



CX24

AUTHENTIC ROOTS. AMBITIOUS PURSUITS.



WHAT'S NEW AND WHAT'S NEXT:

MERIDIAN PRODUCT UPDATE

AGENDA

01 – Loan Updates

By Mark Buse

02 – Deposit Updates

By Sharon Watson

03 – DepositLinks and ACHLinks Updates

By Mark Stringer

04 – Teller, BSA and MoneyLinks Updates

By Jessica Tirado

LOAN UPDATES

COMPLETED LOAN MAINTENANCE SCREEN RE-DESIGN

Parent Tab
>
Sub-Tab >

CIF #: 18248 Loan Acct #: 21394 JOHN PUBLIC Last Maint Date: 09/19/2023

General Info | Payment Info | Underwriting Info | Escrow Info | Relationship Info | Regulatory Info | User Fields | 3rd Party Info

Account Info | **Rate Info** | Term Info | Address Info | Loan Coupons | Advancing Info | Accrual Info | CO-NA | Notice Settings

Rate Information	Rate Adjustment	Payment Adjustment
Accrual Basis: 1-360/365	<input type="checkbox"/> Adjustable Rate	<input type="checkbox"/> Code 4 ARM
Rate: .06250	Adjust Next Date: [dropdown]	<input type="checkbox"/> Annual Prime - Code 4 Only
Maturity Rate: .00000	Adjustment Day: 0	<input type="checkbox"/> Code 7 Annual Adjust
<input type="checkbox"/> Prime+ (When Prime+, put variance in Rate)	Adjustment Term: 0	ARM Payment: 0.00 <input type="checkbox"/> Re-calc
Prime Key: 00 - None	Variance: .00000	ARM Rate: .00000
Orig. Prime Rate: .00000	Adjust Max Variance: .00000	Change Date: [dropdown]
Previous Index: .00000		Notice Lead Days: 0
Prime Rate While Delay: .00000		Round Code: 0 - No Rounding
Minimum Rate: .00000		Min. Change: .0000
Maximum Rate: .00000		Carry Over: .00000
Service Factor: .00000		Amort Next: [dropdown]
Insurance Rate: 0.000		Amort Freq: 0
		Amort Last: [dropdown]
		Amort First: [dropdown]
		Amort. Schedule: 0



COMPLIANCE VERBIAGE CHANGE TO ARM LETTER FOR THE INITIAL ADJUSTABLE-RATE CHANGE

Changes to Your Mortgage Interest Rate and Payments on December 9, 2023

Under the terms of your adjustable-rate mortgage (ARM), you had a 12 month period during which your interest rate stayed the same. That period ends on December 9, 2023, so on that date your interest rate may change. After that, your interest rate may change annually for the rest of your loan term. Any change in your interest rate may also change your mortgage payment.

New Interest Rate and Monthly Payment: The table above shows our estimate of your new interest rate and new monthly payment. These amounts are based on the WS index, your margin, your loan balance of \$178,679.96, and your remaining loan term of 228 months. [However, if the WS has changed when we calculate the exact amount of your new interest rate and payment, your new interest rate and payment may be different from the estimate above. We will send you another notice with the exact amount of your new interest rate and payment 2 to 4 months before the first new payment is due, if your new payment will be different from your current payment.]

Prepayment Penalty: None



ADDED CONSUMER / NON-CONSUMER DESIGNATION FOR EXTERNAL ACH LOAN PAYMENTS

The screenshot displays the 'Build Loan Account' interface for loan account 71683, belonging to JOHN JAMES DOE. The 'Additional Info' tab is active, showing various fields for loan configuration. An 'ACH Info' modal window is open, displaying the following details:

- Routing Number: 111300958
- Bank Name: TEST BANK
- DFI Account: 12341234
- Name on Account: JOHN DOE
- DFI Account Type: 0 - Consumer (highlighted with a red box)

The 'DFI Account Type' dropdown menu is open, showing two options: '0 - Consumer' and '1 - Non-Consumer'. The 'Charge' field is set to '4 = ACH Charge DDA Acct'.

This new designation is used to ensure the correct SEC code is being sent for the ACH payment transaction:

- Consumer must be sent with SEC code PPD
- Non-Consumer must be sent with SEC code CCD

THE INDIVIDUAL LOAN'S WEIGHTED AVERAGE MATURITY IS NOW CALCULATED AND STORED AT THE LOAN ACCOUNT LEVEL

The screenshot shows a web application interface for loan management. At the top, there are two tabs: 'Loan Inquiry (18001)' and 'Loan Maintenance (18001)'. Below the tabs is a navigation bar with icons for home, settings, save, print, and power. The main header displays 'CIF #: 1181', 'Loan Acct #: 18001', 'M/A 0003, Name Line for CIF 1181', and 'Last Maint Date: 08/18/2023'. A menu bar includes options like 'General Info', 'Payment Info', 'Underwriting Info', 'Escrow', 'Misc. Info', 'User Fields', 'Credit Rept', 'Part Sold', 'Reg Z/Stmt', 'Acct Status and Hist', 'Non Use', 'Regs', 'CIF/Relationships', 'Military', 'Collateral', 'Property Info', 'Equipment Info', 'Tax Info', 'Construction Info', 'Policy Info', 'Account Coverages', 'Loan Status', and 'Credit Life Info'. The 'Loan Status' section is expanded, showing 'Account Status' as '0 - Open' and 'Impaired Code' as '0 - Not Set'. Below this are tables for 'YTD/LY 30 Days Past Due', 'YTD/LY 60 Days Past Due', and 'YTD/LY 90 Days Past Due', all showing zeros. The 'Since Last Renewal Information' section includes 'High Balance' (60,000.00), 'Low Balance' (49,000.00), 'Days Zero Balance' (0), 'Weighted Avg Balance' (55,516.67), and 'Pmts Remaining/Years' (3/3). The 'Weighted Avg Maturity' is highlighted with a red box, showing '000.00 months'.

Loan Status		Since Last Renewal Information	
Account Status	0 - Open	High Balance	60,000.00
Impaired Code	0 - Not Set	Low Balance	49,000.00
YTD/LY 30 Days Past Due	0 0	Days Zero Balance	0
YTD/LY 60 Days Past Due	0 0	Weighted Avg Balance	55,516.67
YTD/LY 90 Days Past Due	0 0	Pmts Remaining/Years	3 3
		Weighted Avg Maturity	000.00 months

This was a request by some banks that needed the information in their Independent Calculation Models for CECL.

THE LINE OF CREDIT – NON-USAGE FEE SECTION HAS BEEN REMOVED FROM THE SCREEN TO PREVENT USAGE

The screenshot shows a web application interface for loan inquiries. At the top, there are browser tabs for 'Inquiry (PUBLIC)', 'Loan Inquiry (21394)', and 'Loan Maintenance (21394)'. Below the tabs, there are navigation icons (home, settings, print, refresh, power) and a header area with the following information: CIF #: 18248, Loan Acct #: 21394, JOHN PUBLIC, and Last Maint Date: 09/19/2023. The main content area has several tabs: General Info, Payment Info, Underwriting Info, Escrow Info, Relationships, Regulatory Info, User Field Info, 3rd Party Info, Account Info, Rate Info, Term Info, Address Info, Loan Coupons, Advancing Info, Accrual Info, CO-NA, and Notice Settings. The 'Advancing Info' tab is selected. Under this tab, there are two sections: 'Advancing/Readadvancing' and 'Re-Advancing to Non-Advancing Info'. The 'Line of Credit - Non Usage Fee' section is highlighted with a red border. It contains the following fields:

Line of Credit - Non Usage Fee	
Non Use Fee Rate	0.00
Non Use Fee Frequency	
Non Use Fee Amount	0.00
Non Use Fee YTD Amount	0.00
Non Use Fee Life of Loan Amt	0.00

It was discovered that these fields had been added to the screen but there was no underlying functionality behind them. To prevent usage and further questions surrounding, the fields have been removed.

