



Time Investment 8.3.5 Procedures Guide 2

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Glossary

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MICM Parameters

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
                                ** GENERAL LEDGER INTERFACE - FORM 0245 **
                                DELETED X
PROCESS MGR 99      APPLICATION 99      ACCUM NBR 999
BRANCH      99999   TYPE        999
AMT DESC    XXXXXXXXXXXXXXXXXXXXXXXXXXXX
NBR DESC    XXXXXXXXXXXXXXXXXXXXXXXXXXXX
OFF AMT DESC XXXXXXXXXXXXXXXXXXXXXXXXXXXX
OFF NBR DESC XXXXXXXXXXXXXXXXXXXXXXXXXXXX
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:

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

Application is always **08**.

```

MIFM,X,0301,X
999 X-----BANK NAME-----X XXXXXXXX XXXX 99-99-9999
                                ** 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
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
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
54--55--56--57--58--59--60--61--62--63--64--65--66--67--68--69--70--71--72
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
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 | 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: b Not using this option at this time. D Next interest date is combined with the renewal interest payment for 182-day accounts only. Y Next interest date is combined with the renewal interest payment for all accounts. |
|----|--|

| | |
|----|---|
| 02 | Interest date calculation <i>at</i> renewal. Valid entries are: b Next interest date is calculated from the last interest payment prior to renewal. R Next interest date is calculated from the renewal date. |
|----|---|

| | |
|----|--|
| 03 | 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: b Not using this option at this time. Y Next interest date is extended one more term if the date is within 7 days after renewal. Note: Flag 02 must be 'b' in order for Flag 03 to be effective. |
|----|--|

| 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> <p>b Do not sort the Activity Recap reports (08-017/08-018) by cost center.</p> <p>Y Sort the Activity Recap reports (08-017/08-018) by cost center. (Cost center is substituted for branch in the sort key.)</p> |
| 05 | <p>Physical deletion of purged accounts in posting. If this flag is set to Y, all accounts meeting the purge days criteria in this posting run are physically deleted. If this flag is not Y, 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> <p>b Do not physically delete accounts meeting the purge days criteria in the posting program.</p> <p>Y Physically delete accounts meeting the purge days criteria in the posting program.</p> <p>Note: If the MICM Record 0301 Flag 5 option is blank, and you change it to a Y, 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> <p>b Pay interest on dormant accounts.</p> <p>N Do not pay interest on dormant accounts.</p> |
| 17 | <p>Interest on excess contributions. Calculate the interest amount due to an Excess Contribution Withdrawal transaction. Valid entries are:</p> <p>b Do not calculate interest amount.</p> <p>Y Calculate interest amount on excess contributions.</p> |
| 18 | <p>Print Account Information Sheet (08-027) automatically at new account time. Valid entries are:</p> <p>b Do not print Account Information Sheet.</p> <p>Y Print Account Information Sheet.</p> |
| 19 | <p>Print Customer Record Information Sheet (08-026) automatically at the time the Customer is opened. Valid entries are:</p> <p>b Do not print the Customer Information Sheet.</p> <p>Y Print the Customer Information Sheet.</p> |

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 **
                                DELETE X

```

```

APPLICATION 99
RECORD      9
REPRT FLG-01 XXXXX    REPRT FLG-02 XXXXX    REPRT FLG-03 XXXXX
REPRT FLG-04 XXXXX    REPRT FLG-05 XXXXX    REPRT FLG-06 XXXXX
REPRT FLG-07 XXXXX    REPRT FLG-08 XXXXX    REPRT FLG-09 XXXXX
REPRT FLG-10 XXXXX    REPRT FLG-11 XXXXX    REPRT FLG-12 XXXXX
REPRT FLG-13 XXXXX    REPRT FLG-14 XXXXX    REPRT FLG-15 XXXXX
REPRT FLG-16 XXXXX    REPRT FLG-17 XXXXX    REPRT FLG-18 XXXXX
REPRT FLG-19 XXXXX    REPRT 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 A | 21 L |
| 11 B | 22 M |
| 12 C | 23 N |
| 13 D | 24 O |
| 14 E | 25 P |
| 15 F | 26 Q |
| 16 G | 27 R |
| 17 H | 28 S |
| 18 I | 29 T |
| 19 J | 30 U |
| 20 K | 31 V |

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.

- 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.

```

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

```

| | |
|---------------|---|
| Code | <p>Message Line Code. Eight-character field comprised of:</p> <p>Positions 1 – 3 Notice Code. Valid entries are:</p> <p style="padding-left: 40px;">RGD Renewal notices (08-049).</p> <p style="padding-left: 40px;">RGX Pre-renewal notices (08-050).</p> <p>Positions 4 – 6 Product Type.</p> <p>Positions 7 – 8 Line Number. Valid entries are 1 – 20.</p> <p>Note: On the MICM batch form this information is entered as follows:</p> <p>Positions 15 – 17 Message Line Code</p> <p>Positions 18 – 20 Product Type</p> <p>Positions 20 – 22 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>Remember! 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>Remember! 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.

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

| | |
|-------------------------------------|---|
| (F16) – Sp | 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. |
| (PA1) – (PA2) – User-defined | Function determined by user. |
| (Enter) – Enter | Update and go to the next panel. |
| (Clear) – Exit | <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.

| Panel ID | Description | Key Fields |
|----------|--|-----------------------------------|
| 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 Params | | | | 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.*

| | |
|--------------|---|
| 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">A Print all maintenance entries.E Print error entries only. <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">b No analysis for this institution.1 Analysis valid for this institution. <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">N Do not create the Exceptions File.Y Create the Exceptions File. <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">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. <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">N Do not generate separate sets of reports.Y Generate separate sets of reports. <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">N Do not reject the overdrawing transaction.Y Reject the overdrawing transaction. <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">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. <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"> 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. <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"> 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 the institution/branch name and address are preprinted on the checks. Y Print the institution name and address on the checks. <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 00 – 99. 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 00 – 99. 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 00 – 99. 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 00 – 99. 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"> N Birth date is not required. Y Birth date is required. <p><i>Alphanumeric, 1 position, required.</i></p> |

| | |
|---------------|--|
| 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">N Do not report accounts to IRS that have received less than ten dollars interest.Y Report all accounts to IRS. <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">N Do not generate the federal tax. If appropriate, the federal tax must be manually assessed.Y Generate the federal tax. <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">N Do not generate the disbursement tax. If appropriate, the disbursement tax must be manually assessed.Y Generate the disbursement tax. <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 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:</p> <ul style="list-style-type: none">A Closed to all transactions.C Closed to Credits only.D Closed to Debits only.N Do not change accounts Closed to Post Flag. <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.

| | |
|--------------|--|
| 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 00 – 99 . 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 00 – 99 . 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 .000000000 – .999999999 . <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: <ul style="list-style-type: none"> A Every day. 1 Sunday. 2 Monday. 3 Tuesday. 4 Wednesday. 5 Thursday. 6 Friday. 7 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: <ul style="list-style-type: none"> N Do not print renewal date on the check. Y 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"> 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. <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"> N Do not sort checks in date order. Y Sort checks in date order. <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"> B Sort checks in branch order. N Do not sort checks in ZIP code order. Y Sort checks in ZIP code order. <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> |
|-------|--|

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

| | | | | |
|--|----------|-------------------------------|----------|----------------|
| 3501 | TIME8301 | Time Investment Type Defaults | 001 | 01-03-2000 |
| | | | More: | + |
| Region . . . | 000 | Type | 006 | Eff Date . . . |
| | | | 01-01-91 | Delete _ |
| Acct Desig | C | IRA Code . . . | S | Shrt Name Req |
| Y | | | | |
| ----- Renewal Information ----- | | | | |
| Frequency . . | M | Term | 1 | Day |
| | | | 00 | Option . . . |
| Disposition | P | Balance Code | C | Grace Rate . . |
| R | | | | |
| ----- Interest Information ----- | | | | |
| Frequency . . | M | Term | 1 | Day |
| | | | 31 | Plan |
| Disposition | P | Method | D | Year Base . . |
| | | | A | Month Base |
| Combine Check | Y | Pay Code . . . | B | Rate Code . . |
| | | | C | Tax Exempt |
| 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 |
| | | | | .0000000000 |
| Minimum Rate | | .0000000000 | | |
| Maximum Rate | | .3000000000 | | |
| 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">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. <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">N Short name is not required.Y Short name is required. <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">D Days.M Months.N No renewal period. <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 001. 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'. 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.</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">b Savings account.A Automatic renewal.S Single maturity. <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"> N Interest paid normally. Principal must be withdrawn. P Pay principal by check. T Transfer principal to another account. <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"> C Current balance. I Issue balance. <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"> 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. <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"> C Cycles. (Not valid for Certificates of Deposit.) D Days. M Months. N None. <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 001. 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'. 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.</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">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. <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">C Capitalize interest.P Pay interest by check.T Transfer interest to another account. <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">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. <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">A Actual days in the year.0 360-day year.5 365-day year. <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">A Actual days in the month.M 30-day month. <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">N Do not combine checks.Y Combine checks. <p><i>Alphanumeric, 1 position, optional.</i></p> |

| | |
|---------------|--|
| 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"> B Pay interest on current balance. C Pay interest on collected balance. N No interest paid. <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"> 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. <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 4, 5, 8, B, C, D, E, F, or S. Valid entries are:</p> <ul style="list-style-type: none"> 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. <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"> D Days. M Months. N Not used. <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 001 . Valid entries are 001 – 999 . <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'. 31 indicates the last day of the month. Valid entries are 00 – 31 . <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: b Option not used. M Each month. Y Each cycle. <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: D Days. M Months. N None. <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 001 . 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'. 31 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 000 – 999 . <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: 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. <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. <i>Numeric, 9 positions, optional.</i> |
| Minimum Rate | Minimum Interest Rate. Minimum interest rate allowed for this account type. <i>Numeric, 9 positions, optional.</i> |
| Maximum Rate | Maximum Interest Rate. Maximum interest rate allowed for this account type. <i>Numeric, 9 positions, optional.</i> |

```

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 000000000 – 999999999 . <i>Numeric, 11 positions, optional.</i> |
| 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. <i>Alphanumeric, 1 position, required.</i> |

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

Statement Information

| | |
|-------------|---|
| Frequency | <p>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:</p> <p>B Passbook.</p> <p>C Cycles.</p> <p>D Days.</p> <p>M Months.</p> <p>N None.</p> <p>P Periodic.</p> <p><i>Alphanumeric, 1 position, required.</i></p> |
| Term | <p>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.</p> <p><i>Numeric, 3 positions, required.</i></p> |
| No Activity | <p>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:</p> <p>N Do not print the statement.</p> <p>Y Print the statement.</p> <p>Note: Passbook accounts must be coded N.</p> <p><i>Alphanumeric, 1 position, required.</i></p> |
| Type | <p>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:</p> <p>T Form A, TDOA statement.</p> <p>0 No Statement or Passbook account.</p> <p>1 Form A, single accounts in account number order.</p> |

- 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 |
| | | | | | |
| TD0A W/D Seq | N | TD0A Term | N | TD0A 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 | <p>Closed to Posting Code. Indicates whether an account is closed to posting debits and/or credits. Valid entries are:</p> <ul style="list-style-type: none"> 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. <p><i>Alphanumeric, 1 position, required.</i></p> |
| Negotiable | <p>Negotiable Code. Indicates whether the account is a negotiable instrument. Valid entries are:</p> <ul style="list-style-type: none"> N Not a negotiable instrument. Y Negotiable instrument. <p><i>Alphanumeric, 1 position, required.</i></p> |
| Large Balance | <p>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.</p> <p><i>Numeric, 1 position, required.</i></p> |
| Correspondent | <p>Correspondent Institution Indicator Code. Indicates whether this account is a correspondent institution account. Valid entries are:</p> <ul style="list-style-type: none"> A U.S. branch or agency in foreign institutions. B Commercial institution in U.S. C Other institution in U.S. |

| | |
|----------------|--|
| | <p>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.</p> <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> <p>N Not a Trust Deposit account. Y Trust Deposit account.</p> <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> <p>B Both transferable and secured. N Neither transferable nor secured. T Transferable. Y Secured deposit.</p> <p><i>Alphanumeric, 1 position, required.</i></p> |
| Purge Override | <p>Purged Override Code. Controls the purging of accounts. Valid entries are:</p> <p>b Automatically purges the accounts. N Do not automatically purge the accounts even though the specified number of days has passed.</p> <p><i>Alphanumeric, 1 position, optional.</i></p> |
| Safekeeping | <p>Safekeeping Flag. Valid entries are:</p> <p>B Safekeeping and brokered. N Brokered, not safekeeping. R Neither brokered nor safekeeping. Y Safekeeping, not brokered.</p> <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> <p>B Business account. D Director account. E Employee account. N Other account. O Officer account.</p> <p><i>Alphanumeric, 1 position, required.</i></p> |

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| Collateral | <p>Collateral Flag. Indicates whether the customer is using the account as collateral. Valid entries are:</p> <p>N Customer is not using the account as collateral.</p> <p>Y Customer is using the account as collateral.</p> <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> <p>N This account is not a Book Entry CD.</p> <p>Y This account is a Book Entry CD. Report 08-038 (Book Entry CD Receipt – new account) is generated for new accounts.</p> <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> <p>N Account analysis is not required.</p> <p>1 Account analysis is required. Analysis version 1.</p> <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> <p>N No.</p> <p>1 – 4 User-defined.</p> <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> <p>F U.S. government.</p> <p>N Not a Public Funds account.</p> <p>S State or political subdivision.</p> <p>Y Public Funds account.</p> <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> |

| | |
|----------------|--|
| 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">F FIFO.H Deposit with the highest rate.L LIFO.M Deposit with the lowest rate.N Not applicable. <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">D Decreasing term.F Fixed term.N Not applicable. <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">F Fixed rate.N Not applicable.V Variable rate. <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 00 – 30. 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 00 – 30. 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 00 – 30. 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">N Do not use minimum balance accrue amount.Y Use the minimum balance accrue amount. <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">N Deposits not allowed.Y Deposits allowed. <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">N Withdrawals not allowed.Y Withdrawals allowed. <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">N Do not use this minimum balance pay amount.Y Use this minimum balance pay amount. <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 0 – 9.</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 0 – 9.</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">N Do not use this minimum interest amount.Y Use this minimum interest amount. <p><i>Alphanumeric, 1 position, required.</i></p> |

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| 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 0 – 9.</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 0 – 9.</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"> N Do not use this base amount or rate. R Use this base rate. Y Use this base amount. <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"> N Do not generate an opening deposit. Y Generate an opening deposit. <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"> N Do not reject excess contributions. Y Reject excess contributions. <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"> N Do not flag account. Y Flag account after day's requirement is met. <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> |

| | |
|---------------|--|
| 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 Y 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> <p>N Do not change the rate. Y Change the rate.</p> <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 01 – 99.</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> <p>N Do not flag account. Y Flag account after days requirement is met.</p> <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> <p>N Do not print pre-renewal notices. Y Print pre-renewal notices.</p> <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> <p>N Do not print renewal notices. Y Print renewal notices.</p> <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> <p>N Do not print maturity notices. Y Print maturity notices.</p> <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> |

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| 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"> N Statements are not printed 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. <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"> N Do not print statements for zero balance accounts. Y Print statements for zero balance accounts. <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"> N Do not produce a statement. Y Produce a statement. <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"> N Do not end grace if a manual rate change occurs. Y End grace if a manual rate change occurs. <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"> N Do no end grace if a manual deposit occurs. Y End grace if a manual deposit occurs. <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"> N Do no end grace if a manual withdrawal occurs. Y End grace if a manual withdrawal occurs. <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"> N Do not accrue accounts after maturity. Y Accrue accounts after maturity for the days specified. <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 0000000 – 9999999 . <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 0000000 – 9999999 . <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 0000000 – 9999999 . <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 |
| | | | More: | + |
| Region | : 000 | Eff Date . . . | : 01-01-86 | 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"> 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 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. 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. <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> <ol style="list-style-type: none"> C Continuous compounded. D Daily compounded. S Simple. <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> <ol style="list-style-type: none"> A Actual days in the year. 0 360-day year. 5 365-day year. <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> <ol style="list-style-type: none"> A Actual days in the month. M 30-day month. <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> <ol style="list-style-type: none"> D Days. M Months. <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 001 – 999.</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"> A Average rate. B Beginning rate. C Current rate. O Other rate. <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"> 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. <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 |
| | | | | | More: + | |
| Region . . . | 000 | Type . . . | 001 | Eff Date . . | 01-01-86 | Delete _ |
| Default Rate | .100000000 | Term | | Rate | Balance | Rate |
| Split Rate Opt | _ | 01 0 | | .000000000 | 0 | .000000000 |
| | | 02 0 | | .000000000 | 0 | .000000000 |
| | | 03 0 | | .000000000 | 0 | .000000000 |
| --- Split Rate Table -- | | 04 0 | | .000000000 | 0 | .000000000 |
| Amount | Rate | 05 0 | | .000000000 | 0 | .000000000 |
| 01 0 | .000000000 | 06 0 | | .000000000 | 0 | .000000000 |
| 02 0 | .000000000 | 07 0 | | .000000000 | 0 | .000000000 |
| 03 0 | .000000000 | 08 0 | | .000000000 | 0 | .000000000 |
| 04 0 | .000000000 | 09 0 | | .000000000 | 0 | .000000000 |
| 05 0 | .000000000 | 10 0 | | .000000000 | 0 | .000000000 |
| | | 11 0 | | .000000000 | 0 | .000000000 |
| Amount Code _ | | 12 0 | | .000000000 | 0 | .000000000 |
| | | 13 0 | | .000000000 | 0 | .000000000 |
| | | 14 0 | | .000000000 | 0 | .000000000 |
| | | 15 0 | | .000000000 | 0 | .000000000 |
| 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 99999. 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 9999999. 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> <table><tr><td>b or N</td><td>Do not use the Variable/Split Rate Table.</td></tr><tr><td>S</td><td>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.</td></tr><tr><td>V</td><td>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.</td></tr></table> <p><i>Alphanumeric, 1 position, required.</i></p> | b or 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. |
| b or 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. | | | | | | |

Split Rate Table

| | |
|----------------|---|
| Amount 01 – 05 | <p>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.</p> <p><i>Numeric, 5 positions, optional.</i></p> |
| Rate 01 – 05 | <p>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.</p> <p><i>Numeric, 9 positions, optional.</i></p> |
| Amount Code | <p>Split/Variable Rate Table Amount Code. Indicates whether the amounts are in dollars, hundreds of dollars, or thousands of dollars. Valid entries are:</p> <ul style="list-style-type: none">b Whole dollars.H Hundreds of dollars.T Thousands of dollars. <p><i>Alphanumeric, 1 position, optional.</i></p> |

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 |
| Disposition | N | Balance Code | N | Grace Rate | N |
| ----- Interest Information ----- | | | | | |
| Frequency . . | Y | Term | Y | Day | Y |
| Disposition | Y | Method . . . | Y | Year Base . . | Y |
| Combine Check | N | Pay Code . . | Y | Maximum Rate | N |
| Prime Indr | N | Prime Sign | N | Prime Percent | N |
| Rate Chg Freq | Y | Rate Chg Term | Y | Rate Chg Day | Y |
| Cmpd Freq . . | N | Cmpd Term . . | N | Cmpd Day . . . | N |
| ----- Statement Information ----- | | | | | |
| Frequency . . | N | Term | N | Day | N |
| Disposition | N | Sort | N | Type | N |
| | | | | No Activity | 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 | <p>Interest Day. Valid entries are:</p> <p>N Do not re-default this field to the new type.</p> <p>Y Re-default this field to the new type.</p> <p><i>Alphanumeric, 1 position, required.</i></p> |
| Plan | <p>Interest Plan Code. Valid entries are:</p> <p>N Do not re-default this field to the new type.</p> <p>Y Re-default this field to the new type.</p> <p><i>Alphanumeric, 1 position, required.</i></p> |
| Disposition | <p>Interest Disposition Code. Valid entries are:</p> <p>N Do not re-default this field to the new type.</p> <p>Y Re-default this field to the new type.</p> <p><i>Alphanumeric, 1 position, required.</i></p> |
| Method | <p>Interest Calculation Method. Valid entries are:</p> <p>N Do not re-default this field to the new type.</p> <p>Y Re-default this field to the new type.</p> <p><i>Alphanumeric, 1 position, required.</i></p> |
| Year Base | <p>Interest Year Base Code. Valid entries are:</p> <p>N Do not re-default this field to the new type.</p> <p>Y Re-default this field to the new type.</p> <p><i>Alphanumeric, 1 position, required.</i></p> |
| Month Base | <p>Interest Month Base Code. Valid entries are:</p> <p>N Do not re-default this field to the new type.</p> <p>Y Re-default this field to the new type.</p> <p><i>Alphanumeric, 1 position, required.</i></p> |
| Combine Check | <p>Combined Interest Check. Valid entries are:</p> <p>N Do not re-default this field to the new type.</p> <p>Y Re-default this field to the new type.</p> <p><i>Alphanumeric, 1 position, required.</i></p> |
| Pay Code | <p>Interest Pay Code. Valid entries are:</p> <p>N Do not re-default this field to the new type.</p> <p>Y Re-default this field to the new type.</p> <p><i>Alphanumeric, 1 position, required.</i></p> |
| Maximum Rate | <p>Maximum Interest Rate. Valid entries are:</p> <p>N Do not re-default this field to the new type.</p> <p>Y Re-default this field to the new type.</p> <p><i>Alphanumeric, 1 position, required.</i></p> |
| Minimum Rate | <p>Minimum Interest Rate. Valid entries are:</p> <p>N Do not re-default this field to the new type.</p> <p>Y Re-default this field to the new type.</p> <p><i>Alphanumeric, 1 position, required.</i></p> |

| | |
|---------------|---|
| 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. <i>Alphanumeric, 1 position, required.</i> |
| 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. <i>Alphanumeric, 1 position, required.</i> |

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. <i>Alphanumeric, 1 position, required.</i> |
| 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. <i>Alphanumeric, 1 position, required.</i> |
| 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. <i>Alphanumeric, 1 position, required.</i> |
| 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. <i>Alphanumeric, 1 position, required.</i> |

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. <i>Alphanumeric, 1 position, required.</i> |
| 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. <i>Alphanumeric, 1 position, required.</i> |

| | |
|----------------|---|
| 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">b No user routine.U Use special user routine. <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 000 – 999. 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> <p>N Do not overdraw an account with a service charge.</p> <p>Y Overdraw an account with a service charge.</p> <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> <p>b Average balance.</p> <p>C Average collected balance.</p> <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> <p>N Do not assess service charges to dormant accounts.</p> <p>Y Assess service charges to dormant accounts.</p> <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.</p> <p><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.</p> <p><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">b Average balance.C Average collected balance.L Low balance. <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 YYYYMM. 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

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'.

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 00 . <i>Numeric, 2 positions, required.</i> |
| 3 – 6 | Form Number. Valid entry is 3500 . <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 000 – 999 . <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 | <p>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.</p> <p><i>Numeric, 2 positions, optional.</i></p> <p>Reference: Card 99, field 064.</p> |
| 52 – 53 | <p>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.</p> <p><i>Numeric, 2 positions, optional.</i></p> <p>Reference: Card 99, field 065.</p> |
| 54 – 55 | <p>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.</p> <p><i>Numeric, 2 positions, optional.</i></p> <p>Reference: Card 99, field 066.</p> |
| 56 – 57 | <p>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.</p> <p><i>Numeric, 2 positions, optional.</i></p> <p>Reference: Card 99, field 067.</p> |
| 58 | <p>Date of Birth Required Flag. Indicates whether a birth date is required in order to open a retirement account. Valid entries are:</p> <ul style="list-style-type: none">N Birth date is not required.Y Birth date is required. <p><i>Alphanumeric, 1 position, required.</i></p> <p>Reference: Card 99, field 068.</p> |
| 59 | <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">N Do not report accounts to IRS that have received less than ten dollars interest.Y Report all accounts to IRS. <p><i>Alphanumeric, 1 position, required.</i></p> <p>Reference: Card 99, field 069.</p> |
| 60 – 80 | <p>Not used.</p> |

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.

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|-----|---|
| 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. |

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|-----|---|
| 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

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| 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

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

Card 00

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| 9 – 11 | Institution Number. Designates the financial institution being entered. Valid entries are 000 – 999 . <i>Numeric, 3 positions, required.</i> |
| 12 – 14 | Region Number. Valid entries are 000 – 999 . <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.

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| 43 – 45 | <p>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.</p> <p><i>Numeric, 3 positions, optional.</i></p> <p>Reference: Card 99, field 075.</p> |
| 46 – 54 | <p>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.</p> <p><i>Numeric, 9 positions, optional.</i></p> <p>Reference: Card 99, field 076.</p> |
| 55 | <p>Index to Prime Interest Percentage Sign. Indicates whether the Index to Prime Percentage is positive or negative. Valid entries are:</p> <p>M Minus. The index to prime percentage is subtracted from the prime interest rate.</p> <p>P Plus. The index to prime percentage is added to the prime interest rate.</p> <p><i>Alphanumeric, 1 position, required.</i></p> <p>Reference: Card 99, field 077.</p> |
| 56 – 64 | <p>Interest Minimum Rate. Minimum interest rate allowed for this account type.</p> <p><i>Numeric, 9 positions, optional.</i></p> <p>Reference: Card 99, field 078.</p> |
| 65 – 73 | <p>Interest Maximum Rate. Maximum interest rate allowed for this account type.</p> <p><i>Numeric, 9 positions, optional.</i></p> <p>Reference: Card 99, field 079.</p> |
| 74 – 80 | <p>Not used.</p> |

Card 02

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| 9 | <p>Compounding Frequency Code. Indicates the frequency of the compounding of interest. Used in conjunction with Compounding Term and Compounding Day. Valid entries are:</p> <p>D Days.</p> <p>M Months.</p> <p>N None.</p> <p><i>Alphanumeric, 1 position, required.</i></p> <p>Reference: Card 99, field 080.</p> |
| 10 – 12 | <p>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.</p> <p><i>Numeric, 3 positions, required.</i></p> <p>Reference: Card 99, field 081.</p> |

- 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.

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| 44 | <p>Service Charge Code. Indicates whether to assess service charges. Valid entries are:</p> <ul style="list-style-type: none">A Assess service charges.B Bill for service charges.C Combine service charges.R Review service charges.W Waive service charges. <p><i>Alphanumeric, 1 position, required.</i> Reference: Card 99, field 100.</p> |
| 45 – 46 | <p>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:</p> <ul style="list-style-type: none">00 Not used.01 – 30 Parameter set. <p><i>Numeric, 2 positions, optional.</i> Reference: Card 99, field 101.</p> |
| 47 – 48 | <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 00 – 30. Zeros indicate not used.</p> <p><i>Numeric, 2 positions, optional.</i> Reference: Card 99, field 102.</p> |
| 49 – 50 | <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 00 – 30. Zeros indicate not used.</p> <p><i>Numeric, 2 positions, optional.</i> Reference: Card 99, field 103.</p> |
| 51 – 52 | <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 00 – 30. Zeros indicate not used.</p> <p><i>Numeric, 2 positions, optional.</i> Reference: Card 99, field 104.</p> |
| 53 – 80 | <p>Not used.</p> |

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.

