

Title 45 - DEPARTMENT OF BANKING AND FINANCE

Chapter 23 - MINIMUM RECORD KEEPING STANDARDS

001 Introduction. The Nebraska Department of Banking and Finance is defining standards for certain aspects of computerized record keeping systems employed in the recording, updating and maintenance of the financial transactions of State Chartered Banks. The purpose is to establish minimum standards within sound record keeping principles which the Director deems necessary to ascertain the true condition of the bank, and to insure that State Examiners can extract or have extracted information from data files that is necessary to the examination. In general, data centers should record, update and maintain specific information as set forth herein, while the various departments of the bank should submit information in a format specified by the data center. Definitions and guidelines set forth herein are intended to aid data centers and banks in compliance with these standards.

A data center is defined as: 1) a data processing department within a bank staffed by direct employees of the bank; 2) a data processing service organization that processes the transactions of a state chartered bank; including but not limited to service organizations wholly or partially owned by the bank, or owned wholly or partially by other banks, or private organizations not affiliated with any bank that provides services by contractual agreement.

The computerized records of the bank should be maintained according to the standards set forth hereinafter. These are minimum standards only; any additional data, not defined herein, may be included in the computerized records of the bank.

Those fields which reflect the original terms, conditions or provisions entered into by and between the bank and the customer, should not be altered by file maintenance transactions, except to correct a recording or processing error. In the event any of these fields are altered, a hard copy (report, microfilm, etc.) record of same should be created and retained in accordance with 8-107.

001.01 DEMAND DEPOSIT ACCOUNTS (DEFINITIONS)

001.01A If any of the following accounts are maintained in the computer records, they must be identified by a unique code. Range of account numbers is not an acceptable method.

001.01A1 TYPE CODE - designates an account that receives special services.

001.01A1a REVOLVING CREDIT ACCOUNT (OVERDRAFT CHECKING ACCOUNT)  
A demand deposit account on which the bank has pre-approved  
payment of insufficient checks..

001.01A2 IDENTIFICATION CODE - designates owner of the funds.

001.01A2a PUBLIC FUND ACCOUNT Deposits may include: 1) for  
which the bank is required to pledge securities or, 2) belonging  
to any federal, state, local public entity or, 3) deposited by an  
officer of a public entity in an official capacity. A method of  
differentiation between federal and state, county municipal  
deposits should be maintained.

001.01A2b CREDIT BANK ACCOUNT (COMMONLY REFERRED TO AS  
CORRESPONDENT BANK ACCOUNTS) Deposits due to any commercial  
bank, savings bank or trust company.

001.01A2c TRUST FUND ACCOUNT Funds deposited in your bank by  
the Trust Department of your bank. This is applicable to banks  
with trust powers only.

001.01A2d ACCOUNTS OF DIRECTORS, OFFICERS OR EMPLOYEES OF YOUR  
BANK A single code may be used to identify all three categories.

001.01A2e DEALER RESERVE ACCOUNT An account belonging to any  
retail dealer, the purpose of which is to receive that dealer's  
portion of finance charges, credit insurance premiums or other  
similar type funds.

001.01A2f BANK CONTROL ACCOUNT Each account, which represents  
outstanding cashier's checks, officer's checks, expense checks or  
other similar bank checks, or which represent suspense items,  
unposted items, income, expense, or any other type of account  
belonging to the bank. (Each such item so maintained shall be  
carried in a separate account.)

001.01A3 STATUS CODE - designates a unique feature of an individual  
account. These codes may not necessarily be mutually exclusive.

001.01A3a ACCOUNTS ON WHICH NO STATEMENT IS TO BE PRINTED.

001.01A3b ACCOUNTS ON WHICH NO STATEMENT IS TO BE MAILED.

001.01A3c RESTRICTED ACCOUNT An account on which notification has been given or received by the bank to preclude activity in that account.

001.01A3d DORMANT ACCOUNT An account belonging to an entity which the bank cannot locate or identify. This shall not include an account involved in litigation where the court will determine the rightful owner of the funds; or an account awaiting distribution through estate settlement procedures.

001.01A3e INACTIVE ACCOUNT An account in which no customer initiated dollar activity has occurred, for a period of time as specified by the Board of Directors of your bank. Inactive account means an account in which your bank still has contact as opposed to a dormant account as defined above.

001.01B Fields of data that must be recorded in the computer records:

001.01B1 DATE ACCOUNT OPENED The date the account was opened, or date the initial deposit was made. If the account was opened prior to the date records were converted from manual to automated system, then the date the records were so converted may be used.

001.01B2 ACCOUNT NUMBER

001.01B3 NAME OF DEPOSITOR Short name is acceptable.

001.01B4 ADDRESS OF DEPOSITOR Address must include the zip code.

001.01B5 CURRENT BALANCE Actual posted dollar balance of the account including uncollected funds and funds on which "holds" have been placed.

001.01B6 COLLECTED OR UNCOLLECTED FUNDS That portion of a deposit balance which has either been collected or uncollected by the

depository bank. Either method will be acceptable, as long as it is identified.

001.01B7 DATE AND AMOUNT OF LAST CUSTOMER DEPOSIT The date and amount of the last deposit activity, initiated by the customer, that was posted to the account.

001.01B8 DATE AND AMOUNT OF LAST CUSTOMER WITHDRAWAL The date and amount of the last withdrawal activity, initiated by the customer, that was posted to the account.

