



Loan Management

User Guide

June 2016

Table of Contents

	Page
1. Introduction	3
2. Commercial Loan Statements	4
3. Advance Funds from a Line of Credit	5
4. Pay Down a Line of Credit	7
5. Make a Payment to a Term Loan	10
6. View a Loan Transfer History Report	13
7. Perform a Loan Inquiry	16

1. Introduction

Key Total Treasury's Loan Management module provides you with the ability to manage and view information on your commercial loans 24 hours a day.

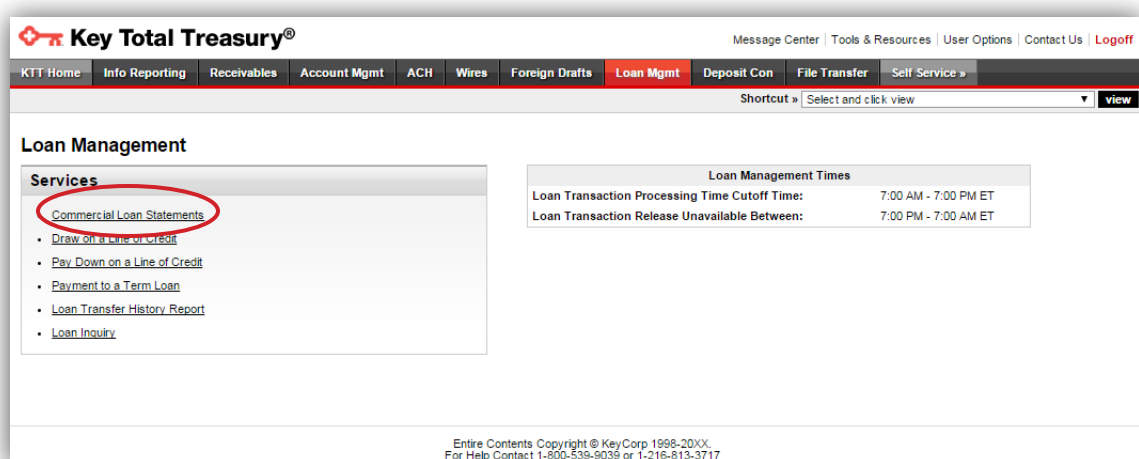
2. Commercial Loan Statements

Commercial Loan Statements are only drawn on the obligor level. Only current obligations generate Commercial Loan Statements.

Commercial Loan Statements can generally be viewed one to two business days after they are cut. Statements can be viewed online at any time. Commercial Loan Statements are available on Key Total Treasury for a rolling 13 months.

To View your Commercial Loan Statement:

1. Select '**Commercial Loan Statements**' from the Loan Management main page.



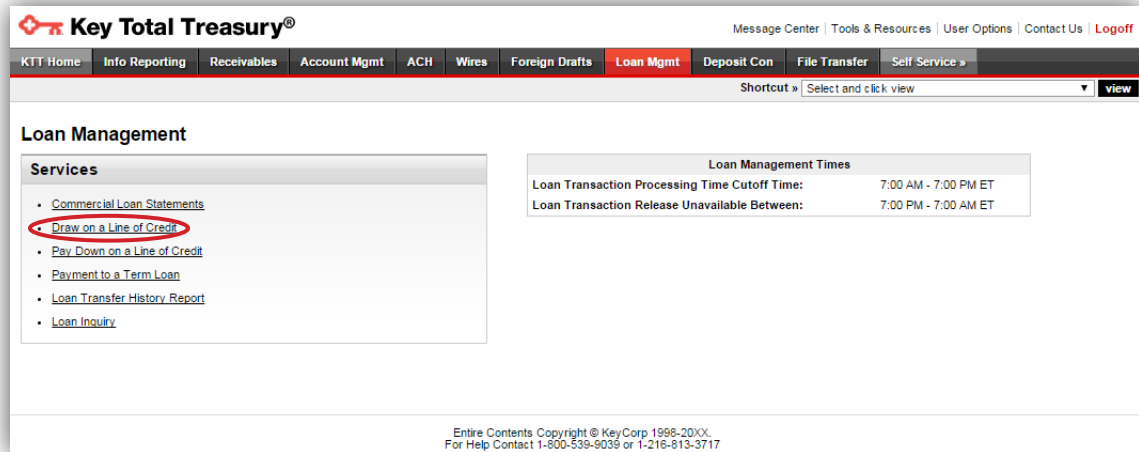
2. Select the account for which you would like to view a statement.
3. Select '**cancel**' to return to the Loan Management main page or select '**next**' to view a list of statements for the account selected.
4. A list of statements will be displayed. Select '**cancel**' to return to the Loan Management main page or click on the statement that you wish to view.
5. Your commercial loan statement will be displayed.