ADDED A NEW COLUMN TO THE PAID-OFF LOAN JOURNAL TO INDICATE IF THE LOAN HAD BEEN RENEWED

RUN 10/20/23 20:22:56 BANK #:		PAID-OFF LOAN JOURNAL				ACCR 10/23/2023 POST 10/20/2023			PAGE 001						
LOAN ACCT #	ACCT NAME	ORIG BALANCE	ORIG CC LC	ORIG DATE	RATE	DAYS PAST-DUE					APV	DEAL CODE	DATE PAID	L-BR	RENEWAL
26458	Customer Name	45,100.00	IS 3	06/12/23	WS+2.00							KWW	10/11/23	01	
26473	Customer Name	1,080,000.00	GA 4	08/25/22	WS+1.00							MTW	10/20/23	01	
26805	Customer Name	13,500.00	IC 3	08/18/23	WS+2.00							KWW	10/11/23	01	YES
26846	Customer Name	7,505.00	JR 3	09/26/23	WS+2.00							KWW	10/20/23	01	
TOTAL ORIGINAL BALANCE		1,146,105.00													

If the loan's times renewed count is greater than zero, this column will have YES in it. Otherwise, it will be blank.

THE LOAN SUMMARY SECTION ON DDA CYCLE STATEMENTS NOW SHOWS THE LOAN BALANCE AFTER PRINCIPAL TRANSACTIONS

----- LOAN SUMMARY -----				
DATE.....	CREDITS.....	DEBITS.....	DEBITS.....	BALANCE
LOAN:	3204	PREVIOUS BALANCE		66,106.11
	9354.67	PC		56,751.44
03/01	257.08	IC		
03/31	25.00	IC		
	9367.41	PC		47,384.03
04/01	219.34	IC		
04/04	5.00	PC		47,379.03
LOAN:	4091	PREVIOUS BALANCE		136,696.84
	2515.85	PC		134,180.99
03/15	509.27	IC		
03/31	15.00	PC		134,165.99
04/04	15.00	PC		134,150.99
LOAN:	4109	PREVIOUS BALANCE		133,961.16
	2503.59	PC		136,457.60
03/01	517.70	IC		
03/31	10.00	PC		136,447.60
	2458.44	PC		133,989.16
04/01	562.85	IC		
04/04	.25	IC		133,989.16
LOAN:	4152	PREVIOUS BALANCE		141,215.76
	2490.57	PC		138,725.19
03/15	526.10	IC		
03/31	5.00	IC		
04/04	10.00	IC		138,725.19

If there is more than one principal transaction on the same day, the loan balance will be displayed following the last principal transaction.

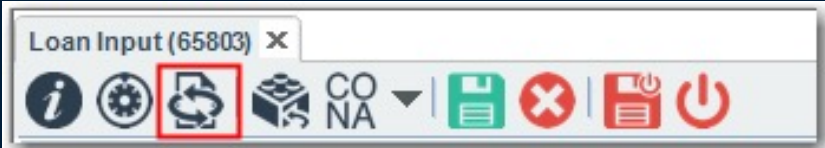
If the last date of activity was not a principal transaction, we still include the principal balance to show what it was on the last date of activity.

OTHER MINOR CHANGES TO NOTE

- Bank Liability at the bottom of the Loan Inquiry screen now includes Unfunded commitments and ties back to Reporter fields 8230 D/I B/L Curr Bal.

Bank Liability	Total Liability Δ	Total Int. Due	Total Payoff	Non Assets	Participation Sold	Charge-Off	Non-Accrual
10,406,326.62	9,425,771.66	33,644.01	9,459,415.67	0.00	0.00	0.00	0.00

- Loan Input's "Reverse an Existing Transaction" icon has been changed to automatically use a TC 50 to reverse a TC 82 for simple interest and amortized loans for the payment due date, partial payments and billing buckets to be set properly.



A TC 84 will continue to reverse a TC 82 whenever used for a (code 6) add-on loan.

MERIDIAN OPEN BANKING – API ENHANCEMENTS (APPLICATION PROGRAMMING INTERFACES)

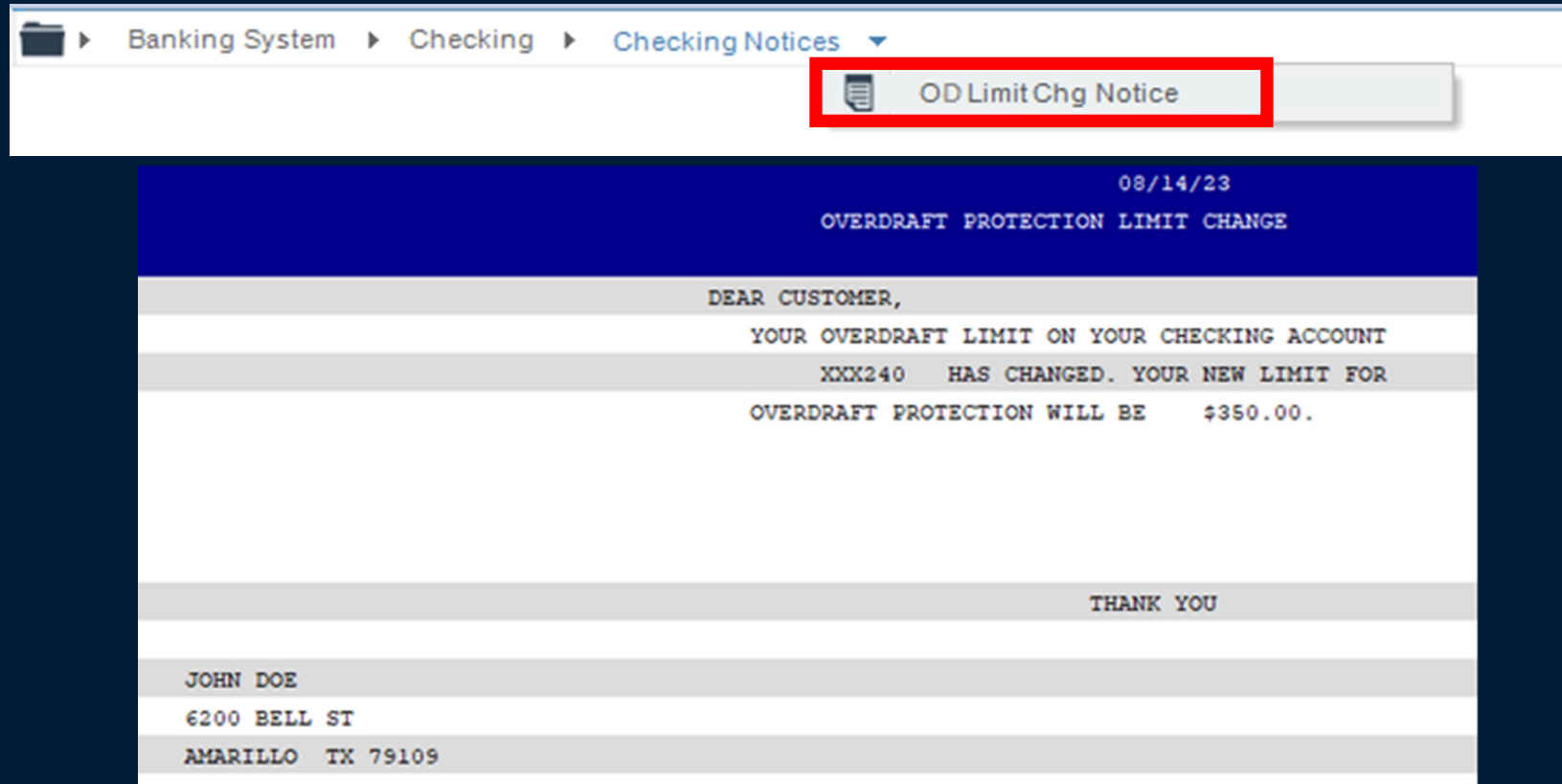
- Linked our API fields to help screens to provide third-party vendors with helpful information regarding what a field is for as well as any hard coded values associated with it.
- Created a new API to return all active stop payments for an account.
- Created a new API to return all active memo posts for an account.
- Created a new API to allow certain Loan transactions to be entered by a third-party vendor (allowed TCs: 46,50,66,92,109).
- Created a new API to allow GL transactions to be entered by a third-party vendor.

