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# Introduction

Welcome to [Banking Program Name]! This section provides an overview of the banking program, including its purpose, features, and benefits. It also introduces the user manual and provides instructions on how to use it effectively.

# Account

## Savings Accounts

### Customers can add or withdraw money at any time.

#### Customers login to their account and they can see the different bank accounts that they have and choose to add or withdraw money from those accounts.

##### To add money to the account, click the “Add” button and input the amount of money you are adding to your account.

##### To withdraw money to the account, click the “Withdraw” button and input the amount of money you are withdrawing from your account.

#### If they do not have a login username and password, then they must contact their bank teller to create a new account.

### Fixed interest rate compounded daily.

#### The fixed interest rate compounded depends on the type of checking account that you have. (Please go to Checking Accounts starting on page 3)

### CDs have a fixed rate of return for a specified period of time.

#### Penalty for early withdrawal

#### CDs automatically roll over after customer notification.

## Checking Accounts

### “That’s My Bank” (TMB) Account

#### The user is charged with $0.75 per transaction.

#### The user monthly transfers cost $1.25 per transaction

#### No minimum balance

### “Gold/Diamond” account

#### The user must maintain a minimum balance of $5000.

#### No charge for transactions if minimum balance is maintained.

#### Earns interest on average balance in account.

##### Rate is flexible and changes daily.

##### 0.5 \* (the rate on the savings account)

### Loans

#### Long term Mortgage loan

##### 15/30-year type

##### Fixed rate. Fixed payment plan

##### $75 late fee for overdue payments

##### Extra payments can be made at any time.

##### Account is flagged as a problem account if payment is missed.

#### Short term loan

##### Approx. 5 years for things like cars

##### Same characteristics as long-term loan

### Credit Cards

#### Debits against the loan are through with each credit card purchase.

#### Limit on the credit available for each account

#### Finance charge and total of charges incurred each month.

#### Payments can be credited to the bill at any time.

#### Finance charge calculated on average balance of bill throughout the month

# Services and Penalties

## Stop Payment

### Account owner calls the bank and gives the check number.

### Bank will not paycheck with stop payment number

### $35 charge for this service

## Overdrafts

### Bank returns the check unpaid and charges a $25 overdraft fee.

### Customers can use Savings accounts as backup to checking accounts

#### No overdraft if there is enough money in the Savings account.

#### Correct amount of money removed from Savings account and deposited in Checking account.

#### Done at no cost to the customer.

#### Customers must specify an "overdraft" backup account.

# ATM Cards

## Holders of accounts in the bank may have ATM cards for withdrawal

## ATM cards apply only to checking accounts and simple savings accounts

## Holders are not allowed to withdraw more than the account is worth

## Holders are allowed to make no more than two ATM withdrawals per day

# Users

## Banking Customers

### Make withdrawals/deposits from the banking system.

### Use ATM cards, paper deposits, or credit cards.

## Banking Tellers

### Can create customer accounts.

### Have access to account balances, recent debits, account status

### Can credit any account (except saving CDs)

### Can debit checking and saving accounts.

### Can transfer money between checking and saving accounts.

## Bank Management

### Have access to all information on all accounts.

### Can credit or debit any account.

### Manage loan accounts.

#### Initiate process that sends bills out to credit card and mortgage accounts

#### Initiate process that sends out roll over notices for CDs

#### Set interest rates paid monthly on checking and savings.

# Conclusion

In conclusion, our banking program offers a user-friendly interface with comprehensive tools to help you easily manage your accounts, conduct transactions, and monitor your finances. This manual has provided detailed instructions on how to use the program effectively and take advantage of its features, such as tracking expenses and setting up automatic payments. The program's security measures ensure your financial information is protected. For further assistance, our customer support team is available. Thank you for choosing our banking program, and we look forward to serving your banking needs in the future.