001.01B9 DATE OF LAST CUSTOMER INITIATED ACTIVITY IN THE ACCOUNT The date the last activity was posted to the account which was initiated by the customer.

001.01B10 DATE ACCOUNT WAS OVERDRAWN The date a currently overdrawn account first became overdrawn and remained in a continuously overdrawn status.

001.01B11 NUMBER OF TIMES AND NUMBER OF DAYS AN ACCOUNT WAS OVERDRAWN This could be accumulated on a previous twelve month running total, or year-to-date plus total previous year.

001.01B12 DATE OF THE LAST STATEMENT The date of the last statement of the account was printed and activity purged from the file.

001.01B13 BALANCE OF THE LAST STATEMENT The balance of the last statement of the account which was printed and activity was purged from the file.

#### 001.02 SAVINGS DEPOSIT ACCOUNTS (DEFINITIONS)

001.02A If any of the following accounts are maintained in the computer records, they must be identified by a unique code. Range of account numbers is not an acceptable method.

##### 001.02A1 TYPE ACCOUNT CODE

001.02A1a REGULAR SAVINGS An interest bearing account where withdrawal may be made without penalty.

001.02A1b CLUB SAVINGS An account where the bank is to make payment at a pre-arranged date, which may or may not pay interest (Christmas, vacation, etc.)

001.02A1c OTHER SAVINGS Any other account that is not regular savings or club savings.

001.02A2 IDENTIFICATION CODE - designates the owner of the funds.

001.02A2a PUBLIC FUNDS SAVINGS ACCOUNT Savings deposits may include: 1) for which the bank is required to pledge securities or, 2) belonging to any federal, state, local public entity, or 3) deposited by an officer of a public entity in an official capacity. A method of differentiation between federal and state, county, municipal deposits should be maintained.

001.02A2b CREDIT BANK SAVINGS ACCOUNT Savings deposits due to any commercial bank, savings bank or trust company.

001.02A2c TRUST FUND SAVINGS ACCOUNT Funds deposited in a savings account in your bank by the Trust Department of your bank. This is applicable to banks with trust powers only.

001.02A2d SAVINGS ACCOUNTS OF DIRECTORS, OFFICERS OR EMPLOYEES OF YOUR BANK A single code may be used to identify all three categories.

001.02A2e BANK CONTROL ACCOUNT Any savings account belonging to the bank; such as suspense items and unposted items recorded as separate accounts.

001.02A3 STATUS CODE - designates a unique feature of an individual account. These codes may not necessarily be mutually exclusive.

001.02A3a SAVINGS ACCOUNT ON WHICH NO STATEMENT IS TO BE PRINTED. An account where no statement is to be produced by request of the depositor.

001.02A3b SAVINGS ACCOUNT ON WHICH NO STATEMENT IS TO BE MAILED An account where no statement is to be mailed.

001.02A3c RESTRICTED SAVINGS ACCOUNT A savings account on which notification has been given or received by the bank to preclude activity in that account.

001.02A3d DORMANT SAVINGS ACCOUNT A savings account belonging to an entity which the bank cannot locate or identify. This shall not include an account involved in litigation where the court will determine the rightful owner of the funds; or an account awaiting distribution through estate settlements procedure.

001.02A3e INACTIVE SAVINGS ACCOUNT A savings account in which no customer initiated dollar activity has occurred, for a period of time as specified by the Board of Directors of your bank. Inactive savings account means an account in which your bank still has contact as opposed to a dormant account as defined above.

001.02B Fields of data that must be recorded in the computer records:

001.02B1 SAVINGS ACCOUNT NUMBER

001.02B2 DATE THE SAVINGS ACCOUNT WAS OPENED The date the account was opened or the initial savings deposit was made which opened the account. If the account was opened prior to the date the records were converted from manual to automated system, then the date the records were so converted may be used.

001.02B3 NAME OF THE DEPOSITOR Short name is acceptable.

001.02B4 ADDRESS OF THE DEPOSITOR Address must include zip code.

001.02B5 CURRENT BALANCE Actual posted dollar balance of the savings account, including uncollected funds and funds on which "holds" have been placed.

001.02B6 COLLECTED OR UNCOLLECTED FUNDS That portion of a deposit balance which has either been collected or uncollected by the

depository bank. Either method of accounting is acceptable, as long as it is identified.

001.02B7 DATE OF LAST CUSTOMER INITIATED ACTIVITY IN THE ACCOUNT The date the last activity was posted to the account which was initiated by the customer.

001.02B8 DATE AND AMOUNT OF LAST CUSTOMER DEPOSIT The date and amount of the last deposit activity, initiated by the customer, that was posted to the account.

001.02B9 DATE AND AMOUNT OF LAST CUSTOMER WITHDRAWAL The date and amount of the last withdrawal activity, initiated by the customer, that was posted to the account.

001.02B10 DATE OF LAST STATEMENT The date of the last statement of the savings account was printed and the activity purged from the file. (This applies only to "Statement Savings Accounts" or other similar savings accounts relative to which statements reflecting the activities in the account are customarily produced.)

001.02B11 BALANCE OF LAST STATEMENT The balance of the last statement of the account which was printed and activity purged from the file.

001.02B12 INTEREST RATE The annual rate of simple interest paid on that savings account. This is not the effective rate determined by periodic compounding. A code may be used to specify the annual rate of interest.

#### 001.03 CERTIFICATES OF DEPOSIT (DEFINITIONS)

001.03A If any of the following accounts are maintained in the computer records, they must be identified by a unique code. Range of account numbers is not an acceptable method.

