ADES & ODES

RATES ENTRY (ODES/ADES)

User Guide

Bankrate.com RATES ENTRY (ODES/ADES)

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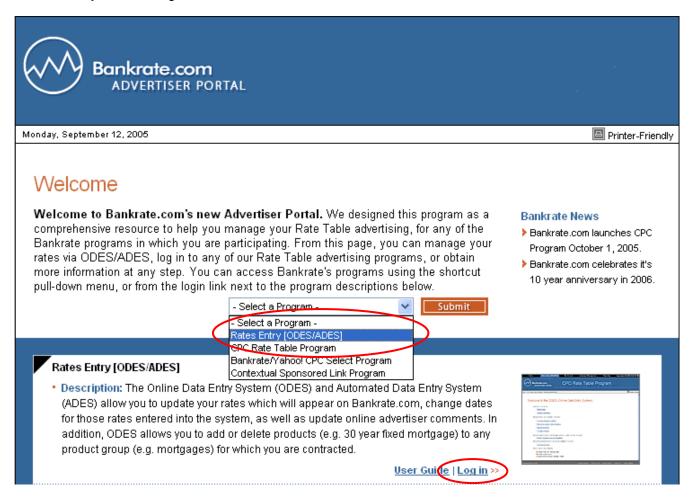
Introduction

Welcome to Bankrate's Rates Entry (ODES/ADES) (https://advertiser.bankrate.com). This system is used by advertisers to update their rate, product and company information. There is no limit to the number of times data can be updated. Bankrate publishes data to the website 6 times a day excluding weekends and federal holidays. Any data with a date older than 7 days will be removed from Bankrate.com.

Advertiser Portal Screen

To get started, please input the following URL into your browser, https://advertiser.bankrate.com.

To enter Rates Entry (ODES/ADES), you may either select "ODES/ADES" from the dropdown menu, then click submit or choose "Log In" from the ODES/ADES section. Either selection will take you to the Log In screen.

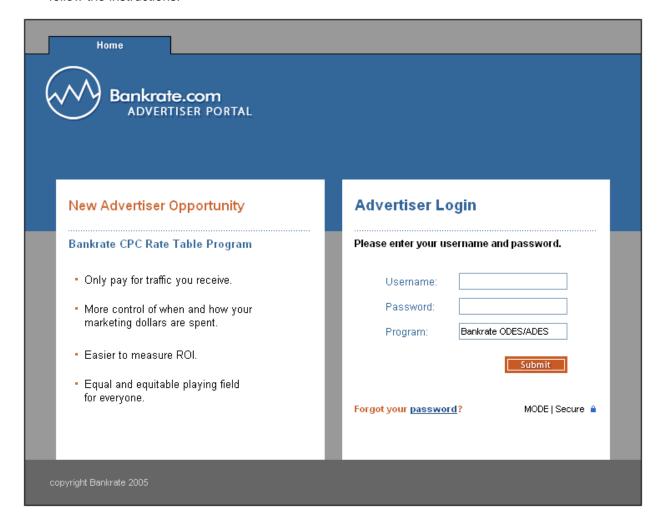


Log In Screen

Enter your user name and password then click submit. This will take you to the Menu Screen.

Because you selected Rates Entry (ODES/ADES) on the previous screen, that information will be defaulted in the Program Field.

If you forgot your password, please click on the "forgot your password?" link on this page and follow the instructions.



