

Member Services

- ✓ Account Opening
- ✓ Electronic Services
- ✓ Funds Availability
- ✓ Truth-in-Savings
- ✓ Privacy Policy
- ✓ Account Maintenance

Consumer Lending

- ✓ Open End
- ✓ Closed End
- ✓ Multi Feature OE/CE
- ✓ Credit Cards
- ✓ Smart Checks

Mortgage Lending

- ✓ HELOC
- ✓ CE Home Equity
- ✓ CE Refinance
- ✓ 1st Mortgage
- ✓ Texas HELOC
- ✓ Texas 2nd Lien

Business Membership

- ✓ Account Opening
- ✓ Account Maintenance

Commercial Lending

- ✓ Closed End Installment
- ✓ OE Line of Credit
- ✓ Credit Cards

Pre-Printed Forms

- ✓ Brochures to Checks
- ✓ Envelopes to Receipts
- ✓ Multi-part NCR
- ✓ Cut sheet

Compliance

- ✓ State and Federal
- ✓ Compliance Warranty

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COMMERCIAL LENDING - Non-Real Estate

Commercial Loan Application

This form is used to collect basic loan information from the loan applicant(s) and guarantor(s), document the request for a business loan, and support internal credit underwriting policies. The information contained on the application along with other underwriting tools at the Credit Union will be used to evaluate the credit worthiness of applicant(s).

Resolution of Authority

This form is used at account opening (or loan application) and collects business member information and identifies the persons designated to represent the company and authorized to open and access account(s) and obtain loans.

Commercial Promissory Note and Business Loan Agreement

This form is used to establish the terms and conditions of a commercial, fixed, or variable rate closed-end loan. Unlike a business line of credit, the loan is disbursed at closing for a set period of time with interest charged from the effective date.

Commercial Line of Credit Agreement and Disclosure

This form is used to establish the terms and conditions of a commercial, fixed, or variable rate open-end line of credit. A business line of credit gives access to funds to draw from time to time. Unlike a traditional business loan, you have the flexibility to borrow up to a set credit limit, repaying only the amount you withdraw, with interest.

Commercial Credit Card Application

This form is a simple application used to collect data from the loan applicant(s) and guarantor(s), document the request for a business credit card account, and provide initial rate and fee disclosures.

Commercial Credit Card Agreement and Disclosure

This form is the Agreement used to provide required disclosures that apply to all business credit card holders and the rights and responsibilities of the business.

Commercial Security Agreement

This form is used to take an additional security interest in any personal property, that is pledged as collateral for commercial credit after a loan is booked.

Commercial Adverse Action

This form is used whenever a credit union has taken adverse action at account opening, on a credit application or an existing debt. The Credit Union may use their Consumer Adverse Action for commercial transactions. However, this document is preferred as the reasons for denial are more pertinent to commercial accounts.

Uniform Commercial Code Financing Statement & Addendum (UCC-1)

The UCC-1 is a filing document that provides the security interest in the loan to the state filing authority.

Uniform Commercial Code Financing Statement Amendment (UCC-3)

The UCC-3 is a filing document that amends or initiates a release of a prior filed UCC-1. If the UCC-1 contains data that is no longer accurate, then this document corrects it to keep it up-to-date. It prevents the original security interest from expiring by renewing the creditor's security interest.

Consent of Landlord

This form is only used when borrowers will be placing collateral in leased locations. It is used to obtain permission from the landlord to enter the property in order to repossess property that is security for a borrower's loan. It is used for non-real estate loans when borrowers operate their businesses from rented or leased spaces.