



Loan Management Center

User Guide

Revised (11/23)

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1. Introduction

KeyNavigator’s Loan Management Center module provides you with the ability to manage and view information on your commercial loans 24 hours a day.

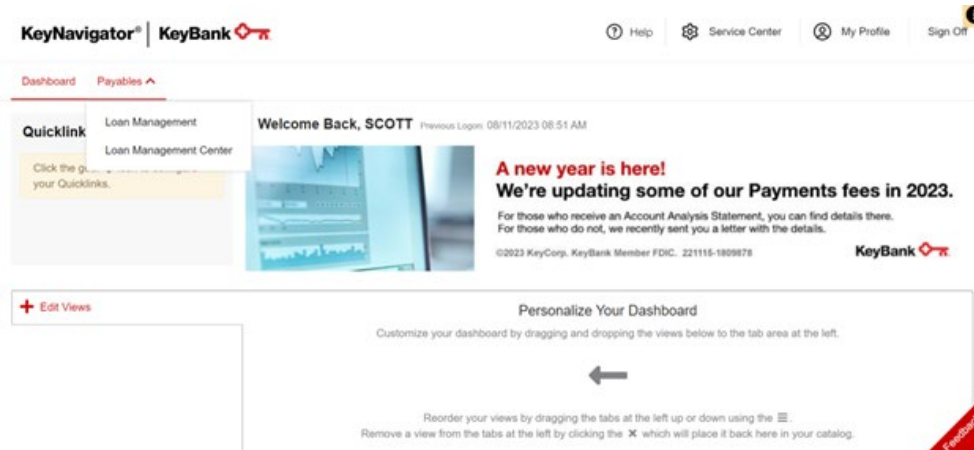
2. Commercial Loan Statements

Commercial Loan Statements are only drawn on the customer level. Only current loans generate Commercial Loan Statements.

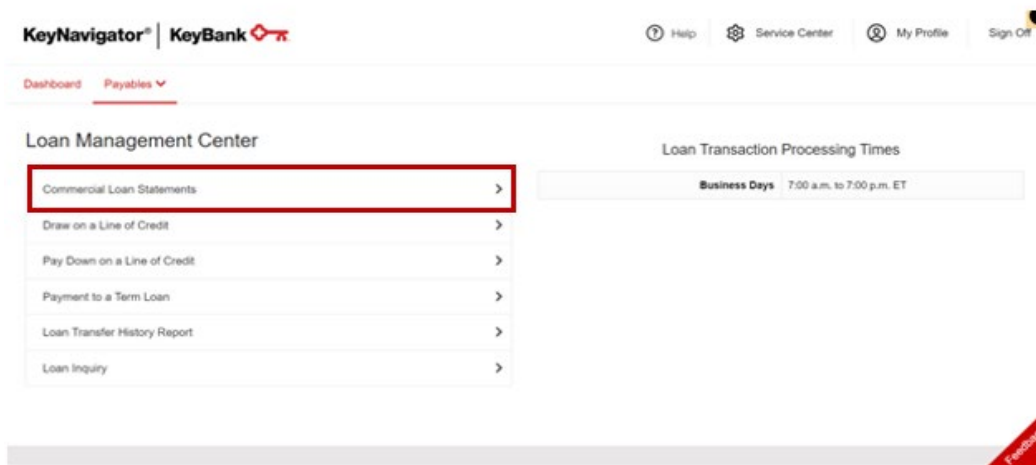
Commercial Loan Statements can generally be viewed one to two business days after they are generated. Statements can be viewed online at any time. Commercial Loan Statements are available on KeyNavigator® for a rolling 13 months.

To View your Commercial Loan Statement:

