

Your Ultimate Forms Solution!

Wycom Corporation, Inc.
1940 Colvin Court
McMinnville, OR 97128

borrower:

date of loan:

member number:

 Federally insured by NCUA

NOTE, SECURITY AGREEMENT, AND FEDERAL DISCLOSURE STATEMENT
In this Agreement, the words "YOU" and "YOUR" mean each and all of those that sign this Agreement.

FEDERAL DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	The dollar amount the credit will cost you.	The cost of your credit as a yearly rate.
0.123 %	987.65	\$	

Your payment schedule will be:

Number of Payments:	Amount of Payment
12	675.89
1	123.45

VARIABLE RATE FEATURE: If checked, the rate of interest on this loan may have been defined by DCU) DCU Checking Account, and to have your monthly loan payment satisfied via due date, and not to receive a monthly bill or coupon. If you have selected an automatic transfer Eastern time on the transfer due date. (We will only transfer from the available balance in the s method such as Easy Touch Telephone Teller or PC Branch you agree you are responsible for

If at any time during the term of the loan you fail to meet the above requirements, your ANNUAL notification, increase by as much as one half of one percent (1/2 of 1%). The increase will res loan was originally for \$10,000 for 48 months at 6.20% APR and your direct deposit ceases du APR and you would be required to make one (1) additional payment.

SECURITY INTEREST: If checked, this loan is secured by the following described person: **WYDOC SOFTWARE**

LATE CHARGE: If a payment is 15 or more days late, you will be charged a late charge of four
FILING FEES: \$
REPAYMENT: There is no pre-payment penalty if you pay off your loan early.

Pre-printed document inventory has just become a thing of the past. With Wycom/WyDocs all your forms are stored on your server as paperless, electronic PDF documents, No more hassles of filing and storing forms, No more piles of wasted paper created by errors and out of dated files. Now, locating, updating and printing your forms is only mouse clicks away.

SIMPLE! The moment you open your new electronic PDF form on you computer WyDocs immediately searches, finds and inserts the needed data into appropriate document data fields. If the complete required information is unavailable WyDocs allows the user to manually edit or add the needed data before the form is sent to print.

READY WHEN YOU ARE! Don't have a signature, an account number. or some other piece of data needed to complete your form? No problem.

No more need for filed hard copies. WyDocs archives your forms as editable electornic PDF documents.

WyDocs let's you save the incomplete form and retrieve it whenever the data becomes available. All your final documents remain fully editable and are archived on your server making future reviews, changes or reprints quick and convenient.

SEAMLESS INTEGRATION. WyDocs works with your current imaging solution. No new software to learn! No computer downtime! And like all Wycom products, WyDocs not only supports your existing equipment, it also allows the flexibility of future equipment upgrades.





WyDocs Specifications

Features:

- Provides superior document and forms management
- Organizes documents in sub-folders
- Offers various import options
- Supports multiple forms and document sets
- Supports generation of Member Service forms with direct database access
- Uses your existing PDF documents
- Uses your existing PDF creation tools
- Adds javascript to PDF documents for logical conditioning
- Can reorder documents in a document set
- Can add external PDF documents to a working document set
- Can reorder signature fields
- Supports PDF documents generated by Windows 2000 or later, CenoPDF, OpenOffice 3.0 or later, Adobe Acrobat, LiquidOffice, ScanSoft PDF Creator, and others.
- Provides editable forms
- Enables electronic signing of documents via the Web
- Web signing provides a technological advantage in completing documents
- Web signing is less expensive and faster than overnight delivery
- Transmits encrypted documents via the Web
- Provides customizable authentication questions
- Supports e-mail notifications throughout the signing process
- Improves convenience by enabling members to complete the lending process from their home, office or any available computer
- Web signing is highly appealing to growing population of Internet-savvy members
- Web signing helps improve loan closure rate
- Can park partially completed documents to obtain signatures at different times or different branches (ideal for when applicant and co-applicant don't sign at the same time or place)
- Integrates with and provides archiving to most popular image archiving platforms
- Supports customizable indexes and search fields
- Allows fully distributed synchronization and management of documents from any WyDocs server

Compatibility:

- Topaz signature pads (requires Acrobat plug-in)
- Other signature pads with Adobe Acrobat compatible plug-in
- XP2/ IIS