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| 34 – 37 | Standard Industry Classification Code. Zeros indicate not applicable. Leading blanks are permitted. <i>Numeric, 4 positions, optional.</i> Reference: Card 99, field 129. |
| 38 – 41 | Accounting Code. User-defined for use in responsibility accounting. Zeros indicate not applicable. <i>Numeric, 4 positions, optional.</i> 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. <i>Alphanumeric, 1 position, optional.</i> 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. <i>Alphanumeric, 1 position, required.</i> 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. <i>Alphanumeric, 1 position, required.</i> 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 000000000 – 999999999 . <i>Numeric, 11 positions, optional.</i> Reference: Card 99, field 134. |
| 56 – 80 | Not used. |

Card 99

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

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| 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. |

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| 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. |

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| 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. |

Form 3502 – Time Investment Type Processing Parameters

| | |
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| 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 00 . <i>Numeric, 2 positions, required.</i> |
| 3 – 6 | Form Number. Valid entry is 3502 . <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 000 – 999 . <i>Numeric, 3 positions, required.</i> |
| 12 – 14 | Region Number. Valid entries are 000 – 999 . <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.

| | |
|---------|---|
| 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></p> <p>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 0000000 – 9999999. <i>Numeric, 7 positions, optional.</i></p> <p>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 0000000 – 9999999. <i>Numeric, 7 positions, optional.</i></p> <p>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 0000000 – 9999999. <i>Numeric, 7 positions, optional.</i></p> <p>Reference: Card 99, field 060.</p> |
| 54 | <p>Deposit Option. Indicates whether deposits are allowed for this account type. Valid entries are:</p> <ul style="list-style-type: none">N Time Investment not allowed.Y Time Investment allowed. <p><i>Alphanumeric, 1 position, required.</i></p> <p>Reference: Card 99, field 061.</p> |
| 55 | <p>Withdrawal Option. Indicates whether withdrawals are allowed for this account type. Valid entries are:</p> <ul style="list-style-type: none">N Withdrawals not allowed.Y Withdrawals allowed. <p><i>Alphanumeric, 1 position, required.</i></p> <p>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.

| | |
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| 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. |

| | |
|-----|--|
| 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. |

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| 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. |

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 00 . <i>Numeric, 2 positions, required.</i> |
| 3 – 6 | Form Number. Valid entry is 3503 . <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 000 – 999 . <i>Numeric, 3 positions, required.</i> |
| 12 – 14 | Region Number. Valid entries are 000 – 999 . <i>Numeric, 3 positions, required.</i> |
| 15 – 16 | Routine Number. Penalty routine number to which this information applies. Valid entries are 01 – 30 . <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 | <p>Penalty Interest Term. Number of days or months for which the penalties are to be calculated. Valid entries are 001 – 999.</p> <p><i>Numeric, 3 positions, required.</i></p> <p>Reference: Card 99, field 055.</p> |
| 17 | <p>Penalty Rate Code. Identifies the rate used to calculate the interest penalty.</p> <p>Valid entries are:</p> <ul style="list-style-type: none">A Average rate.B Beginning rate.C Current rate.O Other rate. <p><i>Alphanumeric, 1 position, required.</i></p> <p>Reference: Card 99, field 056.</p> |
| 18 – 26 | <p>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.</p> <p><i>Numeric, 9 positions, optional.</i></p> <p>Reference: Card 99, field 057.</p> |
| 27 | <p>Flat Fee Code. Indicates whether a flat fee is assessed as a penalty. Valid entries are:</p> <ul style="list-style-type: none">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. <p><i>Alphanumeric, 1 position, required.</i></p> <p>Reference: Card 99, field 058.</p> |
| 28 – 36 | <p>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.</p> <p><i>Numeric, 9 positions, optional.</i></p> <p>Reference: Card 99, field 059.</p> |
| 37 – 45 | <p>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.</p> <p><i>Numeric, 9 positions, optional.</i></p> <p>Reference: Card 99, field 060.</p> |
| 46 – 48 | <p>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.</p> <p><i>Numeric, 3 positions, optional.</i></p> <p>Reference: Card 99, field 061.</p> |

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 00 . <i>Numeric, 2 positions, required.</i> |
| 3 – 6 | Form Number. Valid entry is 3504 . <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 000 – 999 . <i>Numeric, 3 positions, required.</i> |
| 12 – 14 | Region Number. Valid entries are 000 – 999 . <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.

| | |
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| 16 – 72 | <p>Balance/Rate Table – Rate. Used to calculate interest on new accounts and at renewal based on the corresponding Balance fields. For example:</p> <ul style="list-style-type: none">■ 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 <p>Nine decimal places are assumed. Leading blanks are permitted. <i>Numeric, 9 positions, 4 times, optional.</i> Reference: Card 99, fields 096 – 103.</p> |
| 73 – 80 | Not used. |

Card 08

| | |
|---------|--|
| 9 – 47 | <p>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. <i>Numeric, 7 positions, 3 times, optional.</i> Reference: Card 99, fields 104 – 109.</p> |
| 16 – 56 | <p>Balance/Rate Table – Rate. Used to calculate interest on new accounts and at renewal based on the corresponding Balance fields. For example:</p> <ul style="list-style-type: none">■ 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. <p>Nine decimal places are assumed. Leading blanks are permitted. <i>Numeric, 9 positions, 3 times, optional.</i> Reference: Card 99, fields 104 – 109.</p> |
| 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

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

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 00 . <i>Numeric, 2 positions, required.</i> |
| 3 – 6 | Form Number. Valid entry is 3505 . <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 000 – 999 . <i>Numeric, 3 positions, required.</i> |
| 12 – 14 | Region Number. Valid entries are 000 – 999 . <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.

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| 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. |

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|-----|---|
| 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 00 . <i>Numeric, 2 positions, required.</i> |
| 3 – 6 | Form Number. Valid entry is 3506 . <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 000 – 999 . <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. |

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 00 . <i>Numeric, 2 positions, required.</i> |
| 3 – 6 | Form Number. Valid entry is 3507 . <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 000 – 999 . <i>Numeric, 3 positions, required.</i> |
| 12 – 14 | Region Number. Valid entries are 000 – 999 . <i>Numeric, 3 positions, required.</i> |
| 15 – 16 | Parameter. Designates this set of service charge parameters. Valid entries are 01 – 30 . <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 00 . <i>Numeric, 2 positions, required.</i> |
| 3 – 6 | Form Number. Valid entry is 3508 . <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 000 – 999 . <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">■ Enter the lowest amount in field 01. All remaining amounts <i>must</i> be entered consecutively.■ Express the amounts in dollars and cents. Two decimal places are assumed and leading blanks are permitted. <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> |
|--------|---|

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

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Master Information and Control Manager Time Investment Institution Parameters Maintenance

Form 3500

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SYSTEM

| | |
|---|---|
| 0 | 0 |
|---|---|

1 2

FORM

| | | | |
|---|---|---|---|
| 3 | 5 | 0 | 0 |
|---|---|---|---|

3 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 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 Note |
| 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

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Page 2 of 2

SYSTEM

| | |
|---|---|
| 0 | 0 |
| 1 | 2 |

FORM

| | | | |
|---|---|---|---|
| 3 | 5 | 0 | 0 |
| 3 | | | 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 | | | | | | | | | | | | | 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

Form 3501
Page 1 of 1

| | | | | | |
|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| SYSTEM | | FORM | | | |
| <input type="text" value="0"/> | <input type="text" value="0"/> | <input type="text" value="3"/> | <input type="text" value="5"/> | <input type="text" value="0"/> | <input type="text" value="1"/> |
| 1 | 2 | 3 | | 6 | |

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

| | | | | | | | | | | | |
|--------------------------------|--------------------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| CARD | | INSTITUTION | | REGION | | TYPE | | EFFECTIVE DATE | | | |
| <input type="text" value="0"/> | <input type="text" value="0"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| 7 | 8 | 9 | 11 | 12 | 14 | 15 | 17 | 51 | | | 56 |

| | | | | | | | | | | | | | | | | | |
|--------------------------------|--------------------------------|----------------------|----------------------|---------|------|----|-----|------------|----------------------|----------------------|----------------------|------|------|-----|----|----|----|
| CARD | | ACCT DESIG | IRA CODE | RENEWAL | | | | FINAL DISP | BAL CODE | GRACE RATE | RATE CHANGE | | | | | | |
| <input type="text" value="0"/> | <input type="text" value="1"/> | <input type="text"/> | <input type="text"/> | FREQ | TERM | | DAY | OPTION | <input type="text"/> | <input type="text"/> | <input type="text"/> | FREQ | TERM | DAY | | | |
| 7 | 8 | 9 | 10 | 11 | 12 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 24 | 25 | 26 |

| | | | | | | | | | | | | | | | | | |
|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| INTEREST | | | | | | | | | | | | | | | | | |
| PAY CODE | ACCRUAL | YEAR | MONTH | FREQ | TERM | | DAY | DISP | COMB CHECK | RATE CODE | TENTH | TAX EXEMPT | | | | | |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | | | | | |
| 27 | 28 | 29 | 30 | 31 | 32 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | | | | |
| PLAN | | PRIME INDICATOR | | INDEX TO PRIME | | | | | | SIGN | MINIMUM RATE | | | | | | |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| 42 | 43 | 45 | 46 | | | | | | | 54 | 55 | 56 | | | | | 56 |
| MAXIMUM RATE | | | | | | | | | | | | | | | | | |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| 65 | | | | | | | | | | | | | | | | | 73 |

| | | | | | | | | | | | | | | | | | | | |
|--------------------------------|--------------------------------|-------------|------|----|-----------|------|------|------|------|------|----|---------------|----|--|----------------------|----------------------|---------|-----------|----|
| CARD | | COMPOUNDING | | | STATEMENT | | | | | | | | | | | | NO ACTV | RATE HIST | |
| <input type="text" value="0"/> | <input type="text" value="2"/> | FREQ | TERM | | DAY | SORT | TYPE | DISP | FREQ | TERM | | DAYS OF MONTH | | | <input type="text"/> | <input type="text"/> | | | |
| 7 | 8 | 9 | 10 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | | | | 29 | 30 | 31 |

| | | | | | | | | | | | | | | | | |
|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----|----|----|----|----|
| SERVICE CHARGE | | | | | | | | | | PENALTY TERMS | | | | | | |
| FREQ | TERM | | DAYS OF MONTH | | | CODE | ROUTINE | | 1 | 2 | 3 | | | | | |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | | | | | |
| 32 | 33 | 35 | 36 | | | | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 |

| | | | | | | | | | | | | | |
|--------------------------------|--------------------------------|----------------------|-------------|-----|------|------------|------|----------------------|----------------------|------------------|-----|---------|----------------------|
| CARD | | SHORT NAME | VALID TYPES | | | TDOA | | RATE CODE | | SUPPRESS NOTICES | | | INT PAY |
| <input type="text" value="0"/> | <input type="text" value="3"/> | <input type="text"/> | CD | SAV | TDOA | W/DRAW SEQ | TERM | <input type="text"/> | <input type="text"/> | PRE-REN | REN | FIN MAT | <input type="text"/> |
| 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | |

| | | | | | | | | | | | | | | | |
|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----|
| ACCOUNT CLASS | NEGOT | EMP | CORR BANK | PUB FUND | TRUST DPST | SECURED | LARGE BAL | COLLAT | BOOK ENTRY | CLOSE TO POST | PURGE OVRD | SAFE-KEEPING | SIC | | |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | |
| 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 |

| | | | | | | | | | | | | | | | | | | | |
|----------------------|----------------------|----------------------|----------------------|----------------------|-------------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| ACCOUNTING | | SEL ACCT RPT | ACCOUNT ANALYSIS | RECON | MAXIMUM BALANCE ALLOWED | | | | | | | | | | | | | | |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| 38 | | 41 | 42 | 43 | 44 | 45 | | | | | | | | | | | | | 55 |

Master Information and Control Manager

Time Investment Type Defaults

Maintenance

Form 3501
Page 1 of 3

SYSTEM

| | |
|---|---|
| 0 | 0 |
| 1 | 2 |

FORM

| | | | |
|---|---|---|---|
| 3 | 5 | 0 | 1 |
| 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 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 |

Form 3501
Page 2 of 3

CARD

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|---|---|
| 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 |

Form 3501
Page 3 of 3

| CARD | |
|------|---|
| 9 | 9 |
| 7 | 8 |

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

| FIELD | | | | | |
|-------|---|---|--|--|---|
| 1 | 2 | 1 | | | 121 - Trust Deposit Indicator Code |
| 1 | 2 | 2 | | | 122 - Secured Account Flag |
| 1 | 2 | 3 | | | 123 - Large Balance Amounts Pointer Code |
| 1 | 2 | 4 | | | 124 - Collateral Code |
| 1 | 2 | 5 | | | 125 - Book Entry CD Flag |
| 1 | 2 | 6 | | | 126 - Closed to Post Code |
| 1 | 2 | 7 | | | 127 - Purge Override Code |
| 1 | 2 | 8 | | | 128 - Safekeeping Flag |
| 1 | 2 | 9 | | | 129 - Standard Industry Classification Code |
| 1 | 3 | 0 | | | 130 - Accounting Code |
| 1 | 3 | 1 | | | 131 - Selected Accounts Report Code |
| 1 | 3 | 2 | | | 132 - Account Analysis Option |
| 1 | 3 | 3 | | | 133 - Account Reconciliation Option |
| 1 | 3 | 4 | | | 134 - Maximum Balance Allowed |

Master Information and Control Manager Time Investment Type Processing Parameters

Form 3502
Page 1 of 1

| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---------|------------------------|---|------------------|---|--|--|------------------------|---------|--|----|---------------------------|----|------|--|--|--|----|--|--|--|---|--|--|--|--|--|--|--|----|--|--|--|----|--|--|--|---|--|---|--|-----|----|--|--|---------|--|--|--|----|--|----|--|---|--|---|--|-----|--|-----|--|--------|----|--------|--|----|--|----|--|----|--|--|--|--|--|----|--|--|--|--|--|----|--|
| SYSTEM | | FORM | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <table border="1"><tr><td>0</td><td>0</td></tr><tr><td>7</td><td>8</td></tr></table> | | 0 | 0 | 7 | 8 | <table border="1"><tr><td>3</td><td>5</td><td>0</td><td>2</td></tr><tr><td>3</td><td></td><td>6</td><td></td></tr></table> | | | | 3 | 5 | 0 | 2 | 3 | | 6 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 0 | 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7 | 8 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 | 5 | 0 | 2 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 | | 6 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CARD | | INSTITUTION | | REGION | | TYPE | | EFFECTIVE DATE | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <table border="1"><tr><td>0</td><td>0</td></tr><tr><td>7</td><td>8</td></tr></table> | | 0 | 0 | 7 | 8 | <table border="1"><tr><td></td><td></td><td></td><td></td></tr><tr><td>9</td><td></td><td>11</td><td></td></tr></table> | | | | | | 9 | | 11 | | <table border="1"><tr><td></td><td></td><td></td><td></td></tr><tr><td>12</td><td></td><td>14</td><td></td></tr></table> | | | | | | 12 | | 14 | | <table border="1"><tr><td></td><td></td><td></td><td></td></tr><tr><td>15</td><td></td><td>17</td><td></td></tr></table> | | | | | | 15 | | 17 | | <table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td>51</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>56</td></tr></table> | | | | | | | | | | | | | | | | | | 51 | | | | | | | | | 56 | | | | | | | | | | | | | | | | | | | | |
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| 9 | | 11 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| 12 | | 14 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| 51 | | | | | | | | | 56 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CARD | | MINIMUM BALANCE ACCURE | | | | MINIMUM INTEREST | | | | MINIMUM BALANCE PAY | | | | BASE | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <table border="1"><tr><td>0</td><td>1</td></tr><tr><td>7</td><td>8</td></tr></table> | | 0 | 1 | 7 | 8 | <table border="1"><tr><td>OPT</td><td></td><td></td><td></td><td></td><td></td></tr><tr><td>9</td><td></td><td>10</td><td></td><td>14</td><td></td></tr></table> | | | | OPT | | | | | | 9 | | 10 | | 14 | | <table border="1"><tr><td>OPT</td><td></td><td></td><td></td><td></td><td></td></tr><tr><td>15</td><td></td><td>16</td><td></td><td>20</td><td></td></tr></table> | | | | OPT | | | | | | 15 | | 16 | | 20 | | <table border="1"><tr><td>OPT</td><td></td><td></td><td></td><td></td><td></td></tr><tr><td>21</td><td></td><td>22</td><td></td><td>26</td><td></td></tr></table> | | | | OPT | | | | | | 21 | | 22 | | 26 | | <table border="1"><tr><td>OPT</td><td></td><td></td><td></td><td></td><td></td></tr><tr><td>27</td><td></td><td>28</td><td></td><td>32</td><td></td></tr></table> | | | | OPT | | | | | | 27 | | 28 | | 32 | | | | | | | | | | | | | | | |
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| 15 | | 16 | | 20 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| OPT | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 21 | | 22 | | 26 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| MINIMUM OPENING DEPOSIT | | | | | | | | MINIMUM DEPOSIT AMOUNT | | | | | | | | MINIMUM WITHDRAWAL AMOUNT | | | | | | | | DEPOSIT OPTION | | WITHDRAWAL OPTION | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td>33</td><td></td><td></td><td></td><td>39</td><td></td><td></td><td></td></tr></table> | | | | | | | | | | | | | | | | 33 | | | | 39 | | | | <table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td>40</td><td></td><td></td><td></td><td>46</td><td></td><td></td><td></td></tr></table> | | | | | | | | | | | | | | | | 40 | | | | 46 | | | | <table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td>47</td><td></td><td></td><td></td><td>53</td><td></td><td></td><td></td></tr></table> | | | | | | | | | | | | | | | | 47 | | | | 53 | | | | <table border="1"><tr><td></td><td></td></tr><tr><td>54</td><td></td></tr></table> | | | | 54 | | <table border="1"><tr><td></td><td></td></tr><tr><td>55</td><td></td></tr></table> | | | | 55 | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 33 | | | | 39 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| 55 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CARD | | INACTIVE PROCESSING | | | | DORMANT PROCESSING | | | | AUTOMATIC PURGE | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <table border="1"><tr><td>0</td><td>2</td></tr><tr><td>7</td><td>8</td></tr></table> | | 0 | 2 | 7 | 8 | <table border="1"><tr><td>OPT</td><td></td><td></td><td></td><td></td><td></td></tr><tr><td>9</td><td></td><td>10</td><td></td><td>14</td><td></td></tr></table> | | | | OPT | | | | | | 9 | | 10 | | 14 | | <table border="1"><tr><td>OPT</td><td></td><td></td><td></td><td></td><td></td></tr><tr><td>15</td><td></td><td>16</td><td></td><td>20</td><td></td></tr></table> | | | | OPT | | | | | | 15 | | 16 | | 20 | | <table border="1"><tr><td>OPT</td><td></td><td></td><td></td><td></td><td></td></tr><tr><td>21</td><td></td><td>22</td><td></td><td>24</td><td></td></tr></table> | | | | OPT | | | | | | 21 | | 22 | | 24 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| FILE CARDS | | LABELS | | GENERATE DEPOSIT | | REJECT EXCESS | | RATE PROC | | EFFECTIVE MONTHS | | MATURITY NOTICE LEAD DAYS | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <table border="1"><tr><td>NEW</td><td></td><td>REQ</td><td></td></tr><tr><td>25</td><td></td><td>26</td><td></td></tr></table> | | NEW | | REQ | | 25 | | 26 | | <table border="1"><tr><td>NEW</td><td></td><td>REQ</td><td></td></tr><tr><td>27</td><td></td><td>28</td><td></td></tr></table> | | NEW | | REQ | | 27 | | 28 | | <table border="1"><tr><td></td><td></td></tr><tr><td>29</td><td></td></tr></table> | | | | 29 | | <table border="1"><tr><td></td><td></td></tr><tr><td>30</td><td></td></tr></table> | | | | 30 | | <table border="1"><tr><td></td><td></td></tr><tr><td>31</td><td></td></tr></table> | | | | 31 | | <table border="1"><tr><td></td><td></td></tr><tr><td>32</td><td>33</td></tr></table> | | | | 32 | 33 | <table border="1"><tr><td></td><td></td><td></td><td></td></tr><tr><td>34</td><td></td><td>36</td><td></td></tr></table> | | | | | | 34 | | 36 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| ACCURE MATURITY | | | | | | | | NOTICE OPTIONS | | | | STATEMENT OPTIONS | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <table border="1"><tr><td>OPT</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td>37</td><td></td><td>38</td><td></td><td>40</td><td></td><td></td><td></td></tr></table> | | | | | | | | OPT | | | | | | | | 37 | | 38 | | 40 | | | | <table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td>41</td><td></td><td></td><td></td><td>49</td><td></td></tr></table> | | | | | | | | | | 41 | | | | 49 | | <table border="1"><tr><td>PRE-REN</td><td></td><td>RENEWAL</td><td></td><td>MAT</td><td></td></tr><tr><td>50</td><td></td><td>51</td><td></td><td>52</td><td></td></tr></table> | | | | PRE-REN | | RENEWAL | | MAT | | 50 | | 51 | | 52 | | <table border="1"><tr><td>NEW</td><td></td><td>CLOSED</td><td></td><td>PURGED</td><td></td></tr><tr><td>53</td><td></td><td>54</td><td></td><td>55</td><td></td></tr></table> | | | | NEW | | CLOSED | | PURGED | | 53 | | 54 | | 55 | | | | | | | | | | | | | |
| OPT | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 37 | | 38 | | 40 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| 41 | | | | 49 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| PRE-REN | | RENEWAL | | MAT | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 50 | | 51 | | 52 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| NEW | | CLOSED | | PURGED | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 53 | | 54 | | 55 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| GRACE END OPTIONS | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <table border="1"><tr><td>AT RATE CHG</td><td>AT DPST</td><td>AT WTHDRL</td></tr><tr><td>56</td><td>57</td><td>58</td></tr></table> | | | | | | | | AT RATE CHG | AT DPST | AT WTHDRL | 56 | 57 | 58 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| AT RATE CHG | AT DPST | AT WTHDRL | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 56 | 57 | 58 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Form 3502
Page 1 of 2

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

Form 3502
Page 2 of 2

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

| |
|--|
| |
| |
| |
| |
| |

12

- 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

Form 3503
Page 1 of 1

Form 3503
Page 1 of 1

FORM

| | | | |
|---|---|---|---|
| 3 | 5 | 0 | 3 |
|---|---|---|---|

3 6

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

| INSTITUTION | | |
|-------------|--|----|
| | | |
| 9 | | 11 |

| REGION | | |
|--------|--|----|
| | | |
| 12 | | 14 |

| ROUTINE | |
|---------|----|
| 15 | 16 |

EFFECTIVE DATE

| | | | |
|----|--|--|----|
| | | | |
| 51 | | | 56 |

CODE

9

METHOD

10

YEAR
11

MONT

 12

FREQ
13

| TERM |
|------|
| |

CODE

☐

17

RATE

18
26

FLAT FEE

CODE 27

AMOUNT/RATE 28 36

REACCRUE RATE

| | | | | | | | |
|--|--|--|--|--|--|--|--|
| | | | | | | | |
|--|--|--|--|--|--|--|--|

37 45

TOTAL ACCRUAL
PERCENTAGE

| | | |
|----|--|----|
| | | |
| 46 | | 48 |

| DESCRIPTION | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|-------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|----|--|
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 49 | | | | | | | | | | | | | | | | | | | | | | | | | | | 73 | |

Form 3503
Page 1 of 1

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

[illegible]

Master Information and Control Manager Time Investment Interest Rate Tables

Form 3504
Page 1 of 3

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

| | | | | |
|----|--|--|--|----|
| | | | | |
| 18 | | | | 22 |

| | | | | | | | | | |
|----|--|--|--|--|--|--|--|--|----|
| | | | | | | | | | |
| 23 | | | | | | | | | 31 |

| | | | | |
|----|--|--|--|----|
| | | | | |
| 32 | | | | 36 |

| | | | | | | | | | |
|----|--|--|--|--|--|--|--|--|----|
| | | | | | | | | | |
| 37 | | | | | | | | | 45 |

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|----|--|--|--|----|
| | | | | |
| 46 | | | | 50 |

| | | | | | | | | | |
|----|--|--|--|--|--|--|--|--|----|
| | | | | | | | | | |
| 51 | | | | | | | | | 59 |

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| | | | | |
| 60 | | | | 64 |

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| | | | | | | | | | |
| 65 | | | | | | | | | 73 |

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| 9 | | | | 13 |

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|----|--|--|--|--|--|--|--|--|----|
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| 14 | | | | | | | | | 22 |

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|----|--|--|--|----|
| | | | | |
| 23 | | | | 27 |

| | | | | | | | | | |
|----|--|--|--|--|--|--|--|--|----|
| | | | | | | | | | |
| 28 | | | | | | | | | 36 |

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| | | | | |
| 37 | | | | 41 |

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|----|--|--|--|--|--|--|--|--|----|
| | | | | | | | | | |
| 42 | | | | | | | | | 50 |

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|----|--|--|--|----|
| | | | | |
| 51 | | | | 55 |

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|----|--|--|--|--|--|--|--|--|----|
| | | | | | | | | | |
| 56 | | | | | | | | | 64 |

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|----|--|--|--|----|
| | | | | |
| 65 | | | | 69 |

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|----|--|--|--|--|--|--|--|--|----|
| | | | | | | | | | |
| 70 | | | | | | | | | 78 |

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|---|--|--|--|----|
| | | | | |
| 9 | | | | 13 |

| | | | | | | | | | |
|----|--|--|--|--|--|--|--|--|----|
| | | | | | | | | | |
| 14 | | | | | | | | | 22 |

| | | | | |
|----|--|--|--|----|
| | | | | |
| 23 | | | | 27 |

| | | | | | | | | | |
|----|--|--|--|--|--|--|--|--|----|
| | | | | | | | | | |
| 28 | | | | | | | | | 36 |

| | | | | |
|----|--|--|--|----|
| | | | | |
| 37 | | | | 41 |

| | | | | | | | | | |
|----|--|--|--|--|--|--|--|--|----|
| | | | | | | | | | |
| 42 | | | | | | | | | 50 |

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|----|--|--|--|----|
| | | | | |
| 51 | | | | 55 |

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|----|--|--|--|--|--|--|--|--|----|
| | | | | | | | | | |
| 56 | | | | | | | | | 64 |

