

The Union Bank – Marksville, LA

Bonjour Banking



Quick Reference Guide

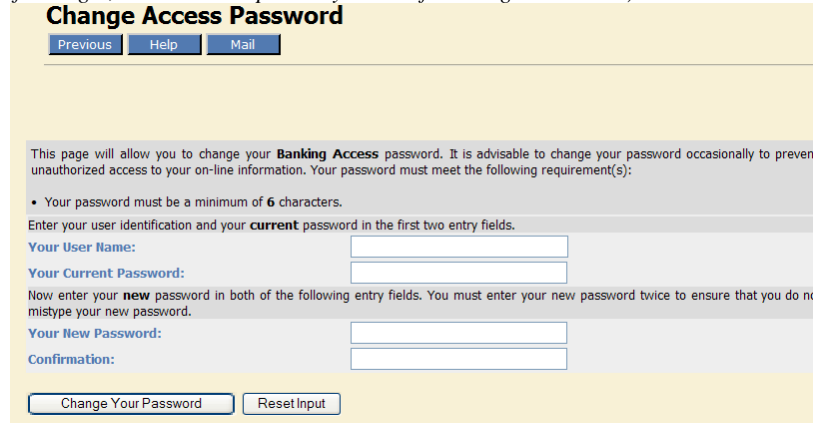


Login

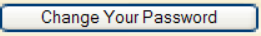
When customer accesses the bank's website (www.union-bank.com), customer will notice the above logon box in the top left hand side of homepage screen.

- Click and key in **username** issued when application was filled out in the designated box.
- Click and key in **password** issued when application was filled out in the designated box. *(in the event no request for a particular password to start off with, use the word **password** as the starting password ... customer will be required to change it at first sign on anyway.)*
- Click the Login button to proceed.

(if this is the first login, customer will probably see the following screen next)



- Customer needs to re-key in the same username and password keyed in to access this screen. *(please use a minimum of 6 characters for the new password with a combination of letters and numbers)*

- Once completed, click  to see if the system accepts new password. *(Remember, system will not allow the re-use of a password as a new password)*
- Once the system has accepted new password, proceed to next inquiry.



Account Services

- Account Information

account information link.

(Again, if this is the first login OR customer is logging in from a PC that they do not normally sign on from, they will be forwarded to the following screen asking a series for security questions)

Please provide answers to enough questions to satisfy the requirements specified below. Once you do so, you will be allowed access to your banking pages.

This is your list of secondary security questions and answers. Please provide the answers for the required number of questions. A random question from this list may be presented to you when you login.

- A minimum of 3 questions must have answers. You currently have 0.
- Between 1 and 1 custom questions are required. You currently have 0.
- Questions already answered are in **bold** type.
- To remove a question from your list, check the box in front of it or clear it's answer field.

Remove	Question	Answer
<input type="checkbox"/>	What is your favorite color in this list?	<input type="text"/>
<input type="checkbox"/>	What is your favorite flavor of ice cream in this list?	<input type="text"/>
<input type="checkbox"/>	What was your favorite subject in High School?	<input type="text"/>
<input type="checkbox"/>	What was your favorite teacher's name?	<input type="text"/>
<input type="checkbox"/>	What was your first pet's name?	<input type="text"/>
<input type="checkbox"/>	What was your mother's maiden name?	<input type="text"/>
<input type="checkbox"/>	Where were you born?	<input type="text"/>


Enter new custom questions and answers below, an answer must be supplied with each question for the question to be added to your list.

Question	Answer
<input type="text"/>	<input type="text"/>

- Remember to follow the instructions as shown above completely. (minimum of 3 questions that are already there and one(1) custom question that customer must create and answer themselves)
- Once all questions and answers have been accepted, customer will be allowed to proceed forward.

A Review of Capabilities (*with full access*)

The screen shot below will probably be viewable throughout the Internet Banking session. Customer will be able to voyage between choices whenever needed. Customer *must* remember whenever processing most of the items below to "Confirm" transaction.

