

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

Corporate Office

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REQUEST FOR PROPOSAL

Credit Union: _____

Contact Name: _____

E-Mail Address: _____

Telephone: _____

Current Forms Provider: _____ **Data Processor:** _____

How Did You Hear About Us: _____

You can submit your request online, email it to your Conmar Rep, mail it, or simply call us direct **800-227-4931**. Once received a Conmar representative will review your information and may contact you directly to discuss your project in more detail before providing you with a proposal. Once your project is verified, your proposal for the forms discussed will be emailed to the address you provide.

Below is a list of our core products. Our forms library is quite large and as such we cannot show every form we offer. If you need a quote for a form not listed please use the Other Section to describe the form.

MEMBER SERVICES, ACCOUNT OPENING - Consumer

Combined Disclosures into a single Master Membership Agreement

1. **Membership Application/Account Card** (used for new accounts and changes to account)
2. **Master Membership Agreement "MMA"** - (Our Combined MMA includes the following 5 disclosures in one Master Agreement)
 - Account Agreement
 - Truth in Savings Disclosure
 - Funds Availability Disclosure
 - Electronic Funds Transfer Agreement
 - Privacy Notice
3. **TIS Rate Disclosure and Schedule of Fees and Charges** (includes all rates and fees for deposit and certificate accounts)
How many account types do you offer: _____ (e.g., Share/Savings, Share Draft/Checking, Money Market, IRA, HSA, Christmas Club, Vacation Club, Share Certificate, Bump Certificate, IRA Share Certificate or other similar accounts) **DO NOT INCLUDE CERTIFICATE TERMS (6mos, 12mos, etc.)**
4. **Overdraft Authorization Opt-in/Opt-out**

Member Services - Account Maintenance (used in conjunction with the package above)

- | | |
|--|---|
| <input type="checkbox"/> Account Change Card* | <input type="checkbox"/> Account Authorization Card (used with Trust and Estate accounts) |
| <input type="checkbox"/> Address/Name Change* | <input type="checkbox"/> E-Sign Agreement |
| <input type="checkbox"/> ATM/Check Card Application* | <input type="checkbox"/> ATM/Debit Card Application with Reg E Disclosure* |
| <input type="checkbox"/> Trust Application | <input type="checkbox"/> Estate Application |
| <input type="checkbox"/> Account Receipt | <input type="checkbox"/> Certificate Receipt |
| <input type="checkbox"/> Deposit Hold Notice | <input type="checkbox"/> Affidavit of Forgery |
| <input type="checkbox"/> Wire Transfer Request/Agreement | <input type="checkbox"/> Adverse Action (Deposit Accounts Only) |
| <input type="checkbox"/> Renewal Notice (certificate accounts) | <input type="checkbox"/> Maturity Notice (certificate accounts) |
| <input type="checkbox"/> Safe Deposit Box Rental Agreement | <input type="checkbox"/> Order for Stop Payment |
| <input type="checkbox"/> ACH Authorization (Credit and/or Debit) | <input type="checkbox"/> Affidavit of Unauthorized Use Debit Card |
| <input type="checkbox"/> Other (please describe): _____ | |

*These forms are not applicable if you're using the complete Membership Package listed above. Our membership application is multi-use for new accounts, account changes, ATM/debit card or any other credit union services.

CONSUMER LENDING

Closed End and Open End

Traditional closed end lending or closed end with a separate revolving open-end line of credit product.

- Loan Application
- Closed-End Promissory Note - Disclosure & Security Agreement with MLA (autos, motorcycles, boats, RV's, etc.)
- Payday Closed End Loan Note and Disclosure
- Open-End Line of Credit Agreement with MLA (personal line of credit, overdraft line of credit, etc.)
- Open-End Line of Credit Advance Voucher
- Notice to Co-Signer
- Guaranty Agreement
- Notice of Adverse Action
- Modification Agreement (Subsequent Action)
- Risk Based Pricing - General Notice -OR- Credit Score Exception Notice
- Risk Based Pricing - No Score Notice
- Risk Based Pricing - Account Review Notice (open-end LOC only)
- Military Lending Act Addendum To Loan (used for any MLA covered loan including credit cards) - N/A if included in the primary disclosures above.
- Other (describe) _____

Multi Feature Lending (Blended Open/Closed End Plan)

Multi-Featured Plans "MFL" that combine both replenishing (open end, such as a line of credit) and non-replenishing loan types (closed end, such as a vehicle loan). The forms include a master loan agreement that defines the covenants between borrower(s) and the credit union plus disbursement vouchers for both replenishing and non-replenishing loans. The closed-end Truth-in-Lending disclosure in the non-replenishing voucher gives the credit union the right to underwrite at time of a loan transaction under the Plan Agreement.

