.
It	Item Code. Valid entries are: <ul style="list-style-type: none"><li><b>b</b> Valid item.</li><li><b>A</b> Auto reject.</li><li><b>B</b> Block header.</li><li><b>C</b> Valid item.</li><li><b>D</b> Dollar reject.</li><li><b>E</b> Renewal rate reject.</li><li><b>F</b> Type rate change error.</li><li><b>H</b> Separator.</li><li><b>J</b> Transaction code reject.</li><li><b>M</b> Maturity date rejection.</li><li><b>N</b> Serial number reject.</li><li><b>R</b> Routing transit reject.</li><li><b>S</b> Separator.</li><li><b>T</b> End of pass item.</li><li><b>X</b> Account number reject.</li><li><b>Z</b> Batch header.</li><li><b>1</b> Sequencing reject.</li><li><b>2</b> Institution number reject.</li><li><b>3</b> Cost center reject.</li><li><b>4</b> Effective date reject.</li></ul>

- 5 Source code reject.
- 6 Time of day reject.
- 7 Initiation date reject.
- 8 Missing DESC-1 reject.
- 9 Description only reject.

Blk-batch-seqnr-sub	Block, Batch, Sequence, and Sub-sequence Numbers. Numbers of the deleted transaction number.
Amount	Transaction Amount.
Region	Region. Region defined for the type rate change.
New-mat-date	New Maturity Date. Date for renewal transactions only.
New-rate	New Interest Rate. Rate for renewal transactions only.
Description-1	Description 1. Line 1 of the transaction description, if present.
Description-2	Description 2. Line 2 of the transaction description, if present.
Report Totals	Batch, block and run totals with pocket totals, differences, and a reject summary.

## 08-204 – Item Deletion Report

**Purpose** This report lists transactions previously captured by the system that were deleted. If a match is not found between a transaction on the file and a deletion, an error message is printed in the description.

**Program** TID110 – Item Deletion

01-10-1989		001 FIRST NATIONAL BANK OF AMERICA				PAGE	1
TIME INVESTMENT SYSTEM		ITEM DELETION REPORT				08-204	
BLK-BATCH-SEQNR-SUB	SERIAL	ACCOUNT-NBR	TC	AMOUNT	EFF-DATE	*-----DESCRIPTION-1-----*	*-----DESCRIPTION-2-----*
001-00001-00001-000		0000000412	0260	54.00	01-10-89		
001-00001-00002-000		0000000523	0260	520.00	01-07-89		
001-00001-00003-000		0000000534	0720	23.32	01-10-89		
001-00001-00004-000		0000000636	0720	321.21	01-10-89		
001-00001-00007-000		0000000760	0490	32.52	01-09-89		
001-00001-00012-000		0000003121	0441	540.00	01-10-89		
001-00001-00018-000		0000004234	0441	2,500.00	01-10-89		
001-00001-00023-000		0000007543	0441	321.11	01-10-89		
001-00001-00029-000		0000008224	0260	432.22	01-10-89		
001-00001-00055-000		0000009245	0990	12.21	01-10-89		
001-00001-00072-000		0000013443	0270	8,760.54	01-10-89		
001-00001-00082-000		0000023333	0490	654.05	01-10-89		
001-00001-00091-000		0000023456	0660	554.00	01-10-89		
* TOTAL *		DEBITS	4	910.74	CREDITS	9	13,814.44
		RATE CHANGES	0				

08-204 – Item Deletion Report

### Heading Descriptions

- Blk-batch-seqnr-sub** Block, Batch, Sequence, and Sub-sequence Numbers. Numbers of the deleted transaction number.
- Serial** Serial Number of Item.
- Account-nbr** Account Number.
- TC** External Transaction Code.
- Amount** Transaction Amount.

Eff-date	Effective Date of Transaction.
Description-1	Description 1. Error message.
Description-2	Description 2. Description of the deleted transaction item.
Report Totals	Number of debits and the debit amount total, the number of credits and the credit amount total, and the number of rate changes.

## 08-205 – Stand-alone Trial Balance

**Purpose** This report is a current listing of the status of all Time Investment accounts. The trial balance is a primary source of account information. The report is generated by TID240 by reading the Master Files after all posting is complete.

**Program** TID240 – Stand-alone Trial

12-31-1999		001 INFOPOINT Institution One															PAGE 1							
TIME INVESTMENT				STAND ALONE TRIAL BALANCE												08-205								
BRCH	TYPE	AD	KEY-DATA	CURRENT-BAL	ISSUE-VAL	CERT-NBR	ISS-DT	LAST-INT-PD	LST-INT	NXT-INT	INT-PENALTY	DT-LST	INT-PENALTY	ASGN-FLG	AMT	NEXT-REN								
OFFICER	CUSTOMER-NBR	SIG-INDX	SHORT-NAME	TAX	EMP	NPS	CLV	SAF	COR	PUB	TRS	NEG	COL	SEC	CLS	IDS	ROP	IRA	STM	SC	SC	APPL	INT-ACCOUNT	
SOC-SEC-NBR			SPEC-HAND-CD	CLOSING-PEN	CHKS-OUT	FED-WITH	INT-YTD	INT-AVAIL	FED-TX-YTD	YR	MON													
00001	006	C	000-000-000001	A	GOODWIN	7201.48	20000.00	1000000000	12-28-99	1.48	12-31-99	1-31-00	12-28-00											
OFFICER01	1000000000	000000000		7173.86	2.96	.99	12-31-99	.00	.050000000															
000-00-0000				1	N	N	N	N	N	N	N	N	N	C	A	I	3	W	00	00				0
																								0
																								0
00001	006	C	000-000-000002	A	WILKERSON	720.36	5000.00	2000000000	12-28-99	.36	12-31-99	1-31-00	12-28-00											
OFFICER01	2000000000	000000000		713.73	.71	.24	12-31-99	.00	.120000000															
000-00-0000				1	N	N	N	N	N	N	N	N	N	C	A	I	3	W	00	00				0
																								0
																								0
00001	006	C	000-000-000003	B	SMITH	7203.55	5000.00	3000000000	12-28-99	3.55	12-31-99	1-31-00	12-28-00											
OFFICER01	3000000000	000000000		7137.28	7.11	2.37	12-31-99	.00	.120000000															5.00
000-00-0000				1	N	N	N	N	N	N	N	N	N	C	A	I	3	W	00	00				0
																								0
																								0
00001	715	C	000-000-000005	B	CHRISTIAN	18007.58	2000.00	5000000000	12-28-99	7.58	12-31-99	1-31-00	12-28-00											
OFFICER01	5000000000	000000000		17866.03	15.15	5.05	12-31-99	.00	.102500000															
000-00-0000				1	B	N	Y	Y	Y	Y	Y	Y	Y	C	A	I	1	W	00	00				0
																								0
																								0
00001	715	C	000-000-000006	C	HARRIS	360.15	20000.00	6000000000	12-28-99	.15	12-31-99	1-04-00	1-04-00											
OFFICER01	6000000000	000000000		357.32	.30	.10	12-31-99	.00	.102500000															
000-00-0000				1	B	N	Y	Y	Y	Y	Y	Y	Y	C	A	I	1	W	00	00				0
																								0
																								0
00001	715	C	000-000-000007	C	MOSLEY	76032.02	2000.00	7000000000	12-28-99	32.02	12-31-99	1-31-00	12-28-00											
OFFICER01	7000000000	000000000		75434.36	63.96	21.31	12-31-99	.00	.102500000															
000-00-0000				1	B	N	Y	Y	Y	Y	Y	Y	Y	C	A	S	1	W	00	00				0
																								0
																								0
00001	715	C	000-000-000008	D	HEFTY	320.13	2000.00	5000000000	12-28-99	.13	12-31-99	1-31-00	12-28-00											
OFFICER01	5000000000	000000000		317.61	.27	.09	12-31-99	.00	.102500000															
000-00-0000				1	B	N	Y	Y	Y	Y	Y	Y	Y	C	A	S	1	W	00	00				0
																								0
																								0
00001	715	C	000-000-000009	D	WILLIAMS	78032.02	200.00	9000000000	12-28-99	32.02	12-31-99	1-31-00	12-28-00											
OFFICER01	9000000000	000000000		77418.63	65.64	21.87	12-31-99	.00	.102500000															
000-00-0000				1	B	N	Y	Y	Y	Y	Y	Y	Y	C	A	K	1	W	00	00				0
																								0
																								0
00001	715	C	000-000-000010	E	ERFOURTH	314528.75	20000.00	1100000000	12-28-99	128.75	12-31-99	1-31-00	12-28-00											
OFFICER01	1100000000	000000000		312056.32	264.57	88.13	12-31-99	.00	.102500000															
000-00-0000				1	B	N	Y	Y	Y	Y	Y	Y	Y	C	A	K	1	W	00	00				0
																								0
																								0
																								0

08-205 – Stand-alone Trial Balance



## 08-207 - Stand-alone Dormant Trial Balance

Purpose This report shows the balance and other status information necessary for dormant accounts. The report is generated by TID240 by reading the Master Files after all posting is complete.

Program TID240 - Stand-alone Trial

12-31-1999		001 INFOPOINT Institution One												PAGE 1	
TIME INVESTMENT				STAND ALONE DORMANT TRIAL BALANCE										08-207	
BRCH	TYPE	AD	KEY-DATA	CURRENT-BAL	ISSUE-VAL	CERT-NBR	ISS-DT	LAST-INT-PD	LST-INT	NXT-INT	INT-PENALTY	INT-RATE	ASGN-FLG	AMT	
OFFICER	CUSTOMER-NBR	SIG-INDX	SHORT-NAME	CLOSING-VAL	INT-ENP	INT-PDM	DT-LST	INT-PENALTY	INT-RATE	ASGN-FLG	AMT	ASGN-FLG	AMT		
SOC-SEC-NBR	CUSTOMER-NBR	SIG-INDX	SPEC-HAND-CD	TAX EMP NPS CLV	SAF COR PUB	TRN NEG COL SEC	CLS IDS ROP IRA	STM SC SC	APPL INT-ACCOUNT	YR	MON	YR	MON		
OFFICER01	1000000000	000000000	A GOODWIN	7201.48	20000.00	1000000000	12-28-99	1.48	12-31-99	1-31-00	12-28-00				
000-00-0000				7173.86	2.96	.99	12-31-99	.00	.050000000		.00				
				30.58	.00	.00		.00	1.48		.00	A	A		
00001	006	C	000-000-000002	A WILKERSON	720.36	5000.00	2000000000	12-28-99	.36	12-31-99	1-31-00	12-28-00			
OFFICER01	2000000000	000000000		713.73	.71	.24	12-31-99	.00	.120000000		.00				
000-00-0000				7.34	.00	.00		.00	.36		.00	A	A		
00001	006	C	000-000-000003	B SMITH	7203.55	5000.00	3000000000	12-28-99	3.55	12-31-99	1-31-00	12-28-00			
OFFICER01	3000000000	000000000		7137.28	7.11	2.37	12-31-99	.00	.120000000		5.00				
000-00-0000				73.38	.00	.00		.00	3.55		.00	A	A		
00001	715	C	000-000-000005	B CHRISTIAN	18007.58	2000.00	5000000000	12-28-99	7.58	12-31-99	1-31-00	12-28-00			
OFFICER01	5000000000	000000000		17866.03	15.15	5.05	12-31-99	.00	.102500000		.00				
000-00-0000				156.70	.00	.00		.00	7.58		.00	A	A		
00001	715	C	000-000-000006	C HARRIS	360.15	20000.00	6000000000	12-28-99	.15	12-31-99	1-04-00	1-04-00			
OFFICER01	6000000000	000000000		357.32	.30	.10	12-31-99	.00	.102500000		.00				
000-00-0000				3.13	.00	.00		.00	.15		.00	A	A		
00001	715	C	000-000-000007	C MOSLEY	76032.02	2000.00	7000000000	12-28-99	32.02	12-31-99	1-31-00	12-28-00			
OFFICER01	7000000000	000000000		75434.36	63.96	21.31	12-31-99	.00	.102500000		.00				
000-00-0000				661.62	.00	.00		.00	32.02		.00	A	A		
00001	715	C	000-000-000008	D HEFTY	320.13	2000.00	5000000000	12-28-99	.13	12-31-99	1-31-00	12-28-00			
OFFICER01	5000000000	000000000		317.61	.27	.09	12-31-99	.00	.102500000		.00				
000-00-0000				2.79	.00	.00		.00	.13		.00	A	A		
00001	715	C	000-000-000009	D WILLIAMS	78032.02	200.00	9000000000	12-28-99	32.02	12-31-99	1-31-00	12-28-00			
OFFICER01	9000000000	000000000		77418.63	65.64	21.87	12-31-99	.00	.102500000		.00				
000-00-0000				679.03	.00	.00		.00	32.02		.00	A	A		
00001	715	C	000-000-000010	E ERFORTH	314528.75	20000.00	1100000000	12-28-99	128.75	12-31-99	1-31-00	12-28-00			
OFFICER01	1100000000	000000000		312056.32	264.57	88.13	12-31-99	.00	.102500000		.00				
000-00-0000				2737.00	.00	.00		.00	128.75		.00	A	A		
00001	791	T	000-000-000011	TD0A	80205.61	.00	0000000000	12-28-99	85.61	12-31-99	3-31-00	0-00-00			
OFFICER01	1100000000	000000000		77637.43	57.13	.00	12-31-99	.00	.130000000		.00				
000-00-0000				2625.31	.00	.00		.00	85.61		.00	A	A		

08-207 - Stand-alone Dormant Trial Balance

## 08-208 – Stand-alone Assignment Trial Balance

**Purpose** This report shows the balance and other status information necessary for accounts with assignments. The report is generated by TID240 by reading the Master Files after all posting is complete.

**Program** TID240 – Stand-alone Trial

12-31-1999		001 INFOPOINT Institution One															PAGE	1																		
TIME INVESTMENT										STAND ALONE ASSIGNMENT TRIAL BALANCE										08-208																
BRCH	TYPE	AD	ACCOUNT-NBR	SHORT-NAME	CLOSING-VAL	INT-ENP	INT-PDM	DT-LST	INT-PENALTY	INT-RATE	ASGN-FLG	AMT	OFFICER	CUSTOMER-NBR	SIG-INDX	TAX	EMP	NPS	CLV	SAF	COR	PUB	TRS	NEG	COL	SEC	CLS	IDS	ROP	IRA	STM	SC	SC	APPL	INT-ACCOUNT	
SOC-SEC-NBR				SPEC-HAND-CD	CLOSING-PEN	CHKS-OUT	FED-WITH	INT-YTD	INT-AVAIL	FED-TX-YTD	YR	MON																								
00001	006	C	000-000-000001	A GOODWIN	7201.48	20000.00	1000000000	12-28-99	1.48	12-31-99	1-31-00	12-28-00	OFFICER01	1000000000	0000000000																					
000-00-0000					7173.85	2.95	.98	12-31-99	.00	.0500000000	Y	100.00																								
					30.58	.00	.00		.00	1.48		0																								
00001	006	C	000-000-000002	A WILKERSON	720.36	5000.00	2000000000	12-28-99	.36	12-31-99	1-31-00	12-28-00	OFFICER01	2000000000	0000000000																					
000-00-0000					718.00	.70	.24	12-31-99	.00	.1200000000	Y	450.00																								
					3.06	.00	.00		.00	.36		0																								
00001	006	C	000-000-000003	B SMITH	7203.55	5000.00	3000000000	12-28-99	3.55	12-31-99	1-31-00	12-28-00	OFFICER01	3000000000	0000000000																					
000-00-0000					7180.06	7.09	2.36	12-31-99	.00	.1200000000	Y	305.00																								
					30.58	.00	.00		.00	3.55		0																								
00001	715	C	000-000-000005	B CHRISTIAN	18007.58	2000.00	5000000000	12-28-99	7.58	12-31-99	1-31-00	12-28-00	OFFICER01	5000000000	0000000000																					
000-00-0000					17946.26	15.12	5.05	12-31-99	.00	.1025000000	Y	1000.00																								
					76.44	.00	.00		.00	7.58		0																								
00001	715	C	000-000-000006	C HARRIS	360.15	20000.00	6000000000	12-28-99	.15	12-31-99	1-04-00	1-04-00	OFFICER01	6000000000	0000000000																					
000-00-0000					358.92	.30	.10	12-31-99	.00	.1025000000	Y	300.00																								
					1.53	.00	.00		.00	.15		0																								
END OF ASSIGNMENT TRIAL																																				
0 ACCOUNTS TOTALING .00																																				

08-208 – Stand-alone Assignment Trial Balance

## 08-209 – Payments Due Register

Purpose This report contains information about Time Investment accounts when checks are printed. This report includes the check number.

Program TID350 – Payments Due Register

08-03-1994		001 FIRST FINANCIAL INSTITUTION						PAGE 1				
TIME INVESTMENT SYSTEM			PAYMENTS DUE REGISTER					08-209				
*-----KEY-DATA-----*			CHECK	CHECK	PAYMENT	CHECK	TAX	PAYMENT	NEXT	REN		
BR	TYPE	AD	ACCOUNT-NBR	SHORT-NAME	DATE	NUMBER	AMOUNT	AMOUNT	AMOUNT	TYPE	RENEWAL	OPT
	OF CR		CUSTOMER-NBR									
00001	001	C	000-0001-131 110	SAVNINGRA	8-05-94	1001	83,759.04	83,759.04		PRINCIPAL	8-05-94	S
00001	001	C	000-0001-139 110	SAVNINGRA	8-05-94	1002	83,759.03	83,759.03		PRINCIPAL	8-05-94	S
PAY DATE		8-05-1994	TOTALS	2 ACCOUNTS	TOTALING		167,518.07					
00001	006	C	000-0000-001 1	TEST STATEMENT	8-06-94	1004	50.00	48.00	2.00	DISBURMNT	7-30-95	A
00001	006	S	000-0000-002 2	TEST STATEMENT	8-06-94	1005	50.00	50.00		DISBURMNT		
00001	001	S	000-0000-139 110	SAVNINGRA	8-06-94	1003	2,061.07	1,648.86	412.21	INTEREST		
PAY DATE		8-06-1994	TOTALS	3 ACCOUNTS	TOTALING		2,161.07					
INST			001	TOTALS	5 ACCOUNTS	TOTALING	169,679.14					

08-209 – Payments Due Register

### Heading Descriptions

- Check Date Payment Due Date.
- Check Number Check Number of Payment.
- Payment Amount Amount of payment. Gross amount of the payment, including any taxes to be withheld.
- Check Amount Amount of Actual Check. Payment amount less any taxes.
- Tax Amount Tax Withheld Amount. Amount of the federal tax withheld.
- Payment Type Payment Type. Type of payment being made. Valid entries are:  
**Interest**  
**Principal**  
**Disburmnt**

Next Renewal	Next Renewal Date. For single maturity accounts, this is the Final Maturity Date. For Savings accounts, this is space.
Ren Opt	Renewal Option.
Report Totals	Report totals consist of the institution number, the total number of accounts for that institution, and the total dollar amount for those accounts.

## 08-250 – Variable Rate TDOA Trial

**Purpose** This report shows the balance and other status information necessary for TDOAs. The report is generated by TID250 by reading the Master Files after all posting is complete.

**Program** TID250 – Variable Rate TDOA Trial

12-31-1999		001 INFOPOINT Institution One							PAGE 1			
TIME INVESTMENT				VARIABLE RATE TDOA TRIAL				08-250				
BR	TYP	ACCOUNT-NUMBER	OFFICER	TERM				*-AVAILABILITY--*		*---DATE LAST---		
SEQ		DPST-BALANCE		INTEREST-ENP	INT-AVAIL	CMPD-AMT	FROM	TO	RATE	TRAN	RATE	PER-DM
00001	791	000-000-000011	OFFICER01	M-018								
1		40,060.00	U	28.48596	42.81	.00	6-28-01	7-07-01	.130000000	12-28-99	12-28-99	14.24
2		40,060.00	U	28.48832	42.80	.00	6-28-01	7-07-01	.130000000	12-29-99	12-29-99	14.24
		80,205.61		56.97428	85.61	.00				12-29-99	0-00-00	
00001	791	000-000-000012	OFFICER01	M-018								
		.00		.00000	.00	.00				0-00-00	0-00-00	
00001	791	000-000-000013	OFFICER01	M-018								
		.00		.00000	.00	.00				0-00-00	0-00-00	
00001	791	000-000-000014	OFFICER01	M-018								
1		36,000.00	U	25.60447	38.46	.00	6-28-01	7-07-01	.130000000	12-28-99	12-28-99	12.80
2		27,880.00	U	19.82970	34.13	.00	6-28-01	7-07-01	.130000000	12-31-99	12-29-99	9.91
		63,952.59		45.43417	72.59	.00				12-31-99	0-00-00	
00001	791	000-000-000015	OFFICER01	M-018								
		.00		.00000	.00	.00				0-00-00	0-00-00	
00001	791	000-000-000045		M-018								
		.00		.00000	.00	.00				0-00-00	0-00-00	

08-250 – Variable Rate TDOA Trial

### Heading Descriptions

- Br Branch Number.
- Typ Account Type.
- Account-number Account Number.
- Officer Officer Code.
- Term Account Term.
- Seq TDOA Availability Record Sequence Number.
- Dpst-balance Deposit Balance. Total amount in this deposit.
- Interest-enp Interest Earned Not Paid. Interest earned not paid applicable to this deposit.
- Int-avail Interest Available Amount. Available interest amount applicable to this deposit.

**Availability**

Cmpd-amt	Compounded Amount. Interest amount to be compounded applicable to this deposit.
From	From. Starting date of the next availability period for this deposit.
To	To. Ending date of the next availability period for this deposit.
Rate	Accruing Rate for Deposit.

**Date-last**

Tran	Last Transaction Date for Deposit.
Rate	Last Rate Change Date for Deposit.
Per-dm	Interest Per Diem for Deposit.

## 08-265 – Stand-alone Trial – Short

**Purpose** This report is a current listing of the status of all Time Investment accounts. The report is generated by TID260 by reading the Master Files after all posting is complete. This report has the same format as 08-065 (Short Trial Balance).

**Program** TID260 – Stand-alone Short Trial

01-30-1989		001 FIRST NATIONAL BANK OF AMERICA										PAGE	1
TIME INVESTMENT				STAND ALONE TRIAL – SHORT								08-265	
*-----KEY-DATA-----*													
BRCH	TYP	AD	ACCOUNT-NBR	SHORT-NAME	CURRENT-BAL	INT-ENP	PENALTY	INT-AVAIL	LST-INT	IRA	ASGN	NXT-REN	INTPD-YTD
OFFICER			CUSTOMER-NBR	SOC-SEC-NBR	CLOSING-VAL	CHKS-OUT	PER-DIEM	FED-WITH	NXT-INT	ROP		INT-RTE	FEDTX-YTD
00001	006	C	0000000411	HNS	** SEE EMPLOYEE TRIAL **								
00001	006	C	0000000412	JOHNSONDA	2000199.01	1822.32	.00	325.00	1-10-88	I		2-10-89	325.00
OFFICR022			511 045-50-3339		2002021.33	.00	910.66	.00	2-10-89	S		12.000	.00
00001	006	C	0000000413	JOHNSONDA	2000.00	5.77	.00	325.00	1-10-88	N		2-10-89	325.00
OFFICR022			511 045-50-3339		2005.77	.00	2.39	.00	2-10-89	S		12.000	.00
00001	006	C	0000000414	HNS	** SEE EMPLOYEE TRIAL **								
00001	006	C	0000000415	HNS	** SEE EMPLOYEE TRIAL **								
00001	006	C	0000000416	HNS	** SEE EMPLOYEE TRIAL **								
00001	006	T	0000000417	HNS	** SEE EMPLOYEE TRIAL **								
00001	006	C	0000000418	HNS	** SEE EMPLOYEE TRIAL **								
00001	006	C	0000000419	HNS	** SEE EMPLOYEE TRIAL **								
00001	006	C	0000451921	CROWE, W	.00	.00	.00	.00	1-29-89	I		7-30-90	.00
OFFICER01			45690921 000-00-0000		.00	.00	.00	.00	2-04-89	A		6.400	.00
00001	006	C	0000452922	MAIDA, A	.00	.00	.00	.00	1-29-89	I		7-30-90	.00
OFFICER01			88453468 000-00-0000		.00	.00	.00	.00	2-04-89	A		6.400	.00
00001	006	C	0000453923	PETRIN, J	.00	.00	.00	.00	1-29-89	I		7-30-90	.00
OFFICER01			82345923 000-00-0000		.00	.00	.00	.00	2-04-89	A		6.400	.00
12 ACCOUNTS TOTALING					314,343,289.04								

08-265 – Stand-alone Trial – Short

**08-266 – Stand-alone Employee Trial – Short**

Purpose This report shows the balance and other status information for employee accounts. The report is generated by TID260 by reading the Master Files after all posting is complete. This report has the same format as 08-065 (Short Trial Balance).

Program TID260 – Stand-alone Short Trial

03-23-1987		001 FIRST FINANCIAL INSTITUTION										PAGE	1
TIME INVESTMENT		STAND ALONE EMPLOYEE TRIAL - SHORT										08-266	
*-----KEY-DATA-----*													
BRCH	TYP	AD	ACCOUNT-NBR	SHORT-NAME	CURRENT-BAL	INT-ENP	PENALTY	INT-AVAIL	LST-INT	IRA	ASGN	NXT-REN	INTPD-YTD
OFFICER			CUSTOMER-NBR	SOC-SEC-NBR	CLOSING-VAL	CHKS-OUT	PER-DIEM	FED-WITH	NXT-INT	ROP	INT-RTE	FEDTX-YTD	
00001	715	C	0000000309	ACCT SHORT NAME	.00	.00	.00	.00	4-08-85	N	4-08-85	.00	
OFFICER01			9990002610	990-00-2610	.00	.00	.00	.00	7-08-85	S	8.750	.00	
00001	796	T	0009000100	ACCT SHORT NAME	4658.19	136.24	18.42	658.19	9-13-86	I	0-00-00	.00	
OFFICER01			9990006040	990-00-6040	4776.01	.00	.00	.00	3-13-88	A	12.000	.00	
00001	796	T	0009000105	ACCT SHORT NAME	1180.82	.00	.00	180.82	3-15-87	I	0-00-00	180.82	
OFFICER01			9990004980	990-00-4980	1180.82	.00	.00	.00	3-15-89	A	12.000	.00	
00001	791	T	0009000165	ACCT SHORT NAME	250.00	56.14	1.87	.00	4-08-85	I	0-00-00	.00	
OFFICER01			9990004030	990-00-4030	304.27	.00	.00	.00	4-09-87	A	12.000	.00	
00001	796	T	0009000172	ACCT SHORT NAME	9869.86	307.00	.01	1273.12	10-10-86	I	0-00-00	.00	
OFFICER01			9990005530	990-00-5530	10176.85	.00	.00	.00	4-10-88	A	12.000	.00	
00001	794	T	0009000196	ACCT SHORT NAME	250.00	55.11	1.73	.00	4-11-85	I	0-00-00	.00	
OFFICER01			9990006290	990-00-6290	303.38	.00	.00	.00	4-12-87	A	12.000	.00	
00001	791	T	0009000207	ACCT SHORT NAME	.00	38.39-	.00	.00	10-15-86	I	0-00-00	.00	
OFFICER01			9990005370	990-00-5370	38.39-	.00	.00	.00	4-30-88	A	12.000	.00	
END OF EMPLOYEE TRIAL													

08-266 – Stand-alone Employee Trial – Short

## 08-267 - Stand-alone Dormant Trial - Short

**Purpose** This report shows the balance and other status information necessary for dormant accounts. The report is generated by TID260 by reading the Master Files after all posting is complete. This report has the same format as the 08-065 (Short Trial Balance).

**Program** TID260 - Stand-alone Short Trial

03-23-1987		001 FIRST FINANCIAL INSTITUTION								PAGE 1		
TIME INVESTMENT				STAND ALONE DORMANT TRIAL - SHORT						08-267		
*-----KEY-DATA-----*												
BRCH	TYP	AD	ACCOUNT-NBR	SHORT-NAME	CURRENT-BAL	INT-ENP	PENALTY	INT-AVAIL	LST-INT	IRA ASGN	NXT-REN	INTPD-YTD
OFFICER	CUSTOMER-NBR	SOC-SEC-NBR	CLOSING-VAL	CHKS-OUT	PER-DIEM	FED-WITH	NXT-INT	ROP	INT-RTE	FEDTX-YTD		
00001	715	C	0000000558	ACCT SHORT NAME	12000.00	9.86	.00	.00	8-05-86	N	8-05-86	.00
OFFICER01	9990003480	990-00-3480	12009.86		.00	.00	.00	8-22-87	S	5.000	.00	
00001	704	C	0000000577	ACCT SHORT NAME	100000.00	5.00	.00	.00	11-29-85	N	11-29-85	.00
OFFICER01	9990006700	990-00-6700	100005.00		.00	.00	.00	1-01-87	S	7.500	.00	
00001	715	C	0008900018	CUST SHORT NAME	100.00	.00	.00	.00	12-31-86	N	12-31-86	.00
	9900018	000-00-0000	100.00		.00	.00	.00	12-31-86	S	5.000	.00	
END OF DORMANT TRIAL												

*08-267 - Stand-alone Dormant Trial - Short*

**08-268 – Stand-alone Assignment Trial Balance – Short**

**Purpose** This report shows the balance and other status information necessary for accounts with assignments. The report is generated by TID260 by reading the Master Files after all posting is complete. This report has the same format as 08-065 (Short Trial Balance).

**Program** TID260 – Stand-alone Short Trial

03-23-1987		001 FIRST FINANCIAL INSTITUTION							PAGE		1		
TIME INVESTMENT				STAND ALONE ASSIGNMENT TRIAL - SHORT							08-268		
*-----KEY-DATA-----*													
BRCH	TYP	AD	ACCOUNT-NBR	SHORT-NAME	CURRENT-BAL	INT-ENP	PENALTY	INT-AVAIL	LST-INT	IRA	ASGN	NXT-REN	INTPD-YTD
OFFICER			CUSTOMER-NBR	SOC-SEC-NBR	CLOSING-VAL	CHKS-OUT	PER-DIEM	FED-WITH	NXT-INT	ROP		INT-RTE	FEDTX-YTD
00001	796	T	0000056789	REID	.00	.00	.00	.00	12-11-85	I	Y	0-00-00	.00
OFFICER01			35	255-74-7474	.00	.00	.00	.00	6-12-87	A		0.000	.00
00001	796	T	0000064646	REID	.00	.00	.00	.00	12-11-85	I	Y	0-00-00	.00
OFFICER01			67670000	235-44-5554	.00	.00	.00	.00	6-12-87	A		0.000	.00
END OF ASSIGNMENT TRIAL													

*08-268 – Stand-alone Assignment Trial – Short*

## 08-380 – Automated Clearing House Report

**Purpose** This report details the transfers taking place between Time Investment and other applications for the current day.

**Program** TID380 – ACH Interface

02-06-1989	001 FIRST NATIONAL BANK OF AMERICA	PAGE	1	
TIME INVESTMENT	AUTOMATED CLEARING HOUSE REPORT		08-380	
ENTRY DATE: 02-03-89				
TIME: 15:55:37				
TRANSACTION CODE	TRANSFER TO ACCOUNT	AMOUNT	TRANSFER FROM ACCOUNT	SHORT NAME
22	00000000411	112.22	00000000003	MAIDA, A
22	00000000417	131.55	00000000004	WESTON, J
22	00000000111	233.98	00000652923	MARTIN, S
22	00000000222	1247.09	00000752923	WILLIAMS, W
22	00000000333	5.00	00002462537	HARRISON, S
22	00000000444	5.00	00003754384	SMYTHE, D
22	00000000555	5.00	00048453939	TAYLOR, Q
22	00000000666	5.00	00045956767	SMITH, E
22	00000000777	552.03	00067484963	WALKER, O
22	00000000888	42.33	00045684939	BUTLER, S
22	00000000999	25.00	00073445563	SHAW, H
22	00000001122	21.00	00056734578	REED, M
22	00000002233	142.00	00038356935	HARRELSON, D
22	00000003344	63.00	00038268257	MEEKER, J
22	00000004455	57.00	00003228268	WALLER, S
22	00000005566	367.00	00024826984	MANN, A
22	00000006677	7.00	00048248457	NABORS, E
22	00000007788	157.12	00036589326	MISSENGER, J
*** BATCH	1 TOTALS ***	TOTAL ENTRIES THIS BATCH	18	
		TOTAL DEBIT ENTRY AMOUNT	.00	
		TOTAL CREDIT ENTRY AMOUNT	3,178.32	

08-380 – Automated Clearing House Report (Details Page)

### Heading Descriptions

- Transaction Code** Transaction Code. Valid entries are:
  - 22** Indicates this transaction is a DDA deposit.
  - 32** Indicates this transaction is a Savings deposit.
- Transfer to Account** Transfer to Account. Account number to which the money is being transferred.
- Amount** Amount of Transaction.
- Transfer from Account** Transfer from Account. Account from which the money was transferred.
- Short Name** Short Name. Name on the account from which the money was transferred.
- Batch Totals** Totals are by entries, and debit and credit amounts.

02-06-1989	000 ACH TAPE TOTALS	PAGE	1
TIME INVESTMENT	AUTOMATED CLEARING HOUSE REPORT	08-380	
*** TAPE TOTALS ***	TOTAL BATCHES THIS TAPE		1
	TOTAL ENTRIES THIS TAPE		18
	TOTAL DEBIT ENTRY AMOUNT		.00
	TOTAL CREDIT ENTRY AMOUNT		3,178.32

*08-380 - Automated Clearing House Report (Totals Page)*

## Heading Descriptions

Tape Totals                      Totals are by batch, entries, and debit and credit amounts.

## 08-800 – File Backup Record Count

**Purpose** This data processing report lists the number of records copied to tape for input files backed up on the current processing day. The time-of-day the report is run is printed in the report heading. On the report listing, for every institution that is on Time Investment, there is a print line for the following backup information.

**Program** TID800 – System Backup

10-31-1992													PAGE	1	
TIME INVESTMENT		FILE BACKUP RECORD COUNT											08-800		
TIME 11.34.24															
														** FILES BACKED UP THIS RUN **	
														TIACTY - ACTIVITY FILE (FROM TID200)	
														TIACT3 - ACTIVITY 3 FILE (FROM TID080)	
														TICAPT - CAPTURE FILE	
														TICRDO - MAINTENANCE INPUT (FROM TID040)	
														TIEXCP - EXCEPTIONS INTERFACE FILE	
														TIRPTA - REPORT A FILE (FROM TID220)	
														TIRPTB - REPORT B FILE (B90 FROM TID200)	
														TIRPTD - REPORT D FILE (FROM TID080)	
														TIRPTU - REPORT U FILE (FROM TID200)	
														TISTMT - STATEMENT FILE	
INST	TIACTY	TIACT3	TICAPT	TICRDO	TIEXCP	TIPODX	TIPROF	TIRPTA	TIRRPB	TIRPTD	TIRPTU	TISTMT	TIYEAR		
000	0	0	0	0	0	0	0	0	1	0	0	0	0		
001	3876	3	28	15	24	0	0	66	497	4	1669	945	0		
002	5375	0	0	15	0	0	0	44	573	0	1655	3	0		
003	0	0	0	15	0	0	0	0	0	0	0	0	0		
TOTAL COUNT	9251	3	28	45	24	0	0	110	1071	4	3324	948	0		

*08-800 – File Backup Record Count*

### Heading Descriptions

Files Backed Up this Run Files Backed Up this Run. Files backed up during this run.