UPCOMING LOAN ROADMAP ITEMS

- Ensure the Credit reporting "Date of Occurrence" field doesn't populate with the "Next Payment Date" when paying off a loan.
- Make the balance on the ARM notice consider any partial payment already applied.
- Loan Ins3 Method set to 5 "Cannot Calc" - needs to display "Insurance Rebates May Be Improper" so it works the way C/L and A/H do.
- Make TC 84 and TC 80 adjust MTD and YTD accrual amounts in addition to current accrued interest.
- Assess a late fee on the balance of the loan if it is less than the regular payment amount.
- On first business day of month, show correct Days Past Due, not as of EOM.

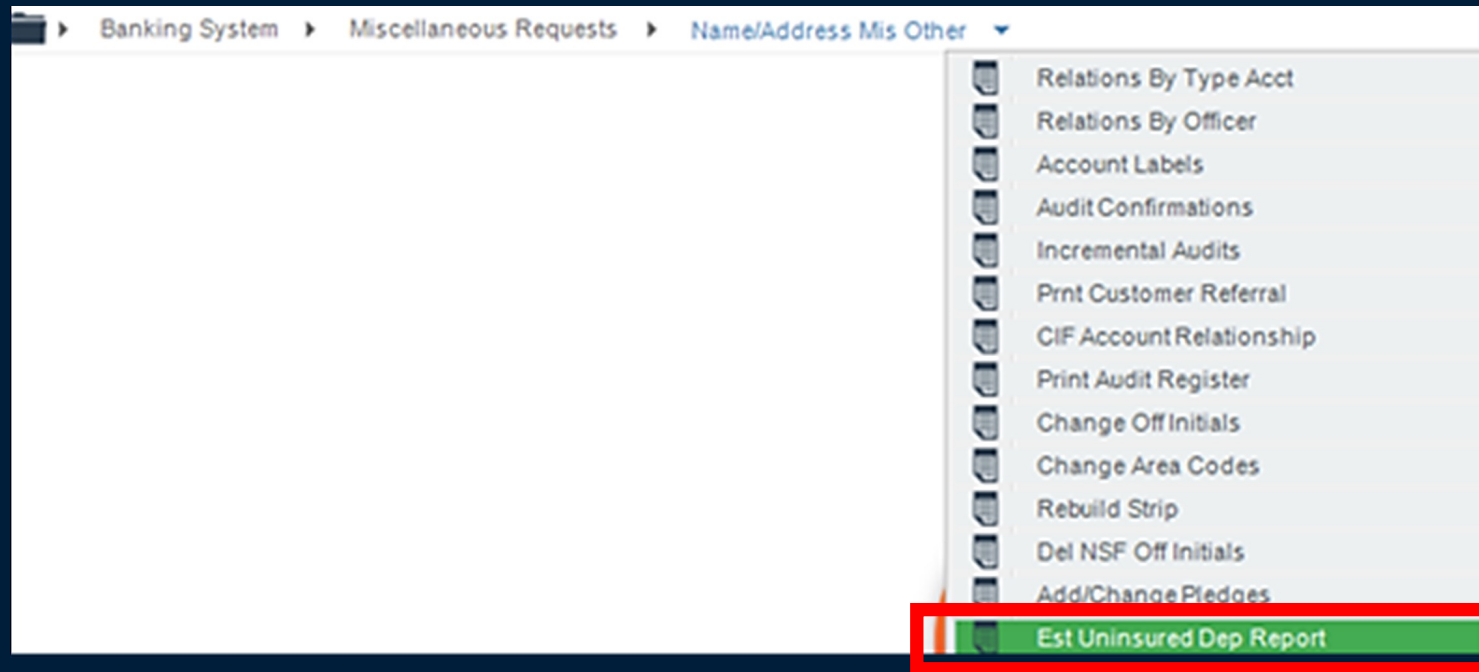
DEPOSIT UPDATES

OD LIMIT CHANGE NOTICE



When an OD Limit changes in DDA Maintenance, this OD Limit Change Notice will generate.

ESTIMATED UNINSURED DEPOSIT REPORT



ESTIMATED UNINSURED DEPOSITS REPORT

Each CIF is broken down by Insurance categories:

- Single
- Joint
- Trust
- Retirement
- Business
- Government

DATE		11/17/2023 09:59:03		ESTIMATED UNINSURED DEPOSITS		BANK #: 24293		PAGE 001	
CIF #	CIF NAME	INS CATEGORY	ACCT #	OWNERS	APPLICATION - PRODUCT NAME	ACCT BAL (+ ACCR)	PER OWNER BAL OR	ACCT TYPE	REL TYPE
OWNERS/BENEFICIARIES						MAX INSURED (TRUST)			
8	GARST CONSTRUCTION	-- SINGLE --	12345	1	DDA - BUSS MDA-001	400,037.26		IND	
					GARST CONSTRUCTION		400,037.26	SINGLE	
		-- TRUST --	700037	1	DDA - BUSS MDA-006	260,212.99		IND	
					ELISEO FERRER		250,000.00	BENEFIC	
						OWNERSHIP BAL	MAX INSURED BAL	UNINSURED BAL	
TOTAL SINGLE						400,037.26	250,000.00	150,037.26	
TOTAL TRUST						260,212.99	250,000.00	10,212.99	
TOTAL FOR CIF						660,250.25	500,000.00	160,250.25	



DEPOSIT TOTALS BY INSURANCE CATEGORY

ESTIMATED UNINSURED DEPOSIT TOTALS BY INSURANCE CATEGORY		
TOTALS BY FDIC INSURANCE CATEGORY:	TOTAL AMOUNT	# CIFS
UNINSURED DEPOSITS FOR - SINGLE	21,064,840.60	61
UNINSURED DEPOSITS FOR - JOINT	3,904,050.75	24
UNINSURED DEPOSITS FOR - TRUST	2,245,857.37	2
UNINSURED DEPOSITS FOR - RETIREMENT	.00	0
UNINSURED DEPOSITS FOR - BUSINESS/ORGANIZATION	49,773,080.07	72
UNINSURED DEPOSITS FOR - GOVERNMENT/PUBLIC FUNDS	1,917,018.13	2
TOTAL UNINSURED DEPOSITS - OVERALL	78,904,846.92	161

Last page breaks down the totals by Insurance Categories.