Rates Entry (ODES/ADES) Home Page

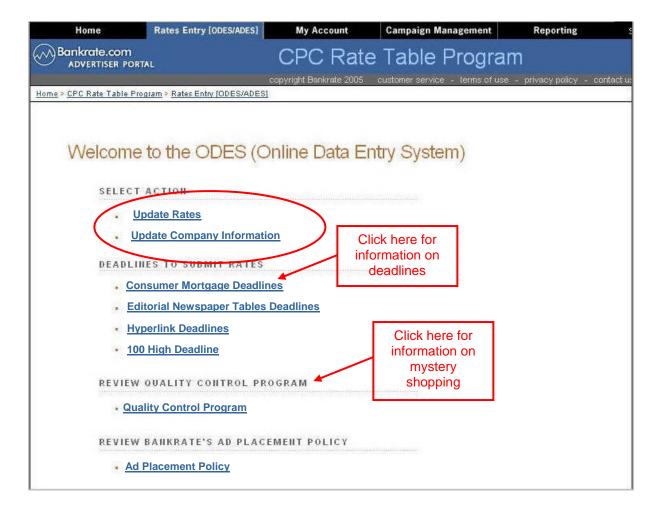
Select an Action

Under the "Select Action" heading, you have one of two choices.

- Update Rates you can update rates, dates, product information and advertiser comments that will appear within your Rate Table listing on Bankrate.com. You can also manage the products available to you by adding or deleting products to fit your needs.
- Update Company Information you can add/update additional information about your company. This information will be displayed to consumers when they click the phone icon or contact us link within your Rate Table listing on Bankrate.com.

The other headings and links on this screen provide you with quick and easy access to Bankrate policies, procedures and deadlines.

For the purpose of this guide, click on "Update Rates" to proceed.



Update Rates -- Product Selection Screen

You have selected "Update Rates". To begin:

- 1. Select the institution you would like to update.
 - Pricing can vary depending on geographical location. Because of this, many advertisers choose to have separate institutions (listings) for the states they advertise in. The example below displays one company with the three institutions.
- 2. Select the product type you would like to update.

Some advertisers have multiple product types (i.e. mortgage, loans and lines of credit). Each product type has a unique data entry page. The example below displays 2 product types.



Update Rates

Step 1: Select an institution

ABC Financial – Los Angeles
ABC Financial – Miami
ABC Financial - Chicago

Step 2: Select product type

- Mortgage Loans
- · Loans and Lines of Credit

Each rate quote must have a date no older than 7 days, or they will be removed.

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ADES

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customer service

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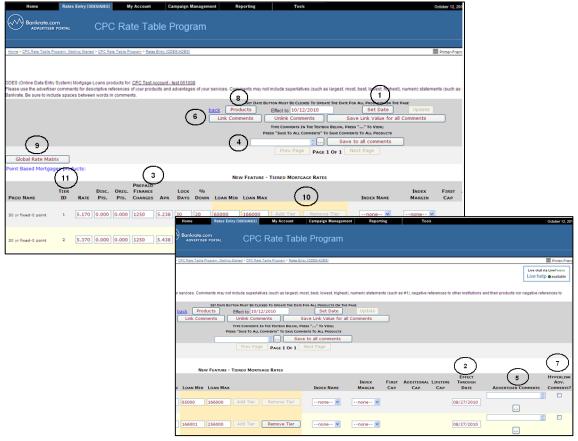
Update Rates -- Data Entry Screen

This is the screen where you will input all the necessary rate, date, etc. information for the institution and product type you selected. The example below highlights a mortgage product type.

Mortgage Loan Products

- 1. If you want all of your products to have the same date, enter the date your rates are effective to and click "set date". It is required that you set the date on all pages of data entry.
- 2. If you would like to enter current dates for selected products only, do not click the "set date" button, you will need to enter the dates individually by product.
- 3. Enter the current rates, product information and advertiser comments.
- 4. To enter a general comment that will apply to all products, enter it in the text field box and click "Save to all comments".
- If you would like specific comments for individual products, enter them in the Advertiser Comments field.
- 6. If you would like to hyperlink all comments, click "Link Comments" to remove the hyperlink from all comments, click "Unlink Comments". After either action click "Save Link Value for all Comments".
- 7. To hyperlink individual comments, check the "Hyperlink Adv. Comments?" box to the right of the product(s).
- 8. To add or delete products from your profile, click "Products".
- 9. To access your rate matrix click "Global Rate Matrix".
- 10. If you would like individual rates based specific loan amount ranges, click "Add Tier". You can have up to three tiers for each product. To remove a tier, click "Remove Tier".
- 11. "Tier ID" indicates the number of tiers you have for a product.