001.03A1 TYPE CODE - designates a contractual arrangement.

001.03A1a AUTOMATIC RENEWABLE CERTIFICATE Certificate of Deposit where the instrument specifically states the contract will, automatically be extended for an additional term equal to

that originally agreed upon between the depositor and the bank unless withdrawn by the customer within a specified time following the maturity.

001.03A1b SINGLE MATURITY CERTIFICATE Certificate of Deposit which is not automatically renewable.

001.03A2 IDENTIFICATION CODE - designates the owner of the funds.

001.03A2a PUBLIC FUND CERTIFICATE OF DEPOSIT Certificate may include: 1) for which the bank is required to pledge securities or, 2) belonging to any federal, state, local public entity or, 3) deposited by an officer of a public entity in an official capacity. A method of differentiation between federal and state, county, municipal deposits should be maintained.

001.03A2b CREDIT BANK ACCOUNT Certificates of Deposit due to any commercial bank, savings bank or trust company.

001.03A2c TRUST FUND ACCOUNT Certificates of Deposit issued by your bank to the Trust Department of your bank. This is applicable to banks with trust powers only.

001.03A2d CERTIFICATE OF DEPOSIT ISSUED TO DIRECTORS, OFFICERS OR EMPLOYEES OF YOUR BANK A single code may be used to identify all three categories.

001.03A3 STATUS CODE - designates a unique feature of an account. These codes may not necessarily be mutually exclusive.

001.03A3a NEGOTIABLE CERTIFICATE Certificate of Deposit which is made payable to the bearer or endorser.

001.03A3b DEMAND CERTIFICATE

001.03A3c REDEEMED CERTIFICATE (CLOSED) A Certificate of Deposit that has been presented to the bank for payment.

001.03A3d DORMANT CERTIFICATE OF DEPOSIT Certificates belonging to an entity which the bank cannot locate or identify. This shall not include a certificate involved in litigation where the



court will determine the rightful owner of the fund or certificate awaiting distribution through estate settlement procedures.

001.03A3e PLEDGED CERTIFICATE

001.03B Fields of data that must be recorded in the computer records:

001.03B1 CERTIFICATE NUMBER Number assigned to the Certificate of Deposit for identification purposes. This is not what is usually referred to as a "Customer Identification Number."

001.03B2 NAME OF DEPOSITOR Short name is acceptable.

001.03B3 ADDRESS OF DEPOSITOR Address must include zip code.

001.03B4 DATE ISSUED The date the certificate was originally issued.

001.03B5 TERM OF CERTIFICATE The number of months or days which determine the maximum interest to be paid.

001.03B6 INTEREST PAID The annual rate of simple interest paid on the certificate.

001.03B7 NEXT MATURITY DATE The date shown on the Certificate of Deposit on which the principal amount matures or is due and payable to the depositor. In the case of automatically renewable certificates of deposit, the maturity date is the next date the certificate is due.

001.03B8 CURRENT BALANCE The actual posted balance of the certificate of deposit.

001.03B9 DATE LAST INTEREST WAS PAID The date interest was calculated and paid direct to the holder or added to the current balance.

001.04 INSTALLMENT LOANS (DEFINITIONS)

001.04A If any of the following accounts are maintained in the computer records, they must be identified by a unique code. A range of account numbers is not an acceptable method.

001.04A1 TYPE OF LOAN - designates the classification of the loan according to legal definitions.

001.04A1a DIRECT LOANS TO BORROWERS Loans governed by Personal Loan Act, Article 8, Section 8 (Installment Loans)

001.04A1b INDIRECT LOANS - PURCHASED PAPER Loans governed by Installment Sales Act, Article 45, Section 3 (Dealer Paper)

001.04A1c OTHER LOANS Loans not governed by Personal Loan Act or Installment Sales Act

001.04A1d DIRECT LEASE PAPER (IF MAINTAINED WITH INSTALLMENT LOANS)

001.04A1e INDIRECT LEASE PAPER (IF MAINTAINED WITH INSTALLMENT LOANS)

001.04A2 LOAN CLASSIFICATIONS Minimum classifications:

- 1) Loans to purchase passenger automobiles on installment basis.
- 2) Credit cards and related plans
  - a) Retail (charge account) credit card plans
  - b) Check credit and revolving credit plans
- 3) To purchase retail consumer goods on installment basis.
  - a) Mobile homes (exclude travel trailers)
  - b) Other retail consumer goods (exclude credit cards and related plans)
- 4) Loans to repair and modernize residential property.
- 5) Other installment loans for household, family and other personal expenditures.

001.04A3 IDENTIFICATION CODE - designates the borrower on a loan.

001.04A3a DIRECTOR, OFFICER OR EMPLOYEE OF YOUR BANK A single code may be used to identify all three categories.

001.04A4 STATUS CODE - designates a unique feature of an account. These codes may not necessarily be mutually exclusive.

001.04A4a RECOURSE INDICATOR (WITH OR WITHOUT)

001.04A4b REPURCHASE INDICATOR (FULL OR LIMITED)

001.04A4c REPOSSESSED INDICATOR

001.04B Fields of data that must be recorded in the computer records:

001.04B1 BORROWER NUMBER A number assigned to a particular borrower. This number can be either common for all indebtedness or a common number may be used for all installment loan indebtedness.

001.04B2 LOAN NUMBER

001.04B3 NAME OF BORROWER(S) Short name is acceptable.