- Inst Institution Number.
- TIACTY Activity File (from TID200).
- TIACT3 Activity 3 File (from TID080).
- TICAPT Capture File.
- TICRDO Maintenance Input File (from TID040).
- TIEXCP Exceptions Interface File.
- TIPODX POD Extract File.

TIPROF	Profitability Interface File.
TIRPTA	Report A File (from TID220).
TIRPTB	Report B File (from TID200).
TIRPTD	Report D File (from TID080).
TIRPTU	Report U File (from TID200).
TISTMT	Statement File.
TIYEAR	Year-end Work File (from TIY050).
Report Totals	Report total information.
Total Count	Total Count. Count of files backed up for all institutions.

## 08-820 – File Reload Record Count

**Purpose** This data processing report lists the number of records loaded and dropped for files reloaded on the current processing day. The time-of-day the report is run is printed in the report heading. For each institution in Time Investment, there is a print line for the following reload information.

**Program** TID820 – System Reload or Merge

10-31-1992													PAGE	1	
TIME INVESTMENT													FILE RELOAD RECORD COUNT		08-820
TIME 12.28.32													** FILES RELOADED THIS RUN **		
TIACTY - ACTIVITY FILE (FROM TID200)															
TIACT3 - ACTIVITY 3 FILE (FROM TID080)															
TICAPT - CAPTURE FILE															
TICRDO - MAINTENANCE INPUT (FROM TID040)															
TIEXCP - EXCEPTIONS INTERFACE FILE															
TIPODX - POD EXTRACT FILE															
TIPROF - PROFITABILITY INTERFACE FILE															
TIRPTA - REPORT A FILE (FROM TID220)															
TIRPTB - REPORT B FILE (B90 FROM TID200)															
TIRPTD - REPORT D FILE (FROM TID080)															
TIRPTU - REPORT U FILE (FROM TID200)															
TISTMT - STATEMENT FILE															
TIYEAR - YEAR END WORK FILE (FROM TIY050)															
INST	TIACTY	TIACT3	TICAPT	TICRDO	TIEXCP	TIPODX	TIPROF	TIRPTA	TIRRPB	TIRPTD	TIRPTU	TISTMT	TIYEAR		
000	0	0	0	0	0	0	0	0	1	0	0	0	0		
001	3876	3	28	15	24	0	0	66	497	4	1669	945	0		
002	5375	0	0	15	0	0	0	44	573	0	1655	3	0		
003	0	0	0	15	0	0	0	0	0	0	0	0	0		
TOTAL COUNT	9251	3	28	45	24	0	0	110	1071	4	3324	948	0		

08-820 – File Reload Record Count

### Heading Descriptions

Files Reloaded this Run File Reloaded this Run. Files reloaded during this run.

Inst Institution Number.

TIACTY Activity File (from TID200).

TIACT3 Activity 3 File (from TID080).

TICAPT Capture File.

TICRDO Maintenance Input File (from TID040).

TIEXCP Exceptions Interface File.

TIPODX	POD Extract File.
TIPROF	Profitability Interface File.
TIRPTA	Report A File (from TID220).
TIRPTB	Report B File (from TID200).
TIRPTD	Report D File (from TID080).
TIRPTU	Report U File (from TID200).
TISTMT	Statement File.
TIYEAR	Year-end Work File (from TIY050).
Report Totals	Report Totals Information.
Total Count	Total Count. Count of files backed up for all institutions.

## 08-913 – Institution Selection Report

**Purpose** This report shows which institutions are being selectively processed when selective processing is being done.

**Program** TID030 – Institution Selector – Selective Processing

01-10-1989		INST SELECTION REPORT							PAGE 1	
TIME INVESTMENT									08-913	
INST NBR	INST SETTING	LAST DATE PROCESSED	NEXT SCHED PROC DATE	NEXT ACTUAL PROC DATE	W F	M F	PROCESS 1234567	DOW P	S ERR	
001	FIRST NATIONAL BANK OF AMERICA	SELECTED	1-09-1989	1-11-1989	1-11-1989		C	C	4 B P	
-----										
002	SECOND NATIONAL BANK OF AMERICA	SELECTED	1-09-1989	1-11-1989	1-11-1989		C	C	4 B P	
-----										

*08-913 – Institution Selection Report*

### Heading Descriptions

**Inst Nbr** Institution Number.

**Inst Setting** Setting for Institution. Valid entries are:  
**Selected.**  
**Waiting.**

**Last Date Processed** Late Date Processed. Date on which the system was last processed.

**Next Sched Proc Date** Next Scheduled System Processing Date.

**Next Actual Proc Date** Next Actual System Processing Date.

**W F** Week Process Flag. Identifies the first or last processing day of the week. Valid entries are:

- B** Both the first and last processing day of the week.
- F** First processing day of the week.
- L** Last processing day of the week.

**M F** Month Process Flag. Identifies the first or last processing day of the month. Valid entries are:

- B** Both the first and last processing day of the month.
- F** First processing day of the month.
- L** Last processing day of the month.

Process 1234567	Days of Week. Day of week on which processing does or does not occur. Valid entries are: <b>b</b> Open and processing. <b>C</b> Closed, no processing.
Dow	Current Day of the Week. Valid entries are <b>1</b> – <b>7</b> , beginning with Sunday.
P O	Process Option Code. Valid entry is <b>B</b> . Time Investment processes before, never after a holiday.
S O	Selection Option. Valid entries are: <b>b</b> No selective processing. <b>E</b> Finished through TID220. <b>F</b> Finished through TID200. <b>P</b> Institution to be processed this run. <b>S</b> Institution waiting to be processed.
Err Flag	Error Flag. Message indicating an error.

## 08-920 – General Ledger Interface Transaction Listing

**Purpose** This report is a listing of all General Ledger transactions generated by the program TID900 (General Ledger Interface). The report contains one line for every transaction generated along with totals by institution only. This report can be selected to print detail and totals or totals only. Refer to the Batch Programs chapter of *Reference Guide 1* for more information.

**Note:** An asterisk (\*) beside the transaction amount indicates a statistical count rather than an amount.

**Program** TID900 – General Ledger Interface

01-03-1986				001 FIRST NATIONAL BANK OF AMERICA				PAGE 1			
TIME INVESTMENT				GENERAL LEDGER INTERFACE TRANSACTION LISTING				08-920			
SRC CD	RT CD	TRAN NBR	CO ID	ACCT NBR	BR/ DEPT	TRAN CD	TRAN AMT	EFF DATE	EMP VEND NBR	EXEC EMPL NBR	DESCRIPTION
200	42	0	001	15	98	2000	1,130.00	86003	0	0	CURRENT BALANCE
200	42	0	001	32	98	2000	1.50	86003	0	0	EARNED TODAY THIS MONTH
200	42	0	001	15	98	2000	3,605,000.00	86003	0	0	CURRENT BALANCE
200	42	0	001	32	98	2000	3,049.31	86003	0	0	EARNED TODAY THIS MONTH
200	42	0	001	15	98	2000	307,015.71	86003	0	0	CURRENT BALANCE
200	42	0	001	32	98	2000	302.83	86003	0	0	EARNED TODAY THIS MONTH
200	42	0	001	15	98	2000	3,715,719.76	86003	0	0	CURRENT BALANCE
200	42	0	001	32	98	2000	3,425.94	86003	0	0	EARNED TODAY THIS MONTH
200	42	0	001	715015	715	2000	427,040.31	86003	0	0	CURRENT BALANCE
200	42	0	001	715032	715	2000	411.69	86003	0	0	EARNED TODAY THIS MONTH
200	42	0	001	15	98	2000	19,000.00	86003	0	0	CURRENT BALANCE
200	42	0	001	32	98	2000	23.79	86003	0	0	EARNED TODAY THIS MONTH
200	42	0	001	15	98	2000	90,008.00	86003	0	0	CURRENT BALANCE
200	42	0	001	32	98	2000	34.80	86003	0	0	EARNED TODAY THIS MONTH
200	42	0	001	15	98	2000	3,000.00	86003	0	0	CURRENT BALANCE
200	42	0	001	15	98	2000	659,879.94	86003	0	0	CURRENT BALANCE
200	42	0	001	32	98	2000	723.28	86003	0	0	EARNED TODAY THIS MONTH
200	42	0	001	15	98	2000	79,032.48	86003	0	0	CURRENT BALANCE
200	42	0	001	32	98	2000	77.52	86003	0	0	EARNED TODAY THIS MONTH
200	42	0	001	15	98	2000	4,388.20	86003	0	0	CURRENT BALANCE
200	42	0	001	131313	98	2000	5,000.00	86003	0	0	TDOA - CURRENT BALANCE
200	42	0	001	1212	98	2000	3.85	86003	0	0	TDOA - EARNED TODAY THIS MONTH
200	42	0	001	151515	98	2000	24.03	86003	0	0	TDOA - CURRENT BAL (PAYABLE)
200	42	0	001	131313	98	2000	174,183.29	86003	0	0	TDOA - CURRENT BALANCE
200	42	0	001	1212	98	2000	224.80	86003	0	0	TDOA - EARNED TODAY THIS MONTH
200	42	0	001	151515	98	2000	10,893.44	86003	0	0	TDOA - CURRENT BAL (PAYABLE)
200	42	0	001	131313	98	2000	325,964.50	86003	0	0	TDOA - CURRENT BALANCE
200	42	0	001	1212	98	2000	422.69	86003	0	0	TDOA - EARNED TODAY THIS MONTH
200	42	0	001	151515	98	2000	23,220.71	86003	0	0	TDOA - CURRENT BAL (PAYABLE)
200	42	0	001	131313	98	2000	425,178.79	86003	0	0	TDOA - CURRENT BALANCE
200	42	0	001	1212	98	2000	519.72	86003	0	0	TDOA - EARNED TODAY THIS MONTH
200	42	0	001	151515	98	2000	10,934.07	86003	0	0	TDOA - CURRENT BAL (PAYABLE)
200	42	0	001	131313	98	2000	52,568.62	86003	0	0	TDOA - CURRENT BALANCE
200	42	0	001	1212	98	2000	69.25	86003	0	0	TDOA - EARNED TODAY THIS MONTH
200	42	0	001	151515	98	2000	3,245.93	86003	0	0	TDOA - CURRENT BAL (PAYABLE)
200	42	0	001	131313	98	2000	35,212.34	86003	0	0	TDOA - CURRENT BALANCE
200	42	0	001	1212	98	2000	46.52	86003	0	0	TDOA - EARNED TODAY THIS MONTH
200	42	0	001	151515	98	2000	3,101.55	86003	0	0	TDOA - CURRENT BAL (PAYABLE)
** INST TOTALS **							AMOUNT	COUNT			
							DEBITS	.00	0		
							CREDITS	9,990,079.16	38		
							STATISTICS	.00	0		
							OFFSET DEBITS	.00	0		
							OFFSET CREDITS	.00	0		
							OFFSET STATISTICS	.00	0		

08-920 - General Ledger Interface Transaction Listing

### Heading Descriptions

- Src Cd                      Source Code. Valid entry is **200** assigned through RIM.
- Rt Cd                        Routing Code. Valid entry is **042**.
- Tran Nbr                    Transaction Number.
- Co Id                        Institution Number.

Acct Nbr	General Ledger Account Number.
Br/Dept	Cost Center.
Tran Cd	Transaction Code.
Tran Amt	Transaction Amount.
Eff Date	Transaction Effective Date.
Emp Vend Nbr	Not used.
Exec Empl Nbr	Not used.
Description	Transaction Description.
Institution Totals	Institution Totals. Total debits, credits, statistics, offset debits, offset credits, and offset statistics.

## Monthly Reports

Monthly reports are scheduled and produced by programs run during daily processing.

### 08-121 – Maturity Forecast for nnn Days

**Purpose** This report is a list of all Certificate of Deposit accounts that are maturing within a selected period of time. The time period parameter is stored in MICM Record 3508.

**Program** TIM320 – Monthly Reports Print

01-31-1989		INST CONTROL FILE UPDATE					PAGE	1	
TIME INVESTMENT - CUSTOMER		MATURITY FORECAST FOR 45 DAYS					08-121		
BRCH	TYPE	ACCOUNT-NBR	NAME-ADDRESS	CERTIFICATE NUMBER	ISSUED DATE	MAT CODE	NXT-MAT DATE	FINL-MAT DATE	CLOSING VALUE
OFFICER		CUSTOMER-NBR							
SOC-SEC-NBR									
00001	006	0000000412	ACCOUNT Name *****	0000040000	1-10-88	A	2-03-89	2-10-89	2,004,753.29
OFFICR022		0000000511	ADDRESS LINE 1 *****						
045-50-3339			ADDRESS LINE 2 *****						
			ADDRESS LINE 3 *****						
			ADDRESS LINE 4 *****						
			ADDRESS LINE 5 *****						
00001	006	0000000411	ACCOUNT NAME *****	0000040000	1-10-88	S	2-10-89	2-10-89	91.86-
OFFICR022		0000000511	ADDRESS LINE 1 *****						
045-50-3339			ADDRESS LINE 2 *****						
			ADDRESS LINE 3 *****						
			ADDRESS LINE 4 *****						
			ADDRESS LINE 5 *****						
00001	006	0000000413	ACCOUNT NAME *****	0000040000	1-10-88	S	2-10-89	2-10-89	79.92-
OFFICR022		0000000511	ADDRESS LINE 1 *****						
045-50-3339			ADDRESS LINE 2 *****						
			ADDRESS LINE 3 *****						
			ADDRESS LINE 4 *****						
			ADDRESS LINE 5 *****						
BRANCH		001	TOTALS	3 ACCOUNTS	TOTALING				2,004,581.51

08-121 – Maturity Forecast for nnn Days

### Heading Descriptions

Name-address Customer's Name and Address.

Certificate Number Certificate Number.

Issued Date Issue Date.

Mat Code	Renewal Option Code. Valid entries are: <b>A</b> Automatic renewal. <b>F</b> Final maturity (when Next Renewal is equal to Final Maturity, and Renewal option is 'A'). <b>S</b> Single maturity.
Nxt-mat Date	Next Maturity Date.
Finl-mat Date	Final Maturity Date.
Closing Value	Closing Value. Value as of the next maturity date. This field is the current balance plus earned not paid.
Report Totals	Report totals consist of the institution number, the total number of Certificates of Deposit for that institution and the total dollar amount for those accounts.

## 08-122 – Maturity Analysis by Date

**Purpose** This report is a list of all Certificate of Deposit accounts selected by the maturity date and the maturity type for maturity analysis.

**Program** TIM320 – Monthly Reports Print

01-31-1989		001 FIRST NATIONAL BANK OF AMERICA 00001 MAIN OFFICE							PAGE	1
TIME INVESTMENT - CUSTOMER			MATURITY ANALYSIS BY DATE							08-122
*---KEY---*	MATURITY DATE	MATURITY TYPE	WGTD AVG-RT	TOTAL NUMBER	PERCENT TOT-NBR	CURRENT BALANCE	PERCENT TOT-AMT	INTEREST PAID	INTEREST ACCRUED	INTEREST-AT MATURITY
	1989/JAN	RENEWING	12.0000	1	7.1420	600.01	.0000	325.00	1.00	1.00
		FINAL	.0000	0	.0000	.00	.0000	.00	.00	.00
		TOTAL	12.0000	1	7.1420	600.01	.0000	325.00	1.00	1.00
	1989/FEB	RENEWING	12.0000	1	7.1420	2,000,199.01	.6300	325.00	2,732.98	4,554.28
		FINAL	12.0000	2	14.2850	209.99-	.0000	650.00	12.49	38.21
		TOTAL	12.0000	3	21.4280	1,999,989.02	.6300	975.00	2,745.47	4,592.49
	1989/MAR	RENEWING	12.9600	2	14.2850	312,340,000.00	98.5240	201,509.68	8,064.51	6,995,821.63
		FINAL	.0000	0	.0000	.00	.0000	.00	.00	.00
		TOTAL	12.9600	2	14.2850	312,340,000.00	98.5240	201,509.68	8,064.51	6,995,821.63
	1990/JLY	RENEWING	9.8380	3	21.4280	2,676,200.00	.8440	.00	42.08	392,467.26
		FINAL	.0000	0	.0000	.00	.0000	.00	.00	.00
		TOTAL	9.8380	3	21.4280	2,676,200.00	.8440	.00	42.08	392,467.26
		FINAL	.0000	0	.0000	.00	.0000	.00	.00	.00
		TOTAL	12.9600	2	14.2850	312,340,000.00	98.5240	201,509.68	8,064.51	6,995,821.63
BRANCH	001	RENEWING	12.9280	7	50.0000	317,016,999.02	99.9990	202,159.68	10,840.57	7,392,844.17
TOTALS		FINAL	12.0000	2	14.2850	209.99-	.0000	650.00	12.49	38.21
		TOTAL	12.9280	9	64.2850	317,016,789.03	99.9990	202,809.68	10,853.06	7,392,882.38

08-122 – Maturity Analysis by Date

### Heading Descriptions

**Maturity Date** Maturity date. Format is YYYY/MMM.

**Maturity Type** Maturity Type. Valid entries are:  
**Final** Total of final/single maturity certificates for the maturity date shown.  
**Renewing** Total of automatic renewing certificates for the maturity date shown.  
**Total** Total of automatic renewing and the final/single maturity certificates for the maturity date shown.

**Wgtd Avg-rt** Weighted Average Interest Rate.

**Total Number** Total Number. Number of certificates for the maturity date and maturity type shown.

Percent Tot-nbr	Percent of Total Number. Percent of the total number of all certificates, which includes closed accounts.
Current Balance	Current Balance. Balance for the maturity date and type shown.
Percent Tot-amt	Percent of Total Amount. Percent of the total amount for the maturity date and the maturity type shown.
Interest Paid	Interest Paid. Amount of interest paid for the maturity date and the maturity type shown.
Interest Accrued	Interest Accrued. Amount of the interest accrued for the maturity date an the maturity type shown.
Interest-at Maturity	Interest at Maturity. Amount of the interest as of the next maturity date for the maturity date and type shown.
Report Totals	Totals are given for the key data selection for all of the above information fields.

## 08-123 – Maturity Analysis by Rate

**Purpose** This report is a list of all Certificate of Deposit accounts selected by the interest rate and the maturity type for maturity analysis.

**Program** TIM320 – Monthly Reports Print

01-31-1989		001 FIRST NATIONAL BANK OF AMERICA 00001 MAIN OFFICE					PAGE 1		
TIME INVESTMENT - CUSTOMER			MATURITY ANALYSIS BY RATE					08-123	
*---KEY---*	INTEREST RATE	MATURITY TYPE	TOTAL NUMBER	PERCENT TOT-NBR	CURRENT BALANCE	PERCENT TOT-AMT	INTEREST PAID	INTEREST ACCRUED	INTEREST-AT MATURITY
	6.4000	RENEWING	1	7.1420	120,000.00	.0370	.00	42.08	11,488.43
		FINAL	0	.0000	.00	.0000	.00	.00	.00
		TOTAL	1	7.1420	120,000.00	.0370	.00	42.08	11,488.43
	10.0000	RENEWING	2	14.2850	2,556,200.00	.8060	.00	.00	380,978.83
		FINAL	0	.0000	.00	.0000	.00	.00	.00
		TOTAL	2	14.2850	2,556,200.00	.8060	.00	.00	380,978.83
	12.0000	RENEWING	3	21.4280	14,340,799.02	4.5230	8,611.29	2,733.98	260,169.55
		FINAL	2	14.2850	209.99-	.0000	650.00	12.49	38.21
		TOTAL	5	35.7140	14,340,589.03	4.5230	9,261.29	2,746.47	260,207.76
	13.0000	RENEWING	1	7.1420	300,000,000.00	94.6320	193,548.39	8,064.51	6,740,207.36
		FINAL	0	.0000	.00	.0000	.00	.00	.00
		TOTAL	1	7.1420	300,000,000.00	94.6320	193,548.39	8,064.51	6,740,207.36
BRANCH	001	RENEWING	7	50.0000	317,016,999.02	99.9990	202,159.68	10,840.57	7,392,844.17
TOTALS		FINAL	2	14.2850	209.99-	.0000	650.00	12.49	38.21
		TOTAL	9	64.2850	317,016,789.03	99.9990	202,809.68	10,853.06	7,392,882.38

08-123 – Maturity Analysis by Rate

### Heading Descriptions

- Interest Rate** Interest Rate.
- Maturity Type** Maturity Type. Valid entries are:
  - Final** Total of final/single maturity certificates for the maturity date shown.
  - Renewing** Total of automatic renewing certificates for the maturity date shown.
  - Total** Total of the renewing and the final/single maturity certificates for the maturity date shown.
- Total Number** Total Number. Number of certificates for the interest rate and maturity type shown.
- Percent Tot-nbr** Percent of Total Number. Percent of the total number for all certificates, which includes closed accounts.
- Current Balance** Current Balance. Balance for the interest rate and maturity type shown.

Percent Tot-amt	Percent of Total Amount. Percent of the total amount for the interest rate and the maturity type shown.
Interest Paid	Interest Paid. Amount of interest paid for the interest rate and the maturity type shown.
Interest Accrued	Interest Accrued. Amount of the interest accrued for the interest rate an the maturity type shown.
Interest-at Maturity	Interest at Maturity. Amount of the interest as of the next maturity date for the interest rate and maturity type shown.
Report Totals	Totals are given for the key data selection for all of the above information fields.

## 08-124 – Maturity Analysis by Amount

**Purpose** This report lists all Certificate of Deposit accounts selected by amount break and maturity type for monthly analysis. Amount break parameters are found in MICM Record 3508.

**Program** TIM320 – Monthly Reports Print

01-31-1989		001 FIRST NATIONAL BANK OF AMERICA 00001 MAIN OFFICE							PAGE	1
TIME INVESTMENT - CUSTOMER			MATURITY ANALYSIS BY AMOUNT						08-124	
*---KEY---*	AMOUNT BREAK	MATURITY TYPE	TOTAL NUMBER	PERCENT TOT-NBR	CURRENT BALANCE	PERCENT TOT-AMT	INTEREST PAID	INTEREST ACCRUED	INTEREST-AT MATURITY	
	1,000	RENEWING	1	7.1420	600.01	.0000	325.00	1.00	1.00	
		FINAL	2	14.2850	209.99	.0000	650.00	12.49	38.21	
		TOTAL	3	21.4280	390.02	.0000	975.00	13.49	39.21	
	100,000	RENEWING	6	42.8570	317,016,399.01	99.9990	201,834.68	10,839.57	7,392,843.17	
		FINAL	0	.0000	.00	.0000	.00	.00	.00	
		TOTAL	6	42.8570	317,016,399.01	99.9990	201,834.68	10,839.57	7,392,843.17	
BRANCH	001	RENEWING	7	50.0000	317,016,999.02	99.9990	202,159.68	10,840.57	7,392,844.17	
TOTALS		FINAL	2	14.2850	209.99	.0000	650.00	12.49	38.21	
		TOTAL	9	64.2850	317,016,789.03	99.9990	202,809.68	10,853.06	7,392,882.38	

08-124 – Maturity Analysis by Amount

### Heading Descriptions

- Amount Break** Amount Break. Parameters for this field are found in MICM Record 3508.
- Maturity Type** Maturity Type. Valid entries are:
  - Final** Total of final/single maturity certificates for the maturity date shown.
  - Renewing** Total of automatic renewing certificates for the maturity date shown.
  - Total** Total of the renewing and the final/single maturity certificates for the maturity date shown.
- Total Number** Total Number. Number of certificates for the amount break and maturity type shown.
- Percent Tot-nbr** Percent of Total Number. Percent of the total number of all certificates, which includes closed accounts.
- Current Balance** Current Balance. Balance for the amount break and maturity type shown.
- Percent Tot-amt** Percent of Total Amount. Percent of the total amount for the amount break and the maturity type shown.

Interest Paid	Interest Paid. Amount of interest paid for the amount break and the maturity type shown.
Interest Accrued	Interest Accrued. Amount of the interest accrued for the amount break and the maturity type shown.
Interest-at Maturity	Interest at Maturity. Amount of the interest as of the next maturity date for the amount break and maturity type shown.
Report Totals	Report totals by the key data selection for all of the above information fields.

## 08-125 – Statistical Report – Remaining Maturity

**Purpose** This report is a list of all Certificate of Deposit accounts selected by the time period breaks. The time period break parameters are stored on MICM Record 3508.

**Program** TIM320 – Monthly Reports Print

01-31-1989		001 FIRST NATIONAL BANK OF AMERICA				PAGE 1	
		00001 MAIN OFFICE					
TIME INVESTMENT - CUSTOMER		STATISTICAL REPORT - REMAINING MATURITY				08-125	
*---KEY---*	TIME PERIOD	TOTAL	WT AVG	CURRENT	INTEREST	INTEREST	INTEREST-AT
BRANCH		NUMBER	RATE	BALANCE	PAID	ACCRUED	MATURITY
	01 MONTH AND LESS	4	12.00	2,000,589.03	1,300.00	2,746.47	4,593.49
	UNDER 100M	3	12.00	390.02	975.00	13.49	39.21
	100M AND OVER	1	12.00	2,000,199.01	325.00	2,732.98	4,554.28
	OVER 01 MO TO 03 MOS	2	12.96	312,340,000.00	201,509.68	8,064.51	6,995,821.63
	UNDER 100M	0	.00	.00	.00	.00	.00
	100M AND OVER	2	12.96	312,340,000.00	201,509.68	8,064.51	6,995,821.63
	OVER 01 YEAR	3	9.84	2,676,200.00	.00	42.08	392,467.26
	UNDER 100M	0	.00	.00	.00	.00	.00
	100M AND OVER	3	9.84	2,676,200.00	.00	42.08	392,467.26
BRANCH	001 TOTALS	9	12.93	317,016,789.03	202,809.68	10,853.06	7,392,882.38
	UNDER 100M	3	12.00	390.02	975.00	13.49	39.21
	100M AND OVER	6	12.93	317,016,399.01	201,834.68	10,839.57	7,392,843.17

08-125 – Statistical Report – Remaining Maturity

### Heading Descriptions

- Time Period Time Period Breaks Selected. Parameters for this are found in MICM.
- Under 100m Under 100m. Statistics for accounts with balances less than +100,000.00
- 100m and Over 100m and Over. Statistics for accounts with balances equal to or greater than +100,000.00.
- Total Number Total Number. Number of accounts for the time period breaks shown.
- Wt Avg Rate Weighted Average Rate. Weighted average rate for the time period breaks shown.
- Current Balance Current Balance. Balance for the time period breaks shown.
- Interest Paid Interest Paid. Amount of interest paid for the time period breaks shown
- Interest Accrued Interest Accrued. Amount of the interest accrued for the time period breaks shown

Interest-at Maturity	Interest at Maturity. Amount of the interest as of the next maturity date for the time period breaks shown.
Report Totals	Report totals by the key data selection for all of the above information fields.

## 08-126 – Analysis by Control

Purpose This report is a list of all Certificate of Deposit accounts selected by maturity type for analysis.

Program TIM320 – Monthly Reports Print

01-31-1989		001 FIRST NATIONAL BANK OF AMERICA 00001 MAIN OFFICE						PAGE	1
TIME INVESTMENT - CUSTOMER		ANALYSIS BY CONTROL						08-126	
*---KEY---*	MATURITY BR	TOTAL NUMBER	PERCENT TOT-NBR	CURRENT BALANCE	PERCENT TOT-AMT	INTEREST PAID	INTEREST ACCRUED	INTEREST-AT MATURITY	
	RENEWING	7	50.0000	317,016,999.02	99.9990	202,159.68	10,840.57	7,392,844.17	
BRANCH	FINAL	2	14.2850	209.99-	.0000	650.00	12.49	38.21	
TOTALS	TOTAL	9	64.2850	317,016,789.03	99.9990	202,809.68	10,853.06	7,392,882.38	

*08-126 – Analysis by Control*

### Heading Descriptions

Maturity Type	Maturity Type. Valid entries are: <b>Final</b> Total of final/single maturity certificates for the maturity date shown. <b>Renewing</b> Total of automatic renewing certificates for the maturity date shown. <b>Total</b> Total of the renewing and the final/single maturity certificates for the maturity date shown.
Total Number	Total Number. Number of certificates for the maturity type shown.
Percent Tot-nbr	Percent of Total Number. Percent of the total number of all certificates, which includes closed accounts.
Current Balance	Current Balance. Balance for the amount break and maturity type shown.
Percent Tot-amt	Percent of Total Amount. Percent of the total amount for the amount break and the maturity type shown.
Interest Paid	Interest Paid. Amount of interest paid for the amount break and the maturity type shown.
Interest Accrued	Interest Accrued. Amount of the interest accrued for the amount break an the maturity type shown.
Interest-at Maturity	Interest at Maturity. Amount of the interest as of the next maturity date for the amount break and maturity type shown.
Report Totals	Report totals by the key data selection for all of the above information fields.

## 08-127 – Monthly Interest Paid Report

Purpose This report lists all accounts for which interest payments were made during the past month.

Program TIM320 – Monthly Reports Print

01-31-1989		001 FIRST NATIONAL BANK OF AMERICA 00001 MAIN OFFICE				PAGE	1
TIME INVESTMENT - CUSTOMER		MONTHLY INTEREST PAID REPORT				08-127	
*-----KEY-DATA-----*		CURRENT-BAL	INT-ACCRUED	INT-PAID	INT-DATE	INT-DISPOSITION	
BRCH	TYPE AD	ACCOUNT-NBR	SHORT-NAME				
OFFICER		CUSTOMER-NBR	SOC-SEC-NBR				
00001	006 C	0000000414	HNSONDA	.00	.00	602.76	1-30-89 PAID BY CHECK
OFFICR022		0000000511	045-50-3339				
00001	006 T	0000000417	HNSONDA	.00	.00	1.00	1-30-89 PAID BY CHECK
OFFICR022		0000000511	045-50-3339				
00001	006 C	0000000418	HNSONDA	300,000,000.00	8,064.51	50,001.54	1-30-89 PAID BY CHECK
OFFICR022		0000000511	045-50-3339				
00001	006 C	0000000419	HNSONDA	12,340,000.00	.00	2,058.21	1-30-89 PAID BY CHECK
OFFICR022		0000000511	045-50-3339				
BRANCH		001	TOTALS	4 ACCOUNTS - TOTAL CURRENT BALANCE	312,340,000.00		
				TOTAL INTEREST PAID		52,663.51	
				TOTAL INTEREST ACCRUED		8,064.51	

08-127 – Monthly Interest Paid Report

### Heading Descriptions

- Current-bal Current Balance. Balance on the account.
- Int-accrued Interest Accrued. Amount of interest accrued.
- Int-paid Interest Paid. Amount of interest paid.
- Int-date Interest Payment Date.
- Int-disposition Interest Disposition. Disposition of the interest: Capitalized, Paid by check, or if transferred to another account, the application of the account to which the interest was transferred is shown along with the account number.
- Report Totals Report totals consist of the institution number, the total number of accounts for that institution, total current balance, total interest paid, and total interest accrued.

## 08-128 – Monthly Closed Accounts

Purpose This report is a listing of all the accounts that were closed during the past month.

Program TIM320 – Monthly Reports Print

01-31-1989		001 FIRST NATIONAL BANK OF AMERICA		PAGE 1	
		00001 MAIN OFFICE			
TIME INVESTMENT - CUSTOMER		MONTHLY CLOSED ACCOUNTS		08-128	
*-----KEY-DATA-----*					
CLS	CURRENT-BAL	TISORT-DATE	CERT-NBR	*----CODES---* SPE-IN	
BRCH TYPE AD	INT-PAID	MAT-DATE	EPCSCPTNCSIRIT	123456	
OFFICER					
SOC-SEC-NBR					
00001 006 C	0000000414	ACCOUNT NAME *****	.00	1-1-88	0000040000 ENNNNNNNYPSI2
OFFICR022	0000000511	ADDRESS LINE 1 *****	2.75	1-3-89	
045-50-3339		ADDRESS LINE 2 *****			
		ADDRESS LINE 3 *****			
		ADDRESS LINE 4 *****			
		ADDRESS LINE 5 *****			
00001 006 T	0000000417	ACCOUNT NAME *****	.00	3-28-88	0000040000 ENNNNNNNYPAI2
OFFICR022	0000000511	ADDRESS LINE 1 *****	1.00	1-30-89	
045-50-3339		ADDRESS LINE 2 *****			
		ADDRESS LINE 3 *****			
		ADDRESS LINE 4 *****			
		ADDRESS LINE 5 *****			
00001 006 C	0000451921	ACCOUNT NAME *****	.00	1-30-89	0088450921 NN NNNNNNTAI1
OFFICR01	0045690921	ADDRESS LINE 1 *****	.00	1-30-89	
000-00-0000		ADDRESS LINE 2 *****			
		ADDRESS LINE 3 *****			
		ADDRESS LINE 4 *****			
		ADDRESS LINE 5 *****			
00001 006 C	0000452922	ACCOUNT NAME *****	.00	1-30-89	0088450922 NN NNNNNNPAI1
OFFICR01	0088453468	ADDRESS LINE 1 *****	.00	1-30-89	
000-00-0000		ADDRESS LINE 2 *****			
		ADDRESS LINE 3 *****			
		ADDRESS LINE 4 *****			
		ADDRESS LINE 5 *****			
00001 006 C	0000453923	ACCOUNT NAME *****	.00	1-30-89	0088450923 NN NNNNNNCAI1
OFFICR01	0082345923	ADDRESS LINE 1 *****	.00	1-30-89	
000-00-0000		ADDRESS LINE 2 *****			
		ADDRESS LINE 3 *****			
		ADDRESS LINE 4 *****			
		ADDRESS LINE 5 *****			
BRANCH	001	TOTALS	5 ACCOUNTS - TOTAL INTEREST PAID	3.75	
			TOTAL CURRENT BALANCE	.00	

### 08-128 – Monthly Closed Accounts

## Heading Descriptions

### Key Data

CLS Account Class Code. User-defined.

**(Additional Headings)**

Name-address	Customer's Name and Address.
Current-bal	Current Balance. Balance on the account.
TISORT-date	Issue Date.
Cert-nbr	Certificate Number.

**Codes**

- E** Miscellaneous Codes. Valid entries are:
- B** Business account.
  - D** Director of the institution.
  - E** Employee code or employee of the institution.
  - N** Not an employee or business.
  - O** Officer of the institution.
- P** Closed to Posting Code. Valid entries are:
- A** Closed to posting all transactions.
  - C** Closed to posting credits.
  - D** Closed to posting debits.
  - N** Not closed to posting.
- C** Closed to Override Code. Valid entries are:
- b** Automatically purge account when closed.
  - N** Do not automatically close the account.
- S** Safekeeping Code. Valid entries are:
- B** Brokered deposit.
  - N** Not safekeeping.
  - R** Brokered retail deposit.
  - Y** Safekeeping.
- C** Correspondent Institution Code. Valid entries are:
- A** U.S. branch or agency in foreign institution.
  - B** Commercial institution in U.S.
  - C** Other institution in U.S.
  - D** Foreign branch of U.S. institution.
  - E** Other institution in foreign country.
  - F** Foreign government.
  - N** Not a correspondent institution.
  - Y** Correspondent institution account.

