



Client Help Guide

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Contents

Welcome to Premier[®]corp!	Page 4
Types of Activity	Page 5
Getting Started	Page 6
If You Need Help	Page 7
Accessing Your Business Accounts	Page 8
Transaction Activity, Image Retrieval, Stop Payments, Documents	Page 19
Funds Management	Page 27
File Management	Page 28
Client Administration	Page 33
Client Review	Page 35
	Page 38

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Welcome to...



You are about to transform your business computer into a branch office of our financial institution. With some help from the Internet, you will have full service access to your accounts in a completely secure environment. Within your office, you will be able to do everything from reviewing your balances to transferring funds, from requesting stop payments to reviewing your corporate cash handling.

If you are comfortable using your Internet browser, you will be comfortable with this business banking product. Premier@corp is as a dynamic tool for financial management.

Sophisticated and flexible funds management capabilities allow named client employees to make controlled disbursements, transfers including, ACH and internal transfers, domestic and foreign wire transfers, and payments such as, tax and loan payments.

Corporate clients enjoy greater functionality without jeopardizing security and can establish controls at either the client level or at the financial institution. A review function allows you to access and approve stop payments, fund transfers and file transfers, based on permission controls in the specifications.

Security is extremely important when it comes to your financial matters. Complete privacy, controlled through encryption and passwords, ensures only authorized access to your accounts.

A personal computer with Internet access is all that is required to get started. For the best view, set your screen resolution to 800 x 600 pixels.



Types of Activity

This browser-based product is designed for five general activities: *Summarizing Account Information*, *Performing Fund Management Activities*, *Performing File Management Activities*, *Setting up New Employees and Reviewing Fund and File Transfers*.

- For *Summarizing Account Information*, you can view a list of all your accounts at our financial institution by clicking on the "Accounts" drop-down menu. From the account list, a specific account can be selected to view account detail and to perform research functions.
- For *Fund Management Activities*, you can review assigned fund transfer templates, issue fund transfers and inquire into fund transfers that have already been issued. You can also select transactions, sort transactions and export transactions to personal financial management applications (such as Microsoft Money or Intuit's Quicken).
- For *File Management Activities*, you can review assigned file transfer templates, issue file transfers and inquire into file transfers that have already been issued.
- For *Administration Activities*, you can, but are not limited to, add new employees, designate employee account access and establish fund transfer templates.
- For *Reviewing Fund and File Transfers*, an assigned corporate administrator can review issued fund and file transfers before they even reach the bank.

Getting Started . . .

Business Internet banking is as easy as using your preferred browser and Internet Service Provider (ISP) to access our Web site at *www.unitybank.com*.

On the home page, you will see an icon that represents the Corporate Internet banking section of our Web site. Click the icon to enter this secured area. The first window displayed will be for entry of a Access ID and Password.

Your corporate administrator assigns your Access ID and Password. Enter your Access ID first, then press the tab key and enter your Password. Click the Submit button to validate security and open the secure area of the Web site.

The functionality within Premier[®]corp is dependent upon your employee status. All of the features described within this guide may or may not apply.



START

THE FITNESS CENTER

Access ID:

Password:

Log In

DISCLAIMERS PRIVACY STATEMENT CONTACT US

If you forget your Access ID and Password, contact your corporate administrator.

If You Need Help

This business Internet banking product is designed to be functional and easy to operate. You will find that the windows and buttons are very easy to navigate. Soon you will be browsing through your corporate account information.

If you would like an explanation of any of the functions available through this Internet banking product, just click the "Help" button and the help topic displayed will represent the page you are currently on. Click the "Search" tab to search for more information about that page or other desired topics.

The screenshot displays a web-based help interface. On the left is a navigation pane with a tree view under the heading 'PremierEcorp'. The items listed are: Summary (selected), Accounts, Funds Management, File Management, Change Password, System Requirements, and Review. The main content area has a blue header with the word 'Contents' and a large blue heading 'Summary'. Below the heading, there are three paragraphs of text explaining the 'Summary' function. The first paragraph states that Summary displays a list of all accounts associated with the access ID and password. The second paragraph explains that within Summary, sorting can be performed on each column heading, and clicking on the column headings allows account information to be sorted in Ascending or Descending order. The third paragraph notes that the display of account numbers within Summary is based on specifications established by the administrator. Below these paragraphs, a section titled 'Summary' may include the following information: 'Product Description' and 'Account ID'. The 'Product Description' section explains that it identifies the product assigned to the account and may include the account number according to permissions. The 'Account ID' section explains that it indicates a unique name assigned by the client and that clicking on it will display additional balance information.

Accessing Your Corporate Accounts

The diversity of Premier^ecorp allows for multiple views of your corporate account information. Corporate accounts can be displayed in Summary view, an Account List or a single account. It is your choice on how you want to display your account information.

Summary

Summary displays a list of all accounts associated with your corporate Access ID. The Summary is organized by employee groups and allows for information to be categorized accordingly. For example, if you have four Demand Deposit accounts, they would be grouped together under the associated "Display Group" heading.

The Summary may include Product Descriptions and Account Nicknames along with Account Numbers, which are established by the administrator.

The Summary includes:

- Current Balances
- Current Principal
- Available Balances
- Anticipated Available Balances
- Total Funds Available
- Available Credit

(Note the order in which these are displayed is dependent upon the first account listed. If a Loan account is listed first, then the Current Principal column will be displayed first.)

