

ezDCC Website Processor Guide

www.cso.com/ezdcc

Demo System

ezDCC
Central States Family of Companies
Administered by Central States of Omaha

HOME ABOUT CSO CONTACTS LOGIN

Welcome to CSO's ezDCC Debt Protection Enrollment System

User Name:
Password:
Log In
[Forgot your password](#)

Enter User Name and Password.
Click Log In.
User name and password is distributed by each Division's website administrator.

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ezDCC - Windows Internet Explorer

https://ezdcdemo.cso.com/ezDCCHome.aspx

Glacier Bancorp ezDCC

File Edit View Favorites Tools Help

Suggested Sites GBC Loan Systems Loralee Web Slice Gallery

Welcome to Glacier Bank

Demo System

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HOME ABOUT CSO CONTACTS LOGOUT CHANGE PASSWORD

Welcome to CSO's ezDCC Debt Protection Enrollment System

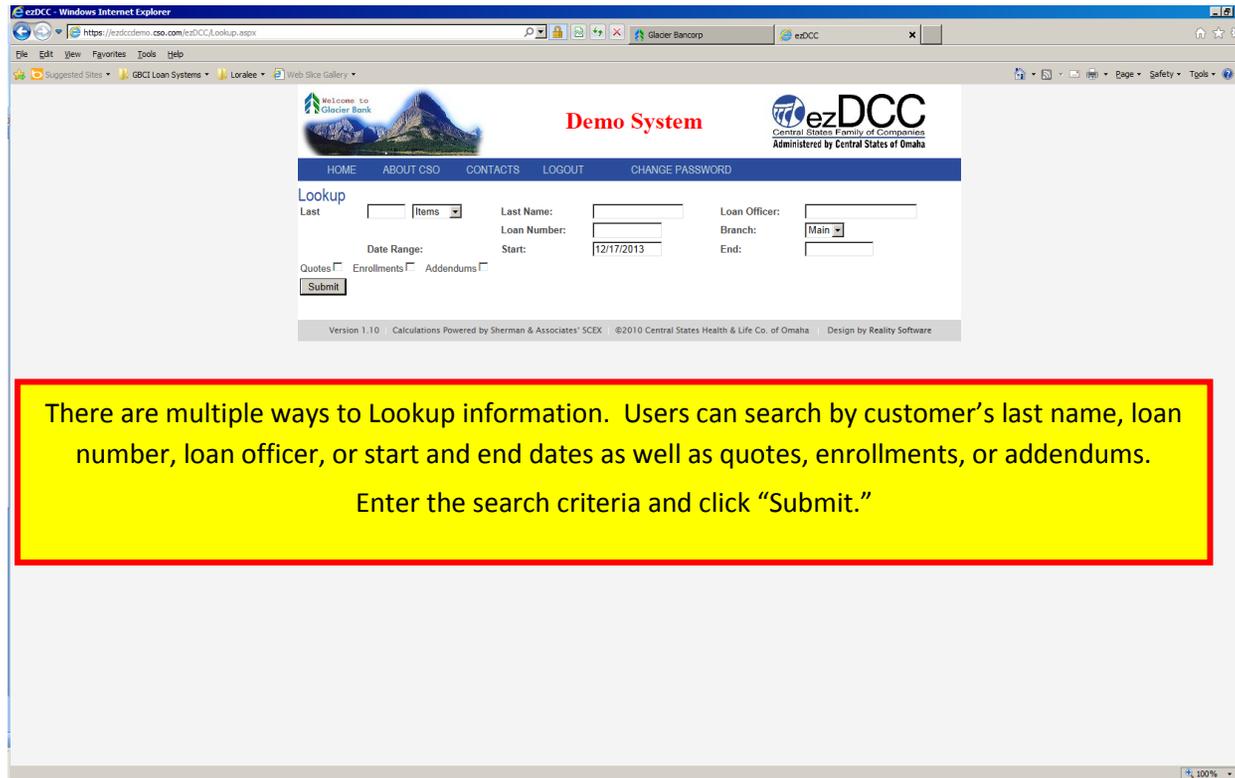
Quote A Loan
Lookup
Reports
Submit Business
Admin



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100%

Click "Lookup."



There are multiple ways to Lookup information. Users can search by customer's last name, loan number, loan officer, or start and end dates as well as quotes, enrollments, or addendums.

Enter the search criteria and click "Submit."

The screenshot shows a web browser window displaying the ezDCC Demo System. The page includes a navigation menu with links for HOME, ABOUT CSO, CONTACTS, LOGOUT, and CHANGE PASSWORD. Below the menu is a "Lookup" section with several input fields: "Last" (with a dropdown menu), "Last Name", "Loan Number", "Date Range" (with "Start" and "End" fields), "Loan Officer", and "Branch". There are also checkboxes for "Quotes", "Enrollments", and "Addendums", and a "Submit" button. A red arrow points to the "Select" button in the table below.

	Item	Date	Loan Number	Name	Loan Officer	Loan Amount	Status	
Select	Main Quote 2	12/17/2013		Drain, Rick	Wanning	\$30,000.00	Quote Complete	Delete

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Depending on the search criteria entered, available options will display.