- P** Public Funds Code. Valid entries are:  
**F** U.S. government account.  
**N** Not a public funds account.  
**S** State or political subdivision in U.S. account.  
**Y** Public funds account.
- T** Trust Deposit Code. Valid entries are:  
**N** Not a trust deposit.  
**Y** A trust deposit.
- N** Negotiable Code. Valid entries are:  
**N** Non-negotiable.  
**Y** Negotiable.
- C** Collateral Code. Valid entries are:  
**N** No collateral.  
**Y** Collateral.
- S** Secured Deposits Flag. Valid entries are:  
**B** Both secured and transferable.  
**N** Not secured or transferable.  
**T** A transferable deposit.  
**Y** A secured deposit.
- I** Interest Payment Disposition. Valid entries are:  
**C** Capitalize interest.  
**P** Pay interest by check.  
**T** Transfer to another account.
- R** Renewal Option. Valid entries are:  
**b** Savings account.  
**A** Automatic renewal.  
**S** Single maturity.
- I** IRA/Keogh Code. Valid entries are:  
**C** Corporate account.  
**E** Educational IRA.  
**I** IRA account.  
**J** Joint account.  
**K** Keogh account.  
**N** Not a retirement account.  
**O** Other retirement account.  
**R** Roth IRA.  
**S** SEP account.  
**T** Transitional Roth IRA.  
**V** VERSA account.

T	<p>Tax Exempt Code. Valid entries are:</p> <ul style="list-style-type: none"><li><b>B</b> Exemption period for B-Notice receipt expired – withhold.</li><li><b>C</b> Second B-Notice received – withhold.</li><li><b>D</b> No tax ID – withhold.</li><li><b>E</b> IRS withdrawal occurred during Awaiting TIN Certification period – withhold.</li><li><b>F</b> IRS withdrawal occurred during B-Notice Received period – withhold.</li><li><b>S</b> Self-imposed withholding.</li><li><b>1</b> Exempt account.</li><li><b>2</b> Account with certified tax ID number.</li><li><b>3</b> Account with uncertified tax ID number.</li><li><b>4</b> TIN certification period expired – withhold.</li><li><b>5</b> Risk account as per IRS.</li><li><b>6</b> Awaiting TIN Certification. Upon reaching expiration date, the system changes the code to <b>4</b>.</li><li><b>7</b> Exemption for non-resident. Upon reaching expiration date, the system changes the code to <b>8</b>.</li><li><b>8</b> Exemption period for non-resident alien expired – withhold.</li><li><b>9</b> B-Notice received. Upon reaching expiration date, the system changes the code to <b>B</b>.</li></ul>
Spe-in	Special Handling Codes. User-defined.
Int-paid	Interest Paid. Amount of interest paid.
Mat-date	Maturity Date.
Report Totals	Report totals consist of the institution number, the total number of closed accounts, the total dollar amount of interest paid and the total current balance of those accounts.

## 08-129 - Monthly New Accounts

Purpose This report is a listing of new accounts accepted into Time Investment during the past month.

Program TIM320 - Monthly Reports Print

01-31-1989		001 FIRST NATIONAL BANK OF AMERICA		PAGE 1	
		00001 MAIN OFFICE			
TIME INVESTMENT - CUSTOMER		MONTHLY NEW ACCOUNTS		08-129	
*-----KEY-DATA-----*					
CLS	CURRENT-BAL	TISORT-DATE	CERT-NBR	*----CODES----	SPE-IN
BRCH TYPE AD	ACCURED-INT	MAT-DATE	EPCSCPTNCSIRIT 123456		
OFFICER					
SOC-SEC-NBR					
00001 006 C	0000451921	ACCOUNT NAME *****	.00	1-30-89	0088450921 NN NNNNNNTAI1
OFFICER01	0045690921	ADDRESS LINE 1 *****	.00	7-30-90	
000-00-0000		ADDRESS LINE 2 *****			
		ADDRESS LINE 3 *****			
		ADDRESS LINE 4 *****			
		ADDRESS LINE 5 *****			
00001 006 C	0000452922	ACCOUNT NAME *****	.00	1-30-89	0088450922 NN NNNNNNPAA1
OFFICER01	0088453468	ADDRESS LINE 1 *****	.00	7-30-90	
000-00-0000		ADDRESS LINE 2 *****			
		ADDRESS LINE 3 *****			
		ADDRESS LINE 4 *****			
		ADDRESS LINE 5 *****			
00001 006 C	0000453923	ACCOUNT NAME *****	.00	1-30-89	0088450923 NN NNNNNNCAI1
OFFICER01	0082345923	ADDRESS LINE 1 *****	.00	7-30-90	
000-00-0000		ADDRESS LINE 2 *****			
		ADDRESS LINE 3 *****			
		ADDRESS LINE 4 *****			
		ADDRESS LINE 5 *****			
00001 006 C	0000652922	ACCOUNT NAME *****	333,600.00	1-30-89	0088450922 NN NNNNNNPAN1
OFFICER01	0088453468	ADDRESS LINE 1 *****	.00	7-30-90	
000-00-0000		ADDRESS LINE 2 *****			
		ADDRESS LINE 3 *****			
		ADDRESS LINE 4 *****			
		ADDRESS LINE 5 *****			
00001 006 C	0000752922	ACCOUNT NAME *****	2,222,600.00	1-30-89	0088450922 BN NNNNNNPAN1
OFFICER01	0088453468	ADDRESS LINE 1 *****	.00	7-30-90	
000-00-0000		ADDRESS LINE 2 *****			
		ADDRESS LINE 3 *****			
		ADDRESS LINE 4 *****			
		ADDRESS LINE 5 *****			
00001 006 C	0000852922	ACCOUNT NAME *****	120,000.00	1-30-89	0088450922 NN NNNNNNTAN1
OFFICER01	0088453468	ADDRESS LINE 1 *****	42.08	7-30-90	
000-00-0000		ADDRESS LINE 2 *****			
		ADDRESS LINE 3 *****			
		ADDRESS LINE 4 *****			
		ADDRESS LINE 5 *****			
BRANCH	001	TOTALS	6 ACCOUNTS - TOTAL INTEREST ACCRUED	42.08	
			TOTAL CURRENT BALANCE	2,676,200.00	

08-129 - Monthly New Accounts

## Heading Descriptions

### Key Data

CLS Account Class Code. User-defined.

### (Additional Headings)

Name-address Customer's Name and Address.

Current-bal Current Balance. Balance on the account.

TISORT-date Issue Date.

Cert-nbr Certificate Number.

### Codes

E Miscellaneous Codes. Valid entries are:

- B** Business account.
- D** Director of the institution.
- E** Employee of the institution.
- N** Not an employee or business.
- O** Officer of the institution.

P Closed to Posting Code. Valid entries are:

- A** Closed to posting all transactions.
- C** Closed to posting credits.
- D** Closed to posting debits.
- N** Not closed to posting.

C Closed to Override Code. Valid entries are:

- b** Automatically purge account when closed.
- N** Do not automatically close the account.

S Safekeeping Code. Valid entries are:

- B** Brokered deposit.
- N** Not safekeeping.
- R** Brokered retail deposit.
- Y** Safekeeping.

- C** Correspondent Institution Code. Valid entries are:  
**A** U.S. Branch or agency in foreign institution.  
**B** Commercial institution in U.S.  
**C** Other institution in U.S.  
**D** Foreign branch of U.S. institution.  
**E** Other institution in foreign country.  
**F** Foreign government.  
**N** Not a correspondent institution.  
**Y** Correspondent institution account.
- P** Public Funds Code. Valid entries are:  
**F** U.S. government account.  
**N** Not a public funds account.  
**S** State or political subdivision in U.S. account.  
**Y** Public funds account.
- T** Trust Deposit Code. Valid entries are:  
**N** Not a trust deposit.  
**Y** A trust deposit.
- N** Negotiable Code. Valid entries are:  
**N** Non-negotiable.  
**Y** Negotiable.
- C** Collateral Code. Valid entries are:  
**N** No collateral.  
**Y** Collateral.  
**Y** Negotiable.
- S** Secured Deposits Flag. Valid entries are:  
**B** Both secured and transferable.  
**N** Not secured or transferable.  
**T** A transferable deposit.  
**Y** A secured deposit.
- I** Interest Payment Disposition. Valid entries are:  
**C** Capitalize interest.  
**P** Pay interest by check.  
**T** Transfer to another account.
- R** Renewal Option. Valid entries are:  
**b** Savings account.  
**A** Automatic renewal.  
**S** Single maturity.

I	<p>IRA/Keogh Code. Valid entries are:</p> <ul style="list-style-type: none"> <li>C Corporate account.</li> <li>E Educational IRA.</li> <li>I IRA account.</li> <li>J Joint account.</li> <li>K Keogh account.</li> <li>N Not a retirement account.</li> <li>O Other retirement account.</li> <li>R Roth IRA.</li> <li>S SEP account.</li> <li>T Transitional Roth IRA.</li> <li>V VERSA account.</li> </ul>
T	<p>Tax Exempt Code. Valid entries are:</p> <ul style="list-style-type: none"> <li>B Exemption period for B-Notice receipt expired – withhold.</li> <li>C Second B-Notice received – withhold.</li> <li>D No tax ID – withhold.</li> <li>E IRS withdrawal occurred during Awaiting TIN Certification period – withhold.</li> <li>F IRS withdrawal occurred during B-Notice Received period – withhold.</li> <li>S Self-imposed withholding.</li> <li>1 Exempt account.</li> <li>2 Account with certified tax ID number.</li> <li>3 Account with uncertified tax ID number.</li> <li>4 TIN certification period expired – withhold.</li> <li>5 Risk account as per IRS.</li> <li>6 Awaiting TIN Certification. Upon reaching expiration date, the system changes the code to 4.</li> <li>7 Exemption for non-resident. Upon reaching expiration date, the system changes the code to 8.</li> <li>8 Exemption period for non-resident alien expired – withhold.</li> <li>9 B-Notice received. Upon reaching expiration date, the system changes the code to B.</li> </ul>
Spe-in	Special Handling Codes. User-defined.
Accrued-int	Accrued Interest. Amount of interest accrued.
Mat-date	Maturity Date.
Report Totals	Report totals consist of the institution number, the number of new accounts, the total dollar amount of interest accrued, and the total current balance of those accounts.

## 08-130 – Monthly Dormant Accounts

Purpose This report is a listing of all dormant accounts.

Program TIM320 – Monthly Reports Print

01-31-1989		001 FIRST NATIONAL BANK OF AMERICA		PAGE 1				
		00001 MAIN OFFICE						
TIME INVESTMENT - CUSTOMER		MONTHLY DORMANT ACCOUNTS		08-130				
-----KEY-DATA-----								
CLS				CURRENT-BAL	TISORT-DATE	CERT-NBR	---CODES---	SPE-IN
BRCH	TYPE	AD	ACCOUNT-NBR	NAME-ADDRESS	INT-PAID	MAT-DATE	EPCSCPTNCSIRIT	123456
OFFICER			CUSTOMER-NBR		PUR-VALUE	ACT-DATE		
SOC-SEC-NBR								
00001	006	C	0000000414	ACCOUNT NAME *****	3,400.00	1-01-88	0000040000	ENNNNNNNYPSI2
OFFICER022			0000000511	ADDRESS LINE 1 *****	2.75	1-03-90		
045-50-3330				ADDRESS LINE 2 *****	3,400.00	1-01-88		
				ADDRESS LINE 3 *****				
				ADDRESS LINE 4 *****				
				ADDRESS LINE 5 *****				
00001	006	T	0000000417	ACCOUNT NAME *****	950.00	3-28-88	0000040000	ENNNNNNNYPAI2
OFFICER022			0000000511	ADDRESS LINE 1 *****	1.00	3-20-91		
023-60-3455				ADDRESS LINE 2 *****	950.00	3-28-88		
				ADDRESS LINE 3 *****				
				ADDRESS LINE 4 *****				
				ADDRESS LINE 5 *****				
00001	006	C	0000451921	ACCOUNT NAME *****	25,500.00	1-30-86	0088450921	NNNNNNNTAI1
OFFICER01			0045609021	ADDRESS LINE 1 *****	375.56	2-15-91		
035-57-5759				ADDRESS LINE 2 *****	25,500.00	1-30-88		
				ADDRESS LINE 3 *****				
				ADDRESS LINE 4 *****				
				ADDRESS LINE 5 *****				
00001	006	C	0000452922	ACCOUNT NAME *****	1,500.00	1-30-87	0088450922	NNNNNNNPAI1
OFFICER01			0088453468	ADDRESS LINE 1 *****	123.00	1-30-91		
345-60-0113				ADDRESS LINE 2 *****	1,500.00	1-30-88		
				ADDRESS LINE 3 *****				
				ADDRESS LINE 4 *****				
				ADDRESS LINE 5 *****				
00001	006	C	0000453923	ACCOUNT NAME *****	400.00	1-30-85	0088450923	NNNNNNNCAI1
OFFICER01			0082345923	ADDRESS LINE 1 *****	25.54	6-30-92		
545-57-1210				ADDRESS LINE 2 *****	400.00	1-30-88		
				ADDRESS LINE 3 *****				
				ADDRESS LINE 4 *****				
				ADDRESS LINE 5 *****				
BRANCH		001	TOTALS	5 ACCOUNTS - TOTAL INTEREST PAID		527.85		
				TOTAL PURCHASE VALUE		31,750.00		
				TOTAL CURRENT BALANCE		31,750.00		

08-130 – Monthly Dormant Accounts

## Heading Descriptions

### Key Data

CLS Account Class Code. User-defined.

### (Additional Headings)

Name-address Customer's Name and Address.

Current-bal Current Balance. Balance on the account.

TISORT-date Issue date.

Cert-nbr Certificate Number.

### Codes

E Miscellaneous Codes. Valid entries are:  
**B** Business account.  
**D** Director of the institution.  
**E** Employee code or employee of the institution.  
**N** Not an employee or business.  
**O** Officer of the institution.

P Closed to Posting Code. Valid entries are:  
**A** Closed to posting all transactions.  
**C** Closed to posting credits.  
**D** Closed to posting debits.  
**N** Not closed to posting.

C Closed to Override Code. Valid entries are:  
**b** Automatically purge account when closed.  
**N** Do not automatically close the account.

S Safekeeping Code. Valid entries are:  
**B** Brokered deposit.  
**N** Not safekeeping.  
**R** Brokered retail deposit.  
**Y** Safekeeping.

- C** Correspondent Institution Code. Valid entries are:  
**A** U.S. branch or agency in foreign institution.  
**B** Commercial institution in U.S.  
**C** Other institution in U.S.  
**D** Foreign branch of U.S. institution.  
**E** Other institution in foreign country.  
**F** Foreign government.  
**N** Not a correspondent institution.  
**Y** Correspondent institution account.
- P** Public Funds Code. Valid entries are:  
**F** U.S. government account.  
**N** Not a public funds account.  
**S** State or political subdivision in U.S. account.  
**Y** Public funds account.
- T** Trust Deposit Code. Valid entries are:  
**N** Not a trust deposit.  
**Y** A trust deposit.
- N** Negotiable Code. Valid entries are:  
**N** Non-negotiable.  
**Y** Negotiable.
- C** Collateral Code. Valid entries are:  
**N** No collateral.  
**Y** Collateral.
- S** Secured Deposits Flag. Valid entries are:  
**B** Both secured and transferable.  
**N** Not secured or transferable.  
**T** A transferable deposit.  
**Y** A secured deposit.
- I** Interest Payment Disposition. Valid entries are:  
**C** Capitalize interest.  
**P** Pay interest by check.  
**T** Transfer to another account.
- R** Renewal Option. Valid entries are:  
**b** Savings account.  
**A** Automatic renewal.  
**S** Single maturity.

I IRA/Keogh Code. Valid entries are:

- C Corporate account.
- E Educational IRA.
- I IRA account.
- J Joint account.
- K Keogh account.
- N Not a retirement account.
- O Other retirement account.
- R Roth IRA.
- S SEP account.
- T Transitional Roth IRA.
- V VERSA account.

T Tax Exempt Code.

- B Exemption period for B-Notice receipt expired – withhold.
- C Second B-Notice received – withhold.
- D No tax ID – withhold.
- E IRS withdrawal occurred during Awaiting TIN Certification period – withhold.
- F IRS withdrawal occurred during B-Notice Received period – withhold.
- S Self-imposed withholding.
- 1 Exempt account.
- 2 Account with certified tax ID number.
- 3 Account with uncertified tax ID number.
- 4 TIN certification period expired – withhold.
- 5 Risk account as per IRS.
- 6 Awaiting TIN Certification. Upon reaching expiration date, the system changes the code to 4.
- 7 Exemption for non-resident. Upon reaching expiration date, the system changes the code to 8.
- 8 Exemption period for non-resident alien expired – withhold.
- 9 B-Notice received. Upon reaching expiration date, the system changes the code to B.

Spe-in Special Handling Codes. User-defined.

Int-paid Interest Paid. Amount of interest paid.

Mat-date Maturity Date.

Pur-value Purchase Value.

Act-date Last Activity Date.

Report Totals Report totals consist of the institution number, the total number of dormant accounts for that institution, the total dollar amount of interest paid, the total purchase value, and the total current balance of those accounts.

## 08-131 – Statistical Report – Original Maturity

**Purpose** This report is a list of all Certificate of Deposit accounts (Account Designation of 'C') selected by the time period breaks. Time period break parameters are stored in MICM Record 3508. This report does not include closed accounts.

**Program** TIM320 – Monthly Reports Print

01-31-1989		001 FIRST NATIONAL BANK OF AMERICA				PAGE 1	
		00001 MAIN OFFICE					
TIME INVESTMENT - CUSTOMER		STATISTICAL REPORT - ORIGINAL MATURITY				08-131	
*---KEY---*	TIME PERIOD	TOTAL	WT AVG	CURRENT	INTEREST	INTEREST	INTEREST-AT
BRANCH		NUMBER	RATE	BALANCE	PAID	ACCRUED	MATURITY
	03 MONTHS AND LESS	1	12.00	600.01	325.00	1.00	1.00
	UNDER 100M	1	12.00	600.01	325.00	1.00	1.00
	100M AND OVER	0	.00	.00	.00	.00	.00
	OVER 01 YEAR	8	12.93	317,016,189.02	202,484.68	10,852.06	7,392,881.38
	UNDER 100M	2	12.00	209.99-	650.00	12.49	38.21
	100M AND OVER	6	12.93	317,016,399.01	201,834.68	10,839.57	7,392,843.17
BRANCH	001 TOTALS	9	12.93	317,016,789.03	202,809.68	10,853.06	7,392,882.38
	UNDER 100M	3	12.00	390.02	975.00	13.49	39.21
	100M AND OVER	6	12.93	317,016,399.01	201,834.68	10,839.57	7,392,843.17

08-131 – Statistical Report – Original Maturity

### Heading Descriptions

- Time Period Time period breaks selected. The parameters for this are found in MICM.
- Under 100m Under 100m. Statistics for accounts with balances less than +100,000.00.
- 100m and Over 100m and Over. Statistics for accounts with balances equal to or greater than +100,000.00.
- Total Number Total Number. Number of accounts for the time period breaks shown.
- Wt Avg Rate Weighted Average Rate. Rate for the time period breaks shown.
- Current Balance Current Balance. Balance for the time period breaks shown.
- Interest Paid Interest Paid. Amount of interest paid for the time period breaks shown
- Interest Accrued Interest Accrued. Amount of the interest accrued for the time period breaks shown.

Interest-at Maturity	Interest at Maturity. Amount of the interest as of the next maturity date for the time period breaks shown.
Report Totals	Report totals by the key data selection for all of the above information fields.

### 08-132 – Call Report – Schedule E (Fixed Rate)

**Purpose** This report is a statistical report of Time Deposit Open Accounts and Certificates of Deposits in foreign and domestic institutions. Breakdowns are given for several time periods. Only accounts without scheduled rate changes appear in totals on this report. Scheduled rate changes are system-generated rate changes due to renewals or because of values in Rate Change Frequency/Term. The Remaining Maturity of the account is used to determine which time period to report the account.

**Program** TIM320 – Monthly Reports Print

01-31-1989		001 FIRST NATIONAL BANK OF AMERICA 00001 MAIN OFFICE				PAGE 1		
TIME INVESTMENT - CUSTOMER		CALL REPORT - SCHEDULE E (FIXED RATE)				08-132		
BR	*-----DEPOSITS IN DOMESTIC OFFICES-----*				DEPOSITS IN FOREIGN OFFICES		NONDEPOSIT INTEREST-BEARING LIABILITIES	
	CERTIFICATES OF DEPOSIT NUMBER	AMOUNT	TIME DEPOSIT NUMBER	OPEN ACCOUNT AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT
1 DAY	0	0	0	0	0	0	0	0
UNDER \$100,000	0	0	0	0	0	0	0	0
\$100,000 AND OVER	0	0	0	0	0	0	0	0
OVER 1 DAY TO 3 MONTHS	2	2,000,099	0	0	0	0	4	312,340,491
UNDER \$100,000	1	100-	0	0	0	0	2	491
\$100,000 AND OVER	1	2,000,199	0	0	0	0	2	312,340,000
OVER 3 MONTHS TO 6 MONTHS	0	0	0	0	0	0	0	0
UNDER \$100,000	0	0	0	0	0	0	0	0
\$100,000 AND OVER	0	0	0	0	0	0	0	0
OVER 6 MONTHS TO 1 YEAR	0	0	0	0	0	0	0	0
UNDER \$100,000	0	0	0	0	0	0	0	0
\$100,000 AND OVER	0	0	0	0	0	0	0	0
OVER 1 YEAR TO 3 YEARS	6	2,676,200	0	0	0	0	0	0
UNDER \$100,000	3	0	0	0	0	0	0	0
\$100,000 AND OVER	3	2,676,200	0	0	0	0	0	0
OVER 3 YEARS	0	0	0	0	0	0	0	0
UNDER \$100,000	0	0	0	0	0	0	0	0
\$100,000 AND OVER	0	0	0	0	0	0	0	0
BRANCH	001	TOTALS						
	8	4,676,299	0	0	0	0	4	312,340,491
UNDER \$100,000	4	100-	0	0	0	0	2	491
\$100,000 AND OVER	4	4,676,399	0	0	0	0	2	312,340,000

08-132 – Call Report – Schedule E (Fixed Rate)

### Heading Descriptions

Br Branch Number.

***Deposits in Domestic Offices***

Certificates of Deposit Number/Amount	Number/Amount of Certificates of Deposit. Total number and amount of CDs in domestic institutions.
Time Deposit Open Accounts Number/Amount	Number/Amount of Time Investment Open Accounts. Total number and amount of TDOAs in domestic institutions.
Deposits in Foreign Offices Number/Amount	Number/Amount of Deposits in Foreign Offices. Total number and amount of accounts in foreign institutions.
Non-deposit Interest-bearing Liabilities	Non-deposit Interest-bearing Liabilities. Total number and amount of non-deposit, interest-bearing liabilities in domestic institutions.
Time Periods	<p>Time Periods. Accounts are grouped into the following time periods based on their next renewal date or final maturity date and the current balance.</p> <p>1 day Under 100,000 1000,000 and over</p> <p>Over 1 day to 3 months Under 100,000 1000,000 and over</p> <p>Over 3 months to 6 months Under 100,000 1000,000 and over</p> <p>Over 6 months to 1 year Under 100,000 1000,000 and over</p> <p>Over 1 year to 3 years Under 100,000 1000,000 and over</p> <p>Over 3 years Under 100,000 1000,000 and over</p>
Report Totals	Report totals are given for the entire institution.

**08-133 – Call Report – Schedule E (Floating Rate)**

**Purpose** This is a statistical report of Time Deposit Open Accounts and Certificates of Deposit in foreign and domestic institutions. Breakdowns are given for several time periods. Only accounts with scheduled rate changes appear in totals on this report. Scheduled rate changes are system-generated rate changes due to renewals, or because of values in Rate Change Frequency/Term. This report has the same format as 08-132 (Call Report – Schedule E (Fixed Rate)).

**Program** TIM320 – Monthly Reports Print

01-31-1986		001 FIRST FINANCIAL INSTITUTION				PAGE		1	
		00001 MAIN OFFICE							
TIME INVESTMENT – CUSTOMER		CALL REPORT – SCHEDULE E (FLOATING RATE)						08-133	
BRANCH		*-----DEPOSITS IN DOMESTIC OFFICES-----*				DEPOSITS IN		NONDEPOSIT INTEREST-	
RATE CHANGE FREQUENCY		CERTIFICATES OF DEPOSIT		TIME DEPOSIT OPEN ACCOUNT		FOREIGN OFFICES		BEARING LIABILITIES	
		NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT
1 DAY		0	0	0	0	0	0	0	0
UNDER \$100,000		0	0	0	0	0	0	0	0
\$100,000 AND OVER		0	0	0	0	0	0	0	0
OVER 1 DAY TO 3 MONTHS		1	5,000	0	0	0	0	0	0
UNDER \$100,000		1	5,000	0	0	0	0	0	0
\$100,000 AND OVER		0	0	0	0	0	0	0	0
OVER 3 MONTHS TO 6 MONTHS		16	2,567,040	0	0	0	0	0	0
UNDER \$100,000		10	54,747	0	0	0	0	0	0
\$100,000 AND OVER		6	2,512,293	0	0	0	0	0	0
OVER 6 MONTHS TO 1 YEAR		2	2,000,857	0	0	0	0	0	0
UNDER \$100,000		1	857	0	0	0	0	0	0
\$100,000 AND OVER		1	2,000,000	0	0	0	0	0	0
OVER 1 YEAR TO 3 YEARS		73	3,836,627	8	574,022,200	0	0	0	0
UNDER \$100,000		61	424,529	1	22,200	0	0	0	0
\$100,000 AND OVER		12	3,412,098	7	574,000,000	0	0	0	0
OVER 3 YEARS		95	847,895	298	971,374	0	0	0	0
UNDER \$100,000		95	847,895	298	971,374	0	0	0	0
\$100,000 AND OVER		0	0	0	0	0	0	0	0
BRANCH		001 TOTALS							
		187	9,257,419	306	574,993,574	0	0	0	0
UNDER \$100,000		168	1,333,028	299	993,574	0	0	0	0
\$100,000 AND OVER		19	7,924,391	7	574,000,000	0	0	0	0

08-133 – Call Report – Schedule E (Floating Rate)

## 08-134 - Schedule CMR - Consolidated Maturity/Rate

**Purpose** This report provides information on the interest rate, repricing, and maturity characteristics of all financial instruments held by your institution.

**Program** TIM320 - Monthly Reports Print

03-31-1993	001 FIRST NATIONAL BANK OF AMERICA		PAGE 1			
TIME INVESTMENT	SCHEDULE CMR - CONSOLIDATED MATURITY/RATE				08-134	
*----- FIXED RATE/FIXED MATURITY DEPOSITS -----*						
	*----- ORIGINAL MATURITY IN MONTHS -----*					
REMAINING MATURITY:	12 OR LESS	13 TO 36	37 OR MORE			
3 MONTHS OR LESS	50,000.00 (601)	125,000.00 (602)	200,000.00 (603)			
WAC	5.27 (605)	8.25 (606)	9.10 (607)			
WARM	2.75 (608)	2.75 (609)	2.75 (610)			
4 TO 12 MONTHS	75,000.00 (615)	100,000.00 (616)	250,000.00 (617)			
WAC	5.27 (619)	8.25 (620)	9.10 (621)			
WARM	2.75 (622)	2.75 (623)	2.75 (624)			
13 TO 36 MONTHS		400,000.00 (631)	275,000.00 (632)			
WAC		8.25 (634)	9.10 (635)			
WARM		2.75 (636)	2.75 (637)			
37 MONTHS OR MORE			750,000.00 (641)			
WAC			9.10 (643)			
WARM			2.75 (644)			
TOTAL FIXED-RATE, FIXED-MATURITY DEPOSITS			2,225,000.00 (645)			
BROKERED DEPOSITS	25,000.00 (650)	100,000.00 (651)	280,000.00 (652)			
SUBJECT TO PENALTY	100,000.00 (653)	375,000.00 (654)	1,250,000.00 (655)			
PENALTY (MONTHS)	1.25 (656)	3.00 (657)	6.00 (658)			
*----- VARIABLE RATE/FIXED MATURITY LIABILITIES -----*						
RATE INDEX DESCRIPTION	RATE CODE	BALANCE	MARGIN	RATE FREQ	NEXT RESET	WARM
3 MONTH TREASURY SECURITY	303	55,654.99	250	6.9	5.2	15.4
6 MONTH TREASURY SECURITY	306	152,846.65	225	5.4	4.0	6.8
1 YEAR CONSTANT MATURITY TREASURY	312	25,569.56	125	6.0	5.8	5.6
3 MONTH FIXED-RATE CD RATE	603	1,583,465.98	25	5.0	4.8	7.3
6 MONTH FIXED-RATE CD RATE	606	1,854,586.77	175	3.0	1.5	4.0
1 YEAR FIXED-RATE CD RATE	612	2,898,654.58	100	1.0	.5	5.0
5 YEAR FIXED-RATE CD RATE	660	5,325,745.88	125	2.0	.8	6.2

08-134 - Schedule CMR - Consolidated Maturity/Rate

### Heading Descriptions

#### Fixed Rate/Fixed Maturity Deposits

**Original Maturity In Months** Original maturity time periods of 12 months or less; 13 to 36 months; 37 months or more.

Remaining Maturity	Remaining Maturity. Outstanding fixed rate, fixed maturity deposit balance for the periods of 3 months or less; 4 to 12 months; 13 to 36 months; and 37 months or more.
WAC	Weighted Average Coupon. Weighted average annual percentage yield of the CD balance for the original maturity period specified.
WARM	Weighted Average Remaining Maturity. Weighted average remaining maturity CD balance for the original maturity time period specified.
Total Fixed-rate, Fixed-maturity Deposits	Total Fixed-rate, Fixed-maturity Deposits. Total outstanding fixed rate, fixed maturity deposits for the Remaining Maturity periods.
Brokered Deposits	Brokered Deposits. Portion of brokered deposits determined for each Original Maturity time period.
Subject To Penalty	Subject to Penalty. Portion of each Original Maturity period subject to early withdrawal penalties (stated in months of forgone interest).
Penalty (Months)	Penalty in Months. Weighted average early withdrawal penalties (stated in months of forgone interest) for each Original Maturity period. Two decimal places are assumed.

#### ***Variable Rate/Fixed Maturity Liabilities***

Rate Index Description	Rate Index Description. Description of the rate index being reported.
Rate Code	Rate Code. Describes the index of the liability being reported.
Balance	Outstanding Balance.
Margin	Weighted Average Margin.
Rate Freq	Rate Frequency. Weighted average rate reset frequency.
Next Reset	Next Reset. Weighted average months to next reset.
WARM	Weighted Average Remaining Maturity. CD balance.

## Annual Reports

Annual reports are scheduled and produced by the programs run during year-end processing.

### 08-600 – Interest Paid Report – INT

Purpose	This report contains the following information. <ul style="list-style-type: none"><li>■ Current balance</li><li>■ Date of the last transaction</li><li>■ Amount of the last interest payment and the date paid</li><li>■ Total amount of interest paid and penalty assessed for the year for all accounts other than OIDs and Individual Retirement Accounts</li></ul>
Program	TIY020 – 1099 Interest

12-31-1985		001 FIRST NATIONAL BANK OF AMERICA				PAGE 1			
TIME INVESTMENT		INTEREST PAID REPORT - INT				08-600			
BRCH	TYPE	OFFICER A D	ACCOUNT NUMBER	SHORT NAME	SSN/TIN	CURRENT BALANCE	INTEREST Y. T. D.	PENALTY Y. T. D.	FEDERAL TAX
00001	715	OFFICER01 C	0000039	ACCT SHORT NAME	990-00-0340	.00	573.39	.00	.00
00001	715	OFFICER01 C	0000045	ACCT SHORT NAME	990-00-0380	.00	59.92	.00	.00
00001	715	OFFICER01 C	0000046	ACCT SHORT NAME	990-00-0390	.00	958.69	.00	.00
00001	715	OFFICER01 C	0000050	ACCT SHORT NAME	990-00-0430	.00	359.51	.00	.00
00001	715	OFFICER01 C	0000064	ACCT SHORT NAME	990-00-0530	.00	113.13	.00	.00
00001	715	OFFICER01 C	0000065	ACCT SHORT NAME	990-00-0540	.00	581.15	.00	.00
00001	704	OFFICER01 C	0000068	ACCT SHORT NAME	990-00-0560	.00	5,779.48	.00	.00
00001	715	OFFICER01 C	0000069	ACCT SHORT NAME	990-00-0570	.00	290.58	.00	.00
00001	717	OFFICER01 C	0000091	ACCT SHORT NAME	990-00-0750	.00	576.23	.00	.00
00001	715	OFFICER01 C	0000094	ACCT SHORT NAME	990-00-0770	.00	625.96	.00	.00
00001	715	OFFICER01 C	0000103	ACCT SHORT NAME	990-00-0830	.00	1,506.52	.00	.00
00001	715	OFFICER01 C	0000106	ACCT SHORT NAME	990-00-0840	.00	175.29	.00	.00
00001	715	OFFICER01 C	0000107	ACCT SHORT NAME	990-00-0850	.00	175.29	.00	.00
00001	715	OFFICER01 C	0000111	ACCT SHORT NAME	990-00-0880	.00	831.98	.00	.00
00001	715	OFFICER01 C	0000118	ACCT SHORT NAME	990-00-0950	.00	1,781.32	.00	.00
00001	704	OFFICER01 C	0000126	ACCT SHORT NAME	990-00-1000	.00	5,938.11	.00	.00
00001	715	OFFICER01 C	0000135	ACCT SHORT NAME	990-00-1070	.00	3.97	.00	.00
00001	717	OFFICER01 C	0000143	ACCT SHORT NAME	990-00-1130	.00	1,158.01	.00	.00
00001	713	OFFICER01 C	0000144	ACCT SHORT NAME	990-00-1140	.00	5,971.61	.00	.00
00001	714	OFFICER01 C	0000145	ACCT SHORT NAME	990-00-1150	.00	4,043.84	.00	.00
00001	715	OFFICER01 C	0000148	ACCT SHORT NAME	990-00-1170	.00	10,614.50	.00	.00
00001	715	OFFICER01 C	0000156	ACCT SHORT NAME	990-00-1250	.00	208.90	.00	.00
00001	715	OFFICER01 C	0000158	ACCT SHORT NAME	990-00-1270	.00	175.32	.00	.00
00001	715	OFFICER01 C	0000159	ACCT SHORT NAME	990-00-1280	.00	175.32	.00	.00
00001	715	OFFICER01 C	0000160	ACCT SHORT NAME	990-00-1290	.00	175.32	.00	.00
00001	715	OFFICER01 C	0000162	ACCT SHORT NAME	990-00-1310	.00	946.33	.00	.00
00001	715	OFFICER01 C	0000163	ACCT SHORT NAME	990-00-1320	.00	1,188.02	.00	.00
00001	715	OFFICER01 C	0000164	ACCT SHORT NAME	990-00-1330	.00	59.40	.00	.00
00001	715	OFFICER01 C	0000169	ACCT SHORT NAME	990-00-1370	.00	2,551.42	.00	.00
00001	704	OFFICER01 C	0000170	ACCT SHORT NAME	990-00-1380	.00	5,973.14	.00	.00
00001	715	OFFICER01 C	0000171	ACCT SHORT NAME	990-00-1390	.00	29.87	.00	.00
00001	715	OFFICER01 C	0000172	ACCT SHORT NAME	990-00-1400	.00	124.89	.00	.00
00001	714	OFFICER01 C	0000181	ACCT SHORT NAME	990-00-3890	.00	2,958.90	.00	.00
00001	717	OFFICER01 C	0000185	ACCT SHORT NAME	990-00-3890	.00	598.36	.00	.00
00001	715	OFFICER01 C	0000192	ACCT SHORT NAME	990-00-1530	.00	195.89	.00	.00
00001	715	OFFICER01 C	0000195	ACCT SHORT NAME	990-00-1560	.00	29.87	.00	.00
00001	715	OFFICER01 C	0000196	ACCT SHORT NAME	990-00-1570	.00	355.00	.00	.00
00001	715	OFFICER01 C	0000197	ACCT SHORT NAME	990-00-1580	.00	59.75	.00	.00
00001	715	OFFICER01 C	0000198	ACCT SHORT NAME	990-00-1590	.00	59.75	.00	.00
00001	715	OFFICER01 C	0000203	ACCT SHORT NAME	990-00-1640	.00	2,987.69	.00	.00
00001	715	OFFICER01 C	0000206	ACCT SHORT NAME	990-00-1670	.00	597.56	.00	.00
00001	715	OFFICER01 C	0000207	ACCT SHORT NAME	990-00-1680	.00	3,747.50	.00	.00
00001	715	OFFICER01 C	0000210	ACCT SHORT NAME	990-00-1710	.00	297.16	.00	.00
00001	704	OFFICER01 C	0000212	ACCT SHORT NAME	990-00-1730	.00	5,976.11	.00	.00
00001	713	OFFICER01 C	0000220	ACCT SHORT NAME	990-00-1810	.00	3,978.08	.00	.00
00001	717	OFFICER01 C	0000223	ACCT SHORT NAME	990-00-1840	.00	597.67	.00	.00
00001	715	OFFICER01 C	0000226	ACCT SHORT NAME	990-00-1870	.00	36.96	.00	.00
00001	715	OFFICER01 C	0000228	ACCT SHORT NAME	990-00-1890	.00	2,404.92	.00	.00
00001	715	OFFICER01 C	0000231	ACCT SHORT NAME	990-00-1920	.00	999.38	.00	40.74
00001	715	OFFICER01 C	0000232	ACCT SHORT NAME	990-00-1930	.00	116.78	30.81	.00
00001	006	OFFICER01 C	000000234	ACCT SHORT NAME	990-00-1940	1,000.00	115.00	.00	.00
00001	715	OFFICER01 C	0000236	ACCT SHORT NAME	990-00-1950	.00	118.15	.00	.00
52 INTEREST REPORTED		79,956.89 PENALTY REPORTED		30.81 FEDERAL WITHHOLDING TAX REPORTED		40.74			

08-600 - Interest Paid Report - INT

Heading Descriptions

Brch Branch Number.