For a description of data entry fields refer to Description of Fields section of the user guide.

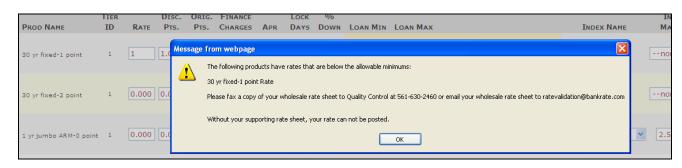


Update Rates -- Rates Below Minimum Notification Message

After rates are updated, a confirmation notice will appear at the top of the page. If any rates (mortgage in this example) fall below the daily minimum, (determined daily by market pricing), a message will appear requesting validation to support the rate(s) in question.

After receiving documentation, the Quality Control department will review your rate. If the rate is supported it will publish to the rate table with the next scheduled update. If the rate is not supported, you will be contacted by the Quality Control department.

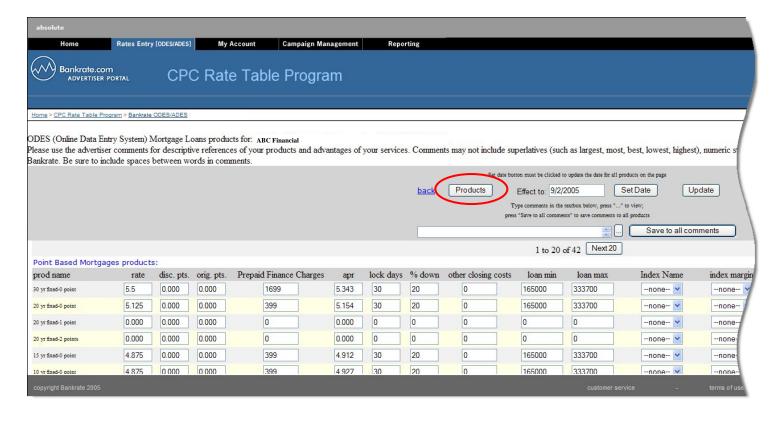
Requests for documentation to validate rates helps to ensure the validity of rate tables on Bankrate.com.



Update Rates -- Product Maintenance Screen

You can manage your product selection by clicking the "products" button. This feature allows you to add or delete products from your data entry screen.

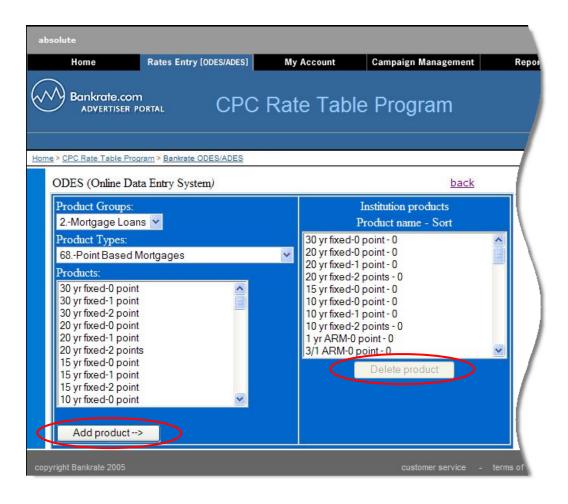
Click the "Products" button, highlighted in the example below.



Update Rates -- Product Maintenance Screen

The left side of the screen shows all of the products available for the selected institution. Select the product(s) you would like to add and click "Add product".

The right side of the screen shows all of the products you currently <u>have</u> for the selected institution. Select the product(s) you would like to delete and click "Delete product".