CHANGED THE POSITIVE PAY ICON COLOR IN DDA INQUIRY

The screenshot displays a financial software interface with multiple tabs at the top: 'View a Report', 'Positive Pay Maintenance', 'POS PAY WAREHOUSE', 'Inquiry (118273)', and 'DDA Inquiry (118273)'. A red box highlights a green icon in the toolbar, which represents the positive pay feature. Below the toolbar, the account information for 'DDA/SVG Acct #118273' is shown, including 'M/A0013, Name Line for CIF 11' and 'M/A0013, Address 1 Line'. A table lists account details with columns for DDA/SVG Acct #, Balance, Service Charge Name, SC, MMDA, Plan, Rate, Spec. Rate, Club, AA, RC, Stmt, and A N. The account balance is 1,507,730.38. Below this, a 'General Info' section is expanded, showing 'Balance' (1,507,730.38), 'Yearly Info' (YTD and Last Year), and 'Stops/Holds' (Float, 1 Day, 2 Day, 3 Day). A table at the bottom shows 'Last Activity' (10/5/2023), 'Last Deposit' (10/5/2023), 'Deposit Amt' (1482730), 'Inq' (0), 'Cycle' (31), 'MTD Items' (3), 'Open Date' (9/5/2023), 'Stmt Date' (9/5/2023), 'Stmt Bal' (0), and 'OD Limit' (0).

DDA/SVG Acct #	Balance	Service Charge Name	SC	MMDA	Plan	Rate	Spec. Rate	Club	AA	RC	Stmt	A N
118273	1,507,730.38	ANALYSIS	00		000	.00000	.00000	00	01	0		M M

Balance	Yearly Info	Stops / Holds
Balance: 1,507,730.38	YTD: Average Bal 50,943.13, Average Coll 50,943.13, Paid 0.00, Days OD 0, Times OD 0, Times NSF 0, Interest Pay To Acct 0	Float: 0.00, 1 Day: 0.00, 2 Day: 0.00, 3 Day: 0.00

Last Activity	Last Deposit	Deposit Amt	Inq	Cycle	MTD Items	Open Date	Stmt Date	Stmt Bal	OD Limit
10/5/2023	10/5/2023	1482730	0	31	3	9/5/2023	9/5/2023	0	0

DDA INQUIRY – ADDED POSITIVE PAY VALUES TO SCREEN

View a Report x POS PAY WAREHOUSE x Inquiry (1633906) x DDA Inquiry (1633906) x

Accounts: DDA/SVG Acct # 1633906

MIA 0002, Name Line for CIF 234 MIA 0002, Address 1 Line

Account Has Notepads **PosPay: 1 - Yes, Return All** Memo Posted 0.00 Regular Checking Accrued Int. 0.00 Reg E: Opt Out GIVE OUT NO INFO

DDA/SVG Acct #	Balance	Service Charge Name	SC	MMDA	Plan	Rate	Spec. Rate	Club	AA	RC	Stmt	A N
1633906	474,725.91	CHECKING	01		000	.00000	.00000	00	01	0		M M

General Info

Balance		Yearly Info		Stops / Holds					
Balance	474,725.91	Average Bal	440,644.93	YTD	Last Year	Float	1 Day	2 Day	3 Day
Hold Amount	0.00	Average Coll	440,644.93			0.00	0.00	0.00	0.00
Available Bal	474,725.91	Paid	0.00			Stops			
Cycle Avg Bal	562,930.24	Days OD	0			Check #	Date	Δ	Amount
Cycle Low Bal	474,725.00	Times OD	0			292862	06/22/2023	08:1...	1,108.85
Cycle Avg Coll	562,930.24	Times NSF	0			293194	08/29/2023	09:3...	2,010.21
Cycle Low Coll	474,725.00	Interest Pay To Acct	0			Holds			
						Date	Amount		

Last Activity	Last Deposit	Deposit Amt	Inq	Cycle	MTD Items	Open Date	Stmt Date	Stmt Bal	OD Limit
10/5/2023	9/28/2023	500000	0	1	82	8/16/2012	9/29/2023	622140.45	0



MARKING UP AN AMOUNT WITH POSITIVE PAY

Enter Markup

Enter Amount: 1,569.85 Initials: CSI

Description: TEST 2

OK

Positive Pay

This Customer is on the Positive Pay system. Would you like to enter a check number for this markup?

Yes No

Positive Pay

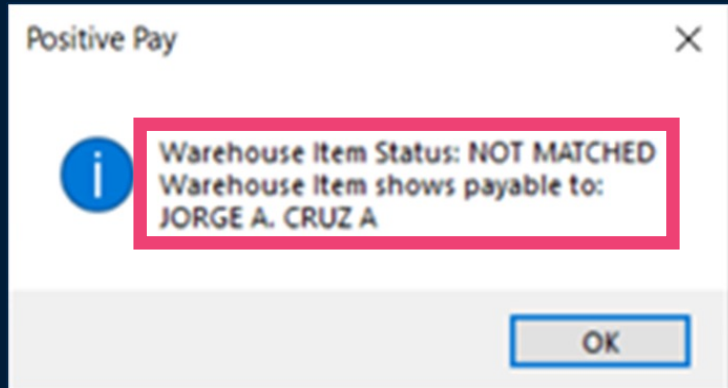
Enter a Check Number

OK

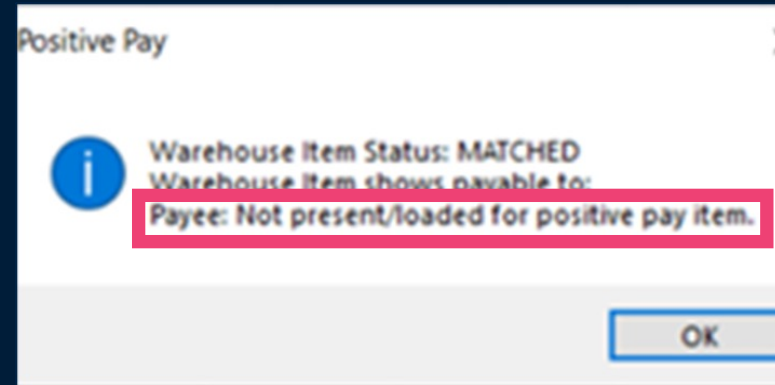
Cancel

50000

MARKING UP AN AMOUNT WITH POSITIVE PAY

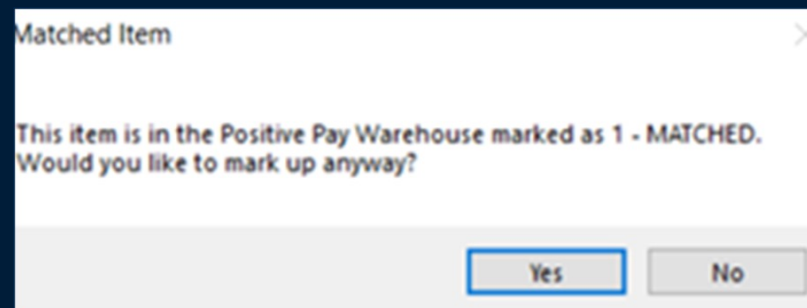


OR



Added the Status and who the check was payable to from the warehouse on the popup message.