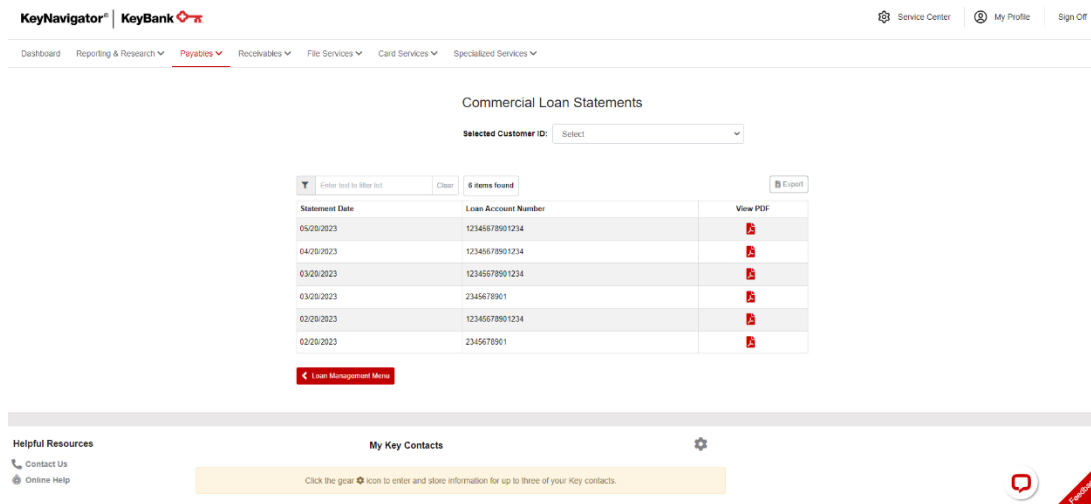
1. Under the **Payables** section of KeyNavigator, select **Loan Management Center**



2. Select **Commercial Loan Statements** from the Loan Management Center page.



3. Select the customer ID for which you would like to view a statement.
4. Select **Next** to view a list of statements for the account selected or select **Cancel** to return to the Loan Management Center main page.
5. A list of statements will be displayed. Click on the statement that you wish to view, filter or return to the Loan Management Center main page.



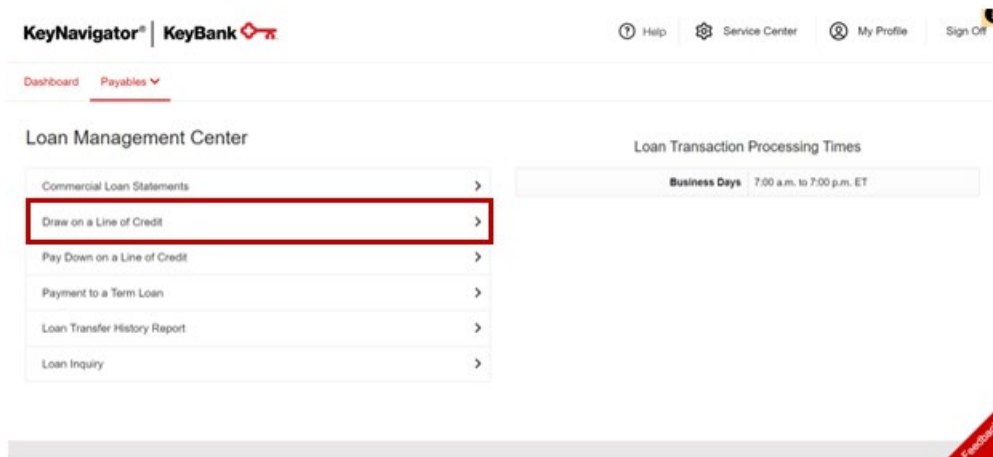
6. Your commercial loan statement will be displayed.

3. Advance Funds from a Line of Credit

Funds can be drawn from a line of credit from 7:00 a.m. to 7:00 p.m. ET on business days.

To Draw on a Line of Credit:

1. Select **Draw on a Line of Credit** from the Loan Management Center page.



2. Utilize the dropdown menus to select the loan account number to transfer funds **From**. Select the checking account number to transfer funds **To**.

3. Select **Next** to proceed with transferring funds from your line of credit to your checking account; or select **Cancel** to return to the Loan Management Center main page.

4. The next screen will provide you with your current principal balance as well as the amount of credit available. Enter the amount that you wish to transfer.
*Memo field is optional
5. Select **Next** to proceed with transferring funds; click **Edit** to return to the previous screen to change either of the account numbers; or select **Cancel** to return to the Loan Management Center main page.
6. Review the information provided on the **Draw on a Line of Credit Approval** page. Select **Accept** to transfer the funds; select **Edit** to return to the previous screen to change the amount of the transfer or select **Cancel** to return to the Loan Management Center main page.
7. After selecting **Accept**, you will receive a confirmation screen. This indicates that the transaction was successful. Select **Main Page** to return to the Loan Management Center main page or select **Create Another Transaction** to return to the account selection screen to transfer additional funds.



