

CoPilot Deposits – Commercial Accounts



CoPilot Deposits – Consumer Accounts

Welcome!

Gary Reed – VP Sales Associate

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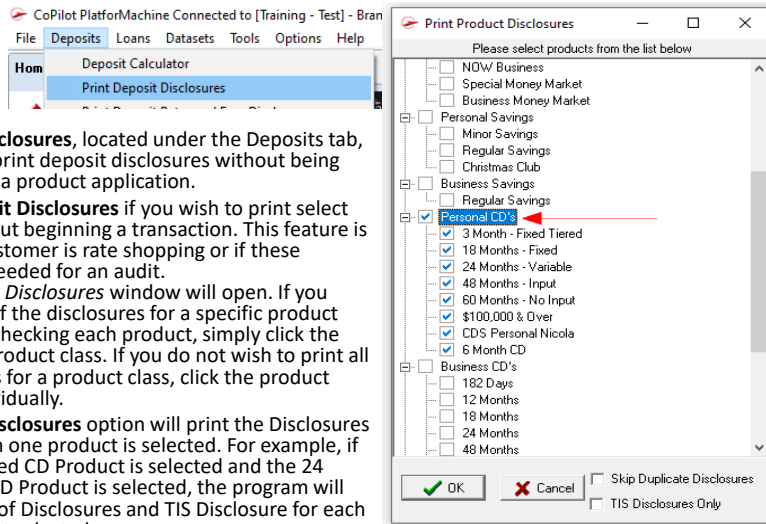
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This session will cover items within CoPilot to customize the system to increase operational efficiencies.

Disclaimer

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CoPilot Deposits – Print Deposit Disclosures



Print Deposit Disclosures, located under the Deposits tab, allows a User to print deposit disclosures without being required to open a product application.

Click Print Deposit Disclosures if you wish to print select disclosures without beginning a transaction. This feature is useful when a customer is rate shopping or if these documents are needed for an audit.

The *Print Product Disclosures* window will open. If you wish to print all of the disclosures for a specific product class; instead of checking each product, simply click the box next to the product class. If you do not wish to print all of the disclosures for a product class, click the product check boxes individually.

Skip Duplicate Disclosures option will print the Disclosures once if more than one product is selected. For example, if the 18 Month Fixed CD Product is selected and the 24 Month Variable CD Product is selected, the program will print one full set of Disclosures and TIS Disclosure for each additional product selected.

TIS Disclosures Only option will print out just the Truth in Savings Disclosure per product selected.

CoPilot Deposits – LLC

If the account is not exempt from Beneficial Owners, the Beneficial Owner information will need to be collected for each owner that has at least 25% ownership for the business.

Beneficial Owner Option – From the drop-down selection you will be able to choose if the Owner is Beneficial Owner Only, Control Individual Only, or if Beneficial Owner and Control Individual. One person will need to be identified to have Controlling Interest.

Full Name - The full name of the Owner will need to be entered. You will be able to select the person from the drop down.

Ownership Percentage – Enter the percentage the Owner has in the business. The Owner must own at least 25% to be considered a Beneficial Owner.

| Actions | |
|----------------------------------|-----|
| Next | F6 |
| Previous | F5 |
| Exit | F9 |
| Finish | F10 |
| Add | F7 |
| Remove | F8 |
| Export Field Code | |
| Export Screen Values | |
| Auto Fill | |
| Additional Options | |
| Deposit Calculator | |
| Host Lookup | |
| Recent Customers | |
| Beneficial Owners | |
| Smith Family Gardens, LLC | |
| Dean A Smith 60% - CI | |
| Barbara Smith 40% | |
| Custom Help | |

| Beneficial Owner Information | |
|---------------------------------------|-----------------------------------------|
| Beneficial Owner Option | Beneficial Owner and Control Individual |
| Full Name | Dean A Smith |
| Ownership Percentage | 60 |
| Verification | |
| Contacted Beneficial Owner | <input checked="" type="checkbox"/> |
| Comparing Credit Bureau | <input type="checkbox"/> |
| Reference from Prior Institution | <input type="checkbox"/> |
| Comparison to Public Database | <input type="checkbox"/> |
| Comparison to Other Source | |
| Other Verification Method | |
| Identification Discrepancy Resolution | |
| Lack of Verification Description | |
| On Government List | No |
| Date Completed | 10/11/2019 |

CoPilot Deposits – Public Funds

Business Exempt from Beneficial Owners - If the account is considered exempt from Beneficial Owners, you will be able to make the selection from the drop-down selection. In this case since this account is being established by the city of Yukon, they are exempt being a government entity.

