KeyBank

Loan Management
User Guide

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1. Introduction

KeyNavigator's Loan Management 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 obligor level. Only current obligations 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**.

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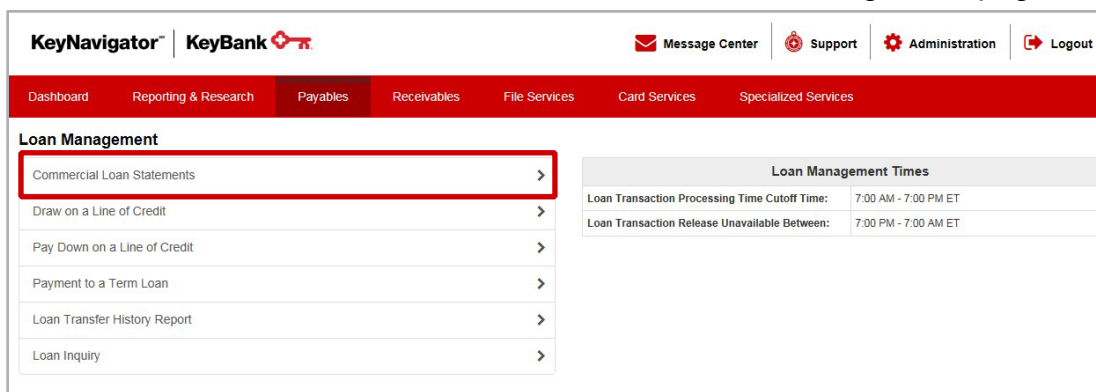

3. Select the account for which you would like to view a statement.

4. Select **Next** to view a list of statements for the account selected, or select **Cancel** to return to the Loan Management main page.

5. A list of statements will be displayed. Click on the statement that you wish to view or select **Cancel** to return to the Loan Management 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.
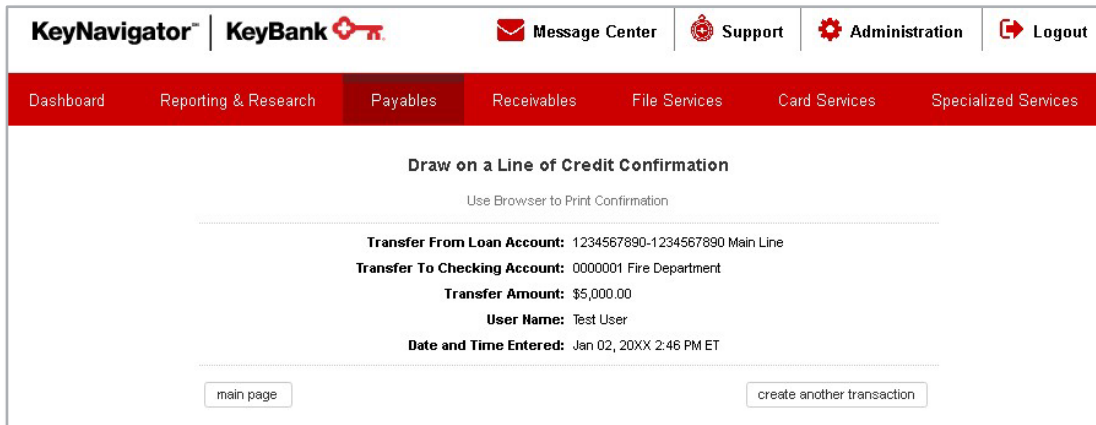
To Draw on a Line of Credit:

1. Select **Draw on a Line of Credit** from the Loan Management page.
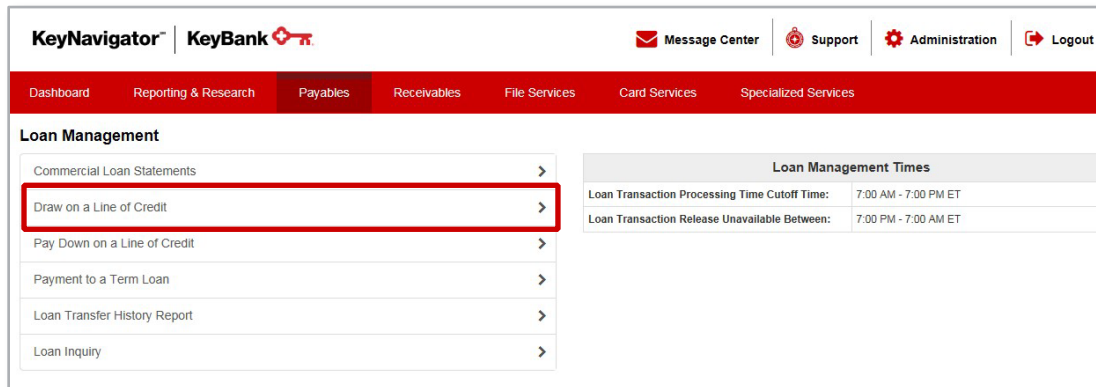
2. Utilize the dropdown menus to select the loan account number to transfer funds **From**. Select the checking account number to transfer funds **To**.