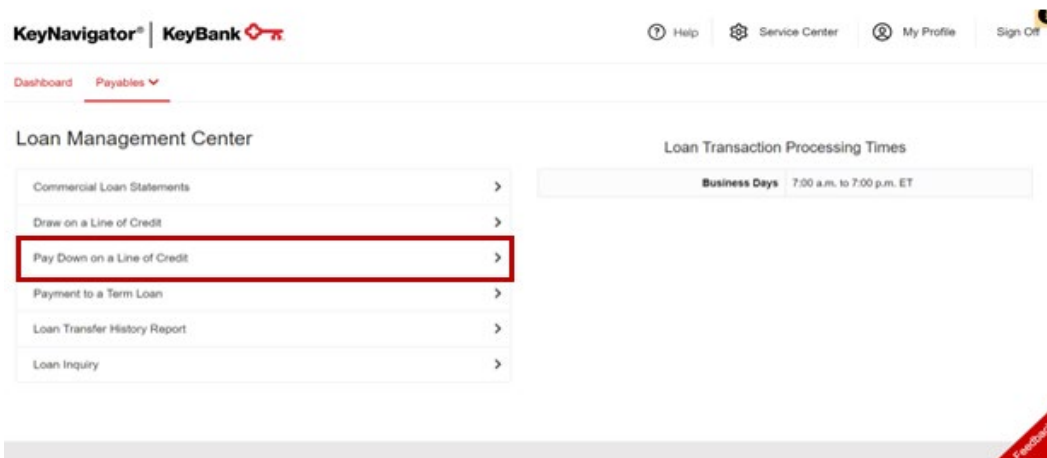
NOTE: Funds are immediately available upon the completion of a successful transaction.

4. Pay Down a Line of Credit

Payments to a line of credit can be made from 7:00 a.m. to 7:00 p.m. ET on business days.

To Make Payments on a Line of Credit:

1. Select **Pay Down on a Line of Credit** from the Loan Management Center main page.



2. Utilize the dropdown menus to select the checking account number to transfer funds **From**. Select the loan account number to transfer funds **To**.
3. Select **Next** to proceed with making a payment from your checking account to your loan account or select **Cancel** to return to the Loan Management Center main page.
4. The next screen will provide you with your current balances as well as the amount of principal, interest, and fees due on your loan. Enter the amount that you wish to pay toward the principal, the amount you wish to pay toward the interest and the amount you wish to pay towards the fees due on your loan.
5. Select **Next** to proceed with making a payment, select **Edit** to return to the previous screen to change either of the account numbers, or click **Cancel** to return to the Loan Management Center main page.

Pay Down a Line of Credit - Transfer Amount

The interest and Fee Payment Amount will be applied per the terms of the commercial loan agreement. To make other arrangements, please contact your Relationship Manager.

Payments cannot be made via this module.

To obtain loan payoff information, please contact Commercial Client Services at 1-800-539-9039. If you would like to payoff this loan, please contact your Relationship Manager.

The interest and fee payments will not be reflected until the next business day.

Transfer From Checking Account: 12345678 - Main Checking

Transfer To Loan Account: 12345678901234 - Department

Checking Account Available Balance: \$111,234.23

Principal Balance: \$33,450.25

Principal Due: \$1,800.00

Interest Due: \$276.82

Fees Due: \$50.22

Total Loan Payment Due: \$11,474.85

Current Due Date: 11/07/2023

Principal Payment:

Interest Payment:

Fee Payment:

Total Payment:

Memo (optional):

6. Review the information provided.
7. On the approval screen validate the information presented. Select **Accept** to continue making a payment. Select **Edit** to return to the previous screen to change the amount of the payment or select **Cancel** to return to the Loan Management Center main page.
8. After selecting **Accept**, you will receive a confirmation screen. This indicates that the transaction was successful. Select **Main Page** to return to the Loan Management Center main page or select **Create Another Transaction** to return to the account selection screen to make additional payments.

Pay Down a Line of Credit - Confirmation

The interest and fee payments will not be reflected until the next business day.