 <p>Account Services</p> <ul style="list-style-type: none"> • Account Information • Online Statements • Transfer Funds • Pay Bills • Stop Payment • Watchdogs • Change Password • ACH Origination • File Upload • Internet Payroll • Tax Payment <p>Bank Services</p> <ul style="list-style-type: none"> • Message Center • Ask Customer Service • Online Magazine • Question List <p>Applications</p> <ul style="list-style-type: none"> • Open an Account • Apply for a Credit Card • Apply for a Loan • Mortgage Prequalify <p>Calculators</p> <ul style="list-style-type: none"> • Loan and Mortgage • Investment 	Account Information:	Customer can click on the account number and view activity to that account. In the account history section, click on the check number area and an image of the item cleared can be viewed.
	Online Statements:	Access to view bank statement in lieu of receiving a paper copy in the mail is available at this link.
	Transfer Funds:	Allows the transfer of funds between listed accounts in the account information area. Funds must be available at the time of transfer in order for system to allow transfer.
	Pay Bills:	Available to pay bills online anywhere in the USA. A correct address and available funds 5 business days ahead of scheduled pay date needed.
	Stop Payment:	Allows placing of a Stop Payment to any check or scheduled ACH debit as long as check or payment has not already happened when Stop Payment is keyed into system.
	Watchdogs:	Feature can notify customer when account rises or falls from a certain amount OR when a particular amount clears account.
	Change Password:	Customer can change their access password from time to time.
	ACH Origination:	Feature can create an ACH transaction to or from an account at another bank. Just be certain that the correct ABA and Account number at the other institution is available.
	File Upload:	For a <u>commercial organization</u> with computer software that can create an ACH formatted file, customer can upload files through this secure media to the Federal Reserve. Examples of this type of file would be Payroll, Accounts Payable, etc.
	Internet Payroll:	For a <u>commercial organization</u> with computer software that cannot create an ACH formatted file, customer can still create an ACH payroll file using this option. Customer will have to key the entries one at a time.
	Tax Payment:	For a <u>commercial organization</u> that is a member of the EFTPS system with the IRS. Customer can pay their payroll taxes using this option. But please check with us prior to using it.
	Message Center:	Upload messages to the administrator of the Internet Banking system.
	Ask Customer Service:	Upload messages to the administrator of the Internet Banking system. If the administrator cannot answer question, it is forwarded to the appropriate personnel.
	Online Magazine:	This option is available to view upcoming articles regarding Bonjour Banking business.
	Question List:	Customer can view / edit their security questions that may pop up from time to time by using this link.
	All Applications:	These options are available to open / apply / pre-qualify for any of the listed type of accounts.
All Calculators:	These options are available for customer to possibly figure out their part in paying on a loan or investing into a savings account.	

How to?


Account Services

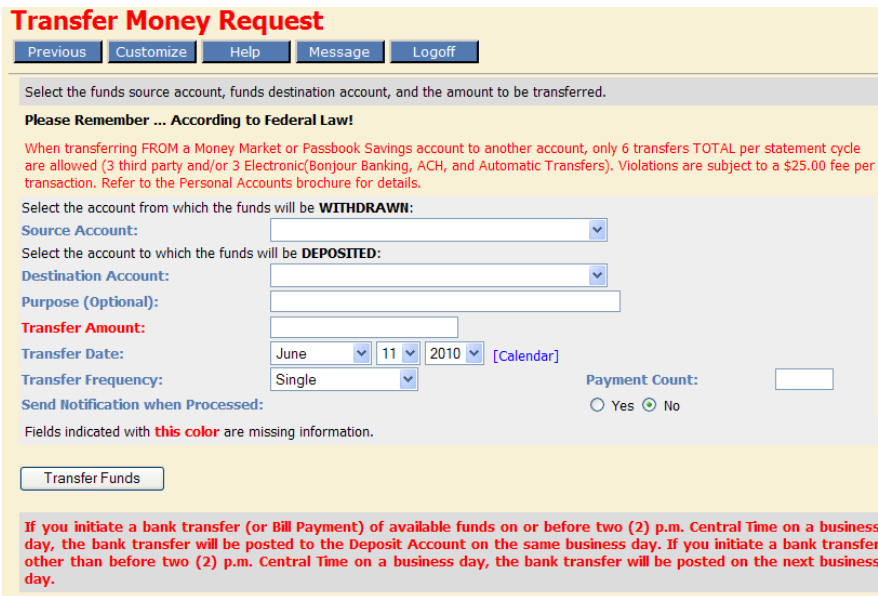
Viewing Account Information:

- Click on "Account Information".
- From the "Account Table" section click on the account number and view activity to that account.
- In the "Account History" section, click on the "Item" column and customer can view an image of the item cleared.
- Please keep in mind that activity displayed is as of the previous business day's business.
- Information can be downloaded into an Excel spreadsheet or Microsoft Money (*version 2003 or older*)

Viewing Online Statements:

Checking account statements can be viewed this link.

