

e-CREDIT FILE SYSTEM



Strengthening Credit Risk Management



KEY FEATURES

- Flexible—structure your credit files with as many Sections as you would like
 - Mirror your current hard copy files
- Store any type of document...no need to scan in documents that you already have in electronic form
 - Load directly into the program
- Compatible with tablets and smart phones
 - Access credit files remotely when you are with a client
- Easily locate and view document by Section
 - Additional filters available to view documents only pertinent to a specific Borrower or Loan
- System automatically alerts you (via email) when you need to get a new document and/or test a loan covenant
- Useful reports to help you manage your files
- More robust and affordable than any other system in the market
- Free trial period available

TGA E-CREDIT FILE SYSTEM



311 Montgomery Street, Suite 1 • Syracuse, NY 13202
Tel: 315-701-1293 • Fax: 315-701-1296 • tgschwender-assoc.com

Electronic [Credit File](#) System: [Credit Files: Sections](#)

[Main Menu](#)

[Logout](#)

[Select Client](#) / [Main Menu](#) / [Select Relationship](#) / [Sections](#)

Show/Hide Current Session Information

Client

Main Street Bank, N.A.

Relationship

T. Gschwender & Associates, Inc.

[Manage Relationship](#)

[Print List of Documents in Credit File](#)

Section 1 - Officer
Notes and Other
Correspondence

Section 2 - Loan
Approval/Annual
Reviews

Section 3 - Corporate
Financials

Section 4 - Personal
Financials

Section 5 -
Appraisals/Environment
Documents

Section 6 - Loan
Legal Documents

“Looks and feels just like a hard copy file we are all used to.”

ORGANIZE FILES BY RELATIONSHIP



311 Montgomery Street, Suite 1 • Syracuse, NY 13202
Tel: 315-701-1293 • Fax: 315-701-1296 • tgschwender-assoc.com

Electronic [Credit File](#) System: **View Relationship**

Main Menu

[Select Client](#) / [Main Menu](#) / [View Client](#) / [View Relationship](#)

Show/Hide Current Session Information

Client

Main Street Bank, N.A.

Relationship

T. Gschwender & Associates, Inc.

“We can set up the file just like we would a hard copy file...keeping all relationship documents together.”

T. Gschwender & Associates, Inc.

Edit Relationship

Loan Officer:

Don Aldrod

Credit Analyst:

Sue Lyndon

Relationship Number:

00001

Created Date:

8/16/2012

Created By:

Sue Lyndon

Borrowers

Create Borrower

← Previous 1 Next →

Rn Singh

1400065887

T. Gschwender & Associates, Inc.

40000274

HAVE AS MANY SECTIONS AS YOU WANT



311 Montgomery Street, Suite 1 • Syracuse, NY 13202
Tel: 315-701-1293 • Fax: 315-701-1296 • tgschwender-assoc.com

Electronic [Credit File](#) System: **View Sections**

Select
Client

Main
Menu

Manage
Users

Manage Sections

Manage Document
Names

Manage Loan Types

Manage Tickler
Recipients

Logout

[Select Client](#) / [Main Menu](#) / [Manage Sections](#)

[Show/Hide Current Session Information](#)

Client

Main Street Bank, N.A.

Sections

Create Section

← Previous

1

Next →

[Section 1 - Officer Notes and Other Correspondence](#)

[Section 2 - Loan Approval/Annual Reviews](#)

[Section 3 - Corporate Financials](#)

[Section 4 - Personal Financials](#)

[Section 5 - Appraisals/Environmental Documents](#)

[Section 6 - Loan Legal Documents](#)

"We really like the flexibility to add as many sections as we want so we can organize the documents just the way we want it."

STORE ANY TYPE OF DOCUMENT

Show/Hide Current Session Information

Client

Main Street Bank, N.A.

Required

Section

-- Select Section --

Required

Document Name

Required

Document Date

Document Tickler Date

Document Description

Required

File

Browse...

You must select at least one [loan](#) to attach the document to.

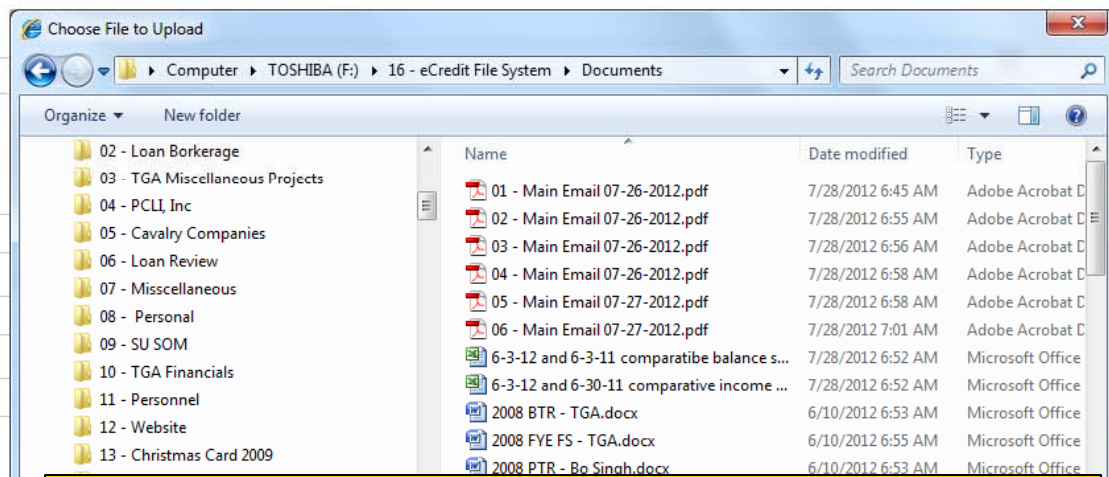
1. Select the relationship, and click 'Get Borrowers'
2. Select the borrowers, and click 'Get Loans'
3. Select the loan(s) to attach the document to
4. Click 'Create'

Required

Relationship

-- Select Relationship --

Get Borrowers



"There is no need to scan in documents...we can load directly to the system. Plus we can download Word and Excel documents, make appropriate changes, and upload as new documents. Really saves us time when doing new loan presentations or spreads!"