- Simplified Loan Agreement
- Non Replenishing Single Advance TIL Disclosure (closed end)
- Open-End Disbursement Voucher and Security Agreement

Credit Cards - Visa or Mastercard

We combine the Opening Disclosure with the Agreement to eliminate the need for multiple Opening Disclosures and streamline the form process. If you have a complex portfolio of card offerings with varying rate types (fixed and variable), different intro rates for separate cards or intro rates with different time periods for purchase, balance transfer and cash advance you may need separate forms.

- Credit Card Application (includes Solicitation Disclosure)
The Solicitation Disclosure can be setup as a stand alone document depending on credit union operations, use on the web, etc.
- Credit Card Agreement with MLA (includes Opening Disclosure)
The Opening Disclosure can be setup as a stand alone document depending on credit union operations and card offerings.
- Over the Credit Limit Consent (if you charge a fee for over the limit then you need to provide an opt-in/opt-out notice)

Smart Check...it's a winner for pre-approved loans.

- Smart Check package includes the following disclosures
 - » Pre-Approved Smart Check
 - » Smart-Check Disclosure
 - » Smart-Check Loan Agreement & Security Agreement
 - » Confirmation and TIL Disclosure of Exact Amount Financed

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MORTGAGE LENDING

Open End Home Equity Line of Credit – HELOC

Variable Rate Fixed Rate Variable w/ Fixed Draws Other _____

How many loans do you close annually?: _____

What states do you lend in?: _____

HELOC package includes the following:

- » Home Equity Loan Application
- » Home Equity Credit Plan Agreement*
- » Home Equity Important Terms Disclosure (Early Disclosure)*
- » What You Should Know About HELOCs
- » Notice to Home Loan Applicant - Fact Act
- » Notice of Right to Receive Appraisal
- » Prior Lien Verification
- » Notice to Senior Lien Holder
- » Flood Insurance Notice/Acknowledgment
- » Security Instrument (*deed of trust or mortgage*) - 1 state included
- » Notice of Right to Cancel
- » Home Equity Funds Advance Voucher

Other (describe): _____

**If you have multiple plan types, a separate Agreement along with corresponding Early Disclosure will be quoted for each plan type.*

TEXAS - Open End Home Equity Line of Credit – HELOC Variable Rate Fixed Rate

How many loans do you close annually?: _____

Texas - HELOC package includes the following forms in addition to the standard HELOC package listed above.

- » Notice Concerning Extensions of Credit - TX (English or Spanish)
- » Home Equity LOC Disclosure of Fees, Points, Interest, Costs and Charges - TX
- » Acknowledgment of Fair Market Value - TX
- » Borrower's Affidavit - TX
- » Notice and Acknowledgment of No Other Agreements - TX
- » Home Equity Credit Plan Agreement
- » OE Security Instrument (Deed of Trust) - TX
- » Acknowledgment of Receipt of Closing Documents - TX

Other (describe): _____

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Closed End Home Equity 2nd Mortgage or Refinance

Fixed Rate Adjustable Rate Adjustable Payment Adjustable Rate & Payment

How many loans do you close annually?: _____

What states do you lend in?: _____

CE 2nd Mortgage package includes the following: (if you elect Adjustable Rate the appropriate forms will be added to the package)

- » Home Equity Loan Application
- » Loan Estimate Home Equity Loan
- » Loan Estimate Refinance
- » Notice to Home Loan Applicant - Fact Act
- » Prior Lien Verification
- » Notice to Senior Lien Holder
- » Flood Insurance Notice/Acknowledgment
- » CE Multi-State or Single State Real Estate Note
- » CE Security Instrument (*deed of trust or mortgage*) - 1 state included
- » Notice of Right to Cancel
- » Closing Disclosure Home Equity Loan or Refinance

Other (describe): _____

TEXAS - Closed End Home Equity 2nd Mortgage or Refinance

Fixed Rate Adjustable Rate Adjustable Payment Adjustable Rate & Payment

How many loans do you close annually?: _____

TEXAS - CE Mortgage package includes the following forms in addition to the standard CE 2nd mortgage package listed above.