Description of Fields – Mortgage

Field Name	Description
TIER ID	Tier ID indicator.
RATE	Percentage a borrower pays for the use of money. Accepts 3 decimal places.
DISC PTS	Discount Points – Percentage paid by the borrower to reduce the interest rate. Accepts 3 decimal places.
ORIG POINTS	Origination Points – The fee a lender charges to process a loan. Accepts 3 decimal places.
PREPAID	Lender and broker fees charged on the loan. These fees may vary from lender to lender.
FINANCE CHARGES	Fees such as underwriting, processing, administrative, lock, commitment, courier, etc., are included. For a complete list of pre-paid finance charges refer to the <u>Quality Control</u>
	Program found on the Log-in page.
APR	Annual Percentage Rate - A yearly rate of interest that includes fees and costs paid to
	acquire the loan. Lenders are required by law to disclose the APR. The rate is calculated
	in a standard way, taking the average compound interest rate over the term of the loan, so
	borrowers can compare loans. Accepts 3 decimal places.
LOCK DAYS	A lender's guarantee that the mortgage rate quoted will not change for a specific period, in
DEDOENT DOWN	this case the number of days.
PERCENT DOWN	Down Payment Percentage – Percentage of a property's purchase price that the buyer
LOANINANI	pays in cash and does not finance.
LOAN MIN	Loan Minimum – Minimum Ioan value available for this rate.
LOAN MAX	Loan Maximum – Maximum loan value available for this rate.
INDEX NAME	1-Year US Treasury Constant Maturity - An index used to determine interest rate changes
	for certain adjustable rate mortgages (ARMs). It is based on the results of auctions that
	the U.S. Treasury holds for its Treasury bills and securities or is derived from the U.S.
	Treasury's daily yield curve, which is based on the closing market bid yields on actively traded Treasury securities in the over-the-counter market.
	1-Year LIBOR - LIBOR stands for London Interbank Offered Rate. It's the rate of interest
	at which banks offer to lend money to one another in the wholesale money markets in
	London. It is a standard financial index used in U.S. capital markets and can be found in
	the Wall Street Journal. In general, its changes have been smaller than changes in the
	prime rate. It's an index that is used to set the cost of various variable-rate loans,
	including credit cards and adjustable-rate mortgages.
INDEX MARGIN	A predetermined value that is added to the index to compute the interest rate adjustment.
	1) a margin of 2.50 to 3.00% on the 1-Year Treasury Constant Maturity index or 2) A
	margin of 2.00 to 3.00% on the 1-Year LIBOR index.
CAPS	The interest rate on an ARM can adjust at specified times under the contract. The
	amount that the rate can increase is determined by allowable CAPS quoted in the
	mortgage loan contract. CAPS are presented as X/X/X (where the first "X" represents the
	maximum percentage rate increase for the first adjustment, the second "X" represents the
	maximum percentage rate increase for each annual adjustment after the first and the third
	"X" represents total maximum percentage rate increase over the life of the loan).
EFFECTIVE	Date through which the rate is effective. For mortgages, normally one day. Must be
THROUGH DATE	greater than or equal to the today's date.
ADVERTISER	In this section, institutions offer any additional information they wish to share with
COMMENTS	Bankrate readers. Cannot exceed 65 displayable characters and no script code is
	allowed. Superlative comments are not permitted.
PHONE (bottom)	Your institution's default phone number. For print advertisers only.
HYPERLINK ADV.	Enter a value of 1 to allow the consumer to click the advertiser comments and link to your
COMMENTS	website. Enter a value of 0 to prevent the comments from being clickable.