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 main page.

4. The next screen will provide you with your current balance as well as the amount of credit available. Enter the amount that you wish to transfer.

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 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 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 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 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 main page.

4. The next screen will provide you with your current balances as well as the amount of principal and interest and fees due on your loan. Enter the amount that you wish to pay toward the principal and the amount you wish to pay toward the interest and 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 main page.

6. Review the information provided.

7. 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 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 main page or select **Create Another Transaction** to return to the account selection screen to make additional payments.

> **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 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 main page.

4. The next screen will provide you with your current balances as well as the principle, interest, fees, and escrow amounts 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 main page.

6. Review the information provided.

7. 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 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 main page or select **Create Another Transaction** to return to the account selection screen to make additional payments on your term loan(s).

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 main page.
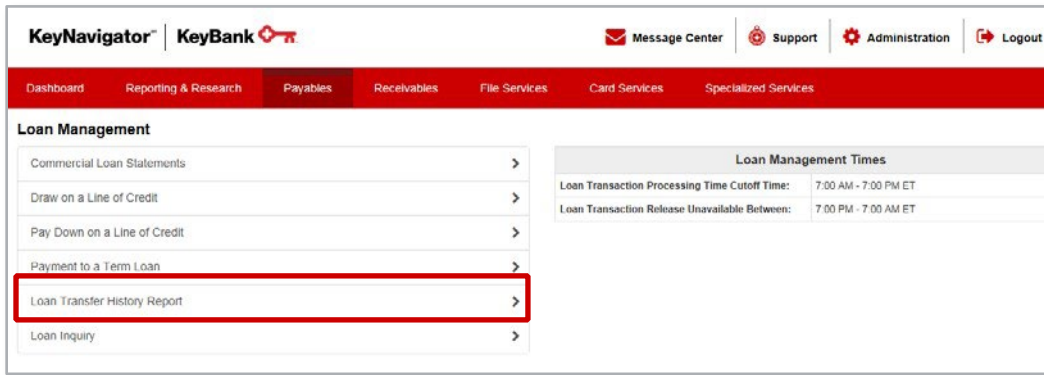

2. You will be presented with a report that contains the transactions performed via KeyNavigator during the past 45 days, including the status, account numbers involved in the transaction, the amount transferred, the date and time of the transaction, as well as the user that performed the transfer.

   NOTE: *Only transactions performed on KeyNavigator will be displayed on the Loan Transfer History Report.*

To Filter the Report:

1. Select **Filter** from the Loan Transfer History Report.
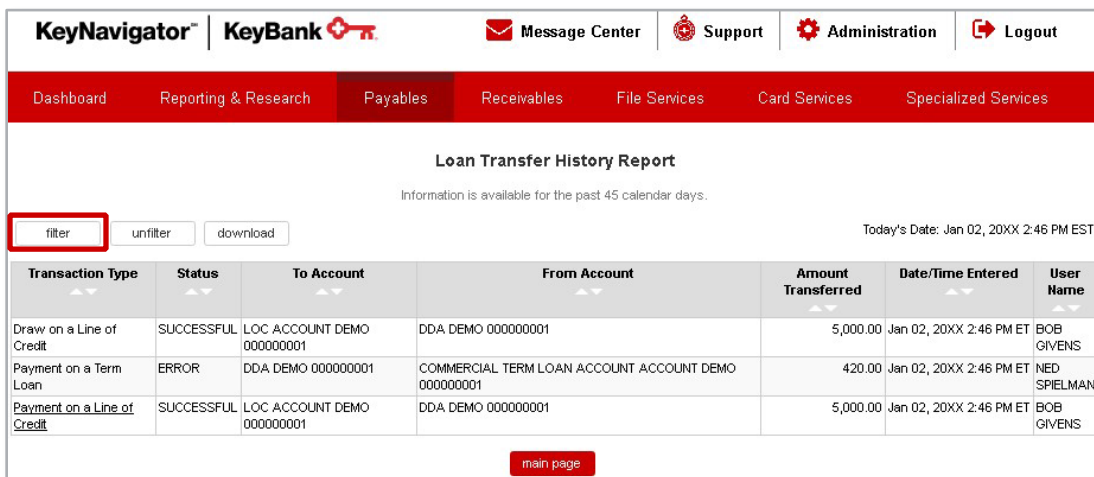
2. Utilize the dropdown menus to select the type of transaction (either debits, credits, or both), the account that the transfer was made from, and/or the account that the transfer was made to.