3. Advance Funds from a Line of Credit

Funds can be drawn from a line of credit from 7:00 a.m. to 7:00 p.m. ET on business days.

To Draw on a Line of Credit:

1. Select **'Draw on a Line of Credit'** from the Loan Management main page.



2. Utilize the dropdown menus to select the loan account number to transfer funds **'from'**. Select the checking account number to transfer funds **'to'**.
3. Select **'cancel'** to return to the Loan Management main page or select **'next'** to proceed with transferring funds from your line of credit to your checking account.
4. The next screen will provide you with your current balance as well as the amount of credit available. Enter the amount that you wish to transfer.
5. Select **'cancel'** to return to the Loan Management main page, select **'edit'** to return to the previous screen to change either of the account numbers, or select **'next'** to proceed with transferring funds.
6. Review the information provided.
7. Select **'cancel'** to return to the Loan Management main page, select **'edit'** to return to the previous screen to change the amount of the transfer, or select **'accept'** to transfer the funds..
8. You will receive a confirmation screen. Select **'main page'** to return to the Loan Management main page or select **'create another transaction'** to return to the account selection screen to transfer additional funds.

NOTE: Funds are immediately available upon the completion of a successful transaction.

Draw on a Line of Credit Confirmation

Use Browser to Print Confirmation

Transfer From Loan Account: 1234567890-1234567890 Main Line
Transfer To Checking Account: 0000001 Fire Department
Transfer Amount: \$5,000.00
User Name: Test User
Date and Time Entered: Jan 02, 2003 2:46 PM ET

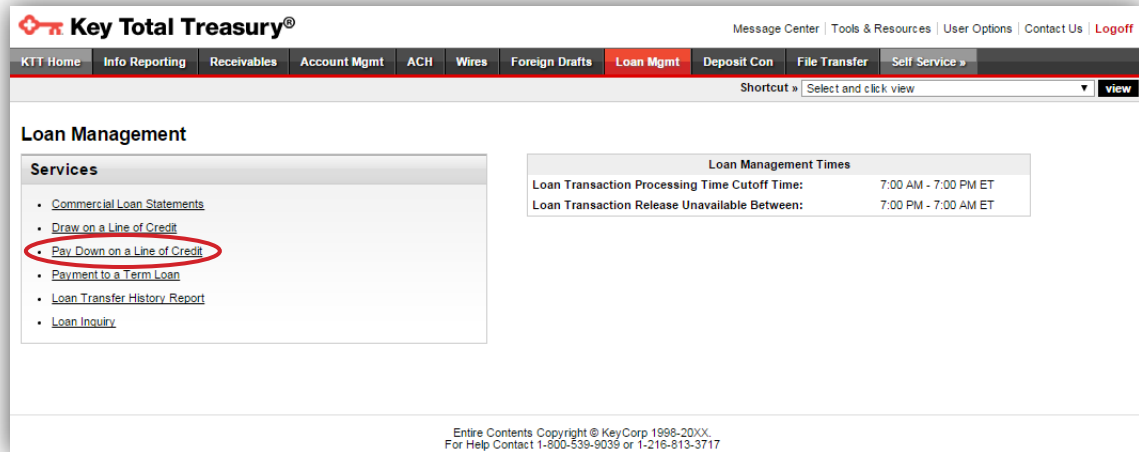
[main page](#) [create another transaction](#)

4. Pay Down a Line of Credit

Payments to a line of credit can be made from 7:00 a.m. to 7:00 p.m. ET on business days.

To Make Payments on a Line of Credit:

1. Select 'Pay Down on a Line of Credit' from the Loan Management main page.



2. Utilize the dropdown menus to select the checking account number to transfer funds 'from'. Select the loan account number to transfer funds 'to'.
3. Select 'cancel' to return to the Loan Management main page or select 'next' to proceed with making a payment from your checking account to your loan account.
4. The next screen will provide you with your current balances as well as the amount of principle and interest due on your loan. Enter the amount that you wish to pay toward the principle and the amount you wish to pay toward the interest due on your loan.

