



Custom Lockbox

A Full Service Payment Remittance Solution



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A True In-house Lockbox Provider

Sunwest Bank's in-house Lockbox helps you save time and money, simplifies your banking experience in a secure environment, and expedites processing.

Sunwest Bank is truly one of the only institutions to manage Lockbox in-house. In fact, our lockbox is used by other institutions for their clients and customers.

Our staff has decades of experience with homeowners associations and property management companies. We understand the needs of these organizations extremely well. Our solution is flexible and can be tailored to meet your criteria.

Contact us today to talk about how Sunwest Bank's Lockbox solution is a fit for your organization.

Sunwest Bank



Property Management Specialists

Sunwest Bank has provided Lockbox services for the Homeowner Association (HOA) and Property Management Industries for decades and understand our clients' needs. All Lockbox clients are provided a daily detail and summary report of all HOA payment activity.

Sunwest Bank provides posting files for multiple clients. Chances are we are familiar with every file format; but if not, we welcome the opportunity to work with new software vendors to program to their specifications. We can receive validation files on a daily, weekly, or monthly basis depending on the needs of our clients. Sunwest Bank maintains one post office box for the property management company regardless of how many associations they provide services for.

Associations are assigned a three or four-digit association ID by either the client or Sunwest Bank. Our Lockbox department works in tandem with our Specialty Deposit Group to help ensure the smooth implementation of new association accounts, and any unique setup that is required.



Experienced Lockbox Team



We have our own in-house Lockbox processing site, and take pride in the longevity of our Lockbox staff. With over 70 years of combined experience, WE KNOW LOCKBOX. Team members frequently communicate with clients either by phone or email and get to know them very well.

Being a community bank has allowed us the benefit of familiarizing ourselves with our clients and their expectations on a more personal level. We know our clients by name. When they contact us, they don't find themselves lost in a sea of anonymous customer service personnel. Clients are confident that they will be dealing with a bona fide Lockbox team member who knows them, their customers, and the details of processing their remittance documents.

Sunwest Bank's in-house programmers can quickly and efficiently set up a new client or make changes to an existing job, eliminating the need to outsource this type of work.

Alan Toporsh

Lockbox
Administrator

Kathy Cirafice

Lockbox
Supervisor

Cindi Qualls

Lockbox
Specialist

Rolando Huitz

Lockbox
Specialist

Ruby Scudellari

Lockbox
Specialist

Getting the Most Value for Your Money



Flat Monthly
Transmission
Fee



Low Monthly
Maintenance
Fee



Several
Lockbox
Processing
Options



Affordable
for Small and
Mid-sized
Businesses

There are several Lockbox processing options and features which we offer. Our competitors often charge for every action, from keystrokes, to per batch, to per transmission item fees.

We have streamlined the cost for services by charging a flat monthly transmission fee. This eliminates the need to count how many line items are in a file, or to keep track of per transaction charges. Manual data entry is always more expensive, which is why we work with and encourage our clients to utilize a scan line on their monthly coupons and statements. This will reduce the cost of processing, and gain accuracy of capturing account numbers.

Our low monthly maintenance fee helps make Lockbox services more affordable for small to mid-size businesses. Your account is credited the same day payments are received. The best value for your money is the combination of low cost of services and consistently meeting a customer's requirements. Sunwest Bank has both covered.

Customized Reports




All our Lockbox clients receive standard detail and summary reports. In many cases, clients require additional data such as images of captured documents, or reports in different formats, all of which we can provide.

Whatever the need, Sunwest Bank will customize reports to provide clients with the information they need to get the job done. We utilize the talent and experience of our staff to develop useful reports to satisfy clients' unique needs. We do not contract with third-party programmers to create client reports.

Our dedicated in-house team provides clients with the tools and information they need to move their business forward. The flexibility and prompt delivery of client reporting make our Lockbox stand out from the rest.

Online Exception Handling



With Online Exception Handling, you can view coupons and checks in real-time with the Sunwest Bank Online Portal. Clients can either provide the proper account number or request that the transaction not be processed but forwarded to them for further handling.