- Click "Online Statement"
- An email address may be needed before viewing of first online statement.
- Customer will be able to choose which statement to view by clicking the down arrow  next to listed months.



Transfer Money Request

Previous Customize Help Message Logoff

Select the funds source account, funds destination account, and the amount to be transferred.

Please Remember ... According to Federal Law!

When transferring FROM a Money Market or Passbook Savings account to another account, only 6 transfers TOTAL per statement cycle are allowed (3 third party and/or 3 Electronic (Bonjour Banking, ACH, and Automatic Transfers). Violations are subject to a \$25.00 fee per transaction. Refer to the Personal Accounts brochure for details.

Select the account from which the funds will be **WITHDRAWN**:

Source Account:

Select the account to which the funds will be **DEPOSITED**:

Destination Account:

Purpose (Optional):

Transfer Amount:

Transfer Date: June 11 2010 [Calendar]

Transfer Frequency: Single

Payment Count:


Send Notification when Processed: Yes No

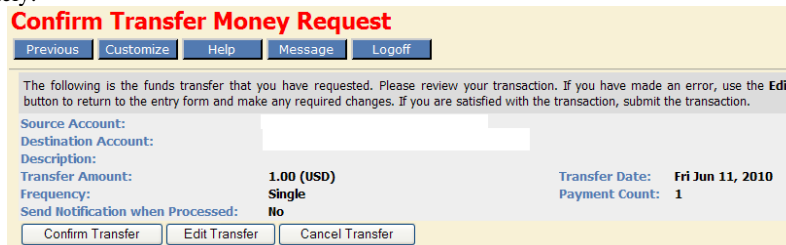
Fields indicated with **this color** are missing information.

If you initiate a bank transfer (or Bill Payment) of available funds on or before two (2) p.m. Central Time on a business day, the bank transfer will be posted to the Deposit Account on the same business day. If you initiate a bank transfer other than before two (2) p.m. Central Time on a business day, the bank transfer will be posted on the next business day.

Transfer Funds:

Please read and adhere to **text in red** as these are laws and deadlines that are followed in implementing these transactions.

- If customer has requested to view more than one account (checking or savings), transfers between accounts can be made by this link.
- By default, the "Source Account" and "Destination Account" will be the same and one must be changed to reflect a second account has the system will not honor the transaction if the are the same. Select the down arrow  in order to change account that is displayed.
- Customer must decide on a "Transfer Amount", "Transfer Date" and "Transfer Frequency". *Customer can click on [Calendar] to view the next few weeks to implement the transfer.*
- Customer can also state a "Payment Count" to state the number of times to implement the transfer.
- When decided, click the button.
- In the following screen, customer **MUST** "Confirm" transaction in order for system to implement the transfer completely.



Confirm Transfer Money Request

Previous Customize Help Message Logoff

The following is the funds transfer that you have requested. Please review your transaction. If you have made an error, use the **Edit** button to return to the entry form and make any required changes. If you are satisfied with the transaction, submit the transaction.

Source Account:

Destination Account:

Description:

Transfer Amount: 1.00 (USD)