5. Select **'cancel'** to return to the Loan Management main page, select **'edit'** to return to the previous screen to change either of the account numbers, or select **'next'** to proceed with making a payment.

Pay Down a Line of Credit - Payment Amount

The Interest and Fee Payment Amount will be applied per the terms of the commercial loan agreement. To make other arrangements, please contact your Relationship Manager.

Payoffs cannot be made via this module.
If you would like to payoff the entire amount of this loan, please contact your Relationship Manager.

Transfer From Checking Account: 000000001 Fire Department
Transfer To Loan Account: 1234567890-1234567890 Main Line

Checking Account Available Balance: \$15,000.00
Principal Balance: \$100,000.00
Principal Due: \$40,000.00
Interest and Fees Due: \$2,000.00
Total Loan Payment Due: \$42,000.00

Current Due Date: Jan 02, 2003
Principal Payment:
Interest and Fees Payment:

6. Review the information provided.
7. Select **'cancel'** to return to the Loan Management main page, select **'edit'** to return to the previous screen to change the amount of the payment, or select **'accept'** to continue making a payment.
8. You will receive a confirmation screen. Select **'main page'** to return to the Loan Management main page or select **'create another transaction'** to return to the account selection screen to make additional payments.

Pay Down a Line of Credit Confirmation

The interest and fee payments will not be reflected until the next business day.

Use Browser to Print Confirmation

Transfer From Checking Account: 000000001 Fire Department
Transfer To Loan Account: 1234567890-1234567890 Main Line
Principal Payment: \$5,000.00
Interest and Fees Payment: \$2,000.00
Total Payment: \$7,000.00

User Name: Test User
Date and Time Entered: Jan 02, 2003, 2:46 PM ET

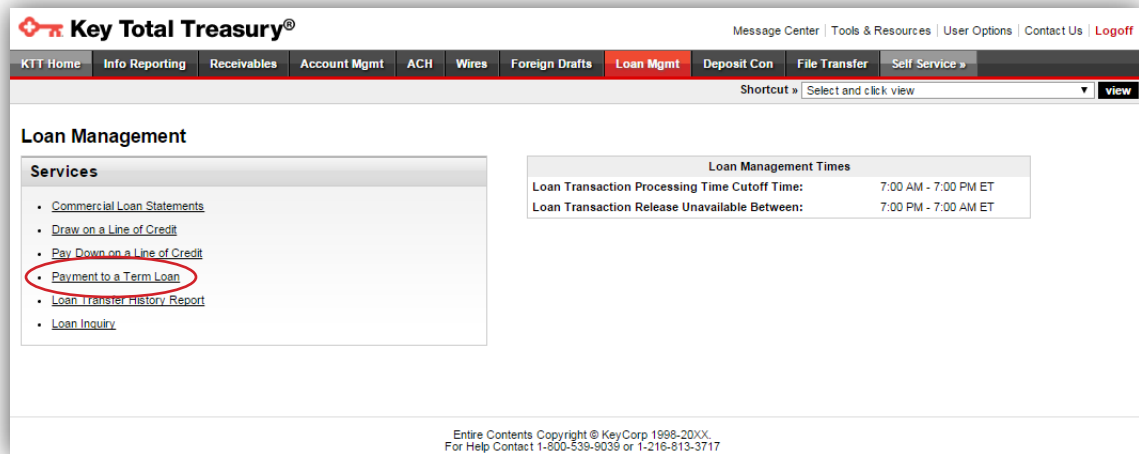
NOTE: *Payments made to the principal on a line of credit will be reflected immediately; however, interest and fee payments on a line of credit will not be reflected on Key Total Treasury until the next business day.*

5. Make a Payment to a Term Loan

Payments to term loans can be made from 7:00 a.m. to 7:00 p.m. ET on business days.

