

**CSB Specialty Software, Inc.**



**Making Your Life Easier & Your Business More Profitable**

**CSB Specialty Software, Inc.**

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## INTRODUCTION

C\$B Loan Manager is a Windows based program designed to provide maximum control of loan office operations. Powerful, yet easy to use, C\$B Loan Manager meets the needs of the users in the branch, as well as the needs of the executive in the home office, at an affordable price. Combining the best of both worlds, C\$B Loan Manager offers Web Based Reporting without the headaches and downtime of a Web Based System.

## FUNCTIONALITY

The system tracks all activity from Application through Pay Out and provides all the functionality needed to manage your loan office including:

- ✓ Applications
- ✓ Loan Origination
- ✓ Payments
- ✓ Delinquent Notices
- ✓ Legal Charges
- ✓ NSF Charges
- ✓ Renewals
- ✓ Charge Offs
- ✓ Fee/Refund Calculations
- ✓ Ancillary Products/Insurance
- ✓ Solicitation Mailings
- ✓ General Ledger Interface
- ✓ Check Writing Capability
- ✓ Checkbook Management
- ✓ Multiple Cash Drawer Management
- ✓ Comprehensive Financial/Delinquency Reporting

The program is designed to be networked so you can run one or several computers in each branch. Integrated security controls access to the program and the functions available to each user.

All reports, contracts, letters, etc. are printed using laser printers, eliminating the aggravation and cost of dealing with pre-printed forms and dot matrix printers. No need to worry about alignment problems. Everything prints where it is supposed to.

All financial information is tied to a general ledger system for complete and accurate accounting of all branch receipts and expenses.

The system tracks up to nine cash drawers as well as the branch check book.

While the software operates within the branch, we have incorporated the ability to provide automated reporting directly to your home office. All reports generated at close out can be automatically emailed to designated recipients. The collection of reports sent includes all reports printed in the office as well as Excel spreadsheet files containing complete general ledger information which can be imported into most accounting systems. These reports are received in the home office before they finish printing in the branch. They are also available at any time through our Internet based Web Access Portal. Since these reports are an exact representation of the reports printed in the branch, they can be electronically stored eliminating the need to store boxes of reports. An entire year of reports would fit on one CD.

Through technology integration with third party developers we provide the ability to do automated back-ups of data over your Internet connection. Your data is backed up automatically and securely over the Internet connection as the system closes out for the day. It is fast and most of all you don't have any tapes or disks to have to remember to swap out and lock up.

# SAMPLE SCREENS

## Loan Screen ....

CSB Loan Manager - [Customer Information]

Current User Window Help Exit And Backup Data

[F1] Help [F2] New Loan [F3] Renewal [F4] Dual Loan [F5] Take Payment [F9] View Loans [F11] Reversal Reports Forms Other

### Customer Information

INTERNET ENABLED

	Charge	Refund	Charge	Refund
Sequence: 2	INTEREST: \$21.90	\$10.43	NF: \$10.00	\$0.00
Type: BR	8% FEE: \$35.04	\$2.71	SL: \$1.84	\$0.88
Category: 0	4% FEE: \$0.00	\$0.00		
Late Days: 5	MAINT: \$18.00	\$8.57		
Late Rate: 0.05			DP: \$4.38	\$2.09
Min Late Fee: \$10.00				
Max Late Fee: \$0.00				
By: CSB	Deferral Fee: \$0.00	\$0.00		
Time: 10/04/07 10:19:26			ADD: \$17.50	\$0.00
Written Off: //				
Recency Date: 11/14/2007				

**Security - Vehicle or Other Property Used To Secure Loan**

Year: Make: Model: VIN:

Other: ALL THAT PROPERTY DESCRIBED ON, EXHIBIT 'A' DATED 08/14/2007

Updated: 08/14/2007 By: PB

ACCOUNT #: 86 - ALBERTSON, NATASHA N - SSN: 477-06-4479  
677 DAY WAY AUGUSTA - HOME PHONE: 678-904-9014 LAST PAID: 10/04/07

Account Name/Address/Spouse Employment/Comaker Other Accounts Charges

**ACCOUNT IS IN RESTRICTION**

Edit New Delete

Copyright CSB Specialty Software, Inc. 2003-2007 User: CSB On Server CSB\CSBSQL 10/5/2007 4:32 PM

## Payment Screen ....

CSB Loan Manager - [Customer Information]

Current User Window Help Exit And Backup Data

[F1] Help [F2] New Loan [F3] Renewal [F4] Dual Loan [F5] Take Payment [F9] View Loans [F11] Reversal Reports Forms Other