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|----|--|--|--|----|
| | | | | |
| 65 | | | | 69 |

| | | | | | | | | | |
|----|--|--|--|--|--|--|--|--|----|
| | | | | | | | | | |
| 70 | | | | | | | | | 78 |

CARD

| | |
|---|---|
| 0 | 3 |
| 7 | 8 |

CARD

| | |
|---|---|
| 0 | 4 |
| 7 | 8 |

| | | | | |
|---|--|--|--|----|
| | | | | |
| 9 | | | | 13 |

| | | | | | | | | | |
|----|--|--|--|--|--|--|--|--|----|
| | | | | | | | | | |
| 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

Form 3504
Page 3 of 3

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 |

VARIABLE/SPLIT RATE TABLE

CARD

| | |
|---|---|
| 0 | 9 |
| 7 | 8 |

OPT

| |
|---|
| |
| 9 |

RATE 1

| | | | | | | | | |
|----|--|--|--|--|--|--|--|----|
| | | | | | | | | |
| 10 | | | | | | | | 18 |

RATE 2

| | | | | | | | | |
|----|--|--|--|--|--|--|--|----|
| | | | | | | | | |
| 19 | | | | | | | | 27 |

RATE 3

| | | | | | | | | |
|----|--|--|--|--|--|--|--|----|
| | | | | | | | | |
| 28 | | | | | | | | 36 |

RATE 4

| | | | | | | | | |
|----|--|--|--|--|--|--|--|----|
| | | | | | | | | |
| 37 | | | | | | | | 45 |

RATE 5

| | | | | | | | | |
|----|--|--|--|--|--|--|--|----|
| | | | | | | | | |
| 46 | | | | | | | | 54 |

AMOUNT 1

| | | | | |
|----|--|--|--|----|
| | | | | |
| 55 | | | | 59 |

AMOUNT 2

| | | | | |
|----|--|--|--|----|
| | | | | |
| 60 | | | | 64 |

AMOUNT 3

| | | | | |
|----|--|--|--|----|
| | | | | |
| 65 | | | | 69 |

AMOUNT 4

| | | | | |
|----|--|--|--|----|
| | | | | |
| 70 | | | | 74 |

AMOUNT 5

| | | | | |
|----|--|--|--|----|
| | | | | |
| 75 | | | | 79 |

Amt Cd

| |
|----|
| |
| 80 |

Form 3504
Page 1 of 3

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 - 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 |

Form 3504
Page 2 of 3

CARD

| | |
|---|---|
| 9 | 9 |
| 7 | 8 |

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

MICM Batch Forms 8-121

Form 3504
Page 3 of 3

| CARD | |
|------|---|
| 9 | 9 |
| 7 | 8 |

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

☒ FIELD

| | | |
|---|---|---|
| 1 | 2 | 0 |
| 1 | 2 | 1 |
| 1 | 2 | 2 |

9 11

..... 120 - Variable/Split Rate Table - Amount 5
..... 121- Default Interest Rate
..... 122- Amount Code

Master Information and Control Manager Time Investment Renewal Defaults

Form 3505
Page 1 of 1

| SYSTEM | | FORM | | | |
|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| <input type="text" value="0"/> | <input type="text" value="0"/> | <input type="text" value="3"/> | <input type="text" value="5"/> | <input type="text" value="0"/> | <input type="text" value="5"/> |
| 1 | 2 | 3 | | | 6 |

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

| CARD | | INSTITUTION | | REGION | | TYPE | | EFFECTIVE DATE | | | |
|--------------------------------|--------------------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| <input type="text" value="0"/> | <input type="text" value="0"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| 7 | 8 | 9 | | 11 | 12 | | 14 | 15 | | 17 | 51 |

| CARD | | NEW TYPE | | RENEWAL | | | | | BAL | | GRACE | | RATE CHANGE | | |
|--------------------------------|--------------------------------|----------------------|----------------------|---------|------|-----|-----|------|------|------|-------|------|-------------|----|--|
| <input type="text" value="0"/> | <input type="text" value="1"/> | <input type="text"/> | <input type="text"/> | FREQ | TERM | DAY | OPT | DISP | CODE | RATE | FREQ | TERM | DAY | | |
| 7 | 8 | 9 | | 11 | 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 | |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | |
| 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | |
| PLAN | PRIME INDR | INDEX PERCENT | INDEX SIGN | MIN RATE | MAX RATE | COMPOUNDING | | | | | |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | 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 |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 |

| CARD | | SERVICE CHARGE | | | | | SUPPRESS NOTICES | | | | PENALTY ROUTINE |
|--------------------------------|--------------------------------|----------------|------|-----|------|---------|------------------|---------|-----------|---------|-----------------|
| <input type="text" value="0"/> | <input type="text" value="2"/> | FREQ | TERM | DAY | CODE | ROUTINE | PRE-REN | RENEWAL | FINAL MAT | INT PAY | |
| 7 | 8 | 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 |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 |

Master Information and Control Manager

Time Investment Renewal Defaults

Maintenance

Form 3505
Page 1 of 2

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

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

Form 3505
Page 2 of 2

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 |

9 11 12

Form 3506
Page 1 of 1

| | |
|---|---|
| 1 | 2 |
|---|---|

3 6

7 8

9 11

7 8

38

39

68

7 8

38

39

68

| | |
|---|---|
| 7 | 8 |
|---|---|

38

39

68

Form 3506
Page 1 of 1

CARD

| | |
|---|---|
| 9 | 9 |
| 7 | 8 |

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

Master Information and Control Manager Time Investment Service Charge Parameters

Form 3507
Page 1 of 1

| SYSTEM | | FORM | | | |
|--------|---|------|---|---|---|
| 0 | 0 | 3 | 5 | 0 | 7 |
| 1 | 2 | 3 | | 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 | 11 | 12 | 14 | 15 | 16 | 51 | | | 56 |

| CARD | | WITHDRAWAL CHARGE | | | | DEPOSIT CHARGE | | | | FLAT FEE | | | | BALANCE CREDIT RATE | | | | | | MINIMUM BALANCE | | | |
|------|---|-------------------|--|--|----|----------------|--|--|----|----------|--|--|----|---------------------|--|--|--|--|----|-----------------|--|--|----|
| 0 | 1 | | | | | | | | | | | | | | | | | | | | | | |
| 7 | 8 | 9 | | | 13 | 14 | | | 18 | 19 | | | 22 | 23 | | | | | 31 | 32 | | | 36 |

| MINIMUM AVERAGE BALANCE | | | | BALANCE CODE | | MINIMUM SERVICE CHARGE | | | | USER ROUTINE | | ITEM CHARGE | | | | CHECK CHARGE | | | |
|-------------------------|--|--|--|--------------|----|------------------------|--|--|----|--------------|----|-------------|--|----|----|--------------|--|----|--|
| | | | | | | | | | | | | | | | | | | | |
| 37 | | | | 41 | 42 | 43 | | | 47 | 48 | 49 | | | 53 | 54 | | | 58 | |

| CARD | | NUMBER FREE DEBITS | | DORMANT SERVICE CHARGE | | DAYS BEFORE SERVICE CHARGE | | OD OPTION | | INCREMENTAL SERVICE CHARGE | | | | | | | | | | | | | | | | | |
|------|---|--------------------|--|------------------------|----|----------------------------|--|-----------|----|----------------------------|--|--|--|-----------|----|--|--|--------|----|--|--|-------|----|----------|--|----|----|
| 0 | 2 | | | | | | | | | HIGH BALANCE | | | | DECREMENT | | | | CHARGE | | | | TIMES | | BAL CODE | | | |
| 7 | 8 | 9 | | 11 | 12 | 13 | | 15 | 16 | 17 | | | | 21 | 22 | | | 26 | 27 | | | 29 | 30 | | | 32 | 33 |

Form 3507
Page 1 of 1

| CARD | |
|------|---|
| 9 | 9 |
| 7 | 8 |

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

MICM Batch Forms 8-137

Master Information and Control Manager Time Investment Monthly Report Parameters

Form 3508
Page 1 of 1

SYSTEM

0 0

1 2

FORM

3 5 0 8

3 6

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

CARD

0 0

7 8

INSTITUTION

9 11

MONTHLY REPORT AMOUNT BREAKS

CARD

0 1

7 8

01

9 21

02

22 34

03

35 47

04

48 60

CARD

0 2

7 8

05

9 21

06

22 34

07

35 47

08

48 60

CARD

0 3

7 8

09

9 21

10

22 34

MATURITY
FORECAST DAYS

35 37

MONTHLY REPORT TIME BREAKS

CARD

0 4

7 8

01

9 13

02

14 18

03

19 23

04

24 28

05

29 33

06

34 38

07

39 43

08

44 48

09

49 53

10

54 58

Form 3508
Page 1 of 1

CARD

| | |
|---|---|
| 9 | 9 |
| 7 | 8 |

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

[illegible]

Online Messages

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 Accrl 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 **00001 – 99999**.

Stat

Account Status. Valid entries are:

- b** Open.
- C** Closed.
- M** Matured.

Type

Account Types. Valid entries are **001 – 999**. User-defined.

| | |
|--------------|---|
| Ades | Account Designation. Valid entries are: C Certificate of Deposit (CD). S Savings. T 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:

| | |
|-----------------------------|---|
| Purpose | Describes the information included on the report. |
| Program | Names the program that produces the report. |
| Sample | Shows a report sample. |
| Heading Descriptions | 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 | |
| | | 2 | 3 | 4 | 5 | 6 | 7 | 8 | | | | | |
| SYS INST | | FORM/ 678901234567890123456789012345678901234567890 | | | | | | | | | | | |
| 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 | | LAST DATE | NEXT SCHED | NEXT ACTUAL | W | M | PROCESS | | P | S |
| NBR | INST NAME | PROCESSED | PROC DATE | PROC DATE | F | F | 1234567 | DOW | O | 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.

| | |
|-----------------|---|
| M F | <p>Month Process Flag. Identifies the current processing day is the first or last processing day of the month. Valid entries are:</p> <ul style="list-style-type: none">b Neither the first nor last processing day of the month.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 | <p>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:</p> <ul style="list-style-type: none">b Open and processing.C Closed, no processing. |
| Dow | <p>Current Day of the Week. Valid entries are 1 – 7, beginning with Sunday.</p> |
| P O | <p>Process Option Code. Valid entry is B. Time Investment processes before, never after a holiday.</p> |
| S O | <p>Select Option. Valid entries are:</p> <ul style="list-style-type: none">b No selective processing.E Finished through TID220.F Finished through TID200.P Institution to be processed this run.S Institution waiting to be processed. |

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 | | |
| ** TOTALS ** | | | | | | | | |
| | TOTAL CARDS | *-----CUSTOMER INPUT-----* | | *-----MASTER INPUT-----* | | *-----EMPLOYER INPUT-----* | | |
| | | NEW ACCOUNTS | CHANGES | NEW ACCOUNTS | CHANGES | NEW ACCOUNTS | CHANGES | |
| GENERATED | 10 | 1 | | | | 0 | | |
| ENTERED | 28 | 0 | 1 | 1 | 5 | 3 | 0 | |
| REJECTED | 1 | 0 | 0 | 0 | 0 | 0 | 0 | |
| ACCEPTED | 37 | 1 | 1 | 1 | 5 | 3 | 0 | |
| | | | | | | | | |
| | | *--RATE CHANGE HIST INPUT--* | | *---AVAILABILITY INPUT--- | | *----PAYOUT HIST INPUT---- | | |
| | | ADDITIONS | DELETIONS | ADDITIONS | DELETIONS | ADDITIONS | DELETIONS | |
| ENTERED | | 1 | 0 | 0 | 0 | 0 | 0 | |
| REJECTED | | 1 | 0 | 0 | 0 | 0 | 0 | |
| ACCEPTED | | 0 | 0 | 0 | 0 | 0 | 0 | |
| | | | | | | | | |
| | | *----RELATIONAL INPUT-----* | | *--INTEREST PAY HIST INPUT--* | | *----ASSIGNMENT INPUT-----* | | |
| | | ADDITIONS | DELETIONS | ADDITIONS | DELETIONS | ADDITIONS | DELETIONS | |
| ENTERED | | 0 | 0 | 0 | 0 | 0 | 0 | |
| REJECTED | | 0 | 0 | 0 | 0 | 0 | 0 | |
| ACCEPTED | | 0 | 0 | 0 | 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 |
| BRCH | TYPE | AD | ACCT/CUST | *MAINT TYPE* | -----MAINTENANCE DATA----- | | | | L-MAINT-DT |
| OFFICER | | | | | | | | | 4-02-95 |
| 00001 | 006 | C | 000-0000-603 | ACCT SHORT NAME | | | | | |
| 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. | |

08-005 – Trial Balance

Purpose This report shows the balance and other status information necessary to use Time Investment. The trial balance is a primary source of account information.

Program TID320 – Reports Print

| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|----------------------|----------------------|----|----------------|-------------------------------|-------------|---------|---------|--------|-------------|----------|----------|-----|-----|------|-------------|--------------|-----|-----|-----|----------|-----|------------|---------------|-----|-----------|----------|---|------|--|-----|---|---|--|------------|
| 12-31-1999 | | | | 001 INFOPOINT Institution One | | | | | | | | | | | | PAGE 1 | | | | | | | | | | | | | | | | | | |
| | | | | 00001 BRANCH ONE - BANK TWO | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| TIME INVESTMENT | | | | TRIAL BALANCE | | | | | | | | | | | | 08-005 | | | | | | | | | | | | | | | | | | |
| *-----KEY-DATA-----* | | | | * CURRENT-BAL | | | | | | | | | | | | SPEC-HAND-CD | | | | | | | | | | | | | | | | | | |
| BRCH | TYPE | AD | ACCOUNT-NBR | SHORT-NAME | CLOSING-VAL | INT-ENP | INT-PDM | ACT-DT | INT-PENALTY | NXT-REN | ASGN-FLG | AMT | SC | APPL | INT-ACCOUNT | | | | | | | | | | | | | | | | | | | |
| OFFICER | | | CUSTOMER-NBR | SIG-INDX | TAX | EMP | NPS | CLV | SAF | COR | PUB | TRS | NEG | COL | SEC | CLS | IDS | ROP | IRA | STM | SC | FED-TX-YTD | YR | MON | | | | | | | | | | |
| SOC-SEC-NBR | | | | | CLOSING-PEN | | | | | CHKS-OUT | | | | | FED-WITH | | | | | TAX-HOLD | | | | | INT-AVAIL | | | | | | | | | |
| | | | | | | | | | | | | | | | | | AL1 | AL2 | AL3 | AL4 | AL5 | AL6 | INTEREST-RATE | | | | | | | | | | | |
| 00001 | 006 | C | 000-000-000001 | A GOODWIN | 7204.43 | | | | | 20000.00 | | | | | 1000000000 | 12-28-99 | | | | | .00 | 1-03-00 | 2-03-00 | | | | | | | | | | | |
| OFFICER01 | 1000000000 000000000 | | | | 7173.85 | | | | | .00 | | | | | .98 | 1-03-00 | | | | | .00 | | | | | 12-28-00 | | | | | | | | |
| | | | | | 1 | N | N | N | N | N | N | N | N | N | N | N | C | A | I | 3 | W | 00 | 00 | | | 0 | | | | | | | | |
| | | | | | 30.58 | | | | | .00 | | | | | .00 | | | | | .00 | | | | | 4.43 | | | | | .00 | A | A | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | .050000000 |
| 00001 | 006 | C | 000-000-000002 | A WILKERSON | 721.06 | | | | | 5000.00 | | | | | 2000000000 | 12-28-99 | | | | | .00 | 1-03-00 | 2-03-00 | | | | | | | | | | | |
| OFFICER01 | 2000000000 000000000 | | | | 718.00 | | | | | .00 | | | | | .24 | 1-03-00 | | | | | .00 | | | | | 12-28-00 | | | | | | | | |
| | | | | | 1 | N | N | N | N | N | N | N | N | N | N | C | A | I | 3 | W | 00 | 00 | | | 0 | | | | | | | | | |
| | | | | | 3.06 | | | | | .00 | | | | | .00 | | | | | .00 | | | | | 1.06 | | | | | .00 | A | A | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | .120000000 |
| 00001 | 006 | C | 000-000-000003 | B SMITH | 7210.63 | | | | | 5000.00 | | | | | 3000000000 | 12-28-99 | | | | | .00 | 1-03-00 | 2-03-00 | | | | | | | | | | | |
| OFFICER01 | 3000000000 000000000 | | | | 7180.05 | | | | | .00 | | | | | 2.36 | 1-03-00 | | | | | .00 | | | | | 12-28-00 | Y | 5.00 | | | | | | |
| | | | | | 1 | N | N | N | N | N | N | N | N | N | N | C | A | I | 3 | W | 00 | 00 | | | 0 | | | | | | | | | |
| | | | | | 30.58 | | | | | .00 | | | | | .00 | | | | | .00 | | | | | 10.63 | | | | | .00 | A | A | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | .120000000 |
| 00001 | 715 | C | 000-000-000005 | B CHRISTIAN | 18022.66 | | | | | 2000.00 | | | | | 5000000000 | 12-28-99 | | | | | .00 | 1-03-00 | 2-03-00 | | | | | | | | | | | |
| OFFICER01 | 5000000000 000000000 | | | | 17946.22 | | | | | .00 | | | | | 5.05 | 1-03-00 | | | | | .00 | | | | | 12-28-00 | | | | | | | | |
| | | | | | 1 | B | N | Y | Y | Y | Y | Y | Y | Y | Y | C | A | I | 1 | W | 00 | 00 | | | 0 | | | | | | | | | |
| | | | | | 76.44 | | | | | .00 | | | | | .00 | | | | | .00 | | | | | 22.66 | | | | | .00 | A | A | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | .102500000 |
| 00001 | 715 | C | 000-000-000006 | C HARRIS | 360.45 | | | | | 20000.00 | | | | | 6000000000 | 12-28-99 | | | | | .00 | 1-03-00 | 2-03-00 | | | | | | | | | | | |
| OFFICER01 | 6000000000 000000000 | | | | 358.92 | | | | | .00 | | | | | .10 | 1-03-00 | | | | | .00 | | | | | 1-04-00 | | | | | | | | |
| | | | | | 1 | B | N | Y | Y | Y | Y | Y | Y | Y | Y | C | A | I | 1 | W | 00 | 00 | | | 0 | | | | | | | | | |
| | | | | | 1.53 | | | | | .00 | | | | | .00 | | | | | .00 | | | | | .45 | | | | | .00 | A | A | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | .102500000 |
| 00001 | 715 | C | 000-000-000007 | C MOSLEY | 76095.69 | | | | | 2000.00 | | | | | 7000000000 | 12-28-99 | | | | | .00 | 1-03-00 | 2-03-00 | | | | | | | | | | | |
| OFFICER01 | 7000000000 000000000 | | | | 75772.95 | | | | | .00 | | | | | 21.30 | 1-03-00 | | | | | .00 | | | | | 12-28-00 | | | | | | | | |
| | | | | | 1 | B | N | Y | Y | Y | Y | Y | Y | Y | C | A | S | 1 | W | 00 | 00 | | | 0 | | | | | | | | | | |
| | | | | | 322.74 | | | | | .00 | | | | | .00 | | | | | .00 | | | | | 95.69 | | | | | .00 | A | A | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | .102500000 |
| 00001 | 715 | C | 000-000-000008 | D HEFTY | 320.40 | | | | | 2000.00 | | | | | 5000000000 | 12-28-99 | | | | | .00 | 1-03-00 | 2-03-00 | | | | | | | | | | | |
| OFFICER01 | 5000000000 000000000 | | | | 319.04 | | | | | .00 | | | | | .09 | 1-03-00 | | | | | .00 | | | | | 12-28-00 | | | | | | | | |
| | | | | | 1 | B | N | Y | Y | Y | Y | Y | Y | Y | C | A | S | 1 | W | 00 | 00 | | | 0 | | | | | | | | | | |
| | | | | | 1.36 | | | | | .00 | | | | | .00 | | | | | .00 | | | | | .40 | | | | | .00 | A | A | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | .102500000 |

08-005 – Trial Balance

Heading Descriptions

Current-bal Current Balance. Balance of the account.

Issue-val Issue Value. Value of a Certificate of Deposit.

Cert-nbr Certificate Number. Certificate of Deposit Number.

| | |
|--------------|--|
| 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: N Not an employee or business. Y There are assignments. |
| Tax | Tax Exempt 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 – withhold. 6 Awaiting TIN certification. Upon reaching expiration date, the system changes the code to 4 . 7 Exemption for non-resident alien. 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 . |

| | |
|-----|--|
| Emp | <p>Employee Code. Identifies the account as an employee or a business. Valid entries are:</p> <ul style="list-style-type: none">B Business account.D Director of the institution.E Employee of the institution.N No assignments.O Officer of the institution. |
| Nps | <p>Closed to Posting Code. Valid entries are:</p> <ul style="list-style-type: none">A Closed to posting all transactions.C Closed to posting credits.D Closed to posting debits.N Not closed to posting. |
| Clv | <p>Closed Override Code. Valid entries are:</p> <ul style="list-style-type: none">b Automatically purge the account when closed.N Do not automatically close the account. |
| Saf | <p>Safekeeping Code. Valid entries are:</p> <ul style="list-style-type: none">B Brokered deposit.N Not safekeeping.R Brokered retail deposit.Y Safekeeping. |
| Cor | <p>Correspondent Institution Code. Valid entries are:</p> <ul style="list-style-type: none">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. |
| Pub | <p>Public Funds Code. Valid entries are:</p> <ul style="list-style-type: none">F U.S. government account.N Not a public funds account.S State or political subdivision in U.S. account.Y Public funds account. |
| Trs | <p>Trust Deposit Code. Valid entries are:</p> <ul style="list-style-type: none">N Not a trust deposit.Y Trust deposit. |
| Neg | <p>Negotiable Code. Valid entries are:</p> <ul style="list-style-type: none">N Non-negotiable.Y 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. |

| | |
|-------------|--|
| Sc | Service Charge Disposition Code. Valid entries are: A Charge. B Bill. C Charge another account. R Review. W Waive. |
| Sc | Service Charge Routine. Valid entries are: 00 None. 01 – 30 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: A Actual day year. 0 360-day year. 5 365-day year. |
| Mon | Interest Month Base Code. Valid entries are: A Actual day month. M 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.

08-006 – Employee Trial Balance

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 the normal trial balance. This report is the same format as 08-005 (Trial Balance Report).

Program TID320 – Reports Print

| 12-31-1999 | | | | | | | | | | 001 INFOPOINT Institution One | | | | | | | | | | PAGE 1 | |
|----------------------|------|----|----------------|-------------|-------------|-----|-----|-----|-----|-------------------------------|----------|------------|----------|---------|----------|-----------|------------|----------|-----|--------------|------------|
| TIME INVESTMENT | | | | | | | | | | EMPLOYEE TRIAL BALANCE | | | | | | | | | | 08-006 | |
| *-----KEY-DATA-----* | | | | | | | | | | CURRENT-BAL | | | | | | | | | | SPEC-HAND-CD | |
| BRCH | TYPE | AD | ACCOUNT-NBR | SHORT-NAME | CLOSING-VAL | | | | | ISSUE-VAL | INT-ENP | CERT-NBR | ISS-DT | INT-YTD | LST-INT | NXT-INT | 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 |
| SOC-SEC-NBR | | | | | CLOSING-PEN | | | | | | CHKS-OUT | | FED-WITH | | TAX-HOLD | INT-AVAIL | FED-TX-YTD | YR | MON | | |
| | | | | | | | | | | INTEREST-RATE | | | | | | | | | | | |
| | | | | | | | | | | AL1 AL2 AL3 AL4 AL5 AL6 | | | | | | | | | | | |
| 00001 | 006 | C | 000-000-000001 | A GOODWIN | 7201.48 | | | | | 20000.00 | | 1000000000 | 12-28-99 | | | .00 | 12-31-99 | 1-31-00 | | | |
| OFFICER01 | | | 1000000000 | 000000000 | 7173.85 | | | | | 2.95 | | .98 | 12-31-99 | | | .00 | | 12-28-00 | | .00 | |
| | | | | | 1 | E | N | N | N | N | N | N | N | N | N | C | A | I | 3 | W | 00 |
| | | | | | 30.58 | | | | | .00 | | .00 | | | .00 | | | 1.48 | | .00 | A |
| | | | | | | | | | | | | | | | | | | | | | .050000000 |
| 00001 | 006 | C | 000-000-000002 | A WILKERSON | 720.36 | | | | | 5000.00 | | 2000000000 | 12-28-99 | | | .00 | 12-31-99 | 1-31-00 | | | |
| OFFICER01 | | | 2000000000 | 000000000 | 718.00 | | | | | .70 | | .24 | 12-31-99 | | | .00 | | 12-28-00 | | .00 | |
| | | | | | 1 | E | N | N | N | N | N | N | N | N | N | C | A | I | 3 | W | 00 |
| | | | | | 3.06 | | | | | .00 | | .00 | | | .00 | | | .36 | | .00 | A |
| | | | | | | | | | | | | | | | | | | | | | .120000000 |
| 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 | 7180.05 | | | | | 7.08 | | 2.36 | 12-31-99 | | | .00 | | 12-28-00 | Y | 5.00 | |
| | | | | | 1 | E | N | N | N | N | N | N | N | N | N | C | A | I | 3 | W | 00 |
| | | | | | 30.58 | | | | | .00 | | .00 | | | .00 | | | 3.55 | | .00 | A |
| | | | | | | | | | | | | | | | | | | | | | .120000000 |
| 00001 | 715 | C | 000-000-000005 | B CHRISTIAN | 18007.58 | | | | | 2000.00 | | 5000000000 | 12-28-99 | | | .00 | 12-31-99 | 1-31-00 | | | |
| OFFICER01 | | | 5000000000 | 000000000 | 17946.22 | | | | | 15.08 | | 5.05 | 12-31-99 | | | .00 | | 12-28-00 | | .00 | |
| | | | | | 1 | E | N | | Y | Y | Y | Y | Y | Y | C | A | I | 1 | W | 00 | 0 |
| | | | | | 76.44 | | | | | .00 | | .00 | | | .00 | | | 7.58 | | .00 | A |
| | | | | | | | | | | | | | | | | | | | | | .102500000 |
| 00001 | 715 | C | 000-000-000006 | C HARRIS | 360.15 | | | | | 20000.00 | | 6000000000 | 12-28-99 | | | .00 | 12-31-99 | 1-04-00 | | | |
| OFFICER01 | | | 6000000000 | 000000000 | 358.92 | | | | | .30 | | .10 | 12-31-99 | | | .00 | | 1-04-00 | | .00 | |
| | | | | | 1 | E | N | | Y | Y | Y | Y | Y | Y | C | A | I | 1 | W | 00 | 0 |
| | | | | | 1.53 | | | | | .00 | | .00 | | | .00 | | | .15 | | .00 | A |
| | | | | | | | | | | | | | | | | | | | | | .102500000 |
| 00001 | 715 | C | 000-000-000007 | C MOSLEY | 76032.02 | | | | | 2000.00 | | 7000000000 | 12-28-99 | | | .00 | 12-31-99 | 1-31-00 | | | |
| OFFICER01 | | | 7000000000 | 000000000 | 75772.95 | | | | | 63.67 | | 21.30 | 12-31-99 | | | .00 | | 12-28-00 | | .00 | |
| | | | | | 1 | E | N | | Y | Y | Y | Y | Y | Y | C | A | S | 1 | W | 00 | 0 |
| | | | | | 322.74 | | | | | .00 | | .00 | | | .00 | | | 32.02 | | .00 | A |
| | | | | | | | | | | | | | | | | | | | | | .102500000 |
| 00001 | 715 | C | 000-000-000008 | D HEFTY | 320.13 | | | | | 2000.00 | | 5000000000 | 12-28-99 | | | .00 | 12-31-99 | 1-31-00 | | | |
| OFFICER01 | | | 5000000000 | 000000000 | 319.04 | | | | | .27 | | .09 | 12-31-99 | | | .00 | | 12-28-00 | | .00 | |
| | | | | | 1 | E | N | | Y | Y | Y | Y | Y | Y | C | A | S | 1 | W | 00 | 0 |
| | | | | | 1.36 | | | | | .00 | | .00 | | | .00 | | | .13 | | .00 | A |
| | | | | | | | | | | | | | | | | | | | | | .102500000 |