The transaction has been successful

Transfer From Checking Account: 12345678 - Main Checking

Transfer To Loan Account: 12345678901234 - Department

Payment Amount: \$250.00

Memo:

User Name: Loans2

Date and Time Entered: 11/2/2023, 2:31:10 PM

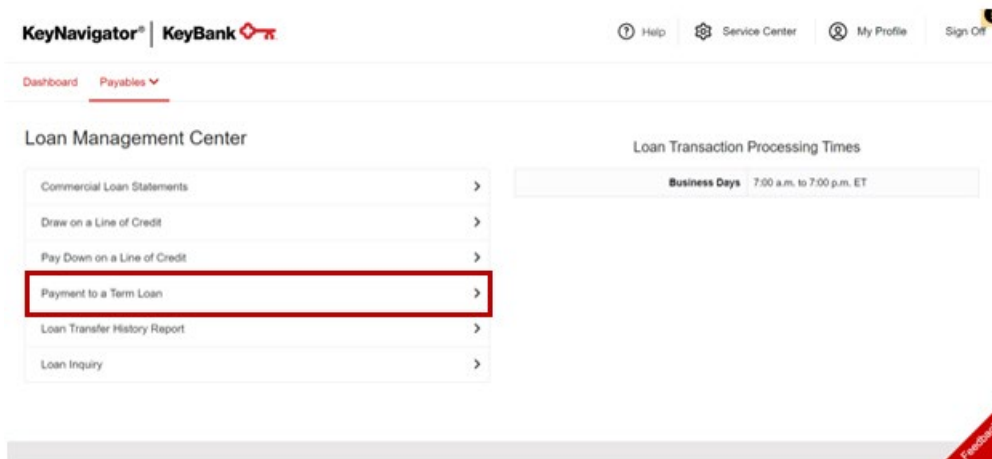
NOTE Payments made to the principal on a line of credit will be reflected immediately, however, interest and fee payments on a line of credit will not be reflected on KeyNavigator until the next business day.

5. Make a Payment to a Term Loan

Payments to term loans can be made from 7:00 a.m. to 7:00 p.m. ET on business days.

To Make a Payment on a Term Loan:

1. Select **Payment to a Term Loan** from the Loan Management Center main page.



2. Utilize the dropdown menus to select the checking account number to transfer funds **From**. Select the loan account number to transfer funds **To**.
3. Select **Next** to proceed with making a payment from your checking account to your loan account; or select **Cancel** to return to the Loan Management Center main page.
4. The next screen will provide you with your current balances as well as the principle, interest, fees, and escrow amount due on your loan. Enter the amount that you wish to pay toward your loan.
5. Select **Next** to proceed with making a payment, select **Edit** to return to the previous screen to change either of the account numbers, or select **Cancel** to return to the Loan Management Center main page.

Payment to a Term Loan - Transfer Amount

Payment Amount will be applied per the terms of the commercial loan agreement. To make other arrangements, please contact your Relationship Manager.
 Payoffs cannot be made via this module.
 To obtain loan payoff information, please contact Commercial Client Services at 1-800-639-9039. If you would like to payoff this loan, please contact your Relationship Manager.
 The payment amount will not be reflected until the next business day.

Transfer From Checking Account: 12345678 - Main Checking
 Transfer To Loan Account: 12345678901234 - Department

Checking Account Available Balance: \$362,111.23
 Principal Balance: \$97,624.51
 Principal Payment Due: \$2,325.57
 Interest Payment Due: \$575.00
 Fee Payment Due: \$200.00
 Escrow Payment Due: \$140.04
 Total Loan Payment Due: \$3,100.57
 Current Due Date: 11/18/2023

Payment Amount:
 Memo (optional):

6. Review the information provided.
7. On the approval page, validate the information. Select **Accept** to continue making a payment, select **Edit** to return to the previous screen to change the amount of the payment, or select **Cancel** to return to the Loan Management Center main page.
8. After selecting **Accept**, you will receive a confirmation screen. This indicates that the transaction was successful. Select **Main Page** to return to the Loan Management Center main page or select **Create Another Transaction** to return to the account selection screen to make additional payments on your term loan(s).

Payment to a Term Loan - Confirmation

This is NOT a payoff of the loan.
 The payment amount will not be reflected until the next business day.