To Make a Payment on a Term Loan:

1. Select '**Payment to a Term Loan**' from the Loan Management main page.



2. Utilize the dropdown menus to select the checking account number to transfer funds '**from**'. Select the loan account number to transfer funds '**to**'.
3. Select '**cancel**' to return to the Loan Management main page or select '**next**' to proceed with making a payment from your checking account to your loan account.
4. The next screen will provide you with your current balances as well as the principle, interest, fees, and escrow amounts due on your loan. Enter the amount that you wish to pay toward your loan.

5. Select **'cancel'** to return to the Loan Management main page, select **'edit'** to return to the previous screen to change either of the account numbers, or select **'next'** to proceed with making a payment.

Payment to a Term Loan - Payment Amount

Payment Amount will be applied per the terms of the commercial loan agreement.
To make other arrangements, please contact your Relationship Manager.

Payoffs cannot be made via this module.
To obtain loan payoff information, please contact Commercial and Business Banking Center Internet Group
at 1-800-539-9039.
If you would like to payoff this loan, please contact your Relationship Manager.

Transfer From Checking Account: 000000000000001 Fire Department
Transfer To Loan Account: 1234567890-1234567890 Main Line

Checking Account Available Balance: \$50,000.00
Principal Balance: \$21,620.00
Principal Payment Due: \$1,500.00
Interest Payment Due: \$120.00
Fee Payment Due: \$500.00
Escrow Payment Due: \$500.00
Total Payment Due: \$2,620.00
Current Due Date: Jan 02, 2003
Payment Amount:

6. Review the information provided.
7. Select **'cancel'** to return to the Loan Management main page, select **'edit'** to return to the previous screen to change the amount of the payment, or select **'accept'** to continue making a payment.

- 8. You will receive a confirmation screen. Select **'main page'** to return to the Loan Management main page or select **'create another transaction'** to return to the account selection screen to make additional payments on your term loan(s).

NOTE: Term loan transactions performed on Key Total Treasury will not be reflected on Key Total Treasury until the next business day.

Payment to a Term Loan Confirmation

This is NOT a payoff of the loan.
The payment amount will not be reflected until the next business day.
Use Browser to Print Confirmation

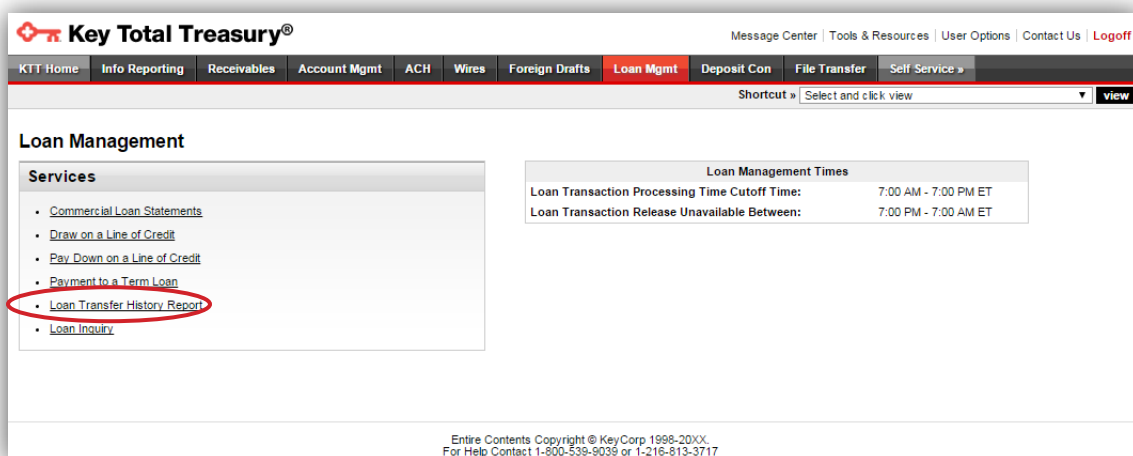
Transfer From Checking Account: 000000000000001 Fire Department
Transfer To Loan Account: 1234567890-1234567890 Main Line
Payment Amount: \$300.00
User Name: Test User
Date and Time Entered: Jan 02, 2003 2:46 PM ET

[main page](#) [create another transaction](#)

6. View a Loan Transfer History Report

To View your Report Containing Loan Transfer History:

1. Select 'Loan Transfer History Report' from the Loan Management main page.



2. You will be presented with a report that contains the transactions performed via Key Total Treasury during the past 45 days, including the status, account numbers involved in the transaction, the amount transferred, the date and time of the transaction, as well as the user that performed the transfer.