Click "Select" for the appropriate option.

Enrollment Summary:
The user is able to verify the basic information collected and the status on this screen.

The screenshot displays the 'Enrollment Summary' page in a web browser. The page includes a navigation bar with links for HOME, ABOUT CSO, CONTACTS, LOGOUT, and CHANGE PASSWORD. Below the navigation bar, there are buttons for Quote Summary, Addendum, Amortization, and Submit Enrollment. The main content area is divided into several sections:

- Status:** Quote Number 2 Status is 'Quote Complete'. No life insurance.
- Loan Information:** A table with the following data:

Loan Number:	Loan Officer:	Stephen Wanning	Branch:	
Loan Amount: \$30,000.00	Effective Date:	12/17/2013	First Payment Date:	1/16/2014
Interest Rate: 5.0000	Loan Term:	60	Payment Frequency:	Monthly
Payment w/o Protection: \$566.08	Protection Additional Payment:	\$99.06		
- Protection Information:** Package: Single Decreasing Life and Single Total Disability/Involuntary Unemployment. Benefits table:

Benefits	Borrower	Co-borrower
Life	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Disability	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Involuntary Unemployment	<input checked="" type="checkbox"/>	<input type="checkbox"/>
- Borrower Information:** Table with columns for Borrower and Co-borrower.

Borrower		Co-borrower	
Rick Drain	DOB: 10/10/1985	DOB:	SSN:
	SSN:		

In the Loan Information box, the user can verify the loan amount, effective date, first payment date, interest rate, loan term, payment frequency, payment without protection, and protection additional payment with the loan documents.

In the Protection Information box, the user is able to determine the type of coverage the customer has selected.

Borrower Information is the basic information regarding the borrower/customer.

ezDCC - Windows Internet Explorer
 https://ezdcccdemo.cso.com/ezDCC/EnrollSummary.aspx

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 Central States Family of Companies
 Administered by Central States of Omaha

HOME ABOUT CSO CONTACTS LOGOUT CHANGE PASSWORD

Enrollment Summary

Quote Summary Addendum Amortization Submit Enrollment

Status
 Quote Number 2 Status is 'Quote Complete'
 No life insurance

Loan Information

Loan Number:	Loan Officer:	Stephen Wanning	Branch:
Loan Amount:	Effective Date:	12/17/2013	First Payment Date:
Interest Rate:	Loan Term:	60	Payment Frequency:
Payment w/o Protection:	Protection Additional Payment:	\$99.06	

Protection Information

Package: Single Decreasing Life and Single Total Disability/Involuntary Unemployment

Benefits	Borrower	Co-borrower
Life	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Disability	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Involuntary Unemployment	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Borrower Information

Borrower	Co-borrower
Rick Drain	
DOB: 10/10/1985	DOB:
SSN:	SSN:

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Click "Edit" under Protection Information to gain access to the protection options, loan info, protection summary, ability to decline protection, or exit.



Debt Cancellation (DCC) - Protection Information
Unprotected Estimated Loan Payment: \$595.08 on \$30,000.00

Protection	Monthly Loan Pmt	Estimated Average DCC Fee	Estimated Total DCC Fee - Entire Term
Single Decreasing Life and Single Total Disability/Involuntary Unemployment	\$955.14	\$95.09	\$5,943.80
Single Total Disability/Involuntary Unemployment	\$950.99	\$84.61	\$5,094.60
Single Decreasing Life and Single Total Disability	\$804.01	\$37.63	\$2,275.90
Single Total Disability	\$559.89	\$23.78	\$1,428.80
Single Decreasing Life	\$380.23	\$14.15	\$449.00

Benefit

- All or a portion of scheduled unpaid loan balance cancelled/ forgiven upon covered death of Primary Borrower.
- All or a portion of loan payment cancelled/ forgiven, up to borrower's portion of benefits, while Primary Borrower is totally disabled due to covered accident/ sickness.
- All or a portion of three (3) loan payments cancelled/ forgiven, if due, when Primary Borrower has a qualifying period of involuntary unemployment.

Verbal Disclosure

You are required by law to provide the following Verbal Disclosure to your customer:

The purchase of this protection is optional. Whether or not you purchase this protection will not affect the terms of any existing loan agreement.

Buttons: [Revise Loan Info](#) | [Decline Protection](#) | [Exit Quote](#) | [Return](#)

Buttons: [Email Summary?](#) | [Protection Summary](#)

Protection Information: These are the options available to the borrower/customer based on the information provided.

Decline Protection:
Will update the status of the quote to protection declined.

Revise Loan Info: Selecting this option will take the user to the Begin Quote screen as shown on the next page.

"Exit Quote" takes user back to Home Page and **"Return"** takes user back to previous page.