The transaction has been successful

Transfer From Checking Account: 12345678 - Main Checking
 Transfer To Loan Account: 12345678901234 - Department

Payment Amount: \$1.00
 Memo:
 User Name: Loans2
 Date and Time Entered: 11/2/2023, 3:45:07 PM

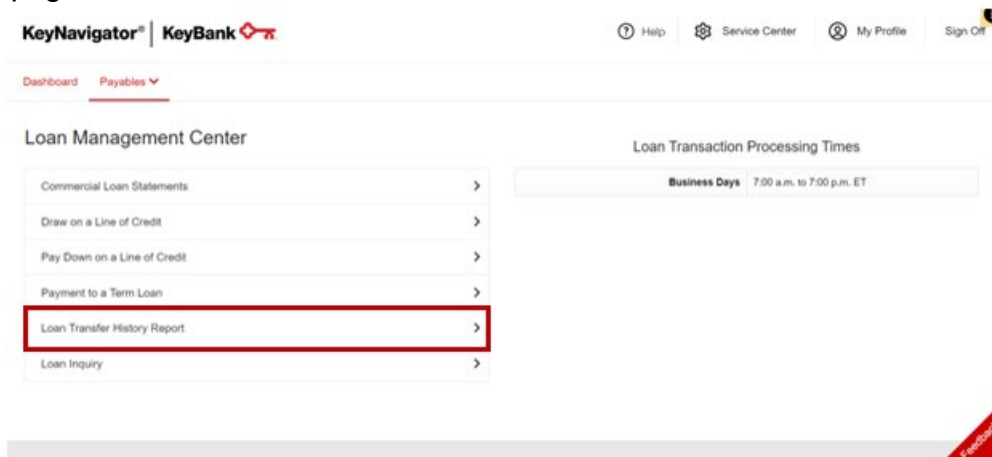


NOTE: Term loan transactions performed on KeyNavigator will not be reflected on KeyNavigator until the next business day.

6. View a Loan Transfer History Report

To View your Report Containing Loan Transfer History:

1. Select **Loan Transfer History Report** from the Loan Management Center main page.



2. You will be presented with a report that contains the transactions during the past 45 days, including the date and time entered, the transaction description, the transaction status, account numbers involved in the transaction, the transaction amount, as well as the user that performed the transfer. The KeyNavigator column will be marked 'Yes' if the transaction was performed on KeyNavigator.



NOTE: All transactions, not just those performed on KeyNavigator will be reflected

To Filter the Report:

1. Click the **Filter** box near the top of the Loan Transfer History Report.

The screenshot shows the KeyNavigator interface. At the top, there are navigation menus for Dashboard, Reporting & Research, Payables, Receivables, File Services, Card Services, and Specialized Services. Below these is the "Loan Transfer History Report" section. A search filter box is highlighted with a red rectangle, containing the text "Enter text to filter list" and a "Clear" button. To the right of the filter box is a dropdown menu labeled "Show All Loan Types" and a button labeled "10 items found". An "Export" button is also visible in the top right corner of the report area. Below the report is a "Helpful Resources" section with links for Contact Us and Online Help, and a "My Key Contacts" section with a gear icon and a message: "Click the gear icon to enter and store information for up to three of your Key contacts."

Date/Time Entered	Loan Type	Transaction Description	Transaction Status	To Account Name	To Account Number	From Account Name	From Account Number	Transaction Amount	User Name	KeyNavigator
08/05/2023 09:22 AM	Line of Credit	Advance Princ	Successful	Main Checking	12345678	Department	12345678901234	\$6,836.12	John Smith	Yes
08/01/2023 11:45 AM	Line of Credit	Advance Princ	Successful	Alternate Checking	10101010	Department	12345678901234	\$7,880.45	Jane Doe	Yes
07/14/2023 02:15 PM	Term Loan	Curr Prin Pymnt	Successful	Department	12345678901234	Main Checking	12345678	\$9,888.77	Joe Public	
07/10/2023 04:55 PM	Term Loan	Curr Int Pymnt	Error	Department	12345678901234	Main Checking	12345678	\$6,404.31	Jane Doe	Yes
07/05/2023 10:12 AM	Line of Credit	Advance Princ	Successful	Main Checking	12345678	Department	12345678901234	\$9,427.40	John Smith	
06/19/2023 09:05 AM	Line of Credit	Curr Int Pymnt	Successful	Operations	2345678901	Main Checking	12345678	\$8,942.82	Jane Doe	
06/15/2023 01:11 PM	Line of Credit	Curr Prin Pymnt	Successful	Operations	2345678901	Alternate Checking	10101010	\$6,404.26	John Smith	Yes
06/12/2023 05:45 PM	Line of Credit	Advance Princ	Successful	Main Checking	12345678	Department	12345678901234	\$6,973.33	Jane Doe	Yes
05/27/2023 02:45 PM	Term Loan	Curr Prin Pymnt	Successful	Operations	2345678901	Alternate Checking	10101010	\$8,496.19	John Smith	Yes
05/20/2023 11:22 AM	Line of Credit	Curr Prin Pymnt	Successful	Operations	2345678901	Main Checking	12345678	\$8,959.31	Joe Public	

2. Enter text to filter the list.
3. Utilize the dropdown to select a specific loan type.
4. Select **Export** to download a report that is filtered according to the parameters that you selected.
5. To return to the original listing, select **Clear**.