If the Pay to field was left blank, this message will appear.



ADDED PPAY COLUMN AND 'VIEW' OPTION ON THE REFERRAL ACCOUNTS FOR POSITIVE PAY ITEMS

The screenshot shows a software interface for reviewing DDA referral accounts. The main window, titled "DDA Review - DDA REFERRAL ACCOUNTS", contains a table of account entries. A red box highlights the "PPay" column and the "View" links within it. A "Positive Pay" pop-up window is overlaid on the right side of the main window, displaying details for a specific check.

Tracer ID: 2027914421

Description: Image Back Side Zoom

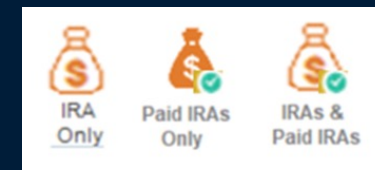
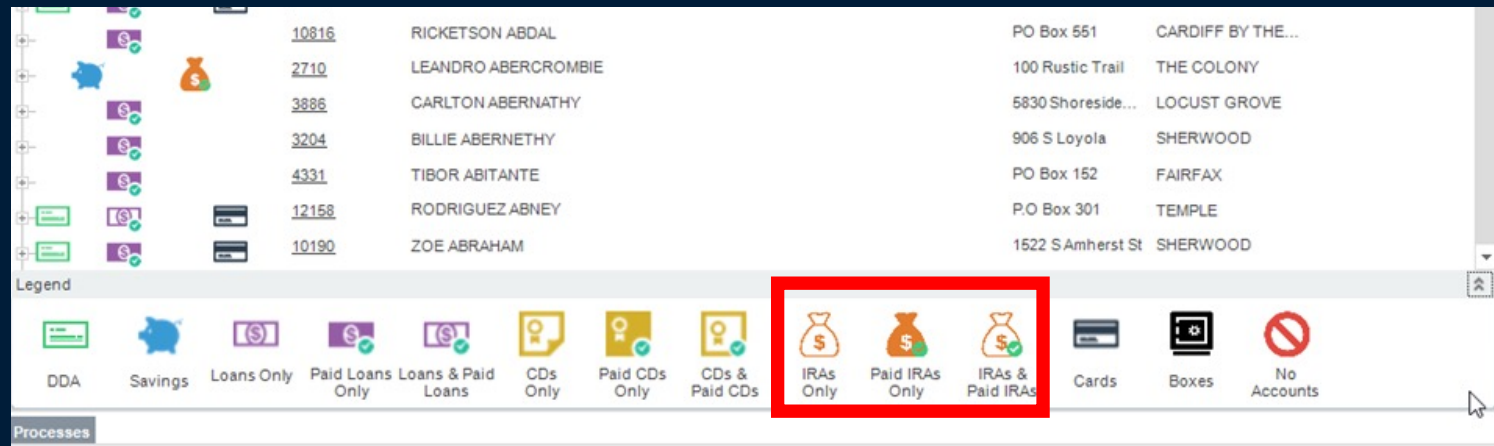
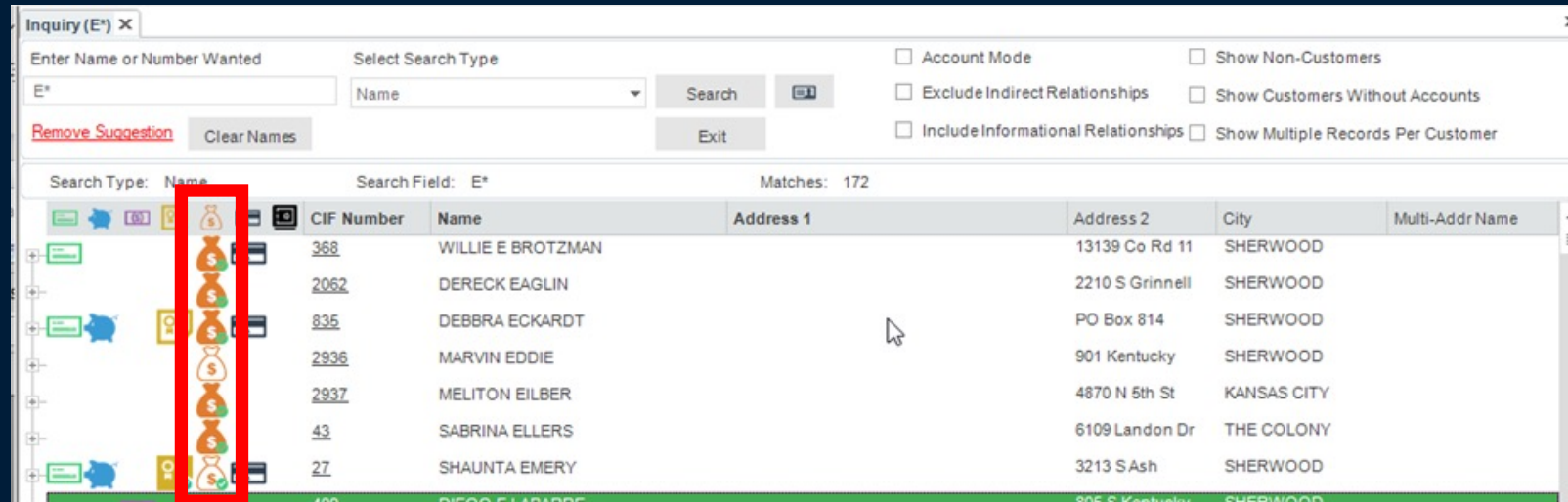
	DDA Acct #	Name	PPay	Debit Amt	Credit Amt	Acct.Bal	SRC	Alerts	RET	RS	C/B
12	2193806		View	210.00	0.00	510,793.49	PROOF		<input type="checkbox"/>		<input type="checkbox"/>
13	2193806		View	263.50	0.00	510,793.49	PROOF		<input type="checkbox"/>		<input type="checkbox"/>
14	2193806		View	413.77	0.00	510,793.49	PROOF		<input type="checkbox"/>		<input type="checkbox"/>
15	2193806		View	749.76	0.00	510,793.49	PROOF		<input type="checkbox"/>		<input type="checkbox"/>
16	2193806		View	850.00	0.00	510,793.49	PROOF		<input type="checkbox"/>		<input type="checkbox"/>
17	2193806		View	1,605.00	0.00	510,793.49	PROOF		<input type="checkbox"/>		<input type="checkbox"/>

Positive Pay

i CHECK #: 39919
AMOUNT: \$210.00
ISSUE DATE: 1/19/2024
IMPORT DATE: 1/19/2024
MATCH DATE: 1/22/2024
PAY TO: [REDACTED]