Account Summary as of 12/23/2003 2:29 PM sorted by Group, Product Description

DDA Group 1 sorted by Product Description in Ascending Order

Product Description	Account Nickname	Current Balance	Total Funds Avail
15000	Account 15000		
BRANCH 4 CLASS 2 NOW	DDA 200313 on Inst 00	1,419,759.26	1,419,757
COMMERCIAL 100	DDA 100	18,791.75	-59,017
COMMERCIAL 1000	Checking 1000		
COMMERCIAL	DDA 7000	74.31	99,993,460
COMMERCIAL 2000	DDA 2000	.00	
FIFTY FIVE PLUS 2255	GENERAL DDA 2255	7,282,194.05	7,282,231
FIFTY FIVE PLUS 2223	Personal Checking 2223	442,177.00	441,026
FIFTY FIVE PLUS 1	DDA 1	1,448.58	910,528
MONEY MARKET 5050	Sweep DDA 5050	.00	
MONEY MARKET 2010	DDA 2010	9,254.62	9,251
NO HASSLE	ACCT		
NOW 2122	DDA 43	454,695.50	479,445
NOW 2050	Sweep DDA 2122	6.46	
	Negative Balance	-3,063.51	-3,063

Accounts

The Accounts drop-down menu contains all accounts associated with your employee permissions. From the Account menu corporate accounts can be displayed within the Account List (a list of all your corporate accounts contained on one page) or each separate account is listed.

Account List

All your corporate accounts are conveniently listed in your account list. From the Accounts drop-down menu, select List. The Access Nickname organizes the account list accordingly, meaning only those corporate accounts that you have been assigned are displayed. From the account list, clicking on the Account Nickname allows for additional balance information to be displayed pertaining to the account. The account list includes:

- Account Nickname
- Account Numbers (Optional)

The screenshot shows a web browser window titled "Premiercorp -- Your Financial Management Tool for the Future - Microsoft Internet Explorer". The page header includes "Log Off", "Change Password", and "Help". The main banner features a stopwatch and the text "THE FITNESS CENTER". Below the banner is a navigation menu with "Summary", "Accounts", "Funds Management", "File Management", "Administration", and "Review".

The main content area displays "Account List as of 12/23/2003 2:29 PM Sorted By Group, Account Nickname". It is divided into two sections:

DDA Group 1 sorted By Account Nickname In Ascending Order

Account Nickname	Account Number	Account Nickname	Account Number
Checking 1000	1000	DDA 7000	
Account 15000	15000	DDA 7050	705
DDA 2000	2000	DDA 9876543210	987654321
DDA 1	1	GENERAL DDA 2255	225
DDA 100	100	LAS 1123	112
DDA 200004	200004	DDA 2050	205
DDA 200313		DDA 9125	912
DDA 2010	2010	Personal Checking 2223	222
DDA 21		Sweep DDA 2122	212
DDA 4020	4020	Sweep DDA 5050	505
DDA 43			

SAV Group 1 sorted By Account Nickname In Ascending Order

Account Nickname	Account Number	Account Nickname	Account Number
SAV 3240	3240	SAV 8030	803
SAV 3256	3256	SAV 9115	911

The browser status bar at the bottom shows "Done" and "Local intranet".

Demand Deposit Account Inquiry

For Demand Deposit Account Inquiries, select your Demand Deposit account from the Account List or select the Demand Deposit account from the Accounts drop-down menu. Your Demand Deposit Account Inquiry is separated into six sections: Account Status, Outlook, Account Information, Account Activity, Available Funds and Interest Information.

Account Status includes any overdraft information about the account. Account Status includes:

- Dates of Last Overdraft
- Days Overdrawn

Outlook provides a reminder of the upcoming scheduled float activity on the account. Outlook includes:

- Available Balance
- Float
- Balance
- Total Float

Account Information provides valuable account averages. Account Information includes:

- Average Available Balance Current Month
- Average Available Balance Previous Month
- Average Available Balance Current Year
- Average Available Balance Previous Year
- Average Ledger Balance Current Month
- Average Ledger Balance Previous Month
- Average Ledger Balance Current Year
- Average Ledger Balance Previous Year
- Last Deposit
- Last Withdrawal

Account Activity provides an up-to-the minute anticipated status of the account. Account Activity includes:

- Current Balance
- Pending Transfers
- Presentments
- Anticipated Balance

Available Funds provides a detailed look at the total funds available to the account. Available Funds includes:

- Current Balance
- Total Float
- Holds
- Available Balance
- Pending Transfers
- Presentments
- Today's Float
- Anticipated Available Balance
- Credit Line
- Related Automatic Transfer Account and Automatic Transfer Account Balances
- Total Funds Available

Interest Information details all interest associated to the account. Interest Information includes:

- Current Accrued Interest
- Last Interest
- Interest Paid Current Year
- Interest Paid Previous Year