08-006 – Employee Trial Balance

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 | | | |
| OFFICER | | CUSTOMER-NBR SIG-INDX | | TAX EMP NPS CLV | | SAF COR PUB | | TRS NEG COL | | SEC CLS | | IDS ROP | | IRA STM SC | | SC APPL | | | |
| SOC-SEC-NBR | | | | CLOSING-PEN | | CHKS-OUT | | FED-WITH | | TAX-HOLD | | INT-AVAIL | | FED-TX-YTD | | INT-CCOUNT | | | |
| | | | | | | | | | | | | | | | | 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 | | | |
| | | | | 4 N N | | N N N | | N N N | | N N | | T A N | | 0 W | | 00 08 | | | |
| | | | | .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 | | | |
| | | | | 4 N N | | N N N | | N N N | | N N | | T A N | | 0 W | | 00 08 | | | |
| | | | | .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 | | | |
| | | | | 4 N N | | N N N | | N N N | | N N | | T A N | | 0 W | | 00 08 | | | |
| | | | | .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 | | | |
| 045-50-3339 | | B E N N | | Y Y Y | | Y Y Y | | Y Y AA | | P S I | | 1 W | | 00 00 | | Y 0.00 | | | |
| | | | | .00 | | .00 | | .98 | | .00 | | 325.00 | | 53.68 | | 0 M | | | |
| 00001 006 C | | 0000000412 HNSONDA | | 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 | | | |
| 045-50-3339 | | 1 N N | | Y N N | | N N 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 HNSONDA | | 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 | | | |
| 045-50-3339 | | 8 N N | | Y N N | | N N 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 | | 300000000.00 | | 300000000.00 | | 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 | | | |
| 045-50-3339 | | 2 E N N | | Y Y Y | | Y Y Y | | Y Y Y | | Y Y | | P S I | | 1 W | | 00 00 | | | |
| | | | | .00 | | .00 | | .00 | | .00 | | .00 | | 325.00 | | 400.00 | | | |
| | | | | | | | | | | | | | | | | 0 M | | | |
| 00001 006 C | | 0000000419 HNSONDA | | 12340000.00 | | 1234000.00 | | 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 | | | |
| 045-50-3339 | | 2 E N N | | Y Y Y | | Y Y Y | | Y Y Y | | Y Y | | P A I | | 1 W | | 00 00 | | | |
| | | | | .00 | | .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 | | | |
| | | | | 1 N N | | N N N | | N N N | | N N | | P A N | | 1 W | | 00 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 | | | |
| | | | | 7 N N | | N N N | | N N N | | N N | | T A N | | 1 W | | 00 08 | | | |
| | | | | .00 | | .00 | | .00 | | .00 | | .00 | | .00 | | .00 | | | |
| | | | | | | | | | | | | | | | | 00 | | | |
| | | | | | | | | | | | | | | | | 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 | | | | | | | | | | | | | |
| *-----KEY-DATA-----* | | | | | | | | | | CURRENT-BAL | | | | | | | | | | SPEC-HAND-CD | | | | | | | | | | | | | |
| BRCH | TYPE | AD | ACCOUNT-NBR | SHORT-NAME | CLOSING-VAL | | | | | INT-ENP | | | | | CERT-NBR | ISS-DT | INT-YTD | | LST-INT | NXT-INT | NXT-REN | | | 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 | | | | | 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 | N | | C | A | I | 3 | W | 00 | 00 | 0 | | | | | | | | | |
| | | | | | | | | | | 30.58 | | .00 | | .00 | | | .00 | | | | 3.55 | | .00 | A | A | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | .120000000 | | | | | | |
| 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 | | | | | | | | |
| | | | | | 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 ERFORTH | 263.41 | 0490* | 1-03-00 | | | .102170000 | | 314,528.75 | |
| OFFICER01 | | | 1100000000 | | 314,792.16 | | | | | | | | |
| 00001 | 006 | C | 000-000-000016 | F LEYENAR | 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 |
| OFFICR | | | CUSTOMER-NBR | | | | | | | | | | |
| 00001 | 006 | C | 0000000413 | JOHNSONDA | | | B | 01 | 2-06-89 | .00 | .00 | 10.00 | .00 |
| OFFICR022 | | | 511 | | | | | | | | | | |
| 00001 | 003 | C | 0000000417 | 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: 00 None. 01 – 30 Parameter set on MICM Record 3507. |
| Dt-next | Date of Next Service Charge. |
| Not-ased | 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 | | | | | | |
| OFFICER | | | CUSTOMER-NBR | SOC-SEC-NBR | CUR-BALANCE | TISORT-VALUE | LST-DEP-AMT | LST-DEP-DT | NXT-REN-DT | |
| | | | | | | | | | RATE | |
| 00001 | | | 511 | ANTHONY | | | | | | |
| OFFICER01 | | | | | | | | | | |
| 00001 | 006 | C | 0000000411 | HNSOND | 99.99- | 5,000.00 | 100.00 | 1-10-88 | 0-00-00 | |
| 00001 | 006 | C | 0000000412 | JOHNSOND | 2,000,199.01 | 5,000.00 | 2,000,000.00 | 1-30-89 | 0-00-00 | |
| 00001 | 006 | C | 0000000413 | JOHNSOND | 2,000.00 | 5,000.00 | .00 | 1-10-88 | 0-00-00 | |
| 00001 | 006 | C | 0000000414 | HNSOND | .00 | 5,000.00 | 190,000.00 | 1-10-88 | 0-00-00 | |
| 00001 | 006 | C | 0000000415 | HNSOND | 600.01 | 5,000.00 | 1,212,002.00 | 3-28-88 | 0-00-00 | |
| 00001 | 006 | C | 0000000416 | HNSOND | 600.01 | 1,212,002.00 | 1,212,002.00 | 3-28-88 | 1-30-89 | |
| 00001 | 006 | T | 0000000417 | HNSOND | .00 | .00 | 1,212,002.00 | 4-28-88 | 0-00-00 | |
| 00001 | 006 | C | 0000000418 | HNSOND | 300,000,000.00 | 300,000,000.00 | .00 | 3-28-88 | 3-31-89 | |
| 00001 | 006 | C | 0000000419 | HNSOND | 12,340,000.00 | 1,234,000.00 | .00 | 3-28-88 | 3-31-89 | |
| 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 | TYPE | AD | ACCOUNT-NBR | SHORT-NAME | CD | ENT-DATE | EXP-DATE | AMOUNT | REASON-OR-DESCRIPTION | MESSAGE | SEQ |
| OFFICER | | | CUSTOMER-NBR | | | | | | | NOPOST | EMPLOYEE |
| 00001 | 006 | C | 0000000411 | WESTON | A | 1-28-89 | 12-31-89 | 10.00 | UNSIGNED CHECK | WESTO | 0001 |
| OFFICR022 | | | 511 | | | | | | | WESTO | |
| 00001 | 001 | C | 0000000412 | DARLINS | A | 3-15-88 | 12-31-99 | 5.00 | RETURNED CHECK | DARLI | 0001 |
| OFFICR022 | | | 32131 | | | | | | | DARLI | |
| 00001 | 003 | C | 0000065311 | WILLIAM | | 8-28-88 | 8-28-99 | 6.00 | | WILLI | 0001 |
| OFFICR022 | | | 32645 | | | | | | | WILLI | |
| 00001 | 006 | C | 0000065412 | APPLEBY | A | 6-01-88 | 12-31-99 | 250.00 | CMRCL LOAN # 12343 | APPLE | 0001 |
| OFFICR022 | | | 86584 | | | | | | | APPLE | |
| 00001 | 007 | C | 0000080413 | HORSEN | A | 1-15-89 | 2-15-89 | 55.00 | REVIEW STATUS | HORSE | 0001 |
| OFFICR022 | | | 65677 | | | | | | | HORSE | |
| 00001 | 006 | C | 0000430415 | WILLIS | A | 3-06-88 | 3-31-89 | 1000.00 | SIGNATURE VERIFY | WILLI | 0001 |
| OFFICR022 | | | 65679 | | | | | | | WILLI | |
| 00001 | 006 | C | 0000000411 | SMITH D | A | 12-28-88 | 12-31-99 | 763.00 | | SMITH | 0001 |
| OFFICR022 | | | 00071 | | | | | | | SMITH | |
| 00001 | 006 | C | 0000000411 | TAMBRID | A | 9-28-89 | 12-31-99 | 10.00 | UNSIGNED CHECK | TAMBR | 0001 |
| OFFICR022 | | | 32565 | | | | | | | TAMBR | |
| 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: Deleted Deleted assignment or caution. Expired Expired assignment or caution. New 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: A Closed to all transactions. C Closed to credits. D Closed to debits. I Informational only. N 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. |

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 | |
| \$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 | |
| | | | | | | | | | |
| *--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 | |
| \$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 | 1 | 600.01 | 0 | .00 | 0 | .00 | 1 | 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 | |
| \$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 | |
| | | | | | | | | | |
| 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 | |
| \$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 | 3 | 314,340,200.01 | 0 | .00 | 3 | 314,340,200.01 | |
| TOTAL LINE | 1 | 599.01 | 5 | 314,342,090.02 | 3 | .00 | 9 | 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 | | | |
| *-----KEY-DATA-----* | | | | EMP | DATE | DATE | DATE | AMT-HOLDS | AMT-FLOAT | CURRENT-BAL | AVG-BAL-12-MO |
| BRCH | TYPE | AD | ACCOUNT-NBR | SHORT-NAME | CD | LST-ACT | OPENED | LST-DEP | DAYS-OD | AVAILBL-BAL | AVG-COL-12-MO |
| OFFICER | | | CUSTOMER-NBR | | | | | | | | |
| 00001 | 006 | C | 0000000413 | JOHNSONDA | E | 1-10-88 | 1-10-88 | 1-10-88 | .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 | 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 | .54- | 61 |
| OFFICR022 | | | 511 | | | | | | 1 | .54- | 61 |
| 00001 | 006 | C | 0000033344 | HARRISON | E | 1-10-89 | 8-30-88 | 1-10-89 | .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 | 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 | 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 | 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 | 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 1212 MAIN STREET LOS ANGELES, CALIFORNIA 12345-6789 | 08-016 0000000411 1-30-89 |
|--|------------------------------|

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 | | | |
| *** *-----FEDERAL WITHHOLDING-----* | | | | *-----INTEREST PAID-----* *** | |
| ACTIVITY | MONTH TO DATE | YEAR TO DATE | ACTIVITY | MONTH TO DATE | YEAR TO DATE |
| PREVIOUS BALANCE | .00 | .00 | PREVIOUS BALANCE | .00 | 6,449.15 |
| NET CHANGE | .00 | .00 | + PAID TODAY | .00 | .00 |
| CURRENT BALANCE | .00 | .00 | + PAID CR. ADJ. | .00 | .00 |
| | | | + CAP. CR. ADJ. | .00 | .00 |
| | | | + CHANGE IN | .00 | .00 |
| | | | + CR. PURGE ACCT | .00 | .00 |
| | | | - DR. PURGE ACCT | .00 | .00 |
| | | | - CHANGE OUT | .00 | .00 |
| | | | - CAP. DR. ADJ. | .00 | .00 |
| | | | - PAID DR. ADJ. | .00 | .00 |
| | | | CURRENT BALANCE | .00 | 6,449.15 |
| | | | PAID TODAY NEXT YEAR | .00 | |
| *** *-----DISBURSEMENT TAX WITHHOLDING-----* | | | | *-----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 |

08-017 – Activity Recap One (Page 1 of 2)

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

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|-------------------------|--|
| 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> |

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|------------------------|---|
| 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> |

| | |
|-------------------|--|
| 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 | Net Change. Accumulators 92 – 47 + 113 – 114 are used. Transaction codes 992 less transaction codes 620 and 621. |
| 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 | Net Change. Accumulators 100 – 48 + 119 – 120 are used. Transaction code 925 less transaction code 625. |
| 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 YTD | Under 100m Accrued Year-to-date. Accruals minus any adjustments for accounts with balances less than \$100,000. Accumulator 193 is used. |
| 100m and Over Accrued YTD | 100m and Over Accrued Year-to-date. Accruals minus any adjustments for 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 Withheld | Disbursement Tax Withheld Year-to-date. Amount of disbursement tax 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 | | | .00 .00 | | | | | | | |
| CURRENT BALANCE | | | .00 | | 141,450.20 | | 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 | | | 10.00 10.00 | | | | | | | |
| CURRENT BALANCE | | | .00 | | .00 | | CURRENT BALANCE | | | 10.00 10.00 | | | | | | | |

08-018 – Activity Recap Two (Page 1 of 2)

| | | | | | | | | | | | | | | | | | | | | | |
|--------------------------------------|--|--|------------------------------------|--|----------------|--------|--|---------------------------|--|------------------------------|--------|--|------------|--|--|--|--|--|--|-----|--|
| 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 TIME INVESTMENT | | | 001 FIRST NATIONAL BANK OF AMERICA NEW ACCOUNTS REPORT | | | | | | | | | | PAGE 1 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 YYYYYYYA1 | 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 | 5555555.00 | .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"> 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 – withhold. 6 Awaiting TIN certification. Upon reaching expiration date, the system changes the code to 4. 7 Exemption for non-resident alien. 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. |
| Issue-value | Issue Value. |
| Int-rt | Interest Rate. |
| Mat-dt | Final Maturity Date. |
| Spchnd | Special Handling Codes. User-defined. |
| lappl-acct | 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"> C Capitalize interest. P Pay interest by check. T Transfer to another account. |
| Rfrq | <p>Renewal Frequency. Valid entries are:</p> <ul style="list-style-type: none"> D Days. M Months. N None. |
| Rtrm | Renewal Term. |
| Rdy | Renewal Day. |
| Imt | <p>Interest Method. Valid entries are:</p> <ul style="list-style-type: none"> C Compounded continuously. D Compounded daily. S Simple daily. |

| | |
|---------------|---|
| 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: 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 C – Business account. |
| Scpr | Service Charge Parameters Routine. Valid entries are: 00 None. 01 – 30 Parameter set on MICM Record 3507. |
| lyr | Interest Year Base Code. Valid entries are: A Actual day year. 0 360-day year. 5 365-day year. |
| lfreq | Interest Frequency. Valid entries are: D Days. M Months. N None. |
| Rfreq | Renewal Frequency. Valid entries are: D Days. M Months. N None. |
| Fin-disp | Final Disposition Code. Valid entries are: N Pay interest normally, principal must be withdrawn. P Payment by check. T 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. |

| | |
|---------------|--|
| 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. |
| lpay | Interest Pay Code. Valid entries are: B Pay interest on current balance. C Pay interest on customer collected balance. N No interest. |
| lmo | Interest Month Base Code. Valid entries are: A Actual day month. M 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: A Charge. B Bill. C Charge another account. R Review. W Waive. |
| lmonth | Interest Method. Valid entries are: C Compounded continuously. D Compounded daily. S Simple daily. |

| | |
|---------------|--|
| lds | Interest Payment Disposition Code. Valid entries are: C Capitalize interest. P Pay interest by check. T 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 | |
| *-----KEY-DATA-----* | | | | NAME | SOC-SEC-NBR | | ISSUE | INT | |
| BRCH | TYPE | AD | ACCOUNT-NBR | SHORT-NAME | ADDRESS | PHONE-NUMBER | VALUE | RATE | |
| OFFICER | | | CUSTOMER-NBR | | | | | | |
| 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 | | | | | | | | 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.

| | |
|-------------|--|
| Scpr | Service Charge Parameters Routine. Valid entries are: 00 None. 01 – 30 The parameter set in MICM. |
| lyr | Interest Rear Base Code. Valid entries are: A Actual day year. 0 360-day year. 5 365-day year. |
| lfrq | Interest Frequency. Valid entries are: D Days. M Months. N None. |
| Rfrq | Renewal Frequency. Valid entries are: D Days. M Months. N None. |
| Fin-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. |
| 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: 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. |

| | |
|---------------|--|
| lpay | Interest Pay Code. Valid entries are: B Pay interest on current balance. C Pay interest on customer collected balance. N No interest. |
| lmo | Interest Month Base Code. Valid entries are: A Actual day month. M 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: A Charge. B Bill. C Charge another account. R Review. W Waive. |
| lmonth | Interest Method. Valid entries are: C Compounded continuously. D Compounded daily. S Simple daily. |
| lds | Interest Payment Disposition Code. Valid entries are: C Capitalize interest. P Pay interest by check. T 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 | MAIDA, A | 1-30-89 | 2-18-89 | D | 2-13-89 | 2-16-89 | D | 0490* | 205.54 | 234444.44 |
| OFFICER01 | | | 88453468 | | | | | | | | | | |
| 00001 | 006 | C | 0000000002 | MAIDA, A | 1-30-89 | 2-18-89 | D | 2-18-89 | 2-16-89 | D | 0920* | 41.10 | 0 |
| OFFICER01 | | | 88453468 | | | | | | | | | | |
| 00001 | 006 | C | 0000000002 | MAIDA, A | 1-30-89 | 2-18-89 | D | 2-18-89 | 2-16-89 | D | 0980* | 164.44 | 411 |
| OFFICER01 | | | 88453468 | | | | | | | | | | |
| 00001 | 006 | C | 0000000003 | MAIDA, A | 1-30-89 | 2-18-89 | D | 2-13-89 | 2-16-89 | D | 0490* | 175.34 | 200000.00 |
| OFFICER01 | | | 88453468 | | | | | | | | | | |
| 00001 | 006 | C | 0000000003 | MAIDA, A | 1-30-89 | 2-18-89 | D | 2-18-89 | 2-16-89 | D | 0920* | 35.06 | 0 |
| OFFICER01 | | | 88453468 | | | | | | | | | | |
| 00001 | 006 | C | 0000000003 | MAIDA, A | 1-30-89 | 2-18-89 | D | 2-18-89 | 2-16-89 | D | 0980* | 140.28 | 411 |
| OFFICER01 | | | 88453468 | | | | | | | | | | |
| 00001 | 006 | C | 0000000004 | MAIDA, A | 1-30-89 | 2-18-89 | D | 2-13-89 | 2-16-89 | D | 0490* | 205.54 | 234444.44 |
| OFFICER01 | | | 88453468 | | | | | | | | | | |
| 00001 | 006 | C | 0000000004 | MAIDA, A | 1-30-89 | 2-18-89 | D | 2-18-89 | 2-16-89 | D | 0920* | 41.10 | 0 |
| OFFICER01 | | | 88453468 | | | | | | | | | | |
| 00001 | 006 | C | 0000000004 | MAIDA, A | 1-30-89 | 2-18-89 | D | 2-18-89 | 2-16-89 | D | 0980* | 164.44 | 411 |
| OFFICER01 | | | 88453468 | | | | | | | | | | |
| 00001 | 006 | C | 0000000411 | HNSONDA | 1-10-88 | 2-18-89 | D | 2-18-89 | 2-16-89 | D | 0300* | 164.44 | 2 |
| OFFICER022 | | | 511 | | | | | | | | | | |
| 00001 | 006 | C | 0000000411 | HNSONDA | 1-10-88 | 2-18-89 | D | 2-18-89 | 2-16-89 | D | 0300* | 140.28 | 3 |
| OFFICER022 | | | 511 | | | | | | | | | | |
| 00001 | 006 | C | 0000000411 | HNSONDA | 1-10-88 | 2-18-89 | D | 2-18-89 | 2-16-89 | D | 0300* | 164.44 | 4 |
| OFFICER022 | | | 511 | | | | | | | | | | |
| 00001 | 006 | C | 0000000411 | HNSONDA | 1-10-88 | 2-18-89 | D | 2-18-89 | 2-16-89 | D | 0300* | 84.16 | 852923 |
| OFFICER022 | | | 511 | | | | | | | | | | |
| 00001 | 006 | C | 0000000412 | JOHNSONDA | 1-10-88 | 2-13-89 | D | 2-13-89 | 2-16-89 | D | 0441 | 2,000.00 | 10000100004 |
| OFFICER022 | | | 511 | | | | | | | | | | |
| 00001 | 006 | C | 0000000412 | JOHNSONDA | 1-10-88 | 2-20-89 | D | 2-20-89 | 2-16-89 | | 0720* | 1.00 | 511 |
| OFFICER022 | | | 511 | | | | | | | | | | |
| 00001 | 006 | C | 0000000413 | JOHNSONDA | 1-10-88 | 1-10-88 | D | 1-10-88 | 2-16-89 | D | 0441 | 10.00 | 10000100001 |
| OFFICER022 | | | 511 | | | | | | | | | | |
| INST | | | 001 | TOTALS | 4 | ACCOUNTS TOTALING | | 2,814,443.20 | | | | | |

08-023 – Dormant Activity Report

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 Account not dormant. D Dormant account. I 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 | MAIDA, A | 234,444.44 | 1-30-89 | 2-13-89 | 2-13-89 | D | 2-16-89 | 18,034 | 18,034 |
| OFFICER01 | | | 88453468 | | | | | | | | | |
| 00001 | 006 | C | 0000000003 | MAIDA, A | 200,000.00 | 1-30-89 | 2-13-89 | 2-13-89 | D | 2-16-89 | 33,418 | 33,418 |
| OFFICER01 | | | 88453468 | | | | | | | | | |
| 00001 | 006 | C | 0000000004 | MAIDA, A | 234,444.44 | 1-30-89 | 2-13-89 | 2-13-89 | D | 2-16-89 | 51,452 | 51,452 |
| OFFICER01 | | | 88453468 | | | | | | | | | |
| 00001 | 006 | C | 0000000411 | HNSONDA | 5,701.65 | 1-10-88 | 2-13-89 | 2-13-89 | D | 2-16-89 | 55,740 | 55,740 |
| OFFICER022 | | | 511 | | | | | | | | | |
| 00001 | 006 | C | 0000000412 | JOHNSONDA | 2,000,197.01 | 1-10-88 | 2-13-89 | 2-13-89 | D | 2-16-89 | 66,493 | 66,493 |
| OFFICER022 | | | 511 | | | | | | | | | |
| 00001 | 006 | C | 0000000413 | JOHNSONDA | 17,000.00 | 1-10-88 | 1-10-88 | 1-10-88 | D | 2-16-89 | 66,498 | 66,498 |
| OFFICER022 | | | 511 | | | | | | | | | |
| 00001 | 006 | C | 0000000418 | HNSONDA | 300,000,000.00 | 3-28-88 | 2-08-89 | 2-08-89 | D | 2-16-89 | 1,832,075 | 1,832,075 |
| OFFICER022 | | | 511 | | | | | | | | | |
| 00001 | 006 | C | 0000000419 | HNSONDA | 12,340,000.00 | 3-28-88 | 2-03-89 | 2-03-89 | D | 2-16-89 | 1,904,450 | 1,904,450 |
| OFFICER022 | | | 511 | | | | | | | | | |
| 00001 | 006 | C | 0000652922 | MAIDA, A | 333,600.00 | 1-30-89 | 1-30-89 | 1-30-89 | D | 2-16-89 | 1,613,113 | 1,613,113 |
| OFFICER01 | | | 88453468 | | | | | | | | | |
| 00001 | 006 | C | 0000652923 | MAIDA, A | 333,600.00 | 1-30-89 | 2-10-89 | 2-10-89 | D | 2-16-89 | 1,638,775 | 1,638,775 |
| OFFICER01 | | | 88453468 | | | | | | | | | |
| 00001 | 006 | C | 0000752922 | 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 |
| OFFICER01 | | | 88453468 | | | | | | | | | |
| 00001 | 006 | C | 0000752923 | 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 |
| OFFICER01 | | | 88453468 | | | | | | | | | |
| 00001 | 006 | C | 0000852922 | 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 |
| OFFICER01 | | | 88453468 | | | | | | | | | |
| 00001 | 006 | C | 0000852923 | MAIDA, A | 120,000.00 | 1-30-89 | 2-13-89 | 2-13-89 | D | 2-15-89 | 1,830,600 | 1,830,600 |
| OFFICER01 | | | 88453468 | | | | | | | | | |
| 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 Account not dormant. D Dormant account. I 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 1212 MAIN STREET LOS ANGELES, CALIFORNIA 12345-6 | | | | | 02-10-1989 | | | |
| 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 No connector. A And. O 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 Business account. D Director of the institution. E Employee of the institution. N Not an employee or a business account. O 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: P Pay interest by check. T Transfer to another account. |
| Freq | Payment Frequency Code. Valid entries are: D Days. M Months. P 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: H Account with the highest rate. L Account with the lowest rate. N Newest account. O Oldest account. |