To Download the Report:

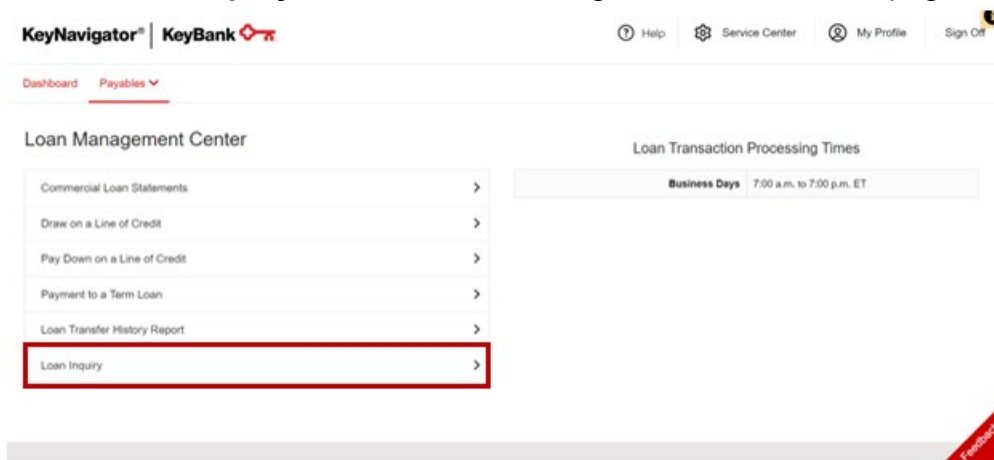
1. Select **Export** from the Loan Transfer History Report.

This screenshot is identical to the previous one, but the "Export" button in the top right corner of the report area is highlighted with a red rectangle.

7. Perform a Loan Inquiry

To view details regarding loans that you have access to on KeyNavigator, including information on the balance, available credit, and amount due:

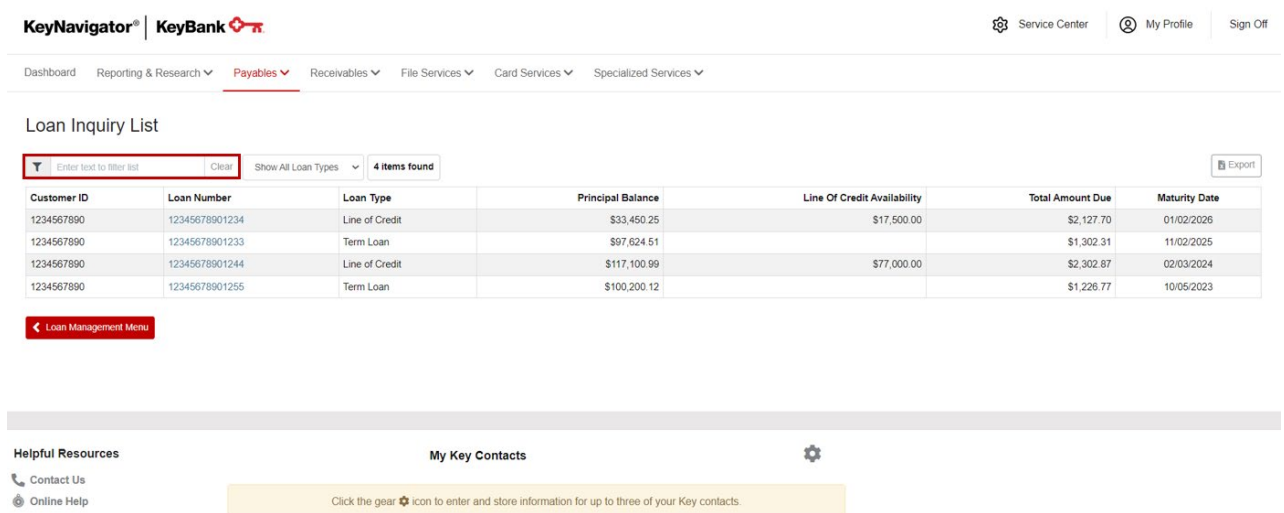
1. Select **Loan Inquiry** from the Loan Management Center main page.



