

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

665 Hwy 74 South, Suite 200
 Peachtree City, GA 30269
 T: 800.227.4931
 T: 770.487.3883
 F: 770.487.3366
 E: sales@conmarsystems.com
 W: conmarsystems.com

Client Service Support

Angela Bowers
 abowers@conmarsystems.com

Traci Hantz
 thantz@conmarsystems.com

Southwest Regional Office

Kathy Macias
 512.736.1789
 kmacias@conmarsystems.com

Western Regional Office

Mike Smith
 760.244.5823
 msmith@conmarsystems.com

CONSUMER LENDING

No matter what type of Consumer lending...we've got you covered!

Closed End

If your operations are cut and dry, closed-end lending then our closed-end lending package will fit perfectly. Our package is designed to document closed-end, fixed or variable rate (if applicable) secured or unsecured consumer installment loans and it combines the required Federal Disclosure, Credit Insurance Disclosure, the Promissory Note and the Security Agreement. The closed-end note is not designed for any type of real estate mortgage loan (1st or 2nd mortgage) where the borrower's dwelling is the security for the loan.

Closed-End Lending with an Open End Line of Credit

If your operations are more traditional then we have you covered there as well. Closed-end lending with a separate revolving open-end line of credit product is a more traditional method for consumer lending. Credit unions that implement closed-end lending can still continue to issue open-end products under a separate stand alone agreement.

Multi Feature Lending - MFL (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.

Credit Cards - Visa or Mastercard

Separate express Application including the Solicitation Disclosure paired with the separate Credit Card Agreement and Disclosure create the perfect duo. Unlike other vendors, our credit card agreement includes the Opening Disclosure as part of the Agreement to eliminate the need for multiple Opening Disclosures and streamline the form process. Why pay for multiple forms you dont need?

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

Supplement your closed end lending with the Smart Check Pre-Approval. The Smart Check Pre-Approval allows your members to shop for a vehicle with pre-approved loan terms and a real live check in hand. This type of program empowers your members to be cash borrowers and negotiate the best price with franchise dealers knowing the loan terms (such as the APR and the maximum amount to be borrowed) up front. This helps avoid losing members' loans to those swift F&I personnel at local dealers.

Core Documents and Disclosures

Loan Application (open/closed end)

The consumer credit application is designed to be an application for all consumer credit. The borrower is required to complete an initial Loan Application for any new loan products. A new application is required for subsequent loans such as a new collateralized loan (e.g. car, boat, motorhome, etc). An new application is not required for line of credit advances once the account is approved.

Closed-End Promissory Note - Disclosure & Security Agreement

Used when a borrower has been approved for a closed-end loan. The closed-end form is a combination Note, Federal Truth-in-Lending Disclosure, Security Agreement and Itemization Amount Financed and establish the contractual obligation between the credit union and borrowers.

Open-End Line of Credit Agreement

For those credit unions that choose a combination of OE and CE Lending. Unlike an OE Plan, this Agreement stands alone as a single OE revolving line of credit product which can include Overdraft Protection. This document includes the Account Opening Disclosure, Credit Agreement and Billing Rights in one form.

Simplified Loan Agreement (MFL)

The Simplified Loan Agreement (the Plan) is a permanent loan agreement between borrower and credit union that defines the covenants agreed to between borrower and the credit union.

Non Replenishing Single Advance TIL Disclosure (MFL)

The Single Advance Disclosure is a closed-end disclosure for Non-Replenishing loans made under the Plan. Non-Replenishing

loans may be underwritten at the time of a request for credit.

Credit Card Application (includes the Solicitation Disclosure)

The credit application is just that, an application for the member to apply for a credit card. The application also contains the Solicitation Disclosure. This disclosure must given with an application when the member applies. It contains rate and fee information about the cards currently available.

Credit Card Agreement (includes the Opening Disclosure)

This Agreement is the contract between the credit union and the member. It contains all the terms and conditions on the use of the card and must include or be accompanied by the Account Opening Disclosure which provides the actual rates, terms and fees a member has qualified for when they open a credit card account. Our disclosure includes the Opening Disclosure on page 1.

Smart Check Pre-Approval (Check)

The member takes the Smart Check Pre-Approval (Check) to any franchise dealership, negotiates the purchase, and then the member and dealer complete and sign the Smart Check Pre-Approval (Check) agreeing to the terms of the loan. Since this Smart Check Pre-Approval is a real check, the dealer can deposit it for payment directly at their financial institution. It should be safely treated like any other check used to purchase property or issued by the credit union. This is the only document the member needs to take to the dealer. Once processed by the credit union, it becomes part of the Smart Check Pre-Approved Truth In Lending Disclosure Loan and Security Agreement and provides the security identification information for the loan.

Smart Check Pre Approved Truth In Lending Disclosure Loan and Security Agreement

This form not only provides the contractual terms for the loan, but also serves as the Truth In Lending Disclosure, Security Agreement, and the Loan Agreement. This document is provided to the borrower by the credit union and should not be taken to the dealership.