001.04B4 ADDRESS OF BORROWER Address must include zip code.

001.04B5 LOAN OFFICER

001.04B6 DATE OF LOAN The date shown on the face of the note.

001.04B7 AMOUNT ADVANCED The principal amount of the loan; sometimes called proceeds, net amount financed or amount of loan. It may be disclosed to the borrower in a single amount or sale price less any down payment of cash or goods.

001.04B8 TOTAL OF PAYMENTS (TIME BALANCE) The sum of amount advanced, insurance premiums, official fees and the total finance charge.

001.04B9 AMOUNT FINANCED The sum of the amount advanced, insurance premiums and official fees.

001.04B10 FINANCE CHARGE (TIME PRICE DIFFERENTIAL) The total time balance less amount advanced, insurance premiums and official fees.

001.04B11 ORIGINAL MATURITY DATE The date the current note was originally contracted to be paid off.

001.04B12 DATE OF THE FIRST PAYMENT The date the first payment is required from the borrower by disclosure on the contract.

001.04B13 CURRENT MATURITY DATE The date the current note is presently contracted to be paid off. If this date is the same as the original maturity date, both fields will contain identical data.

001.04B14 NUMBER OF EXTENSIONS The number of months or days (where 30 days equal one month) that the original maturity date has been extended.

001.04B15 EXTENSION CHARGES ASSESSED The accumulated additional finance charges assessed by the bank when extending the maturity date of the loan. Extensions may affect the rebate on finance charges.

001.04B16 EXTENSION CHARGES PAID OR UNPAID The balance of extension charges assessed, either paid or unpaid.

001.04B17 NUMBER OF TIMES LATE (DELINQUENT) Method of determining delinquency is described by applicable law.

001.04B18 LATE (DELINQUENT) CHARGES ASSESSED The accumulated charges assessed to the obligor for late payment.

001.04B19 LATE (DELINQUENT) CHARGES PAID OR UNPAID The balance of late charges assessed, either paid or unpaid.

001.04B20 NUMBER OF TIMES REWRITTEN The number of times a new loan has been written to replace one or more existing loans, regardless of whether any new money was involved. Extension of maturity is not considered a rewritten note.

001.04B21 SCHEDULE OF PAYMENTS To include number of regular payments, regular payment amount, number(s) of irregular payment(s), and amount(s) of irregular payment(s).

001.04B22 NUMBER OF PAYMENTS MADE OR REMAINING The total number of scheduled payments made or remaining, including regular and irregular payments.

001.04B23 AMOUNT OF PAYMENTS MADE The total amount of payments made which has reduced the time balance. This should not include amounts for any unscheduled charges.

001.04B24 DATE OF LAST CUSTOMER PAYMENT MADE The date that the last dollar transaction was posted, not to include any unscheduled charges.

001.04B25 AMOUNT OF LAST PAYMENT The dollar amount of the last payment that does not include any unscheduled charges.

001.04B26 DATE NEXT PAYMENT IS DUE

001.04B27 UNPAID BALANCE The sum of amount advanced, insurance premiums, official fees, total finance charges minus the amount of payments made.

001.04B28 INTEREST RATE The annual percentage rate as disclosed in the contract in the form of xx.xxx%. This is the same as the APR described in Regulation Z.

001.04B29 DESCRIPTION OF COLLATERAL/OR COLLATERAL TYPE INDICATOR A descriptive identification of the collateral pledged, or an indicator code for type of collateral.

001.04B30 DEALER NUMBER

001.04B31 PARTICIPATION INDICATOR (PURCHASED OR SOLD) When a specific loan is a participation, it must have an indicator.

001.04B32 PARTICIPATION IDENTIFICATION NUMBER An identification of who the participation was purchased from or sold to. A current list of codes assigned should be maintained at the bank. A single code may be used to identify multiple entities.

001.04B33 GUARANTOR, ENDORSER, CO-SIGNERS INDICATOR An indicator that specifies if the loan has a guarantor, endorser, or co-signer.

001.04B34 MINIMUM CHARGES The charge allowed by law. Minimum charges are allowed in lieu of interest.

001.04B35 ATTORNEY'S FEE AND COURT COST ACTUALLY EXPENDED Those fees actually expended if allowed by applicable statute.

001.04B36 OFFICIAL FEES Actual fees paid to official agencies for recordation of title or lien.

001.04B37 PAYOFF The amount necessary to retire the debt, after deducting those fees that are subject to rebate.

001.04B38 INSURANCE PREMIUMS Insurance premiums must be recorded separately as one of the following:

- a) Credit Life Insurance
- b) Accident and Health Insurance
- c) Other insurance (any insurance other than Credit Life or A&H)

001.04B39 FLOOR PLAN LOANS:

001.04B40 NAME OF DEALER

001.04B41 ADDRESS Address must include zip code.

001.04B42 DEALER NUMBER

001.04B43 DATE OF TRUST RECEIPT OR CHATTEL MORTGAGE Date of either document.

001.04B44 ORIGINAL AMOUNT OF ITEM

001.04B45 SERIAL NUMBERS

001.04B46 DESCRIPTION Year, model, make, etc.

001.04B47 CURRENT BALANCE

001.04B48 DATE INTEREST PAID TO

001.04B49 PAST DUE INTEREST INDICATOR

001.04B50 AMORTIZATION PLANS OR INDICATOR AS TO METHOD OR PERCENTAGE

001.04B51 DATE OF LAST INSPECTION

001.05 REAL ESTATE SYSTEMS

001.05A If any of the following accounts are maintained in the computer records, they must be identified by a unique code. A range of account numbers is not an acceptable method.