Type	Account Type.
Officer	Officer Number.
Ad	Account Designation. Valid entries are: <b>C</b> Certificate of Deposit. <b>S</b> Savings. <b>T</b> Time Deposit Open Account.
Account Number	Account Number.
Short Name	Short Name.
SSN/TIN	Social Security Number or Tax Identification Number.
Current Balance	Current Balance. Balance of the account.
Interest Y.T.D.	Interest Year-to-date. Total amount of interest paid year-to-date.
Penalty Y.T.D.	Penalty Year-to-date. Total amount of interest penalty assessed year-to-date.
Federal Tax	Federal Tax Withheld. Amount of federal tax withheld.
Report Totals	Report totals consist of the total number of accounts and the amount of interest paid and the interest penalty assessed.

## 08-601 – Interest Paid Form – 1099-INT

Purpose	Form 1099-INT is printed in the format specified by the Internal Revenue Service for all accounts other than IRA or original issue discounts. Report totals consist of the total number of notices printed, total interest amount, total penalty amount, and the total federal tax withheld.
Program	TIY020 – 1099 Interest

## 08-602 – Interest Paid Report – OID

Purpose	This report contains the following information. <ul style="list-style-type: none"><li>■ Current balance</li><li>■ Amount of the last interest payment and the date paid</li><li>■ Total amount of interest to be paid for the current OID period, the total amount of interest income and interest penalty assessed and federal tax withheld on all Original Issue Discount accounts</li></ul>
Program	TIY040 – 1099 OID Interest

12-31-1985		001 FIRST NATIONAL BANK OF AMERICA						PAGE 1	
TIME INVESTMENT	SYSTEM	INTEREST PAID REPORT - OID			REPORTABLE OID	INTEREST	EARL-WITH	08-602	
BRCH	TYPE	A	ACCOUNT SHORT	SSN/TIN	CURRENT	INTEREST	PENALTY	FEDERAL INCOME	
OFFICER	D		NUMBER NAME		BALANCE			TAX WITHHELD	
00001	715	C	0000028 ACCT SHORT NAME	990-00-0260	.00	292.08	77.91	.00	
OFFICER01									
00001	715	C	0000087 ACCT SHORT NAME	990-00-0710	544.00	62.45	.00	.00	
OFFICER01									
00001	715	C	0000200 ACCT SHORT NAME	990-00-1610	.00	48.87	40.47	.00	
OFFICER01									
00001	715	C	0000202 ACCT SHORT NAME	990-00-1630	3,934.00	500.55	.00	.00	
OFFICER01									
00001	715	C	0000291 ACCT SHORT NAME	990-00-2430	.00	36.19	25.90	.00	
OFFICER01									
00001	715	C	0000360 ACCT SHORT NAME	990-00-2940	100.00	1.25	.00	.00	
OFFICER01									
00001	715	C	0000362 ACCT SHORT NAME	990-00-2950	100.00	8.25	.00	.00	
OFFICER01									
00001	715	C	0000363 ACCT SHORT NAME	990-00-2960	100.00	8.25	.00	.00	
OFFICER01									
00001	715	C	0000364 ACCT SHORT NAME	990-00-2970	100.00	8.25	.00	.00	
OFFICER01									
00001	715	C	0000365 ACCT SHORT NAME	990-00-2980	100.00	8.25	.00	.00	
OFFICER01									
00001	715	C	0000366 ACCT SHORT NAME	990-00-2990	100.00	8.25	.00	.00	
OFFICER01									
00001	715	C	0000367 ACCT SHORT NAME	990-00-3000	100.00	8.25	.00	.00	
OFFICER01									
00001	715	C	0000368 ACCT SHORT NAME	990-00-3010	100.00	8.25	.00	.00	
OFFICER01									
00001	715	C	0000369 ACCT SHORT NAME	990-00-3020	100.00	8.25	.00	.00	
OFFICER01									
00001	715	C	0000370 ACCT SHORT NAME	990-00-3030	100.00	8.25	.00	.00	
OFFICER01									
00001	715	C	0000373 ACCT SHORT NAME	990-00-6210	2,500.00	202.48	.00	.00	
OFFICER01									
00001	715	C	0000375 ACCT SHORT NAME	990-00-3050	300.00	24.29	.00	.00	
OFFICER01									
00001	715	C	0000384 ACCT SHORT NAME	990-00-3100	110.00	8.65	.00	.00	
OFFICER01									
00001	715	C	0000399 ACCT SHORT NAME	990-00-3150	2,000.00	142.10	.00	.00	
OFFICER01									
00001	715	C	0000506 ACCT SHORT NAME	990-00-3230	8,264.08	519.84	.00	.00	
OFFICER01									
00001	715	C	0000512 ACCT SHORT NAME	990-00-6310	2,104.66	123.97	.00	.00	
OFFICER01									
00001	715	C	0000519 ACCT SHORT NAME	990-00-3320	1,100.00	62.99	.00	.00	
OFFICER01									
00001	715	C	0000563 ACCT SHORT NAME	990-00-4600	2,800.00	89.95	.00	.00	
OFFICER01									
00001	715	C	0000584 ACCT SHORT NAME	990-00-3600	20,000.00	426.72	.00	.00	
OFFICER01									
00001	715	C	0000592 ACCT SHORT NAME	990-00-3670	5,000.00	83.84	.00	.00	
OFFICER01									
00001	715	C	0000609 ACCT SHORT NAME	990-00-3950	10,000.00	85.89	.00	.00	
OFFICER01									
26 INTEREST REPORTED		2,786.36 PENALTY REPORTED		144.28 FEDERAL WITHHOLDING TAX REPORTED		.00			

08-602 - Interest Paid Report OID

Heading Descriptions

Brch Branch Number.

Type Account Type.

Officer	Officer Number.
Ad	Account Designation. Valid entries are: <b>C</b> Certificate of Deposit. <b>S</b> Savings. <b>T</b> Time Deposit Open Account.
Account Number	Account Number.
Short Name	Short Name.
SSN/TIN	Social Security Number/Tax Identification Number.
Current Balance	Current Balance. Balance of the account.
Reportable OID Interest	Reportable OID Interest. Total amount of interest that is paid on the account during the current OID period.
Interest Credited	Interest Credited. Total amount of interest paid year-to-date.
Earl-with Penalty	Early Withdrawal Penalty. Total amount of interest penalty assessed year-to-date.
Federal Income Tax Withheld	Federal Income Tax Withheld. Total amount of federal tax withheld.
Report Totals	Report totals consist of the total number of accounts, the amount of interest paid and interest penalty assessed, and amount of original issue discount for the current OID period.

## **08-603 – Interest Paid Form – 1099-OID**

Purpose	Form 1099-OID is printed in the format specified by the Internal Revenue Service for all original issue discount accounts. Report totals consist of the total number of accounts and the total interest amount, interest forfeiture, and federal tax withheld.
Program	TIY040 – 1099 OID Interest

## 08-604 – Distributions Paid Report – 1099R

**Purpose** This report shows the current balance, distribution information, federal tax withheld information, and disbursement category for Individual Retirement Accounts receiving lump sum distributions.

**Program** TIY060 – 1099 R

12-31-1985		001 FIRST NATIONAL BANK OF AMERICA						PAGE 1	
TIME INVESTMENT		DISTRIBUTIONS PAID REPORT – 1099R						08-604	
CUSTOMER	ACCOUNT IRA	SHORT NAME	SSN/TIN	CURR BAL	DIST AMT	TAXABLE AMT	FED TAX	CATEGORY-DESCRIPTION	
9990006680	0000523 I	ACCT SHORT NAME	990-00-6680	.00	1041,232.87	1041,232.87	.00 7	GROSS DISTRIBUTIONS	
9990005610	0009000001 I	ACCT SHORT NAME	990-00-5610	2,191.67	9.25	9.25	9.25 7	GROSS DISTRIBUTIONS	
9990005480	9000021 I	ACCT SHORT NAME	990-00-5480	.00	2,315.28	2,315.28	.00 2	GROSS DISTRIBUTIONS	
9990004370	0009000038 I	ACCT SHORT NAME	990-00-4370	.00	4,374.51	4,374.51	.00 7	GROSS DISTRIBUTIONS	
9990006530	0009000077 I	ACCT SHORT NAME	990-00-6530	.00	692.52	692.52	.00 7	GROSS DISTRIBUTIONS	
9990004680	0009000090 I	ACCT SHORT NAME	990-00-4680	.00	1,999.00	1,999.00	.00 7	GROSS DISTRIBUTIONS	
9990005080	9000111 I	ACCT SHORT NAME	990-00-5080	.00	256.49	256.49	.00 1	GROSS DISTRIBUTIONS	
1010101010	0009250000 I	JOHNESOL	045-50-3339	6,000.00	4,000.00	4,000.00	4,000.00 7	GROSS DISTRIBUTIONS	
*** TOTAL ACCOUNTS ***			8		1054,879.92	4,009.25			

08-604 – Distributions Paid Report – 1099R

### Heading Descriptions

**Customer** Customer Number. Displayed when the customer level option has been selected for reporting.

**Account** Account Number. Displayed when the master account level option has been selected for reporting.

**IRA** IRA/Keogh Code. Valid entries are:

- C** Corporate account.
- E** Educational IRA.
- I** IRA account.
- J** Joint account.
- K** Keogh account.
- N** Not a retirement account.
- O** Other retirement account.
- R** Roth IRA.
- S** SEP account.
- T** Transitional Roth IRA.
- V** VERSA account.

**Short Name** Short Name. Customer short name or primary customer key.

SSN/TIN	Social Security Number or Tax Identification Number.
Curr Bal	Current Balance. Balance on the account.
Dist Amt	Distribution Amount. Amount of lump sum distribution.
Taxable Amt	Taxable Amount. Taxable amount of the balance.
Fed Tax	Federal Tax Withheld. Amount of federal tax withheld.
Category - description	Distribution Category/Description. IRS-defined category code and description.
Report Totals	Report totals consist of the total number of customers, amount of distributions and federal tax withheld.

## **08-605 – Distributions Paid Form – 1099-R**

Purpose	Form 1099-R is printed in the format specified by the Internal Revenue Service for all IRAs. Report totals consist of the number of customers, and the total distributions and federal tax withheld.
Program	TIY060 – 1099 R

## 08-606 – Missing Date of Birth Report

Purpose This report is produced when an account is missing one or more of the following.

- Customer record
- Name and address record
- Date of birth
- Life expectancy
- Social security number

Program TIY080 – Missing Date of Birth

12-31-1985		001 FIRST NATIONAL BANK OF AMERICA		PAGE	1
TIME INVESTMENT		MISSING DATE OF BIRTH REPORT		08-606	
CUSTOMER NUMBER	CUSTOMER NAME-AND-ADDRESS	DATE-OF BIRTH	LIFE EXPECTANCY	SOC-SEC NUMBER	
1	NAME LINE ***** ADDRESS LINE 1 ***** ADDRESS LINE 2 ***** ADDRESS LINE 3 *****	MISSING	MISSING	MISSING	
35	NAME LINE ***** ADDRESS LINE 1 ***** ADDRESS LINE 2 ***** ADDRESS LINE 3 *****	MISSING	MISSING	255-74-7474	
670	NAME LINE ***** ADDRESS LINE 1 ***** ADDRESS LINE 2 ***** ADDRESS LINE 3 *****	MISSING	MISSING	233-34-2450	
700	NAME LINE ***** ADDRESS LINE 1 ***** ADDRESS LINE 2 ***** ADDRESS LINE 3 *****	10-23-1923	11.2	MISSING	
710	NAME LINE ***** ADDRESS LINE 1 ***** ADDRESS LINE 2 *****	6-11-1925	9.2	MISSING	
END OF LISTING					

08-606 – Missing Date of Birth Report

### Heading Descriptions

- Customer Number Customer Number.
- Customer Name-and-address Customer's Name and Address.
- Date-of Birth Date of Birth. Customer's date of birth.
- Life Expectancy Life Expectancy. Life expectancy of the customer, in years and tenths of years.
- Soc-sec Number Social Security Number.

## 08-607 – IRA Projected Payout Report

**Purpose** This report is provided as a recap of all customers who have received retirement account disbursement notices. The report highlights pertinent customer and account level information regarding retirement processing, as well as which disbursement notice was produced.

**Program** TIY100 – IRA Disbursement Notices

01-18-1991		001 FIRST NATIONAL BANK OF AMERICA				PAGE 1	
INVESTMENT SYSTEM			IRA PROJECTED PAYOUT REPORT			08-607	
CUST-NBR	OLD MINIMUM	AGE	FAIR-MKT-VAL	MONTHLY	ACCOUNT-NBR	IRA ADES	*-----REMARKS-----*
SOC-SEC	NEW MINIMUM	LIFE EXP	TOTAL-DIST	QUARTERLY	CURRENT-BAL	TYPE	
SHORT-NAME	NET-DIFF	BIRTH-DT	ANNUAL-MIN	SEMI-ANNUAL	RATE	ISSUE-DT	
21222	.00	81	64,676.01	605.58	000-0000-022	I C	CHANGE IN MIN DISTRIBUTION
092-22-2222	7,266.96	8.9	25.02	1,816.74	64,676.01	006	
ANTHONY	7,266.96	05-20-1910	7,266.96	3,633.48	10.000	01-10-90	
CUSTOMER		21222	TOTAL RETIREMENT ACCOUNT BALANCE		64,676.01		
22111	.00	71	4,900.00	26.68	000-0000-021	I C	CHANGE IN MIN DISTRIBUTION
221-11-1111	320.26	15.3	5.10	80.06	4,900.00	006	
ANTHONY	320.26	05-20-1920	320.26	160.13	10.000	01-10-90	
CUSTOMER		22111	TOTAL RETIREMENT ACCOUNT BALANCE		4,900.00		
31444	.00	71	600.00	3.26	000-0000-034	I C	CHANGE IN MIN DISTRIBUTION
034-44-4444	39.21	15.3	.62	9.80	600.00	006	
ANTHONY	39.21	05-20-1920	39.21	19.60	10.000	01-10-90	
CUSTOMER		31444	TOTAL RETIREMENT ACCOUNT BALANCE		600.00		
31446	.00	72	800.00	4.56	000-0000-036	I C	CHANGE IN MIN DISTRIBUTION
000-00-0000	54.79	14.6	.99	13.69	800.00	006	
ANTHONY	54.79	05-20-1919	54.79	27.39	10.000	01-10-90	
					000-0000-037	S C	
					.00	006	
					12.000	01-10-90	
CUSTOMER		31446	TOTAL RETIREMENT ACCOUNT BALANCE		800.00		
42111	.00	71	200.00	1.08	000-0000-041	K C	CHANGE IN MIN DISTRIBUTION
092-22-2222	13.07	15.3	.26	3.26	100.00	006	
ANTHONY	13.07	05-20-1920	13.07	6.53	10.000	01-10-90	
					000-0000-042	S C	
					100.00	006	
					10.000	01-10-90	
					000-0000-050	K C	
					.00	006	
					10.000	01-10-90	
CUSTOMER		42111	TOTAL RETIREMENT ACCOUNT BALANCE		200.00		
51446	.00	71	300.00	1.63	000-0000-045	K C	CHANGE IN MIN DISTRIBUTION
000-00-0000	19.60	15.3	.39	4.90	100.00	006	
ANTHONY	19.60	05-20-1920	19.60	9.80	10.000	01-10-90	
					000-0000-046	I C	
					100.00	006	
					10.000	01-10-90	

08-607 – IRA Projected Payout Report

## Heading Descriptions

Cust-nbr	Customer Number.
Old Minimum	Old Minimum Amount. Last years required minimum distribution amount.
Age	Age. Age of customer as of December 31.
Fair-mkt-val	Fair Market Value. Value of all retirement accounts for this customer.
Monthly	Monthly. Amount of payment, if distributed monthly.
Account-nbr	Account Number. Number of retirement account.
IRA	IRA/Keogh Code. Valid entries are: <b>C</b> Corporate account. <b>I</b> IRA. <b>J</b> Joint account. <b>K</b> Keogh account. <b>O</b> Other account. <b>S</b> SEP account.
Ades	Account Designation.
Remarks	Remarks. Message area indicating which disbursement notice was produced. Valid entries are: <b>Voluntary Disbursement Notice.</b> <b>Mandatory Disbursement Notice.</b> <b>Change in Min Distribution.</b> <b>Change in Min Distribution was not processed; calculated payout amount is followed by a negative number.</b>
Soc-sec	Social Security Number.
New Minimum	New Minimum Distribution. Current year's required minimum distribution.
Life Exp	Life Expectancy. Life expectancy from IRS tables.
Total-dist	Total Distributions. Distributions made year-to-date.
Quarterly	Quarterly Amount. Amount of payment, if distributed quarterly.
Current-bal	Current Balance. Balance of this retirement account.
Type	Product Type.
Short-name	Short Name.
Net-diff	Net Difference. Difference between last year's and this year's minimum distributions.

Birth-dt	Date of Birth.
Annual-min	Annual Minimum Amount. Amount of payment, if distributed annually.
Semi-annual	Semi-annual Amount. Amount of payment, if distributed semi-annually.
Rate	Interest Rate.
Issue-dt	Issue Date.

## 08-608 – Voluntary Disbursement Notice

**Purpose** This notice is produced yearly for customers who will reach the age of 59 1/2 by the end of the year and are not in a distribution status. The notice indicates to the customer that they can voluntarily begin distributions. The notice shows the customer's birth date, customer number, social security number, and the fair market value of all retirement accounts.

**Program** TIY100 – IRA Disbursement Notices

001 FIRST FINANCIAL INSTITUTION 1212 MAIN STREET MAITLAND, FLORIDA	01-18-91 VOLUNTARY DISBURSEMENT NOTICE	08-608
OUR RECORDS INDICATE THAT YOU WILL REACH THE AGE OF 59 1/2 DURING 1991. THIS MAKES YOU ELIGIBLE FOR VOLUNTARY DISBURSEMENT FROM YOUR RETIREMENT PLAN. PLEASE CONTACT US IF YOU WISH TO BEGIN RECEIVING DISBURSEMENTS.		
JAMES SMITH	BIRTH DATE	07-01-1931
PEGGY SMITH	CUSTOMER NBR	111
2501 SHADY ACRES WAY	SOC SECURITY	202-11-4493
WINTER HAVEN, FL 32222	FAIR MARKET VALUE	33,706.05

*08-608 – Voluntary Disbursement Notice*

## 08-609 – IRA Statement/5498 Report for 19nn

**Purpose** This report is produced for Individual Retirement Accounts. The report shows the contributions made in the current tax-reporting year, with totals shown for regular contributions, rollover contributions, and Keogh contributions. Also shown are interest paid, penalty assessed, federal tax withheld, and distributions made in the tax year.

**Program** TIY120 – IRA Statement of Account/5498 Notices

01-03-1986		001 FIRST NATIONAL BANK OF AMERICA				PAGE 1	
TIME INVESTMENT		IRA STATEMENT / 5498 REPORT FOR 1985				08-609	
TOTAL-CONTRB	TOTAL-DISTRB	INTEREST-PD	PENALTY	FED-TAX-WITHELD	Keogh-CONTRB	ROLL-CONTRB	REG-CONTRB
2,000.00	.00	14.30	.00	.00	2,000.00	.00	.00
CUSTOMER NAME *****					TOTAL-VALUE-JAN 1, 1985		.00
ADDRESS LINE 1 *****					DIST-TAX-EXCLUDED-FROM-TOTAL		2,014.30
ADDRESS LINE 2 *****					TOTAL-VALUE-FOR-TAX-YEAR-1985		00-0000000
				.00	SOC-SEC-NBR		0000000710
-----							
2,000.00	.00	.00	.00	.00	2,000.00	.00	.00
CUSTOMER NAME *****					TOTAL-VALUE-JAN 1, 1985		.00
ADDRESS LINE 1 *****					DIST-TAX-EXCLUDED-FROM-TOTAL		2,000.00
ADDRESS LINE 2 *****					TOTAL-VALUE-FOR-TAX-YEAR-1985		00-0000000
				.00	SOC-SEC-NBR		0000000720
-----							
50,000.00	.00	.00	.00	.00	30,000.00	.00	.00
CUSTOMER NAME *****					TOTAL-VALUE-JAN 1, 1985		.00
ADDRESS LINE 1 *****					DIST-TAX-EXCLUDED-FROM-TOTAL		50,000.00
ADDRESS LINE 2 *****					TOTAL-VALUE-FOR-TAX-YEAR-1985		00-0000000
				.00	SOC-SEC-NBR		0000000730
-----							
19,000.00	.00	718.36	.00	.00	.00	.00	7,000.00
CUSTOMER NAME *****					TOTAL-VALUE-JAN 1, 1985		.00
ADDRESS LINE 1 *****					DIST-TAX-EXCLUDED-FROM-TOTAL		19,718.36
ADDRESS LINE 2 *****					TOTAL-VALUE-FOR-TAX-YEAR-1985		00-0000000
				.00	SOC-SEC-NBR		0000000740
-----							
5498 TAPE TOTALS :		INST 001		0 5498S REPORTED OUT OF		4 CUSTOMERS LISTED	
		(		0 ARE OUT OF BALANCE)			
		0 PAYEE RECORDS					
		.00 REGULAR CONTRIBUTIONS					
		.00 ROLLOVER CONTRIBUTIONS					
		.00 LIFE INSURANCE COST					
		.00 FAIR MARKET VALUE					

08-609 – IRA Statement/5498 Report for 19nn

## Heading Descriptions

Total-contrib	<p>Total Contribution. Sum of:</p> <ul style="list-style-type: none"> <li>Regular contributions</li> <li>Regular year end contributions</li> <li>Rollover contributions</li> <li>Rollover year-end contributions</li> <li>Employer contributions</li> <li>Employer year-end contributions</li> <li>Keogh contributions</li> <li>Keogh year-end contributions</li> <li>Transfer/insurance contributions</li> <li>Transfer/insurance year-end contributions</li> <li>Non-deductible contributions</li> <li>Non-deductible year-end contributions</li> <li>Capital gain</li> <li>(Subtract) Capital loss</li> <li>Contributions for the previous tax year</li> <li>Miscellaneous credits</li> </ul>
Total-distrib	<p>Total Distribution. Sum of:</p> <ul style="list-style-type: none"> <li>Normal distributions</li> <li>Transfer distributions</li> <li>Premature distributions</li> <li>Disability distributions</li> <li>Divorce distributions</li> <li>Death distributions</li> <li>Prohibited distributions</li> <li>Regular excess distributions</li> <li>Employer excess distributions</li> <li>Insurance excess distributions</li> <li>Miscellaneous debits</li> <li>Other distributions</li> <li>Distributions for the previous tax year</li> </ul>
Interest-pd	Interest Paid. Amount of interest paid.
Penalty	Penalty. Amount of penalty assessed.
Fed-tax-witheld	Federal Tax Withheld. Amount of federal tax withheld.
Keogh-contrib	Keogh Contribution. Amount of Keogh contributions.
Roll-contrib	Rollover Contribution. Sum of rollover and rollover year end contributions.
Reg-contrib	Regular Contribution. Sum of regular and regular year-end contributions.
Customer Name	Customer's Name.

Address Lines 1 - 2	Customer's Address.
Total-value-Jan 1, 19nn	Beginning Balance as of January 1.
Dist-tax-excluded-from-total	Amount of Distribution Taxes Excluded. This is the amount on internally generated Tran Code 925 (Federal Tax Withheld).
Total-value-for-tax-year-19nn	Total Value for Tax Year 19nn. Total value of the account as of the end of the tax year. The total is preceded by asterisks if the account is out of balance. Refer to the note included in the 5498 Tape Totals field description.
Soc-sec-nbr	Social Security Number.
*** 5498 Reported	5498 Report. The literal 5498 Reported appears on the report if 5498 information for this customer has been written to a tape in the same run.
Customer-nbr	Customer Number.
Report Totals	Report totals by institution consist of: Total number of customers listed Total number of 5498s generated Total number of accounts out of balance
5498 Tape Totals	5498 Tape Totals. If a 5498 tape was requested, the following institution totals from the Tape 'C' Record are listed: Payee records (B Records) Regular contributions Rollover contributions Life insurance cost Fair market value  <b>Note:</b> An account is out of balance if the sum of the beginning balance, total contributions and interest paid, minus the sum of penalty assessed, federal tax, and total distributions does not equal the amount in TIYEAR-YRENDBAL field on the year-end record.

**08-610 – 20nn IRA Statement of Account**

Purpose	<p>This statement is produced for customers with retirement accounts. The statements are produced in a 2-up, single page, statement format and print from left to right, in customer number order. Statements are formatted two ways: one for Keoghs, and one for all other retirement accounts. The statement includes the following information.</p> <ul style="list-style-type: none"><li>■ Customer name, address, and ID number</li><li>■ Tax ID number</li><li>■ Institution name and address (if so indicated by the statement print name option on MICM Record 3500)</li></ul>
Program	TIY120 – IRA Statement of Accounts/5498 Notices



## Heading Descriptions

### Total Value as of January 1, 20nn

#### Contributions

Regular	(TIYEAR-CONREG) + 300 – Transfer Interest In From another account. + 310 – Transfer Principal In From another account. + 320 – Disbursement transfer generated. + 441 – Regular contribution this year. - 733 – Regular contribution withdrawal.
Regular in 20nn for 20nn	(TIYEAR-CONREGYREND) + 451 – Regular contribution last year.
Contrib in 20nn for 20nn	(TIYEAR-CONPRIORYR + TIYEAR-CONPRYRROL + TIYEAR-CONPRYRXFRI + TIYEAR-CONPRYRNOND + TIYEAR-CONPRYROTH) (Effective date equals tax reporting year) + 411 – Rollover contribution last year. + 412 – Transfer contribution last year. + 451 – Regular contribution last year. + 452 – Non-deductible contribution last year. + 471 – Insurance contribution last year.
Rollover	(TIYEAR-CONROL + TIYEAR-CONROLYREND) + 401 – Rollover contribution this year. + 411 – Rollover contribution last year. - 737 – Rollover contribution withdrawal.
Employer	(TIYEAR-CONEMP + TIYEAR-CONEMPYREND) + 421 – Employer contribution this year. + 431 – Employer contribution for last year. - 734 – Employer contribution withdrawal.
Transfer/Insurance	(TIYEAR-CONXFRI + TIYEAR-CONXFRIYREND) + 402 – Transfer contribution this year. + 412 – Transfer contribution last year. + 444 – Self directed retirement transfer in. + 461 – Insurance contribution this year. + 471 – Insurance contribution last year. - 728 – Transfer withdrawal last year. - 731 – Transfer withdrawal this year. - 736 – Transfer contribution this year.

Non-deductible	(TIYEAR-CONNOND + TIYEAR-CONNONDYREND) + 442 – Non-deductible contribution this year. + 452 – Non-deductible contribution last year. - 729 – Non-deductible withdrawal last year. - 732 – Non-deductible withdrawal this year.
Capital Gain	(TIYEAR-CONGAIN) + 443 – Capital gain.
Capital Loss	(TIYEAR-CONLOSS) + 931 – Capital loss.
Other Contrb in 20nn for 20nn	(TIYEAR-CONXFRIYREND) + 412 – Transfer contribution last year. + 471 – Insurance contribution last year. - 728 – Transfer withdrawal last year.
Miscellaneous Credits	(TIYEAR-MISCCREDITS) Any credit transaction code less than 0650 that has not been reported in one of the categories above.
Total Contributions	Total Contributions.

### **Distributions**

The partial and full 1099R fields are added together for each of the following distribution categories:

Normal	(TIYEAR-NORMALP + TIYEAR-NORMALR) - 220 – Redemption Reversal (if reversing T/C 890, 900 or 910) - 520 – Normal distribution (Reverse) (No Penalty). - 540 – Closing withdrawal (Reverse) (No Penalty). - 600 – Rollover withdrawal (Reverse) (No Penalty). - 610 – Rollover withdrawal (Reverse) (Penalty). + 700 – Partial redemption or withdrawal (Penalty). + 710 – Penalty free withdrawal. + 720 – Normal distribution (No Penalty). + 722 – Normal withdrawal (Penalty). + 740 – Regular withdrawal (No Penalty). + 790 – Passbook withdrawal. + 800 – Rollover withdrawal (No Penalty) (over age 59 ½). + 810 – Rollover withdrawal (Penalty) (over age 59 ½). + 890 – Normal redemption. + 900 – Special redemption (No Penalty). + 910 – Early redemption. + 960 – Forced debit. + 980 – Interest transfer out. + 990 – Interest check.
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Transfer	<p>(TIYEAR-TRANSFERP + TIYEAR-TRANSFERR + TIYEAR-CONXFRO)</p> <ul style="list-style-type: none"> <li>- 214 – Special transfer closeout (Reversal).</li> <li>- 220 – Redemption Reversal (if reversing T/C 894 or 994)</li> <li>- 294 – Early transfer closeout (Reversal).</li> <li>- 342 – Trustee to trustee transfer (Reversal).</li> <li>- 345 – Transfer due to divorce (Reversal).</li> <li>+ 739 – Self-directed retirement transfer out.</li> <li>+ 742 – Trustee to trustee transfer.</li> <li>+ 745 – Transfer due to divorce.</li> <li>+ 894 – Normal transfer closeout.</li> <li>+ 914 – Special transfer closeout.</li> <li>+ 994 – Early transfer closeout.</li> </ul>
Premature	<p>(TIYEAR-PREMATUREP + TIYEAR-PREMATURER)</p> <ul style="list-style-type: none"> <li>- 220 – Redemption Reversal (if reversing T/C 893, 913 or 993)</li> <li>- 530 – Other withdrawal (No Penalty) (Reverse).</li> <li>- 570 – Premature distribution (Penalty) (Reverse).</li> <li>- 580 – Other withdrawal (Penalty) (Reverse).</li> <li>- 600 – Rollover withdrawal (No Penalty) (Reverse).</li> <li>- 610 – Rollover withdrawal (Penalty) (Reverse).</li> <li>+ 730 – Other withdrawal (No Penalty).</li> <li>+ 770 – Premature distribution (Penalty).</li> <li>+ 771 – Premature distribution (No Penalty).</li> <li>+ 780 – Other withdrawal (Penalty).</li> <li>+ 800 – Rollover withdrawal (No Penalty).</li> <li>+ 810 – Rollover withdrawal (Penalty).</li> <li>+ 893 – Normal premature closeout.</li> <li>+ 913 – Special premature closeout.</li> <li>+ 993 – Early premature closeout.</li> </ul>
Disability	<p>(TIYEAR-DISABILITYP + TIYEAR-DISABILITYR)</p> <ul style="list-style-type: none"> <li>- 220 – Redemption Reversal (if reversing T/C 895, 915 or 995)</li> <li>- 550 – Disability withdrawal (No Penalty) (Reverses)</li> <li>+ 750 – Disability withdrawal.</li> <li>+ 895 – Normal disability closeout.</li> <li>+ 915 – Special disability closeout.</li> <li>+ 995 – Early disability closeout.</li> </ul>
Premature with Exception	<p>(TIYEAR-DIVORCEP + TIYEAR-DIVORCER)</p> <ul style="list-style-type: none"> <li>- 220 – Redemption Reversal (if reversing T/C 916 or 917)</li> <li>- 351 – Divorce withdrawal (Reversal).</li> <li>- 355 – Premature distribution with Exception (Reversal).</li> <li>+ 751 – Divorce withdrawal.</li> <li>+ 752 – Divorce withdrawal (Penalty).</li> <li>+ 755 – Premature distribution with exception.</li> <li>+ 916 – Divorce closeout (Penalty).</li> <li>+ 917 – Divorce closeout (No Penalty).</li> </ul>

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Death	(TIYEAR-DEATHP + TIYEAR-DEATHR) - 560 – Death withdrawal (Reverse) (No Penalty). + 760 – Death withdrawal.
Prohibited	(TIYEAR-PROHIBITP + TIYEAR-PROHIBITR) - 220 – Redemption Reversal (if reversing T/C 918 or 919) + 762 – Prohibited withdrawal (Penalty). + 765 – Prohibited withdrawal. + 918 – Prohibited closeout (Penalty). + 919 – Prohibited closeout (No Penalty).
Current Yr Excess Contrib	(TIYEAR-REGEXCESSP + TIYEAR-REGEXCESSR + TIYEAR-EMPEXCESS + TIYEAR-INSEXCESS + TIYEAR-EXCEARNP + TIYEAR-EXCEARNR) + 721 – Excess earnings withdrawal. + 820 – Employer excess contribution withdrawal this year. + 840 – Regular excess contribution withdrawal this year. + 848 – Non-deductible excess contribution withdrawal this year. + 860 – Insurance excess contribution withdrawal this year.
Prior Yr Excess Contrib	(TIYEAR-EXCPRIORP + TIYEAR-EXCPRIORR + TIYEAR-WDPRIORYR) + 728 – Transfer withdrawal last year. + 729 – Non-deductible withdrawal last year. + 830 – Employer excess contribution withdrawal last year. + 849 – Excess contribution withdrawal last year. + 850 – Regular excess contribution withdrawal last year. + 853 – Non-deductible excess contribution withdrawal last year. + 870 – Insurance excess contribution last year.
Miscellaneous Debits	(TIYEAR-MISCDEBITS + TIYEAR-ROLLTOIRAP + TIYEAR-ROLLTOIRAR + TIYEAR-ROLLTOPYRP + TIYEAR-ROLLTOPYRR) Any debit transaction code greater than 0626 that has not been reported in one of the categories above.
Total Distributions	Total Distributions.
Interest Paid	(TIYEAR-INTPAID)
Penalty Assessed	(TIYEAR-PENALTY)
Federal Tax Withheld (Included in Distributions)	(TIYEAR-FEDTAXP + TIYEAR-FEDTAXR + TIYEAR-FEDTAX925) - 626 – Disbursement tax adjustment. + 925 – Federal tax withheld (internal/external).