Frequency: Single

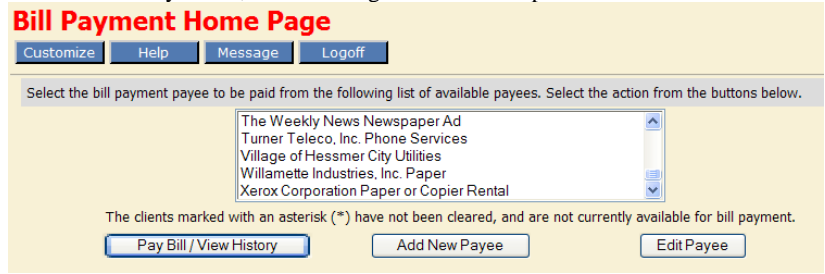
Transfer Date: Fri Jun 11, 2010

Send Notification when Processed: No

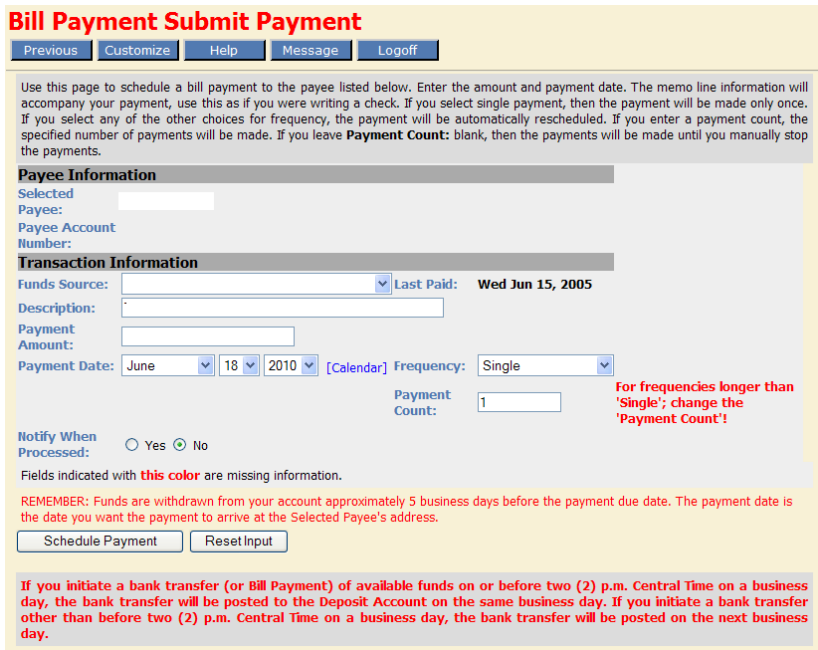
Payment Count: 1

Pay Bills:

- When customer clicks “Pay Bills”, the following screen shows up.

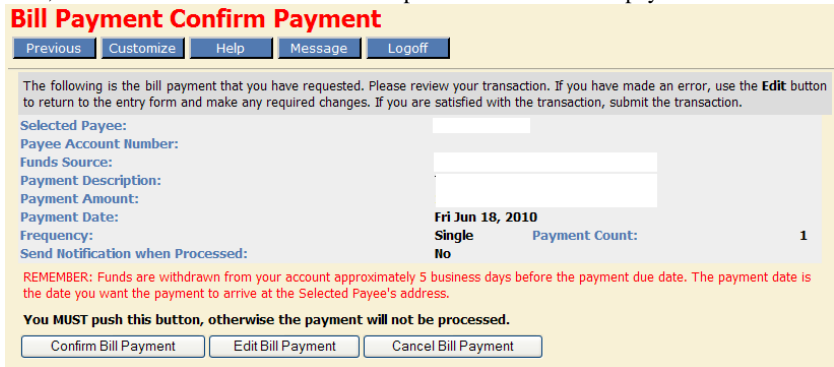


- If customer chooses, a payee listed, they need to be sure that address connected with this payee is correct. From time to time, payees change the addresses to send payments to (*check the latest billing from them*).
- If payee needed is not listed or the address is not the correct one, customer may want to “Add New Payee” to the system. *Note: In order to “Edit Payee” for address change purposes, customer needs to contact the bank.*
- To pay a bill, choose a payee and click “Pay Bill / View History” to schedule a payment.
- The following screen will show up.



- Please read and adhere to **text in red** as these are deadlines that are followed in implementing these transactions.
- By default, the “Funds Account” will be the primary account available to pay bills with. Select the down arrow in order to change account that is displayed.
- Customer can change the “Description” and “Payment Amount” along with the “Payment Date” that they want the payment to be made. *Feature includes clicking on [Calendar] to view the next few weeks to implement the transfer.*
- Keep in mind to choose a payment date to reflect the date the payment is due at the payee’s address because the payment will be deducted from the designated account number 5 business days prior to this date.**

- Once decided, click **Schedule Payment** to implement / schedule the payment.



- Once the above screen shows up with the payment information, click “Confirm Bill Payment”.

Stop Payment:

Please read “Terms and Conditions” on the screen as there are guidelines to follow in requesting a Stop Payment.

- Customer can make stop payments on a “Single Check” or a “Range of Checks”.

Stop Payment Home Page

Previous Customize Help Message Logoff

Select the account for which you would like stop a payment, and press the button indicating whether you are stopping a single check, or stopping a set of checks in a range.

If you are requesting a stop payment order on more than one check, and the checks are not in consecutive order, you must complete and submit an individual request for each check. In addition to your account agreements with us, your stop payment request is subject to the additional [Terms & Conditions](#) included with this request and shown below.