- » Notice Concerning Extensions of Credit - TX (English or Spanish)
- » Home Equity Disclosure of Fees, Points, Interest, Costs and Charges - TX
- » Acknowledgment of Fair Market Value - TX
- » Borrower's Affidavit - TX
- » Notice and Acknowledgment of No Other Agreements - TX
- » CE Home Equity Note - TX
- » CE Security Instrument (Deed of Trust) - TX
- » Notice of Penalties - TX
- » Home Equity Affidavit and Agreement - TX
- » Affidavit of Designation of Homestead - TX
- » Acknowledgment of Receipt of Closing Documents - TX

Other (describe): _____

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Closed End Home Loan 1st Mortgage - Purchase Money

Fixed Rate Adjustable Rate Adjustable Payment Adjustable Rate & Payment

How many loans do you close annually?: _____

What states do you lend in?: _____

Our 1st Mortgage package includes the following: (if you elect Adjustable Rate the appropriate forms will be added to the package)

- » Home Equity Loan Application
- » Home Loan Tool Kit (Fed booklet)
- » Notice to Home Loan Applicant - Fact Act
- » Loan Estimate Purchase
- » Items You Can/Cannot Shop For
- » Escrow Notice Initial
- » Escrow Closing Notice
- » Flood Insurance Notice/Acknowledgment
- » CE Multi-State Real Estate Note
- » CE Security Instrument (*deed of trust or mortgage*) - 1 state included
- » Notice of Right to Cancel
- » Closing Disclosure Purchase

Other (describe): _____

Real Estate - Add-on, Support and Maintenance Forms

- | | |
|--|--|
| <input type="checkbox"/> FNME 1003 Long Application | <input type="checkbox"/> ECOA Notice |
| <input type="checkbox"/> Verification of Deposit | <input type="checkbox"/> Verification of Employment |
| <input type="checkbox"/> Taxpayer Authorization and Consent | <input type="checkbox"/> Credit Score Exception Notice - Real Estate 1-4 |
| <input type="checkbox"/> Error Response Request | <input type="checkbox"/> Information Response Request |
| <input type="checkbox"/> Escrow Closing Notice | <input type="checkbox"/> Escrow Notice |
| <input type="checkbox"/> Delinquency Notice | <input type="checkbox"/> Borrowers Certification |
| <input type="checkbox"/> IRS Tax Form 4506-T | <input type="checkbox"/> IRS Tax Form W-9 |
| <input type="checkbox"/> Service Provider List - Can Shop For | <input type="checkbox"/> Notice of Requirement to Provide Insurance |
| <input type="checkbox"/> Service Provider List - Cannot Ship Form | <input type="checkbox"/> Additional Applicants - Loan Estimate |
| <input type="checkbox"/> Additional Applicants - Loan Estimate-Refi | <input type="checkbox"/> Additional Applicants - Closing Disclosure |
| <input type="checkbox"/> Mortgage Modification FR | <input type="checkbox"/> Mortgage Modification ARM |
| <input type="checkbox"/> PMI Initial Notice | <input type="checkbox"/> PMI Annual Notice |
| <input type="checkbox"/> Home Loan Tool Kit (1 st mtg only) | <input type="checkbox"/> CHARM Booklet (ARM) |

Other (describe) _____

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MEMBER SERVICES, ACCOUNT OPENING - Business Accounts

- Membership Application
- Account Agreement
- Funds Availability (Regulation CC)**
- Electronic Services (Regulation E)**
- Truth in Savings (Regulation DD - TISA)**
- Rate and Fee Disclosure**
- Certification of Beneficial Owner - CDD
- Resolution of Authority
- Adverse Action Notice *(specific to business accounts)*
- Other (describe) _____

**Electronic Services (Reg E), Funds Availability (Reg CC), Truth-in-Savings (Reg DD) & Privacy Policy (Reg P) have the same applicability as consumer accounts as such are not required to be given to business account members. Credit unions may use their existing Consumer disclosures unless business accounts have special requirements. If you handle business accounts differently, we recommend providing a specific business disclosure to those accounts.

COMMERCIAL LENDING - Business Accounts

- Loan Application
- Promissory Note
- Line of Credit Agreement
- Credit Card Application
- Credit Card Agreement
- Security Agreement
- Guaranty Agreement
- Resolution of Authority
- Adverse Action Notice *(specific to business accounts)*
- UCC1 Financing Statement & Addendum
- UCC3 Financing Statement Amendment
- Other (describe) _____

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