Total Value	(TIYEAR-BEGINBAL, WS-TOTCONTRB, TIYEAR-INTPAID, WS-TOTDISTRB, TIYEAR-PENALTY)
	<p>If Total Value (sum of the beginning balance, total contributions and interest paid, minus the sum of penalty assessed, federal tax and total distributions) does not equal the amount in TIYEAR-YRENDDBAL on the year-end record, the total value amount is followed by asterisks. Adjustment transactions, such as transaction code 0290 (interest paid credit adjustment) cause the total value amount to be flagged with asterisks (*). An adjustment transaction that does not affect the balance flags the statement as being out of balance. The purpose is to indicate that the sum of the transactions does not equal the current balance, and a manual adjustment was made to the account.</p> <p>There are 4 contribution fields and a total value marked with an '*' on the statement. A message appears near the bottom of the statement, indicating those amounts are furnished to the Internal Revenue Service. In addition, if the customer's IRA statement is a summary of 15 or less accounts, those account numbers appear on the bottom of the statement.</p>
Fair Market Value	<p>Fair Market Value. Fair market value for the reporting year. The value is calculated as follows:</p> <ul style="list-style-type: none"> <li>+ TIYEAR-YRENDDBAL</li> <li>- TIYEAR-CONREGYREND</li> <li>- TIYEAR-CONROLYREND</li> <li>- TIYEAR-CONEMPYREND</li> <li>- TIYEAR-CONKEOYREND</li> <li>- TIYEAR-CONXFRYREND</li> <li>- TIYEAR-CONNONDYREND</li> </ul>
<p>The above information has been obtained from the following accounts:</p>	<p>Indicates the accounts tied to the customer.</p>
Inst	<p>Institution Number.</p>
(Totals)	<p>Report Totals. Consists of the total number of customer statements printed and the total number of statements out of balance.</p>

## **08-611 – Withholding Notice Report**

Purpose	This report prints 3-up and lists accounts for tax identification number verification. It lists customer keys, social security numbers (if available), interest balance code, and federal withholding codes.
Program	TIY140 – Tax ID Number Certification Request

12-31-1985					001 FIRST NATIONAL BANK OF AMERICA					PAGE 1				
TIME INVESTMENT SYSTEM					WITHHOLDING NOTICE REPORT					08-611				
ACCOUNT	A	CUST KEY 1	TAX ID NBR	I CD	ACCOUNT	A	CUST KEY 1	TAX ID NBR	I CD	ACCOUNT	A	CUST KEY 1	TAX ID NBR	I CD
000000020	C	0000	0000000000	B 4	000000212	C	GRAUERRT0000	00990001730	B 2	000000308	C	QUIBITSI0000	00990002600	B 2
000000021	S	0000	0000000000	B 5	000000213	C	GRAUERRT0000	00990001740	B 2	000000309	C	QUIBITSI0000	00990002610	B 2
000000022	S	0000	0000000000	B 5	000000219	C	QUIBITSI0000	00990001800	B 2	000000310	C	QUIBITSI0000	00990002620	B 2
000000023	S	0000	0000000000	B 5	000000220	C	BUSINESS0000	00990001810	B 2	000000311	C	GRAUERRT0000	00990002630	B 2
000000028	C	QUIBITSI0000	00990000260	B 2	000000221	C	QUIBITSI0000	00990001820	B 2	000000312	C	QUIBITSI0000	00990002640	B 2
000000039	C	QUIBITSI0000	00990000340	B 2	000000222	C	0000	0000000000	B 1	000000314	C	GRAUERRT0000	00990002650	B 2
000000045	C	QUIBITSI0000	00990000380	B 2	000000223	C	MORTONMB0000	00990001840	B 2	000000316	C	GRAUERRT0000	00990002670	B 2
000000046	C	QUIBITSI0000	00990000390	B 2	000000224	C	QUIBITSI0000	00990001850	B 2	000000317	C	MORTONMB0000	00990002680	B 2
000000050	C	QUIBITSI0000	00990000430	B 2	000000226	C	QUIBITSI0000	00990001870	B 2	000000318	C	QUIBITSI0000	00990002690	B 2
000000064	C	QUIBITSI0000	00990000530	B 2	000000228	C	QUIBITSI0000	00990001890	B 2	000000319	C	GRAUERRT0000	00990002700	B 2
000000065	C	QUIBITSI0000	00990000540	B 2	000000231	C	QUIBITSI0000	00990001920	B 2	000000320	C	GRAUERRT0000	00990002710	B 2
000000068	C	GRAUERRT0000	00990000560	B 2	000000232	C	QUIBITSI0000	00990001930	B 2	000000321	C	GRAUERRT0000	00990006680	B 2
000000069	C	QUIBITSI0000	00990000570	B 2	000000234	C	QUIBITSI0000	00990001940	B 2	000000324	C	BUSINESS0000	00990004550	B 2
000000087	C	QUIBITSI0000	00990000710	B 2	000000236	C	QUIBITSI0000	00990001950	B 2	000000325	C	GRAUERRT0000	00990002720	B 2
000000088	C	QUIBITSI0000	00990000720	B 2	000000237	C	QUIBITSI0000	00990001960	B 2	000000326	C	GRAUERRT0000	00990002730	B 2
000000091	C	MORTONMB0000	00990000750	B 2	000000238	C	QUIBITSI0000	00990001970	B 2	000000327	C	QUIBITSI0000	00990002740	B 2
000000094	C	QUIBITSI0000	00990000770	B 2	000000239	C	GRAUERRT0000	00990001980	B 2	000000328	C	QUIBITSI0000	00990002750	B 2
000000103	C	QUIBITSI0000	00990000830	B 2	000000244	C	QUIBITSI0000	00990002010	B 2	000000329	C	QUIBITSI0000	00990002760	B 2
000000106	C	QUIBITSI0000	00990000840	B 2	000000259	C	GRAUERRT0000	00990002150	B 2	000000331	C	GRAUERRT0000	00990002770	B 1
000000107	C	QUIBITSI0000	00990000850	B 2	000000267	C	QUIBITSI0000	00990002220	B 2	000000332	C	GRAUERRT0000	00990002780	B 1
000000111	C	QUIBITSI0000	00990000880	B 2	000000271	C	QUIBITSI0000	00990002260	B 2	000000333	C	0000	00000000000	B 1
000000117	C	QUIBITSI0000	00990000940	B 2	000000273	C	GRAUERRT0000	00990002270	B 2	000000334	C	GRAUERRT0000	00990002790	B 1
000000118	C	QUIBITSI0000	00990000950	B 2	000000274	C	GRAUERRT0000	00990002280	B 2	000000335	C	QUIBITSI0000	00990004730	B 2
000000126	C	GRAUERRT0000	00990001000	B 2	000000275	C	QUIBITSI0000	00990002290	B 2	000000336	C	QUIBITSI0000	00990002800	B 2
000000135	C	QUIBITSI0000	00990001070	B 2	000000276	C	QUIBITSI0000	00990002300	B 2	000000337	C	GRAUERRT0000	00990006700	B 1
000000143	C	MORTONMB0000	00990001130	B 2	000000277	C	QUIBITSI0000	00990002310	B 2	000000338	C	BUSINESS0000	00990004790	B 2
000000144	C	BUSINESS0000	00990001140	B 2	000000278	C	QUIBITSI0000	00990002320	B 2	000000340	C	GRAUERRT0000	00990002810	B 1
000000145	C	GRAUERRT0000	00990001150	B 2	000000279	C	QUIBITSI0000	00990002330	B 2	000000341	C	QUIBITSI0000	00990002820	B 2
000000148	C	QUIBITSI0000	00990001170	B 2	000000280	C	QUIBITSI0000	00990002340	B 2	000000342	C	GRAUERRT0000	00990006700	B 1
000000156	C	QUIBITSI0000	00990001250	B 2	000000281	C	QUIBITSI0000	00990002350	B 2	000000343	C	BUSINESS0000	00990004550	B 2
000000158	C	QUIBITSI0000	00990001270	B 2	000000282	C	QUIBITSI0000	00990002360	B 2	000000344	C	GRAUERRT0000	00990006730	B 1
000000159	C	QUIBITSI0000	00990001280	B 2	000000285	C	QUIBITSI0000	00990002370	B 2	000000345	C	GRAUERRT0000	00990006690	B 2
000000160	C	QUIBITSI0000	00990001290	B 2	000000286	C	QUIBITSI0000	00990002380	B 2	000000346	C	QUIBITSI0000	00990005890	B 2
000000162	C	QUIBITSI0000	00990001310	B 2	000000287	C	QUIBITSI0000	00990002390	B 2	000000347	C	QUIBITSI0000	00990002830	B 2
000000163	C	QUIBITSI0000	00990001320	B 2	000000288	C	QUIBITSI0000	00990002400	B 2	000000348	C	QUIBITSI0000	00990002840	B 2
000000164	C	QUIBITSI0000	00990001330	B 2	000000289	C	QUIBITSI0000	00990002410	B 2	000000349	C	GRAUERRT0000	00990002850	B 1
000000169	C	QUIBITSI0000	00990001370	B 2	000000290	C	GRAUERRT0000	00990002420	B 2	000000350	C	QUIBITSI0000	00990002860	B 2
000000170	C	GRAUERRT0000	00990001380	B 2	000000291	C	QUIBITSI0000	00990002430	B 2	000000351	C	QUIBITSI0000	00990002870	B 2
000000171	C	QUIBITSI0000	00990001390	B 2	000000292	C	QUIBITSI0000	00990002440	B 2	000000352	C	GRAUERRT0000	00990002880	B 1
000000172	C	QUIBITSI0000	00990001400	B 2	000000293	C	QUIBITSI0000	00990002450	B 2	000000353	C	MORTONMB0000	00990002890	B 2
000000181	C	GRAUERRT0000	00990003890	B 2	000000294	C	GRAUERRT0000	00990002460	B 2	000000354	C	MORTONMB0000	00990002900	B 2
000000185	C	MORTONMB0000	00990003890	B 2	000000295	C	QUIBITSI0000	00990002470	B 2	000000355	C	GRAUERRT0000	00990006700	B 1
000000192	C	QUIBITSI0000	00990001530	B 2	000000296	C	QUIBITSI0000	00990002480	B 2	000000357	C	GRAUERRT0000	00990002910	B 1
000000195	C	QUIBITSI0000	00990001560	B 2	000000297	C	BUSINESS0000	00990002490	B 2	000000358	C	QUIBITSI0000	00990002920	B 2
000000196	C	QUIBITSI0000	00990001570	B 2	000000298	C	GRAUERRT0000	00990002500	B 2	000000359	C	GRAUERRT0000	00990002930	B 1
000000197	C	QUIBITSI0000	00990001580	B 2	000000299	C	GRAUERRT0000	00990002510	B 2	000000360	C	QUIBITSI0000	00990002940	B 2
000000198	C	QUIBITSI0000	00990001590	B 2	000000300	C	MORTONMB0000	00990002520	B 2	000000362	C	QUIBITSI0000	00990002950	B 2
000000200	C	QUIBITSI0000	00990001610	B 2	000000301	C	QUIBITSI0000	00990002530	B 2	000000363	C	QUIBITSI0000	00990002960	B 2
000000202	C	QUIBITSI0000	00990001630	B 2	000000302	C	MORTONMB0000	00990002540	B 2	000000364	C	QUIBITSI0000	00990002970	B 2
000000203	C	QUIBITSI0000	00990001640	B 2	000000303	C	QUIBITSI0000	00990002550	B 2	000000365	C	QUIBITSI0000	00990002980	B 2
000000206	C	QUIBITSI0000	00990001670	B 2	000000304	C	QUIBITSI0000	00990002560	B 2	000000366	C	QUIBITSI0000	00990002990	B 2
000000207	C	QUIBITSI0000	00990001680	B 2	000000305	C	QUIBITSI0000	00990002570	B 2	000000367	C	QUIBITSI0000	00990003000	B 2
000000209	C	GRAUERRT0000	00990001700	B 2	000000306	C	QUIBITSI0000	00990002580	B 2	000000368	C	QUIBITSI0000	00990003010	B 2
000000210	C	QUIBITSI0000	00990001710	B 2	000000307	C	QUIBITSI0000	00990002590	B 2	000000369	C	QUIBITSI0000	00990003020	B 2

08-611 - Withholding Notice Report (Details Page)

12-31-1985					001 FIRST NATIONAL BANK OF AMERICA					PAGE 5				
TIME INVESTMENT					WITHHOLDING NOTICE REPORT					08-611				
ACCOUNT	A	CUST KEY 1	TAX ID NBR	I CD	ACCOUNT	A	CUST KEY 1	TAX ID NBR	I CD	ACCOUNT	A	CUST KEY 1	TAX ID NBR	I CD
0009000245	T	MCMAN	DA0000	00990004330	B	2	1234567899	T	HOWELLHM0000	00000000000	B	1		
0009000246	T	MCMAN	DA0000	00990006560	B	2								
0009000247	T	MCMAN	DA0000	00990005810	B	2	TOTAL ACCOUNTS						703	
0009000248	T	MCMAN	DA0000	00990005020	B	2								
0009000249	T	MCMAN	DA0000	00990006130	B	2	INTEREST ACCOUNTS						698	
0009000250	T	HOWELLHM0000	00990005160	B	1									
0009000251	T	MITCHEMM0000	00990004450	B	2		EXEMPT ACCOUNTS						279	
0009000252	T	MCMAN	DA0000	00990005120	B	2	CERTIFIED ACCOUNTS						397	
0009000253	T	MCMAN	DA0000	00990005160	B	2	UNCERTIFIED ACCOUNTS						1	
0009000254	T	JONES	B	0000	00990005390	B	2	NO TIN ACCOUNTS					12	
0009000255	T	JONES	B	0000	00990006260	B	2	RISK ACCOUNTS					0	
0009000256	T	JONES	B	0000	00990005850	B	2	60 DAY EXEMPT					0	
0009000257	T	HOWELLHM0000	00000000000	B	4		3 YEAR EXEMPTION						0	
0009000258	T	MCMAN	DA0000	00990006020	B	2	3 YEAR NON-EXEMPTION						0	
0009000259	T	MCMAN	DA0000	00990004300	B	2	B NOTICE RECEIVED						0	
0009000260	T	JONES	B	0000	00990004500	B	2	30 DAYS ELAPSED SINCE B NOTICE					0	
0009000261	T	JONES	B	0000	00990005950	B	2	NO TAX ID					0	
0009000262	T	JONES	B	0000	00990004050	B	2	IRS W/D DURING AWAITING TIN CERT					0	
0009000263	T	JONES	B	0000	00990004060	B	2	IRS W/D DURING B NOTICE RECEIVED					0	
0009000264	T	JONES	B	0000	00990005010	B	2	SELF ASSESSED					0	
0009000265	T	JONES	B	0000	00990005120	B	2							
0009000266	T	MCMAN	DA0000	00990005180	B	2	NOTICES PRINTED						13	
0009000267	T	MCMAN	DA0000	00990005110	B	2								
0009000268	T	HOWELLHM0000	00990005180	B	2									
0009000269	T	JONES	B	0000	00990005110	B	2							
0009000272	T	MCMAN	DA0000	00990004130	B	2								
0009000273	T	MCMAN	DA0000	00990004110	B	2								

08-611 - Withholding Notice Report (Totals Page)

### Heading Descriptions

Account Account Number.

A Account Designation. Valid entries are:  
**C** Certificate of Deposit.  
**S** Savings.  
**T** Time Deposit Open Account.

Cust Key 1 Primary Customer Key.

Tax ID Nbr Tax Identification Number.

I Interest Pay Code. Valid entries are:  
**B** Pay interest on the current balance on the account.  
**C** Pay interest on the customer collected balance.  
**N** No interest.

Cd

Federal Withholding Tax Code. Valid entries are:

- B** Exemption period for B-Notice receipt expired – withhold.
- C** Second B-Notice received – withhold.
- D** No tax ID – withhold.
- E** IRS withdrawal occurred during Awaiting TIN Certification period – withhold.
- F** IRS withdrawal occurred during B-Notice Received period – withhold.
- S** Self-imposed withholding.
- 1** Exempt account.
- 2** Account with certified tax ID number.
- 3** Account with uncertified tax ID number.
- 4** TIN certification period expired – withhold.
- 5** Risk account as per IRS.
- 6** Awaiting TIN Certification. Upon reaching expiration date, the system changes the code to **4**.
- 7** Exemption for non-resident. Upon reaching expiration date, the system changes the code to **8**.
- 8** Exemption period for non-resident alien expired – withhold.
- 9** B-Notice received. Upon reaching expiration date, the system changes the code to **B**.

Report Totals

Report totals consist of the total number of accounts, total number of interest accounts, total exempt, total certified TIN, total uncertified TIN, total no TIN, total risk and the total number of notices printed.

## **08-612 - Withholding Notice**

Purpose	This notice is printed on the official Internal Revenue Service W-9 form. It is produced and sent to the customer for tax identification number verification.
Program	TIY140 - Tax ID Number Certification Request

## 08-614 – W-4P Withholding Notice

**Purpose** This notice is produced for IRA customers that receive disbursements on a quarterly or less basis. It notifies the customers they can revoke or change their withholding election.

**Note:** Notices (08-094) for all other customers receiving disbursements are produced by TIY370 (W-4P Notice of Withholding).

**Program** TIY070 – W-4P Notice of Withholding

001 FIRST FINANCIAL INSTITUTION 1212 MAIN STREET MAITLAND, FLORIDA	01-16-87	08-614
	W-4P WITHHOLDING NOTICE	
<p>IF FEDERAL INCOME TAXES HAVE BEEN WITHHELD FROM THE PENSION OR ANNUITY PAYMENT YOU ARE RECEIVING AND IF YOU DO NOT WISH TO HAVE TAXES WITHHELD, YOU SHOULD NOTIFY THE FINANCIAL INSTITUTION NAMED ABOVE. HOWEVER, IF YOU ELECT NOT TO HAVE WITHHOLDING APPLY TO YOUR PENSION OR ANNUITY PAYMENTS, OR IF YOU DO NOT HAVE ENOUGH FEDERAL INCOME TAX WITHHELD FROM YOUR PENSION OR ANNUITY PAYMENT, YOU MAY BE RESPONSIBLE FOR PAYMENT OF ESTIMATED TAX. YOU MAY INCUR PENALTIES UNDER THE ESTIMATED TAX RULES IF YOUR WITHHOLDING AND ESTIMATED TAX PAYMENTS ARE NOT SUFFICIENT.</p> <p>IF FEDERAL INCOME TAXES ARE NOT BEING WITHHELD FROM YOUR PENSION OR ANNUITY PAYMENT BECAUSE YOU HAVE ELECTED NOT TO HAVE WITHHOLDING APPLY AND IF YOU WISH TO REVOKE THAT ELECTION AND HAVE FEDERAL INCOME TAXES WITHHELD FROM YOU PENSION OR ANNUITY PAYMENTS, YOU SHOULD NOTIFY THE FINANCIAL INSTITUTION NAMED ABOVE.</p>		
JOHN DOE 100 MAIN STREET WESTERN, NY 14432		790
INST	001	TOTAL NUMBER OF CUSTOMERS

*08-614 – W-4P Withholding Notice*

## **08-616 – IRA Information Form – 5498**

Purpose	This form is printed on the official Internal Revenue Service 5498 form for retirement plans. Report totals consist of the number of customers, the amount of contributions, and total value of retirement plans.
Program	TIY120 – IRA Statement of Account/5498 Notices

## 08-617 - Retirement Reporting Information for 20nn

**Purpose** This report lists all the year-end fields for distribution and contribution along with the amounts that have been accumulated in them. Accounts plus the customer information appears. The fields are directly related to W2-P, 5498, 1099-R, and the year-end statement of account.

**Program** TIY050 - Create Year-end Work File

01-02-2003		0001 Infopoint Institution One (5)							PAGE 1		
TIME INVESTMENT			RETIREMENT REPORTING INFORMATION FOR 2002							08-617	
*----- KEY DATA -----*			*----- CONTRIBUTIONS -----*				*----- CONTRB THIS YR FOR LST YR ---*				
ACCOUNT	SHORT NAME	REGULAR	EMPLOYER	TXFR/INS	CAP GAIN	REGULAR	TXFR/INS	INT PAID			
TYPE STAT	CUSTOMER CURRENT-BAL	ROLLOVER	NON-DED	OTHER	CAP LOSS	ROLLOVER	NON-DED	OTHER	PENALTY		
ADES IRA SOC SEC BAL-JAN 1			*----- PARTIAL DISTRIBUTIONS (NET) -----*				*----- FULL DISTRIBUTIONS (NET) -----*				
MISC CR	BAL-DEC 31	NORMAL	DISABLT	PROHIBITED	FED TAX	NORMAL	DISABLT	PROHIBIT	FED TAX		
MISC DB	RECHAR	ROLL-TO-QRP	ROLL-TO-IRA	EXC/EARN-CY	KEO/EXC	ROLL-TO-QRP	ROLL-TO-IRA	EXC/EARN-CY	KEO/EXC		
		PREMATURE	DEATH	EXC/EARN-PY	PREM W/EX	PREMATURE	DEATH	EXC/EARN-PY	PREM W/EX		
		TRANSFER	ROLL-TO-PYR			TRANSFER	ROLL-TO-PYR				
0000000001	ARMSTRONG MARY	3,500.00	.00	100,000.00	.00	.00	.00	.00	3,846.93		
613 C	1	.00	.00	.00	.00	.00	.00	.00	.00		
C I	000-00-0000	41,111.12	.00	.00	.00	148,303.14	.00	.00	.00		
		.00	.00	.00	.00	.00	.00	.00	.00		
		.00	.00	.00	.00	.00	.00	.00	.00		
		.00	.00	.00	.00	.00	.00	.00	.00		
		.00	.00	.00	.00	154.91	.00	.00	.00		
*-----0000000001 CUSTOMER TOTALS BELOW -----*											
	ARMSTRONG MARY	3,500.00	.00	100,000.00	.00	.00	.00	.00	3,846.93	*	
	1	.00	.00	.00	.00	.00	.00	.00	.00	*	
	000-00-0000	41,111.12	.00	.00	.00	148,303.14	.00	.00	.00	*	
		.00	.00	.00	.00	.00	.00	.00	.00	*	
		.00	.00	.00	.00	.00	.00	.00	.00	*	
		.00	.00	.00	.00	.00	.00	.00	.00	*	
		.00	.00	.00	.00	154.91	.00	.00	.00	*	
*-----0000000002 CUSTOMER TOTALS BELOW -----*											
0000000002	BAKER ALTON B	3,500.00	.00	100,000.00	.00	.00	.00	.00	.00		
001	2	61,021.68	.00	.00	.00	.00	.00	.00	.00		
S I	226-30-8378	103,243.90	4,330.06	.00	.00	.00	.00	.00	.00		
		.00	.00	.00	.00	.00	.00	.00	.00		
		61,021.68	.00	.00	.00	.00	.00	.00	.00		
		145,722.22	.00	.00	.00	.00	.00	.00	.00		
		.00	.00	.00	.00	.00	.00	.00	.00		
		.00	.00	.00	.00	.00	.00	.00	.00		
*-----0000000002 CUSTOMER TOTALS BELOW -----*											
	BAKER ALTON B	3,500.00	.00	100,000.00	.00	.00	.00	.00	.00	*	
	2	61,021.68	.00	.00	.00	.00	.00	.00	.00	*	
	226-30-8378	103,243.90	4,330.06	.00	.00	.00	.00	.00	.00	*	
		.00	.00	.00	.00	.00	.00	.00	.00	*	
		61,021.68	.00	.00	.00	.00	.00	.00	.00	*	
		145,722.22	.00	.00	.00	.00	.00	.00	.00	*	
		.00	.00	.00	.00	.00	.00	.00	.00	*	
		.00	.00	.00	.00	.00	.00	.00	.00	*	
*-----0000000003 CUSTOMER TOTALS BELOW -----*											
0000000003	BASIE COUNT	.00	.00	100,000.00	.00	.00	.00	.00	4,320.30		
008 C	3	.00	.00	.00	.00	.00	.00	.00	.00		
C I	990-00-0260	43,333.32	.00	.00	.00	147,693.62	.00	.00	.00		
		.00	.00	.00	.00	.00	.00	.00	.00		
		40.00	.00	.00	.00	.00	.00	.00	.00		
		.00	.00	.00	.00	.00	.00	.00	.00		
		.00	.00	.00	.00	.00	.00	.00	.00		

08-617 - Retirement Reporting Information for 20nn (Details Page)

### Heading Descriptions

Current-bal Current Account Balance.

Bal-Jan 1	Balance January 1. Balance of the account as of January 1 of the reporting year.
Misc Cr	Miscellaneous Credits. All miscellaneous credits (non-IRA) posted.
Bal-Dec 31	Balance December 31. Balance of the account as of December 31 of the reporting year.
Misc Db	Miscellaneous Debits.
Rechar	Re-characterized Contributions.

***Contributions***

Regular	Regular Contributions. Regular contributions made in the current reporting year.
Employer	Employer Contributions. Employer contributions made in the current reporting year.
Txfr/Ins	Transfer/Insurance Contributions. Transfer contributions or insurance contributions made in the current reporting year.
Rollover	Rollover Contributions. Rollover contributions for the current reporting year.
Non-ded	Non-deductible Contributions. Non-deductible contributions for the current reporting year.
Other	Other Contributions. Other contribution amount.

***(Additional Headings)***

Cap Loss	Capital Loss.
Cap Gain	Capital Gain Amount.

***Contrib This Yr for Lst Yr***

Regular	Regular Contributions. Regular contributions made this year for last year.
Txfr/Ins	Transfer/Insurance Contributions. Transfer contributions or insurance contributions made in the current reporting year for the previous year.
Rollover	Rollover Contributions. Rollover contributions made this year for last year.
Non-ded	Non-deductible. Non-deductible contributions made this year for last year.
Other	Other Contributions After Year-end. Other contribution amount after year-end.

**(Additional Headings)**

Int Paid	Interest Paid. Total interest paid for the reporting year.
Penalty	Penalty. Amount of penalty for the current reporting year.

**Partial Distributions (Net)**

Normal	W2-P Normal Distribution. Normal distribution amount for W2-P reporting.
Disability	W2-P Disability Distribution. Disability distribution amount for W2-P reporting.
Prohibited	W2-P Prohibited Distribution. Prohibited distribution amount for W2-P reporting.
Fed Tax	W2-P Federal Tax Withheld. Federal tax withheld amount for W2-P reporting.
Roll-to-QRP	Rollover to Qualified Retirement Plan. Qualified retirement plan rollover amount for W2-P reporting.
Roll-to-IRA	Rollover to Individual Retirement Account. Individual retirement account rollover amount for W2-P reporting.
Exc/Earn-cy	Excess Earning for Current Year.
Keo/Exc	Keogh Amount with Excess.
Premature	W2-P Premature Distribution. Premature distribution amount for W2-P reporting.
Death	W2-P Death Distribution. Death distribution amount for W2-P reporting.
Exc/Earn-py	Excess Distribution for Previous Year. Excess distribution amount for W2-P reporting for the previous year.
Prem W/Ex	W2-P Premature Distribution with Excess Premature. Distribution (including excess) amount for W2-P reporting.
Transfer	Transfer Withdrawal.
Roll-to-Pyr	Roll to Prior Year. Re-characterized distribution this year for last year.

**Full Distributions (Net)**

Normal	1099R Normal Distributions. Normal distribution amount for 1099R reporting.
Disability	1099R Disability Distribution. Disability distribution amount for 1099R reporting.

Prohibit	1099R Prohibited Distribution. Prohibited distribution amount for 1099R reporting.
Fed Tax	1099R Federal Tax Withheld. Federal tax withheld amount for 1099R reporting.
Roll-to-QRP	Rollover to Qualified Retirement Plan. Qualified retirement plan rollover amount for 1099R reporting.
Roll-to-IRA	Rollover to Individual Retirement Account. Individual retirement account rollover amount for 1099R reporting.
Exc/Earn-cy	Excess Earning for Current Year.
Keo/Exc	Keogh Amount with Excess.
Premature	1099R Premature Distribution. Premature distribution amount for 1099R reporting.
Death	1099R Death Distribution. Death distribution amount for 1099R reporting.
Exc/Earn-py	Excess Distribution for Previous Year. Excess distribution amount for 1099R reporting for the previous year.
Prem W/Ex	1099R Premature Distribution with Excess Premature distribution (including excess) amount for 1099R reporting.
Transfer	Transfer Withdrawal.
Roll-to-Pyr	Roll to Prior Year. Re-characterized distribution this year for last year.



## 08-618 – Foreign Income Subject to Withholding

**Purpose** This report lists all of the foreign person’s U.S. income accounts that are subject to withholding.

**Program** TIY030 – 1042S Foreign Person’s U.S. Source Income Subject to Withholding

12-31-2004		0001 TRISYN GROUP LIMITED						PAGE		1
TIME INVESTMENT			FOREIGN INCOME SUBJECT TO WITHHOLDING					08-618		
BRCH	TYPE	OFFICER A	ACCOUNT NUMBER	SHORT NAME	SSN/TIN	CURRENT BALANCE	INTEREST YTD	TAX CODE	TAX RATE	FEDERAL TAX
00001	001	C	0000000023	YEAR 2000	000-00-0000	110,954.65	182.20	2	00.000	.00
00001	001	C	0000000024	YEAR 2000	000-00-0000	222,236.78	364.33	2	00.000	.00
00001	001	C	0000000025	YEAR 2000	000-00-0000	333,518.91	546.46	2	00.000	.00
3 ACCOUNTS TOTALING					1,092.99	FEDERAL WITHHOLDING TAX REPORTED			.00	

### 08-618 – Foreign Income Subject to Withholding

## Heading Descriptions

**SSN/TIN** Social Security Number or Tax Identification Number.

**Current Balance** Current Account Balance.

**Interest YTD** Interest Paid Year-to-date.

**Tax Code** Federal Tax Exempt Code. Percentage of withholding specified in MICM Record 0234 is assessed on any account coded with a **4, 5, 8, B, C, D, E, F, or S**. This field cannot be maintained if there is a check outstanding. Valid entries are:

- B** Exemption period for B-Notice receipt expired – withhold.
- C** Second B-Notice received – withhold.
- D** No tax ID number – withhold.
- E** IRS withdrawal occurred during awaiting TIN certification period – withhold
- F** IRS withdrawal occurred during B-Notice received period – withhold.
- S** Self-imposed withholding.
- 1** Exempt account.
- 2** Account with certified tax ID number.
- 3** Account with uncertified tax ID number.
- 4** TIN certification period expired – withhold.
- 5** Risk account as per IRS – withhold.
- 6** Awaiting TIN certification. On the expiration date, the system changes the code to **4**.
- 7** Exemption for nonresident alien. On the expiration date, the system changes code to **8**.

**Tax Rate** Tax Rate. Tax rate (depending on the Tax Code) of federal tax withheld from distribution payments.

Federal Tax	Federal Tax Withheld.
Accounts Totaling	Total Interest Year-to-date.
Federal Withholding Tax Reported	Total Federal Withholding Tax Reported.

## **08-619 – IRA 1042S Federal Withholding for Foreign Records**

Purpose	This form is printed on the official Internal Revenue Service 1042S form.
Program	TIY030 – 1042S Foreign Person’s U.S. Source Income Subject to Withholding

## 08-620 – Mandatory Disbursement Notice

**Purpose** This notice is produced yearly for customers who reach age 70 ½ by the end of the year and are not in a distribution status. The notice indicates to the customer the need to establish a distribution schedule. In addition, the notice includes the:

- Date of birth
- Customer number
- Social security number
- Fair market value of retirement accounts
- Required minimum distribution amount

**Program** TIY100 – IRA Disbursement Notices

001 Infopoint Institution One (5)	01-01-03	08-620
Maitland Center Parkway	MANDATORY DISBURSEMENT	
Maitland Florida	32751-0000	NOTICE
OUR RECORDS INDICATE THAT YOU WILL REACH THE AGE OF 70 1/2 DURING 2003.		
YOU MAY OR MAY NOT BE REQUIRED TO RECEIVE DISBURSEMENTS FROM YOUR RETIREMENT		
PLAN BY APRIL 1, 2004. YOUR REQUIRED MINIMUM DISTRIBUTION IS INDICATED BELOW.		
PLEASE CONTACT US TO DISCUSS YOUR DISTRIBUTION OPTIONS. NOTIFICATION OF A		
POSSIBLE REQUIRED MINIMUM DISTRIBUTION HAS BEEN SENT TO THE IRS.		
BIRTH DATE	05-20-1933	
CUSTOMER NBR	11	
SOC SECURITY	000-00-0000	
FAIR MARKET VALUE	105,034.52	
REQUIRED MINIMUM	3,833.38	

*08-620 – Mandatory Disbursement Notice*

## 08-621 – Change of Minimum Distribution Notice

**Purpose** This notice is produced yearly for customers who are in a distribution status and whose required minimum distribution amount has changed from the previous year. The notice shows the:

- Birth date
- Customer number
- Social security number
- Fair market value of the retirement accounts
- Old required minimum
- New required minimum distribution amount.

**Program** TIY100 – IRA Disbursement Notices

001 Infopoint Institution One (5)	01-01-03	08-621
Maitland Center Parkway	CHANGE OF MINIMUM	
Maitland Florida	32751-0000	DISTRIBUTION NOTICE
OUR RECORDS INDICATE THAT YOU WILL BE AT LEAST THE AGE OF 70 1/2 DURING 2003. YOU MAY OR MAY NOT BE REQUIRED TO TAKE DISTRIBUTIONS FROM YOUR RETIREMENT PLAN. A NEW MINIMUM HAS BEEN DETERMINED AS INDICATED BELOW AND MUST BE DISTRIBUTED BY DECEMBER 31, 2003. THIS DISBURSEMENT WILL BE MADE BASED ON YOUR PREVIOUS INSTRUCTIONS. IF YOU WISH TO REQUEST A CHANGE OR HAVE NOT GIVEN US WRITTEN AUTHORIZATION TO DISTRIBUTE YOUR MINIMUM, PLEASE CONTACT US. NOTIFICATION OF A REQUIRED MINIMUM DISTRIBUTION HAS BEEN SENT TO THE IRS.		
BIRTH DATE	05-20-1930	
CUSTOMER NBR	11	
SOC SECURITY	000-00-0000	
FAIR MARKET VALUE	105,000.00	
OLD REQ MINIMUM	.00	
NEW REQ MINIMUM	4,251.02	

*08-621 – Change of Minimum Distribution Notice*

## 08-622 – Mandatory Disbursement Notice – Follow-up 1

**Purpose** This is a follow-up notice sent to customers who did not respond to the original Mandatory Disbursement Notice. This notice simply reiterates the information found on the first notice.