"Protection Summary" provides a summary of the protection selected above in a document.

ezDCC - Windows Internet Explorer
 https://ezdcdemo.cso.com/ezDCC/EnrollSummary.aspx
 Welcome to Glacier Bank
Demo System
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HOME ABOUT CSO CONTACTS LOGOUT CHANGE PASSWORD

Enrollment Summary

Quote Summary Addendum Amortization Submit Enrollment

Status
 Quote Number 2 Status is 'Quote Complete'
 No life insurance

Loan Information

Loan Number:	Loan Officer:	Stephen Wanning	Branch:
Loan Amount: \$30,000.00	Effective Date:	12/17/2013	First Payment Date: 1/16/2014
Interest Rate: 5.0000	Loan Term:	60	Payment Frequency: Monthly
Payment w/o Protection: \$566.08	Protection Additional Payment:	\$99.06	<input type="button" value="Edit"/>

Protection Information

Package: Single Decreasing Life and Single Total Disability/Involuntary Unemployment

Benefits	Borrower	Co-borrower
Life	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Disability	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Involuntary Unemployment	<input type="checkbox"/>	<input type="checkbox"/>

Borrower Information

Borrower		Co-borrower	
Rick Drain	DOB: 10/10/1985	DOB:	
	SSN:	SSN:	

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On this screen, the user is able to verify and/or make changes to the loan and borrower information as necessary.

It is important to verify all loan information with the loan documents as this information needs to match.

Upon verification of information, click Addendum, which will generate the Payment Letter, disclosures, schedule/application, and addendum. Please see the next page for the example.

The screenshot shows the ezDCC web application interface. At the top, there is a navigation bar with links for HOME, ABOUT GSI, CONTACT, and CHANGE PASSWORD. Below this is the 'Enrollment Summary' section, which includes buttons for 'Quote Summary', 'Addendum', 'Amortization', and 'Submit Enrollment'. A large yellow arrow points to the 'Addendum' button. The main content area is divided into several sections: 'Status' (Quote Number 2 Status is 'Quote Complete', No life insurance), 'Loan Information' (Loan Number, Loan Amount, Interest Rate, Payment w/o Protection, Loan Officer, Effective Date, Loan Term, Protection Additional Payment, Branch, First Payment Date, Payment Frequency), 'Protection Information' (Package: Single Decreasing Life and Single Total Disability/Involuntary Unemployment, Benefits table with Life, Disability, and Involuntary Unemployment rows), and 'Borrower Information' (Borrower: Rick Drain, DOB: 10/10/1965, SSN; Co-borrower: DOB, SSN). The footer contains version information and copyright details.

The Payment Letter is a fillable document. Therefore, the user is able to make changes as necessary.

Per user's division's procedures, save or print documents for customer signature and submission to CSO.

Click return in the left corner.

The screenshot shows a web browser window displaying the ezDCC application. The browser's address bar shows the URL: <https://ezdcdemo.cso.com/ezDCC/ShowDocument.aspx>. The page header includes the ezDCC logo and the text "Central States Family of Companies Administered by Central States of Omaha". Below the header is a navigation menu with links: HOME, ABOUT CSO, CONTACTS, LOGOUT, and CHANGE PASSWORD. The main content area displays a "Payment Letter" document. The document includes the following information:

Payment Letter

Date: 1/18/2014
Loan Number: 132456
Borrower(s): George Jungle

Dear George Jungle
Thank you for selecting Glacier Bancorp Inc for your source of financing. We are pleased to have been of assistance.

Your payments are due on the 28th of every month starting on 1/28/2014.

The breakdown of your monthly payment is as follows:

Principal and Interest	\$940.90
Real Estate Tax	\$0.00
Hazard Insurance	\$0.00
Flood Insurance	\$0.00
Mortgage Insurance	\$0.00
Debt Cancellation Fee	\$164.66
Total Payment	\$1,105.56

If checked, you will soon be receiving payment coupons. If you do not receive them by the time your first payment is due, please include your loan number on your check when you remit the payment.

Please make your check payable to: Glacier Bancorp Inc

Return Addendum

ezDCC - Windows Internet Explorer
https://ezdcdemo.cso.com/ezDCC/EnrollSummary.aspx
Glacier Bancorp ezDCC

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HOME ABOUT CSO CONTACTS **LOGOUT** CHANGE PASSWORD

Enrollment Summary

Quote Summary Addendums Amendment Submit Enrollment

Status
Quote Number 2 Status is 'Quote Complete'
No life insurance

Loan Information

Loan Number:	Loan Officer:	Stephan Wanning	Branch:		
Loan Amount:	\$30,000.00	Effective Date:	12/17/2013	First Payment Date:	1/16/2014
Interest Rate:	5.0000	Loan Term:	60	Payment Frequency:	Monthly
Payment w/o Protection:	\$596.08	Protection Additional Payment:	\$99.08	<input type="button" value="Edit"/>	

Protection Information

Package: Single Decreasing Life and Single Total Disability/Involuntary Unemployment

Benefits	Borrower	Co-borrower
Life	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Disability	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Involuntary Unemployment	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Borrower Information

Borrower		Co-borrower	
Rick Drain	DOB: 10/10/1965	DOB:	SSN:
	SSN:		

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Upon completion, click Logout.