Outlook For Next 2 Days			Account Activity	
	Float	Balance		
Available Balance:		531.92	Current Balance:	651.77
Friday 04/11/2003	100.00	631.92	Pending Transfers:	.00+
Wednesday 04/16/2003	19.85	651.77	Presentments:	104,000.00+
Total Float:	119.85		Anticipated Balance:	104,651.77
Account Information			Available Funds	
Average Available Balance Current Month:		513.36	Current Balance:	651.77
Average Available Balance Previous Month:		507.93	Total Float:	119.85 -
Average Available Balance 2003:		523.34	Holds:	.00 -
Average Available Balance 2002:		622.22	Available Balance:	531.92
Average Ledger Balance Current Month:		597.26	Pending Transfers:	.00+
Average Ledger Balance Previous Month:		534.99	Presentments:	104,000.00+
Average Ledger Balance 2003:		556.90	Today's Float:	100.00+
Average Ledger Balance 2002:		652.10	Anticipated Available Balance:	104,631.92
Last Deposit:	04/04/2003	705.65	Credit Line:	9,975.35+
Last Check:	04/04/2003	125.25	Payroll Account:	22,709.53+
			Money Market Savings:	148,521.91+
			Total Funds Available:	285,838.71
Interest Information				
			Current Accrued Interest:	1.24
			Last Interest:	03/07/2003 1.04
			Interest Paid 2003:	3.37
			Interest Paid 2002:	17.94
Interest Rate				
			Current Interest Rate:	2.4000%

Savings Account Inquiry

For Savings Account Inquiries, select your Savings account from the Account List or select from the list of accounts displayed in the Accounts drop-down menu. Your Savings Account Inquiry is separated into seven sections: Account Status, Outlook, Account Information, Account Activity, Available Funds, Interest Information and Terms.

Account Status includes any overdraft information about the account. Account Status includes:

- Date of Last Overdraft
- Days Overdrawn

Outlook provides a reminder of the upcoming scheduled float activity on the account. Outlook includes:

- Available Balance
- Float
- Balance
- Total Float

Account Information provides valuable account averages. Account Information includes:

- Average Available Balance Current Month
- Average Available Balance Previous Month
- Average Available Balance Current Year
- Average Available Balance Previous Year
- Average Ledger Balance Current Month
- Average Ledger Balance Previous Month
- Average Ledger Balance Current Year
- Average Ledger Balance Previous Year
- Last Deposit
- Last Withdrawal

Account Activity provides an up-to-the minute anticipated status of the account. Account Activity includes:

- Current Balance
- Pending Transfers
- Presentments
- Anticipated Balance

Available Funds provides a detailed look at the total funds available to the account. Available Funds includes:

- Current Balance
- Total Float
- Holds
- Available Balance
- Pending Transfers
- Presentments
- Today's Float
- Anticipated Available Balance


Interest Information details all interest associated to the account. Interest Information includes:

- Current Accrued Interest
- Next Interest
- Last Interest
- Interest Paid Current Year
- Interest Paid Previous Year

Terms section may include the following information:

- Maturity Date
- Term
- Last Renewal
- Initial Deposit
- Forfeiture Amount

Log Off
Change Password
Help



THE FITNESS CENTER

Summary
Accounts
Funds Management
File Management
Administration
Review

Balances
Transactions
Documents

Money Market Savings 300050: Account Information as of 08/26/2003 8:08 PM

Account Information		Account Activity	
Average Available Balance Current Month:	147,566.91	Current Balance:	147,521.91
Average Available Balance Previous Month:	147,292.72	Pending Transfers:	.00+
Average Available Balance 2003:	147,084.72	Presentments:	1,000.00+
Average Available Balance 2002:	145,237.82	Anticipated Balance:	148,521.91
Available Funds			
Average Ledger Balance Current Month:	147,566.91	Current Balance:	147,521.91
Average Ledger Balance Previous Month:	147,292.72	Total Float:	.00 -
Average Ledger Balance 2003:	147,084.72	Holds:	.00 -
Average Ledger Balance 2002:	145,237.82	Available Balance:	147,521.91
Last Deposit: 03/07/2003	125.00	Pending Transfers:	.00+
Last Withdrawal: 04/04/2003	150.00	Presentments:	1,000.00+
		Anticipated Available Balance:	148,521.91
Interest Information			
		Current Interest Rate:	3.2593%
		Current Accrued Interest:	131.77
		Last Interest: 03/31/2003	407.73
		Interest Paid 2003:	1,181.60
		Interest Paid 2002:	4,732.84
Terms			
		Initial Deposit:	10,000.00

DISCLAIMERS

PRIVACY STATEMENT

CONTACT US

Certificate of Deposit Account Inquiry

For Certificate of Deposit Account Inquiries, select your Certificate of Deposit account from the Account List or select from the list of accounts displayed in the Accounts drop-down menu. Your Certificate of Deposit account is separated into three sections: Account Information, Interest Information and Terms

Account Information includes:

- Current Balance
- Accrued Interest
- Forfeiture
- Redemption

Interest Information details all interest associated to the account. Interest Information includes:

- Current Accrued Interest
- One Day's Interest
- Next Interest
- Last Interest
- Interest Paid Current Year
- Interest Paid Previous Year
- Interest Paid to Account

Terms section includes:

- Maturity Date
- Term
- Months To Maturity
- Last Renewal
- Original Issue
- Renewal Terms

Log Off Change Password Help

THE FITNESS CENTER

Summary | Accounts | Funds Management | File Management | Administration | Review