001.05A1 TYPE OF LOAN - designates the classification of the loan according to legal definitions (FHA, VA, conventional, construction, interim financing, etc.)

001.05A2 IDENTIFICATION CODE - designates the borrower on a loan.

001.05A2a DIRECTOR, OFFICER OR EMPLOYEE OF YOUR BANK A single code may be used to identify all three categories.

001.05B Fields of data that must be recorded in the computer records.

001.05B1 BORROWER NUMBER A number assigned to a particular borrower. This number can be either common for all indebtedness or a common number may be used for all real estate loan indebtedness.

001.05B2 LOAN NUMBER

001.05B3 NAME OF BORROWER(S) Short name is acceptable.

001.05B4 ADDRESS OF MORTGAGED PROPERTY File must contained the address of the mortgaged property, including the zip code. This address may not necessarily be the mailing address of the borrower.

001.05B5 LOAN OFFICER CODE

001.05B6 ORIGINAL DATE Date on the note and mortgage.

001.05B7 ORIGINAL AMOUNT Amount on the note and mortgage.

001.05B8 ORIGINAL COMMITMENT Original amount of the loan approval.

001.05B9 UNADVANCED FUNDS

001.05B10 DATE OF LAST DISBURSEMENT OF UNADVANCED FUNDS

001.05B11 AMOUNT OF LAST DISBURSEMENT OF UNADVANCED FUNDS

001.05B12 SECURITY TYPE Residential, multifamily, commercial, etc.

001.05B13 APPRAISED VALUATION The amount of the latest appraisal conducted by an authorized agent of the bank. Any releases of collateral should reduce the appraised valuation.

001.05B14 DATE OF APPRAISAL Date of the latest valuation conducted by an authorized agent of the bank.

001.05B15 TERMS Information should be sufficient to identify the re-payment schedule agreed to by the bank and the borrower.

001.05B16 FIRST PAYMENT DUE Date indicated by the note which the debtor is to make the first payment on the loan balance, for either interest or principal or any combination thereof.

001.05B17 MATURITY DATE

001.05B18 INTEREST RATE Rate of interest currently being charged on the note. There should also be an indicator if the note is of a variable interest type.

001.05B19 CURRENT BALANCE Balance on which interest is being calculated.

001.05B20 ESCROW BALANCE (IF APPLICABLE)

001.05B21 PARTICIPATION INDICATOR Indicates whether loan is purchased or sold.

001.05B22 PARTICIPATION BASIS Either percentage or dollar amount.

001.05B23 PARTICIPANT IDENTIFICATION NUMBER An identification of who the participation was purchased from or sold to. A current list of codes assigned should be maintained at the bank. A single code may be used to identify multiple entities.



001.05B24 DATE PRINCIPAL PAID TO

001.05B25 DATE OF LAST CUSTOMER INITIATED PAYMENT The date that the last dollar transaction was posted, not to include any unscheduled charges.

001.05B26 AMOUNT OF LAST CUSTOMER INITIATED PAYMENT The dollar amount of the last payment that does not include any unscheduled charges.

001.05B27 DATE NEXT PAYMENT DUE

001.05B28 STATUS INDICATOR Open end, closed, real estate in judgment, foreclosure, etc.

001.05B29 NUMBER OF TIMES LATE (DELINQUENT) Delinquent policy is established by the bank.

001.05B30 LATE (DELINQUENT) CHARGES ASSESSED The accumulated charges assessed for late payments.

001.05B31 LATE (DELINQUENT) CHARGES PAID/UNPAID The balance of the late charges assessed either paid or unpaid.

001.05B32 LIEN CLASS First, second, etc.

001.05B33 GUARANTOR, ENDORSER, CO-SIGNER INDICATOR

001.06 COMMERCIAL LOANS (DEFINITIONS)

001.06A If any of the following accounts are maintained in the computer records, they must be identified by a unique code. A range of account numbers is not an acceptable method.

001.06A1 TYPE OF LOAN - designates the classification of the loan according to legal definitions (demand, time, term, etc.)

001.06A2 IDENTIFICATION CODE - designates the borrower on a loan. These codes may not necessarily be mutually exclusive.

001.06A3 DIRECTOR, OFFICER OR EMPLOYEES OF YOUR BANK A single code may be used to identify all three categories.

001.06A4 LOAN SECURED BY THE STOCK OF OTHER BANKS

001.06A5 LOANS TO THIS BANK'S AFFILIATES AND LOANS SECURED BY THE STOCK OR OTHER OBLIGATIONS OF THIS BANK'S AFFILIATES.

001.06B Fields of data that must be included in the computer records:

001.06B1 BORROWER NUMBER A number assigned to a particular borrower. This number can be either common for all indebtedness or a common number may be used for all commercial loan indebtedness.

001.06B2 LOAN AND/OR NOTE NUMBER

001.06B3 NAME OF BORROWER(S) Short name is acceptable.

001.06B4 ADDRESS OF BORROWER Address must include zip code.

001.06B5 COLLATERAL CODE A descriptive identification of the collateral pledged or a code to indicate same.

001.06B6 GUARANTOR, ENDORSER, OR CO-SIGNER INDICATOR

001.06B7 LOAN OFFICER CODE

001.06B8 INTEREST RATE Actual interest rate, or if interest is tied to prime, an indicator of same plus the interest additive.

