

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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Member Services

If you are looking to simplify the enrollment process, look no further. Conmar offers a wide range of Membership products to accomplish this task. Our integrated Member Services package includes the core disclosures for your credit union to open and establish a relationship with the member.

Master Membership Application

The Member Application provides the credit union with the information required for the initial member deposit account relationship. The Application can be used as an individual or joint account signature card to open one or more accounts and cross-references the Master Membership Account Agreement. It is designed to accommodate most account owner arrangements and relationships, including individual accounts, joint accounts, accounts owned by minors, accounts established for estates, guardianships and conservatorships, custodial accounts opened pursuant to the Uniform Transfers/Gifts to Minors Account, and Payable-on-Death beneficiaries. Multiple account service relationships may also be documented which supports the cross-selling of other credit union services.

Master Membership Account Agreement (MAA)

This Agreement combines all the required disclosures into one Master Agreement that defines both the member's and your credit union's rights and responsibilities. Our Combined MAA includes the following disclosures:

- ❖ **Account Agreement** - This agreement is a deposit contract which contains terms and conditions governing deposit account transactions and is drafted to comply with state deposit account laws for use where the Credit Union is located.
- ❖ **Truth-in-Savings - TISA (Reg DD)** - This disclosure along with your Rate Addendum and Schedule of Fees and Charges contains all of the TIS account disclosures (savings and transaction accounts and certificates) that must be given when a member opens an account or requests a disclosure.
- ❖ **Funds Availability Policy Disclosure (Reg CC)** - All Credit Unions that offer transaction accounts (share draft/checking) are required to disclose their funds availability policies even if the Credit Union does not place holds on their members' deposits.
- ❖ **Electronic Funds Transfer Agreement and Disclosure (Reg E)** - This disclosure provides the member with information on their basic rights, liabilities, and responsibilities when using an electronic fund transfers (EFT) system.
- ❖ **Privacy Policy (Reg P)** - This notice is required to disclose the Credit Union's policy regarding collection and sharing practices of their members' non-public personal financial information with non-affiliated third parties before the relationship with the member is established.

Rate Disclosure and Schedule of Fees and Charges *(includes all share, share draft and certificate accounts)*

This form is provided in conjunction with the Master Membership Account Agreement. It provides required disclosure of all deposit products available to the member with their corresponding dividend and annual percentage yield along with balance requirements. It also includes a list of fees and charges that are applicable to all accounts.

Account Maintenance Forms

Below is a general list of traditional maintenance documents used after an account has already been established with the member. If any of these forms were not listed on your work order, please let us know and we'll get you a revised estimate. There are many different maintenance forms in use by credit unions so if you have an internal form you need created, let us know and we'll be happy to get you an estimate.

- ❖ Multi-Purpose Account Receipt
- ❖ Certificate Receipt
- ❖ Order for Stop Payment
- ❖ Deposit Hold Notice
- ❖ Affidavit of Forgery
- ❖ Adverse Action (If you wish to have one for Deposit Accounts Only)
- ❖ Wire Transfer Request
- ❖ Wire Transfer Request/Agreement
- ❖ Renewal Notice (certificate accounts)
- ❖ Maturity Notice (certificate accounts)
- ❖ Safe Deposit Box Rental Agreement
- ❖ Cardholder Agreement ATM/Check Card
- ❖ ACH Authorization (Credit and/or Debit)
- ❖ Affidavit of Unauthorized Use Debit Card
- ❖ Address/Name Change
- ❖ Direct Deposit Sign Up
- ❖ Consent to Overdraft Fees