Description of Fields -- Deposits

Field Name	Description
CAN CHECKS BE WRITTEN FROM THIS ACCOUNT	If checks can be written from this account, check the box to indicate.
MIN TO OPEN	The minimum dollar amount required to open an account and earn interest.
RATE	The simple interest rate, the annual rate of return without the effect of compounding interest.
YIELD	Annual Percentage Yield, percentage required by Truth in Savings regulations to be disclosed on interest-bearing deposit accounts, that reflects the total interest to be received, based on an institution's compounding method for a 365-day year.
COMP. METHOD	Compounding method: Continuously(C), Daily(D), Weekly(W), Monthly(M), Quarterly(Q), Semi-Annual(H), Simple(S); or this field can be empty for non-interest accounts.
EFFECT THROUGH DATE	Date through which the rate is effective. Must be greater than or equal to today's date.
ADVERTISER COMMENTS	In this section, institutions offer any additional information they wish to share with Bankrate readers. Cannot exceed 65 displayable characters and no script code is allowed. Superlative comments are not permitted.
INTRO RATE	If there is an introductory rate, enter it in this field. If not, enter a o (zero).
INTRO MOS	The length of time the introductory rate is in effect in months. If there is no intro period, enter a 0 (zero).
MIN TO AVOID FEES	How much must be kept in the account based on the agreement terms. If the amount goes below this amount, a charge is levied.
MONTHLY SVC FEE	The monthly fee for maintaining the account.
HYPERLINK ADV. COMMENTS	Enter a value of 1 to allow the consumer to click the advertiser comments and link to your website. Enter a value of 0 to prevent the comments from being clickable.

Description of Fields -- Loans and Lines of Credit

Field Name	Description
RATE	Rate is the interest rate that is being applied to the loan.
FEE	Flat fees (inactivity fee, pre-payment penalty, etc.) appear in this column. Other fees are described in the LOAN CONDITION field.
DRAW AMOUNT	A draw is the amount of money that the borrower must take when the loan is closed. If a draw is required, check the box to indicate and enter the draw amount in the space provided.
EFFECTIVE THROUGH DATE	Date through which the rate is effective. Must be greater than or equal to today's date.
RATE AFTER INTRO	The rate that will apply to the home equity line of credit after the introductory period ends.
LOAN CONDITION	Home Equity Loan - List discount for auto debit, fee charged to obtain the loan, and loan minimum. Home Equity Line of Credit – List index (ex: prime) margin, floor rate, discount for auto debit, flat fee, yearly fee and loan minimum. Auto Loan – List discount for auto debit and flat fee. Personal Loan – List discount for auto debit and flat fee.
MIN FICO	Value of Minimum FICO score required to qualify for this product. FICO Score – The most commonly used credit score. The name comes from the Fair Isaac Corporation, which developed the scoring model. They are used to predict the likelihood that a person will pay his or her debts. The scores use only information from credit reports.
MAX FICO	Value of the Maximum FICO score that can qualify for this product.
MAX LTV	Maximum LTV is the maximum percent of the value of the home that will be lent by the institution. 90.01% LTV for High LTV products, all others 80% LTV.
ADVERTISER COMMENTS	In this section, institutions offer any additional information they wish to share with Bankrate readers. Cannot exceed 65 displayable characters and no script code is allowed. Superlative comments are not permitted.
LOAN MIN	The minimum loan amount to receive this rate.
HYPERLINK ADV. COMMENTS	Enter a value of 1 to allow the consumer to click the advertiser comments and link to your website. Enter a value of 0 to prevent the comments from being clickable.
TIER SORT	This is a system issued number to identify the FICO ranges being entered.