3. Enter the amount that was transferred out and/or the amount that was transferred in.

4. Utilize the dropdown menus to select a specific date or a date range.

5. Utilize the dropdown menu to select a user that performed the transaction(s).

6. Select **Download** to download a report that is filtered according to the parameters that you selected, or select **View** to view the filtered report, or select **Cancel** to return to the loan transfer history report.

7. To return to the original listing, select **Unfilter**.

To Download the Report:

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

To View Additional Details Regarding a Specific Transfer:

1. Click on the transaction.

2. Additional detail will be displayed.

3. Select **Return** to go back to the Loan Transfer History Report.

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 main page.
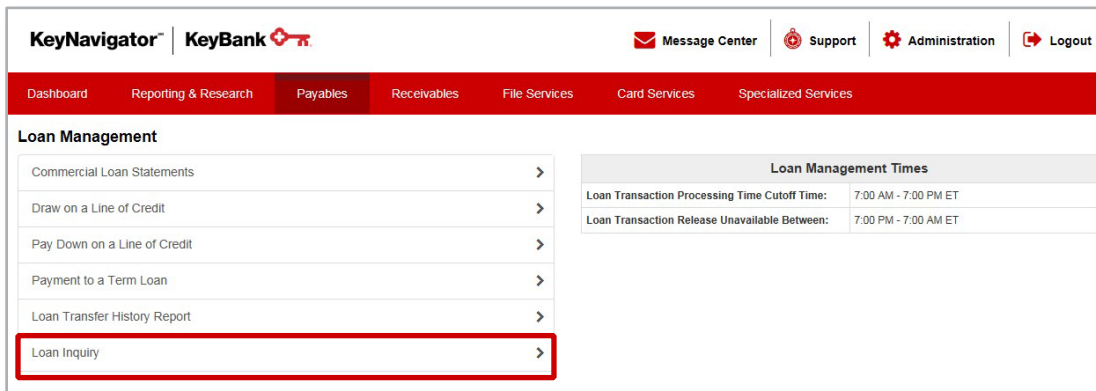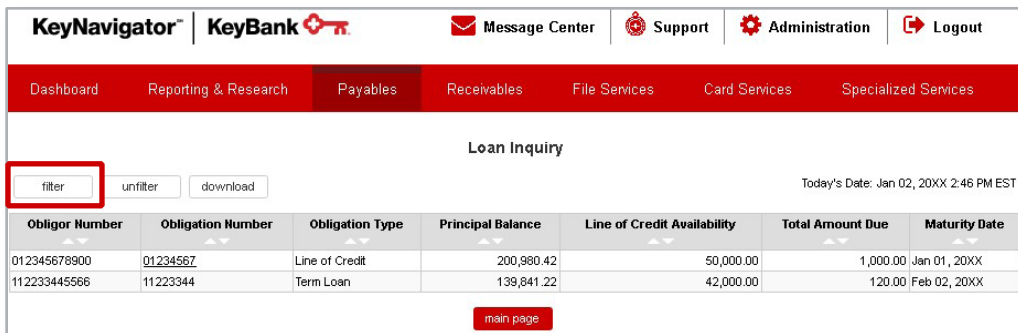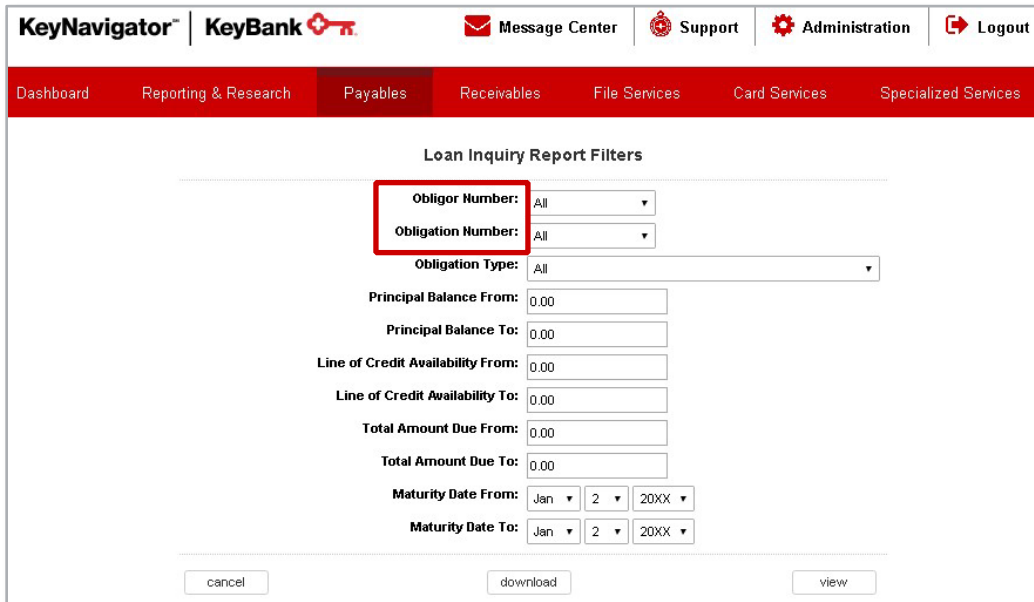
2. A list of your loans will be displayed, along with the obligor and obligation numbers, obligation type, principal balance, line of credit available, total amount due, and the maturity date.