001.06B9 TERMS Information should be sufficient to identify the repayment schedule agreed to by bank and borrower.

001.06B10 ORIGINAL DATE OF CURRENT LOAN The date the initial loan proceeds were disbursed and interest began to accrue.

001.06B11 ORIGINAL AMOUNT OF CURRENT LOAN The amount of initial loan proceeds.

001.06B12 ORIGINAL DATE OF CURRENT NOTE The date the current note was executed.

001.06B13 ORIGINAL AMOUNT OF CURRENT NOTE The amount of current note proceeds.

001.06B14 DATE OF LAST RENEWAL The date of last renewal of the current note.

001.06B15 ORIGINAL MATURITY DATE The final date on which the principal amount of the note becomes due and payable. If the current maturity date is different, an additional field must be used.

001.06B16 DATE FIRST PAYMENT DUE (IF APPLICABLE)

001.06B17 DATE NEXT PAYMENT DUE (IF APPLICABLE)

001.06B18 AMOUNT OF NEXT PAYMENT DUE (IF APPLICABLE)

001.06B19 DATE INTEREST PAID TO Date interest on the obligation has been paid through.

001.06B20 DATE PRINCIPAL PAID TO Date principal on the obligation has been paid through.

001.06B21 CURRENT BALANCE HERE The remaining outstanding amount of the note after deduction for participations sold.

001.06B22 GROSS LOAN BALANCE Current balance here plus participations sold.

001.06B23 PAST DUE AMOUNT-INTEREST Amount of interest currently past due.

001.06B24 PAST DUE AMOUNT-PRINCIPAL Amount of principal currently past due.

001.06B25 NON-ACCRUAL INDICATOR An indicator that the interest rate has been lowered or reduced to zero.

001.06B26 PARTICIPANT IDENTIFICATION NUMBER (IF APPLICABLE)

001.06B27 PARTICIPANT CODE-PURCHASED OR SOLD (IF APPLICABLE)

001.06C The following fields must be maintained and/or totaled by borrower number.

001.06C1 LINE OR COMMITMENT INDICATOR Identifies the type of line or commitment (advised, internal guideline, fee-paid, etc.)

001.06C2 TOTAL LINE OR COMMITMENT Total approved contingent liability.

001.06C3 UNUSED PORTION Total amount of unused commitment or line or credit.

001.06C4 FEE BASIS INDICATOR Type of fee (None, percentage or dollar amount)

001.06C5 DATE FEE PAID TO (IF APPLICABLE)

001.06C6 HIGHEST NUMBER OF CONSECUTIVE DAYS OUT OF DEBT IN THE LAST 12 MONTHS This could be accumulated on a previous twelve month running total, or year-to-date plus total previous year.

001.06C7 HIGH AND LOW CREDIT IN LAST 12 MONTHS This could be accumulated on a previous twelve month running total, or year-to-date plus total previous year.

001.06C8 RELATED BORROWERS (CONCENTRATION OF CREDIT) Borrower number of related organizations or persons that have commercial loans. An organization or person is defined as: closely allied interests, the repayment of whose obligations is interdependent by reason of affiliated ownership or control. A current list of codes assigned should be maintained at the bank. A single code may be used to identify multiple entities.

001.06C9 CREDIT STATUS INDICATORS Loan classification by (1) Internal loan review and (2) Examiners review.

001.06C10 DATE LAST REVIEWED BY BANK OR DATE LAST AUTHORIZED

001.06C11 DATE OF LAST CUSTOMER FINANCIAL STATEMENT

001.06D The following information must be available, but may be maintained in a manual system.

001.06D1 PARTICIPANT IDENTIFICATION NUMBER

001.06D2 NAME OF PARTICIPANT

001.06D3 ADDRESS OF PARTICIPANT

001.06D4 BORROWER NUMBER AND LOAN NUMBER OF LOAN PURCHASED OR SOLD

001.06D5 PARTICIPATION CODE (PURCHASED OR SOLD)

001.06D6 PARTICIPATION TYPE (RECOURSE, REPURCHASE, ETC.)

001.06D7 PARTICIPATION BASIS (PERCENT OR DOLLAR AMOUNT)

001.06D8 AMOUNT OF PARTICIPATION

001.06D9 NOTE: Participation information should be maintained for all loan participations, including 100% purchased or sold loans. This information should be maintained for **both bank and non-bank participants.**

001.06D10 DESCRIPTION OF COLLATERAL

À 001.06D11 VALUE OF COLLATERAL

001.06D12 DATE OF LAST VALUATION

001.07 SECURITIES (DEFINITIONS)

001.07A If any of the following accounts are maintained in the computer records, they must be identified by a unique code. Range of account numbers is not an acceptable method.

001.07A1 TYPE CODE - designates the obligor or type of instrument

001.07A1a U.S. Treasury

001.07A1b Federal Agencies not guaranteed

001.07A1c State, County, and Municipals

001.07A1d Other bonds, notes and debentures

001.07A1e Stocks

001.07B Fields of data that must be recorded in the computer records:

001.07B1 SECURITY OR ACCOUNT NUMBER The number assigned to the security.

001.07B2 NAME OF ISSUER The name of the issuer liable for re-payment and the nature of the obligation as stated on the face of the instrument.

001.07B3 COUPON DATES The month and day the interest coupon may be redeemed.

001.07B4 MATURITY DATE The date the obligation will mature and principal amount of the investment will be re-paid to the holder. (This is not necessarily the optional call date of the instrument.)