**Program** TIY110 – IRA Follow-up Disbursement Notice

001 FIRST NATIONAL BANK OF AMERICA 1212 MAIN STREET MAITLAND, FLORIDA	01-18-91 MANDATORY DISBURSEMENT FOLLOW-UP 1	08-622
OUR RECORDS INDICATE THAT YOU WILL HAVE REACHED THE AGE OF 70 1/2 DURING 1991 AND MAY BE REQUIRED TO BEGIN DISBURSEMENTS FROM YOUR RETIREMENT PLAN. YOUR REQUIRED MINIMUM IS INDICATED BELOW AND MUST BE DISBURSED BY APRIL 1, 1992. IF NOT DISBURSED BY THAT DATE, IRS WILL ASSESS A 50 % EXCESS ACCUMULATION TAX ON THE AMOUNT YOU FAIL TO WITHDRAW FOR TAX YEAR 1991. TO AVOID THIS TAX, PLEASE CONTACT US TO MAKE THE NECESSARY ARRANGEMENTS.		
HARRY ANDERS 2201 ARCHIE SMITH ROAD GENEVA, FL 38772	BIRTH DATE CUSTOMER NBR SOC SECURITY FAIR MARKET VALUE REQUIRED MINIMUM	01-01-1921 51446 212-22-3245 300.00 18.75

*08-622 – Mandatory Disbursement Notice – Follow-up 1*

## 08-623 – Mandatory Disbursement Notice – Follow-up 2

**Purpose** This is a follow-up notice sent to customers who did not respond to the first or second Mandatory Disbursement Notices. This notice simply reiterates the information found on the first and second notices.

**Program** TIY110 – IRA Follow-up Disbursement Notice

001 FIRST NATIONAL BANK OF AMERICA 1212 MAIN STREET MAITLAND, FLORIDA	01-18-91 MANDATORY DISBURSEMENT FOLLOW-UP 2	08-623
OUR RECORDS INDICATE THAT YOU ARE OVER THE AGE OF 70 1/2 AND MAY BE REQUIRED TO RECEIVE DISBURSEMENTS FROM YOUR RETIREMENT PLAN. YOUR REQUIRED MINIMUM IS INDICATED BELOW AND MUST BE DISBURSED BY DECEMBER 31, 1991. IF THIS DISTRIBUTION IS NOT MADE BY THAT DATE, IRS WILL ASSESS A 50 % EXCESS ACCUMULATION TAX ON THE AMOUNT YOU FAIL TO WITHDRAW FOR TAX YEAR 1991. TO AVOID THIS TAX, PLEASE CONTACT US TO MAKE THE NECESSARY ARRANGEMENTS.		
WILMA JORDANSON 827 NORTH MAIN STREET ORLANDO, FL 32808	BIRTH DATE CUSTOMER NBR SOC SECURITY FAIR MARKET VALUE REQUIRED MINIMUM	05-20-1919 31444 610-21-8821 600.00 41.09

*08-623 – Mandatory Disbursement Notice – Follow-up 2*

## 08-624 – Mandatory Disbursement Notice – Follow-up 3

**Purpose** This notice is produced yearly for customers who are in a disbursement status and may not meet the required minimum distribution amount based on projections of current payment schedules. The notice provides the following information.

- Required minimum amount
- Amount of distributions made so far this year
- Projected distribution amount through the end of the year
- Shortage amount

**Program** TIY110 – IRA Follow-up Disbursement Notice

001 FIRST NATIONAL BANK OF AMERICA 1212 MAIN STREET MAITLAND, FLORIDA	01-18-91 MANDATORY DISBURSEMENT FOLLOW-UP 3	08-624
OUR RECORDS INDICATE THAT YOU ARE RECEIVING DISBURSEMENTS FROM YOUR RETIREMENT PLAN. BASED ON YOUR DISTRIBUTION RECEIVED AND PAYOUT SCHEDULE, YOU WILL NOT MEET YOUR REQUIRED MINIMUM DISTRIBUTION FOR 1991. PLEASE CONTACT US TO MAKE THE NECESSARY ARRANGEMENTS TO ENSURE YOU MEET THE MINIMUM DISTRIBUTION REQUIREMENTS.		
JOHN K SMITH C/O MARY SMITH TRUSTEE FOR TIM SMITH APT 123 231 NORTH AVE DALLAS TX 75239	BIRTH DATE CUSTOMER NBR REQUIRED MINIMUM - DISTRIBUTIONS YTD - PROJECTED DISTRIB = SHORTAGE	05-20-1910 21222 7,266.96 25.02 6,999.96 241.98

*08-624 – Mandatory Disbursement Notice – Follow-up 3*

## 08-625 – IRA Follow-up Disbursements Report

**Purpose** This report is provided as a recap of all customers who have received retirement account follow-up disbursement notices. The report highlights pertinent customer and account level information regarding retirement processing, as well as which disbursement notice was produced.

**Program** TIY110 – IRA Follow-up Disbursement Notice

01-18-1991		001 FIRST NATIONAL BANK OF AMERICA				PAGE 1	
INVESTMENT SYSTEM		IRA FOLLOW-UP DISBURSEMENTS REPORT				08-625	
CUST-NBR	OLD MINIMUM	AGE	FAIR-MKT-VAL	MONTHLY	ACCOUNT-NBR	IRA ADES	*-----REMARKS-----*
SOC-SEC	NEW MINIMUM	LIFE EXP	TOTAL-DIST	QUARTERLY	CURRENT-BAL	TYPE	
SHORT-NAME	NET-DIFF	BIRTH-DT	ANNUAL-MIN	SEMI-ANNUAL	RATE	ISSUE-DT	
21222	.00	81	64,676.01	605.58	000-0000-022	I C	MANDATORY DISB - FOLLOW-UP 01
092-22-2222	7,266.96	8.9	25.02	1,816.74	64,676.01	006	
ANTHONY	7,266.96	05-20-1910	7,266.96	3,633.48	10.000	01-10-90	
CUSTOMER	21222	TOTAL RETIREMENT ACCOUNT BALANCE			64,676.01		
22111	.00	71	4,900.00	26.68	000-0000-021	I C	MANDATORY DISB - FOLLOW-UP 01
221-11-1111	320.26	15.3	5.10	80.06	4,900.00	006	
ANTHONY	320.26	05-20-1920	320.26	160.13	10.000	01-10-90	
CUSTOMER	22111	TOTAL RETIREMENT ACCOUNT BALANCE			4,900.00		
31444	.00	71	600.00	3.26	000-0000-034	I C	MANDATORY DISB - FOLLOW-UP 01
034-44-4444	39.21	15.3	.62	9.80	600.00	006	
ANTHONY	39.21	05-20-1920	39.21	19.60	10.000	01-10-90	
CUSTOMER	31444	TOTAL RETIREMENT ACCOUNT BALANCE			600.00		
31446	.00	72	800.00	4.56	000-0000-036	I C	MANDATORY DISB - FOLLOW-UP 01
000-00-0000	54.79	14.6	.99	13.69	800.00	006	
ANTHONY	54.79	05-20-1919	54.79	27.39	10.000	01-10-90	
					000-0000-037	S C	
					.00	006	
					12.000	01-10-90	
CUSTOMER	31446	TOTAL RETIREMENT ACCOUNT BALANCE			800.00		
42111	.00	71	200.00	1.08	000-0000-041	K C	MANDATORY DISB - FOLLOW-UP 01
092-22-2222	13.07	15.3	.26	3.26	100.00	006	
ANTHONY	13.07	05-20-1920	13.07	6.53	10.000	01-10-90	
					000-0000-042	S C	
					100.00	006	
					10.000	01-10-90	
					000-0000-050	K C	
					.00	006	
					10.000	01-10-90	
CUSTOMER	42111	TOTAL RETIREMENT ACCOUNT BALANCE			200.00		
51446	.00	71	300.00	1.63	000-0000-045	K C	MANDATORY DISB - FOLLOW-UP 01
000-00-0000	19.60	15.3	.39	4.90	100.00	006	
ANTHONY	19.60	05-20-1920	19.60	9.80	10.000	01-10-90	
					000-0000-046	I C	
					100.00	006	
					10.000	01-10-90	

08-625 – IRA Follow-up Disbursements Report

## Heading Descriptions

Cust-nbr	Customer Number.
Old Minimum	Old Minimum Distribution Amount. Last years required minimum distribution amount
Age	Age. Age of customer as of December 31.
Fair-mkt-val	Fair Market Value. Value of all retirement accounts for this customer.
Monthly	Monthly Payment. Amount of payment if distributed monthly.
Account-nbr	Account Number. Number. of retirement account.
IRA	IRA/Keogh Code. Valid entries are: <b>C</b> Corporate account. <b>I</b> IRA. <b>J</b> Joint account. <b>K</b> Keogh account. <b>O</b> Other account. <b>S</b> SEP account.
Ades	Account Designation.
Remarks	Remarks. Message area indicating which disbursement notice was produced: Mandatory Disb – Follow-up 01, Mandatory Disb – Follow-up 02, or Mandatory Disb – Follow-up 03.
Soc-sec	Social Security Number.
New Minimum	New Minimum Distribution. This year's required minimum distribution.
Life Exp	Life Expectancy. Life expectancy from IRS tables.
Total-dist	Total Distributions. Distributions made year-to-date.
Quarterly	Quarterly Payment. Amount of payment, if distributed quarterly.
Current-bal	Current Balance. Balance of this retirement account.
Type	Product Type.
Short-name	Short Name.
Net-diff	Net Difference. Difference between last year's and this year's minimum distributions.
Birth-dt	Date of Birth.

Annual-min	Annual Minimum Payment. Amount of payment, if distributed annually.
Semi-annual	Semi-annual Payment. Amount of payment, if distributed semi-annually.
Rate	Interest Rate.
Issue-dt	Issue Date.

**08-626 – Mandatory Disbursement Notice (Follow-up 3)**

**Purpose** This is a follow-up notice sent to customers who did not respond to the first or second Mandatory Disbursement Notices. This notice simply reiterates the information found on the first and second notices.

**Program** TIY100 – IRA Disbursement Notices

001 Infopoint Institution One (5)	01-01-07	08-626
Maitland Center Parkway	MANDATORY DISBURSEMENT	
Maitland Florida	32751-0000	NOTICE
OUR RECORDS INDICATE THAT DURING 2007, YOU WILL BE OVER THE AGE OF 70 1/2.		
YOU MAY OR MAY NOT BE REQUIRED TO RECEIVE DISBURSEMENTS FROM YOUR RETIREMENT		
PLAN BY DECEMBER 31, 2007. YOUR REQUIRED MINIMUM DISTRIBUTION IS INDICATED		
BELOW. PLEASE CONTACT US TO DISCUSS YOUR DISTRIBUTION OPTIONS. NOTIFICATION		
OF A POSSIBLE REQUIRED MINIMUM DISTRIBUTION HAS BEEN SENT TO THE IRS.		
	BIRTH DATE	05-20-1936
	CUSTOMER NBR	11
	SOC SECURITY	000-00-0000
	FAIR MARKET VALUE	105,034.52
	REQUIRED MINIMUM	3,963.57

*08-626 – Mandatory Disbursement Notice (Follow-up 3)*

## 08-627 – Mandatory Depletion of Account Notice

**Purpose** This notice is produced yearly for customers using the Five-year Rule and have reached the final year. (The Five-year Rule states that the account must be depleted by December 31 of the fifth year, following the year of the death of the original participant.) The notice indicates the need to deplete the account by a specific date. In addition, the notice includes the following:

- Customer number
- Social security number
- Account number
- Fair market value of retirement account
- Required depletion date

**Program** TIY100 – IRA Disbursement Notices

001 FIRST NATIONAL BANK OF AMERICA 1212 MAIN STREET MAITLAND, FLORIDA	01-18-91	08-627
	MANDATORY DEPLETION OF ACCOUNT NOTICE	
OUR RECORDS INDICATE THAT THE ACCOUNT LISTED BELOW HAS REACHED THE FINAL YEAR OF THE FIVE-YEAR RULE FOR DEATH DISTRIBUTIONS AND MUST BE DEPLETED BY DECEMBER 31, 1991 PLEASE CONTACT US TO DISCUSS YOUR DISTRIBUTION OPTIONS.		
AUTHER WILLIAMSON ROUTE 3, BOX 67A OVEIDO, FL 32211	CUSTOMER NBR SOC SECURITY ACCOUNT NBR FAIR MARKET VALUE REQUIRED DEPLETION DATE	52111 494-44-8938 52111 1,990.00 12-31-1991

*08-627 – Mandatory Depletion of Account Notice*

## 08-628 – Death Distribution Notice

**Purpose** This notice is produced yearly for customers who had an account(s) transferred to them through the death of another customer. This notice informs the customer that under the Death Distribution Rules, they may be required to take distributions. In addition, this notice includes the following:

- Customer number
- Social security number
- Account number
- Fair market value of retirement account
- Required minimum distribution

**Program** TIY100 – IRA Disbursement Notices

001 Infopoint Institution One (5)	01-01-03	08-628
Maitland Center Parkway	DEATH DISTRIBUTION	
Maitland Florida	32751-0000	NOTICE
OUR RECORDS INDICATE THAT THE ACCOUNT LISTED BELOW SHOULD BE SCHEDULED FOR DISTRIBUTIONS UNDER THE DEATH DISTRIBUTION RULES. PLEASE CONTACT US TO DISCUSS YOUR DISTRIBUTION OPTIONS.		
BIRTH DATE	05-20-1934	
CUSTOMER NBR	21	
SOC SECURITY	000-00-0000	
FAIR MARKET VALUE	105,034.52	
REQUIRED MINIMUM	5,499.19	

*08-628 – Death Distribution Notice*

## 08-630 – Distributions Paid Report – 1099Q

**Purpose** This report shows the current balance, distribution information, federal tax withheld information, and disbursement category for Coverdell Education Savings Accounts receiving lump sum distributions.

**Program** TIY090 – 1099 Q

12-31-1985		001 FIRST NATIONAL BANK OF AMERICA					PAGE	1
TIME INVESTMENT		DISTRIBUTIONS PAID REPORT - 1099Q					08-630	
CUSTOMER	ACCOUNT IRA	SHORT NAME	SSN/TIN	CURR BAL	DIST AMT	EARNINGS	BASIS	
9990005610	0009000001 E	ACCT SHORT NAME	990-00-5610	191.67	9.25	.00	.00	
9990005480	9000021 E	ACCT SHORT NAME	990-00-5480	.00	2,315.28	.00	.00	
9990004370	0009000038 E	ACCT SHORT NAME	990-00-4370	.00	4,374.51	.00	.00	
9990006530	0009000077 E	ACCT SHORT NAME	990-00-6530	.00	692.52	.00	.00	
9990004680	0009000090 E	ACCT SHORT NAME	990-00-4680	.00	1,999.00	.00	.00	
9990005080	9000111 E	ACCT SHORT NAME	990-00-5080	.00	256.49	.00	.00	
1010101010	0009250000 E	JOHNESOL	045-50-3339	6,000.00	4,000.00	.00	.00	
*** TOTAL ACCOUNTS ***			7		13,647.05	.00	.00	

08-630 – Distributions Paid Report – 1099Q

### Heading Descriptions

**Customer** Customer Number. Displayed when the customer level option has been selected for reporting.

**Account** Account Number. Displayed when the master account level option has been selected for reporting.

**IRA** IRA/Keogh Code. Valid entries are:

- C** Corporate account.
- E** Educational IRA.
- I** IRA account.
- J** Joint account.
- K** Keogh account.
- N** Not a retirement account.
- O** Other retirement account.
- R** Roth IRA.
- S** SEP account.
- T** Transitional Roth IRA.
- V** VERSA account.

**Short Name** Short Name. Customer short name or primary customer key.

SSN/TIN	Social Security Number or Tax Identification Number.
Curr Bal	Current Account Balance.
Dist Amt	Lump Sum Distribution Amount.
Earnings	Earnings Amount. Amount of distribution from excess earnings.
Basis	Basis Amount. Amount of distribution minus excess earnings.
(Totals)	Report Totals. Total number of customers, amount of distributions, and federal tax withheld.

## **08-631 – Distributions Paid Form – 1099Q**

Purpose	Form 1099Q is printed in the format specified by the Internal Revenue Service for Coverdell Education Savings Accounts. Report totals consist of the number of customers, and the total distributions and federal tax withheld.
Program	TIY090 – 1099 Q

## 08-632 – E.S.A. Statement/5498 Report for 20nn

Purpose This report is produced for Coverdell Education Savings Accounts and shows the following:

- Contributions made in the current tax-reporting year
- Totals for regular, rollover, and Keogh contributions
- Interest paid
- Penalty assessed
- Federal tax withheld
- Distributions made in the tax year

Program TIY130 – ESA Statement of Account/5498 ESA

01-05-2004		0001 Infopoint Institution One (5)					PAGE	1
TIME INVESTMENT		E. S. A. STATEMENT / 5498 REPORT FOR 2003					08-632	
TOTAL-CONTRB	TOTAL-DISTRB	INTEREST-PD	PENALTY	FED-TAX-WITHELD	KEOGH-CONTRB	ROLL-CONTRB	REG-CONTRB	
610,443.52	2,500.00	38,083.13	.00	.00	.00	.00	610,443.52	
						TOTAL-VALUE-JAN 1, 2003	.00	
						TOTAL-VALUE 2003	646,026.65	
						FAIR MARKET VALUE	646,026.65	
						SOC-SEC-NBR	00-0000000	
						CUSTOMER-NBR	0000000007	
						ED IRA		
*** 5498 REPORTED								
890,448.02	3,000.00	55,563.48	.00	.00	.00	.00	890,448.02	
						TOTAL-VALUE-JAN 1, 2003	.00	
						TOTAL-VALUE 2003	943,011.50	
						FAIR MARKET VALUE	943,011.50	
						SOC-SEC-NBR	00-0000000	
						CUSTOMER-NBR	0000000009	
						ED IRA		
*** 5498 REPORTED								

08-632 – E.S.A. Statement/5498 Report for 20nn (Details Page)

## Heading Descriptions

Total-contrib	<p>Total Contribution. Sum of:</p> <ul style="list-style-type: none"> <li>Regular contributions</li> <li>Regular year-end contributions</li> <li>Rollover contributions</li> <li>Rollover year-end contributions</li> <li>Employer contributions</li> <li>Employer year-end contributions</li> <li>Keogh contributions</li> <li>Keogh year-end contributions</li> <li>Transfer-in contributions</li> <li>Transfer-in year-end contributions</li> <li>Non-deductible contributions</li> <li>Non-deductible year-end contributions</li> <li>Capital gain</li> <li>(Subtract) Capital loss</li> <li>Contributions for the previous tax year</li> <li>Miscellaneous credits</li> </ul>
Total-distrib	<p>Total Distribution. Sum of:</p> <ul style="list-style-type: none"> <li>Normal distributions</li> <li>Transfer distributions</li> <li>Premature distributions</li> <li>Disability distributions</li> <li>Rollover distributions</li> <li>Divorce distributions</li> <li>Death distributions</li> <li>Prohibited distributions</li> <li>Regular excess distributions</li> <li>Employer excess distributions</li> <li>Insurance excess distributions</li> <li>Miscellaneous debits</li> <li>Other distributions</li> <li>Distributions for the previous tax year</li> </ul>
Interest-pd	Interest Paid. Amount of interest paid.
Penalty	Penalty. Amount of penalty assessed.
Fed-tax-witheld	Federal Tax Withheld.
Keogh-contrib	Keogh Contribution.
Roll-contrib	Rollover Contribution. Sum of rollover and rollover year-end contributions.
Reg-contrib	Regular Contribution. Sum of regular and regular year-end contributions.
Total-value-Jan 1, 20nn	Beginning Balance as of January 1.

Dist-tax-excluded-from-total	Amount of Distribution Taxes Excluded from Total. Amount on internally-generated Tran Code 925 (Federal Tax Withheld).
Total-value 20nn	Total Value for Tax Year 20nn. Total value of the account as of the end of the tax year. The total is preceded by asterisks if the account is out of balance. Refer to the note included in the 5498 Tape Totals description.
Fair Market Value	Fair Market Value. Value of all retirement accounts for this customer.
Soc-sec-nbr	Social Security Number.
5498 Reported	5498 Reported. The literal <b>5498 Reported</b> appears on the report if 5498 information for this customer is written to a tape in the same run.
Customer-nbr	Customer Number.
Ed IRA	Educational Individual Retirement Account.

01-05-2004	0001 Infopoint Institution One (5)					PAGE	2
TIME INVESTMENT	E.S.A. STATEMENT / 5498 REPORT FOR 2003					08-632	
TOTAL-CONTRB	TOTAL-DISTRB	INTEREST-PD	PENALTY	FED-TAX-WITHELD	KEOGH-CONTRB	ROLL-CONTRB	REG-CONTRB
		INST 001	6 5498S REPORTED OUT OF	6 CUSTOMERS LISTED			
5498 TAPE TOTALS :							
		6	PAYEE RECORDS				
2,126,663.62		(AMT 1) ESA CONTRIBUTIONS					
.00		(AMT 2) ROLLOVER CONTRIBUTIONS					

*08-632 – E.S.A. Statement/5498 Report for 20nn (Totals Page 1 of 2)*

01-05-2004	0001 Infopoint Institution One (5)					PAGE	3
TIME INVESTMENT	E.S.A. STATEMENT / 5498 REPORT FOR 2003					08-632	
CUSTOMERS OUT OF BALANCE							

*08-632 – E.S.A. Statement/5498 Report for 20nn (Totals Page 2 of 2)*

## Heading Descriptions

Inst	Institution Number.
5498s Reported Out of Customers Listed	5498s Reported Out of Number of Customers Listed.

5498 Tape Totals

5498 Tape Totals. If a 5498 tape was requested, the following institution totals from the Tape C Record are listed:

- Payee records (B Records)
- ESA contributions
- Rollover contributions

Customers Out of Balance

Customers Out of Balance. An account is out-of-balance if the sum of the beginning balance, total contributions, and interest paid, minus the sum of penalty assessed, federal tax, and total distributions does not equal the amount in TIYEAR-YREND BAL field on the year-end record.

**08-633 – 20nn ESA Statement of Account**

Purpose	<p>This statement is produced for customers with Coverdell Education Savings Accounts. The statement is generated in a 2-up, single page format, which prints from left to right in customer number order. The following information is included:</p> <ul style="list-style-type: none"><li>■ Customer name, address, and ID number</li><li>■ Tax ID number</li><li>■ Institution name and address (if so indicated by the statement print name option on MICM Record 3500)</li></ul>
Program	TIY130 – ESA Statement of Account/5498 ESA

Infopoint Institution One (5) Maitland Center Parkway Maitland Florida				Infopoint Institution One (5) Maitland Center Parkway Maitland Florida			
	32751-0000				32751-0000		
	CUSTOMER NBR	0000000019			CUSTOMER NBR	0000000020	
	TAX ID NBR	00-0000000			TAX ID NBR	00-0000000	
		12-31-2004				12-31-2004	
NO CUSTOMER ADDRESS RECORD NO CUSTOMER ADDRESS RECORD				NO CUSTOMER ADDRESS RECORD NO CUSTOMER ADDRESS RECORD			
*----- 2004 ESA STATEMENT OF ACCOUNT -----*				*----- 2004 ESA STATEMENT OF ACCOUNT -----*			
TOTAL VALUE AS OF JANUARY 1, 2004		156,443.02		TOTAL VALUE AS OF JANUARY 1, 2004		156,443.02	
CONTRIBUTIONS:				CONTRIBUTIONS:			
REGULAR	+	.00		REGULAR	+	.00	
REGULAR IN 2005 FOR 2004	+	.00		REGULAR IN 2005 FOR 2004	+	.00	
CNTRB IN 2004 FOR 2003	+	.00		CNTRB IN 2004 FOR 2003	+	.00	
ROLLOVER	+	.00		ROLLOVER	+	.00	
EMPLOYER	+	.00		EMPLOYER	+	.00	
TRANSFER/INSURANCE	+	.00		TRANSFER/INSURANCE	+	.00	
NON-DEDUCTIBLE	+	.00		NON-DEDUCTIBLE	+	.00	
CAPITAL GAIN	+	.00		CAPITAL GAIN	+	.00	
CAPITAL LOSS	-	.00		CAPITAL LOSS	-	.00	
OTHER CNTRB IN 2005 FOR 2004	+	.00		OTHER CNTRB IN 2005 FOR 2004	+	.00	
MISCELLANEOUS CREDITS	+	.00		MISCELLANEOUS CREDITS	+	.00	
TOTAL CONTRIBUTIONS	+	.00		TOTAL CONTRIBUTIONS	+	.00	
*-----*				*-----*			
DISTRIBUTIONS:				DISTRIBUTIONS:			
NORMAL	-	.00		NORMAL	-	.00	
TRANSFER	-	.00		TRANSFER	-	.00	
PREMATURE	-	.00		PREMATURE	-	.00	
DISABILITY	-	.00		DISABILITY	-	.00	
PREMATURE WITH EXCEPTION	-	.00		PREMATURE WITH EXCEPTION	-	.00	
DEATH	-	.00		DEATH	-	.00	
PROHIBITED	-	.00		PROHIBITED	-	.00	
CURRENT YR EXCESS CONTRB	-	.00		CURRENT YR EXCESS CONTRB	-	.00	
PRIOR YR EXCESS CONTRB	-	.00		PRIOR YR EXCESS CONTRB	-	.00	
MISCELLANEOUS DEBITS	-	.00		MISCELLANEOUS DEBITS	-	.00	
TOTAL DISTRIBUTIONS	-	.00		TOTAL DISTRIBUTIONS	-	.00	
*-----*				*-----*			
INTEREST PAID	+	2,884.84		INTEREST PAID	+	2,884.84	
PENALTY ASSESSED	-	.00		PENALTY ASSESSED	-	.00	
FEDERAL TAX WITHHELD				FEDERAL TAX WITHHELD			
(INCLUDED IN DISTRIBUTIONS)		.00		(INCLUDED IN DISTRIBUTIONS)		.00	
TOTAL VALUE		159,327.86		TOTAL VALUE		159,327.86	
FAIR MARKET VALUE		159,327.86		FAIR MARKET VALUE		159,327.86	
*----- THIS IS NOT A SUBSTITUTE IRS FORM -----*				*----- THIS IS NOT A SUBSTITUTE IRS FORM -----*			
THE ABOVE INFORMATION HAS BEEN OBTAINED FROM THE FOLLOWING ACCOUNTS: 0000000019				THE ABOVE INFORMATION HAS BEEN OBTAINED FROM THE FOLLOWING ACCOUNTS: 0000000020			
INST 001 TOTAL NUMBER OF CUSTOMER STATEMENTS PRINTED 14							

08-633 - 20nn ESA Statement of Account

## Heading Descriptions

Customer Nbr	Customer Number.
Trustee Tax ID	Trustee Tax Identification.
Tax ID Nbr	Tax Identification Number.

## Total Value as of January 1, 20nn

### Contributions

Regular	(TIYEAR-CONREG) + 300 – Transfer Interest In From another account. + 310 – Transfer Principal In From another account. + 320 – Disbursement transfer generated. + 441 – Regular contribution this year. - 733 – Regular contribution withdrawal.
Regular in 20nn for 20nn	(TIYEAR-CONREGYREND) + 451 – Regular contribution last year.
Contrib in 20nn for 20nn	(TIYEAR-CONPRIORYR + TIYEAR-CONPRYRROL + TIYEAR-CONPRYRXFRI + TIYEAR-CONPRYRNOND + TIYEAR-CONPRYROTH) (Effective date equals tax reporting year) + 411 – Rollover contribution last year. + 412 – Transfer contribution last year. + 451 – Regular contribution last year. + 452 – Non-deductible contribution last year. + 471 – Insurance contribution last year.
Rollover	(TIYEAR-CONROL + TIYEAR-CONROLYREND) + 401 – Rollover contribution this year. + 402 – Transfer contribution this year. + 411 – Rollover contribution last year. - 737 – Rollover contribution withdrawal.
Employer	(TIYEAR-CONEMP + TIYEAR-CONEMPYREND) + 421 – Employer contribution this year. + 431 – Employer contribution for last year. - 734 – Employer contribution withdrawal.

Transfer/Insurance	(TIYEAR-CONXFRI + TIYEAR-CONXFRIYREND) + 412 – Transfer contribution last year. + 444 – Self directed retirement transfer in. + 461 – Insurance contribution this year. + 471 – Insurance contribution last year. - 728 – Transfer withdrawal last year. - 731 – Transfer withdrawal this year. - 736 – Transfer contribution this year.
Non-deductible	(TIYEAR-CONNOND + TIYEAR-CONNONDYREND) + 442 – Non-deductible contribution this year. + 452 – Non-deductible contribution last year. - 729 – Non-deductible withdrawal last year. - 732 – Non-deductible withdrawal this year.
Capital Gain	(TIYEAR-CONGAIN) + 443 – Capital gain.
Capital Loss	(TIYEAR-CONLOSS) + 931 – Capital loss.
Other Contrb in 20nn for 20nn	(TIYEAR-CONXFRIYREND) + 412 – Transfer contribution last year. + 471 – Insurance contribution last year. - 728 – Transfer withdrawal last year.
Miscellaneous Credits	(TIYEAR-MISCCREDITS) Any credit transaction code less than 0650 that has not been reported in one of the categories above.
Total Contributions	Total Contributions.

### **Distributions**

The partial and full 1099R fields are added together for each of the following distribution categories:

Normal	(TIYEAR-NORMALP + TIYEAR-NORMALR) - 220 – Redemption Reversal (if reversing T/C 890, 900 or 910) - 520 – Normal distribution (Reverse) (No Penalty). - 540 – Closing withdrawal (Reverse) (No Penalty). - 600 – Rollover withdrawal (Reverse) (No Penalty). - 610 – Rollover withdrawal (Reverse) (Penalty). + 700 – Partial redemption or withdrawal (Penalty). + 710 – Penalty free withdrawal. + 720 – Normal distribution (No Penalty). + 722 – Normal withdrawal (Penalty). + 740 – Regular withdrawal (No Penalty). + 790 – Passbook withdrawal.
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	<ul style="list-style-type: none"> <li>+ 800 – Rollover withdrawal (No Penalty) (over age 59 ½).</li> <li>+ 810 – Rollover withdrawal (Penalty) (over age 59 ½).</li> <li>+ 890 – Normal redemption.</li> <li>+ 900 – Special redemption (No Penalty).</li> <li>+ 910 – Early redemption.</li> <li>+ 960 – Forced debit.</li> <li>+ 980 – Interest transfer out.</li> <li>+ 990 – Interest check.</li> </ul>
Transfer	<p>(TIYEAR-TRANSFERP + TIYEAR-TRANSFERR + TIYEAR-CONXFRO)</p> <ul style="list-style-type: none"> <li>- 214 – Special transfer closeout (Reversal).</li> <li>- 220 – Redemption Reversal (if reversing T/C 894 or 994)</li> <li>- 294 – Early transfer closeout (Reversal).</li> <li>- 342 – Trustee to trustee transfer (Reversal).</li> <li>- 345 – Transfer due to divorce (Reversal).</li> <li>+ 739 – Self-directed retirement transfer out.</li> <li>+ 742 – Trustee to trustee transfer.</li> <li>+ 745 – Transfer due to divorce.</li> <li>+ 894 – Normal transfer closeout.</li> <li>+ 914 – Special transfer closeout.</li> <li>+ 994 – Early transfer closeout.</li> </ul>
Premature	<p>(TIYEAR-PREATUREP + TIYEAR-PREATURER)</p> <ul style="list-style-type: none"> <li>- 220 – Redemption Reversal (if reversing T/C 893, 913 or 993)</li> <li>- 530 – Other withdrawal (No Penalty) (Reverse).</li> <li>- 570 – Premature distribution (Penalty) (Reverse).</li> <li>- 580 – Other withdrawal (Penalty) (Reverse).</li> <li>- 600 – Rollover withdrawal (No Penalty) (Reverse).</li> <li>- 610 – Rollover withdrawal (Penalty) (Reverse).</li> <li>+ 730 – Other withdrawal (No Penalty).</li> <li>+ 770 – Premature distribution (Penalty).</li> <li>+ 771 – Premature distribution (No Penalty).</li> <li>+ 780 – Other withdrawal (Penalty).</li> <li>+ 800 – Rollover withdrawal (No Penalty).</li> <li>+ 810 – Rollover withdrawal (Penalty).</li> <li>+ 893 – Normal premature closeout.</li> <li>+ 913 – Special premature closeout.</li> <li>+ 993 – Early premature closeout.</li> </ul>
Disability	<p>(TIYEAR-DISABILITYP + TIYEAR-DISABILITYR)</p> <ul style="list-style-type: none"> <li>- 220 – Redemption Reversal (if reversing T/C 895, 915 or 995)</li> <li>- 550 – Disability withdrawal (No Penalty) (Reverses)</li> <li>+ 750 – Disability withdrawal.</li> <li>+ 895 – Normal disability closeout.</li> <li>+ 915 – Special disability closeout.</li> <li>+ 995 – Early disability closeout.</li> </ul>

Premature with Exception	(TIYEAR-DIVORCEP + TIYEAR-DIVORCER) - 220 – Redemption Reversal (if reversing T/C 916 or 917) - 351 – Divorce withdrawal (Reversal). - 355 – Premature distribution with Exception (Reversal). + 751 – Divorce withdrawal. + 752 – Divorce withdrawal (Penalty). + 755 – Premature distribution with exception. + 916 – Divorce closeout (Penalty). + 917 – Divorce closeout (No Penalty).
Death	(TIYEAR-DEATHP + TIYEAR-DEATHR) - 560 – Death withdrawal (Reverse) (No Penalty). + 760 – Death withdrawal.
Prohibited	(TIYEAR-PROHIBITP + TIYEAR-PROHIBITR) - 220 – Redemption Reversal (if reversing T/C 918 or 919) + 762 – Prohibited withdrawal (Penalty). + 765 – Prohibited withdrawal. + 918 – Prohibited closeout (Penalty). + 919 – Prohibited closeout (No Penalty).
Current Yr Excess Contrb	(TIYEAR-REGEXCESSP + TIYEAR-REGEXCESSR + TIYEAR-EMPEXCESS + TIYEAR-INSEXCESS + TIYEAR-EXCEARNP + TIYEAR-EXCEARNR) + 721 – Excess earnings withdrawal. + 820 – Employer excess contribution withdrawal this year. + 840 – Regular excess contribution withdrawal this year. + 848 – Non-deductible excess contribution withdrawal this year. + 860 – Insurance excess contribution withdrawal this year.
Prior Yr Excess Contrb	(TIYEAR-EXCPRIORP + TIYEAR-EXCPRIORR + TIYEAR-WDPRIORYR) + 728 – Transfer withdrawal last year. + 729 – Non-deductible withdrawal last year. + 830 – Employer excess contribution withdrawal last year. + 849 – Excess contribution withdrawal last year. + 850 – Regular excess contribution withdrawal last year. + 853 – Non-deductible excess contribution withdrawal last year. + 870 – Insurance excess contribution last year.
Miscellaneous Debits	(TIYEAR-MISCDEBITS + TIYEAR-ROLLTOIRAP + TIYEAR-ROLLTOIRAR + TIYEAR-ROLLTOPYRP + TIYEAR-ROLLTOPYRR) Any debit transaction code greater than 0626 that has not been reported in one of the categories above.
Total Distributions	Total Distributions.