NOTE: Only transactions performed on Key Total Treasury will be displayed on the loan transfer history report.

To Filter the Report:

1. Select 'filter' from the loan transfer history report.



2. Utilize the dropdown menus to select the type of transaction (either debits, credits, or both), the account that the transfer was made from, and/or the account that the transfer was made to.
3. Enter the amount that was transferred out and/or the amount that was transferred in.
4. Utilize the dropdown menus to select a specific date or a date range.
5. Utilize the dropdown menu to select a user that performed the transaction(s).
6. Select '**cancel**' to return to the loan transfer history report, select '**download**' to download a report that is filtered according to the parameters that you selected, or select '**view**' to view the filtered report.
7. To return to the original listing, select '**unfilter.**'

To Download the Report:

Select '**download**' from the loan transfer history report.

Loan Transfer History Report [bottom of page]

Information is available for the past 45 calendar days.

Today's Date: Jan 02, 2003 2:46 PM EST

Transaction Type ▲▼	Status ▲▼	To Account ▲▼	From Account ▲▼	Amount Transferred ▲▼	Date/Time Entered ▲▼	User Name ▲▼
Draw on a Line of Credit	SUCCESSFUL	LOC ACCOUNT DEMO 000000001	DDA DEMO 000000001	5,000.00	Jan 02, 2003 2:46 PM ET	BOB GIVENS
Payment on a Term Loan	ERROR	DDA DEMO 000000001	COMMERCIAL TERM LOAN ACCOUNT DEMO 000000001	420.00	Jan 02, 2003 2:46 PM ET	NED SPIELMAN
Payment on a Line of Credit	SUCCESSFUL	LOC ACCOUNT DEMO 000000001	DDA DEMO 000000001	5,000.00	Jan 02, 2003 2:46 PM ET	BOB GIVENS

To View Additional Details Regarding a Specific Transfer:

1. Click on the transaction.

Loan Transfer History Report

[bottom of page]

Information is available for the past 45 calendar days.

filter unfilter download Today's Date: Jan 02, 2003 2:46 PM EST

Transaction Type	Status	To Account	From Account	Amount Transferred	Date/Time Entered	User Name
Draw on a Line of Credit	SUCCESSFUL	LOC ACCOUNT DEMO 000000001	DDA DEMO 000000001	5,000.00	Jan 02, 2003 2:46 PM ET	BOB GIVENS
Payment on a Term Loan	ERROR	DDA DEMO 000000001	COMMERCIAL TERM LOAN ACCOUNT DEMO 000000001	420.00	Jan 02, 2003 2:46 PM ET	NED SPIELMAN
Payment on a Line of Credit	SUCCESSFUL	LOC ACCOUNT DEMO 000000001	DDA DEMO 000000001	5,000.00	Jan 02, 2003 2:46 PM ET	BOB GIVENS

[main page](#)

2. Additional detail will be displayed.
3. Select 'return' to go back to the loan transfer history report.

Pay Down a Line of Credit Transaction Detail

Transfer From Checking Account: DDA DEMO 000000001

Transfer To Loan Account: LOC ACCOUNT DEMO 000000001

Principal Payment: \$4,500.00

Interest and Fees Payment: \$500.00

Total Payment: \$5,000.00

User Name: BOB GIVENS

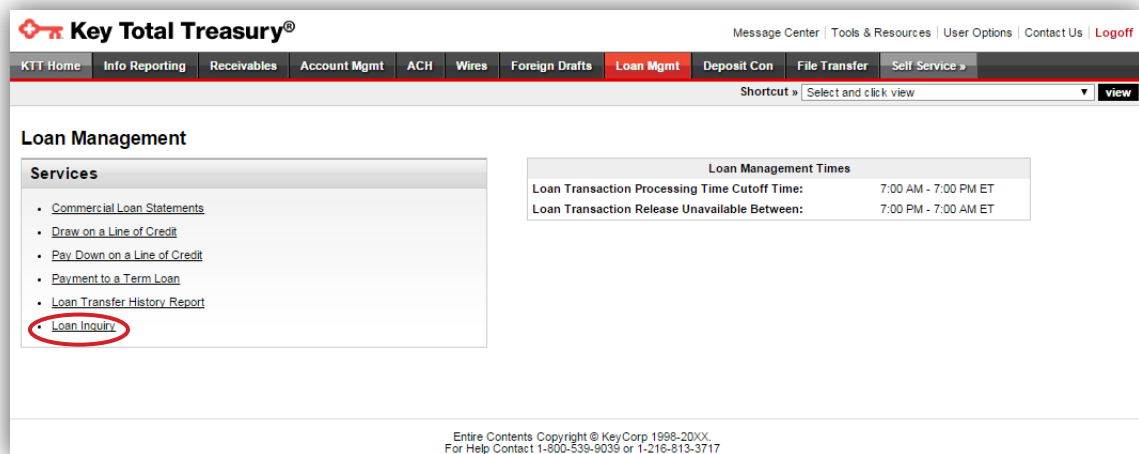
Date and Time Entered: Jan 02, 2003 2:46 PM ET