Description of Fields -- Checking/Transaction Accounts

Field Name	Description
EFFECTIVE THROUGH DATE	Date through which the rate is effective. Must be greater than or equal to today's date.
RATE	The interest rate paid on interest-bearing checking accounts. On non-interest accounts this will be zero.
COMP. METHOD	Compounding method: Continuously(C), Daily(D), Weekly(W), Monthly(M), Quarterly(Q), Semi-Annual(H), Simple(S); or this field can be empty for non-interest accounts.
YIELD	Annual Percentage Yield, percentage required by Truth in Savings regulations to be disclosed on interest-bearing deposit accounts, that reflects the total interest to be received, based on an institution's compounding method for a 365-day year.
MIN TO OPEN	The minimum dollar amount required to open an account and earn interest.
MIN TO AVOID FEES	The balance that the account holder must keep in the account, based on the terms of the agreement. If the balance falls below the required amount, then the monthly service fee will apply. Enter a value, zero, or check the box for Not Applicable, which means that the fee is charged regardless of the balance – there is no way to avoid the fee.
MTHLY SVC FEE	Monthly Service Fee - The monthly fee charged to customers under the terms of the account.
NON-SUFFICIENT FUNDS CHARGE	The amount of money charged to an account holder whose account has insufficient funds available to pay the check which is returned to the party who cashed it unpaid (the bank did not advance the funds to cover check).
ONLINE ACCESS	Access by personal computer or terminal to bank information, accounts and certain transactions via the financial institution's web site on the Internet. Also known as Internet banking. Check this box if online access is available, and leave blank if it is not available.
FEE TO USE OTHER ATM	Fee charged to account holder who uses an ATM not owned by the bank where the customer's account is held. This doesn't include fees the ATM's owner bank may charge. Often referred to as a non-proprietary ATM. Enter a dollar value or check the N/A box for Not Applicable, which means that the institution does not offer cards, or the card is not good at non-institution ATMs.
ATM SURCHARGE	ATM surcharge fee is a fee the owner of the ATM machine assesses to the cardholders who are not customers of the financial institution who owns the ATM. Sometimes called a convenience fee. Enter a value, zero, or check the N/A box for Not Applicable, which means the institution does not have ATMs.
ADVERTISER COMMENTS	In this section, institutions offer any additional information they wish to share with Bankrate readers. Cannot exceed 65 displayable characters and no script code is allowed. Superlative comments are not permitted.
HYPERLINK ADV. COMMENTS	Enter a value of 1 to allow the consumer to click the advertiser comments and link to your website. Enter a value of 0 to prevent the comments from being clickable.

Description of Fields -- Insurance Products

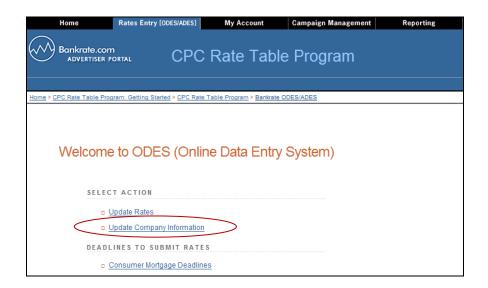
Field Name	Description
EFFECT TO	Date through which the rate is effective. Must be greater than or equal to today's date.
ADVERTISER	In this section, institutions offer any additional information they wish to share with
COMMENTS	Bankrate readers. Cannot exceed 65 displayable characters and no script code is
	allowed. Superlative comments are not permitted.
HYPERLINK ADV.	Enter a value of 1 to allow the consumer to click the advertiser comments and link to
COMMENTS	your website. Enter a value of 0 to prevent the comments from being clickable.

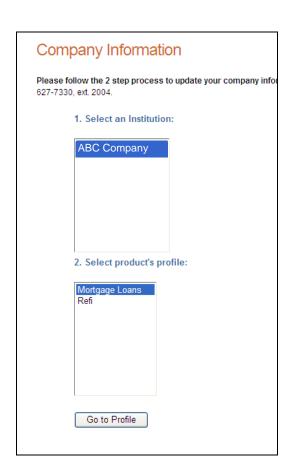
Description of Fields -- Student Loans

Field Name	Description
PRODUCT NAME	Indicate the name of the student loan product.
RATE	Percentage a borrower pays for the use of money.
LOAN	Information pertaining to loan requirements.
CONDITIONS	
EFFECT THROUGH	Date through which the rate is effective. Must be greater than or equal to today's date.
DATE	
ADVERTISER	In this section, institutions offer any additional information they wish to share with
COMMENTS	Bankrate readers. Cannot exceed 65 displayable characters and no script code is
	allowed. Superlative comments are not permitted.
HYPERLINK ADV.	Enter a value of 1 to allow the consumer to click the advertiser comments and link to
COMMENTS	your website. Enter a value of 0 to prevent the comments from being clickable.