To Filter the Report:

1. Select **Filter** from the Loan Inquiry Report.

2. Utilize the dropdown menus to select the obligor and obligation numbers and obligation type.
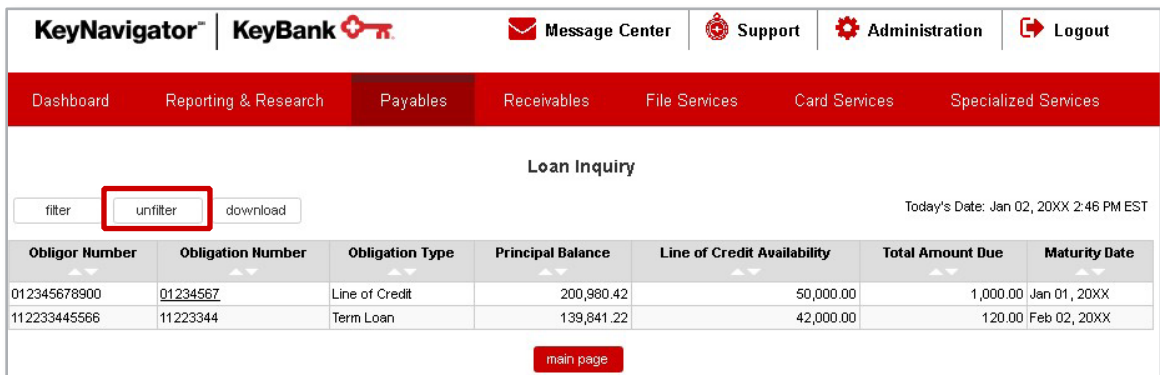
3. Enter the amount of the principal balance or a balance range.

4. Enter the amount of the line of credit available or an available credit range.

5. Enter the total amount due or a range.

6. Enter the maturity date or a date range.

7. Select **Download** to download a report that is filtered according to the parameters that you selected, or select **View** to view the filtered report. Select **Cancel** to return to the loan inquiry listing.

8. To return to the original listing, select **Unfilter**.
To Download the Report:

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

To View Additional Details Regarding a Specific Transfer:

1. Click on the obligation number.

2. Additional details, including the rate and a history of transactions performed since the last cut-off, will be displayed.

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

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

KeyNavigator™	KeyBank		Message Center	Support	Administration	Logout

Dashboard	Reporting & Research	Payables	Receivables	File Services	Card Services	Specialized Services

Loan Inquiry Detail

Name and Address: John A. Doe 123 Main Street Westchester, Ohio 11223	**Principal Balance:** $200,980.42 **Line of Credit Availability:** $50,000.00
Obligor Number: 0123456789	**Principal Due:** $800.00
Obligation Number: 1234567890	**Interest Due:** $200.00
Obligation Type: Line of Credit	**Fees Due:** $0.00
Rate: 4.5%	**Escrow Due:** $0.00
Maturity Date: Jan 02, 20XX	**Total Amount Due:** $1,000.00

Current Period History (Nov 1, 20XX - Nov 31, 20XX):

Post Date	Effecftive Date	Transaction Description	Transaction Amount	Principal Balance	Interest Rate
Nov 23, 20XX	Nov 23, 20XX	Principal Payment	1,000.00	200,980.42	4.5%
Nov 22, 20XX	Nov 22, 20XX	Interest Payment	1,000.00	200,880.42	4.5%
Nov 21, 20XX	Nov 21, 20XX	Renewal Payoff	1,000.00	200,780.42	4.5%
Nov 20, 20XX	Nov 20, 20XX	Principal Payment	1,000.00	200,680.42	4.5%

return