Balances | Transactions | Documents

Certificate 1 400100: Account Information as of 08/26/2003 8:09 PM

Account Information		Terms	
Current Balance:	33,547.02	Maturity Date:	12/02/2004
Accrued Interest:	377.41	Term:	24 Months
Forfeiture:	528.37	Months To Maturity:	19 Months
Redemption:	33,396.06	Last Renewal:	12/02/2002 33,547.02
		Original Issue:	12/02/1986 20,000.00
		Renewal Terms:	Automatically Renewable
Interest Information			
Current Interest Rate:	3.1500%		
One Day's Interest:	2.9031		
Next Interest:	06/01/2003 528.37		
Last Interest:	12/01/2002 528.37		
Interest Paid 2003:	.00		
Interest Paid 2002:	1,056.74		
Interest Paid To Account:	Demand Deposit Account 200000		

DISCLAIMERS | PRIVACY STATEMENT | CONTACT US

Loan Account Inquiry

For Loan Account Inquiries, select your Loan account from the Account List or select from the list of accounts displayed in the Accounts drop-down menu. Your Loan Account Inquiry is separated into seven sections: Account Status, Balances, Interest Information, Loan Details, Payment Information, Credit Information and Escrow.

Account Status includes:

- Days Past Due

Balances includes:

- Principal
- Interest
- Late Charge
- Fees
- Insurance
- Escrow
- Estimated Net Payoff

Interest information includes:

- Current Rate Over Split Amount
- Current Split Rate Amount
- Current Rate Under Split Amount
- Current Interest Rate
- One Day's Interest
- Interest Paid (Current Year)
- Interest Paid (Previous Year)
- Rate Change Frequency
- Next Rate Change Date
- Rate At Next Change

Loan Details includes:

- Original Note Amount
- Note Date
- Months To Maturity
- Maturity Date
- Collateral

Payment Information includes:

- Current Amount Due
- Current Principal Due
- Current Interest Due
- Total Amount Due
- Last Payment


Credit Information includes:

- Available Credit
- Maximum Credit
- Last Advanced
- Loan To Date Advances
- Date Last Zero Balance

Escrow Information includes:

- Escrow Balance
- Current Escrow Payment
- Last Disbursement
- Escrow Interest Paid Current Year
- Escrow Interest Paid Previous Year
- Escrow Change Frequency
- Next Escrow Analysis Date
- Taxes Paid Current Year
- Taxes Paid Previous Year
- Insurance Paid Current Year
- Insurance Paid Previous Year

Log Off
Change Password
Help



THE FITNESS CENTER

Summary
Accounts
Funds Management
File Management
Administration
Review

Balances
Transactions
Documents

Commercial Funding 500110: Account Information as of 08/26/2003 8:10 PM

Balances		Loan Details	
Principal:	.00	Original Note Amount:	15,000.00
Late Charge:	60.68	Note Date:	10/29/1998
Fees:	.00	Months To Maturity:	6 Months
Insurance:	.00	Maturity Date:	10/29/2003
Estimated Net Payoff:	160.68	Collateral:	2002 Acura MDX
Interest Information		Payment Information	
Current Interest Rate:	7.9000%	Current Amount Due:	04/29/2003 303.47
One Day's Interest:	.0000	Last Payment:	02/28/2003 100.58
Interest Paid 2003:	3.17		
Interest Paid 2002:	183.83	Credit Information	
		Last Advance:	10/29/1998 15,000.00
		Loan To Date Advances:	15,000.00
		Date Last Zero Balance:	03/14/2003

DISCLAIMERS

PRIVACY STATEMENT

CONTACT US

Reviewing Transaction Activity

Once you have selected an account from the Account List or from the Accounts drop-down menu, you are ready to view pertinent transaction activity. From the Transactions drop-down menu, multiple views of your transactions can be displayed including: Current Business Day, Previous Business Day, Current Statement, Previous Statement, Current Year, Previous Year, Current Month, Previous Month or Account to Date.

Transaction Menu

The Transaction Menu provides a list of all transactions associated with your selected corporate Demand Deposit and Saving accounts. Your Transaction Menu is separated into five sections: Presentments, Activity from Last Update, Current Statement Cycle, Previous Statement Cycle and Transaction Search.

Presentments details all activity that is pending against your account and includes:

- Current Balance
- Credits
- Debits
- Projected Balance

Activity From Last Update details all activity since your account was last processed and includes:

- Previous Balance
- Credits
- Debits
- Current Balance

Current Statement Cycle details all activity during your current statement cycle and includes:

- Beginning Balance
- Credits
- Debits
- Current Balance

Previous Statement Cycle details all activity that occurred during your previous statement cycle and includes:

- Beginning Balance
- Credits
- Debits
- Ending Balance

Transaction Search allows you to perform specific transaction research. The Transaction information can be categorized by type, date, amount or number. Any or all four of these search criteria can be used to narrow the generated list of transactions. The Transaction Search includes:

- Cycle
- Transaction Type
- Sort By
- Date
- Amount
- Transaction Number
- Export Formats

THE FITNESS CENTER

Summary | Accounts | Funds Management | File Management | Administration | Review

Balances | Transactions | Stop Payments | Documents

Investment Account 200050: Transaction Menu as of 08/26/2003 8:11 PM

Current Business Day	
Current Balance:	04/04/2003 651.77
Credits:	105,000.00+
Debits:	1,000.00-
Projected Balance:	104,651.77

Activity From Last Update	
Previous Balance:	470.07
Credits:	705.65+
Debits:	523.95-
Current Balance:	651.77