Terms & Conditions

This stop payment request will become effective at 9:00 a.m. on the next business day following your submission and will remain in effect for fourteen (14) days. To extend this request past 14 days and for up to six (6) months, you must submit a written request. Your written request must be received before the expiration of the original 14 day period to be continuously effective and will expire six (6) months from the date of receipt unless renewed in writing.

Your stop payment request must be received in time to give us a reasonable opportunity to act on it, and must precisely identify the number, date and amount of the item and the payee. We will honor a stop payment request by the person who signed the particular item, and, by any other person, even though such other person did not sign the item, if such other person has an equal or greater right to withdraw from this account than the person who signed the item in question. A release of the stop payment request may be made only by the person who initiated the stop payment.

- Once choice is made, the following screen will appear.

Stop Payment Request

Previous Customize Help Message Logoff

Complete the form below to request your stop payment. The fields in red are required to complete your request. Once completed, use the **Stop Payment** button to submit your request. You may also use the **Cancel** button.

In addition to your account agreements with us, your stop payment request is subject to the additional [Terms & Conditions](#) included with this request and shown below.

Stop a Check Range:

Account Number:

Beginning Check: Ending Check:

Reason for Refusal:

Send Notification when Processed: Yes No

Terms & Conditions

This stop payment request will become effective at 9:00 a.m. on the next business day following your submission and will remain in effect for fourteen (14) days. To extend this request past 14 days and for up to six (6) months, you must submit a written request. Your written request must be received before the expiration of the original 14 day period to be continuously effective and will expire six (6) months from the date of receipt unless renewed in writing.

Your stop payment request must be received in time to give us a reasonable opportunity to act on it, and must precisely identify the number, date and amount of the item and the payee. We will honor a stop payment request by the person who signed the particular item, and, by any other person, even though such other person did not sign the item, if such other person has an equal or greater right to withdraw from this account than the person who signed the item in question. A release of the stop payment request may be made only by the person who initiated the stop payment.

- Once blanks are filled out, customer MUST “Confirm Request” whenever they click . Otherwise the system will not honor the Stop Payment.
- Once a Stop Payment is initiated, the above screen to reflect an attempt to make a Stop Payment.

Stop Payment Requests Pending Confirmation

You have the following transaction that have either not been completed or have not been confirmed. Click on the account to continue the transaction process. Transactions pending confirmation left for more than 3 days will be discarded.

Started	Account	Item(s)

[Top of Page](#)

Stop Payment History

Here is a list of your most recent stop payment requests. Click on the transaction date to view the details of your stop request.

Stop Date	Account	Item(s)

[Top of Page](#)

- The above area will be added, pending confirmation of the Stop Payment.

Account Watchdogs:

For customer’s convenience, this feature is provided to allow customer to monitor the accounts listed on the system.

- When the following screen appears, customer can click the link [Add new Watchdog for an account](#).

[Add new Watchdog for an account](#), or select the account name to edit or delete an existing Watchdog.

Account	Notify When	Email Address	Last Used
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- The following screen will appear whereby customer can request monitoring features for their accounts.

Add Account WatchDog

Previous Customize Help Message Logoff

Select an account and enter the notification criteria for a new Watchdog. Press the **Create** button when finished.

Select Account:

Notification EMail Address:

Notify When:

Balance below
 Balance above Amount:
 Debit of
 Credit of
 Clears Check #:

Active: Yes No

Create

- The directions and screen is self explanatory for this feature to work.

ACH Origination:

Automated Clearing House Center

Customize Help Message Logoff

Select the ACH Transfer client to work with from the following list and then select the action to be done from the buttons below.

The clients marked with an asterisk (*) have not been cleared, and are not available for transfers.

ACH to Client Add New Client Edit Client

- For the first time, a new client would have to be set up

Create New ACH Payee

Previous Customize Help Message Logoff

Fill in the information for the requested payee for ACH transfers. The first portion of this form is the required banking information for this client. If you have any questions about this information, contact your customer service representative at The Union Bank.

Client Information

Client name:

Routing Number:

Account Number:

Account type: Checking Account Savings Account Loan Account Other

Default Transaction Information

Use the following fields to set default information for this client. You will have the opportunity to change the information in any of the Default fields when you actually submit your ACH transfer request.