EASILY LOCATE DOCUMENTS

Electronic Credit File System: **Credit Files: Document Listing: 04 - Financial Statements**

The data was loaded successfully.

[Main Menu](#)

[Logout](#)

[Select Client](#) / [Main Menu](#) / [Select Relationship](#) / [Sections](#) / Document Listing: 04 - Financial Statements

Show/Hide Current Session Information

Client

Syracuse Savings Bank

Relationship

Aromet

Borrower

Aromet Properties, LLC

Loan

400002408

Document Name

Credit Report

“The system has great sorting and filtering options so we can locate documents with ease.”

[Filter](#)

[Cancel](#)

[Load Document](#)

[Consolidated Document Listing](#)

[← Previous](#) [1](#) [2](#) [Next →](#)

	Borrower	Loan No	Doc Name	Description	Tickler Date	Doc Date	Upload Date
Download	Aromet Corporation, Inc.	101359-1	FYE Financial Statement	Aromet Corporation, Inc. Compiled Statements	9/3/2012	12/31/2011	7/29/2012
Download	Aromet Corporation, Inc.	101359-1	FYE Financial Statement	Aromet Corporation, Inc. Compiled Statements		12/31/2010	7/29/2012

PROACTIVELY MANAGE COVENANT TESTING AND RECEIPT OF FINANCIAL STATEMENTS



Covenant Tickler Report

8/25/2012

Relationship	Loan Officer	Credit Analyst	Borrower	Loan No	Covenant Type
Danielson Pharmacy, Inc.	Dick Elliot	Roger Graham	Danielson Pharmacy, Inc.	400025276	30 Day Clean Up Required
Paul Lehto	Don Aldred	Dick Elliot	Paul Lehto	400022265	30 Day Clean Up Required
Priority Family Health Care of Northeast	Don Aldred	Sue Lyndon	353 Pomfret Street Properties LLC	500002118	1.20 DSCR Required
Priority Family Health Care of Northeast	Don Aldred	Sue Lyndon	353 Pomfret Street Properties LLC	500002118	Debt to Equity No More Than 3.0
Priority Family Health Care of Northeast	Don Aldred	Sue Lyndon	Priority Family Health Care of Northeast	400023083	30 Day Clean Up Required

“We really like the report capabilities of this system! We can now manage our covenant testing and receipt of more current (financials, insurance, recorded mortgages, etc...) documents with ease.”

11/3/2011	True	Not Set	8/23/2012
-----------	------	---------	-----------



Syracuse Savings Bank

Document Tickler Report

8/25/2012

Relationship	Borrower	Loan No	Doc Name	Tickler Date	Loan Officer	Credit Analyst
Aromet	Aromet Properties, LLC	400002408	Tax Return	12/31/2011	Don Aldred	Dick Ellito

AUTOMATICALLY RECEIVE EMAIL ALERTS

T.Gschwender & Associates, Inc. - Electronic Credit File System - Message (HTML)

You forwarded this message on 8/9/2012 1:34 PM.

From: do-not-reply@acsindev.com
To:
Cc:
Subject: T.Gschwender & Associates, Inc. - Electronic Credit File System

Sent: Thu 8/9/2012 1:31 PM

T.Gschwender & Associates - Electronic Credit File System

Covenant Tickler Notification

Relationship	Loan Officer	Credit Analyst	Borrower	Loan No	Covenant Type	Last Test Date
Danielson Pharmacy, Inc.	Dick Elliot	Roger Graham	Danielson Pharmacy, Inc.	400025276	30 Day Clean Up Required	8/10/2012
Heidi Scorsone	Don Aldred	Bo Singh	Maison Properties, Inc.	106333-3	1.20 DSCR Required	7/27/2012
Priority Family Health Care of Northeast	Don Aldred	Sue Lyndon	Priority Family Health Care of Northeast	400023083	30 Day Clean Up Required	11/3/2011

© 2012 T.Gschwender & Associates; All Rights Reserved

"Plus we automatically receive email alerts on upcoming ticklers so we can keep ahead of exceptions!"

T.Gschwender & Associates, Inc. - Electronic Credit File System - Message (HTML)

From: do-not-reply@acsindev.com
To:
Cc:
Subject: T.Gschwender & Associates, Inc. - Electronic Credit File System

Sent: Thu 8/9/2012 1:31 PM

T.Gschwender & Associates - Electronic Credit File System

Document Tickler Notification

Relationship	Borrower	Loan No	Doc Name	Tickler Date	Loan Officer	Credit Analyst
Aromet	Aromet Corporation, Inc.	101359-1	FYE Financial Statement	9/3/2012	Don Aldred	Dick Elliot

© 2012 T.Gschwender & Associates; All Rights Reserved

Built By: [Website Design in Syracuse, NY by ACS Inc.](#)

VIEW IN MULTIPLE DEVICES



"We can view credit files while on calls with a client on our laptops, tablets, or smartphones."

CALL US FOR A FREE DEMO!



*T. GSCHWENDER & ASSOCIATES, INC.
311 MONTGOMERY AVENUE, SUITE 1
SYRACUSE, NY 13202
315-701-1293*

WWW.TGSCHWENDER-ASSOC.COM

INFO@TGSCHWENDER-ASSOC.COM

e-CREDIT FILE SYSTEM



BEST IN CLASS