### Customer Information

INTERNET ENABLED

Number Name Transaction Date

Find Customer: 10/05/2007

Collect Payment

Amount Fin	Amount Tendered: \$50.00	Method of Payment: CHECK	AFTER PAYMENT
Face A	Payment Amount: \$50.00	Payment Received: PERSON	
Loan A	Check Number: 12345	Pay Up To Date: \$100.00	\$0.00
Loar	Amount Of Check: \$50.00	Pay Off Amount: \$806.69	NEXT PAYMENT
Payment A	Amount To Late Fees: \$20.00	Next Due: 9/14/2007	09/14/2007
Final Pe	Amount To Maturity Interest: \$0.00	Good Until: 10/15/2007	RENEW AMOUNT
Net Pro	Amount To Other Charges: \$0.00	Password: *****	-\$122.34
Stat	Amount To Deferral Fees: \$0.00	Drawer: 1	
Actue	Amount To NSF Charges: \$0.00	Promise Amount: \$50.00	
M	Amount To Legal Charges: \$0.00	Promise Date: 10/12/2007	
	Amount To Loan Balance: \$30.00		

THE REGULAR PAYMENT AMOUNT

ACCOUNT #: 10 - ABERCROMBIE, FANNIE SUE - SSN: 479-06-7786  
9000 JONES RD AUGUSTA - HOME PHONE: 770-827-1111

Payment Information Adjustments

24 Month Hist

ACCOUNTS = 1

ACCOUNT #: 10 - ABERCROMBIE, FANNIE SUE - SSN: 479-06-7786  
9000 JONES RD AUGUSTA - HOME PHONE: 770-827-1111 LAST PAID: 08/24/07

Account Name/Address/Spouse Employment/Comaker Other Accounts Charges

**ACCOUNT IS IN RESTRICTION**

Edit New Delete

Copyright CSB Specialty Software, Inc. 2003-2007 User: CSB On Server CSB\CSBSQL 10/5/2007 4:37 PM

## WEB BASED REPORTING

C\$B Loan Manager gives you the best of both worlds. We offer near real-time reporting like a web based system but since our software is “branch based” your branches are not paralyzed by Internet disruptions. If a branch loses its connection to the Internet they can still make loans, take payments and work accounts. When their Internet connection is restored web based reporting is updated automatically.

About once an hour C\$B Loan Manager updates our server via the Internet with statistical information from each branch. This allows us to create custom reports that are available to authorized users also via the Internet. All data is transmitted and maintained securely.

A variety of reports are available that provide you with a nearly real-time view of what is happening in each office as well as consolidated reports. Consolidated reports can be based on the entire company, division, state, region, etc. Though these reports are already very comprehensive, they can be modified or new reports added to meet your specific needs.

If you have 1 branch or 100, Web Based Reporting makes your life easier because you can get the information you need when you need it from anywhere as long as you have access to the Internet.

### Web Access Selection Screen ....

SiteSafe™ \$1 MILLION GUARANTEE Network Solutions VERIFY

### CSB Specialty Software, Inc - Web Access Portal

Licensed Company Access For: ACCESS LOAN COMPANY  
You Are Logged In As: SCOTT BRUDER At 192.168.1.1.

Branch Criteria: <<- ALL ->

Reporting Selections:

- Borrowing Base Report
- Borrowing Base Report
- Contact Summary - Daily Progress
- Contact Summary - Selected Date Below
- Delinquency Movement Summary
- Net Balances Report
- Progress Grid

View Report Selection

View Server Update Times      View Last Closeout Times

June 2009							July 2009							August 2009						
Sun	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Mon	Tue	Wed	Thu	Fri	Sat
31	1	2	3	4	5	6	28	29	30	1	2	3	4	26	27	28	29	30	31	1
7	8	9	10	11	12	13	5	6	7	8	9	10	11	2	3	4	5	6	7	8
14	15	16	17	18	19	20	12	13	14	15	16	17	18	9	10	11	12	13	14	15
21	22	23	24	25	26	27	19	20	21	22	23	24	25	16	17	18	19	20	21	22
28	29	30	1	2	3	4	26	27	28	29	30	31	1	23	24	25	26	27	28	29
5	6	7	8	9	10	11	2	3	4	5	6	7	8	30	31	1	2	3	4	5

One of the most useful reports available on the web is the PROGRESS GRID. This grid tracks performance information on each branch and even assigns point values or rankings for various performance factors which can be used in determining bonuses and other performance related issues.

You can set performance goals such as Standard Loan Volume and Standard Collection Volume and the grid will calculate daily progress toward those goals based on the number of working days in the month and the number of days passed. Yes, it knows what your working days are! At a glance, you can see who is performing and who is not.