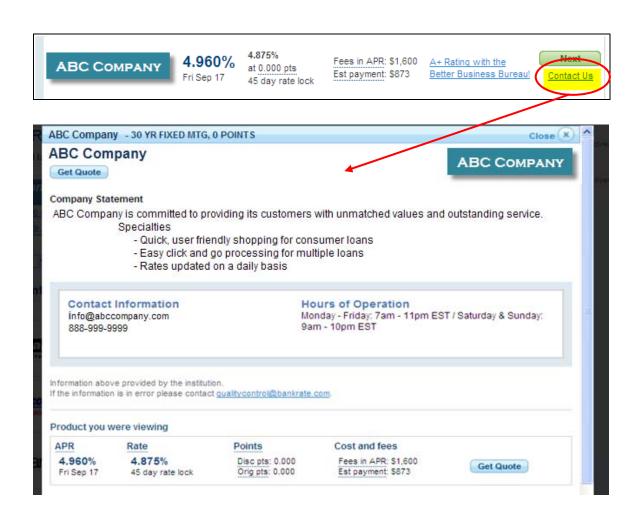
Update Company Information -- Company Information/Phone Icon

As discussed early in this user guide, once you arrive at the Rates Entry (ODES/ADES) home page you are presented with two choices under the "Select Action" heading. The "Update Rates" Section has already been covered. Therefore, select the "Update Company Information" link.





The "Update Company Information" area will allow you to add/update additional information about your company. This information will be displayed to consumers when they click the contact us link within your Rate Table listing on Bankrate.com.

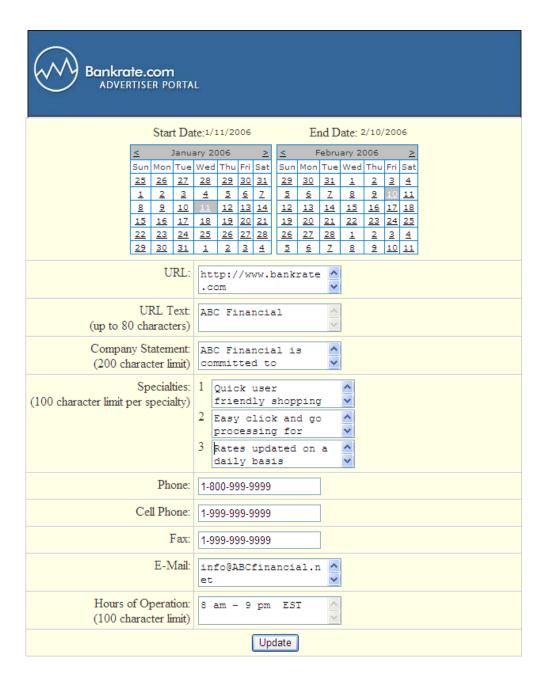


Update Company Information -- Company Information/Phone Icon Data Entry

Update your company information and click "Update".

Please note that there are five fields which have character restrictions: URL Text, Header, Company Statement, Specialties and Hours of Operation.

All content will be reviewed by the Quality Control department before being posted within your rate table listing on Bankrate.com. Submissions received before 4:30 PM EST (Monday through Friday) will be reviewed and posted the same day. In addition, superlatives can not be used in the text fields.



Description of Fields -- Update Company Information

Field Name	Description
URL	The hyperlink address that you want to direct users to.
URL TEXT	Text that consumers will click to be directed to your URL.
COMPANY	Additional space to submit information about your company.
STATEMENT	
SPECIALTIES	Facts about your company.
PHONE	Contact information that will be viewed by Bankrate consumers when they click on
CELL PHONE	your phone icon.
FAX	
E-MAIL	
HOURS OF	The hours of operation for your company.
OPERATION	

Customer Service

Support is available from 8:30 AM to 5:30 PM ET Monday through Friday. If you have a general question, please use the contact information provided below.

