

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

REQUEST FOR PROPOSAL

Laser Forms Pre-Printed Forms⁽¹⁾

Credit Union: _____

Contact Name: _____

E-Mail Address: _____

Telephone: _____ **Data Processor:** _____

You can submit your request online, email it to your Conmar Rep, fax it or mail it. Your proposal for the forms selected below will be emailed to the address you provide. ⁽¹⁾Proposals for pre-printed forms may require additional information. If needed, a Rep will contact you before a Proposal is sent.

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 on the last page.

MEMBER SERVICES, ACCOUNT OPENING - Consumer

Package #1 - One form for each individual disclosure/notice

1. **Membership Application/Account Card** (used for new accounts and changes to account)
2. **Account Agreement**
3. **Funds Availability Disclosure**
4. **Electronic Funds Transfer Agreement**
5. **Truth in Savings Disclosure for each account**

How many deposit/certificate account types do you offer: _____ (e.g Share/Savings, Share Draft/Checking, Money Market, IRA, HSA, Christmas Club, Vacation Club, Share Certificate or other similar accounts)

6. **Privacy Notice**
7. **Overdraft Protection/ATM/Courtesy Pay Opt-in/Opt-out**

Package #2 - Combined Disclosures into a single Master Membership Agreement with Rate Sheet

1. **Membership Application/Account Card** (used for new accounts and changes to account)
2. **Master Membership Agreement - combine 5 forms into one Master Agreement**
 (Account Agreement; Funds Availability Disclosure; Electronic Funds Transfer Agreement; Truth in Savings Disclosure and; Privacy Notice)
3. **Rate Disclosure and Schedule of Fees and Charges** (includes all rates and fees for deposit and certificate accounts)
 How many deposit/certificate account types do you offer: _____ (e.g Share/Savings, Share Draft/Checking, Money Market, IRA, HSA, Christmas Club, Vacation Club, Share Certificate or other similar accounts)
4. **Overdraft Protection/ATM/Courtesy Pay Opt-in/Opt-out**

Member Services - Account Maintenance (used in conjunction with package 1 or 2 above)

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

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** (collateralized loans, autos, motorcycles, boats, RV's, etc.)
- Payday Closed End Loan Note and Disclosure**
- Open-End Line of Credit Agreement** (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**
- Risk Based Pricing - No Score Notice**
- Risk Based Pricing - Account Review Notice** (open-end only)
- Military Lending Act Addendum To Loan** (used for any MLA covered loan including credit cards)
- 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** (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

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/Mortgage) - 1 state included
- » Notice of Right to Cancel
- » Home Equity Funds Advance Voucher

Other (describe): _____

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 form 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 Loans
- » 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 - 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 - 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

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
- UCC1 Financing Statement & Addendum
- UCC3 Financing Statement Amendment
- Loan Receipt
- Consent of Landlord

Other (describe) _____

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