Smart Check Pre Approved Truth In Lending Disclosure - Confirmation of Exact Amount Financed

This form should be sent out to the borrower(s) as soon as possible once the transaction is completed as it is a contractual requirement the borrower receive this document. This document contains the final terms of the loan, including number of payments, interest rate, amounts paid to other parties, any GAP, Payment Protection, or MRC / Extended Warranty coverage selected, and the final loan amount.

Smart Check Stock

Our pre-printed check stock is setup with all the standard security features and your specific MICR numbering of course. This allows the Smart Check to be completed on your system and laser printed directly to the check stock creating the actual check.

Consumer Support and Maintenance Forms

Most of the documents described below can be used for both open-end, closed-end and MFL lending.

Line of Credit Advance Voucher

The Advance Voucher is used to document each open-end line of credit advance. While this form is not required by the regulations, we include it to allow the credit union to create an audit trail of each advance.

Open-End Disbursement Voucher and Security Agreement (MFL)

This form is completed for Open-End credit advances (collateral or non-collateral advances).

Credit Card Solicitation Disclosure

The Solicitation Disclosure can also be setup as a stand alone document depending on credit union operations, use on the web, etc.

Credit Card Opening Disclosure)

The Opening Disclosure can also be setup as a stand alone document depending on credit union operations.

Over the Credit Limit Consent

In order for the credit union to charge fees for Over the Limit on credit card accounts you must have the members consent. This form documents the member's consent to over-the-credit limit coverage on credit card transactions that exceed their credit limit and their agreement to the fee for this service.

Notice to Co-Signer

This form is used only when there is a Co-Signer on the loan and is a requirement of the Federal Trade Commission.

Corporate Office

665 Hwy 74 South, Suite 200
Peachtree City, GA 30269
T: 800.227.4931
T: 770.487.3883
F: 770.487.3366
E: sales@conmarsystems.com
W: conmarsystems.com

Client Service Support

Angela Bowers
abowers@conmarsystems.com

Traci Hantz
thantz@conmarsystems.com

Southwest Regional Office

Kathy Macias
512.736.1789
kmacias@conmarsystems.com

Western Regional Office

Mike Smith
760.244.5823
msmith@conmarsystems.com

Guaranty Agreement

This is a basic guaranty form. Any person guaranteeing full payment on a loan signs this form. The guarantor receives no benefits of the loan but is obligated to pay the debt should the borrower fail to do so.

Combination Guaranty Agreement and Notice to Cosigner

Federally chartered credit unions are permitted to use a combined agreement and notice document, while state-chartered credit unions must use the separate agreement and notice documents. This is a basic guaranty form. Any person guaranteeing full payment on a loan signs this form. The guarantor receives no benefits of the loan but is obligated to pay the debt should the borrower fail to do so.

Notice of Adverse Action

The credit union must act on every credit request within 30 days of the date of the request. If the request is denied then the credit union must provide the member with a notice explaining the reason(s).

Modification (Subsequent Action)

This document allows your credit union to register actions that occur after the loan is established including; add a borrower to an open-end loan, release of a co-borrower or guarantor, release or substitution of security interest in collateral, extend payments for an advance or closed-end loan, subsequently elect and/or cancel payment protection

Risk Based Pricing Notice (FACT Act Notices)

If the Credit Union uses a consumer report to grant or extend credit to the consumer on material terms that are materially less favorable than the most favorable terms available to other members then you must provide them with a Risk Based Pricing Notice.

1. General Notice (with or without Credit Score Information)

This form is used if a credit score was used in setting the material terms of credit based on the Tiered or Proxy Method.

2. Credit Score Exception Notice - Consumer

If the Credit Union has decided to give a Risk Based Pricing Notice to everyone that applies for a loan when a credit score is used instead of using the Tiered or Proxy Method then this form would replace the General Notice (#1 above). The choice is up to the Credit Union based on lending policy.

3. Account Review Notice (with or without Credit Score Information)

This form is used in connection with an account review (open end) and the annual percentage rate will be increased as determined by the credit score used during the review.

4. No Score Notice

This form is used where a credit score is not available from any of the credit reporting bureaus.

Military Lending Act Addendum To Loan (MLA Addendum)

The MLA Addendum is used for any covered loan type (including credit cards) when a member is verified to as a "covered borrower" as defined by the Military Lending Act.

Corporate Office

665 Hwy 74 South, Suite 200
Peachtree City, GA 30269
T: 800.227.4931
T: 770.487.3883
F: 770.487.3366
E: sales@conmarsystems.com
W: conmarsystems.com

Client Service Support

Angela Bowers
abowers@conmarsystems.com

Traci Hantz
thantz@conmarsystems.com

Southwest Regional Office

Kathy Macias
512.736.1789
kmacias@conmarsystems.com

Western Regional Office

Mike Smith
760.244.5823
msmith@conmarsystems.com