Current Statement Cycle	
Beginning Balance:	530.71

Transaction Search	
Cycle:	Previous Business Day
Transaction Type:	All
Sort By:	
then by:	
then by:	
Date:	Through:
Amount:	Through:
Transaction Number:	Through:
Export Format:	Comma Separated File [.CSV]
Date of Last	

Transaction List

The Transaction List provides a detailed view of your transaction activity pertaining to the specified account. From the Transactions drop-down menu, select Transaction List. The Transaction List can be sorted in ascending or descending order depending on the account number by clicking on the column headings. The Transaction List includes:

- Date (Demand Deposit, Savings and Certificate of Deposit accounts)
- Transaction Number (Demand Deposit, Savings and Certificate of Deposit accounts)
- Description (Demand Deposit, Savings and Certificate of Deposit accounts)
- Amount (Loan and Demand Deposit Loan accounts)
- Debit (Demand Deposit, Savings and Certificate of Deposit accounts)
- Credit (Demand Deposit, Savings and Certificate of Deposit accounts)
- Principal (Loan and Demand Deposit Loan accounts)
- Interest (Loan and Demand Deposit Loan accounts)
- Balance (All)

Transaction Search

Transaction Search provides you specific transaction research. The Transaction information can be categorized by type, date, amount or number. Any or all four of these search criteria can be used to narrow the generated list of transactions. The Transaction Search includes:

- Cycle
- Transaction Type
- Sort By
- Date
- Amount
- Transaction Number
- Export Formats

Image Search

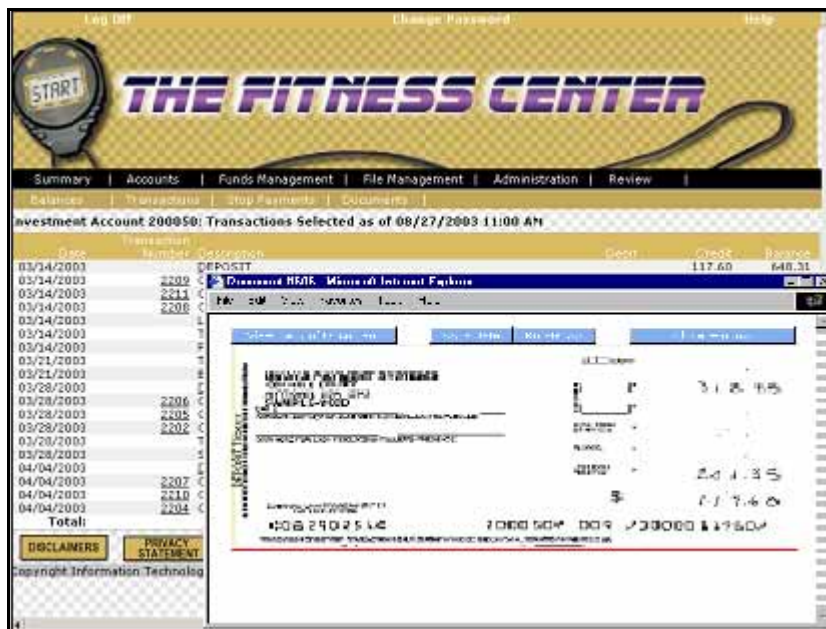
Image Search provides you the ability to search and view specific images. Images can be categorized by type, date or amount. Any one or all three of these search criteria can be used to narrow the generated list of items. Once all of the desired search criteria has been entered, click the submit button to view the list of images. Image Search includes:

- Image Type
- Item Amount
- Item Number (Required)

Select the item from the list. The front of the image is displayed. If there is a back to the image (i.e. a check), click the "View Back of Image" button.

Image Requests

Images can be viewed on all transactions except current business day. To view an image, select a specific transaction statement from the Transactions drop-down menu. Then from the Transaction Number column, select the transaction you want to view. This will display the front of the check. To view the back or to rotate the document, simply click the "View Back of Document" or "Rotate" button.



Exporting Transaction Information

Export transaction information for use with your personal finance application, such as Intuit's Quicken or Quickbooks, Microsoft Money or Windows Clipboard. To Export transactions into your personal finance application, complete the Transaction Export options within the Transaction Menu, then click the "Export" button. Your files will be saved to disk. Once you have log on to your personal financial application, you can then import these files from their saved location. Select the appropriate file type from the following list.

- Comma Separated File (.CSV)
- Quicken Interchange Format (.QIF) -- Intuit Quicken
- Open Financial Exchange (.OFX) -- Microsoft Money
- Intuit Interchange Format (.IIF) --Intuit QuickBooks
- Quicken Web Connect Format (.QFX) – Intuit Quicken 2004
- QuickBooks Web Connect Format (.QBO) – Intuit QuickBooks 2004

Then click the "Export" button to complete the process.

The following transactions can be exported:

- Current Business Day
- Previous Business Day
- Current Statement
- Previous Statement
- Current Month
- Previous Month
- Current Year
- Previous Year

Stop Payments

Stop Payments allow you to request a stop payment on any one of your assigned corporate accounts. From the Stop Payment menu, you can select the Stop Payment Menu, perform a Stop Payment Search and issue a stop payment.