Service-charge-information

| | |
|-----|------------------------|
| Fee | Service Charge Amount. |
|-----|------------------------|

| | |
|---------------|--|
| Code | Service Charge Disposition Code. Valid entries are: A Charge. B Bill. C Charge another account. R Review. W Waive. |
| Freq | Service Charge Frequency. Valid entries are: C Cycles. D Days. M Months. N None. P 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 | 0-00-00 | | | | | |
| -----OTHER----- | | | | | | | | | | -----USER----- | | | | |
| 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 No connector. A And. O Or. |
| Short-name | Short Name. |
| Address Modification | Address Modification. |
| Branch | Branch Number. |
| Correspondent | 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. |
| Type | Account Type. |

| | |
|----------------|--|
| Public Funds | 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. |
| Officer | Officer Number. |
| Trust | Trust Deposit Code. Valid entries are: N Not a trust deposit. Y Trust deposit. |
| Ades | Account Designation. Valid entries are: C Certificate of Deposit. S Savings. T Time Deposit Open Account. |
| Secured | Secured Deposits Flag. Valid entries are: B Both secured and transferable. N Not secured or transferable. T Transferable deposit. Y Secured deposit. |
| Date Issued | Issue Date. |
| Large Balance | Large Balance Amount Indicator. Valid entries are: 0 Pointer not used. 1 – 9 Large balance amount pointer. |
| Issue Value | Issue Value. |
| Closed to Post | 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. |
| Class | Account Class Code. User-defined. |
| Collateral | Collateral Code. Valid entries are: N No collateral. Y Collateral. |
| Negotiable | Negotiable Code. Valid entries are: N Non-negotiable. Y Negotiable. |

| | |
|------------------------|--|
| Safekeeping | Safekeeping Code. Valid entries are: B Brokered deposit. N Not safekeeping. R Brokered retail deposit. Y Safekeeping. |
| Special Handling Codes | Special Handling Codes. User-defined. |
| Closed Override | Closed Override Code. Valid entries are: b Automatically purge account when closed. N Do not automatically close the account. |
| Employee Code | Employee Code. Valid entries are: B Business account. D Director of the institution. E Employee of the institution. N Not an employee or business account. O Officer of the institution. |

Interest

| | |
|---------|---|
| Py | Pay Code. Valid entries are: B Pay interest on the current account balance. C Pay interest on the customers collected balance. N No interest. |
| Rate | Interest Rate. |
| Mth | Interest Method Code. Valid entries are: C Compounded continuously. D Compounded daily. S Simple daily. |
| Yr | Interest Year Base Code. Valid entries are: A Actual day year. 0 360-day year. 5 365-day year. |
| Mo | Interest Month Base Code. Valid entries are: A Actual day month. M 30-day month. |
| Nxt-pay | Next Interest Payment Date. |

| | |
|---------|---|
| Fr | Interest Payment Frequency Code. Valid entries are: C Cycles. D Days. M Months. N None. |
| Trm | Term. Time interval between payments. |
| Dy | Day. Day the payment is paid. |
| Dsp | Interest Payment Disposition. Valid entries are: C Capitalize interest. P Pay interest by check. T 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: C Rate change allowed at any time. N Rate change not allowed. R Rate change to type default at renewal. T Rate change allowed during term only. |
| Eq | Equal Payment Code. Valid entries are: N No equal payments required. Y Equal payments required. |
| Equ-amt | Equal Amount. Amount of the equal payments. |
| Tn | Tenth Day Option. Valid entries are: M For each month. Y 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 Use the Balance Rate Table from MICM Record 3504. C Combine the rates from the Term Rate Table (base rate) and the Balance Rate Table (index rate) from MICM Record 3504. D Use the Default Rate from MICM Record 3504. P Use the rate from MICM Record 2002 as indicated by the Interest Plan Indicator. T Use the Term Rate Table from MICM Record 3504. |
|------|---|

| | |
|-----------------|---|
| 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: 00 User-defined. 01 – 30 Parameter set on MICM Record 3503. |

Interest-compounding

| | |
|-------------|---|
| Frq | Compounding frequency. Valid entries are: D Days. M Months. N 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: D Days. M Months. N None. |
| Trm | Term. Time intervals between renewals. |
| Day | Day. Day the account is to be renewed. |
| Optn | Renewal Option. Valid entries are: b Savings account. A Automatic renewal. S 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 Mail statement. H Hold statement. Z ZIP code order. |
| Fr | Statement Frequency Code. Valid entries are: C Cycles. D Days. M Months. N No statement. P 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: N Do not print the statement. Y Print the statement. |
| Comb-acct | Combined Account. Account number used for combining account. |
| Rt | Statement Rate Change History Code. Valid entries are: N No rate change history printed. Y Rate change history to be printed. |

Service-charge

| | |
|-------------|---|
| Frq | Service Charge Frequency. Valid entries are: C Cycles. D Days. M Months. N None. P 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: A Charge. B Bill. C Charge another account R Review. W 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 | <p>Sequence. Time Deposit Open Account withdrawal sequence code. This code determines the sequence a withdrawal is to be processed. Valid entries are:</p> <ul style="list-style-type: none">F FIFO (First deposit in).H Deposit with the highest rate.L LIFO (Last deposit in).M Deposit with the lowest rate.N Not applicable. |
| Trm | <p>TDOA Term Code. Determines the length of the term of each deposit. It also indicates when individual deposits renew. Valid entries are:</p> <ul style="list-style-type: none">D Decreasing term.F Fixed term.N Not applicable. |
| Rate | <p>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:</p> <ul style="list-style-type: none">F Fixed rate.N Not applicable.V Variable rate. |
| Seqnbr | <p>Sequence Number. Highest availability record sequence number.</p> |
| Report Totals | <p>Report totals include the institution number and the number of account information sheets printed.</p> |

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 | 1-30-89 | 419 |
| 2058 Dollars | 21 Cents | ****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-----* | | | | | | | | | | ACCOUNT | |
| BRCH | TYPE | AD | ACCOUNT-NBR | SHORT-NAME | ASG | CURR/CLOSE BALANCE | AVERAGE BALANCE-12 | AVERAGE-COLL BALANCE-12 | DATE OPENED | LAST 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 |
| | XTXTXTXTX | K | 1215 | | | | | | | | |
| 00001 | 001 | C | 000-0333-555 | TEST ISY110 | | 2,000.00 | 560 | 455 | 1-09-87 | 4-03-88 | DORMANT |
| | | I | 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 |
| | | N | 300000 | | | | | | | | |
| 00001 | 001 | S | 000-0333-999 | TEST MAX | | .00 | 97,172 | 79,714 | 1-09-87 | 2-17-88 | DORMANT |
| | | N | 4000000 | | | | | | | | |
| 00001 | 716 | C | 000-0404-040 | DAILY X | | 5,000.00 | 5,127 | 4,864 | 12-01-85 | 4-01-88 | DORMANT |
| | | N | 1 | | | | | | | | |
| 00001 | 715 | C | 000-0440-908 | STM REACCRUALS | | 100,000.00 | 28,030 | 22,766 | 2-20-87 | 2-20-88 | DORMANT |
| | | N | 23488 | | | | | | | | |
| 00001 | 001 | C | 000-0450-921 | SMITH, W | | 600.00 | 660 | 625 | 1-08-86 | 4-08-88 | DORMANT |
| OFFICER01 | | N | 88450921 | | | | | | | | |
| 00001 | 006 | C | 000-0450-922 | MADDA, A | | 600.00 | 615 | 583 | 1-08-86 | 3-28-88 | DORMANT |
| OFFICER01 | | N | 88450922 | | | | | | | | |
| 00001 | 006 | C | 000-0450-923 | PETRYN, J | | 600.00 | 650 | 619 | 1-08-86 | 3-28-88 | DORMANT |
| OFFICER01 | | N | 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 |
| | | N | 462378 | | | | | | | | |
| 00001 | 715 | C | 000-0508-922 | TEST SAT DISB | | 100,000.00 | 51,124 | 41,063 | 3-05-87 | 4-05-88 | DORMANT |
| | | I | 108508922 | | | | | | | | |
| 00001 | 001 | S | 000-0555-777 | TEST ENP | | .00 | 648 | 532 | 1-22-87 | 2-17-88 | DORMANT |
| | | N | 30000 | | | | | | | | |
| 00001 | 716 | C | 000-0606-060 | ACCT SHORT NAME | | 2,000.00 | 2,400 | 2,269 | 11-01-85 | 11-01-87 | DORMANT |
| OFFICER01 | | N | 1 | | | | | | | | |
| 00001 | 715 | C | 000-0678-910 | TEST | | 100,000.00 | 800,000 | 0 | 4-12-88 | 4-12-88 | INACTIVE |
| | | N | 4567000000 | | | | | | | | |
| 00001 | 716 | C | 000-0707-070 | ACCT SHORT NAME | | 2,000.00 | 2,400 | 2,269 | 11-01-85 | 11-01-87 | INACTIVE |
| OFFICER01 | | N | 1 | | | | | | | | |
| 00001 | 715 | C | 000-8900-017 | CUST SHORT NAME | | 100.00 | 102 | 97 | 12-11-85 | 12-17-86 | DORMANT |
| | | N | 9900017 | | | | | | | | |
| 00001 | 715 | C | 000-8900-019 | CUST SHORT NAME | | 100.00 | 102 | 96 | 12-11-85 | 12-11-85 | DORMANT |
| | | N | 9900019 | | | | | | | | |
| 00001 | 715 | C | 000-8900-020 | CUST SHORT NAME | | 100.00 | 102 | 96 | 12-11-85 | 12-11-85 | DORMANT |
| | | N | 9900020 | | | | | | | | |
| 00001 | 715 | C | 000-8900-021 | CUST SHORT NAME | | 5,000.00 | 5,113 | 4,850 | 12-11-85 | 3-11-86 | DORMANT |
| | | N | 9900021 | | | | | | | | |
| 00001 | 715 | C | 000-8900-023 | CUST SHORT NAME | | 100.00 | 105 | 100 | 12-11-85 | 5-16-87 | DORMANT |
| | | N | 9900023 | | | | | | | | |
| INST | | | 001 | TOTALS | 0 NEW ACCTS 0 ACTIVE | 0 RENEWING ACCTS 3 INACTIVE | 0 CLOSED ACCTS 67 DORMANT | 0 PURGED ACCTS | | 0 REOPENED ACCTS | |

08-030 – Status Change Report

Heading Descriptions

| | |
|----------------------------|--|
| ASG | Assignment. Valid entry is X, 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: Active Closed Dormant Inactive New Purged Renewing Reopened |

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 | 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 | |
| *-----KEY-DATA-----* | | | | SEQUENCE-NBR EXTC | | EFF-DATE | SERIAL-NBR SRCE | INITIATED-TM--DATE | DEBIT-AMT | CREDIT-AMT |
| BRCH | TYPE | AD | ACCOUNT-NBR | SHORT-NAME | | | /CLS-VALUE | /EFF-RATE | | |
| OFFICER | | | CUSTOMER-NBR | | *--REJECT-REASON--* | NEW-RATE | NXT-REN | *-----DESCRIPTION-1-----* | *---DESCRIPTION-2---* | |
| 00001 | 006 | C | 0000000412 | JOHNSONDA | 10000100007 0801 | 1-30-89 | | | 20.00 | |
| OFFICR | 022 | | 511 | | UNMATCHED REVERSAL | | | | | |
| 00001 | 998 | S | 0450922 | SUSPENSE ACCT | 10000100006 0441 | 1-30-89 | | | | 100.00 |
| | 0 | | 450922 | | NO MATCHING ACCOUNT | | | | | |
| 00001 | 006 | C | 0000451921 | CROWE, W | 10000100001 0441 | 1-30-89 | | | | 700.00 |
| OFFICER | 01 | | 45690921 | | EXCESSIVE DEPOSITS | | | | | |
| 00001 | 006 | C | 0000452922 | MAIDA, A | 10000100002 0441 | 1-30-89 | | | | 100.00 |
| OFFICER | 01 | | 88453468 | | EXCESSIVE DEPOSITS | | | | | |
| 00001 | 006 | C | 0000453923 | PETRIN, J | 10000100003 0441 | 1-30-89 | | | | 50.00 |
| OFFICER | 01 | | 82345923 | | EXCESSIVE DEPOSITS | | | | | |
| 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. |
| Srce | 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 ERFOURTH | 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 | 5555588.48 | 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 | 1-15-86 | 08-039 |
| 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 SOUTH 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 |

08-039 – Book Entry CD Receipt (requested)

08-040 – Online Maintenance Journal

| | |
|---------|---|
| Purpose | <p>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.</p> <p>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.</p> <p>Note: Refer to the Maintenance Journal section of the Application Processing chapter of <i>Procedures Guide 1</i> for more information.</p> |
| 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 | FUNCTION. . . . ADDED | |
| 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 | FUNCTION. . . . ADDED | |
| 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 | FUNCTION. . . . ADDED | |
| 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 | <p>Totals are listed for the following institution activities:</p> <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 | <p>Totals are listed for the following institution activities:</p> <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 PAGE 1 | | | | DATE 03-24-87 PAGE 1 SNAPSHOT CLOSED | | | |
| ----- | | | | ----- | | | |
| ACCOUNT NO. 0000000700 IRA TDOA REGULAR - FIXED RATE 10.000 MATURITY DATE 06-29-88 AUTOMATIC RENEWAL | | | | ACCOUNT NO. 0002937611 TIME INVESTMENT RATE 15.000 MATURITY DATE 00-00-00 AUTOMATIC RENEWAL | | | |
| PREVIOUS BALANCE 03-23-87 444.46-00 | | | | PREVIOUS BALANCE 03-18-87 .00 | | | |
| 0 DEPOSITS AND CREDITS00 | | | | 0 DEPOSITS AND CREDITS00 | | | |
| 0 CHECKS AND DEBITS00 | | | | 0 CHECKS AND DEBITS00 | | | |
| CURRENT BALANCE 444.46-00 | | | | CURRENT BALANCE00 | | | |
| - - STATEMENT PERIOD - - | | | | - - STATEMENT PERIOD - - | | | |
| AVERAGE BALANCE00 | | | | NUMBER OF DAYS 6 | | | |
| INTEREST ACCRUED00 | | | | ----- | | | |
| 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. 0000000700 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 03-23-87 444.46-00 | | | | PREVIOUS BALANCE 03-18-87 .00 | | | |
| 0 DEPOSITS AND CREDITS00 | | | | 0 DEPOSITS AND CREDITS00 | | | |
| 0 CHECKS AND DEBITS00 | | | | 0 CHECKS AND DEBITS00 | | | |
| CURRENT BALANCE 444.46-00 | | | | CURRENT BALANCE00 | | | |
| - - STATEMENT PERIOD - - | | | | - - STATEMENT PERIOD - - | | | |
| AVERAGE BALANCE00 | | | | NUMBER OF DAYS 6 | | | |
| INTEREST ACCRUED00 | | | | ----- | | | |
| 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 |

| | | | | | | |
|--|----------------|------------------------|--|--|--|--|
| - - MISCELLANEOUS DEBITS AND CREDITS - - | | | | | | |
| DATE | AMOUNT | DESCRIPTION | | | | |
| 01-31 | 2,222,600.00CR | 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

001 Infopoint Institution One (5)
Maitland Center Parkway
Maitland Florida 32751

08-049
10-31-04

RENEWAL NOTICE

YOUR CERTIFICATE OF DEPOSIT AUTOMATICALLY RENEWED ON 10-31-2004
AS INDICATED BELOW

| | |
|---------------------------------------|--------------|
| ACCOUNT NUMBER | : 0000000001 |
| RENEWAL AMOUNT | : 661,525.71 |
| INTEREST PAID | : 1,082.69 |
| INTEREST RATE | : 3.8300000 |
| RATE TYPE | : VARIABLE |
| INTEREST PAYMENT PERIOD | : 1 MONTH |
| INTEREST COMPOUNDING PERIOD | : 1 MONTH |
| 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 |

HERE IS JUST A COUPLE OF LINES FOR TYPE 006 MESSAGES RANDOM SETUP -LINE 1

HERE IS JUST A COUPLE OF LINES FOR TYPE 006 MESSAGES RANDOM SETUP -LINE 12

08-049 - Renewal Notice

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 | : | 12.000000 |
| 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

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|---|----------|----------|------------|------------|----------|
| 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

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|--|---------|----------|------------------------|------------------|
| 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 | CURRENT INTEREST |
| NUMBER | DATE | DATE | VALUE | BALANCE AMOUNT |
| 0000011328 | 1-03-86 | 1-14-86 | 1,200.00 | 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

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|------------------------|------|----|--------------|--|----------------|---------|----------|---------|-----|------|-----|------|------|-------------|------------|----------|---------|-----|------|-----|------|------|----------|------------|
| 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 ***** | | | | | | | | | | | | | | | | | | | | | | | | |
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08-054 – Redemption – Partial Withdrawal Report

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: 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: A Actual day year. 0 360-day year. 5 365-day year. |
| lfreq | Interest Frequency. Valid entries are: D Days. M Months. N None. |
| Rfreq | Renewal Frequency. Valid entries are: D Days. M Months. N None. |
| Fin-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. |
| Intdropped | Interest Dropped. Amount of interest dropped. |
| Issue-value | Issue Value. |

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| Ren-dat | Next Renewal Date. |
| Int-thru | Interest Paid-through Date. |
| Nxt-int | Next Interest 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. |
| Ipay | Interest Pay Code. Valid entries are: B Pay interest on current balance. C Pay interest on customer collected balance. N No interest. |
| Imo | Interest Month Base Code. Valid entries are: A Actual day month. M 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: A Charge. B Bill. C Charge another account. R Review. W Waive. |

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| Imth | Interest Method. Valid entries are: C Compounded continuously. D Compounded daily. S Simple daily. |
| lds | Interest Payment Disposition Code. Valid entries are: C Capitalize interest. P Pay interest by check. T 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

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| 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 |
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| 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 |
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| BRANCH | | 001 | TOTALS | 3 | ACCOUNTS TOTALING | | .00 | MATURING BALANCE | | | | | | | |
| | | | | 3 | ACCOUNTS TOTALING | | 25,954.51 | CURRENT BALANCE | | | | | | | |
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| REGION | | 000 | TOTALS | 3 | ACCOUNTS TOTALING | | .00 | MATURING 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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| | 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 in MICM Record 3507. |
| lyr | Interest Year Base Code. Valid entries are: A Actual day year. 0 360-day year. 5 365-day year. |
| lfrq | Interest Frequency. Valid entries are: D Days. M Months. N None. |
| Rfrq | Renewal Frequency. Valid entries are: D Days. M Months. N None. |
| Fin-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. |
| 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: 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. |

| | |
|--------------|--|
| lpay | Interest Pay Code. Valid entries are: B Pay interest on current balance. C Pay interest on customer collected balance. N No interest. |
| lmo | Interest Month Base Code. Valid entries are: A Actual day month. M 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: A Charge. B Bill. C Charge another account. R Review. W Waive. |
| lmth | Interest Method. Valid entries are: C Compounded continuously. D Compounded daily. S Simple daily. |
| lds | Interest Payment Disposition Code. Valid entries are: C Capitalize interest. P Pay interest by check. T Transfer to another account. |
| lday | 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 | | | | | | | | 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.

| | |
|-------------|--|
| 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: A Actual day year. 0 360-day year. 5 365-day year. |
| lfrq | Interest Frequency. Valid entries are: D Days. M Months. N None. |
| Rfrq | Renewal Frequency. Valid entries are: D Days. M Months. N None. |
| Fin-disp | Final Disposition Code. Valid entries are: N Pay interest normally, principal must be withdrawn. P Pay by check. T 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: 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. |

| | |
|---------------|--|
| lpay | Interest Pay Code. Valid entries are: B Pay interest on current balance. C Pay interest on customer collected balance. N No interest. |
| lmo | Interest Month Base Code. Valid entries are: A Actual day month. M 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: A Charge. B Bill. C Charge another account. R Review. W Waive. |
| lmonth | Interest Method. Valid entries are: C Compounded continuously. D Compounded daily. S Simple daily. |
| lds | Interest Payment Disposition Code. Valid entries are: C Capitalize interest. P Pay interest by check. T 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 | TYPE | AD | ACCOUNT-NBR | SHORT-NAME | OLD-RT | EFF DT | BAL-AT-CHG | CURRENT-BAL | REASON FOR RATE CHANGE | |
| OFFICER | | | CUSTOMER-NBR | | NEW-RT | SEQ NBR | ENP-AT-CHG | CURRENT-ENP | EXCEPTION-MSG | |
| 00001 | 715 | C | 0000533 | ACCT SHORT NAME | 15.000 | 3-31-89 | 128.05 | 128.05 | AUTOMATIC RENEWAL | |
| OFFICER01 | | | 9990006390 | | 8.900 | 00000 | .00 | .03 | | |
| 00001 | 715 | C | 0000534 | ACCT SHORT NAME | 15.000 | 3-31-89 | 110.38 | 110.38 | AUTOMATIC RENEWAL | |
| OFFICER01 | | | 9990007650 | | 8.900 | 00000 | .00 | .02 | | |
| 00001 | 715 | C | 0000785 | ACCT SHORT NAME | 12.375 | 3-31-89 | 128.05 | 128.05 | AUTOMATIC RENEWAL | |
| OFFICER01 | | | 9990006540 | | 10.500 | 00000 | .00 | .03 | | |
| 00001 | 715 | C | 0000876 | ACCT SHORT NAME | 7.250 | 3-31-89 | 110.38 | 110.38 | AUTOMATIC RENEWAL | |
| OFFICER01 | | | 9990004390 | | 9.250 | 00000 | .00 | .02 | DEFAULTED TO MAXIMUM RATE | |
| 00001 | 715 | C | 0001233 | ACCT SHORT NAME | 12.000 | 3-15-89 | 12,000.00 | 12,000.00 | MANUAL RATE CHANGE | |
| OFFICER01 | | | 9990007630 | | 12.250 | 00000 | 198.99 | 222.03 | | |
| 00001 | 715 | C | 0001544 | ACCT SHORT NAME | 10.000 | 3-31-89 | 4,500.00 | 4,500.00 | SCHEDULED RATE CHANGE | |
| OFFICER01 | | | 9990008864 | | 9.250 | 00000 | .00 | .02 | | |
| 00001 | 715 | C | 0001754 | ACCT SHORT NAME | 12.375 | 3-31-89 | 128.05 | 128.05 | AUTOMATIC RENEWAL | |
| OFFICER01 | | | 9990003450 | | 8.990 | 00000 | .00 | .03 | | |
| 00001 | 715 | C | 0001956 | ACCT SHORT NAME | 7.250 | 3-31-89 | 110.38 | 110.38 | AUTOMATIC RENEWAL | |
| OFFICER01 | | | 9990004530 | | 9.250 | 00000 | .00 | .02 | | |
| 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: Manual rate change. Automatic renewal. TDOA availability. Maturity. |
| 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: Defaulted to minimum rate. Defaulted to maximum rate. |
| 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 | TYPE | AD | ACCOUNT-NBR | SHORT-NAME | AMT-PAID | FROM-DT | TO-DT | TYPE OF PYMT | *----DISPOSITION---- | APPL | ACCOUNT |
| OFFICR | | | CUSTOMER-NBR | | FED-WITHHD | | | | NET-AMT-PAID | | |
| 00001 | 006 | C | 0000000412 | JOHNSONDA | 1.00 | 1-30-89 | 1-30-89 | DISBURSEMENT | PAID BY CHECK | | |
| OFFICR | 022 | | 511 | | .00 | | | | 1.00 | | |
| 00001 | 006 | C | 0000000414 | HNSONDA | 2.75 | 1-09-88 | 1-30-89 | INTEREST | PAID BY CHECK | | |
| OFFICR | 022 | | 511 | | .00 | | | | 2.75 | | |
| 00001 | 006 | C | 0000000414 | HNSONDA | 600.01 | 1-10-88 | 1-30-89 | PRINCIPAL | PAID BY CHECK | | |
| OFFICR | 022 | | 511 | | .00 | | | | 600.01 | | |
| 00001 | 006 | T | 0000000417 | HNSONDA | 1.00 | 1-10-88 | 1-30-89 | INTEREST | ADDED TO ACCOUNT | | |
| OFFICR | 022 | | 511 | | .00 | | | | 1.00 | | |
| 00001 | 006 | C | 0000000418 | HNSONDA | 50001.54 | 1-10-88 | 1-30-89 | INTEREST | PAID BY CHECK | | |
| OFFICR | 022 | | 511 | | .00 | | | | 50001.54 | | |
| 00001 | 006 | C | 0000000419 | HNSONDA | 2058.21 | 1-10-88 | 1-30-89 | INTEREST | PAID BY CHECK | | |
| OFFICR | 022 | | 511 | | .00 | | | | 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 |
| OFFICR01 | | | 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 |
| OFFICR01 | | | 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 |
| OFFICR01 | | | 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 | 30000000.00 | 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 | SEQ | AD TYP | CTGRY | TAX APPL | PAYTO-ACCT | | SOURCE | *----- MESSAGE -----* |
| ACCT SHORT NAME | 9900001 | P | 0000000700 | 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 |
| | | | 0000000701 | 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 | 0000000710 | 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: 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. |
| 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: H Highest rate. L Lowest rate. N Newest account. O Oldest account. |
| Ad | Account Designation. Valid entries are: C Certificate of deposit. S Savings. T TDOA. |
| Typ | Account Type. |
| Ctgry | Disbursement Category. Valid entries are: Prem Premature. Excpt Exception. Disab Disability. Death Death. Prohb Prohibited. Nrmal 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: Interest Interest. Principal Principal. Prin/Int Principal and interest. |
| Message | Message. Based on system decisions, one of the following messages appears: Account has gone to zero balance. Need to update Payfrom manually. Full pymnt not satisfied. Payfrom update based on Payseq. Manual disbursement. No more accts available for disb. Payfrom updated due to new acct. Payfrom updated due to rate chg. Payfrom account not active. Acct bal not greater than zero. Chk outstanding – Int not captlzd. |

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 | | | | CUST-AMT | SPOUSL-AMT |
| OFFICER | | | SOC-SEC-NBR | | CUR-BALANCE | ISS-VALUE | LST-DEP-AMT | LST-DEP-DT | NXT-REN |
| | | | | | | | | | RATE |
| | | | 22 | CUSTOMER | | | | ROLL-OVER. | .00 |
| | | | 000-00-0000 | | | | | REGULAR. . . | 30,000.00 |
| | | | | | | | | EMPLOYER. . | .00 |
| | | | | | | | | NON-DEDUCT | .00 |
| | | | | | | | | YEAR-END. . | .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 |
| OFFICER01 | | | | 111-22-3333 | | | | | .050000000 |
| 00001 | 006 | C | 000-000-000002 | A WILKERSON | 10,720.36 | 5,000.00 | 200.00 | 12-31-99 | 12-28-00 |
| OFFICER01 | | | | 122-33-4444 | | | | | .120000000 |
| 00001 | 715 | C | 000-000-000005 | B CHRISTIAN | 28,007.58 | 2,000.00 | 5,000.00 | 12-31-99 | 12-28-00 |
| OFFICER01 | | | | 133-44-5555 | | | | | .102500000 |
| 00001 | 715 | C | 000-000-000022 | ACCOUNT | 2,516.70 | 2,514.58 | .00 | 0-00-00 | 12-28-00 |
| OFFICER01 | | | | 144-55-6666 | | | | | .050000000 |
| 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 | TYPE OF | ISSUE | CURRENT | |
| NUMBER | ACCOUNT | VALUE | 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 | | | | | | | | 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 | .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 | 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 | .05000000 |
| | | | | | | | | | | | | | | | |
| 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 | .05000000 |