Similarly, a CONTACT GRID is provided that displays a summary of contacts made and/or attempted such as phone contacts, field contacts, delinquent letters and right to cure letters. Both grids can be saved as Excel spreadsheets and integrated into other reports as needed.

Of course consolidated delinquency reports are also available. We can even generate your Borrowing Base Report on the web which makes compiling your Borrowing Base as easy and quick as clicking a button.

### Progress Grid ....

CSB LOAN MANAGER PROGRESS GRID - ACCESS LOAN COMPANY - WORKING DAY: 9 OF 22 COMPANY WIDE SLOW FILE % = 27.21 - REPORT TIME IS 6/11/2009 2:23:12 PM

BRANCH	SLOW FILE	SF POINTS	OPEN ACCOUNTS	ACCOUNTS GAINED	GAINED POINTS	LOAN VOLUME	STDLV	LV POSITION	LV POINTS	TOTAL COLLECTIONS	STDCV	CV POSITION	CV POINTS	INCR REMA
ALBANY	18.04	5	705	-1	1	37,281.00	0.25	14,405.32	6	32,504.05	0.25	9,628.37	6	4
WAYCROSS	11.85	6	82	16	5	5,872.00	0.25	3,150.42	5	1,238.00	0.25	-1,483.58	2	
NASHVILLE	22.71	4	249	6	3	8,040.00	0.25	-1,439.61	1	11,041.71	0.25	1,562.10	4	-1
LUMBER CITY	30.47	2	258	9	4	12,864.00	0.25	94.76	2	10,796.93	0.25	-1,772.31	1	3
PEARSON	29.72	3	415	2	2	17,009.00	0.25	1,587.76	3	16,952.05	0.25	1,530.81	3	5
ALMA	38.27	1	528	-1	1	23,160.00	0.25	3,097.26	4	22,566.61	0.25	2,503.87	5	15
TOTALS	25.18	---	2,237	31	---	104,028.00	---	20,895.91	---	95,099.35	---	11,969.26	---	26

CSB LOAN MANAGER PROGRESS GRID - ACCESS LOAN COMPANY - WORKING DAY: 9 OF 22 COMPANY WIDE SLOW FILE % = 27.21 - REPORT TIME IS 6/11/2009 2:23:12 PM

BRANCH	TOTAL COLLECTIONS	STDCV	CV POSITION	CV POINTS	INCREASE REMAINING	INCREASE POINTS	PAST DUE 30	PAST DUE 60	PAST DUE 90	NEW LOANS	NL POINTS	FB LOANS	FB POINTS	TOTAL POINTS
ALBANY	32,504.05	0.25	9,628.37	6	4,285.88	3	10,977.31	6,641.42	1,044.54	10	4	13	5	30
WAYCROSS	1,238.00	0.25	-1,483.58	2	0.00	5	0.00	0.00	0.00	16	6	0	0	29
NASHVILLE	11,041.71	0.25	1,562.10	4	-1,539.71	6	4,164.00	-1,485.55	1,493.78	3	2	11	4	24
LUMBER CITY	10,796.93	0.25	-1,772.31	1	3,047.51	4	8,330.37	3,656.00	1,110.27	15	5	2	1	19
PEARSON	16,952.05	0.25	1,530.81	3	5,999.46	2	12,213.59	5,476.50	1,274.60	6	3	10	3	19
ALMA	22,566.61	0.25	2,503.87	5	15,192.45	1	23,976.75	18,857.26	12,233.49	2	1	6	2	15
TOTALS	95,099.35	---	11,969.26	---	26,985.59	---	59,662.02	36,116.73	17,156.68	52	---	42	---	---

As you can see, the progress grid tracks loan volume, collection volume, delinquency, bad debt and more.



## Contact Grid ....

CONTACT SUMMARY - CLOSEOUT DATE -6/9/2009 - Windows Internet Explorer

https://csbserver.csbapp.com/ContactsClose.aspx

CONTACT SUMMARY - CLOSEOUT DATE -6/9/2009

CSB LOAN MANAGER CONTACT SUMMARY FOR CLOSE OUT DATE - 6/9/2009 - ACCESS LOAN COMPANY - REPORT TIME IS 6/11/2009 2:25:17 PM