001.07B5 PAR VALUE The amount of principal which will be paid to the holder by the obligor on maturity date.

001.07B6 CALL DATE If security provides for a call option, call date should be recorded.

001.07B7 DATE PURCHASED The date on which the security became an asset of the bank. (This is not necessarily the date on which a bid or offer to buy was made by the bank.)

001.07B8 SOURCE OF PURCHASE CODE Identification of the source from which the security was purchased.

001.07B9 PURCHASE PRICE The price paid for the security including broker fees less accrued interest.

001.07B10 BOOK VALUE The purchase price adjusted for the appropriate accretion or amortization.

001.07B11 MARKET VALUE Must be updated at least every 90 days.

001.07B12 INTEREST RATE The rate of interest which the obligor has agreed to pay to the holder of the security.

001.07B13 YIELD The rate of return on the security.

001.07B14 CUSIP NUMBER (IF USED) The number that gives a description of the security.

001.07B15 CREDIT RATING The current rating assigned to the security by any rating service. It is recommended that this be updated quarterly by using a reliable source.

001.07B16 RATING SOURCE The source used to obtain the current rating.

001.07B17 REPURCHASE OR RESALE INDICATOR An indicator which signifies the security has a repurchase or resale agreement.

001.07B18 GUARANTEE OR INSURANCE INDICATOR An indicator which signifies the security is insured or guaranteed.

001.07B19 PLEDGED CODE Those securities which are pledged must be identified by the entity or entities to whom the security is pledged. Current list of codes assigned will be maintained at the bank. A single code may be used to identify multiple entities.

001.07B20 PLEDGED AMOUNT That amount of the security that is pledged. If the security is pledged to more than one entity this field will contain the aggregate amount pledged.

001.07B21 DISCOUNT ACCRETED That portion of the discount (face value less price paid) not including accrued interest, which has been accreted since the date of acquisition. Premium amortized and discount accreted may be the same field.

001.07B22 PREMIUM AMORTIZED That portion of the premium (purchase price less face value) not including accrued interest, which has been amortized since the date of acquisition.

001.07B23 ACCRUED INTEREST PURCHASED The amount of accrued interest paid to the seller.

001.07B24 SAFEKEEPING NUMBER The number of the safekeeping receipt, issued by the responsible party for the security.

001.07B25 SAFEKEEPING LOCATION The name or a code of the physical location where the security is held within the bank or identity of the institution responsible for safekeeping.

#### 001.08 TECHNICAL SECTION

001.08A (Record Identification) The following applies to all applications as set forth previously:

001.08A1 Identification of record types within a file. Various types of records such as account, header, trailer, control, etc., are normally maintained within a file. Each record type should be identified by a unique code in the same field of each like record. Any method of recording the code is acceptable.

001.08A2 Identifying Records for a given bank. Two methods are in general use and either is acceptable:

001.08A2a A separate file for each bank processed by the data center.

001.08A2b Multiple bank records on one file with each identified by a unique code.

It is also acceptable to record more than one application (demand deposit, savings, etc.) with either of the above methods. However, records for each application should be identified by a unique code located in the same record.

001.08A3 Identification of accounts. Certain accounts (public funds, trust funds, etc.) must be identified if the accounts are maintained in the file. The following guidelines apply to all applications:



001.08A3a A unique code (or codes) can be established by the data center, common to all users, or the data center can provide any method for the bank to identify specified types of accounts. In the event, a bank establishes its own codes, an up-to-date list must be maintained by the bank. The data center must be able to specify where within the record the codes established by the bank are maintained. It is recommended that banks use the coding structure provided by the data center.

001.08A3b A range of account numbers is not an acceptable method of coding.

001.08A3c The type account code should be maintained in either the master account record or an associated record or file. (Master account record is defined as that record where financial activity is recorded vs. any other associated record or file such as name and address master.)

001.08A3d Provision for expansion of type account code should be considered for future use. The Department of Banking and Finance may require the identification of additional account types within two years.

001.08A3e For purposes of processing, different types of accounts may be identified on a multi-bank file by a separate bank number. Example: Regular passbook savings vs. accounts that receive a periodic statement, or, club and regular savings account.

Banks and/or data centers may use any other codes to identify accounts not specified herein for their own purposes (such as sub-type of account) provided that the minimum standards as set forth are satisfied. It is not the intent of these standards to limit or exclude the coding of account types.

001.08A4 Identifying Status of Account. Codes are needed to identify the status of an account. Standards applicable to identifying status for all applications are:

001.08A4a A unique code (or combination of codes) should be used to identify status.

001.08A4b The status code should be maintained either in the master account record or any associated record or file. (Master account record is defined as that record where the financial activity is recorded as opposed to any associated record or file such as master name and address.) A range of account numbers is not an acceptable method of coding.

001.08A4c Provide for expansion of status codes.

Any code or combination of codes may be used to identify the status of an account. Any recording method is acceptable provided that the method is uniform from record to record for a given bank. Banks and/or data centers may establish status classifications other than those specified herein for other purposes if they so desire. It is not the intent of these standards to limit or exclude the identification of accounts by a status indicator.

