

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

MEMBERS SERVICES - BUSINESS

Our integrated package includes the core disclosures for your credit union to open and establish a relationship with Business members.

Business Account Application

This document is used each time any business account is opened. The business must be a business member of the Credit Union before it is able to borrow money. It can also be used to document changes in the account relationship for an established account.

Business Account Agreement

This form provides the business member with the terms, conditions, rights, responsibilities, and protections provided with the relationship. It also establishes the protections reserved for the Credit Union.

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.

Certification Regarding Beneficial Owners Of Legal Entity Customers

This form is required by Federal regulations to obtain, verify, and record information about the beneficial owners of legal entity customers.

Please note: The disclosures listed below have the same applicability as consumer accounts and as such are not required to be given to business account members. Credit unions may use their existing Consumer disclosures unless business accounts are handled differently. If business accounts are indeed handled differently, we recommend providing a specific business disclosure for those accounts.

Truth-in-Savings Agreement - TISA (Reg DD)

This disclosure along with your Rate Addendum and Fee Schedule contain all the TIS account disclosures (savings and transaction accounts and certificates) given when a member opens a business account or requests a disclosure.

Rate and Fee Schedule (includes all business deposit accounts)

This form is provided in conjunction with the Truth in Savings Agreement. It provides disclosures of all business 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 business accounts.

Electronic Fund Transfers 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.

Funds Availability Policy Disclosure (Reg CC)

This disclosure provides the member with information about the availability of the funds in their business account, and establishes maximum hold periods for deposits in transaction accounts.

Privacy Policy/Notice (Reg P)

The notice describes the Credit Union's policy for collecting and sharing a member's nonpublic personal information.