Description:

Direction: Debit From Credit To

Local Account:

Default Amount:

Create New Client Reset Input

- Be sure to have the correct:
 - Client Name to credit or debit
 - Routing Number (ABA) of the bank they deal with
 - Client Account Number (and type of account) to credit or debit
- If customer has more than one account that has ACH Origination capabilities, they need to choose the correct account they wish for this transaction to take place with (Local Account). Arrow down to choose the correct account.
- Once filling out the blanks, customer must not forget to click "Create New Client" button.
- Later, if the need arises, customer can "Edit Client", too.
- Now customer can "Create ACH Transfer".

Create New ACH Transfer

Previous Customize Help Message Logoff

Complete the following information for this transfer, and use the button at the bottom of the page to submit the ACH transfer.

Client Information

Client Name:

Routing Number: 065201255 Account Number:

Account Type: Last Transfer: Wed Oct 04, 2006

Transaction Information

Description:

Transaction: Debit From Credit To:

Amount:

ACH/Start Date: June 14 2010 June 14 2010 [Calendar]

ACH Frequency: Single Payment Count: 1

Send Notification when Processed: Yes No

Fields indicated with this color are missing information.

Submit ACH Transfer Reset Input

- In creating an ACH transaction, be sure to correctly click “Debit From” or “Credit To” the Union Bank account because this will affect the other account the opposite of what is keyed here.
- Also, note the “ACH/Start Date” that this transaction is supposed to take place.

File Upload:

For Commercial Customers that have computer software capable of creating an ACH formatted file, we can assist in uploading this file to their employees’ accounts at whatever bank in the United States.

File Upload Request

Customize Help Message Logoff

Select the file that you wish to send to your bank. This transaction will be done securely, so you can be assured your transactions are safe. NOTE: The maximum file size that may be uploaded is five (5) megabytes. You may also review previous file uploads.

File Type: ACH Transaction File

File Name: Browse...

Comments:

Send Notification when Processed: Yes No

Upload This File

NOTE: To send files you must be using Internet Explorer 4.0 or above, or Netscape Navigator 3.0 or above.

File Upload History

Here is a summary of the files that you have previously uploaded. Click on the file name to view more detailed information.

File Uploaded	Date Uploaded	File Type
		ACH File
		ACH File

[Top of Page](#)

- File type generally defaults as “ACH Transaction File”; customer can change by the down arrow to “Message File” or “Merchant Services File”.
- Once selected customer “Browse” to find the file on the local computer.
- Enter “Comments:” if needed then click so that we receive the file to process.
- As shown above, a history of the uploaded files for each client is kept for customer convenience.
- The next screen below appears. If all is correct, don’t forget to click . Otherwise, the upload will not be processed.

File Upload Confirm

Previous Customize Help Message Logoff

Here is the information for the file that you have uploaded. If this information is not correct, use the Retransmit button to return to the upload page. If this information is correct, use the confirm button to complete your transaction.

File Type: ACH File

Data Received: 15291 bytes

Your File Name:

Your Comments:

Send Notification when Processed: No

Confirm Upload Edit Upload Cancel Upload

Internet Payroll:

For Commercial customers who have computer software that cannot create an ACH formatted file we can create one.

Electronic Payroll Home Page

Previous Customize Help Message Logoff

Select the payroll register to work with from the following list and then select the action to be done from the buttons below:

Pay Register Create Register Manage Payees Edit Register

- As shown above, the system allows customer to “Create, Pay, Manage & Edit” files to upload through us.

Create Payroll Payee

[Previous](#) [Customize](#) [Help](#) [Message](#) [Logoff](#)

Fill in the information to create the new payee for payroll processing. Use the **Description** information for your reference. The **Description** will be presented along with the payee's name when you process payroll. The **Individual ID** is an optional reference number for your use. This identification number will appear in the account history of your employees when paid. The **Default Amount** is used as a default for this payee. You will have the opportunity to change the amount when processing payroll.

[Return to the register.](#)

Register Title: **ABC CO**
Description: **Weekly Payroll**
Payee Name:
Individual ID:
Routing Number:
Account Number:
Account Type: Checking Account Savings Account Loan Account Other
Description:
Default Amount:

[Create New Payee](#) [Reset Input](#)

Edit Payroll Payee

[Previous](#) [Customize](#) [Help](#) [Message](#) [Logoff](#)

Update or correct the information for the selected payee. When finished, press the **Update** button. This payee cannot currently be deleted because of the **1** active payment(s).