2. A list of your loans will be displayed, along with the Customer ID and loan numbers, loan type, principal balance, line of credit available, total amount due, and the maturity date.

To Filter the Report:

1. **Enter text to filter** from the Loan Inquiry List.



2. Utilize the dropdown menus to select the loan type.
3. Select **Export** to download a report that is filtered according to the parameters that you selected.
4. To return to the original listing, select **clear**.

To Download the Report:

1. Select **Export** from the loan inquiry listing.

The screenshot shows the KeyBank KeyNavigator interface. At the top, there are navigation links for Service Center, My Profile, and Sign Off. Below that is a dashboard menu with options like Reporting & Research, Payables, Receivables, File Services, Card Services, and Specialized Services. The main section is titled "Loan Inquiry List" and contains a table with 4 items found. An "Export" button is highlighted in a red box in the top right corner of the table area. Below the table is a "Loan Management Menu" button. At the bottom, there are sections for "Helpful Resources" (Contact Us, Online Help) and "My Key Contacts" (Click the gear icon to enter and store information for up to three of your Key contacts).

Customer ID	Loan Number	Loan Type	Principal Balance	Line Of Credit Availability	Total Amount Due	Maturity Date
1234567890	12345678901234	Line of Credit	\$33,450.25	\$17,500.00	\$2,127.70	01/02/2026
1234567890	12345678901233	Term Loan	\$97,624.51		\$1,302.31	11/02/2025
1234567890	12345678901244	Line of Credit	\$117,100.99	\$77,000.00	\$2,302.87	02/03/2024
1234567890	12345678901255	Term Loan	\$100,200.12		\$1,226.77	10/05/2023

To View Additional Details Regarding a Specific Loan:

1. Click on the loan number.
2. Additional details, including the rate and a history of transactions up to and including the last complete business day, will be displayed, but does not include the current day's transactions.



NOTE: All transactions, not just those performed on KeyNavigator will be reflected.

3. Select **Loan Inquiry List** to go back to the Loan Inquiry listing.

The screenshot shows the 'Loan Inquiry Detail' page in KeyNavigator. At the top, there are navigation tabs: Dashboard, Reporting & Research, Payables (selected), Receivables, File Services, Card Services, and Specialized Services. On the right, there are links for Service Center, My Profile, and Sign Off.

The main content area is titled 'Loan Inquiry Detail' and includes a note: 'The balance summary section in the Loan Inquiry Detail reflects current day transactions. The detailed transaction history table displays items up to and including the last complete business day but does not include the current day's transactions.'

Key details for the loan are displayed in two columns:

- Name and Address:** John Smith, 1234 Main Street, City, ST USA-12345
- Customer ID:** 1234567890
- Loan Number:** 12345678901234
- Loan Type:** Line Of Credit
- Interest Rate:** 4.3%
- Maturity Date:** 01/02/2025
- Principal Balance:** \$33,450.25
- Line of Credit Availability:** \$17,500.00
- Principal Due:** \$1,800.66
- Interest Due:** \$276.62
- Fees Due:** \$50.22
- Escrow Due:** \$0.00
- Total Amount Due:** \$2,127.70

Below the details is a search bar with 'Enter text to filter list' and 'Clear' buttons, showing '3 items found'. An 'Export' button is located on the right side of the table.

Date/Time Entered	Effective Date	Loan Type	Transaction Description	Transaction Status	To Account Name	To Account Number	From Account Name	From Account Number	Transaction Amount	Principal Balance	Interest Rate %	Transaction Memo
08/05/2023 09:23 AM	08/02/2022	Line of Credit	Advance Princ	Successful	Main Checking	12345678	Department	12345678901234	\$1,500.00	\$33,450.25	4.3	Memo for reporting
08/01/2023 11:45 AM	08/02/2023	Line of Credit	Advance Princ	Error	Altamate Checking	10101010	Department	12345678901234	\$1,500.00	\$31,950.25	4.4	Memo here
07/05/2023 10:12 AM	07/05/2023	Line of Credit	Advance Princ	Successful	Main Checking	12345678	Department	12345678901234	\$2,700.00	\$31,950.25	4.2	Memo here

At the bottom of the table, there is a red button labeled 'Loan Inquiry List' with a left-pointing arrow.