BRANCH	ATTEMPTS BY PHONE	ATTEMPTS IN FIELD	CONTACTS BY PHONE	CONTACTS IN FIELD	CONTACTS IN BRANCH	DELINQUENT LETTERS	RTC LETTERS	TOTAL CONTACTS	UPDATED
ALBANY	58	0	0	0	0	6	0	64	6/9/2009 5:24:21 PM
ALMA	78	2	0	0	1	10	0	91	6/9/2009 6:36:55 PM
LUMBER CITY	37	0	0	0	0	3	0	40	6/9/2009 4:52:30 PM
NASHVILLE	44	1	0	0	2	2	0	49	6/9/2009 5:28:03 PM
PEARSON	81	1	0	0	3	2	0	87	6/9/2009 5:08:54 PM
WAYCROSS	2	0	0	0	0	1	0	3	6/9/2009 5:06:44 PM
TOTALS	300	4	0	0	6	24	0	334	---

Save Grid To Excel Spreadsheet    Return To Home Page

In addition to reports that are generated on the web all the closeout related reports that are generated in the branch are also available on the web. Close out reports for any given day can be viewed with the click of a button. These reports as well as spreadsheets created at close out also can be saved from the web to a local computer.

## Closeout Report Selection....

Branch Close Out Reports - Windows Internet Explorer

https://csbserver.csbapp.com/ReportList.ASPX

Branch Close Out Reports

Start Date: Monday, June 01, 2009

End Date: Thursday, June 04, 2009

Re-Load List    Month End Only     Return To Site Home Page

Close Out Report List

- [-] ACCESS LOAN COMPANY OF ALBANY
  - [PDF] 6/4/2009 5:21:06 PM (485 - PDF)
  - [GL] 6/4/2009 5:21:06 PM (485 - GL)
  - [CHECKS] 6/4/2009 5:21:06 PM (485 - CHECKS)
  - [PDF] 6/3/2009 5:44:12 PM (484 - PDF)
  - [GL] 6/3/2009 5:44:12 PM (484 - GL)
  - [CHECKS] 6/3/2009 5:44:12 PM (484 - CHECKS)
  - [PDF] 6/2/2009 5:37:42 PM (483 - PDF)
  - [GL] 6/2/2009 5:37:42 PM (483 - GL)
  - [CHECKS] 6/2/2009 5:37:42 PM (483 - CHECKS)
  - [PDF] 6/1/2009 5:35:05 PM (482 - PDF)
  - [GL] 6/1/2009 5:35:05 PM (482 - GL)
  - [CHECKS] 6/1/2009 5:35:05 PM (482 - CHECKS)
- [+] ACCESS LOAN COMPANY OF ALMA
- [+] ACCESS LOAN COMPANY OF LUMBER CITY
- [+] ACCESS LOAN COMPANY OF NASHVILLE
- [+] ACCESS LOAN COMPANY OF PEARSON
- [+] ACCESS LOAN COMPANY OF WAYCROSS

## **ELECTRONIC REPORTING**

We can electronically transmit reporting data for you to Equifax, Transunion and Insurance Providers. This data is automatically transmitted to us at month end and we submit it to the appropriate entity. All we need from you is your permission and reporting ID numbers.

## **SUPPORT**

We are proud of our support and we believe our customers will tell you that we are there when they need us with the answers they need. When you have a question or a problem we can remotely connect to the computer in the branch over the Internet. Once connected, it's just like we were there in the office. We can see what you see and even control your computer from our office. The remote connection is secure and can only be implemented at the request of the user.

## **UPDATES**

When changes are made to the software, updates are instantly available over the Internet. The program running on the main computer in each office will tell the users when updates are available. All they have to do to download and install updates is click "YES" when prompted. The entire process generally takes less than 5 minutes. Once the main computer is updated secondary computers update from it automatically.

## **CONVERSION OF DATA**

In most cases we can convert data from your existing system to ours. We have already written utilities to convert from most systems. If you have a different system, chances are we will be able to convert your data so there is no need to key in your old records.

## **STATE REQUIREMENTS**

C\$B Loan Manager is currently available for use in South Carolina, Georgia, Alabama and Tennessee and meets regulatory requirements of those states.

## **CURRENT PRICING INFORMATION**

C\$B Loan Manager is licensed on a per branch basis at a cost of \$2,950.00 per branch. Discounts are available for volume purchases. Conversion cost, when applicable, is \$850.00 per branch. Technical support is provided at cost of \$175.00 per month, per branch.

## **FOR MORE INFORMATION**

If you would like more information, please contact Scott Bruder at 1.803.510.7500 or by email at [scott@csbsoftware.com](mailto:scott@csbsoftware.com).

**Additional information is also available at [www.csbsoftware.com](http://www.csbsoftware.com).**

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Take a moment and see what we can do for you !



**LOAN MANAGER**

Best Branch Management Software, Best Support