OK

IRA ICON CHANGES IN INQUIRY

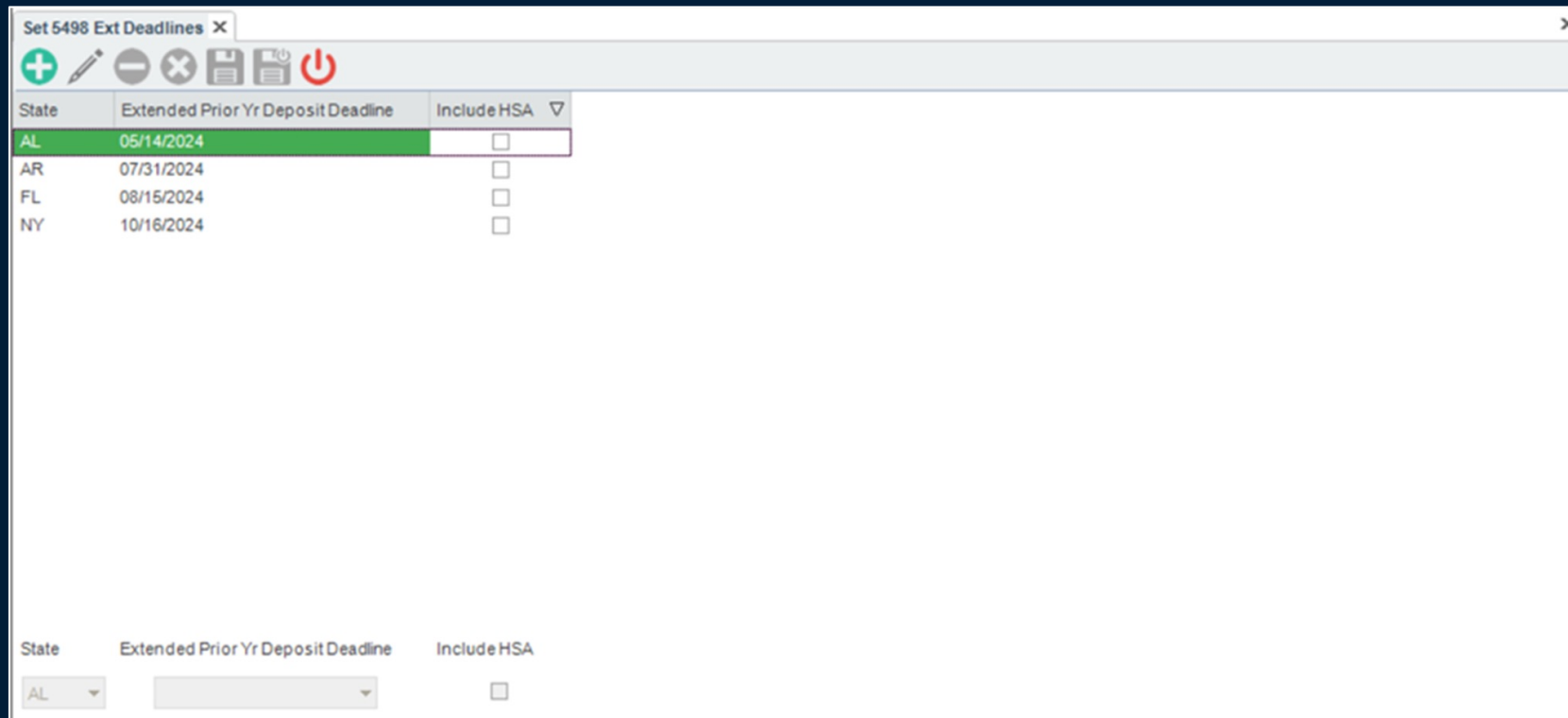
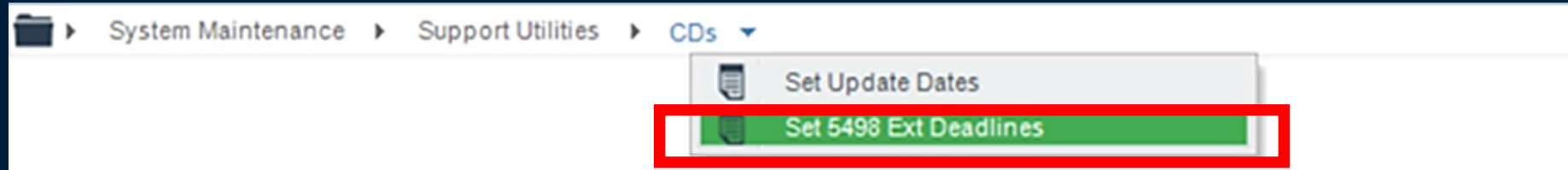


ADDED NEW RELATIONSHIP CODE 25 - UTMA SUCCESSOR CUSTODIAN

25 – UTMA Successor Custodian is set as Informational type and CTR Aggregate is unchecked.

Code	Description	Type	CTR Aggregate
1	Single Ownership	DIRECT	<input checked="" type="checkbox"/>
2	Primary Ownership	DIRECT	<input checked="" type="checkbox"/>
3	Joint Ownership	DIRECT	<input checked="" type="checkbox"/>
4	Cosigner	INDIRECT	<input type="checkbox"/>
5	Guarantor/Endorser	INDIRECT	<input type="checkbox"/>
6	Dealer	INDIRECT	<input type="checkbox"/>
7	Fiduciary (Owner)	DIRECT	<input type="checkbox"/>
8	Fiduciary (Trustee)	INDIRECT	<input type="checkbox"/>
9	Beneficiary	INFORMATIONAL	<input type="checkbox"/>
10	Authorized Signer	INDIRECT	<input type="checkbox"/>
11	Durable POA	INDIRECT	<input type="checkbox"/>
12	Non-Durable POA	INDIRECT	<input type="checkbox"/>
13	Informational	INFORMATIONAL	<input type="checkbox"/>
14	Custodian	DIRECT	<input type="checkbox"/>
15	Executor	DIRECT	<input type="checkbox"/>
16	POD	INDIRECT	<input type="checkbox"/>
17	Designated Representative	INFORMATIONAL	<input type="checkbox"/>
18	Confirmed Successor (Send...	INFORMATIONAL	<input type="checkbox"/>
19	Confirmed Successor (Don't...	INFORMATIONAL	<input type="checkbox"/>
20	Potential Successor	INFORMATIONAL	<input type="checkbox"/>
21	Trustee	INFORMATIONAL	<input type="checkbox"/>
22	Conductor	INFORMATIONAL	<input checked="" type="checkbox"/>
23	Contingent Beneficiary	INFORMATIONAL	<input type="checkbox"/>
24	Personal Agent	INFORMATIONAL	<input type="checkbox"/>
25	UTMA Successor Custodian	INFORMATIONAL	<input type="checkbox"/>
99	Controller/Manager	INFORMATIONAL	<input type="checkbox"/>

NEW MENU OPTION – SET 5498 EXT DEADLINES



UPCOMING DEPOSIT ROADMAP ITEMS

- Break out the IRA Disbursement Notices from CD Notices.
- Expand DDA Last Year Average Balance fields to print/display the ten millionth digit.
- Re-layout the DDA Trial Balance to two lines to increase the Acct Name field.
- Change the MMDA savings flag as a drop down to specify Savings, NOW, or MMDA (in Bank System Maintenance / Interest Bearing Routines).
- Add a new 'Title' field to Employee Access screen, needed for DepositLinks.
- Increase the AP Voucher Invoice number to 15 characters.
- EOY Updates for 2024.
- Researching the ability to Add ACH items to our Positive Pay System.