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: A Actual day year. 0 360-day year. 5 365-day year. |
| lfrq | Interest Frequency. Valid entries are: D Days. M Months. N None. |
| Rfrq | Renewal Frequency. Valid entries are: D Days. M Months. N None. |
| Fin-disp | Final Disposition Code. Valid entries are: N Pay interest normally, principal must be withdrawn. P Pay by check. T 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: 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. |
| lpay | Interest Pay Code. Valid entries are: B Pay interest on current balance. C Pay interest on customer collected balance. N No interest. |

| | |
|---------------|--|
| Imo | Interest Month Base Code. Valid entries are: A Actual day month. M 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: A Charge. B Bill. C Charge another account. R Review. W Waive. |
| Imth | Interest Method. Valid entries are: C Compounded continuously. D Compounded daily. S Simple daily. |
| lds | Interest Payment Disposition Code. Valid entries are: C Capitalize interest. P Pay interest by check. T 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 | 00-00-0000000000 |
| 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 | 00-00-0000000000 |
| 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: P Pay by check. T 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 Business account. D Director of the institution. E Employee of the institution. N Not an employee or business. O 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: D Days. M Months. P 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 | | | | | | PENALTY | |
| BRCH | TYPE | OFFICER AD | ACCOUNT-NBR | SHORT-NAME | PROCESS TIME | NXT-AVAIL DATE | END-AVAIL DATE | DEPOSIT DATE | ACTIVITY DATE | AVAIL AMOUNT | 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 | .00 | 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 | 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 | | | |
| OFFICER | | | | CURRENT-BALANCE | CNT | AMOUNT | AMOUNT | INTEREST | BALANCE | FLAG | |
| 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: N Discrepancy is new on the current day. O 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 | <p>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.</p> <p>Report totals consist of the institution number and the number of notices printed.</p> |
| Program | TID320 – Reports Print |

08-079 – W-9 Notice

| | |
|---------|--|
| Purpose | <p>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.</p> <p>Report totals consist of the institution number and the number of notices printed.</p> |
| 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 | *-----MESSAGE-AREA-----* | |
| OFFICER | | | CUSTOMER-NBR | SOC-SEC-NBR | EXP-DT | 2ND-REQ | NEW | | |
| 00001 | 701 | C | 0004001 | WILSON, JD | 00-00-00 | 00-00-00 | 9 | B-NOTICE RECEIVED PERIOD EXPIRED - WITHHOLD | |
| | | | 9990002990 | 000-00-0000 | 00-00-00 | 00-00-00 | 4 | | |
| 00001 | 701 | C | 0004033 | HEARTH, WE | 00-00-00 | 00-00-00 | 6 | AWAITING TIN PERIOD EXPIRED - WITHHOLD | |
| | | | 9990002990 | 000-00-0000 | 00-00-00 | 00-00-00 | 4 | | |
| 00001 | 715 | C | 0004039 | MARTIN, TJ | 10-27-03 | 10-27-03 | 9 | W-9 NOTICE WAS SENT TODAY | |
| | | | 9990002990 | 013-33-4444 | 10-29-03 | 00-00-00 | 9 | | |
| 00001 | 715 | C | 0004039 | MARTIN, TJ | 10-27-03 | 10-27-03 | 9 | FWT CODE WILL CHANGE TO WITHHOLD STARTING 10-29-03 | |
| | | | 9990002990 | 013-33-4444 | 10-29-03 | 00-00-00 | | | |
| 00001 | 700 | C | 0054021 | GARDNER, BI | 00-00-00 | 00-00-00 | 7 | NON-RES ALIEN EXEMPTION EXPIRED - WITHHOLD | |
| | | | 9990002883 | 000-00-0000 | 00-00-00 | 00-00-00 | 4 | | |
| 00001 | 715 | C | 0056789 | HOPE, DI | 00-00-00 | 00-00-00 | 6 | FWT CODE WILL CHANGE TO WITHHOLD STARTING 10-30-03 | |
| | | | 9990028387 | 243-32-4213 | 10-30-03 | 00-00-00 | | | |
| 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 | SOURCE | DATE | DEBIT/ CREDIT | EXTERNAL TRAN CODE | INTERNAL TRAN CODE | ACCUM NBR | AMOUNT OF TRANSACTION |
| OFFICER | | | CUSTOMER-NBR | | CENTER | | | | | | | |
| 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 |
| OFFICER | | | CUSTOMER-NBR | | CENTER | | | | | | | |
| 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 W-4P WITHHOLDING NOTICE | 08-094 |
| 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-----* | | | | PAYMENT | | DISBURSEMENT | | PRINCIPAL | | INTEREST | | FED-TAX | | DATE | | CHECK | | | | | | | |
| BR | | TYP | | OFFCR | | AD | | ACCOUNT-NBR | | SHORT-NAME | | AMOUNT | | AMOUNT | | AMOUNT | | AMOUNT | | PAID | | 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 | AMOUNT | 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 | .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 | | |
| 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 | | | | | | | |
| 1 | BLOCK 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 | | | | | | | | | |
| | 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. |
| Srce 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">b Valid item.A Auto reject.B Block header.C Valid item.D Dollar reject.E Renewal rate reject.F Type rate change error.H Separator.J Transaction code reject.M Maturity date rejection.N Serial number reject.R Routing transit reject.S Separator.T End of pass item.X Account number reject.Z Batch header.1 Sequencing reject.2 Institution number reject.3 Cost center reject.4 Effective date reject. |

- 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 | | | | | | | | | | | | | | | | |
| *-----KEY-DATA-----* | | | | | | | | | | CURRENT-BAL | | | | | | | | | | NEXT-REN | | | | | | | | | | | | | | | | |
| 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 | 000000000 | | | | | | | | | | | | | | | | | | | | | |
| 000-00-0000 | | | | | 7173.86 | 2.96 | .99 | 12-31-99 | .00 | .050000000 | | .00 | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | 1 | N | N | N | N | N | N | N | N | N | N | N | N | N | N | N | N | N | N | N | N | N | N | N | N | N | N | N | N | N | N | |
| | | | | | 30.58 | .00 | .00 | | .00 | 1.48 | | .00 | | | | | | | | | | | | | | | | | | | | | | | | |
| 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 | | | | | | | | | | | | | | | | | | | | | |
| 000-00-0000 | | | | | 713.73 | .71 | .24 | 12-31-99 | .00 | .120000000 | | .00 | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | 1 | N | N | N | N | N | N | N | N | N | N | N | N | N | N | N | N | N | N | N | N | N | N | N | N | N | N | N | N | N | N | |
| | | | | | 7.34 | .00 | .00 | | .00 | .36 | | .00 | | | | | | | | | | | | | | | | | | | | | | | | |
| 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 | | | | | | | | | | | | | | | | | | | | | |
| 000-00-0000 | | | | | 7137.28 | 7.11 | 2.37 | 12-31-99 | .00 | .120000000 | | 5.00 | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | 1 | N | N | N | N | N | N | N | N | N | N | N | N | N | N | N | N | N | N | N | N | N | N | N | N | N | N | N | N | N | N | |
| | | | | | 73.38 | .00 | .00 | | .00 | 3.55 | | .00 | | | | | | | | | | | | | | | | | | | | | | | | |
| 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 | | | | | | | | | | | | | | | | | | | | | |
| 000-00-0000 | | | | | 17866.03 | 15.15 | 5.05 | 12-31-99 | .00 | .102500000 | | .00 | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | 1 | B | N | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | |
| | | | | | 156.70 | .00 | .00 | | .00 | 7.58 | | .00 | | | | | | | | | | | | | | | | | | | | | | | | |
| 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 | | | | | | | | | | | | | | | | | | | | | |
| 000-00-0000 | | | | | 357.32 | .30 | .10 | 12-31-99 | .00 | .102500000 | | .00 | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | 1 | B | N | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | |
| | | | | | 3.13 | .00 | .00 | | .00 | .15 | | .00 | | | | | | | | | | | | | | | | | | | | | | | | |
| 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 | | | | | | | | | | | | | | | | | | | | | |
| 000-00-0000 | | | | | 75434.36 | 63.96 | 21.31 | 12-31-99 | .00 | .102500000 | | .00 | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | 1 | B | N | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | |
| | | | | | 661.62 | .00 | .00 | | .00 | 32.02 | | .00 | | | | | | | | | | | | | | | | | | | | | | | | |
| 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 | | | | | | | | | | | | | | | | | | | | | |
| 000-00-0000 | | | | | 317.61 | .27 | .09 | 12-31-99 | .00 | .102500000 | | .00 | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | 1 | B | N | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | |
| | | | | | 2.79 | .00 | .00 | | .00 | .13 | | .00 | | | | | | | | | | | | | | | | | | | | | | | | |
| 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 | | | | | | | | | | | | | | | | | | | | | |
| 000-00-0000 | | | | | 77418.63 | 65.64 | 21.87 | 12-31-99 | .00 | .102500000 | | .00 | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | 1 | B | N | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | |
| | | | | | 679.03 | .00 | .00 | | .00 | 32.02 | | .00 | | | | | | | | | | | | | | | | | | | | | | | | |
| 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 | | | | | | | | | | | | | | | | | | | | | |
| 000-00-0000 | | | | | 312056.32 | 264.57 | 88.13 | 12-31-99 | .00 | .102500000 | | .00 | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | 1 | B | N | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | |
| | | | | | 2737.00 | .00 | .00 | | .00 | 128.75 | | .00 | | | | | | | | | | | | | | | | | | | | | | | | |

08-205 – Stand-alone Trial Balance

08-206 – Stand-alone Employee Trial Balance

Purpose This report shows the balance and other status information for employee accounts. The report is generated by TID240 by reading the Master Files after all posting is complete.

Program TID240 – Stand-alone Trial

| 01-03-2000 | | | | | | | | | | 001 INFOPOINT Institution One | | | | | | | | | | PAGE 1 | | | | | | | | | | | | | | | | | | | |
|----------------------|------|----|----------------|--------------|------------------------------------|-----------|------------|------------|-------------|-------------------------------|----------|----------|----------|-----|----------|-----|-----|-----|-----|-------------|----|----|------|-------------|---------|-----|---|--|--|---------|--|--|--|--|----------|--|--|--|--|
| TIME INVESTMENT | | | | | STAND ALONE EMPLOYEE TRIAL BALANCE | | | | | | | | | | 08-206 | | | | | | | | | | | | | | | | | | | | | | | | |
| *-----KEY-DATA-----* | | | | | CURRENT-BAL | | | | | ISSUE-VAL | | | | | CERT-NBR | | | | | LAST-INT-PD | | | | | LST-INT | | | | | NXT-INT | | | | | NEXT-REN | | | | |
| BRCH | TYPE | AD | ACCOUNT-NBR | SHORT-NAME | CLOSING-VAL | INT-ENP | INT-PDM | DT-LST | INT-PENALTY | LST-INT | NXT-INT | 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 | YR | MON | | | | | | | | | | | | | |
| 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 | .00 | .00 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 000-00-0000 | | | | | 1 | E | N | N | N | N | N | N | N | N | N | C | A | I | 3 | W | 00 | 00 | | | 0 | | | | | | | | | | | | | | |
| | | | | | | 30.58 | .00 | .00 | .00 | .00 | .00 | .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 | .00 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 000-00-0000 | | | | | 1 | E | N | N | N | N | N | N | N | N | N | C | A | I | 3 | W | 00 | 00 | | | 0 | | | | | | | | | | | | | | |
| | | | | | | 7.34 | .00 | .00 | .00 | .36 | .00 | .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 | .00 | 5.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 000-00-0000 | | | | | 1 | E | N | N | N | N | N | N | N | N | N | C | A | I | 3 | W | 00 | 00 | | | 0 | | | | | | | | | | | | | | |
| | | | | | | 73.38 | .00 | .00 | .00 | 3.55 | .00 | .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 | .00 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 000-00-0000 | | | | | 1 | E | N | | Y | Y | Y | Y | Y | Y | Y | C | A | I | 1 | W | 00 | 00 | | | 0 | | | | | | | | | | | | | | |
| | | | | | | 156.70 | .00 | .00 | .00 | 7.58 | .00 | .00 | | | | | | | | | | | | | | A | A | | | | | | | | | | | | |
| 00001 | 715 | C | 000-000-000006 | C | HARRIS | 360.15 | 2000.00 | 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 | .00 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 000-00-0000 | | | | | 1 | E | N | | Y | Y | Y | Y | Y | Y | Y | C | A | I | 1 | W | 00 | 00 | | | 0 | | | | | | | | | | | | | | |
| | | | | | | 3.13 | .00 | .00 | .00 | .15 | .00 | .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 | .00 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 000-00-0000 | | | | | 1 | E | N | | Y | Y | Y | Y | Y | Y | Y | C | A | S | 1 | W | 00 | 00 | | | 0 | | | | | | | | | | | | | | |
| | | | | | | 661.62 | .00 | .00 | .00 | 32.02 | .00 | .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 | .00 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 000-00-0000 | | | | | 1 | E | N | | Y | Y | Y | Y | Y | Y | Y | C | A | S | 1 | W | 00 | 00 | | | 0 | | | | | | | | | | | | | | |
| | | | | | | 2.79 | .00 | .00 | .00 | .13 | .00 | .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 | .00 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 000-00-0000 | | | | | 1 | E | N | | Y | Y | Y | Y | Y | Y | Y | C | A | K | 1 | W | 00 | 00 | | | 0 | | | | | | | | | | | | | | |
| | | | | | | 679.03 | .00 | .00 | .00 | 32.02 | .00 | .00 | | | | | | | | | | | | | | A | A | | | | | | | | | | | | |
| 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 | .00 | .00 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 000-00-0000 | | | | | 1 | E | N | | Y | Y | Y | Y | Y | Y | Y | C | A | K | 1 | W | 00 | 00 | | | 0 | | | | | | | | | | | | | | |
| | | | | | | 2737.00 | .00 | .00 | .00 | 128.75 | .00 | .00 | | | | | | | | | | | | | | A | A | | | | | | | | | | | | |
| 00001 | 791 | T | 000-000-000011 | TDOA | 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 | .00 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 000-00-0000 | | | | | 1 | E | N | N | N | N | N | N | N | N | N | C | A | N | 3 | W | 00 | 00 | | | 0 | | | | | | | | | | | | | | |
| | | | | | | 2625.31 | .00 | .00 | .00 | 85.61 | .00 | .00 | | | | | | | | | | | | | | A | A | | | | | | | | | | | | |

08-206 – Stand-alone Employee 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 | | | | | | | | | | | | | | | | | |
| *-----KEY-DATA-----* | | | | | | | | | | CURRENT-BAL | | | | | | | | | | ISSUE-VAL | | | | | | | | | | | | | | | | | |
| BRCH | TYPE | AD | ACCOUNT-NBR | SHORT-NAME | CLOSING-VAL | INT-ENP | INT-PDM | DT-LST | INT-PENALTY | LST-INT | NXT-INT | NEXT-REN | 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 | 000000000 | | | | | | | | | | | | | | | | | | | | |
| 000-00-0000 | | | | | 7173.86 | 2.96 | .99 | 12-31-99 | .00 | .050000000 | | .00 | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | 30.58 | .00 | .00 | | .00 | 1.48 | | .00 | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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 | | | | | | | | | | | | | | | | | | | | |
| 000-00-0000 | | | | | 713.73 | .71 | .24 | 12-31-99 | .00 | .120000000 | | .00 | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | 7.34 | .00 | .00 | | .00 | .36 | | .00 | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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 | | | | | | | | | | | | | | | | | | | | |
| 000-00-0000 | | | | | 7137.28 | 7.11 | 2.37 | 12-31-99 | .00 | .120000000 | | 5.00 | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | 73.38 | .00 | .00 | | .00 | 3.55 | | .00 | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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 | | | | | | | | | | | | | | | | | | | | |
| 000-00-0000 | | | | | 17866.03 | 15.15 | 5.05 | 12-31-99 | .00 | .102500000 | | .00 | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | 156.70 | .00 | .00 | | .00 | 7.58 | | .00 | | | | | | | | | | | | | | | | | | | | | | | | | |
| 00001 | 715 | C | 000-000-000006 | C HARRIS | 360.15 | 2000.00 | 6000000000 | 12-28-99 | .15 | 12-31-99 | 1-04-00 | 1-04-00 | | | OFFICER01 | 6000000000 | 000000000 | | | | | | | | | | | | | | | | | | | | |
| 000-00-0000 | | | | | 357.32 | .30 | .10 | 12-31-99 | .00 | .102500000 | | .00 | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | 3.13 | .00 | .00 | | .00 | .15 | | .00 | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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 | | | | | | | | | | | | | | | | | | | | |
| 000-00-0000 | | | | | 75434.36 | 63.96 | 21.31 | 12-31-99 | .00 | .102500000 | | .00 | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | 661.62 | .00 | .00 | | .00 | 32.02 | | .00 | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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 | | | | | | | | | | | | | | | | | | | | |
| 000-00-0000 | | | | | 317.61 | .27 | .09 | 12-31-99 | .00 | .102500000 | | .00 | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | 2.79 | .00 | .00 | | .00 | .13 | | .00 | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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 | | | | | | | | | | | | | | | | | | | | |
| 000-00-0000 | | | | | 77418.63 | 65.64 | 21.87 | 12-31-99 | .00 | .102500000 | | .00 | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | 679.03 | .00 | .00 | | .00 | 32.02 | | .00 | | | | | | | | | | | | | | | | | | | | | | | | | |
| 00001 | 715 | C | 000-000-000010 | E ERFORTH | 314528.75 | 2000.00 | 1100000000 | 12-28-99 | 128.75 | 12-31-99 | 1-31-00 | 12-28-00 | | | OFFICER01 | 1100000000 | 000000000 | | | | | | | | | | | | | | | | | | | | |
| 000-00-0000 | | | | | 312056.32 | 264.57 | 88.13 | 12-31-99 | .00 | .102500000 | | .00 | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | 2737.00 | .00 | .00 | | .00 | 128.75 | | .00 | | | | | | | | | | | | | | | | | | | | | | | | | |
| 00001 | 791 | T | 000-000-000011 | TDOA | 80205.61 | .00 | 0000000000 | 12-28-99 | 85.61 | 12-31-99 | 3-31-00 | 0-00-00 | | | OFFICER01 | 1100000000 | 000000000 | | | | | | | | | | | | | | | | | | | | |
| 000-00-0000 | | | | | 77637.43 | 57.13 | .00 | 12-31-99 | .00 | .130000000 | | .00 | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | 2625.31 | .00 | .00 | | .00 | 85.61 | | .00 | | | | | | | | | | | | | | | | | | | | | | | | | |

08-207 – Stand-alone Dormant 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 |
| | | | CUSTOMER-NBR | | | | | | | | | |
| 00001 | 001 | C | 000-0001-131 | SAVNINGRA | 8-05-94 | 1001 | 83,759.04 | 83,759.04 | | PRINCIPAL | 8-05-94 | S |
| | | | 110 | | | | | | | | | |
| 00001 | 001 | C | 000-0001-139 | SAVNINGRA | 8-05-94 | 1002 | 83,759.03 | 83,759.03 | | PRINCIPAL | 8-05-94 | S |
| | | | 110 | | | | | | | | | |
| PAY DATE | | 8-05-1994 | | TOTALS | 2 ACCOUNTS TOTALING | | 167,518.07 | | | | | |
| 00001 | 006 | C | 000-0000-001 | TEST STATEMENT | 8-06-94 | 1004 | 50.00 | 48.00 | 2.00 | DISBURMNT | 7-30-95 | A |
| | | | 1 | | | | | | | | | |
| 00001 | 006 | S | 000-0000-002 | TEST STATEMENT | 8-06-94 | 1005 | 50.00 | 50.00 | | DISBURMNT | | |
| | | | 2 | | | | | | | | | |
| 00001 | 001 | S | 000-0000-139 | SAVNINGRA | 8-06-94 | 1003 | 2,061.07 | 1,648.86 | 412.21 | INTEREST | | |
| | | | 110 | | | | | | | | | |
| 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 |
| OFFICR01 | | | 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 |
| OFFICR01 | | | 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 |
| OFFICR01 | | | 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 | MISSINGER, 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 Open and processing. C Closed, no processing. |
| Dow | Current Day of the Week. Valid entries are 1 – 7 , beginning with Sunday. |
| P O | Process Option Code. Valid entry is B . Time Investment processes before, never after a holiday. |
| S O | Selection Option. Valid entries are: b No selective processing. E Finished through TID220. F Finished through TID200. P Institution to be processed this run. S 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 | |
| *-----KEY-DATA-----* | | | | CERTIFICATE | ISSUED | MAT | NXT-MAT | FINL-MAT | CLOSING | |
| BRCH | TYPE | ACCOUNT-NBR | NAME-ADDRESS | NUMBER | DATE | CODE | DATE | DATE | 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: A Automatic renewal. F Final maturity (when Next Renewal is equal to Final Maturity, and Renewal option is 'A'). S 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 | MATURITY | TOTAL | PERCENT | CURRENT | PERCENT | INTEREST | INTEREST | INTEREST-AT |
| BR | RATE | TYPE | NUMBER | TOT-NBR | BALANCE | TOT-AMT | PAID | ACCRUED | 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 | MATURITY | TOTAL | PERCENT | CURRENT | PERCENT | INTEREST | INTEREST | INTEREST-AT |
| BR | BREAK | TYPE | NUMBER | TOT-NBR | BALANCE | TOT-AMT | PAID | ACCRUED | 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 | <p>Maturity Type. Valid entries are:</p> <p>Final Total of final/single maturity certificates for the maturity date shown.</p> <p>Renewing Total of automatic renewing certificates for the maturity date shown.</p> <p>Total Total of the renewing and the final/single maturity certificates for the maturity date shown.</p> |
| 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 | | | |
| OFFICR | | | 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-----* | | CURRENT-BAL TISORT-DATE | | CERT-NBR *----CODES---* SPE-IN | |
| CLS | | | | | |
| BRCH TYPE AD ACCOUNT-NBR NAME-ADDRESS | | 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 | | | |
| OFFICER01 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 | | | |
| OFFICER01 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 | | | |
| OFFICER01 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"> 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. |
| 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-----* | | | | | | CURRENT-BAL | | TISORT-DATE | | CERT-NBR *---CODES---* SPE-IN | |
| CLS | | | | | | | | | | | |
| BRCH TYPE AD | | ACCOUNT-NBR | | NAME-ADDRESS | | ACCRUED-INT | | MAT-DATE | | EPCSCPTNCSIRIT 123456 | |
| OFFICER | | CUSTOMER-NBR | | | | | | | | | |
| 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 NNNNNNPAI1 | |
| 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"> 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"> 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. |
| 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----- | | | | | | CURRENT-BAL | TISORT-DATE | CERT-NBR | ----CODES--- SPE-IN |
| CLS | | | | | | | | | |
| 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 | ENNNYYYYYPSI2 |
| OFFICR022 | | | 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 | ENNNYYYYYPAI2 |
| OFFICR022 | | | 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 | NN NNNNNNTAI1 |
| OFFICER01 | | | 0045690921 | 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 | NN NNNNNNPAI1 |
| 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 | NN NNNNNNCAI1 |
| 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 | <p>IRA/Keogh Code. Valid entries are:</p> <ul style="list-style-type: none"> 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.</p> <ul style="list-style-type: none"> 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 00001 MAIN OFFICE | | | | PAGE | 1 |
| TIME INVESTMENT - CUSTOMER | | STATISTICAL REPORT - ORIGINAL MATURITY | | | | 08-131 | |
| *---KEY--- | TIME PERIOD | TOTAL | WT | AVG | CURRENT | INTEREST | INTEREST |
| BRANCH | | NUMBER | | RATE | BALANCE | PAID | ACCRUED |
| | | | | | | | INTEREST-AT |
| | | | | | | | MATURITY |
| | 03 MONTHS AND LESS | 1 | 12.00 | | 600.01 | 325.00 | 1.00 |
| | UNDER 100M | 1 | 12.00 | | 600.01 | 325.00 | 1.00 |
| | 100M AND OVER | 0 | .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 | |
| | | *-----DEPOSITS IN DOMESTIC OFFICES-----* | | | | | |
| | | CERTIFICATES OF DEPOSIT | | TIME DEPOSIT OPEN ACCOUNT | | DEPOSITS IN FOREIGN OFFICES | |
| | | NUMBER | AMOUNT | NUMBER | AMOUNT | NUMBER | AMOUNT |
| BR | | | | | | | |
| 1 DAY | | 0 | 0 | 0 | 0 | 0 | 0 |
| UNDER \$100,000 | | 0 | 0 | 0 | 0 | 0 | 0 |
| \$100,000 AND OVER | | 0 | 0 | 0 | 0 | 0 | 0 |
| OVER 1 DAY TO 3 MONTHS | | 2 | 2,000,099 | 0 | 0 | 4 | 312,340,491 |
| UNDER \$100,000 | | 1 | 100- | 0 | 0 | 2 | 491 |
| \$100,000 AND OVER | | 1 | 2,000,199 | 0 | 0 | 2 | 312,340,000 |
| OVER 3 MONTHS TO 6 MONTHS | | 0 | 0 | 0 | 0 | 0 | 0 |
| UNDER \$100,000 | | 0 | 0 | 0 | 0 | 0 | 0 |
| \$100,000 AND OVER | | 0 | 0 | 0 | 0 | 0 | 0 |
| OVER 6 MONTHS TO 1 YEAR | | 0 | 0 | 0 | 0 | 0 | 0 |
| UNDER \$100,000 | | 0 | 0 | 0 | 0 | 0 | 0 |
| \$100,000 AND OVER | | 0 | 0 | 0 | 0 | 0 | 0 |
| OVER 1 YEAR TO 3 YEARS | | 6 | 2,676,200 | 0 | 0 | 0 | 0 |
| UNDER \$100,000 | | 3 | 0 | 0 | 0 | 0 | 0 |
| \$100,000 AND OVER | | 3 | 2,676,200 | 0 | 0 | 0 | 0 |
| OVER 3 YEARS | | 0 | 0 | 0 | 0 | 0 | 0 |
| UNDER \$100,000 | | 0 | 0 | 0 | 0 | 0 | 0 |
| \$100,000 AND OVER | | 0 | 0 | 0 | 0 | 0 | 0 |
| BRANCH | | 001 TOTALS | | | | | |
| | | 8 | 4,676,299 | 0 | 0 | 4 | 312,340,491 |
| UNDER \$100,000 | | 4 | 100- | 0 | 0 | 2 | 491 |
| \$100,000 AND OVER | | 4 | 4,676,399 | 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- | |
| | | CERTIFICATES OF DEPOSIT | | TIME DEPOSIT OPEN ACCOUNT | | FOREIGN OFFICES | | BEARING LIABILITIES | |
| RATE CHANGE FREQUENCY | | 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 | <p>This report contains the following information.</p> <ul style="list-style-type: none">■ Current balance■ Date of the last transaction■ Amount of the last interest payment and the date paid■ Total amount of interest paid and penalty assessed for the year for all accounts other than OIDs and Individual Retirement Accounts |
| 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 | 000000068 | 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 | 0000000126 | 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 | 0000000170 | 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 | 0000000212 | 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 | 0000000234 | 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: C Certificate of Deposit. S Savings. T 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 | <p>This report contains the following information.</p> <ul style="list-style-type: none">■ Current balance■ Amount of the last interest payment and the date paid■ 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 |
| Program | TIY040 – 1099 OID Interest |