Clients are notified by e-mail during the morning hours that their exception items are ready for review. We request our clients review exceptions as soon as possible, but no later than 2:00 PM. If a client is unable to review their exception items by the standard cutoff time, the items will be resubmitted for review the next business day, unless otherwise instructed. Clients do not pay a per exception fee, and there is only a flat monthly fee for this service.

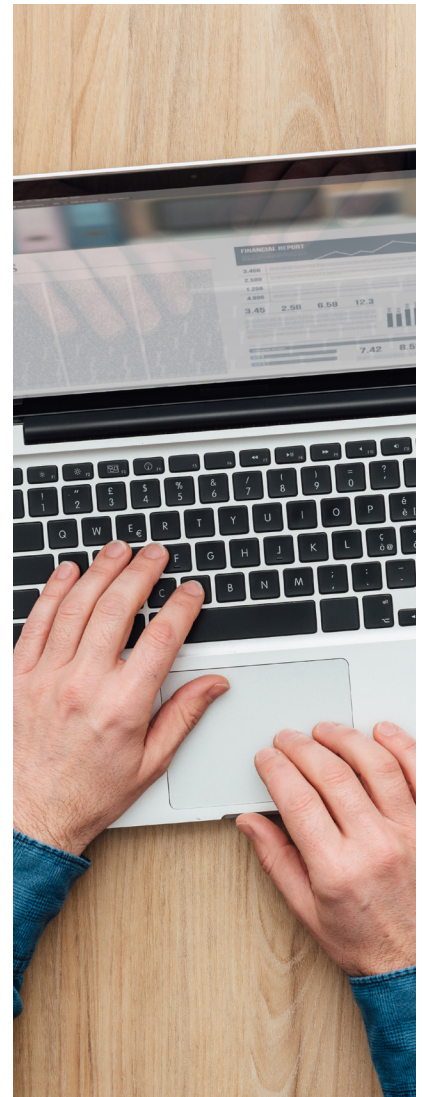
This product posts funds faster with same-day payment credit. It also eliminates the delays of forwarding unprocessed payments to clients and allows for greater exception item efficiencies by eliminating the need to juggle envelopes and checks.

Web Based Payments

We have partnered with ProPay, an innovative payment solutions provider. As the client of record for Sunwest Bank, you are provided a unique subdomain to share with your customers. Here they can create a profile, add or change payment methods, as well as, make payments.

Loan payments can be made using a debit card or eCheck (ACH) debit using either checking or savings accounts. Credit cards can be used for all other payment types. In addition to one-time payments, customers can easily establish recurring scheduled payments. Customers can also make a payment by simply responding to a text payment reminder. Sunwest Bank will assign one or more of the client's personnel as administrators to the ProPay site.

This solution provides close control over payment activity and allows clients the ability to improve their customer service. Clients can decide if they prefer separate posting files or one comingled posting file, which includes both ProPay and check payments.



Secure Handling of Customer Information

The security of our clients is one of our top priorities and we will protect your customers' personally identifiable information (PII).

For email communications, we use a secure messaging notification system. First-time users will receive an email from a Lockbox team member requesting they establish a password to access and view emails sent to them. Posting files and reports can be sent via secure email or uploaded to our secure FTP site. Clients can also utilize either method to provide Sunwest Bank their validation files in a safe environment.

When working with our vendors, we often create an additional layer of security by password protecting any Word or Excel documents sent to them. Lockbox digitizes all remittance documents received and stores the data in our secure servers. Paper documents, including envelopes, are securely destroyed.

Service Options

Sunwest Bank's Lockbox product is flexible and tailored to meet the needs of each client. With a host of features and options to choose from, clients are sure to find the right mix to fulfill their needs.

Clients can choose to provide a validation file with or without a flag for stop/holds on customer accounts. Using the validation file, Sunwest Bank can identify where to post payments in the event an account number is not provided. We also offer our Lockbox Online Portal. Clients can choose to enhance their customer service by adding an online decisioning feature. We offer ProPay, our internet payment solution for clients who do not have an existing online payment service.

Customized reports, with or without images, are created to meet the client's needs. We offer original processed payment coupon forwarding if desired, at no additional cost.



Custom
Validation File

Lockbox
Online Portal

Online
Decisioning

ProPay



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