ANCILLARY UPDATES

DepositLinks, Report System

SIGNATURE CARD UPDATES (ACCOUNT AGREEMENT) CIF NUMBER, MASKED SSN (OPTION) EMPLOYER

Owner/Signer/Other Party Information

MARK TEST - 16962

Address: 1234 MAIN , Amarillo , TX 79109

Home Phone: 8063331111

E-Mail: mark.test@email.com

Birth Date: 01/01/1990

SSN: XXX-XX-6564

Gov. Issued Photo ID: Texas Drivers License; #12344321 ; Issued 12/25/2020; Expires 30381226

Employer: Home Store

City and State: Canyon , TX

Relationship: JOINT OWNER

JENNIFER SMITH - 16963

Address: 1234 MAIN , Amarillo , TX 79109

Mobile Phone: 8063331111

E-Mail: Jennifer.Smith@email.com

Birth Date: 03/25/1996

SSN: XXX-XX-3344

Gov. Issued Photo ID: Drivers License; #665566 ; Issued 11/20/2018; Expires 05/21/2025

Employer: School ISD

City and State: Canyon , TX

Relationship: JOINT OWNER

UPDATED MONEYLINKS DOCUMENTS BUTTON

The screenshot displays a software window titled "Card Maint: XXXXXX3375". The interface includes a toolbar with icons for home, edit, save, print, undo, redo, and power. The main content area is divided into sections: "Card Info", "Account to be Added to This Card", and "Accounts Linked to This Card".

Card Info:

- Card Holder: QATEST 1
- Card Template: 08 - Test Template
- Card Type: Mastercard Debit

Account to be Added to This Card:

Buttons: Add Account, Delete Account, Edit Account

Account Number: [Input Field]

Accounts Linked to This Card:

Account	Account Type	Branch
000002115339	Checking	01
000000859087	Savings	11

Linked Account Selection Dialog:

Please select an account to continue

Account	Account Type
000002115339	Checking
000000859087	Savings

Buttons: Cancel, Continue

ADDED DATE CONFIRMATION

Date Confirmation

11/15/2023

To use the account open date, press OK
To use a different date, please select the date and click OK.

OK

Date Confirmation

11/15/2023

November 2023						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
29	30	31	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	1	2
3	4	5	6	7	8	9

Today: 2/8/2024

To use the account open date, press OK
To use a different date, please select the date and click OK.

OK

Date Confirmation

12/08/2024

To use the account open date, press OK
To use a different date, please select the date and click OK.

OK

ADDED DATE CONFIRMATION

Account Agreement

Financial Institution

INVISION BANK
██████████

Account Holder

Mark Smith
1234 MAIN
Amarillo , TX 79109

Account Opening Date: February 8, 2024

Important Account Opening Information

Federal law requires us to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

Account(s) - Type, Number, Initial Deposit

- **CLASSIC CHECKING ACCOUNT** - Account Number: 1222312



CHANGED THE NUMBER OF DAYS IN REPORTS SYSTEM

The screenshot shows a 'Maintenance' window with several sections:

- Edit Password:** Includes a 'Choose Password' dropdown, a 'Password' text field, a 'Functions' list with checkboxes (View a Report, Search, Begin New Day, Copy a Day, Delete a Day, Delete a Report, Maintain Headers/Passwords, Rebuild REPTDAY & REPTLST, Move a Report, Process a Day's Work), and an 'Applications' table.
- Edit Reports:** Includes 'Operating System' and 'Application' dropdowns, a 'Report' dropdown, 'Report Nbr' and 'Recall Header' text fields, a 'Report Name' text field, and a row of checkboxes for 'Nbr of Hdrs', 'Fixed Left', 'Left End', 'Right Start', 'Color Lines', and 'Form'.
- Edit Application:** Includes 'Operating System' and 'Application' dropdowns, and 'Application Number' and 'Application' text fields.
- Edit Locations:** Includes 'Operating System' (set to UNIX) and 'Location' (Today's Reports) dropdowns, 'Loc Nbr' (001), 'Location Name' (Today's Reports), and 'Directory' text fields. It also has 'Days' (0999), 'Start Date' (05/03/2023), and 'EndDate' (05/03/2023) text fields, and checkboxes for 'Read Only', 'Local Control File', and 'MakeCD Directory'.

CHANGED THE NUMBER OF DAYS IN REPORTS SYSTEM

Edit Locations

Operating System: **UNIX** Location: Today's Reports

Loc Nbr: 001 Location Name: Today's Reports Directory: /

Days: **0999** Start Date: 05/03/2023 EndDate: 05/03/2023

Read Only Local Control File MakeCD Directory

UPCOMING ANCILLARY ROADMAP ITEMS

- Adding a new data mapping component to trigger the “Single vs Multi Party account agreement” whenever the signature card is replaced.
- Revise access to WKFS "Safe Deposit Box Lease" and "Safe Deposit Box Lease Termination" documents.
- New Mapping to map Employee Title to Responsible Party Title.
- Add the SEC CODE of WEB to ACHLinks for P2P Originations.
- Change report system date selection to allow for multiple years.

ANCILLARY UPDATES

TellerCapture, BSALinks,
MoneyLinks

CREDIT TRACKING LINK IN TL

Date Due	Class	Description	Ofc	Loan Account#
04/20/2024	4	INSURANCE 2010 DODGE CHARGER VIN [REDACTED] LIBERTY MUTUAL POLICY [REDACTED]	SB	806
09/09/2024	4	INSURANCE 2016 GMC SIERRA PICKUP VIN [REDACTED] PROGRESSIVE POLICY [REDACTED]	KM	916

Other

[Stop - 1 Item](#) [Credit Tracking](#)

Rating: N/A

TRANSACTION SUMMARY & DENOMINATION LIST REPRINT

Journal Review

Session: 09/20/23 04:06:46 PM - Current Journal Print: Regular Printer

Trans Type: All Trans Doc: Deposit Ticket

Time	Description
11:08:01 AM	Deposit
11:17:17 AM	Deposit - REV #4

- Deposit Ticket
- Transaction Summary
- Denomination List
- Customer Ticket
- Customer Receipt

Loose Currency

Denomination	Amount
100's	\$11,600.00
50's	\$3,350.00
20's	\$180.00
10's	\$260.00
5's	\$95.00
2's	\$0.00
1's	\$27.00

Other

Denomination	Amount
Branded Bucks - 25	\$0.00
Branded Bucks - 15	\$0.00
Bait	\$200.00
Mutilated	\$0.00

Other Total

Total: \$200.00

Grand Totals

Grand Total: \$21,540.91
Difference: \$0.00
Cash In: \$466.24
Cash Out: \$29.00

Rolled Coins

Denomination	Amount
dollars	\$25.00
fifty cents	\$0.00
quarters	\$20.00
dimes	\$5.00
nickels	\$2.00
pennies	\$0.50

Loose Coins

Denomination	Amount
dollars	\$12.00
fifty cents	\$1.00
quarters	\$6.00
dimes	\$5.80
nickels	\$1.20
pennies	\$0.41

Currency Totals

Strap: \$5,750.00
Loose: \$15,512.00

Coin Totals

Rolled: \$52.50
Loose: \$26.41

Print Transaction Summary:

Print Denomination List:

Submit Exit

PLACING A REG CC HOLD IN TELLERLINKS

The screenshot shows the 'Bank Properties' window with the 'Reg CC' tab selected. The 'Reg CC' section contains the following settings:

- Enable Reg CC Holds:
- Case by Case Hold days:
- Exception Hold days:
- New Account Hold days:
- Next Day Available:
- Large Deposit Hold:

The screenshot shows the 'Deposit' window with the following information:

- Total Deposit:
- Cash In:
- Check(s) In:
- Cash Out:
- Comment:
- Net: **\$0.00**
- New Balance: **(\$40.00)**
- Uses Smart Deposit:
- Place Reg CC Hold:

Buttons at the bottom include 'View Tickets', 'Submit', and 'Cancel'.