Register Title: **ABC CO**
Description: **Weekly Payroll**
Payee Name:
Individual ID:
Routing Number:
Account Number:
Account Type: Checking Account Savings Account Loan Account Other
Description:
Default Amount:
Active Payments: **1**
Last Modified: **Wed Dec 07, 2005 at 11:20 AM by cpd123**

[Update Payee](#) [Reset Input](#)

- Customer can pay one person at a time OR several people at one time.
- When a payroll register is created, simply highlight register created and add (or don't add) payees to that list.
- The payroll should appear as below with listed payee names, descriptions, etc. Each pay period, customer has only to change the amounts.

Pay Payroll List

[Previous](#) [Customize](#) [Help](#) [Message](#) [Logoff](#)

To process this payroll register, enter the amount of the payroll payment to be made to each payee in the register. Select the funds source, and submit the payroll. You may also review the [previous payments](#) to this payroll register.

Payroll Register: **ABC CO** Last Payroll Date: **(Unused)**
Register Description: **Weekly Payroll**
Company Entry Description: **Co Name to display**
Funds Source: Payroll/Start Date: June 14 2010
Payroll Frequency: Single Payment Count:
Send Notification when Processed: Yes No

Payee Name	Description	ID	Amount
			1.00
			0.00
		Total Payroll	1.00

Fields indicated with **this color** are missing information.

[Submit Payroll](#)

Here is the payment history for this payroll list 'ABC CO'. The details of a payroll payment can be viewed by clicking on the Register Name for the specific row.

Register Name	Description	ID	Payroll Total	Payroll Date
ABC CO	Weekly Payroll		1.00	Mon Jun 14, 2010

- As with most previous screens, remember to "Confirm" transactions after submitting.

Tax Payment:

For commercial customers who have been pre-enrolled through the EFTPS tax payment system, their taxes can be paid through this feature.

EFTPS Home Page

Previous Customize Help Message Logoff

Select the tax payment to be made from the following lists and select the **Submit Tax Payment** at the bottom of the page.

- 940 - Employer's Annual Unemployment Tax Return Federal Tax Deposit
- 941 - Employer's Quarterly Tax Return
- 943 - Employer's Annual Tax for Agricultural Employee's Federal Tax Deposit
- 945 - Withheld Federal Income Tax Deposit
- 990 - Organization Exempt Income Tax

Submit Tax Payment

- Choose a tax payment type.

EFTPS Payment

Previous Customize Help Message Logoff

Provide the effective date for the transaction, the amount of the transaction, and the funds source. Use the **Submit Tax Payment** button at the bottom of the page to process the transaction.

Tax Payment: 940 - Employer's Annual Unemployment Tax Return Federal Tax Deposit

Tax Year: 2010

Funds Source: [Dropdown]

Payment Amount: [Text Field] **Payment Date:** June 14 2010 [Calendar]

Payment Frequency: Single **Payment Count:** 1

Send Notification when Processed? Yes No

Fields indicated with **this color** are missing information.

Submit Tax Payment

- Choose "Tax Year", "Funds Source", "Amount", etc. as shown above before "Submitting".
- On next screen, always remember to "Confirm" payment.

Bank Services

Message Center / Ask Customer Service:

Create a Secure Message

Help Close

Enter the username or userid of the user in the **To:** field. More than one user must be separated by commas. The **From:** field allows you to specify your real name, or use a message group name as an alias.

To: CustServe

From: Your Name

Confirm Receipt: Yes No

Subject: [Text Field]

[Large Text Area]

Send Secure Message

All mail messages sent through this form will be sent secure. You may send account information or other sensitive information without fear of compromising the security of your data. Please use this form for all correspondence involving sensitive information. These measures are for your privacy and security.

- Both "Message Center" and "Ask Customer Service" messages end up at our Customer Service area. The messages are usually answered by the Internet Banking administrator; otherwise the questions or comments are forwarded to the appropriate personnel within the bank.
- As the screen states, this is a secure message output. Customers need not be afraid to ask regarding anything from their accounts.

Online Magazine:

- When available, articles pertaining to the Internet Banking service, the bank, etc. get posted on this screen.

Question List:

+Question List Previous Customize Help Mail Logoff

You already meet the requirements for secondary security questions. You can make changes here, or select any option from the menu on the left to do something else.

This is your list of secondary security questions and answers. Please provide the answers for the required number of questions. A random question from this list may be presented to you when you login.

- A minimum of 3 questions must have answers. You currently have 4.
- Between 1 and 1 custom questions are required. You currently have 1.
- Questions already answered are in **bold** type.
- To remove a question from your list, check the box in front of it or clear it's answer field.