**(Additional Headings)**

Interest Paid (TIYEAR-INTPAID)

Penalty Assessed	(TIYEAR-PENALTY)
Federal Tax Withheld (Included in Distributions)	(TIYEAR-FEDTAXP + TIYEAR-FEDTAXR + TIYEAR-FEDTAX925) - 626 – Disbursement tax adjustment. + 925 – Federal tax withheld (internal/external).
Total Value	(TIYEAR-BEGINBAL, WS-TOTCONTRB, TIYEAR-INTPAID, WS-TOTDISTRB, TIYEAR-PENALTY)  If Total Value (sum of the beginning balance, total contributions and interest paid, minus the sum of penalty assessed, federal tax and total distributions) does not equal the amount in TIYEAR-YRENDBAL on the year-end record, the total value amount is followed by asterisks. Adjustment transactions, such as transaction code 0290 (interest paid credit adjustment) cause the total value amount to be flagged with asterisks (*). An adjustment transaction that does not affect the balance flags the statement as being out of balance. The purpose is to indicate that the sum of the transactions does not equal the current balance, and a manual adjustment was made to the account.  There are 4 contribution fields and a total value marked with an '*' on the statement. A message appears near the bottom of the statement, indicating those amounts are furnished to the Internal Revenue Service. In addition, if the customer's IRA statement is a summary of 15 or less accounts, those account numbers appear on the bottom of the statement.
Fair Market Value	Fair Market Value. Fair market value for the reporting year. The value is calculated as follows:  + TIYEAR-YRENDBAL - TIYEAR-CONREGYREND - TIYEAR-CONROLYREND - TIYEAR-CONEMPHYREND - TIYEAR-CONKEOYREND - TIYEAR-CONXFRYREND - TIYEAR-CONNONDYREND
The above information has been obtained from the following accounts:	Indicates the accounts tied to the customer.
Inst	Institution Number.
(Totals)	Report Totals. Consists of the total number of customer statements printed and the total number of statements out of balance.

## **08-634 – ESA Information Form – 5498**

Purpose	This form is printed on the official Internal Revenue Service 5498 ESA form for Coverdell Education Savings Accounts. Report totals consist of the number of customers, the amount of contributions, and total value of ESAs.
Program	TIY130 – ESA Statement of Account/5498 ESA

## Request Reports

Request reports contain information that is needed on an infrequent or irregular basis, and are scheduled and produced as needed.

### 08-700 – Master Mass Maintenance

**Purpose** This report lists all accounts affected by a mass maintenance change. A mass change is made simultaneously to all or certain accounts within a institution, within a branch or all branches, and within account type, officer, or class. Employee and dormant accounts can be excluded from a mass change, or they can be mass changed individually. The numbers of the fields being mass changed that appear on this report correspond to the field numbers on the Master Mass Maintenance.

**Note:** Only 100 fields can be maintained at one time.

**Program** TIR100 – Master Mass Maintenance

01-30-1989		001 FIRST NATIONAL BANK OF AMERICA		PAGE 1							
TIME INVESTMENT SYSTEM		MASTER MASS MAINTENANCE		08-700							
*-----MAINTENANCE INPUT-----*		*-----*		*-----*							
0	1	2	3	4	5	6	7	8	MAINT DESCRIPTION	ERROR MESSAGES	ERR
1234567890123456789012345678901234567890123456789012345678901234567890											
08001ALL			8109010OFFICER01						SPECIAL HANDLING CODE 5		
08001ALL			8109056OFFICER01						INDEX TO PRIME / SIGN		
08001ALL			8109058OFFICER01						PENALTY ROUTINE PARM		
08001ALL			8109099OFFICER01							INVALID FIELD NUMBER	
08001ALL			8109055OFFICER01						INTEREST PLAN CODE		
08001ALL			8109038OFFICER01						ACCOUNT ANALYSIS CODE		

*08-700 – Master Mass Maintenance (Page 1 of 2)*

### Heading Descriptions

#### **Maintenance Input**

(Maintenance Input) Maintenance Card Image Input.

#### **(Additional Headings)**

Maintenance Description Maintenance Field Description.

Error Messages

Error Messages.

Err

Error Number.

01-30-1989		001 FIRST NATIONAL BANK OF AMERICA		PAGE 1		
TIME INVESTMENT SYSTEM		MASTER MASS MAINTENANCE		08-700		
*----- CONTROL DATA -----*		*----- MAINTENANCE FIELD NUMBERS -----*				
BRNCH	TYP	OFFICER	CL	EMP	DORM	ACCOUNT
00001	006		N			0000000238
00001	006	OFFICR022	E			0000000411
00001	006	OFFICR022	N			0000000412
00001	006	OFFICR022	N			0000000413
00001	006	OFFICR022	E			0000000414
00001	006	OFFICR022	E			0000000415
00001	006	OFFICR022	E			0000000416
00001	006	OFFICR022	E			0000000417
00001	006	OFFICR022	E			0000000418
00001	006	OFFICR022	E			0000000419
00001	006	OFFICR022	E			0000025643
00001	006	OFFICR022	E			0000025675
00001	006	OFFICR022	E			0000032431
00001	006	OFFICR022	E			0000035465
00001	006	OFFICR022	E			0000036456
00001	006	OFFICR022	E			0000036759

08-700 - Master Mass Maintenance (Page 2 of 2)

## Heading Descriptions

### Control Data

CL Account Class. User-defined.

Emp Employee Code. Valid entries are:  
**B** Business account.  
**D** Director of the institution.  
**E** Employee of the institution.  
**N** Not an employee or business.  
**O** Officer of the institution.

Dorm Dormant Status. Valid entries are:  
**b** Not in dormant status.  
**D** Dormant account.

### Maintenance Field Numbers

(Maintenance Field Numbers) Maintenance Field Numbers. Field numbers that were maintained successfully. Only 100 fields can be maintained at one time.

## 08-701 – Customer Mass Maintenance

**Purpose** This report lists all customers affected by mass maintenance changes. A mass change is made simultaneously to all or certain records within a institution, within a branch or all branches. Employee records can be excluded from a mass change, or they can be mass changed individually. The numbers of the fields being mass changed that appear on this report correspond to some of the field numbers on the Customer Mass Maintenance.

**Note:** Only 100 fields can be maintained at one time.

**Program** TIR120 – Customer Mass Maintenance

01-30-1989		001 FIRST NATIONAL BANK OF AMERICA		PAGE 1							
TIME INVESTMENT SYSTEM		CUSTOMER MASS MAINTENANCE		08-701							
*-----MAINTENANCE INPUT-----*		*-----*		*-----*							
0	1	2	3	4	5	6	7	8	MAINT DESCRIPTION	ERROR MESSAGES	ERR
1234567890123456789012345678901234567890123456789012345678901234567890											
08001ALL		8009002	JOHNSONDA						OFFICER CODE		
08001ALL		8009004	123						MAP CODE		
08001ALL		8009018	PND B-4 CONV						USER AREA		

*08-701 – Customer Mass Maintenance (Page 1 of 2)*

### Heading Descriptions

#### *Maintenance Input*

(Maintenance Input) Maintenance Card Image Input.

#### *(Additional Headings)*

Maintenance Description Maintenance Field Description.

Error Messages Error Messages.

Err Error Number.

01-30-1989		001 FIRST NATIONAL BANK OF AMERICA		PAGE 1	
TIME INVESTMENT SYSTEM		CUSTOMER MASS MAINTENANCE		08-701	
*----- CONTROL DATA -----*			*----- MAINTENANCE FIELD NUMBERS -----*		
BRNCH	OFFICER	CUSTOMER	EMP		
00001	JOHNSONDA	0000000511	N	02	04 18
00001	JOHNSONDA	0000000561	N	02	04 18
00001	JOHNSONDA	0000003346	N	02	04 18
00001	JOHNSONDA	0000003463	N	02	04 18
00001	JOHNSONDA	0000005251	N	02	04 18
00001	JOHNSONDA	0000005733	N	02	04 18
00001	JOHNSONDA	0000005867	N	02	04 18
00001	JOHNSONDA	0000006122	N	02	04 18
00001	JOHNSONDA	0000006332	N	02	04 18
00001	JOHNSONDA	0000006864	N	02	04 18
00001	JOHNSONDA	0000006981	N	02	04 18

08-701 - Customer Mass Maintenance (Page 2 of 2)

## Heading Descriptions

### Control Data

Emp Employee Code. Valid entries are:

- B** Business account.
- D** Director of the institution.
- E** Employee of the institution.
- N** Not an employee or business.
- O** Officer of the institution.

### Maintenance Field Numbers

(Maintenance Field Numbers) Maintenance Field Numbers. Field numbers that were maintained successfully. Only 100 fields can be maintained at one time.

## 08-702 – Customer/Account Record Dump

Purpose This data processing report displays every field within a record. The report includes all information for an institution, customer, account or employer.

Program TIR160 – Record Dump

08-05-1994		001 FIRST FINANCIAL INSTITUTION		PAGE 1	
TIME INVESTMENT		CUSTOMER RECORD DUMP - 10101010		08-702	
***** TICST-INTERFACE *****	***** TICST-PAYOUT *****	***** TICST-MISCELLANEOUS *****	***** TICST-SVCCHG *****		
TICST-IFC1NA	0000000 TICST-PAYAMT	0000000 TICST-MACTDT	W TICST-SCCODE		
0000 TICST-IFC1BRK	N TICST-PAYAMTUPDT	1950214 TICST-MBIRTH	0000000 TICST-SCFEE		
TICST-IFC2NA	0000000 TICST-PAYDTNXT	00001 TICST-MBRANCH	0000000 TICST-SCDTNXT		
0000 TICST-IFC2BRK	0000000 TICST-PAYDTLST	TICST-MDATAREQ	0000000 TICST-SCDTLST		
TICST-IFCODE	N TICST-PAYFREQ	0000000 TICST-MDEATH	N TICST-SCFREQ		
TICST-IFALT	001 TICST-PAYTERM	TICST-MDODFL	001 TICST-SCTERM		
TICST-IFUSE	00 TICST-PAYDAYS 1	N TICST-MEMPCD	00 TICST-SCDAY		
TICST-IFMOD	00 TICST-PAYDAYS 2	TICST-MFLAG1	00000000000 TICST-SCACCT		
TEST TICST-IFSHORT	00 TICST-PAYDAYS 3	TICST-MFLAG2	00 TICST-SCAPPL		
	00 TICST-PAYDAYS 4	TICST-MFLAG3			
	P TICST-PAYDISP	TICST-MFLAG4			
***** TICST-BENEFICIARY *****	00000000000 TICST-PAYACCT	TICST-MFLAG5	***** TICST-POINTERS *****		
	00 TICST-PAYAPPL	TICST-MMAP			
000000000 TICST-BENF50CSEC	L TICST-PAYSEQ	0000000 TICST-MMNTDT	X TICST-PNTACCT		
0000000 TICST-BENFBIRTH	N TICST-PAYSEQOVRD	TICST-MOFFICER	X TICST-PNTIRAK		
TICST-BENFNAME	07 TICST-PAYCATEGORY	1978001 TICST-MOPNDT	TICST-PNTMISC1		
	00000000000 TICST-PAYFROM	TICST-MPROFILE	TICST-PNTMISC2		
	0000000 TICST-CURPAYAMT	0000 TICST-MSIC	TICST-PNTMISC3		
***** TICST-FEDTAX *****	000000000 TICST-PAYMINTHIS	TICST-MSTATUS	TICST-PNTMISC4		
	000000000 TICST-PAYMINLAST	TICST-MSPEC1	TICST-PNTMISC5		
TICST-FEDTAXCODE	0000000 TICST-PAYSHORT	TICST-MSPEC2	TICST-PNTPAID		
0000000 TICST-FEDTAXAMT	000 TICST-PAYLIFE	TICST-MSPEC3	TICST-PNTUSER		
	TICST-PAYLIFESW	TICST-MSPEC4			
	N TICST-PAYLIFECD	TICST-MSPEC5			
***** TICST-OVERCONTRIB *****	R TICST-PAYLIFMETH	TICST-MSPEC6			
	TICST-PAVOLNOTC				
TICST-OVERCONTRB	P TICST-PAYSOURCE	***** TICST-RESERVED *****	***** TICST-USERAREA *****		
***** TICST-MSPECPROC *****		0000000 TICST-RSVDAT1	TICST-USERAREA		
		0000000 TICST-RSVDAT2			
TICST-MSPECPROC1		0000000 TICST-RSVDAT3			
TICST-MSPECPROC2		0000000000000 TICST-RSVNBR3			
TICST-MSPECPROC3		0000000000000 TICST-RSVNBR4			
TICST-MSPECPROC4		TICST-RSVSW1			
		TICST-RSVSW2			
***** TIACN-RECORD *****					
IRACODE ACCOUNT					
N 00000000411					

08-702 – Customer Record Dump (Page 1 of 2)

08-05-1994	001 FIRST FINANCIAL INSTITUTION			PAGE 2
TIME INVESTMENT	CUSTOMER RECORD DUMP - 1010101010			08-702
***** TIIRA-RECORD *****				
TIIRA-CONTRIBUTIONS	(1)	(2)	(3)	(4)
TIIRA-CONBEG	0000000000	0000000000	0000000000	0000000000
TIIRA-CONDTEMP	00000000	00000000	00000000	00000000
TIIRA-CONDGAIN	00000000	00000000	00000000	00000000
TIIRA-CONDINS	00000000	00000000	00000000	00000000
TIIRA-CONDTLOSS	00000000	00000000	00000000	00000000
TIIRA-CONDNOND	00000000	00000000	00000000	00000000
TIIRA-CONDTREG	00000000	00000000	00000000	00000000
TIIRA-CONDTROL	00000000	00000000	00000000	00000000
TIIRA-CONDTXFR	00000000	00000000	00000000	00000000
TIIRA-CONEMP	0000000000	0000000000	0000000000	0000000000
TIIRA-CONGAIN	0000000000	0000000000	0000000000	0000000000
TIIRA-CONINS	0000000000	0000000000	0000000000	0000000000
TIIRA-CONLOSS	0000000000	0000000000	0000000000	0000000000
TIIRA-CONMAX	0002000000	0002000000	0002000000	0002000000
TIIRA-CONNOND	0000000000	0000000000	0000000000	0000000000
TIIRA-CONOVER				
TIIRA-CONREG	0000000000	0000000000	0000000000	0000000000
TIIRA-CONROL	0000000000	0000000000	0000000000	0000000000
TIIRA-CONXFR	0000000000	0000000000	0000000000	0000000000
TIIRA-CONYREND	0000000000	0000000000	0000000000	0000000000
TIIRA-WITHDRAWALS	(1)	(2)	(3)	(4)
TIIRA-WDDLST	00000000	00000000	00000000	00000000
TIIRA-WDDIST	0000000000	0000000000	0000000000	0000000000
TIIRA-WDEXCESS	0000000000	0000000000	0000000000	0000000000
TIIRA-WDFEDAMT	0000000000	0000000000	0000000000	0000000000

08-702 - Customer Record Dump (Page 2 of 2)

05-19-1988	001 FIRST FINANCIAL INSTITUTION	PAGE 1
TIME INVESTMENT	ACCOUNT RECORD DUMP - 0000887021	08-702
***** TIMST-INTERFACE *****	***** TIMST-INTEREST *****	***** TIMST-RENEWAL *****
TIMST-IFC1NA	0000000619578 TIMST-INTENP	A TIMST-RENOPTN
0000 TIMST-IFC1BRK	000011038 TIMST-INTPAID	M TIMST-RENFREQ
TIMST-IFC2NA	000000000 TIMST-INTPDLTD	001 TIMST-RENTERM
0000 TIMST-IFC2BRK	00000043710 TIMST-INTYTD	00 TIMST-RENDAY
TIMST-IFCODE	00000000000 TIMST-INT1099	1988165 TIMST-RENNEXT
TIMST-IFALT	0000000000 TIMST-INTAVAIL	1988134 TIMST-RENLAST
N TIMST-IFUSE	S TIMST-INTMETH	1988134 TIMST-RENFIRST
TIMST-IFMOD	S TIMST-INTYEAR	0000000 TIMST-PRRENNOTDT
TEST ACCT	A TIMST-INTMONTH	1988165 TIMST-RENNOTLDT
N TIMST-IRACODE	M TIMST-INTFREQ	0000001076313 TIMST-RENCOBAL
0000000123 TIMST-IRANUMBER	001 TIMST-INTTERM	000000210000000 TIMST-RENRATEAGR
	00 TIMST-INTDAY	000000007534191 TIMST-RENAGR
	030000000 TIMST-INTRATE	700000000 TIMST-RENRATE
***** TIMST-ISSUE *****	C TIMST-INTRATECD	C TIMST-RENBALCD
	D TIMST-INTPLAN	N TIMST-RENUSE
1988013 TIMST-ISSDATE	001 TIMST-INTPRIMIND	0000000 TIMST-RENEFFDT
1988104 TIMST-ISSPOST	000000000 TIMST-INTINDEX	000 TIMST-RENTYPE
0000001000000 TIMST-ISSVALUE	100000000 TIMST-INTMINRATE	M TIMST-RENINTFREQ
	700000000 TIMST-INTMAXRATE	001 TIMST-RENINTTERM
	130000000 TIMST-INTRATE1	00 TIMST-RENINTDAY
***** TIMST-BALANCE *****	0 TIMST-INTRATECHG	T TIMST-RENINTDISP
	1988164 TIMST-INTNXT	M TIMST-RENRENFREQ
0000001076313 TIMST-BALCUR	1988133 TIMST-INTPDDT	012 TIMST-RENRENTERM
0000000000000 TIMST-BALMEMO	1988140 TIMST-INTDATE	00 TIMST-RENRENDAY
00009999999 TIMST-BALMAX	C TIMST-INTDISP	08 TIMST-RENINTAPPL
1 TIMST-BALLRG	00 TIMST-INTAPPL	00000887022 TIMST-RENINTACCT
000000020046140 TIMST-BALAGR	00000000000 TIMST-INTACCT	***** TIMST-MISCELLANEOUS2 ****
000010000 TIMST-BALAVG 01	N TIMST-INTEQUCD	C TIMST-MADES
000010065 TIMST-BALAVG 02	000000000 TIMST-INTEQUAMT	770 TIMST-MTYPE
000010174 TIMST-BALAVG 03	000000000 TIMST-INTPENYTD	770 TIMST-MNEWTYPE
000010281 TIMST-BALAVG 04	000000000 TIMST-INTPEN1099	***** TIMST-MATURITY *****
000000000 TIMST-BALAVG 05	000000000 TIMST-INTPENRED	00001 TIMST-MBRANCH
000000000 TIMST-BALAVG 06	N TIMST-INTCMPFREQ	000000000 TIMST-MNEWRNCH
000000000 TIMST-BALAVG 07	001 TIMST-INTCMPTERM	1111 TIMST-MACCTNG
000000000 TIMST-BALAVG 08	00 TIMST-INTCMPDAY	N TIMST-MANALYSIS
000000000 TIMST-BALAVG 09	000000000 TIMST-INTCMPDATE	Y TIMST-MBKENTRY
000000000 TIMST-BALAVG 10	000000000000000 TIMST-INTCMPAMT	000000000000000 TIMST-MBKENTREQ
000000000 TIMST-BALAVG 11	B TIMST-INTCODE	000000000000000 TIMST-MDEPAMT
000000000 TIMST-BALAVG 12	TIMST-INTTENTH	000000000 TIMST-MDEPDT
000000020046140 TIMST-BALCAGR	1988134 TIMST-INTDTCHG	000000000 TIMST-MFBAMT 1
000010000 TIMST-BALCAVG 01	000000000 TIMST-INTDIFF	000000000 TIMST-MFBAMT 2
000010065 TIMST-BALCAVG 02	TIMST-INTOID	000000000 TIMST-MFBAMT 3
000010174 TIMST-BALCAVG 03	1988134 TIMST-INTNOTLDT	000000000 TIMST-MFBAMT 4
000010281 TIMST-BALCAVG 04	1988134 TIMST-INTTRANDT	000000000 TIMST-MFBAMT 5
000000000 TIMST-BALCAVG 05	000000990000000 TIMST-INTRATEAGR	000000000 TIMST-MFBAMT 6
000000000 TIMST-BALCAVG 06	000000013992069 TIMST-INTAGR	000000000 TIMST-MFBAMT 7
000000000 TIMST-BALCAVG 07	0000001076313 TIMST-INTCOBAL	000000740 TIMST-FEDTAXHOLD
000000000 TIMST-BALCAVG 08	N TIMST-INTCMBCK	000000000 TIMST-FEDTAX1099
000000000 TIMST-BALCAVG 09		000000000 TIMST-FEDTAXLAST
000000000 TIMST-BALCAGR 10	000000088 TIMST-PERDIEM	000000000 TIMST-FEDTAXLAST
000000000 TIMST-BALCAGR 11	***** TIMST-USERAREA *****	1988164 TIMST-FEDSTCHGDT
000000000 TIMST-BALCAGR 12		1988164 TIMST-FEDEXPDT
	TIMST-USERAREA	000000000 TIMST-FEDBDT
		1988104 TIMST-FEDSTCHGDT
		000000000 TIMST-MFCAMT 2
		000000000 TIMST-MFCAMT 1
		000000000 TIMST-MFCAMT 3
		000000000 TIMST-MFCAMT 4
		000000000 TIMST-MFCAMT 5

08-702 - Account Record Dump (Page 1 of 2)

05-19-1988	001 FIRST FINANCIAL INSTITUTION										PAGE	3			
TIME INVESTMENT	ACCOUNT RECORD DUMP - 0000887021										08-702				
***** TIMST-NOTICES *****															
Y TIMST-NOTCPRERN	***** TIMST-TDOAINFO *****														
Y TIMST-NOTCREN	N TIMST-TDOARATE														
Y TIMST-NOTCMAT	N TIMST-TDOATERM														
Y TIMST-NOTCINT	N TIMST-TDOASEQ														
	00000 TIMST-TDOASQNR														
***** TITRN-RECORD *****															
SEQ	TREFFDT	TRPROCDT	TREXTC	TRITC	TRAMT	FEDAMT	TRSERIAL	TRSEQ	TRSEQ1	TRRATE	TRTOD	SRCE	TRFLG	TRDEL	DIND
0001	1988013	1988104	0000	0240	00001000000	0000000	00000000000	000000000000	00000	000000000	0000	0000			N
0002	1988044	1988104	0000	0490	00000011011	0013000	00000000000	0000031000000	00000	000000000	0000	0000			N
0003	1988073	1988104	0000	0490	00000010414	0013000	00000000000	0000029319319	00000	000000000	0000	0000			N
0004	1988104	1988104	0000	0490	00000011247	0013000	00000000000	0000031664175	00000	000000000	0000	0000			N
0005	1988131	1988130	0000	0300	00000032603	0000000	00000000000	0000000887556	00000	000000000	0000	0000			N
0006	1988133	1988134	0000	0490	00000011038	0013000	00000000000	0000031077969	00000	000000000	0000	0000			N
***** TIINT-RECORD *****															
PAIDDT	SEQ	AMT	TAXAMT	DISP	SER	L	APPL	CKDISP	CKTYPE						
1988044	0001	00000011011	000000000	C	00000000000		00		I						
1988073	0001	00000010414	000000000	C	00000000000		00		I						
1988104	0001	00000011247	000000000	C	00000000000		00		I						
1988133	0001	00000011038	000000000	C	00000000000		00		I						
***** TIRAT-RECORD *****															
EFFDT	SEQ	CHNGDT	OLDRATE	NEWRATE	FLAG	BFLAG									
1988134	0001	1988140	130000000	030000000											

08-702 - Account Record Dump (Page 2 of 2)

## 08-705 – Audit Confirmation

Purpose This notice includes the following information.

- Issuing institutions name and address
- Current date
- Account or certificate number
- Purchase value
- Current balance
- Date and amount of the last deposit
- Date and amount of the last interest payment
- Current interest rate

In addition, the notice might contain a message requesting the notice be signed and returned to acknowledge agreement with the information listed, or that it be signed and returned only if there is a discrepancy.

Program TIR240 – Audit Confirmation

001	FIRST NATIONAL BANK OF AMERICA 1212 MAIN STREET AUDIT CONFIRMATION	01-31-89
OUR RECORDS REFLECT THE FOLLOWING INFORMATION FOR CERTIFICATE NO. 0088450922		
PLEASE SIGN AND RETURN THIS STATEMENT. PLEASE NOTE ANY DISCREPANCIES.	***** PURCHASE VALUE	333,600.00
SIGNATURE -----	LAST DEPOSIT MADE ON	333,600.00 12-15-89
ACCOUNT NAME ***** ADDRESS LINE 1 ***** ADDRESS LINE 2 ***** ADDRESS LINE 3 ***** ADDRESS LINE 4 ***** ADDRESS LINE 5 *****	LAST INTEREST PAID ON	2,888.35 01-15-89
	CURRENT BALANCE	333,600.00
	CURRENT INTEREST RATE	10.000 *****

08-705 – Audit Confirmation

## 08-706 – Audit Confirmation List

Purpose This report lists all accounts for which Audit Confirmation notices were mailed.

Program TIR240 – Audit Confirmations

01-30-1989		001 FIRST NATIONAL BANK OF AMERICA		PAGE 1					
TIME INVESTMENT SYSTEM		AUDIT CONFIRMATION LIST		08-706					
*-----KEY-DATA-----*				CURRENT-BAL	PURCHASE-VAL	LAST-DEP-AMT	LAST-DEP-DATE	CERTIFICATE	
BRCH	TYPE	AD	ACCOUNT-NBR	SHORT-NAME	CURR-INT-RATE	LAST-INT-AMT	LAST-INT-DATE	NUMBER	
OFFICER			CUSTOMER-NBR	SOC-SEC-NBR					
00001	006	C	0000000413	JOHNSONDA	2,000.00	5,000.00	.00	01-10-88	0000040000
OFFICR022			0000000511	045-50-3339		12.000	325.00	01-10-88	
00001	006	C	0000000418	HNSONDA	300,000,000.00	300,000,000.00	.00	03-28-88	0000040000
OFFICR022			0000000511	045-50-3339		12.000	50,001.54	01-30-89	
00001	006	C	0000000419	HNSONDA	12,340,000.00	1,234,000.00	.00	03-28-88	0000040000
OFFICR022			0000000511	045-50-3339		12.000	2,058.21	01-30-89	
00001	006	C	0000005423	JOHNSONDA	23,324.30	5,000.00	18,324.30	02-12-88	0000040000
OFFICR022			0000000511	045-50-3339		12.000	325.00	01-10-88	
00001	006	C	0000005574	HNSONDA	300,054,001.54	300,000,000.00	.00	03-28-88	0000040000
OFFICR022			0000000511	045-50-3339		12.000	50,001.54	01-30-89	
00001	006	C	0000006533	HNSONDA	120,000.00	1,234,000.00	.00	03-28-88	0000040000
OFFICR022			0000000511	045-50-3339		12.000	2,058.21	01-30-89	
INST		1	6 CERTIFICATES OF DEPOSIT						
			0 TIME DEPOSIT OPEN ACCOUNTS						
			0 REGULAR SAVINGS ACCOUNTS						

08-706 – Audit Confirmation List

### Heading Descriptions

Current-bal	Current Balance. Balance of the account.
Purchase-val	Purchase Value. Issue value for a Certificate of Deposit.
Last-dep-amt	Last Deposit Amount. Amount of the last deposit.
Last-dep-date	Last Deposit Date. Date of the last deposit.
Certificate Number	Certificate Number.
Curr-int-rate	Current Interest Rate.
Last-int-amt	Last Interest Amount. Amount of the last interest payment.
Last-int-date	Last Interest Date. Date of the last system-generated interest payment.

(Totals)

Report Totals. Consist of the institution number, the total number of audit confirmation notices mailed for Certificates of Deposit accounts, Time Deposit Open Accounts and regular Savings accounts.

## 08-707 - Customer Profile

Purpose This report is a stand-alone profile that includes the same information as 08-011 (Customer Profile).

Program TIR260 - Stand-alone Customer Profile

01-30-1989		001 FIRST NATIONAL BANK OF AMERICA							PAGE 1		
TIME INVESTMENT SYSTEM			CUSTOMER PROFILE					08-707			
*-----KEY-DATA-----* CUSTOMER-NAME-ADDRESS											
BRCH	TYPE	OFFICER	AD	ACCOUNT-NBR	SHORT-NAME	ISSUE	LAST-DEP	LAST-DEP	NEXT-REN	INT	
SOC-SEC-NBR				CUSTOMER-NBR	PHONE-NUMBER	VALUE	AMOUNT	DATE	DATE	RATE	
										STAT	
00001		JOHNSONDA		511	ANTHONY	*****	NO NAME/ADDRESS ON FILE	*****			
045-50-3339				(000)	000-0000						
00001	006	OFFICR022	C	0000000411	HNSONDA	589.01	5,000.00	100.00	1-10-88	0-00-00	12.000
00001	006	OFFICR022	C	0000000412	JOHNSONDA	200.01	5,000.00	200.00	1-10-88	0-00-00	12.000
00001	006	OFFICR022	C	0000000413	JOHNSONDA	2,000.00	5,000.00	.00	1-10-88	0-00-00	12.000
00001	006	OFFICR022	C	0000000414	HNSONDA	.00	5,000.00	190,000.00	1-10-88	0-00-00	12.000 ***
00001	006	OFFICR022	C	0000000415	HNSONDA	600.01	5,000.00	1,212,002.00	3-28-88	0-00-00	12.000 ***
00001	006	OFFICR022	C	0000000416	HNSONDA	600.01	1,212,002.00	1,212,002.00	3-28-88	1-30-89	12.000
00001	006	OFFICR022	T	0000000417	HNSONDA	600.01	.00	1,212,002.00	4-28-88	0-00-00	12.000
00001	006	OFFICR022	C	0000000418	HNSONDA	300,000,000.00	300,000,000.00	.00	3-28-88	3-31-89	12.000
00001	006	OFFICR022	C	0000000419	HNSONDA	12,340,000.00	1,234,000.00	.00	3-28-88	3-31-89	12.000
CUSTOMER				511	TOTALS	9 ACCOUNTS	TOTALING	312,344,589.05			
-----											
INST				001	TOTALS	1 CUSTOMERS WITH					
						9 ACCOUNTS	TOTALING	312,344,589.05			
-----											

08-707 - Customer Profile

## 08-708 – Social Security Exception Report

Purpose This report lists all accounts that are missing social security numbers.

Program TIR300 – Social Security Exceptions

01-30-1989		001 FIRST NATIONAL BANK OF AMERICA				PAGE	1
TIME INVESTMENT SYSTEM			SOCIAL SECURITY EXCEPTION REPORT			08-708	
*-----KEY-DATA-----*			*-----NAME AND ADDRESS / OR-----*			*-----ERROR-----*	
BRCH	TYPE	OFFICER AD	ACCOUNT-NBR	SHORT-NAME AND	CUST-NBR	CURRENT	MESSAGE
						BALANCE	
0001	006	OFFICER01 C	0000000411	ADAMS, M	0000054321	500.00	MISSING SOCIAL SECURITY NUMBER
0001	006	OFFICER01 C	0000000522	WASHINGTON, T	0005644725	1,500.00	MISSING SOCIAL SECURITY NUMBER
0001	006	OFFICER01 C	0000000612	HARRISON, K	0000754722	300.00	MISSING SOCIAL SECURITY NUMBER
0001	006	OFFICER01 C	0000000734	SMYTHE, E	0000054897	350.00	MISSING SOCIAL SECURITY NUMBER
0001	006	OFFICER01 C	0000000841	WILSON, P	0000054324	200.00	MISSING NAME AND ADDRESS
0001	006	OFFICER01 C	0000000981	WILLIAMS, W	0000345683	100,300.00	MISSING SOCIAL SECURITY NUMBER
0001	006	OFFICER01 C	0000001421	ARLINGTON, K	0000054322	25,400.00	MISSING NAME AND ADDRESS
0001	006	OFFICER01 C	0000002418	WATSON, B	0000627543	500.00	MISSING SOCIAL SECURITY NUMBER
0001	006	OFFICER01 C	0000003461	JOHNSON, S	0000054372	5,600.00	MISSING SOCIAL SECURITY NUMBER
0001	006	OFFICER01 C	0000004477	OVERTON, J	0000722392	7,500.00	MISSING SOCIAL SECURITY NUMBER
0001	006	OFFICER01 C	0000005313	CUMBERLING, A	0000034334	400.00	MISSING NAME AND ADDRESS
0001	006	OFFICER01 C	0000006511	AUSTIN, J	0002457232	200.00	MISSING NAME AND ADDRESS
0001	006	OFFICER01 C	0000007451	HORSEN, R	0000257325	1,500.00	MISSING SOCIAL SECURITY NUMBER
0001	006	OFFICER01 C	0000008458	MAITER, V	0000242327	2,500.00	MISSING SOCIAL SECURITY NUMBER
0001	006	OFFICER01 C	0000009331	CRAIG, M	0000342725	8,000.00	MISSING SOCIAL SECURITY NUMBER
0001	006	OFFICER01 C	0000009971	ADAMS, G	0002453782	32,000.00	MISSING SOCIAL SECURITY NUMBER
16 ACCOUNTS				186,750.00			

### 08-708 – Social Security Exception Report

#### Heading Descriptions

Name and Address/or Short Name and Cust-nbr

Customer's name and address if available, or the customer's name and customer number.

Current Balance

Current Balance. Balance of the account.

Error Message

Error Message. Message explaining why the account appears on the report.

Report Totals

Report totals consist of the total number of accounts and the total current balance of the accounts.

## 08-709 – Total Record Maintenance

Purpose This report reflects changes made to the Total Record – Number record and the Total Record – Amount record.

Program TIR320 – Total File Maintenance

02-26-1987		001 FIRST FINANCIAL INSTITUTION										PAGE	4		
TIME INVESTMENT		TOTAL RECORD MAINTENANCE										08-709			
SYS	ADES	BRANCH	TYPE	FORM	FIELD	ACCUM	*-----	FROM	-----*	*-----	TO	-----*	*-----	ERROR	-----*
08	C	00001	701	70	08	002								TOTAL RECORD NOT ON FILE	
08	C	00001	701	70	09	002								TOTAL RECORD NOT ON FILE	
08	C	00001	701	70	08	035								TOTAL RECORD NOT ON FILE	
08	C	00001	701	70	09	035								TOTAL RECORD NOT ON FILE	
08	C	00001	701	70	08	121								TOTAL RECORD NOT ON FILE	
08	C	00001	701	70	09	121								TOTAL RECORD NOT ON FILE	
08	C	00001	704	70	08	001		50,000.00			50,345.30				
					09	001		2			22				
08	C	00001	715	70	08	002		400,080.00			543,480.00				
					09	002		6			36				
					09	035		7			5				
08	C	00001	715	70	07	121								FIELD NBR NOT EQUAL TO 08 OR 09	
					08	121		252,000.10			234,567.10				
					09	121		11			41				
08	C	00001	715	70	07	221								FIELD NBR NOT EQUAL TO 08 OR 09 ACCUM NBR GREATER THAN 200	
08	C	00001	715	71	00	121								FORM NBR NOT EQUAL TO 70 FIELD NBR NOT EQUAL TO 08 OR 09	
								16	TOTAL CARDS						
								7	TOTAL ACCEPTED						
								9	TOTAL REJECTED						

08-709 – Total Record Maintenance

### Heading Descriptions

Sys Application Number. The system number for Time Investment is 08.

Ades Account Designation. Valid entries are:

- C Certificate of Deposit.
- S Savings.
- T Time Deposit Open Account.

Branch Branch Number.

Type Type Number.

Form	Input Form Number. Valid entry is <b>70</b> .
Field	Input Form Field Number. Valid entries are <b>08</b> or <b>09</b> .
Accum	Accumulator on the Total Record that was changed.
From	From. Existing (old) information in the field that was changed.
To	To. New information in the field.
Error	Error Message Number.
Report Totals	Total number of cards, the number of cards accepted, and the number of cards rejected.