PLACING A REG CC HOLD IN TELLERLINKS

The screenshot shows the 'RegCC' application window. At the top, there are icons for adding, saving, and deleting. The main title is 'Reg CC Holds'. Below it is a table with the following data:

Hold Type	Account #	Days	Expiration Dat Δ	Description	Deposit Amount	Check Total	Hold Amount	Hold Reason	Comments
Case by Case	12345	5	01/30/2024	Test Line 1	100.00	100.50	.50	Hold #1	
ExceptionHold - Large Dollar	6789	10	02/02/2024	Test Line 2	200.00	220.00	20.00	Hold #2	
ExceptionHold - Repeat Ove...	11223344	30	03/03/2024	Test Line 3	300.00	350.00	50.00	Hold #3	

Below the table is a form with the following fields:

Hold Type: (dropdown)
Account #: (dropdown)
Days:
Expiration Date:
Description:
Deposit Amount:
Check Total:
Hold Amount:
Exception Hold Reason: (dropdown)
Comments:

Hold Types:

- Case by Case
- Exception Hold-Large Dollar
- Exception Hold-Redeposited Item
- Exception Hold- Repeat Overdraft Account
- Exception Hold-Reasonable Cause
- Exception Hold-Emergency Condition

PLACING A REG CC HOLD IN TELLERLINKS

Reg CC Holds

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Hold Type	Account #	Δ Days	Expiration Date	Hold Amount	Exception Hold Reason	Comments
-----------	-----------	--------	-----------------	-------------	-----------------------	----------

Hold Type
Exception Hold - Repeat Overdraft Acct ▼

Deposit Amount **Checks Total**

\$ 200.00 \$99,999,999.99

The check(s) you deposited on this day exceeded \$5,525.00.
A check you deposited was previously returned unpaid.
An emergency, such as a failure of computer or communications equipment, has occurred
We received notice that the check is being returned unpaid.
We have confidential information that indicates that the check(s) may not be paid.
The check is drawn on an account with repeated overdrafts.
We are unable to verify the endorsement of a joint payee.
Some of the information on the check is not consistent with other information on the check.
Information from the paying bank indicates that the check may not be paid.
There are erasures or other apparent alterations on the check.
The routing number of the paying bank is not a current routing number.
The check is postdated or has a stale date.
We have been notified that the check has been lost or damaged in collection.
Other (specified in comments)
An emergency, such as a failure of computer or communications equipment ▼

Description
THISISTHELONGESTPOSSIBLEVALU

Comments (Internal Only)
THISISTHELONGESTPOSSIBLEVALU

PLACING A REG CC HOLD IN TELLERLINKS

Report PopUp

1 of 2 Page width

Notice of Delayed Availability

MUENSTER STATE BANK
MUENSTER, TX 76252

Account: 712612
Teller Initials: CSI
Deposit Date: 2/8/2024
Deposit Amount: \$200.00
Checks Total: \$450.00
Total Hold Amount: \$200.00

THISISATESTNAME
Test Address 1
Test Address 2
City, TX 76240

The following hold(s) have been placed on these account(s):

Amount: \$50.00 2 Business Days Large Dollar
Available On: 2/8/2024
Exception Hold Reason: The check is postdated or has a stale date.
Test comment

Amount: \$100.00 4 Business Days Repeat Overdraft Acct
Available On: 2/9/2024
Exception Hold Reason: The routing number of the paying bank is not a current routing number.



EXCLUDING CASH MOVEMENT MCC's FROM THE REBATE PROGRAM

The screenshot displays the 'Card Template Maintenance' software interface. The main window is titled 'Card Template Maintenance' and has tabs for 'Template Info', 'Rebate Parameters', 'Card Parameters', and 'Card Printers'. The 'Rebate Parameters' tab is active.

Merchant Category Codes (Excluded Codes):

Code	Description
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	
17	
18	
19	
20	
21	
22	
23	
24	

Rebate Parameters:

Description: # Of Qualified Tran before Rebate:

YTD Amount: \$,00 or MTD Amount: \$,00 Rebate End Date: 01/01/1800 Promotion End Date: 01/01/1800

Description	Regular Amount	Regular Rate	Promotion Amount	Promotion Rate
Pin POS	\$0.00	.00000	\$0.00	.00000
Signature POS	\$0.00	.00000	\$0.00	.00000

Inset Window (Card Template Maintenance):

Merchant Category Codes (Excluded Codes):

1	1234
2	0001
3	0002
4	0123
5	4569
6	1154
7	0003
8	4567
9	
10	
11	
12	

Rebate Parameters:

Description:

YTD Amount: \$,00 or MTD Amount:

Description
Pin POS
Signature POS

ADDED BSALINKS FIELDS FOR FINCEN REGISTRATION DATE/NUMBER FOR NEW BENEFICIAL OWNERSHIP RULES

Dates		Last	Next
Reviewed Date		N/A	N/A
SAR Review Date		N/A	N/A
MSB Registration Expire Date		N/A	
MSB Agent List Recv. Date		N/A	
CTR Exempt Date		N/A	
CTR Exempt Expire Date		N/A	
CTR Exempt Last Review Date		N/A	
Fincen Registration Date	N/A	Number	0
Inspection Date	N/A	Rating	N/A

Search Criteria

BSA Report | CIF Report | **Date Review Report** | Deposit Report | Exception Report | Transaction Report | Proof Report | Comment Report | M

CIF Lookup

CIF Selectors
 Money Service Businesses (MSB)
 Exempt Expired

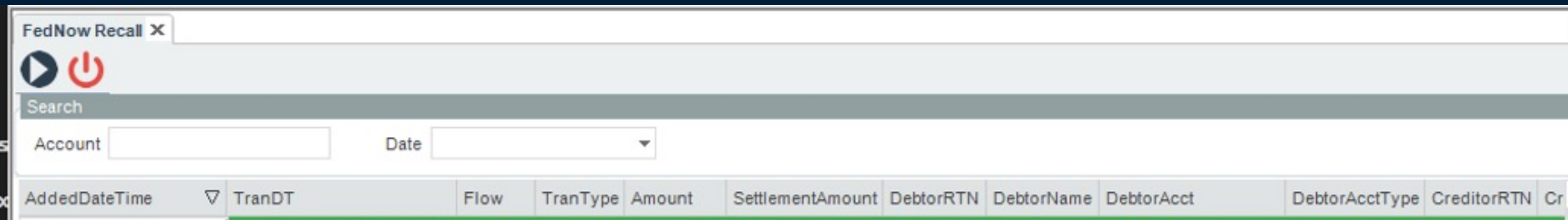
Date Search Use Relative Dates
 Fincen Reg. Date After 09/08/2023

Untitled Report (Date Review)

03/31/2022

CIF	Risk	Fincen Registration	MSB	Exemption	Cust
Number	Type	Date	Y/N Agent List Received	Status	Last
Name	Weight	Number	Registration Expires	Effective	Expires
Report Criteria					
Fincen Reg. Date After 09/08/2023					
Transaction Types - All Transaction types					
Exempt Criteria = Show All					

CREATED A FEDNOW RECALL MENU OPTION



UPCOMING ANCILLARY ROADMAP ITEMS

- Allow amendment to a CTR that had a previously clean acknowledgement.
- Add some missing loan fields into the CSI IQ MDM Universe.
- Add ability to do an Image Only run through TellerLinks.
- Ensure all physical items have a marking after going through the digital scanner.
- Add ability to search Centerdoc 2.0 for signature cards and driver's license within TellerLinks.

THANK YOU!



CX24

AUTHENTIC ROOTS. AMBITIOUS PURSUITS.