| 12-31-1985 | | | | 001 FIRST NATIONAL BANK OF AMERICA | | | | | PAGE | 1 |
|------------------------|------|---|----------------------------|------------------------------------|-------------|-----------|---|----------|-----------|----------------|
| TIME INVESTMENT SYSTEM | | | INTEREST PAID REPORT - OID | | | | | 08-602 | | |
| BRCH | TYPE | A | ACCOUNT | SHORT | SSN/TIN | CURRENT | REPORTABLE | INTEREST | EARL-WITH | FEDERAL INCOME |
| OFFICER | D | | NUMBER | NAME | | BALANCE | INTEREST | CREDITED | PENALTY | TAX WITHHELD |
| 00001 | 715 | C | 0000028 | ACCT SHORT NAME | 990-00-0260 | .00 | 292.08 | .00 | 77.91 | .00 |
| OFFICER01 | | | | | | | | | | |
| 00001 | 715 | C | 0000087 | ACCT SHORT NAME | 990-00-0710 | 544.00 | 62.45 | .00 | .00 | .00 |
| OFFICER01 | | | | | | | | | | |
| 00001 | 715 | C | 0000200 | ACCT SHORT NAME | 990-00-1610 | .00 | 48.87 | .00 | 40.47 | .00 |
| OFFICER01 | | | | | | | | | | |
| 00001 | 715 | C | 0000202 | ACCT SHORT NAME | 990-00-1630 | 3,934.00 | 500.55 | .00 | .00 | .00 |
| OFFICER01 | | | | | | | | | | |
| 00001 | 715 | C | 0000291 | ACCT SHORT NAME | 990-00-2430 | .00 | 36.19 | .00 | 25.90 | .00 |
| OFFICER01 | | | | | | | | | | |
| 00001 | 715 | C | 0000360 | ACCT SHORT NAME | 990-00-2940 | 100.00 | 1.25 | .00 | .00 | .00 |
| OFFICER01 | | | | | | | | | | |
| 00001 | 715 | C | 0000362 | ACCT SHORT NAME | 990-00-2950 | 100.00 | 8.25 | .00 | .00 | .00 |
| OFFICER01 | | | | | | | | | | |
| 00001 | 715 | C | 0000363 | ACCT SHORT NAME | 990-00-2960 | 100.00 | 8.25 | .00 | .00 | .00 |
| OFFICER01 | | | | | | | | | | |
| 00001 | 715 | C | 0000364 | ACCT SHORT NAME | 990-00-2970 | 100.00 | 8.25 | .00 | .00 | .00 |
| OFFICER01 | | | | | | | | | | |
| 00001 | 715 | C | 0000365 | ACCT SHORT NAME | 990-00-2980 | 100.00 | 8.25 | .00 | .00 | .00 |
| OFFICER01 | | | | | | | | | | |
| 00001 | 715 | C | 0000366 | ACCT SHORT NAME | 990-00-2990 | 100.00 | 8.25 | .00 | .00 | .00 |
| OFFICER01 | | | | | | | | | | |
| 00001 | 715 | C | 0000367 | ACCT SHORT NAME | 990-00-3000 | 100.00 | 8.25 | .00 | .00 | .00 |
| OFFICER01 | | | | | | | | | | |
| 00001 | 715 | C | 0000368 | ACCT SHORT NAME | 990-00-3010 | 100.00 | 8.25 | .00 | .00 | .00 |
| OFFICER01 | | | | | | | | | | |
| 00001 | 715 | C | 0000369 | ACCT SHORT NAME | 990-00-3020 | 100.00 | 8.25 | .00 | .00 | .00 |
| OFFICER01 | | | | | | | | | | |
| 00001 | 715 | C | 0000370 | ACCT SHORT NAME | 990-00-3030 | 100.00 | 8.25 | .00 | .00 | .00 |
| OFFICER01 | | | | | | | | | | |
| 00001 | 715 | C | 0000373 | ACCT SHORT NAME | 990-00-6210 | 2,500.00 | 202.48 | .00 | .00 | .00 |
| OFFICER01 | | | | | | | | | | |
| 00001 | 715 | C | 0000375 | ACCT SHORT NAME | 990-00-3050 | 300.00 | 24.29 | .00 | .00 | .00 |
| OFFICER01 | | | | | | | | | | |
| 00001 | 715 | C | 0000384 | ACCT SHORT NAME | 990-00-3100 | 110.00 | 8.65 | .00 | .00 | .00 |
| OFFICER01 | | | | | | | | | | |
| 00001 | 715 | C | 0000399 | ACCT SHORT NAME | 990-00-3150 | 2,000.00 | 142.10 | .00 | .00 | .00 |
| OFFICER01 | | | | | | | | | | |
| 00001 | 715 | C | 0000506 | ACCT SHORT NAME | 990-00-3230 | 8,264.08 | 519.84 | .00 | .00 | .00 |
| OFFICER01 | | | | | | | | | | |
| 00001 | 715 | C | 0000512 | ACCT SHORT NAME | 990-00-6310 | 2,104.66 | 123.97 | .00 | .00 | .00 |
| OFFICER01 | | | | | | | | | | |
| 00001 | 715 | C | 0000519 | ACCT SHORT NAME | 990-00-3320 | 1,100.00 | 62.99 | .00 | .00 | .00 |
| OFFICER01 | | | | | | | | | | |
| 00001 | 715 | C | 0000563 | ACCT SHORT NAME | 990-00-4600 | 2,800.00 | 89.95 | .00 | .00 | .00 |
| OFFICER01 | | | | | | | | | | |
| 00001 | 715 | C | 0000584 | ACCT SHORT NAME | 990-00-3600 | 20,000.00 | 426.72 | .00 | .00 | .00 |
| OFFICER01 | | | | | | | | | | |
| 00001 | 715 | C | 0000592 | ACCT SHORT NAME | 990-00-3670 | 5,000.00 | 83.84 | .00 | .00 | .00 |
| OFFICER01 | | | | | | | | | | |
| 00001 | 715 | C | 0000609 | ACCT SHORT NAME | 990-00-3950 | 10,000.00 | 85.89 | .00 | .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: C Certificate of Deposit. S Savings. T 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: C Corporate account. I IRA. J Joint account. K Keogh account. O Other account. S SEP account. |
| Ades | Account Designation. |
| Remarks | Remarks. Message area indicating which disbursement notice was produced. Valid entries are: Voluntary Disbursement Notice. Mandatory Disbursement Notice. Change in Min Distribution. Change in Min Distribution was not processed; calculated payout amount is followed by a negative number. |
| 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 | | | | TOTAL-VALUE-FOR-TAX-YEAR-1985 | | 2,014.30 |
| ADDRESS LINE 2 ***** | | | | | SOC-SEC-NBR | 00-0000000 | |
| | | | | .00 | CUSTOMER-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 | | | | TOTAL-VALUE-FOR-TAX-YEAR-1985 | | 2,000.00 |
| ADDRESS LINE 2 ***** | | | | | SOC-SEC-NBR | 00-0000000 | |
| | | | | .00 | CUSTOMER-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 | | | | TOTAL-VALUE-FOR-TAX-YEAR-1985 | | 50,000.00 |
| ADDRESS LINE 2 ***** | | | | | SOC-SEC-NBR | 00-0000000 | |
| | | | | .00 | CUSTOMER-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 | | | | TOTAL-VALUE-FOR-TAX-YEAR-1985 | | 19,718.36 |
| ADDRESS LINE 2 ***** | | | | | SOC-SEC-NBR | 00-0000000 | |
| | | | | .00 | CUSTOMER-NBR | 0000000740 | |
| ----- | | | | | | | |
| | | INST 001 | 0 54985 REPORTED OUT OF | | 4 CUSTOMERS LISTED | | |
| | | | (0 ARE OUT OF BALANCE) | | | | |
| 5498 TAPE TOTALS : | | | | | | | |
| 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-contrb | <p>Total Contribution. Sum of:</p> <ul style="list-style-type: none"> Regular contributions Regular year end contributions Rollover contributions Rollover year-end contributions Employer contributions Employer year-end contributions Keogh contributions Keogh year-end contributions Transfer/insurance contributions Transfer/insurance year-end contributions Non-deductible contributions Non-deductible year-end contributions Capital gain (Subtract) Capital loss Contributions for the previous tax year Miscellaneous credits |
| Total-distrb | <p>Total Distribution. Sum of:</p> <ul style="list-style-type: none"> Normal distributions Transfer distributions Premature distributions Disability distributions Divorce distributions Death distributions Prohibited distributions Regular excess distributions Employer excess distributions Insurance excess distributions Miscellaneous debits Other distributions Distributions for the previous tax year |
| 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-contrb | Keogh Contribution. Amount of Keogh contributions. |
| Roll-contrb | Rollover Contribution. Sum of rollover and rollover year end contributions. |
| Reg-contrb | 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 Note: 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. |

08-610 – 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">■ Customer name, address, and ID number■ Tax ID number■ Institution name and address (if so indicated by the statement print name option on MICM Record 3500) |
| Program | TIY120 – IRA Statement of Accounts/5498 Notices |

| | | | | | | | |
|--|------------|--------------|------------|--|------------|--------------|------------|
| Infopoint Institution One (5) Maitland Center Parkway Maitland Florida | | | | Infopoint Institution One (5) Maitland Center Parkway Maitland Florida | | | |
| | 32751-0000 | CUSTOMER NBR | 0000000001 | | 32751-0000 | CUSTOMER NBR | 0000000002 |
| | | 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 NO CUSTOMER ADDRESS RECORD NO CUSTOMER ADDRESS RECORD NO CUSTOMER ADDRESS RECORD NO CUSTOMER ADDRESS RECORD | | | | NO CUSTOMER ADDRESS RECORD NO CUSTOMER ADDRESS RECORD NO CUSTOMER ADDRESS RECORD NO CUSTOMER ADDRESS RECORD NO CUSTOMER ADDRESS RECORD NO CUSTOMER ADDRESS RECORD NO CUSTOMER ADDRESS RECORD NO CUSTOMER ADDRESS RECORD | | | |
| *----- 2003 IRA STATEMENT OF ACCOUNT -----* | | | | *----- 2003 IRA STATEMENT OF ACCOUNT -----* | | | |
| TOTAL VALUE AS OF JANUARY 1, 2003 | | 660,443.02 | | TOTAL VALUE AS OF JANUARY 1, 2003 | | 660,443.02 | |
| CONTRIBUTIONS: | | | | CONTRIBUTIONS: | | | |
| REGULAR | + | .00 | | REGULAR | + | .00 | |
| REGULAR IN 2004 FOR 2003 | + | .00 | | REGULAR IN 2004 FOR 2003 | + | .00 | |
| CNTRB IN 2003 FOR 2002 | + | .00 | | CNTRB IN 2003 FOR 2002 | + | .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 2004 FOR 2003 | + | .00 | | OTHER CNTRB IN 2004 FOR 2003 | + | .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 CNTRB | - | .00 | | CURRENT YR EXCESS CNTRB | - | .00 | |
| PRIOR YR EXCESS CNTRB | - | .00 | | PRIOR YR EXCESS CNTRB | - | .00 | |
| MISCELLANEOUS DEBITS | - | .00 | | MISCELLANEOUS DEBITS | - | .00 | |
| TOTAL DISTRIBUTIONS | - | .00 | | TOTAL DISTRIBUTIONS | - | .00 | |
| *-----* | | | | *-----* | | | |
| INTEREST PAID | + | 12,178.69 | | INTEREST PAID | + | 12,178.69 | |
| PENALTY ASSESSED | - | .00 | | PENALTY ASSESSED | - | .00 | |
| FEDERAL TAX WITHHELD | | | | FEDERAL TAX WITHHELD | | | |
| (INCLUDED IN DISTRIBUTIONS) | | .00 | | (INCLUDED IN DISTRIBUTIONS) | | .00 | |
| TOTAL VALUE 672,621.71 | | | | TOTAL VALUE 672,621.71 | | | |
| FAIR MARKET VALUE 672,621.71 | | | | FAIR MARKET VALUE 672,621.71 | | | |
| *----- THIS IS NOT A SUBSTITUTE IRS FORM -----* | | | | *----- THIS IS NOT A SUBSTITUTE IRS FORM -----* | | | |
| THE ABOVE INFORMATION HAS BEEN OBTAINED FROM THE FOLLOWING ACCOUNTS: 0000000001 | | | | THE ABOVE INFORMATION HAS BEEN OBTAINED FROM THE FOLLOWING ACCOUNTS: 0000000002 | | | |
| INST 001 TOTAL NUMBER OF CUSTOMER STATEMENTS PRINTED 163 | | | | | | | |

08-610 - 20nn IRA Statement of Account

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-CONPRYROTER) (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. |
|--------|---|

| | |
|--------------------------|---|
| Transfer | <p>(TIYEAR-TRANSFERP + TIYEAR-TRANSFERR + TIYEAR-CONXFRO)</p> <ul style="list-style-type: none"> - 214 – Special transfer closeout (Reversal). - 220 – Redemption Reversal (if reversing T/C 894 or 994) - 294 – Early transfer closeout (Reversal). - 342 – Trustee to trustee transfer (Reversal). - 345 – Transfer due to divorce (Reversal). + 739 – Self-directed retirement transfer out. + 742 – Trustee to trustee transfer. + 745 – Transfer due to divorce. + 894 – Normal transfer closeout. + 914 – Special transfer closeout. + 994 – Early transfer closeout. |
| Premature | <p>(TIYEAR-PREATUREP + TIYEAR-PREATURER)</p> <ul style="list-style-type: none"> - 220 – Redemption Reversal (if reversing T/C 893, 913 or 993) - 530 – Other withdrawal (No Penalty) (Reverse). - 570 – Premature distribution (Penalty) (Reverse). - 580 – Other withdrawal (Penalty) (Reverse). - 600 – Rollover withdrawal (No Penalty) (Reverse). - 610 – Rollover withdrawal (Penalty) (Reverse). + 730 – Other withdrawal (No Penalty). + 770 – Premature distribution (Penalty). + 771 – Premature distribution (No Penalty). + 780 – Other withdrawal (Penalty). + 800 – Rollover withdrawal (No Penalty). + 810 – Rollover withdrawal (Penalty). + 893 – Normal premature closeout. + 913 – Special premature closeout. + 993 – Early premature closeout. |
| Disability | <p>(TIYEAR-DISABILITYP + TIYEAR-DISABILITYR)</p> <ul style="list-style-type: none"> - 220 – Redemption Reversal (if reversing T/C 895, 915 or 995) - 550 – Disability withdrawal (No Penalty) (Reverses) + 750 – Disability withdrawal. + 895 – Normal disability closeout. + 915 – Special disability closeout. + 995 – Early disability closeout. |
| Premature with Exception | <p>(TIYEAR-DIVORCEP + TIYEAR-DIVORCER)</p> <ul style="list-style-type: none"> - 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. |
| 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 | <p>(TIYEAR-BEGINBAL, WS-TOTCONTRB, TIYEAR-INTPAID, WS-TOTDISTRB, TIYEAR-PENALTY)</p> <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"> + TIYEAR-YRENDDBAL - TIYEAR-CONREGYREND - TIYEAR-CONROLYREND - TIYEAR-CONEMPYREND - 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. |

08-611 – 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 | 0000000000 | 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 W-4P WITHHOLDING NOTICE | 08-614 |
|--|---|--------|

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 YOU PENSION OR ANNUITY PAYMENTS, YOU SHOULD NOTIFY THE FINANCIAL INSTITUTION NAMED ABOVE.

| | |
|--|-----|
| 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 ---* | | | | |
| TYPE | STAT | ACCOUNT | SHORT NAME | REGULAR | EMPLOYER | TXFR/INS | CAP GAIN | REGULAR | TXFR/INS | INT PAID | | |
| ADES | IRA | CUSTOMER | CURRENT-BAL | ROLLOVER | NON-DED | OTHER | CAP LOSS | ROLLOVER | NON-DED | OTHER | PENALTY | |
| | | | | *----- 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 | .00 | |
| | C | I 000-00-0000 | 41,111.12 | .00 | .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 | 154.91 | .00 | | | |
| *-----0000000001 CUSTOMER TOTALS BELOW -----* | | | | | | | | | | | | |
| *-----* | | | | | | | | | | | | |
| | | ARMSTRONG MARY | 3,500.00 | .00 | 100,000.00 | .00 | .00 | .00 | .00 | .00 | 3,846.93 | |
| | | 1 | .00 | .00 | .00 | .00 | .00 | .00 | .00 | .00 | .00 | |
| | | 000-00-0000 | 41,111.12 | .00 | .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 | 154.91 | .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 | .00 | |
| | S | I 226-30-8378 | 103,243.90 | 4,330.06 | .00 | .00 | .00 | .00 | .00 | .00 | .00 | |
| | | .00 | 61,021.68 | .00 | .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 | | | |
| *-----0000000002 CUSTOMER TOTALS BELOW -----* | | | | | | | | | | | | |
| *-----* | | | | | | | | | | | | |
| | | BAKER ALTON B | 3,500.00 | .00 | 100,000.00 | .00 | .00 | .00 | .00 | .00 | .00 | |
| | | 2 | 61,021.68 | .00 | .00 | .00 | .00 | .00 | .00 | .00 | .00 | |
| | | 226-30-8378 | 103,243.90 | 4,330.06 | .00 | .00 | .00 | .00 | .00 | .00 | .00 | |
| | | .00 | 61,021.68 | .00 | .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 | | | |
| *-----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 | .00 | |
| | C | I 990-00-0260 | 43,333.32 | .00 | .00 | .00 | .00 | 147,693.62 | .00 | .00 | .00 | |
| | | .00 | .00 | .00 | .00 | .00 | .00 | .00 | .00 | .00 | .00 | |
| | | .00 | 40.00 | .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. |
| Disablt | 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. |
| Disablt | 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. |

| | | | | | | | | | | | |
|---|------|----------------------------|---|-------------|-------------|-------------|--------------------------------------|-------------|-------------|-------------|-----------|
| 01-02-2003 | | | 0002 Infopoint Institution Two (5) | | | | | | PAGE 10 | | |
| TIME INVESTMENT | | | RETIREMENT REPORTING INFORMATION FOR 2002 | | | | | | 08-617 | | |
| *----- KEY DATA -----* | | | *----- CONTRIBUTIONS -----* | | | | *-----CONTRB THIS YR FOR LST YR ---* | | | | |
| TYPE | STAT | ACCOUNT | SHORT NAME | REGULAR | EMPLOYER | TXFR/INS | CAP GAIN | REGULAR | NON-DED | TXFR/INS | INT PAID |
| ADES | IRA | CUSTOMER | CURRENT-BAL | ROLLOVER | NON-DED | OTHER | CAP LOSS | ROLLOVER | NON-DED | OTHER | PENALTY |
| *----- 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 | | |
| *-----0000000023 CUSTOMER TOTALS BELOW -----* | | | *-----* | | | | | | | | |
| *-----0000000024 CUSTOMER TOTALS BELOW -----* | | | *-----* | | | | | | | | |
| | | LOGENTRY BILL | | .00 | .00 | 100,000.00 | .00 | .00 | | .00 | 15,252.45 |
| | | 23 246,636.08 | | .00 | .00 | .00 | .00 | .00 | .00 | .00 | .00 |
| | | 000-00-0000 131,383.63 | | .00 | .00 | .00 | .00 | .00 | .00 | .00 | .00 |
| | | .00 246,636.08 | | .00 | .00 | .00 | .00 | .00 | .00 | .00 | .00 |
| | | .00 .00 | | .00 | .00 | .00 | .00 | .00 | .00 | .00 | .00 |
| | | | | .00 | .00 | | | .00 | .00 | | .00 |
| *-----0000000024 CUSTOMER TOTALS BELOW -----* | | | *-----* | | | | | | | | |
| | | 0000000024 MACDOUGAL NANCY | | .00 | .00 | 100,000.00 | .00 | .00 | | .00 | 22,732.23 |
| | | 24 365,435.02 | | .00 | .00 | .00 | .00 | .00 | .00 | .00 | .00 |
| | | C I 000-00-0000 242,702.79 | | .00 | .00 | .00 | .00 | .00 | .00 | .00 | .00 |
| | | .00 365,435.02 | | .00 | .00 | .00 | .00 | .00 | .00 | .00 | .00 |
| | | .00 .00 | | .00 | .00 | .00 | .00 | .00 | .00 | .00 | .00 |
| *-----0000000024 CUSTOMER TOTALS BELOW -----* | | | *-----* | | | | | | | | |
| *-----0000000024 CUSTOMER TOTALS BELOW -----* | | | *-----* | | | | | | | | |
| | | MACDOUGAL NANCY | | .00 | .00 | 100,000.00 | .00 | .00 | | .00 | 22,732.23 |
| | | 24 365,435.02 | | .00 | .00 | .00 | .00 | .00 | .00 | .00 | .00 |
| | | 000-00-0000 242,702.79 | | .00 | .00 | .00 | .00 | .00 | .00 | .00 | .00 |
| | | .00 365,435.02 | | .00 | .00 | .00 | .00 | .00 | .00 | .00 | .00 |
| | | .00 .00 | | .00 | .00 | .00 | .00 | .00 | .00 | .00 | .00 |
| *-----0000000024 CUSTOMER TOTALS BELOW -----* | | | *-----* | | | | | | | | |
| *-----0000000024 CUSTOMER TOTALS BELOW -----* | | | *-----* | | | | | | | | |
| 24 ACCOUNTS REPORTING FOR YEAREND *** | | | | | | | | | | | |
| 24 CUSTOMERS REPORTING FOR YEAREND *** | | | | | | | | | | | |

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 | SHORT | SSN/TIN | CURRENT | INTEREST | TAX | TAX | FEDERAL | |
| | | | D | NUMBER | NAME | | BALANCE | YTD | CODE | RATE | 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 | BIRTH DATE | 05-20-1910 |
| C/O MARY SMITH | CUSTOMER NBR | 21222 |
| TRUSTEE FOR TIM SMITH | REQUIRED MINIMUM | 7,266.96 |
| APT 123 | - DISTRIBUTIONS YTD | 25.02 |
| 231 NORTH AVE | - PROJECTED DISTRIB | 6,999.96 |
| DALLAS TX 75239 | = SHORTAGE | 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: C Corporate account. I IRA. J Joint account. K Keogh account. O Other account. S 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 MANDATORY DEPLETION OF ACCOUNT NOTICE | 08-627 |
| 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 | |
| | | | DIST-TAX-EXCLUDED-FROM-TOTAL | | | TOTAL-VALUE 2003 | | 646,026.65 |
| | | | | 250.00 | | FAIR MARKET VALUE | | 646,026.65 |
| | | | | | | SOC-SEC-NBR | | 00-0000000 |
| *** 5498 REPORTED | | | | | | CUSTOMER-NBR | | 000000007 |
| | | | | | | ED IRA | | |
| 890,448.02 | 3,000.00 | 55,563.48 | .00 | .00 | .00 | .00 | 890,448.02 | |
| | | | | | TOTAL-VALUE-JAN 1, 2003 | | .00 | |
| | | | DIST-TAX-EXCLUDED-FROM-TOTAL | | | TOTAL-VALUE 2003 | | 943,011.50 |
| | | | | 300.00 | | FAIR MARKET VALUE | | 943,011.50 |
| | | | | | | SOC-SEC-NBR | | 00-0000000 |
| *** 5498 REPORTED | | | | | | CUSTOMER-NBR | | 000000009 |
| | | | | | | ED IRA | | |

08-632 – E.S.A. Statement/5498 Report for 20nn (Details Page)

Heading Descriptions

| | |
|-------------------------|--|
| Total-contrib | Total Contribution. Sum of: Regular contributions Regular year-end contributions Rollover contributions Rollover year-end contributions Employer contributions Employer year-end contributions Keogh contributions Keogh year-end contributions Transfer-in contributions Transfer-in year-end contributions Non-deductible contributions Non-deductible year-end contributions Capital gain (Subtract) Capital loss Contributions for the previous tax year Miscellaneous credits |
| Total-distrib | Total Distribution. Sum of: Normal distributions Transfer distributions Premature distributions Disability distributions Rollover distributions Divorce distributions Death distributions Prohibited distributions Regular excess distributions Employer excess distributions Insurance excess distributions Miscellaneous debits Other distributions Distributions for the previous tax year |
| 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 5498 Reported 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 | <p>5498 Tape Totals. If a 5498 tape was requested, the following institution totals from the Tape C Record are listed:</p> <ul style="list-style-type: none">■ Payee records (B Records)■ ESA contributions■ Rollover contributions |
| Customers Out of Balance | <p>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.</p> |