Stop Payment Menu

The Stop Payment Menu provides a complete list of all stop payment features including a list of all stop payment items associated to your account, stop payment research and the ability to issue a stop payment. The Stop Payment Menu is separated into 3 sections: Approved Stop Payments, Stop Payment Search and Issue Stop Payment.

Approved Stop Payment

The Approved Stop Payment List displays all stop payments that have been approved and includes:

- Type
- Expiration Date
- Number
- Amount
- Payee

Stop Payment Search

Stop Payment Search allows you to search for specific stop payments that have you have already issued. Stop Payment Search can be categorized by date, item number, or amount. Any one or all three of these search criteria can be used to narrow the list of items. Stop Payment Search includes:

- Item Date
- From/Thru Item Number
- From/Thru Amount
- Sort By

Once the desired search criterion has been entered, click the "Submit" button to view the stop payment list.

Issuing a Stop Payment

To issue a stop payment, verify that you have obtained the correct payment with the use of the Stop Payment Search.

To issue a stop payment, the following information will be required:

- Item Date
- Item Type
- From/Thru Amount
- From/Thru Number
- Payee
- Reason
- Comments

Once of the information has been entered, click the "Submit" button to issue the stop payment. A Stop Payment Confirmation page will be returned detailing the information you entered above with a confirmation number. Your Stop Payment Confirmation is separated into two sections: Stop Payments and Confirmation Summary. The Stop Payment Confirmation includes:

Stop Payments details the information you entered in the Issue a Stop Payment section and includes:

- Type
- Number
- Amount
- Payee

Confirmation Summary provides you with a number that indicates the stop payment was issued and is being processed at our financial institution. Confirmation Summary includes:

- Confirmation Number

Summary | **Accounts** | **Funds Management** | **File Management** | **Administration** | **Review**

Balances | **Transactions** | **Stop Payments** | **Documents**

Investment Account 200050: Stop Payment Menu as of 08/27/2003 11:02 AM

Approved Stop Payments				
Type	Expiration Date	Number	Amount	Payee
CHECK	11/12/2003	1108	889.00	Best Buy
CHECK	11/12/2003	2209	318.75	

Stop Payment Search

Item Date:

Number:

Amount: Through:

Sort By: Item Type:

Issue Stop Payment

Item Date:

Item Type:

Number: Through:

Amount: Through:

Documents

Once an account has been selected, retrieving statements and notices is made easy with the Documents option. Documents allow you to view institution-defined reports, including positive pay exceptions, notices, or statements from the convenience of your office. When setting up, or changing employee access rights you can select which employee can view these documents.

Retrieving Documents

To retrieve statements or notices click on Documents then Documents Available. From Document Types click on the desired document (i.e. DDA Statement). From Documents Available click on the appropriate statement.



Funds Management

Funds can be transferred between your corporate accounts within our financial institution or to accounts at other financial institutions. The Funds Management area allows you to manage funds within your authorized accounts. Your Funds Management area and all the information contained within are tied to your employee status. (Coming Soon)

Within the Funds Management area, fund transfer templates are assigned to you by your corporate administrator. You will only be able to manage those fund transfers that are listed within your Funds Management area.

The Funds Management area also allows for additional inquires into specific fund transfers, inquires into the accounts the transfers are occurring from, a recap of all fund transfers and a list of all the predefined fund transfers you have issued.

Funds Management consists of:

- Internal Transfers
- Single External (ACH) Transfers (not full files)
- Domestic Wires
- Federal Tax Payments (Coming Soon)
- State Tax Payments (Coming Soon)
- Premier ACH (Coming Soon)

Fund Transfer List

The Fund Transfer List conveniently provides a list of all your fund transfers associated to your corporate accounts. From the Funds Management drop-down menu select Transfer List. Each transfer is listed detailing the account used as the source of fund for the fund transfer, the next transfer date and the next transfer amount.

From the Transfer List, you can issue multiple fund transfers with only a few clicks of the mouse. To issue multiple predefined fund transfers, simply place a check in the "Select" box for each transfer. Once you have selected all the fund transfer(s), click the "Submit" button within each group.

The Fund Transfer List includes:

- Select
- Transfer Description
- From Account
- Date
- Amount
- Total

You can click the Transfer Description link to view detailed information pertaining to the fund transfer.

Summary | Accounts | Funds Management | File Management | Administration | Review

Fund Transfer List as of 12/23/2003 2:50 PM

Select	Transfer Description	From Account	Date	Amou
	Full Internal Xfer	Personal Checking 2223		
<input type="checkbox"/>	Interbank Xfer 04-01	GENERAL DDA 2255		
	NR Interbank Xfer			
	NR Internal Transfer			
	Internal Loan Pymt	Personal Checking 2223		
<input type="checkbox"/>	Quick Int	DDA 7050		
<input type="checkbox"/>	Internal Transfer	DDA 7050		
<input type="checkbox"/>	Monthly Recurring	DDA 7050		
<input type="checkbox"/>	Internal Xfer 01	DDA 200313		
<input type="checkbox"/>	Weekly Recurring	DDA 7050		
<input type="checkbox"/>	Internal Xfer 4	SAV 3240		
<input type="checkbox"/>	Internal Xfer 5	DDA 20004		

Issue a Fund Transfer (Coming Soon)

You can issue a fund transfer only through Funds Management. Within the Fund Management area, there are two ways you can issue a transfer.