Remove	Question	Answer
<input type="checkbox"/>	What is your favorite color in this list?	<input type="text"/>
<input type="checkbox"/>	What is your favorite flavor of ice cream in this list?	<input type="text"/>
<input type="checkbox"/>	* What is your wife's maiden name?	<input type="text"/>
	What was your favorite subject in High School?	<input type="text"/>
	What was your favorite teacher's name?	<input type="text"/>
	What was your first pet's name?	<input type="text"/>
<input type="checkbox"/>	What was your mother's maiden name?	<input type="text"/>
	Where were you born?	<input type="text"/>

Submit Changes

This screen shows customers security questions and answers. The question with the asterisk (*) is the custom question and answer the customer imposed on themselves. Through this screen customer can "Remove", "Change", and/or "Add" to their security question group.

Applications

The listed application forms that customers can apply for are forwarded to the appropriate personnel once received by the bank through the system. We know that customer time is valuable and try to get the filled application to the right person as-soon-as possible.

Calculators

For customer convenience, these links are provided for possible pre-application as to:

- How much a note payment might be
- How much money can be invested

Examples of calculations follow:

Calculate Mortgage Payment

Previous Help Message Logoff

This form will allow you to calculate your monthly mortgage payment, as well as convenience to our customers and is for informational purposes only. Please enter information in fields marked in red is required to submit this page.

Amount of Loan:

Interest Rate: %

Length of Loan: Years Months

Starting Year:

Starting Month:

Calculate Mortgage Payments

Amortization Schedule

Previous Help Message Logoff

The following is a summary of the mortgage that you have requested.

Mortgage Amount:	<input type="text" value="10,000.00"/>	Total Principal to Pay:	10,000.00
Lending Rate:	<input type="text" value="4.25"/> %	Total Monthly Payment:	54.17
Term in Years:	<input type="text" value="25"/>	Total Interest to Pay:	6,246.98
Term in Months:	<input type="text" value="300"/>	Grand Total to Pay:	16,246.98

Recalculate Mortgage Payments or Start Over

Based upon the loan information in the preceding table, the following table shows your payment schedule for the term of the loan beginning 6/2010.

Payment Number	Due Date	Principal Payment	Interest Payment	New Balance
1	Jun, 2010	18.77	35.40	9,981.23
2	Jul, 2010	18.84	35.33	9,962.39
3	Aug, 2010	18.90	35.27	9,943.49
4	Sep, 2010	18.97	35.20	9,924.52
5	Oct, 2010	19.04	35.13	9,905.48
6	Nov, 2010	19.10	35.07	9,886.38
7	Dec, 2010	19.17	35.00	9,867.21
Year 1 Total:		132.79	246.40	
8	Jan, 2011	19.24	34.93	9,847.97
9	Feb, 2011	19.31	34.86	9,828.66
10	Mar, 2011	19.38	34.79	9,809.28
11	Apr, 2011	19.45	34.72	9,789.83
12	May, 2011	19.51	34.66	9,770.32
13	Jun, 2011	19.58	34.59	9,750.74

Calculate Interest Appreciation

Previous Help Message Logoff

This form will allow you to calculate compound interest appreciation. Please enter the following information to generate the report.

Amount of Principal:

Interest Rate:

Term: Years

Interest Compounded:

Calculate Interest

The results of this calculation are an assumption based on the rate, amount and term of the investment you have entered. The Union Bank assumes no responsibility nor does it guarantee any aspect of the figures you view or print from this page.

Interest Appreciation Schedule

Previous Help Message Logoff

Here is a summary of the information that you provided:

Amount of Principal:

Interest Rate:

Term: Years

Interest Compounded:

Based upon this information, the following shows your interest appreciation for the specified term:

Starting Principal:	10,000.00
Accumulated Interest:	640.82
Total:	10,640.82

Re-calculate Interest

Other Features:

Customer should notice that most of the screens have these buttons at the top of the screens.



On the “**Customize**” screen, the customer can change to the look of the individual screen to some degree.

- Color of certain background and text
- History of transactions days to display
- Display sort ascending or descending order

On the “**Help**” screen, the customer gets various useful explanations of displayed items and screens.

On the “**Message**” screen, the customer can send in messages or questions regarding their account
(*the same as link as in the Bank Services*).

On the “**Logoff**” link, customer has finished navigating the system and exits all Internet Banking screens.

Note: Some of the services above have fees and/or documentation associated with them. Check with your Customer Service Representative.