Home Regular Business Checking - Public Funds Account - City of Yukon

| Business Information | |
|----------------------------------------|------------------------------------|
| Business Type | Corporation |
| Type of Funds | City |
| Customer Number | 1153211 |
| Business Exempt from Beneficial Owners | A Phase I Exempt Entity-Government |
| Public Funds Name | City of Yukon |
| Additional Title Information | Utilities Account |
| Country | United States |
| Address | 109 W Elm Street |
| Address | |
| Zip Code | 73099 |
| City | Yukon |
| State | Oklahoma |
| Present Address Own or Rent | |

Actions

- Next F6
- Previous F5
- Exit F9
- Finish F10
- Export Field Code
- Export Screen Values
- Auto Fill

Identity Services

Verification Results

- Report Pulled
- Identity Verified

Additional Options

- Deposit Calculator
- Host Lookup
- Recent Customers

CoPilot Deposits – Sole Proprietorship

Business Exempt from Beneficial Owners - If the account is considered exempt from Beneficial Owners, you will be able to make the selection from the drop-down selection. In this case since this account is for a sole proprietorship, it is not defined as a legal entity.

The screenshot shows a web application interface for 'Regular Business Checking - Sole Proprietorship - Hank's Small Motors'. The main content area is titled 'Sole Proprietorship Information' and contains the following data:

| Proprietorship Information | |
|----------------------------------------|-------------------------------------------|
| Customer Number | 5154159633 |
| Business Exempt from Beneficial Owners | Not a legal entity as defined in the rule |
| DBA Company Name | Hank's Small Motors |
| Additional Title Information | |
| Country | United States |
| Address | 2837 S Main |
| Address | |
| Zip Code | 73097 |
| City | Wheatland |
| State | Oklahoma |
| Present Address Own or Rent | |
| Years at Present Address | |
| Mailing Address Different | <input type="checkbox"/> |
| Physical Address Different | <input type="checkbox"/> |
| Previous Address | |

DBA Company Name- Enter the name of the company. The name of the owner will be entered in the Signer Information screen.

CoPilot Deposits – Sole Proprietorship

EIN – If you are going to use the owner SSN, you will need to leave the EIN as all zeros. Otherwise, please enter the EIN if it is provided by the Owner.



Business Document Type – A selection can be made from the drop-down selection on the document type the individual is providing for opening the account.

| Identity Verification Selections | |
|-----------------------------------|---------------------------------------------|
| W-8 On File for Non-Resident | <input type="checkbox"/> |
| EIN | 00-0000000 |
| TIN Applied For | <input type="checkbox"/> |
| Business Description | |
| Business Document Type | Business License or Trade Name Registration |
| Business Document Number | 47439333 |
| Business Document Place Issued | Oklahoma City |
| Business Document Issue Date | 07/30/2019 |
| Business Document Expiration Date | / / |

CoPilot Deposits – Sole Proprietorship

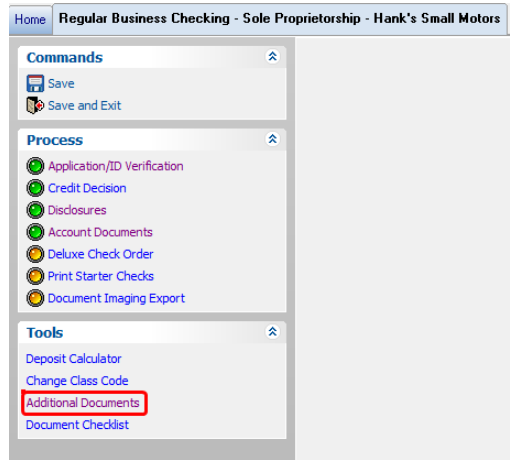
SSN – This is the input field for the SSN.