To issue a predefined fund transfer, select Fund Transfer List from the Funds Management menu. You can issue a single or multiple predefined transfers by selecting the check box under the Select column. Once you have entered the transfer dates and amounts, click the "Submit" button within the group to initiate the fund transfer.

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Summary | Accounts | Funds Management | File Management | Administration | Review

Internal Transfers: Transfer Information as of 08/27/2003 11:13 AM

Transfer Information	Issue Transfer
From Institution R/T Number: 0921-05243	Transfer Date: <input type="text"/>
From Account Type: Demand Deposit	Transfer Amount: <input type="text"/>
From Account: 200000	Handling Instructions: <input type="text"/>
From Account ID: Payroll Account	<input type="button" value="Submit"/>
To Institution R/T Number: 0921-05243	
To Account Type: Demand Deposit	
To Account: 200050	
To Account ID: Investment Account	

A second method of issuing fund transfers is to select the Transfer ID from the Fund Transfer List. All predefined transfer information will be listed on the left hand side within the Transfer Information section. All other information necessary for you to issue the fund transfer will be listed within the Issue Transfer section. Once you have entered the information, click the "Submit" button to initiate the fund transfer.

Once you have submitted the transfer, you will receive a fund transfer confirmation. The fund transfer confirmation details the number of fund transfers completed and the total amount of funds transferred. A statement may also be displayed indicating the fund transfer is pending approval. Changing the status of the fund transfer within the Client Review can approve these fund transfers. Only designated employees can review these pending items.

Transfers Issued

The Fund Transfer Issued provides a review of all the fund transfers that you have issued prior to the end of your processing day. To display the list of Fund Transfers that have been issued, select Transfers Issued from the Funds Management menu. You can select the Transfer Description to view detailed information about the transfer.

Premier ACH (Coming Soon)

Premier ACH, a new ACH origination solution, enables corporate clients to generate and modify ACH files from any Premier^ecorp session. These clients have immediate access to ACH file generation from the convenience of the same Premier^ecorp browser window.

Information is entered into Premier ACH in columns, rows and cells. The toolbar provides functions such as copying and pasting information from one cell to another. ACH files generated from Premier ACH can be saved as NACHA formatted files and transferred to the financial institution for processing.

The screenshot displays the Premier ACH interface within a browser window. The window title bar includes "Sign Out", "Change Password", and "Help". The main header features a scenic image of a golf course with the text "Premier Golf Resort & Spa". Below the header is a menu bar with "File", "Edit", and "Help", and a toolbar with various icons. The main content area contains a table of ACH entries:

Seq	Hold	Batch	Company Name	Account	Identification	Discretionary	Amount	Routing
0001	<input type="checkbox"/>	0000001	Acme Construction	73918264	2002	01	100.00	
▶0002	<input checked="" type="checkbox"/>	0000001	Washington Auto Detail	85588290	1001	01	100.00	
*								

Below the table is a summary table:

	File Total	File Entry Count	Batch 1 Total	Batch 1 Entry Count
Debits:	0.00	0	0.00	0
Credits:	0.00	0	0.00	0
Difference:	0.00		0.00	
Totals:	0.00	0	0.00	0

At the bottom, there is a file name field showing "Monthly Bill Payments.wrk" and "monthly payroll.wrk". The footer includes "Member FDIC", "Equal Housing Lender", and "Privacy Statement".

File Transfer Management and Transfers

The File Management area allows for file uploads such as payroll, direct deposit, or check issued files to your institution and file downloads such as reports or exception information from your institution.

Within the File Management area of the employee specifications, your corporate administrator assigns file transfer templates to that employee. The employee will be able to manage only those file transfers that are listed within your File Management area.

The File Management area also allows for additional inquiries into specific file transfers and file transfers that were issued that day.

File Transfer List

The File Transfer List conveniently provides a list of all of the employee's designated file transfers. From the File Management drop-down menu select File Transfer List. Each transfer is listed detailing the file name and file type.

From the File Transfer List, you can inquire into a file transfer by selecting Transfer Description.

The File Transfer List includes:

- Transfer Description
- File Name
- Type
- Direction

Log Off Change Password Help

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Summary | Accounts | Funds Management | File Management | Administration | Review

File Transfer List as of 12/23/2003 3:01 PM

Uploads

Transfer Description	File Name	Type	Direction
ACH Upload	ACHEDIT1.ach	ACH	Upload
Fed Tax Payment		ACH	Upload