[return](#)

7. Perform a Loan Inquiry

To view details regarding loans that you have access to on Key Total Treasury, including information on the balance, available credit, and amount due:

1. Select 'Loan Inquiry' from the Loan Management main page.



2. A list of your loans will be displayed, along with the obligor and obligation numbers, obligation type, principal balance, line of credit available, total amount due, and the maturity date.

To Filter the Report:

1. Select 'filter' from the loan transfer history report.



- Utilize the dropdown menus to select the obligor and obligation numbers and obligation type.

Loan Inquiry Report Filters

Obligor Number:

Obligation Number:

Obligation Type:

Principal Balance From:

Principal Balance To:

Line of Credit Availability From:

Line of Credit Availability To:

Total Amount Due From:

Total Amount Due To:

Maturity Date From:

Maturity Date To:

- Enter the amount of the principal balance or a balance range.
- Enter the amount of the line of credit available or an available credit range.
- Enter the total amount due or a range.
- Enter the maturity date or a date range.
- Select **'cancel'** to return to the loan inquiry listing, select **'download'** to download a report that is filtered according to the parameters that you selected, or select **'view'** to view the filtered report.
- To return to the original listing, select **'unfilter.'**

To Download the Report:

Select **'download'** from the loan inquiry listing.

Loan Inquiry

[Bottom of page](#)

Today's Date: Jan 02, 2003 2:46 PM EST

Obligor Number	Obligation Number	Obligation Type	Principal Balance	Line of Credit Availability	Total Amount Due	Maturity Date
012345678900	01234567	Line of Credit	200,980.42	50,000.00	1,000.00	Jan 01, 2003
112233445566	11223344	Term Loan	139,841.22	42,000.00	120.00	Feb 02, 2003

To View Additional Details Regarding a Specific Transfer:

1. Click on the obligation number.
2. Additional details, including the rate and a history of transactions performed since the last cut-off, will be displayed.

NOTE: All transactions, not just those performed on Key Total Treasury will be reflected.

3. Select 'return' to go back to the Loan Inquiry listing.

Loan Inquiry Detail

<p>Name and Address: John A. Doe 123 Main Street Westchester, Ohio 11223</p> <p>Obligor Number: 0123456789</p> <p>Obligation Number: 1234567890</p> <p>Obligation Type: Line of Credit</p> <p>Rate: 4.5%</p> <p>Maturity Date: Jan 02, 2004</p>	<p>Principal Balance: \$200,980.42</p> <p>Line of Credit Availability: \$50,000.00</p> <p>Principal Due: \$800.00</p> <p>Interest Due: \$200.00</p> <p>Fees Due: \$0.00</p> <p>Escrow Due: \$0.00</p> <p>Total Amount Due: \$1,000.00</p>
---	---

Current Period History (Nov 1, 2002 - Nov 31, 2002):

Post Date	Effective Date	Transaction Description	Transaction Amount	Principal Balance	Interest Rate
Nov 23, 2002	Nov 23, 2002	Principal Payment	1,000.00	200,980.42	4.5%
Nov 22, 2002	Nov 22, 2002	Interest Payment	1,000.00	200,880.42	4.5%
Nov 21, 2002	Nov 21, 2002	Renewal Payoff	1,000.00	200,780.42	4.5%
Nov 20, 2002	Nov 20, 2002	Principal Payment	1,000.00	200,680.42	4.5%