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">■ Customer name, address, and ID number■ Tax ID number■ Institution name and address (if so indicated by the statement print name option on MICM Record 3500) |
| 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 | CUSTOMER NBR | 0000000019 | | 32751-0000 | 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 NO CUSTOMER ADDRESS RECORD NO CUSTOMER ADDRESS RECORD NO CUSTOMER ADDRESS RECORD NO CUSTOMER ADDRESS RECORD | | | | NO CUSTOMER ADDRESS RECORD NO CUSTOMER ADDRESS RECORD NO CUSTOMER ADDRESS RECORD NO CUSTOMER ADDRESS RECORD 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. |
| Contrb in 20nn for 20nn | (TIYEAR-CONPRIORYR + TIYEAR-CONPRYRROL + TIYEAR-CONPRYRXFRI + TIYEAR-CONPRYRNOND + TIYEAR-CONPRYROTER) (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. |
|--------|---|

| | |
|------------|---|
| | <ul style="list-style-type: none"> + 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. |
| Transfer | <p>(TIYEAR-TRANSFERP + TIYEAR-TRANSFERR + TIYEAR-CONXFRO)</p> <ul style="list-style-type: none"> - 214 – Special transfer closeout (Reversal). - 220 – Redemption Reversal (if reversing T/C 894 or 994) - 294 – Early transfer closeout (Reversal). - 342 – Trustee to trustee transfer (Reversal). - 345 – Transfer due to divorce (Reversal). + 739 – Self-directed retirement transfer out. + 742 – Trustee to trustee transfer. + 745 – Transfer due to divorce. + 894 – Normal transfer closeout. + 914 – Special transfer closeout. + 994 – Early transfer closeout. |
| Premature | <p>(TIYEAR-PREMATUREP + TIYEAR-PREMATURER)</p> <ul style="list-style-type: none"> - 220 – Redemption Reversal (if reversing T/C 893, 913 or 993) - 530 – Other withdrawal (No Penalty) (Reverse). - 570 – Premature distribution (Penalty) (Reverse). - 580 – Other withdrawal (Penalty) (Reverse). - 600 – Rollover withdrawal (No Penalty) (Reverse). - 610 – Rollover withdrawal (Penalty) (Reverse). + 730 – Other withdrawal (No Penalty). + 770 – Premature distribution (Penalty). + 771 – Premature distribution (No Penalty). + 780 – Other withdrawal (Penalty). + 800 – Rollover withdrawal (No Penalty). + 810 – Rollover withdrawal (Penalty). + 893 – Normal premature closeout. + 913 – Special premature closeout. + 993 – Early premature closeout. |
| Disability | <p>(TIYEAR-DISABILITYP + TIYEAR-DISABILITYR)</p> <ul style="list-style-type: none"> - 220 – Redemption Reversal (if reversing T/C 895, 915 or 995) - 550 – Disability withdrawal (No Penalty) (Reverses) + 750 – Disability withdrawal. + 895 – Normal disability closeout. + 915 – Special disability closeout. + 995 – Early disability closeout. |

| | |
|--------------------------|---|
| Premature with Exception | (TIYEAR-DIVORCEP + TIYEAR-DIVORCER) <ul style="list-style-type: none">- 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) <ul style="list-style-type: none">- 560 – Death withdrawal (Reverse) (No Penalty).+ 760 – Death withdrawal. |
| Prohibited | (TIYEAR-PROHIBITP + TIYEAR-PROHIBITR) <ul style="list-style-type: none">- 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) <ul style="list-style-type: none">+ 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) <ul style="list-style-type: none">+ 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-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. 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-YRENDDBAL - TIYEAR-CONREGYREND - TIYEAR-CONROLYREND - TIYEAR-CONEMPYREND - 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 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 123456789012345678901234567890123456789012345678901234567890 | | | | | | | | | | | | | | | | | | | | MAINT DESCRIPTION | | | | | | | | | | ERROR MESSAGES | | | | | | | | | | ERR | | | | | | | | | |
| 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 | 10 | 38 | 58 | 56 | 58 | 38 | 58 | 56 | 58 | | | |
| 00001 | 006 | OFFICR022 | E | 0000000411 | 10 | 38 | 58 | 56 | 58 | | | | | | | |
| 00001 | 006 | OFFICR022 | N | 0000000412 | 10 | 38 | 58 | 56 | 58 | | | | | | | |
| 00001 | 006 | OFFICR022 | N | 0000000413 | 10 | 38 | 58 | 56 | 58 | | | | | | | |
| 00001 | 006 | OFFICR022 | E | 0000000414 | 10 | 38 | 58 | 56 | 58 | | | | | | | |
| 00001 | 006 | OFFICR022 | E | 0000000415 | 10 | 38 | 58 | 56 | 58 | | | | | | | |
| 00001 | 006 | OFFICR022 | E | 0000000416 | 10 | 38 | 58 | 56 | 58 | | | | | | | |
| 00001 | 006 | OFFICR022 | E | 0000000417 | 10 | 38 | 58 | 56 | 58 | | | | | | | |
| 00001 | 006 | OFFICR022 | E | 0000000418 | 10 | 38 | 58 | 56 | 58 | | | | | | | |
| 00001 | 006 | OFFICR022 | E | 0000000419 | 10 | 38 | 58 | 56 | 58 | | | | | | | |
| 00001 | 006 | OFFICR022 | E | 0000025643 | 10 | 38 | 58 | 56 | 58 | | | | | | | |
| 00001 | 006 | OFFICR022 | E | 0000025675 | 10 | 38 | 58 | 56 | 58 | | | | | | | |
| 00001 | 006 | OFFICR022 | E | 0000032431 | 10 | 38 | 58 | 56 | 58 | | | | | | | |
| 00001 | 006 | OFFICR022 | E | 0000035465 | 10 | 38 | 58 | 56 | 58 | | | | | | | |
| 00001 | 006 | OFFICR022 | E | 0000036456 | 10 | 38 | 58 | 56 | 58 | | | | | | | |
| 00001 | 006 | OFFICR022 | E | 0000036759 | 10 | 38 | 58 | 56 | 58 | | | | | | | |

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 | |
| 1234567890 | 1234567890 | 1234567890 | 1234567890 | 1234567890 | 1234567890 | 1234567890 | 1234567890 | 1234567890 | |
| | | | | | | | | MAINT DESCRIPTION | ERROR MESSAGES |
| | | | | | | | | ERR | |
| 08001ALL | | | | | | | | OFFICER CODE | |
| 08001ALL | | | | | | | | MAP CODE | |
| 08001ALL | | | | | | | | 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 Maintenance Field Numbers. Field numbers that were maintained successfully.
Numbers) 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 - 1010101010 | | 08-702 | |
| ***** TICST-INTERFACE ***** | | ***** TICST-PAYOUT ***** | | ***** TICST-MISCELLANEOUS ***** | |
| TICST-IFC1NA | | 0000000 TICST-PAYAMT | | 0000000 TICST-MACTDT | |
| 0000 TICST-IFC1BRK | | N TICST-PAYAMTUPDT | | 1950214 TICST-MBIRTH | |
| TICST-IFC2NA | | 00000000 TICST-PAYDTNXT | | 00001 TICST-MBRANCH | |
| 0000 TICST-IFC2BRK | | 00000000 TICST-PAYDTLST | | TICST-MDATAREQ | |
| TICST-IFCODE | | N TICST-PAYFREQ | | 00000000 TICST-MDEATH | |
| TICST-IFALT | | 001 TICST-PAYTERM | | TICST-MDODFL | |
| TICST-IFUSE | | 00 TICST-PAYDAYS 1 | | N TICST-MEMPCD | |
| TICST-IFMOD | | 00 TICST-PAYDAYS 2 | | TICST-MFLAG1 | |
| TEST | TICST-IFSHORT | 00 TICST-PAYDAYS 3 | | TICST-MFLAG2 | |
| | | 00 TICST-PAYDAYS 4 | | TICST-MFLAG3 | |
| | | P TICST-PAYDISP | | TICST-MFLAG4 | |
| ***** TICST-BENEFICIARY ***** | | 00000000000 TICST-PAYACCT | | TICST-MFLAG5 | |
| | | 00 TICST-PAYAPPL | | TICST-MMAP | |
| 000000000 TICST-BENFSOCSEC | | L TICST-PAYSEQ | | 0000000 TICST-MMNTDT | |
| 00000000 TICST-BENFBIRTH | | N TICST-PAYSEQOVRD | | TICST-MOFFICER | |
| TICST-BENFNAME | | 07 TICST-PAYCATEGORY | | 1978001 TICST-MOPNDT | |
| | | 000000000000 TICST-PAYFROM | | TICST-MPROFILE | |
| | | 00000000 TICST-CURPAYAMT | | 0000 TICST-MSIC | |
| ***** TICST-FEDTAX ***** | | 0000000000 TICST-PAYMINTHIS | | TICST-MSTATUS | |
| | | 0000000000 TICST-PAYMINLAST | | TICST-MSPEC1 | |
| TICST-FEDTAXCODE | | 00000000 TICST-PAYSHORT | | TICST-MSPEC2 | |
| 00000000 TICST-FEDTAXAMT | | 000 TICST-PAYLIFE | | TICST-MSPEC3 | |
| | | TICST-PAYLIFESW | | TICST-MSPEC4 | |
| | | N TICST-PAYLIFEC | | TICST-MSPEC5 | |
| ***** TICST-OVERCONTRIB ***** | | R TICST-PAYLIFEMETH | | TICST-MSPEC6 | |
| | | TICST-PAVOLNOTC | | | |
| TICST-OVERCONTRB | | P TICST-PAYSOURCE | | ***** TICST-RESERVED ***** | |
| ***** TICST-MSPECPROC ***** | | | | ***** TICST-USERAREA ***** | |
| | | | | 00000000 TICST-RSVDAT1 | |
| | | | | 00000000 TICST-RSVDAT2 | |
| TICST-MSPECPROC1 | | | | 00000000 TICST-RSVDAT3 | |
| TICST-MSPECPROC2 | | | | 00000000000000 TICST-RSVNBR3 | |
| TICST-MSPECPROC3 | | | | 00000000000000 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-CONDTGAIN | 00000000 | 00000000 | 00000000 | 00000000 | | |
| TIIRA-CONDTINS | 00000000 | 00000000 | 00000000 | 00000000 | | |
| TIIRA-CONDTLOSS | 00000000 | 00000000 | 00000000 | 00000000 | | |
| TIIRA-CONDTNOND | 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-MISCELLANEOUS1 **** | | | | | |
| TIMST-IFC1NA | 0000000619578 | TIMST-INTENP | A | TIMST-RENOPTN | TIMST-MSTATUS |
| 0000 TIMST-IFC1BRK | 000011038 | TIMST-INTPAID | M | TIMST-RENFREQ | 1988133 TIMST-MACTDT |
| TIMST-IFC2NA | 000000000 | TIMST-INTPDLTD | 001 | TIMST-RENTERM | 887021 TIMST-MCERTNR |
| 0000 TIMST-IFC2BRK | 00000043710 | TIMST-INTYTD | 00 | TIMST-RENDAY | US TIMST-MCLASS |
| TIMST-IFCODE | 00000000000 | TIMST-INT1099 | 1988165 | TIMST-RENNEXT | N TIMST-MPRGOVD |
| TIMST-IFALT | 000000000 | TIMST-INTAVAIL | 1988134 | TIMST-RENLAST | N TIMST-MCOLLAT |
| N TIMST-IFUSE | S | TIMST-INTMETH | 1988134 | TIMST-RENFIRST | 1988133 TIMST-MCONTDT |
| TIMST-IFMOD | 5 | TIMST-INTYEAR | 0000000 | TIMST-PRRENOTDT | A TIMST-MCORRES |
| TEST ACCT TIMST-IFSHORT | A | TIMST-INTMONTH | 1988165 | TIMST-RENNOTLDT | TIMST-MDORM |
| N TIMST-IRACODE | M | TIMST-INTFREQ | 0000001076313 | TIMST-RENCOBAL | 0000000 TIMST-MDORMDT |
| 00000000123 TIMST-IRANUMBER | 001 | TIMST-INTTERM | 000000210000000 | TIMST-RENRATEAGR | N TIMST-MEMPCD |
| | 00 | TIMST-INTDAY | 000000007534191 | TIMST-RENAGR | 1988133 TIMST-MMNTDT |
| | 030000000 | TIMST-INTRATE | 700000000 | TIMST-RENRATE | N TIMST-MNEGOT |
| ***** TIMST-ISSUE ***** | C | TIMST-INTRATECD | C | TIMST-RENBALCD | N TIMST-MNOPOST |
| | D | TIMST-INTPLAN | N | TIMST-RENUSE | S TIMST-MPUBLIC |
| 1988013 TIMST-ISSDATE | 001 | TIMST-INTPRIMIND | 0000000 | TIMST-RENEFFDT | B TIMST-MSAFEPK |
| 1988104 TIMST-ISSPOST | 000000000 | TIMST-INTINDEX | 000 | TIMST-RENTYPE | B TIMST-MSECURED |
| 0000001000000 TIMST-ISSVALUE | 100000000 | TIMST-INTMINRATE | M | TIMST-RENTFREQ | TIMST-MSPEC1 |
| | 700000000 | TIMST-INTMAXRATE | 001 | TIMST-RENTTERM | TIMST-MSPEC2 |
| | 130000000 | TIMST-INTRATE1 | 00 | TIMST-RENTDAY | TIMST-MSPEC3 |
| ***** TIMST-BALANCE ***** | 0 | TIMST-INTRATECHG | T | TIMST-RENTDISP | TIMST-MSPEC4 |
| | 1988164 | TIMST-INTNXT | M | TIMST-RENTRENFREQ | TIMST-MSPEC5 |
| 0000001076313 TIMST-BALCUR | 1988133 | TIMST-INTPDDT | 012 | TIMST-RENTRENTERM | TIMST-MSPEC6 |
| 0000000000000 TIMST-BALMEMO | 1988140 | TIMST-INTDATE | 00 | TIMST-RENTRENDAY | Y TIMST-MTRUST |
| 00009999999 TIMST-BALMAX | C | TIMST-INTDISP | 08 | TIMST-RENTAPPL | |
| 1 TIMST-BALLRG | 00 | TIMST-INTAPPL | 00000887022 | TIMST-RENTINTACCT | ***** TIMST-MISCELLANEOUS2 **** |
| 000000020046140 TIMST-BALAGR | 00000000000 | TIMST-INTACCT | | | C TIMST-MADES |
| 000010000 TIMST-BALAVG 01 | N | TIMST-INTEQUCD | | | 770 TIMST-MTYPE |
| 000010065 TIMST-BALAVG 02 | 00000000 | TIMST-INTEQUAMT | | | 770 TIMST-MNEWTYPE |
| 000010174 TIMST-BALAVG 03 | 000000000 | TIMST-INTPENYTD | ***** TIMST-MATURITY ***** | | 00001 TIMST-MBRANCH |
| 000010281 TIMST-BALAVG 04 | 000000000 | TIMST-INTPEN1099 | | | 00001 TIMST-MNEWBRNCH |
| 000000000 TIMST-BALAVG 05 | 000000000 | TIMST-INTPENRED | | | 1111 TIMST-MACCTNG |
| 000000000 TIMST-BALAVG 06 | N | TIMST-INTCMPFREQ | 0000000 | TIMST-MATFINAL | N TIMST-MANALYSIS |
| 000000000 TIMST-BALAVG 07 | 001 | TIMST-INTCMPTERM | | TIMST-MATURED | Y TIMST-MBKENTRY |
| 000000000 TIMST-BALAVG 08 | 00 | TIMST-INTCMPDAY | | TIMST-MATDISPCOD | TIMST-MBKENTREQ |
| 000000000 TIMST-BALAVG 09 | 0000000 | TIMST-INTCMPDATE | N | TIMST-MATDISP | TIMST-MDATAREQ |
| 000000000 TIMST-BALAVG 10 | 0000000000000 | TIMST-INTCMPAMT | 00000000000 | TIMST-MATACCT | 00000000000 TIMST-MDEPAMT |
| 000000000 TIMST-BALAVG 11 | B | TIMST-INTCODE | 00 | TIMST-MATAPPL | 000000000 TIMST-MFBAMT 1 |
| 000000000 TIMST-BALAVG 12 | | TIMST-INTTENTH | 0000000 | TIMST-MATNOTDT | 000000000 TIMST-MFBAMT 2 |
| 000000020046140 TIMST-BALCAGR | 1988134 | TIMST-INTDTCHG | | | 000000000 TIMST-MFBAMT 3 |
| 000010000 TIMST-BALCAVG 01 | 000000000 | TIMST-INTDIFF | ***** TIMST-FEDERAL TAX ***** | | 000000000 TIMST-MFBAMT 4 |
| 000010065 TIMST-BALCAVG 02 | | TIMST-INTOID | | | 000000000 TIMST-MFBAMT 5 |
| 000010174 TIMST-BALCAVG 03 | 1988134 | TIMST-INTNOTLDT | 6 | TIMST-FEDTAXEXMP | 000000000 TIMST-MFBAMT 6 |
| 000010281 TIMST-BALCAVG 04 | 1988134 | TIMST-INTTRANDT | 000000000 | TIMST-FEDTAXYTD | 000000000 TIMST-MFBAMT 7 |
| 000000000 TIMST-BALCAVG 05 | 000000990000000 | TIMST-INTRATEAGR | 000000000 | TIMST-FEDTAX1099 | 000000000 TIMST-MFBAMT 8 |
| 000000000 TIMST-BALCAVG 06 | 000000013992069 | TIMST-INTAGR | 0000000 | TIMST-FEDTAXLAST | 000000000 TIMST-MFBAMT 9 |
| 000000000 TIMST-BALCAVG 07 | 0000001076313 | TIMST-INTCOBAL | 000008740 | TIMST-FEDTAXHOLD | 000000000 TIMST-MFCAMT 2 |
| 000000000 TIMST-BALCAVG 08 | N | TIMST-INTCMBCK | 0000000 | TIMST-FEDBDT | 000000000 TIMST-MFCAMT 1 |
| 000000000 TIMST-BALCAVG 09 | | | 1988104 | TIMST-FEDSTCHGDT | 000000000 TIMST-MFCAMT 3 |
| 000000000 TIMST-BALCAVG 10 | 000000088 | TIMST-PERDIEM | 1988164 | TIMST-FEDEXPDT | 000000000 TIMST-MFCAMT 4 |
| 000000000 TIMST-BALCAGR 11 | ***** TIMST-USERAREA ***** | | 0000000 | TIMST-SOCSECREQ1 | 000000000 TIMST-MFCAMT 5 |
| 000000000 TIMST-BALCAGR 12 | | TIMST-USERAREA | 0000000 | TIMST-SOCSECREQ2 | |

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 ***** | | | | ***** TIMST-TDOAINFO ***** | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |
| Y TIMST-NOTCPRERN | | | | N TIMST-TDOARATE | | | | | | | | | | | |
| Y TIMST-NOTCREN | | | | N TIMST-TDOATERM | | | | | | | | | | | |
| Y TIMST-NOTCMAT | | | | N TIMST-TDOASEQ | | | | | | | | | | | |
| Y TIMST-NOTCINT | | | | 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 | 000000000000 | 0000000000000 | 00000 | 0000000000 | 0000 | 0000 | | | N |
| 0002 | 1988044 | 1988104 | 0000 | 0490 | 00000011011 | 0013000 | 000000000000 | 0000031000000 | 00000 | 0000000000 | 0000 | 0000 | | | N |
| 0003 | 1988073 | 1988104 | 0000 | 0490 | 00000010414 | 0013000 | 000000000000 | 0000029319319 | 00000 | 0000000000 | 0000 | 0000 | | | N |
| 0004 | 1988104 | 1988104 | 0000 | 0490 | 00000011247 | 0013000 | 000000000000 | 0000031664175 | 00000 | 0000000000 | 0000 | 0000 | | | N |
| 0005 | 1988131 | 1988130 | 0000 | 0300 | 00000032603 | 0000000 | 000000000000 | 0000000887556 | 00000 | 0000000000 | 0000 | 0000 | | | N |
| 0006 | 1988133 | 1988134 | 0000 | 0490 | 00000011038 | 0013000 | 000000000000 | 0000031077969 | 00000 | 0000000000 | 0000 | 0000 | | | N |
| ***** TIINT-RECORD ***** | | | | | | | | | | | | | | | |
| PAIDDT | SEQ | AMT | TAXAMT | | DISP | SER | L | APPL | CKDISP | CKTYPE | | | | | |
| 1988044 | 0001 | 00000011011 | 0000000000 | | C | 00000000000 | | 00 | | I | | | | | |
| 1988073 | 0001 | 00000010414 | 0000000000 | | C | 00000000000 | | 00 | | I | | | | | |
| 1988104 | 0001 | 00000011247 | 0000000000 | | C | 00000000000 | | 00 | | I | | | | | |
| 1988133 | 0001 | 00000011038 | 0000000000 | | 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 | | 333,600.00 |
| MADE ON | | 12-15-89 |
| ACCOUNT NAME ***** | | |
| ADDRESS LINE 1 ***** | | |
| ADDRESS LINE 2 ***** | | |
| ADDRESS LINE 3 ***** | | |
| ADDRESS LINE 4 ***** | | |
| ADDRESS LINE 5 ***** | | |
| LAST INTEREST | | 2,888.35 |
| PAID ON | | 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 | CUR-BALANCE | 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 BALANCE | MESSAGE |
| 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 70 . |
| Field | Input Form Field Number. Valid entries are 08 or 09 . |
| 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. |

08-710 – Report Resort Cards Edit

Purpose This report lists the card input, which is entered to select reports from the daily reports file for resorting. The report shows the cards entered and the editing of these cards.

Program TIR040 – Report Resort Cards Edit

| | | | | | | | | | | | | | | | |
|-------------------------|--|------------------------------------|--|--|--|---|--|---|--|---|--|--------|--|---|--|
| 01-30-1989 | | 001 FIRST NATIONAL BANK OF AMERICA | | | | | | | | | | PAGE 1 | | | |
| TIME INVESTMENT SYSTEM | | | | REPORT RESORT CARDS EDIT | | | | | | | | | | 08-710 | |
| | | 2 3 | | 4 | | 5 | | 6 | | 7 | | 8 | | | |
| SYS INST | | FORM/ | | 678901234567890123456789012345678901234567890 | | | | | | | | | | | |
| NBR NBR *---KEY DATA--- | | CARD | | *-----CARD DATA-----* | | | | | | | | | | *-----FIELD NAME-----* *--ERROR MESSAGE--*ERR | |
| 00 001 081 | | 3070 | | 00ST100ST100ST100ST100ST100ST100ST100ST100ST100ST1 | | | | | | | | | | | |
| 00 001 081 | | 3071 | | 00ST100ST100ST100ST100ST100ST100ST100ST100ST100ST1 | | | | | | | | | | APPL RPT FLG ** SET ACCEPTED ** | |
| ----- | | | | | | | | | | | | | | | |
| | | | | INPUT TOTAL | | 2 | | | | | | | | | |
| | | | | ACCEPTED | | 2 | | | | | | | | | |
| | | | | REJECTED | | 0 | | | | | | | | | |

08-710 – Report Resort Cards Edit

Heading Descriptions

| | |
|-------------------------|---|
| Sys Nbr | System number. Valid code is always zeros. |
| Inst Nbr | Institution Number. |
| Form/Card | Form/Card Number. |
| Card Data 26 through 80 | Card Data 26 through 80. Image of card columns that shows the information in the columns. |
| Field Name | Field Name. |
| Error Messages | Error Message. Includes set accepted or set rejected messages. |
| Err | Error Message Number. |
| Report Totals | Report Totals. Total number of cards input, 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: IRA and Keogh. Brokered deposits. Brokered retail deposits. Time Deposit Open Accounts. Certificates of Deposit. Other. |
| 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

| | | | | | |
|----------------------------------|------------|----------------------------------|------|---|---|
| 06-29-1989 | | 001 REPORT FOR ALL INSTS | | PAGE | 1 |
| TIME INVESTMENT | | RECORD POINTERS DISCREPANCY LIST | | 08-712 | |
| INST | CUSTOMER | ACCOUNT | PNTR | 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.

Pntr Pointer. Pointer on the Customer Record for the Account Numbers Record.

Description Description of Discrepancy.

Report Totals Total number of customer records processed.

| TIME INVESTMENT | | | RECORD POINTERS DISCREPANCY LIST | | PAGE | 1 |
|---------------------------------|------------|------------|----------------------------------|--|------|---|
| INST | ACCOUNT | CUSTOMER | PNTR | POINTER/ACCOUNT NBR RECORD CROSSCHECK - ACCT DESCRIPTION | | |
| 001 | 0000121212 | 000000401 | X | CUSTOMER NOT ON MASTER FOR THIS ACCOUNT | | |
| 001 | 0000131313 | 0000002342 | X | CUSTOMER NOT ON MASTER FOR THIS ACCOUNT | | |
| 001 | 0000141414 | 0000003453 | X | CUSTOMER NOT ON MASTER FOR THIS ACCOUNT | | |
| 001 | 0000151515 | 0000004567 | X | CUSTOMER NOT ON MASTER FOR THIS ACCOUNT | | |
| 001 | 0000161616 | 0000005671 | X | CUSTOMER ON FILE, PNTR ON, ACCT NBR REC NOT FOUND | | |
| 001 | 0000171717 | 0000006789 | X | CUSTOMER ON FILE, PNTR ON, ACCT NBR REC NOT FOUND | | |
| 001 | 0000181818 | 0000007890 | X | CUSTOMER ON FILE, PNTR ON, ACCT NBR REC NOT FOUND | | |
| 001 | 0000191919 | 0000008765 | | CUSTOMER ON FILE, PNTR OFF, ACCT NBR REC NOT FOUND | | |
| 001 | 0000202020 | 0000009867 | | CUSTOMER ON FILE, PNTR OFF, ACCT NBR REC NOT FOUND | | |
| 001 | 0000212121 | 0000012571 | | CUSTOMER ON FILE, PNTR OFF, ACCT NBR ON OVRFL FILE | | |
| 001 | 0000222222 | 0000013451 | | CUSTOMER ON FILE, PNTR OFF, ACCT NBR ON OVRFL FILE | | |
| 001 | 0000232323 | 0000015632 | | CUSTOMER ON FILE, PNTR OFF, ACCT NBR ON OVRFL FILE | | |
| 001 | 0000242424 | 0000017687 | X | CUSTOMER ON FILE, PNTR ON, ACCT NBR NOT ON OVFL | | |
| 001 | 0000252525 | 0000017899 | | CUSTOMER ON FILE, PNTR OFF, ACCT NBR NOT ON OVRFL | | |
| 001 | 0000262626 | 0000018901 | | CUSTOMER ON FILE, PNTR OFF, ACCT NBR NOT ON OVRFL | | |
| TOTAL ACCOUNT RECORDS PROCESSED | | | 15 | ***** E N D O F R E P O R T ***** | | |

08-712 - Record Pointers Discrepancy List (Account)

Heading Descriptions

Inst Institution Number.

Account Account Number.

Customer Customer Number.

Pntr Pointer. Pointer on the Customer Record for the Account Numbers Record.

Description Description of Discrepancy.

Report Totals Total number of account records processed.

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: C Certificate of Deposit. S Savings. T 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: Open. Closed. Purged. Matured. |
| 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 | 0000000034 | SHORTNAME | 05-02-85 | * EDIT ONLY * | |
| 001 | 00001 | 0000000036 | 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 | | | | | | | | | | | | | 08-716 | |
| ONLINE FILE RECOVERY | | | | | | | | | | | | | | |
| JR | SEQ | BLOCK | REC | DATE | TIME | TASK | TRAN | TERM | SF | SM | UF | DD | NAME | ACTION |
| MASTER FILE KEY | | | | | | | | | | | | | | |
| 01 | 002 | 00620 | 003 | 06-27-92 | 17.12.37 | 00273 | MI20 | VF18 | A2 | 11 | 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 | MIMAST | CHANGE |
| 001 2005 000 0105 | | | | | | | | | | | | | 00000000 | |
| 01 | 002 | 00630 | 002 | 06-27-92 | 17.27.33 | 00277 | MI20 | VF18 | A2 | 11 | 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 | MIMAST | DELETE |
| 001 0211 000 12 | | | | | | | | | | | | | 00000000 | |
| 01 | 002 | 00643 | 002 | 06-27-92 | 17.36.50 | 00287 | MI20 | VF18 | A2 | 11 | 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 | 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/acrued 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.

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