Note: The program will pull the SSN onto the Signature Card document as their Tax ID number if the EIN contains all zeros.

| | | Identity Verification Selections |
|-----------------------------------------------------------------------------------|----------------------------------|----------------------------------|
| | W-8 On File for Non-Resident | <input type="checkbox"/> |
|  | SSN | 842-22-6614 |
| | Date of Birth | 10/17/1953 |
| | Place of Birth | |
| | Driver's License Number | 1234567890 |
|  | Driver's License State | Oklahoma |
| | Driver's License Issue Date | 10/01/2017 |
| | Driver's License Expiration Date | 10/31/2022 |
| | Passport Number | |
| | Other ID Type | |

CoPilot Deposits – Sole Proprietorship with POD Beneficiary

In the event the Owner wishes to have a POD Beneficiary for the account you will need to follow the following steps. Beginning with this screen you will need to select Additional Documents.



CoPilot Deposits – Sole Proprietorship with POD Beneficiary

You will need to select the Signature Card form from the list and then choose “Open Form”.

Home Regular Business Checking - Sole Proprietorship - Hank's Small Motors

| Form ID | Form Description | Form Vendor |
|---------|--------------------------------------------------------------------|-------------|
| 076 | Notice of Hold Case by Case | ABS |
| 077 | Notice of Hold Reasonable Cause/Exception | ABS |
| 085 | Hold Form | ABS |
| 100 | 100 Self-Directed Traditional IRA Custodial Application, Plan Agr | ABS |
| 100-IH | 100-IH Self-Directed Inherited Traditional IRA Custodial Applicati | ABS |
| 106 | 106 IRA/Coverdell ESA Special Contributions (10/2013) | ABS |
| 107 | 107 Traditional IRA Contribution and Investment Selection (10/2 | ABS |
| 109 | 109 Traditional IRA Contribution Eligibility (10/2018) | ABS |
| 1097 | 1097 SIMPLE IRA Trust Application, Plan Agreement and Disclo | ABS |
| 1098 | 1098 SIMPLE IRA Custodial Application, Plan Agreement and D | ABS |
| 110 | 110 Traditional IRA Conduit IRA Notice and Election (3/2014) | ABS |
| 1100 | 1100 SIMPLE IRA Self-Directed Custodial Application, Plan Agr | ABS |
| 1107 | 1107 SIMPLE IRA Contribution and Investment Selection (10/20 | ABS |
| 1109 | 1109 SIMPLE IRA Contribution Eligibility (10/2018) | ABS |
| 121 | 121 IRA Beneficiary Reminder Notice (3/2014) | ABS |
| 123 | 123 IRA Excess Removal Worksheet (10/2015) | ABS |
| 204 | Business Account Application | ABS |
| 205 | W-9 | ABS |
| 213 | Funds Availability Policy | ABS |
| 22 | 22 IRA Charitable Distribution Request (3/2014) | ABS |
| 222 | Electronic Funds Transfer Agreement and Disclosure | ABS |
| 223 | Personal Account Application | ABS |
| 224 | Address and Name Change | ABS |
| 227 | Statement of Sole Ownership | ABS |
| 227-OK | Statement of Sole Ownership | ABS |
| 228 | Unincorporated Association Depository Authorization and Agree | ABS |
| 231 | Certificate and Affidavit of Trust | ABS |
| 2310 | 2310 IRA/HSA Investment Change (3/2014) | ABS |
| 232 | Truth in Savings Disclosure (Checking/Savings) | ABS |
| 233 | Truth in Savings Disclosure (Checking/Savings) | ABS |
| 234-OK | Signature Card - Oklahoma | ABS |
| 234-TX | Signature Card | ABS |
| 236 | Addendum to Deposit Agreement | ABS |

CoPilot Deposits – Sole Proprietorship with POD Beneficiary

There will be information to enter on each page of the Signature Card. On the first page, you will need to enter the POD information in the Name of Account Owners. Also, the POD checkbox will need to be selected.

| | | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|----------------------------------------------------------------------------------------------------|
| SIGNATURE CARD | | ACCOUNT NUMBER DDA1102761 |
| NAME(S) OF ACCOUNT OWNER(S) | | |
| Henry Aaron, DBA, Hank's Small Motors POD Henryetta Aaron ← | | |
| ADDRESS | MAILING ADDRESS | |
| 2837 S Main Wheatland, OK 73097 | 2837 S Main Wheatland, OK 73097 | |
| OPENED BY GLR | OFFICER | |
| DEPOSIT SOURCE Check | AMOUNT OF INITIAL DEPOSIT \$1,000.00 | |
| <input type="checkbox"/> ACCOUNT OWNERSHIP - PERSONAL: <input type="checkbox"/> Single-Party (Individual) Account <input type="checkbox"/> Multiple-Party (Joint) Account <input type="checkbox"/> Joint Tenants with rights of survivorship <input type="checkbox"/> Tenants in Common without rights of survivorship | | Rights at Death: <input checked="" type="checkbox"/> POD <input type="checkbox"/> NO POD |
| <input type="checkbox"/> ACCOUNT OWNERSHIP - FIDUCIARY: | | |
| <input checked="" type="checkbox"/> ACCOUNT OWNERSHIP - BUSINESS: Sole Proprietorship | | |

CoPilot Deposits – Sole Proprietorship with POD Beneficiary

You will need to mark the Payable on Death (POD) checkbox and fill out the name of beneficiary, address, city, state, zip code, phone number, and relationship on the second page of the Signature Card.

| BENEFICIARY DESIGNATION: | | | |
|----------------------------------------------------------------------------|-------------------------------------|----------------------------|--------------|
| | <input type="checkbox"/> | In Trust For: _____ | |
| → | <input checked="" type="checkbox"/> | Payable on Death (POD) to: | |
| Name of Beneficiary | Address, City, State and Zip Code | Phone Number | Relationship |
| Henryetta Aaron | 2837 S Main Wheatland, OK 73097 | | Spouse |
| | | | |
| ...in equal shares (if multiple Payable on Death Beneficiaries are named). | | | |

CoPilot Deposits – Revocable Trust – Additional Documents

When you are back to your form list, you will notice there are 2 Signature Card forms. The underlined Form Id will be the modified form containing the adjustments made.

Home Regular Business Checking - Sole Proprietorship - Hank's Small Motors

| Form Options | | Copilot Generated Forms | |
|----------------------------------|--------------------------|-------------------------------------|------------------|
| | Mark All | Select | Form ID |
| | Unmark All | | Form Description |
| | Title/Description Editor | <input checked="" type="checkbox"/> | 247 |
| | Digital Authentication | <input checked="" type="checkbox"/> | 239 |
| | Print Forms F10 | <input checked="" type="checkbox"/> | 222 |
| | Preview Forms F8 | <input checked="" type="checkbox"/> | 213 |
| | E-Mail Forms | <input checked="" type="checkbox"/> | 892 |
| | Delete | <input checked="" type="checkbox"/> | 893 |
| | Close Checklist F9 | <input checked="" type="checkbox"/> | 893 |
| Forms | | <input checked="" type="checkbox"/> | RATESFEES |
| <input checked="" type="radio"/> | Copilot Generated | <input checked="" type="checkbox"/> | 232 |
| <input type="radio"/> | Generated Reports | <input checked="" type="checkbox"/> | 234-OK |
| <input type="radio"/> | Comments / Instructions | <input checked="" type="checkbox"/> | CIP-IND |
| | | <input checked="" type="checkbox"/> | CIP-ENTITY |
| | | <input checked="" type="checkbox"/> | CRIG |
| | | <input checked="" type="checkbox"/> | 962 |
| | | <input checked="" type="checkbox"/> | 949 |
| | | <input checked="" type="checkbox"/> | 275 |
| | | <input checked="" type="checkbox"/> | 234-OK |
| | | <input checked="" type="checkbox"/> | 227-OK |
| | | <input checked="" type="checkbox"/> | 205 |
| | | <input checked="" type="checkbox"/> | 205 |

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CoPilot Deposits – Commercial Accounts

Thank you for being a valued Customer!



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