Downloads

Transfer Description	File Name	Type	Direction
ACH Download		General	Download

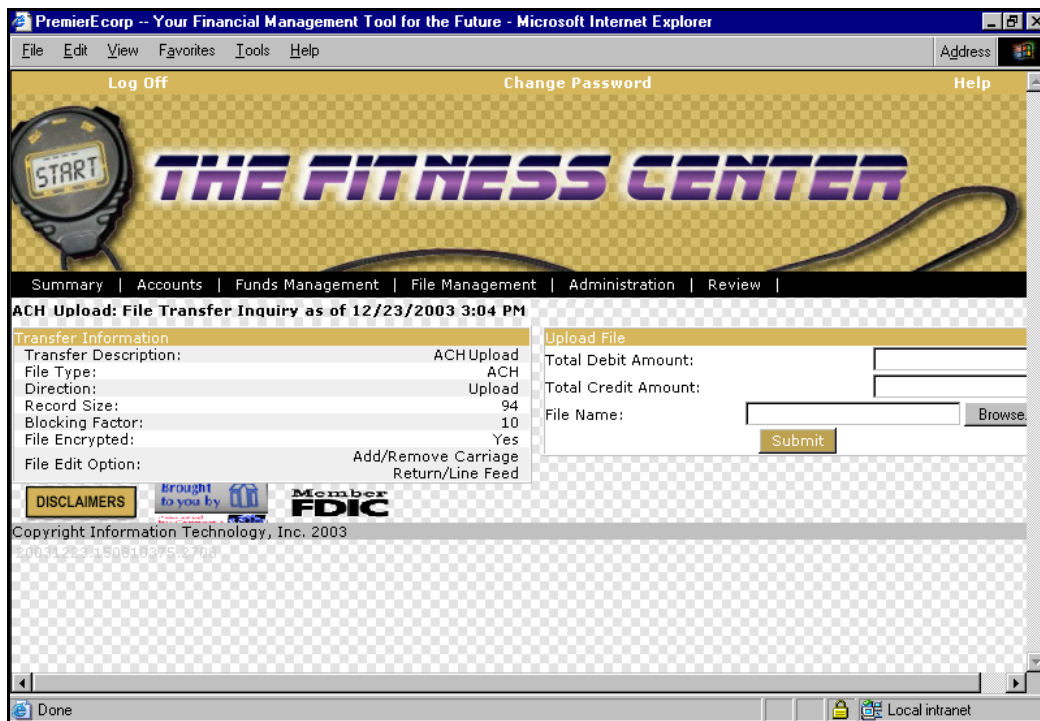
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Done Local intranet

Issue a File Transfer (Coming Soon)

You can issue a file transfer only through File Management. To issue a file transfer, select the Transfer Description from the File Transfer List. All predefined transfer information will be listed on the left hand side within the Transfer Information section. All other information necessary to issue the file transfer will be listed within the Issue Transfer section. Once you have entered all the information, click the "Submit" button to initiate the file transfer.



File Transfers Issued

The File Transfers Issued provides a review of all the file transfers that you have issued prior to the end of your processing day. To display the list of File Transfers, select File Transfers Issued from the File Management menu.

Funds Transfer Templates

The Funds Transfer Template setup includes:

- Funds Transfer Template
- From Account
- To Account
- Defaults
- Automatic Transfer
- Tax Payments (Federal and State Payments Only)
- Beneficiary and Receiving Information (Foreign and Domestic Wires Only)
- Default Message

New Fund Transfer Template	
Fund Transfer Template	
Client: Washington Apples	Group: (Undefined)
Description:	Review Required: (None)
From	
Account Nickname: (None)	To
Institution Routing/Transit:	Institution Routing/Transit:
Account Type: Demand Deposit	Account Type: Demand Deposit
Account Number:	Account Number:
Defaults	
Default Amount:	Automatic Transfer
Amount Increments:	Frequency: On Demand
Minimum Amount:	Number of Remaining Transfers:
Maximum Amount:	
Tax Payments	
Tax Payer Identification Number:	
State: (None)	
State Tax Type Code:	
State Tax Type Code Description:	
Federal Tax Type Code: (None)	
Type Subcode 1:	
Type Subcode 1 Description:	
Type Subcode 2:	
Type Subcode 2 Description:	
Type Subcode 3:	
Type Subcode 3 Description:	
Default Message	
Instructions:	

New Tax Payment Transfer Template

Client Account Nickname Changes

Businesses can establish their own account nicknames (i.e. Operating Deposit Account) to help better recognize which account they use for cash position and cash management decision making.

Change Access

Designated supervisory employees can grant additional access or remove access for fund transfers, file transfers, or accounts from other employees.

Change Groups

If pre-defined groups exist, Account, Fund Transfer and Employee Groups can be re-classified by designated employees (i.e. Assets/Liabilities group to Deposits/Loans group or Wires to Foreign and Domestic Wires). This assists in the recognition of accounts, transfers and employees.

Client Review

The Client Side Review allows for you to review authorized fund transfers, and file transfers for verification purposes. The Client-Side Review is used to approve or disapprove transfers and is separated into two groups Fund Transfer Review, and File Transfer Review.

The Review display is an overall view of all the fund and file transfers that you have rights to view. Within these two lists, you can select the Payment or Transfer Description to view additional information and change the current status of the transfer or from the Transfer List you can change the status of the transfer by selecting a status from the New Status option.

Fund Transfer Review

The Fund Transfer Review includes:

- Transfer Description
- Current Status
- New Status
- Employee
- Transfer Date
- Transfer Amount

File Transfer Review


The File Transfer Review includes:

- Transfer Description
- Current Status
- New Status
- Employee
- Placement Date
- Total Debit Amount
- Total Credit Amount

PremierEcorp -- Your Financial Management Tool for the Future - Microsoft Internet Explorer

File Edit View Favorites Tools Help Address

Log Off Change Password Help



Summary | Accounts | Funds Management | File Management | Administration | Review |

Funds Transfer Review List As Of 12/23/2003 3:29 PM Sorted By Type, Transfer Description

Internal Transfers

Transfer Description	Current Status	New Status	Employee	Transfer Date	Transfer Amount
Reviewed Transfer	Pending Client Approval	None	George Washington	12/04/2003	1.00

Submit

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