#### 001.08B Data Fields Within a Record

##### 001.08B1 Record-keeping guidelines

001.08B1a Data may be recorded using any of the standard techniques provided by the manufacturer. Acceptable recording methods include, but are not limited to:

001.08B1a(1) standard alpha numeric (character data)

001.08B1a(2) packed signed; signs may be high or low order

001.08B1a(3) packed unsigned

001.08B1a(4) zone decimal signed; may be high or low order

001.08B1a(5) zone decimal unsigned

001.08B1a(6) binary

Any unique space savings recording technique or recording techniques designed for security purposes are acceptable. The data center should be able to clearly describe the technique to the Department of Banking and Finance.

001.08B1b The recording technique used for any given field should be consistent for all like records within a given file.

001.08B1c The format of data recorded in any given field should be consistent for all like records. Example: If the format for a given date fields is MMDDYY, it should be recorded in that format for the given date field for all like records.

001.08B1d All fields of data handled arithmetically should be initialized. Blanks are normally not considered to be a sound record-keeping technique for an arithmetic field. All amount and date fields should be initialized with numeric zero's in the absence of specific values, except in those instances when, for security or coding purposes, a string of non-numeric characters are recorded in the field (documentation should, of course, clearly describe the reason for non-numeric values).

001.08B1e All the data for a given item of information should be recorded as a single contiguous **field**.

#### Exhibit A TIME TABLE FOR COMPLIANCE

If the data center computer programs are currently designed to accomodate the identification of the type or status of accounts for each application set forth herein (i.e. Demand Deposit, Savings, Etc.) the bank, with the cooperation of the data center, shall comply within six (6) months from the date this material becomes effective.

If any of the following conditions exist, the data center shall prepare a schedule as to when changes will be made subject to reasonable effort. This time schedule for compliance shall be completed and forwarded to the Department of Banking and Finance at the earliest possible date.

1. the data center programs do not include the necessary routines to identify any or certain of the accounts by type or status;
2. the data files do not include the required fields;
3. the system does no comply with the standards governing the creation and maintenance of required fields.

The banks shall have three (3) months to code the accounts after the data center has made the provisions in their programs.

CONSUMER LOAN REFERENCE CHARTER

PERSONAL LOAN ACT  
Chapter 8, Article 8

SALES FINANCE  
Chapter 45, Article 3

REQUIRED FIELD/FACTOR	STATUTE	DEFINITION	STATUTE	DEFINITION
A. Amount Advanced	8-821	Net amount of credit received	45-335	The cash sale price of goods or services which are contracted for; less the amount of the buyer's down payment in money or goods or both.
B. Insurance Premiums	8-821	a. Premiums paid to the Insurer on policies covering tangible personal property securing the loan. b. Premiums paid for credit life, sickness and accident insurance policies. c. The actual costs of non-filling insurance.	45-337	The amount, included for insurance, shall not exceed the applicable premium rates chargeable in accordance with fillings. If any, with the Department of insurance.
C. Official Fees	8-121	Lawful fees actually and necessarily paid to a public officer for filing, recording, or releasing an instrument securing the loan.	45-335	Lawful fees actually and necessary paid to a public officer for filing, recording, or releasing an Instrument securing a loan.
D. Amount Financed		A+B+C= D		A+B+C= D
E. Finance Charge (Time Price installment Differential)	8-820	F-D=E Not to exceed eighteen percent simple interest per year on the first one thousand dollars and twelve percent simple interest per year on the balance over one thousand dollars.	45-338	The time price differential for any goods or services sold under an installment contract shall not exceed eighteen percent per annum on that part of the unpaid balance not in excess or one thousand dollars and not exceeding twelve percent per annum on that part of the unpaid principal balance in excess of the one thousand dollars.
F. Time Balance	8-815	D+E=F		D+E=F
G. Amount of Payments Made		The amount that applies solely to the balance F-H=G		The number, amount and due date or period of each installment F-H=G.

H. Current Balance		$(A+B+C+E)-G=H$ or $F-G=H$		$(A+B+C+E)-G=H$ or $F-G=H$
I. Unearned Discount 1. Finance Charge (Time Price Differential) 2. Insurance	8-822	Rule of 78's or other method as prescribed by law. Applied to E.  Rule of 78's or other method as prescribed by law. Applied to B.	45-342	Rule of 78's or other method as prescribed by law. Applied to E.  Rule of 78's or other method as prescribed by law. Applied to B.
J. Extension Charges		No specific statutory provision for extension charges; but in lieu of delinquent charges a bank may take interest on each delinquent installment after the original maturity date, but within 121 months.		No specific statutory provision for extension charges; but in lieu of delinquent charges, a bank may take interest on each delinquent installment after the original maturity date, but within 145 months.
K. Minimum Charges	8-820	A minimum fee of five dollars may be made in lieu of E.	45-338	A minimum charge of ten dollars may be made in lieu of E.
L. Delinquent Charges	8-822	Delinquency charges on any scheduled installment or portion thereof, if contracted for, may be taken not in excess of five per cent on each installment or five dollars, whichever is less.	45-342	An installment contract may provide that the holder thereof may collect a delinquency charge on each installment in default for a period no less than ten days, if provided for in the contract not in excess of five percent of each installment or five dollars, whichever is less.
M. Attorney Fees and Court costs		Taxable costs to which the bank is adjudged to be entitled in judicial proceedings instituted to collect the loan.	45-342	Costs which are adjudged to be entitled in judicial proceedings instituted to collect the account.
N. Payoff	8-822	$H-(I+J)=N$	45-342	Notwithstanding the provisions of any contract to the contrary, any buyer may prepay in full at any time before maturity the obligation of any contract and in so paying such obligation shall receive a refund credit thereon for such anticipation of payments.