## 08-711 - Call Report - Schedule E

Purpose This report includes the statistics of all accounts (both under and over \$100,000), by correspondent institution codes, safekeeping codes and public funds codes.

Program TIR340 - Schedule E Report

01-30-1989		001 FIRST NATIONAL BANK OF AMERICA				PAGE 1	
TIME INVESTMENT SYSTEM		CALL REPORT - SCHEDULE E				08-711	
CATEGORY	UNDER \$100,000		\$100,000 AND OVER		CATEGORY TOTALS		
	NUMBER	CURRENT VALUE ACCRUED INTEREST	NUMBER	CURRENT VALUE ACCRUED INTEREST	NUMBER	CURRENT VALUE ACCRUED INTEREST	
INDIVIDUALS, PARTNERSHIPS & CORPORATIONS	8	4,599.05 18.92	2	312,340,000.00 100,754.84	10	312,344,599.05 100,773.76	
U. S. GOVERNMENT	0	.00 .00	0	.00 .00	0	.00 .00	
STATES & POLITICAL SUBDIVISIONS - U. S.	0	.00 .00	0	.00 .00	0	.00 .00	
U. S. BRANCHES & AGENCIES - FOREIGN INSTS	0	.00 .00	0	.00 .00	0	.00 .00	
COMMERCIAL INSTS IN U. S.	0	.00 .00	0	.00 .00	0	.00 .00	
OTHER INSTS IN U. S.	0	.00 .00	0	.00 .00	0	.00 .00	
FOREIGN BRANCHES OF U. S. INSTS	0	.00 .00	0	.00 .00	0	.00 .00	
OTHER INSTS IN FOREIGN COUNTRIES	0	.00 .00	0	.00 .00	0	.00 .00	
FOREIGN GOVERNMENTS	0	.00 .00	0	.00 .00	0	.00 .00	
-----							
TYPE OF ACCOUNT	UNDER \$100,000		\$100,000 AND OVER		TYPE TOTALS		
IRA AND Keogh	6	2,589.05	2	312,340,000.00	8	312,342,589.05	
BROKERED DEPOSITS	0	.00	0	.00	0	.00	
BROKERED RETAIL DEPOSITS	0	.00	0	.00	0	.00	
TIME DEPOSIT OPEN ACCOUNTS	1	10.00	0	.00	1	10.00	
CERTIFICATES OF DEPOSIT	1	2,000.00	0	.00	1	2,000.00	
OTHER	0	.00	0	.00	0	.00	

08-711 - Call Report - Schedule E

### Heading Descriptions

Category Category. Categories of public funds codes and correspondent institution codes.

***Under \$100,000***

Number	Total number of accounts in this category.
Current Value	Total current balance of accounts in this category.
Accrued Interest	Accrued Interest. Total amount of interest accrued for accounts in this category.

***\$100,000 and Over***

Number	Total number of accounts in this category.
Current Value	Current Value. Total current balance of accounts in this category.
Accrued Interest	Accrued Interest. Total amount of interest accrued for accounts in this category.

***Category Totals***

Number	Total number of accounts in this category.
Current Value	Current Value. Total current balance of accounts in this category.
Accrued Interest	Accrued Interest. Total amount of interest accrued for accounts in this category.
Type of Account	Type of Account. Type of accounts based on account designation, IRA code, and safekeeping codes. Valid entries are: <b>IRA and Keogh.</b> <b>Brokered deposits.</b> <b>Brokered retail deposits.</b> <b>Time Deposit Open Accounts.</b> <b>Certificates of Deposit.</b> <b>Other.</b>
Under \$100,000	Total number and amount of accounts in a particular type with current balances under \$100,000.
\$100,000 and Over	Total number and amount of accounts in a particular type with current balances of \$100,000 or more.
Type Totals	Total number and amount of accounts in a particular type.

## 08-712 – Record Pointers Discrepancy List

### Purpose

This report lists discrepancies between Customer Records, Account Numbers Records, and Master Records. There are two reports produced:

- When the program processes the Customer Record – Pointer/Account Number Record Crosscheck – Customer.
- When the program processes the Account Master Record – Pointer/Account Number Record Crosscheck – Account.

### Program

TIR360 – Pointer/Account Numbers Record Verification

INST	CUSTOMER	ACCOUNT	PNTR	DESCRIPTION
06-29-1989				001 REPORT FOR ALL INSTS
				PAGE 1
	TIME INVESTMENT			RECORD POINTERS DISCREPANCY LIST
				08-712
				POINTER/ACCOUNT NBR RECORD CROSSCHECK - CUST
				DESCRIPTION
001	0000000401	0000101010	X	PNTR ON & ACCT NOT ON MASTER
001	0000000404	0000111111		PNTR OFF, ACCT NBR REC PRESENT, ACCT NOT ON MASTER
001	0000000401	0000202020	X	PNTR ON & ACCT NOT ON MASTER
001	0000000423	0000222222	X	PNTR ON & ACCT NBR RECORD NOT FOUND
001	0000001643	0000303030	X	PNTR ON & ACCT NBR RECORD NOT FOUND
001	0000001821	0000333333	X	PNTR On & ACCT NBR RECORD NOT FOUND
001	0000001921	0000404040	X	PNTR On & ACCT NBR RECORD NOT FOUND
001	0000002931	0000444444		PNTR OFF, ACCT NBR REC PRESENT, ACCT ON MASTER
001	0000003568	0000505050		PNTR OFF, ACCT NBR REC PRESENT, ACCT ON MASTER
001	0000005688	0000555555		PNTR OFF, ACCT NBR REC PRESENT, ACCT ON MASTER
001	0000007879	0000606060		PNTR OFF, ACCT NBR REC PRESENT, ACCT ON MASTER
001	0000008961	0000666666		PNTR OFF, ACCT NBR REC PRESENT, ACCT ON MASTER
001	0000009871	0000707070		PNTR OFF, ACCT NBR REC PRESENT, ACCT NOT ON MASTER
001	0000009999	0000777777		PNTR OFF, ACCT NBR REC PRESENT, ACCT NOT ON MASTER
	TOTAL CUSTOMER RECORDS PROCESSED			14

08-712 – Record Pointers Discrepancy List (Customer)

### Heading Descriptions

Inst Institution Number.

Customer Customer Number.

Account Account Number.



## 08-713 – Customer Record Deletion Report

**Purpose** This report lists the customer records that are no longer tied to active Time Investment accounts. An option in the control card determines whether the customer records are flagged for deletion in the next run of TID200 (Posting). If a customer record is still tied to accounts, the record is bypassed.

**Program** TIR080 – Customer Deletion

03-31-1986		001 FIRST FINANCIAL INSTITUTION				PAGE 1
TIME INVESTMENT			CUSTOMER RECORD DELETION REPORT			08-713
INST	BRANCH	EMPLOYER	SHORT NAME	DT-OPEN		
001	00001	0000000750	ACCT SHORT NAME	01-30-85	* EDIT ONLY *	
001	00001	0009900018	CUST SHORT NAME	12-11-85	* ALREADY FLAGGED TO BE PURGED *	
001	00001	0009900022	CUST SHORT NAME	12-11-85	* EDIT ONLY *	
001	00001	0009900024	CUST SHORT NAME	12-11-85	* EDIT ONLY *	
001	00001	0009900025	CUST SHORT NAME	12-11-85	* EDIT ONLY *	
001	00001	0009900026	CUST SHORT NAME	12-11-85	* EDIT ONLY *	
001	00001	9990000100	CUST SHORT NAME	05-29-84	* EDIT ONLY *	
001	00001	9990000110	CUST SHORT NAME	05-30-84	* EDIT ONLY *	
001	00001	9990000120	CUST SHORT NAME	05-31-84	* EDIT ONLY *	
001	00001	9990000130	CUST SHORT NAME	06-05-84	* EDIT ONLY *	
001	00001	9990000140	CUST SHORT NAME	06-07-84	* EDIT ONLY *	
001	00001	9990000150	CUST SHORT NAME	06-08-84	* EDIT ONLY *	
001	00001	9990000160	CUST SHORT NAME	06-12-84	* EDIT ONLY *	
001	00001	9990000170	CUST SHORT NAME	06-12-84	* EDIT ONLY *	
001	00001	9990000180	CUST SHORT NAME	06-13-84	* EDIT ONLY *	
001	00001	9990000190	CUST SHORT NAME	06-13-84	* EDIT ONLY *	
001	00001	9990000200	CUST SHORT NAME	06-13-84	* EDIT ONLY *	
001	00001	9990000210	CUST SHORT NAME	06-13-84	* EDIT ONLY *	
001	00001	9990000220	CUST SHORT NAME	06-13-84	* EDIT ONLY *	
001	00001	9990000230	CUST SHORT NAME	06-15-84	* EDIT ONLY *	
001	00001	9990000240	CUST SHORT NAME	06-15-84	* EDIT ONLY *	
001	00001	9990000250	CUST SHORT NAME	06-18-84	* EDIT ONLY *	
001	00001	9990000270	CUST SHORT NAME	06-20-84	* EDIT ONLY *	
001	23 CUSTOMER RECORDS					

08-713 – Customer Record Deletion Report

### Heading Descriptions

Inst	Institution Number.
Branch	Branch Number.
Employer	Employer Control Number.
Short Name	Short Name. Customer's short name for further identification.
Dt-open	Date Opened. Date the customer record was opened.
Report Totals	Total number of customer records processed.

## 08-714 - Employer Profile

**Purpose** This report lists all accounts tied to a particular Employer Number, and some information about the accounts. By using control cards, any number of employer numbers and their associated accounts can be printed.

**Program** TIR140 - Employer Profile

02-27-1986		001 FIRST FINANCIAL INSTITUTION							PAGE 1	
TIME INVESTMENT			EMPLOYER PROFILE						08-714	
BRCH	OFFICER	EMPLOYER-NBR	SHORT-NAME	EMPLOYER-NAME-ADDRESS						
BRCH	TYPE	AD	ACCOUNT-NBR	SHORT-NAME	CUR-BALANCE	INT-EARN-NOT-PD	INT-RT	LST-DEP-DT	LST-DEP-AMT	STATUS
00001		0000000032	SHORTNAME	EMPLOYER NAME *****						
				ADDRESS LINE 1 *****						
				ADDRESS LINE 2 *****						
				ADDRESS LINE 3 *****						
				ADDRESS LINE 4 *****						
00001	790	C	000771	JOHNESOL	6,000.00	75.62	10.000	12-12-85	10000	OPEN
00001	790	C	000820	JOHNESOL	6,000.00	75.62	10.000	12-12-85	10000	OPEN
00001	790	C	000800	JOHNESOL	6,000.00	75.62	10.000	12-12-85	10000	OPEN
00001	790	T	000900	ACCT SHORT NAME	1,262.51	99.31	11.000	6-13-85	1262	OPEN
00001	790	T	000900	ACCT SHORT NAME	4,883.23	322.48	10.000	7-05-85	2334	OPEN
00001	791	T	000900	ACCT SHORT NAME	4,589.03	87.50	12.000	9-30-85	69	OPEN
EMPLOYER		032	TOTALS	6 ACCOUNTS TOTALING		28,734.77				
-----										
00001		0000000033	SHORTNAME	EMPLOYER NAME *****						
				ADDRESS LINE 1 *****						
				ADDRESS LINE 2 *****						
				ADDRESS LINE 3 *****						
				ADDRESS LINE 4 *****						
00001	790	T	000900	ACCT SHORT NAME	1,262.51	99.31	11.000	6-13-85	1262	OPEN
EMPLOYER		033	TOTALS	1 ACCOUNTS TOTALING		1,262.51				
-----										
INST		001	TOTALS	2 EMPLOYERS WITH						
				7 ACCOUNTS TOTALING		29,997.28				
-----										

08-714 - Employer Profile

### Heading Descriptions

**Brch** Branch Number. Branch number for the employer record.

**Officer** Officer Number. Officer assigned to this employer record.

**Employer-nbr** Employer Number. Employer's assigned identification number.

**Short-name** Short Name. Employer's short name for further identification.

**Employer-name-address** Employer's Mailing Name and Address.

Brch	Branch Number. Assigned to the master account associated with this employer.
Type	Account Type. Account type of the Master Record associated with this employer.
Ad	Account Designation. Valid entries are: <b>C</b> Certificate of Deposit. <b>S</b> Savings. <b>T</b> Time Deposit Open Account.
Account-nbr	Account Number. Master account number associated with this employer.
Short-name	Short Name. Master account short name for further account identification.
Cur-balance	Current Master Account Balance.
Int-earn-not-pd	Interest Earned but Not Paid. Amount of interest accrued on this master account since the last interest payment.
Int-rt	Current Master Account Interest Rate.
Lst-dep-dt	Last Deposit Date. Date of last deposit transaction for this master account.
Lst-dep-amt	Last Deposit Amount. Amount of last deposit to this master account.
Status	Account Status. Valid entries are: <b>Open.</b> <b>Closed.</b> <b>Purged.</b> <b>Matured.</b>
Totals	Each employer number has totals consisting of the total number of accounts associated, and total current balance.
Report Totals	Totals consist of total number of employers, and the total number of associated accounts with their current balances.

## 08-715 - Employer Record Purge Report

**Purpose** This report lists the employer records that are no longer tied to active Time Investment accounts. An option in the control card of program TIR180 determines which Employer Numbers are listed on the report.

**Program** TIR180 - Employer Purge

02-27-1986		001 FIRST FINANCIAL INSTITUTION			PAGE	1
TIME INVESTMENT SYSTEM		EMPLOYER RECORD PURGE REPORT			08-715	
INST	BRANCH	EMPLOYER	SHORT NAME	DT-OPEN		
001	00001	0000000031	SHORTNAME	11-11-11	* EDIT ONLY *	
001	00001	0000000032	SHORTNAME	12-12-85	* EDIT ONLY *	
001	00001	0000000033	SHORTNAME	04-02-85	* EDIT ONLY *	
001	00001	0000000034	SHORTNAME	05-02-85	* EDIT ONLY *	
001	00001	0000000434	SHORTNAME	05-02-85	* EDIT ONLY *	
001	00001	0000000436	SHORTNAME	05-02-85	* EDIT ONLY *	
001	00001	0000003454	SHORTNAME	05-02-85	* EDIT ONLY *	
001	00001	0000003456	SHORTNAME	05-02-85	* EDIT ONLY *	
001	00001	0000004387	SHORTNAME	05-02-85	* EDIT ONLY *	
001	00001	0000005547	SHORTNAME	05-02-85	* EDIT ONLY *	
001	00001	0000014574	SHORTNAME	05-02-85	* EDIT ONLY *	
001	00001	0000017347	SHORTNAME	05-02-85	* EDIT ONLY *	
001	00001	0000018357	SHORTNAME	05-02-85	* EDIT ONLY *	
001	00001	0000038557	SHORTNAME	05-02-85	* EDIT ONLY *	
001	00001	0000056878	SHORTNAME	05-02-85	* EDIT ONLY *	
001	00001	0000067855	SHORTNAME	05-02-85	* EDIT ONLY *	
001	00001	0000076535	SHORTNAME	05-02-85	* EDIT ONLY *	
001	00001	0000076586	SHORTNAME	05-02-85	* EDIT ONLY *	
001	18 EMPLOYER RECORDS					

### 08-715 - Employer Record Purge Report

## Heading Descriptions

Inst	Institution Number.
Branch	Branch Number.
Employer	Employer Identification Number.
Short Name	Short Name. Employer's short name for further identification.
Dt-open	Date Opened. Date the employer record was opened.
Report Totals	Totals consist of the institution number, and total number of employer records not tied to accounts.

## 08-716 – Online File Recovery

Purpose This report shows the online files recovered. The records could have been changed, added, or deleted.

Program TIR820 – Online File Recovery

06-27-1992													PAGE	1	
TIME INVESTMENT SYSTEM						ONLINE FILE RECOVERY						08-716			
JR	SEQ	BLOCK	REC	DATE	TIME	TASK	TRAN	TERM	SF	SM	UF	UM	DD	NAME	ACTION
MASTER FILE KEY															
01	002	00620	003	06-27-92	17.12.37	00273	MI20	VF18	A2	11	00	00	00	MIMAST	CHANGE
001 0001 000 00000000															
01	002	00625	002	06-27-92	17.15.12	00275	MI20	VF18	A2	11	00	00	00	MIMAST	CHANGE
001 2005 000 0105 00000000															
01	002	00630	002	06-27-92	17.27.33	00277	MI20	VF18	A2	11	00	00	00	MIMAST	ADD
001 3001 010 01001 01990015-															
01	002	00636	002	06-27-92	17.31.29	00281	MI20	VF18	A2	11	00	00	00	MIMAST	DELETE
001 0211 000 12 00000000															
01	002	00643	002	06-27-92	17.36.50	00287	MI20	VF18	A2	11	00	00	00	MIMAST	CHANGE
001 0405 000 COMBSTMT002 00000000															
01	002	00650	002	06-27-92	17.37.36	00290	MI20	VF18	A2	11	00	00	00	MIMAST	CHANGE
001 0406 000 COMBSTMT00201															

### 08-716 – Online File Recovery

## Heading Descriptions

Jr	Journal Number.
Seq	Sequence Number.
Block	Block Number. Block number of the journal record.
Rec	Record Number. Record number of the block number.
Date	Date. Physical process date of this transaction. Format is MMDD.
Time	Time. Time of the transaction. Format is HHMM (military clock).
Task	Tack Number. CICS task number assigned to the transaction at the time it was processed.
Tran	CICS Transaction Code.
Term	Terminal Identification.
Sf	System Function Code. This code is hexadecimal.
Sm	System Module Code. This code is hexadecimal.
Uf	User Function Code. This code is hexadecimal.

Um	User Module Code. This code is hexadecimal.
DD Name	Data Definition Name of the file.
Action	Action. Indicates whether the record was changed, added, or deleted.
File Key	File Key. File access key of the master file record, which includes all components of the key. Recovery on the log file does not print any key data.

## 08-717 – Branch to Cost Center Exceptions

**Purpose** This report is output from the migration process when switching from branch to cost center (or cost center to branch) reporting on the Activity Recap and General Ledger interface. Depending on which way the institution is migrating, all accounts with zeros in Branch or Cost Center are listed. Accounts on the report need to be maintained to have a valid branch/cost center before running posting.

**Program** TIR190 – Branch/Cost Center Migration

08-10-1995		001 FIRST FINANCIAL INSTITUTION		PAGE	1
TIME INVESTMENT		BRANCH TO COST CENTER EXCEPTIONS		08-717	
ACCOUNT NBR	MESSAGE				
1	COST CENTER ZERO				
117	COST CENTER ZERO				
118	COST CENTER ZERO				
123	COST CENTER ZERO				
311	COST CENTER ZERO				
345	COST CENTER ZERO				
346	COST CENTER ZERO				
347	COST CENTER ZERO				
348	COST CENTER ZERO				
1234	COST CENTER ZERO				
1776	COST CENTER ZERO				
17008	COST CENTER ZERO				
27008	COST CENTER ZERO				
111007	COST CENTER ZERO				
117008	COST CENTER ZERO				
127008	COST CENTER ZERO				
1117008	COST CENTER ZERO				
1127008	COST CENTER ZERO				
999999999	COST CENTER ZERO				
TOTAL EXCEPTIONS		19			
TOTAL UPDATED		4,929			

*08-717 – Branch to Cost Center Exceptions*

### Heading Descriptions

**Account Nbr** Account Number. Account number for which an exception exists.

**Message** Message. Identifies the exception. Valid messages are:

**Cost Center Zero**  
**Branch Number Zero**  
**MICM 0301 not set for Branch**  
**MICM 0301 not set for Cost Center**

**Note:** If one of the MICM messages appears, no updating occurs and the entire institution is bypassed.

**Total Exceptions** Total Exceptions. Total for the number of accounts that appear on the report.

**Total Updated** Total Updated. Total for the number of accounts that were updated. This includes the accounts in under the Total Exceptions heading.



**08-933 – International Accounts Report**

Purpose This report prints international accounts selected by map code and type.  
Account balances are provided.

Program TIR540 – International Accounts Report

12-29-1994		001 FIRST FINANCIAL INSTITUTION		PAGE	1
TIME INVESTMENT SYSTEM		INTERNATIONAL ACCOUNTS REPORT		08-933	
*-----KEY DATA-----*				ACCOUNT	COLLECTED
BRANCH	TYPE	DESG	ACCOUNT	BALANCE	BALANCE
OFFICER	NAME				
004 NO MAP DESCRIPTION RECORD					
10001	100	D	000110-000-4	353.00-	353.00-
OFFICER01					
10002	101	D	000110-100-4	600.00	600.00
OFFICER01 JULIA CARLSON					
127 1ST STEET					
KISSIMMEE FL 32712					
MAP 004 TOTALS		2	ACCOUNTS	247.00	
			COLL BAL	247.00	
005 NO MAP DESCRIPTION RECORD					
10002	101	D	000110-100-2	593,803.43-	593,803.43-
OFFICER01 MICHAEL J. MARX					
1451 MAIN STREET					
CLARCONA FL 32777					
00001	170	D	000117-000-1	27,001.40	27,001.40
OFFICER01 ELLEN LOUIS BROWN					
2016 OVERLOOK DRIVE					
WINTER HAVEN FL 33880					
MAP 005 TOTALS		2	ACCOUNTS	566,802.03-	
			COLL BAL	566,802.03-	
INST 001 TOTALS		4	ACCOUNTS	566,555.03-	
			COLL BAL	566,555.03-	

*08-933 – International Accounts Report*

**Heading Descriptions**

Name Short Name.  
Account Balance Account Balance.  
Collected Balance Account Collected Balance.

**Totals**

Total collected balance prints for each map code as well as for each institution.

# Glossary

**abort**

Premature termination of a procedure.

**account analysis**

Procedure in which a customer's accounts are linked together and analyzed for profitability or loss. The more institution services the customer utilizes, the more information that is fed into Profitability, the clearer the picture is for the institution about that customer.

**account reconciliation**

Process that accounts for the difference in two records by accounting for each item outstanding and bringing the two records into agreement.

**accrual base**

Option of either a 30-day or an actual-day month that the system uses for interest accrual calculation.

**activity recap**

Daily summary report of all institution activity.

**activity statement**

Statement sent to a customer showing the customer's daily, weekly, or monthly activity.

**alphanumeric**

Set of characters that contains letters, digits, and/or other characters.

**ANSI**

American National Standards Institute.

**application**

Time Investment.

**assignment**

Occurs when an account is used as collateral for a loan or other institution services. Placing an assignment on the account lets all institution personnel know that the accounts may not be paid out until the service is satisfied.

**automatic renewal**

Account is automatically re-invested for that customer, for the stipulated time period and interest rate.

**available balance**

Current balance of an account, less holds, less floats.

**available funds**

Funds available to the customer.

**available interest**

Interest that a customer has earned and is available for him to withdraw. This term correlates with interest earned not paid.

**average collected balance**

Collected balances for a given time period added, then, the number of days in the time period divided into the total amount of collected balances, thus giving the average collected balance for that time period.

**bank float**

Float time that it takes for an item deposited in one institution to be sent to the item's (on-us) institution to clear. The float time involved is from institution to institution clearance time.

**batch system**

System that does not operate in an online mode.

**beneficiary**

Recipient that would receive funds upon death of the customer having the Time Investment account.

**binary**

Number system that uses '2' as a base and the digits '0' and '1' to define a characteristic, property, or condition.

**block, batch, sequence number, sub-sequence number**

Terms that coordinate with the 'capture items' part of a system. Items captured are assigned block, batch, sequence number, and sub-sequence numbers for research purposes – a block of work is a group of items, batches of work are subgroups within a block, sequence numbers are numbers assigned to each item in a batch, sub-sequence numbers are a sub-group in a sequence number.

**bucket**

Portion of computer storage reserved for accumulating data or totals.

**capitalization**

Occurs when the interest paid is added to the principal resulting in higher earnings. The interest is also added to available interest to be used as penalty free withdrawals.

**Capture File**

File that contains captured transactions (whether they be MICR-read or a file built into the capture file format) used as input for processing and posting to the system.

**caution**

Primarily used for watching an account and its activity. In instances of needing to be concerned with the flow of funds through an account (transactions) for institution purposes, the account has a caution placed upon it, segregating it by a code or flag on reports so it is easily recognizable to institution personnel.

**class**

Secondary method of categorizing accounts within types of accounts. This is a user-defined field.

**closed to posting**

Occurs when an account is coded to a non-acceptance status for all or certain transactions.

**COBOL**

Common Business Oriented Language. This is a specific computer language by which business data processing procedures may be precisely described in a standard form.

**collateral**

Instrument with a monetary value, which can be held as security for a loan or other institution services. If the customer is unable to fulfill his financial responsibilities, the collateral may then be used to repay the debt owed to the institution.

**collected balance**

Current balance of an account, less float.

**compounding**

Interest earned is moved to a compounding amount field to be used along with the current balance for accruals in TID200.

**contributions made after year-end**

Contributions made after December 31. Contributions are allowed to the previous year IRA until April 15 of the current year.

**correspondent institution**

Institution with which your institution has a banking relationship. This relationship could include such services as loan participation, money supply, investment of institution funds, etc.

**credit for which float items are generated**

Credit that has debit items corresponding to it that are not immediate funds to the institution or customer thus needing float amount/time generated while collection of monies is in process.

**current balance**

Net results of all debits and credits posted against the account.

**customer control number**

Each customer is assigned a number that is exclusive to that customer. The customer control number is primarily used for IRA/Keogh processing.

**customer float**

Float time that is passed on to the customer while the institution is collecting funds deposited from the item's institution.

**customer key**

Group of characters used to identify a customer. The key consists of the first 6 positions of the customer's last name, first initial, and a 4-position tiebreaker.

**cutoff statement**

Account activity statement sent to a customer on recurring days or months, or periodically. These statements may be sent to the customer on a cycle schedule also. The statement shows all the transactions that affected the account for the statement time period involved.

**debit reversal**

Reversal of a debit transaction that was in error.

**default value**

Values that are automatically supplied and used by the system when the required information is not supplied.

**disbursement**

Amount paid out from an account for such reasons as interest payment, principal payment or an IRA payment.

**disk storage**

Storage on a rotating disk that is a direct access device used to record data magnetically.

**distribution withdrawal**

Amount paid out from an IRA/Keogh to the customer as a result of his investment return.

**dormant account**

Account with little or no activity for a period specified by the institution.

**early redemption**

Account is closed out before the account reaches maturity. The customer suffers a penalty for early withdrawal.

**edit**

Rearranging of data or information involving the deletion of unwanted data, the addition of data, or the testing of data.

**employer contribution**

Contribution made by an employer for an employee's account.

**equal payments**

Amounts owed to a customer may be paid to him in specified equal payments (same amount of payment each pay period).

**external transaction code**

Transaction code the system uses externally (printed, written, or encoded on document) to input transactions into the system. This code differentiates between types of transactions. The external transaction code is linked to the internal transaction code during the system processing for transaction posting.

**effective date processing**

Type of processing which automatically adjusts interest accruals in an account, from the effective date of the transaction.

**float**

Amount of funds in the process of collection, represented by local or foreign items deposited to one institution but drawn on other institutions.

**field**

In a record, a specified area used for a type of data, for example, a 6-position area to designate an effective date.

**file maintenance**

Processing of a permanent file designed to take care of the non-periodic changes within it.

**final maturity date**

Date on which the certificate matures and monies are due/available to the customer without penalty.

**frequency**

Specified time in which reports or statements are output by the system.

**holding company**

Company that is in ownership of institutions. The holding company has responsibility for all institutions owned by that company. Holding companies are normally found in states that do not allow branch banking, thus allowing the holding company to have control over its institutions as an institution would have control over its branches.

**insurance contribution**

Contribution made from an insurance annuity or an insurance investment that is deposited into an IRA account.

**Institution Control Record**

Record that contains the processing days of the institution.

**interest**

Amount of monies accrued and earned on an account for a period of time depending on the stipulations agreed upon.

**interest 1099 form**

Form that interest earned is reported to the internal revenue service each year.

**interest earned not paid**

Interest an account has earned/accrued but has not been paid out to the customer.

**interest penalty**

Occurs when a person wishes to withdraw an investment before its maturity date. The customer is penalized by law for early withdrawal of funds.

**interest per diem**

Daily interest amount an account earns or accrues.

**interest rate**

Annual rate of interest an account is paid or earns.

**interface**

Common boundary between automatic data processing systems or between parts of a single system.

**internal transaction code**

Transaction code the system uses internally to process a transaction.

**I/O routines**

Input-output routines.

**IRA**

Individual Retirement Account.

**issue value**

Value of the certificate at the opening of account.

**item**

Debit or credit instrument or document that represents or causes the movement of monetary values.

**justified**

Adjusting, arranging, or shifting of digits to the left or right of a field, to fit a prescribed pattern.

**Keogh**

Individual retirement account for self employed persons.

**library**

Collection of computer programs and routines available to a computer for the processing of data.

**logo screen**

Infopoint or the initials of the institution are displayed on the terminal once a transaction has been completed.

**Master Information and Control Manager**

All processing parameters, institution options, and customer information are stored and maintained in this system. With this system, a customer may have a single customer name and address record linked to an unlimited number of Time Investment accounts.

**maintenance**

Periodic changes or updates to a file to incorporate changes that have occurred.

**mass maintenance**

Maintenance to a field or fields applied to a whole group of accounts. Examples of mass maintenance groups are type, branch, institution, dormant, and employee code.

**Master File**

Collection of related records used in a computer system to store, process, or generate information.

**maximum contribution**

Maximum amount a person is allowed to contribute to an IRA/Keogh for a particular year.

**maximum rate**

Maximum interest rate allowed by law for a type of interest-earning account.

**mnemonic code**

Alphanumeric code which represents the function or purpose of an operation.

**negotiable code**

Instrument that may be traded, cashed in, or sold, subject to the terms of the contract on the instrument.

**NSF**

Non-sufficient funds. When a depositor's balance is inadequate for the institution to pay a check drawn against the account's available balance.

**non-deductible**

Monies deposited to an IRA that may not be taken as an IRA deduction.

**offline**

System whose peripheral equipment and devices are not under the control of a central processing unit.

**OID**

Original Issue Discount certificate. The interest payment frequency is greater than one year. Special reporting is done for these accounts at year-end.

**online**

System whose peripheral equipment and devices are under the control of a central processing unit, and are integrated with the main flow of transaction processing.

**operator ID**

Identification of the operator entering data through the terminal. It is used by the system to validate the accessibility of the operator to the online system.

**over contribution**

Occurs when a customer makes a contribution to his IRA, thus increasing the balance above and beyond his legal limit. The customer is then notified to withdraw the excess amount.

**overdraft**

Occurs when a customer's account balance goes into a negative status.

**partial key data**

Information needed to add, inquire or update customer account information. Some of the characters are missing.

**passbook instrument**

The customer holds a passbook for entry of transactions. The system determines booked versus non-booked transactions. This type of instrument would be in lieu of a statement account.

**password**

Secret identification name entered by the operator. This is used by the system to validate accessibility of the operator using online.

**payout information**

Information concerning funds being paid out to an individual. This includes payment frequency, next payment date, payment amount, and method of payout.

**parameters**

Constant values through which the user controls system processing.

**partial redemption**

Occurs when a portion of a certificate is redeemed. The redemption amount affects the current balance of the certificate.

**peripheral equipment**

Units that operate in conjunction with a computer, and yet are not part of it, such as printers, card readers, etc.

**principal**

Original dollar amount of an account that is the base for which interest is calculated.

**protected**

Refers to fields that cannot be altered by the operator.

**public funds**

Funds in which the depositor or investor is a public entity such as a city or county government account.

**purged accounts**

Accounts that are deleted from the file on a prescribed time after the account has been closed.

**random access**

File is accessed through the use of a key. You go directly to the record you want without having to read all others before it. This function is not dependent on the last access of data.

**rate change**

Occurs when an interest rate changes on a current investment and the account's interest rate is changed to accrue interest at the proper rate.

**record**

Collection of related fields of data, which relates to one area in a data processing activity.

**redemption**

Occurs when the certificate has matured and the account is being closed by either reinvestment of funds or cashing the certificate in and receiving the monies from it.

**regular contribution**

Normal periodic contribution that is made to an IRA/Keogh, thus adding to the balance of the IRA. This is done by the customer.

**reject**

Transaction that is unacceptable for processing due to an error in the data submitted.

**relational customer**

Customer who is allowed to receive information (statements, etc.) about another customer's account.

**responsibility accounting**

Information gathered for the accounting department to determine cost centers in the institution to provide for accurate accounting costs for institution services and personnel.

**reversal**

This transaction is processed when a previous transaction needs to be reversed, such as an interest payment.

**right justified**

Adjusting, arranging, or shifting of digits to the right of a field to fit a prescribed pattern.

**rollover contribution**

Contribution made into an IRA from a rollover from another IRA. The amount is rolled over into the IRA.

**routing-transit number**

Number assigned by the Federal Reserve System for each individual institution entity for institution identification and item clearing purposes.

**safekeeping**

Occurs when the institution physically holds/stores personal belongings for a customer per their request.

**Savings account**

Interest-bearing account earning a certain percentage of interest allowable by law subject to service charges depending on guidelines set by the institution.

**SEP**

Simplified Employee Pension plan. This plan must be qualified by the government.

**sequential**

File accessed by reading one record at a time until you reach the record that you need. A sequential read only reads forward, it does not read backward.

**serial number**

Number encoded or printed on the check for check reconciliation purposes.

**service charge**

Fee that is assessed to an account for services rendered. The fee is calculated taking into consideration a dollar balance and account activity.

**service charge calculation**

Calculation whereby accounts are checked to see if they are the criteria for a service charge. The calculation includes such considerations as number of debits, number of credits, account balances, etc.

**service chargeable credit**

Credit that contains float and account subject to service charges.

**service fee**

Flat fee that is assessed an account for services rendered, at a determined time.

**signature card index number**

Number assigned to an account making it possible through a signature card system to verify a customer's signature. The number gives the location of the account in the file.

**simple daily interest calculation**

Annual interest rate divided by the number of days in that year (year base), multiplied by the account amount gives the interest amount for one day.

**single maturity**

Certificate of deposit that runs for the term stated on the issue date, and must be redeemed at that time.

**snapshot statement**

Account activity statement, which may be requested at any time that includes all activity from the last statement date. The snapshot statement has no effect on the next statement date or the activity shown on that statement.

**source of input**

Code used to show where the input was originated, thus providing an audit trail and a source of communication if needed.

**statement cycle**

Stipulated time interval used to control statement printing.

**subroutine**

Portion of a routine that causes a computer to carry out a well-defined mathematical or logical operation.

**system control record**

System control record is a record (Institution 000) used to control the system processing.

**tax exempt status**

Occurs when a customer is exempt from having federal income tax deducted by the institution.

**TDOA**

Time Deposit Open Account.

**transfer**

Moving of funds from one account to another.

**type**

Type differences are the primary method of categorizing accounts with equal parameters.

**type rate change**

Function whereby maintenance may be input into the system to change an interest rate in a certain type. Upon the effective date of this maintenance the account would begin earning interest at the new rate.

**unmatched reversal**

Reversal entry could not find a match with the coordinating transaction.

**unprotected**

Refers to fields that may be altered by the operator.

**violation**

Act of trying to access records online without the appropriate authorization.

**working storage**

Chapter of the internal storage reserved for data on which operations are being performed.

**year base**

Number of days in the year that the system uses the interest accrual calculations. The institution has the option of selecting either a 360- or 365-day year.

year base

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