

# Online Loan Request Guide

When considering whether to take a loan from your retirement account, you may “model” different scenarios to determine the amount you can borrow and the anticipated repayment amount. This can be done using the retirement plan website or by calling our Customer Service Center for assistance toll free at 1-866-680-7000, Monday through Friday, 9 am to 5 pm ET.

Please note that a loan request for the purchase of a principal residence will require supporting documentation, such as a copy of your purchase agreement or mortgage agreement dated within 90 days of your loan request. The supporting documentation must be uploaded as part of the online loan request.

This guide will walk you through the process for requesting a loan online from your Unified Trust retirement account. You may consider consulting a tax or financial planning professional before borrowing money from your retirement account.

So let's get started!

## PREPARING TO REQUEST A LOAN

- Visit [www.unifiedtrust.com](http://www.unifiedtrust.com).
- Hover over **Account Access** located on the right hand side of the screen.
- Select **Retirement Employees** to log into your personal account.

The screenshot displays the Unified Trust retirement account dashboard. At the top right, it says "Welcome, Cedar Alaskan" with notification, settings, and help icons. The navigation bar includes "Dashboard", "Manage", "Plan", "Performance", "Loans & Withdrawals", "Forms & Reports", "Contact Us", and "Plan Selection". The main content area is titled "My Dashboard" and features two primary sections: "Account Balance" and "Contribution Rate".

**Account Balance:** Shows a total balance of \$13,214.00 and a vested balance of \$13,214. A green circular progress indicator is shown below the total balance.

**Contribution Rate:** Shows a 3% Pre-Tax contribution rate. Below this, there are two horizontal bars representing contribution types: "Pre-Tax" at 3% and "Roth" at \$0.

At the bottom of each section, there are buttons: "MANAGE INVESTMENTS" under the account balance and "CHANGE CONTRIBUTION RATE" under the contribution rate.

Select **Loans & Withdrawals** (Note: The maximum amount you may borrow is displayed under Loans).

unified trust

Welcome, Cedar Alaskan

Dashboard Manage Plan Performance **Loans & Withdrawals** Forms & Reports Contact Us Plan Selection

### Loans and Withdrawals

Withdrawals

Select a withdrawal type

Withdraw up to

**\$12,693.00**

Termination Distribution

Select a termination type

Withdraw up to

**\$13,214.00**

Loans

Select a loan type

Borrow up to

**\$6,607.00**

You have 0 outstanding loan(s)

[What you should know](#)

Select **What You Should Know** to view your account loan limits and information about taking a loan. The Participant Loan Frequently Asked Questions (FAQ) will answer common questions about loans.

unified trust

Welcome, Cedar Alaskan

### What You Should Know About Taking a Loan...

All loan requests are subject to approval by the Plan Administrator. The Plan Administrator will have three (3) business days to review a loan request. Unless the Plan Administrator denies the loan, your loan will be processed and the proceeds sent after the end of the review period.

If you request a Residential Loan, you must upload supporting documentation, such as a copy of your purchase agreement or mortgage dated within 90 days of your loan request. Failure to upload these documents may result in processing delay or ineligibility to receive the loan.

Instead of mailing the loan proceeds, you can select a direct deposit to your bank account. To do this, you must upload requested information in the final step of the loan request process.

The Participant Loan Frequently Asked Questions (FAQ) may be accessed [here](#).

You may want to consult a tax or financial planning professional before borrowing money from your retirement account.

Loan Limits	Personal Loan	Residential Loan
Current plan vested acct. balance	\$13,214.00	\$13,214.00
Minimum loan	\$1,000.00	\$1,000.00
Maximum loan	\$6,607.00	\$6,607.00
Minimum duration	0 Months/ 0 Payments	0 Months/ 0 Payments
Maximum duration	60 Months/ 130 Payments	360 Months/ 780 Payments
All plans vested account balance	\$13,214.00	

Select a **Loan Type** and choose between Personal Loan or Residential Loan

The screenshot shows the Unified Trust website interface. At the top right, it says "Welcome, Cedar Alaskan" with notification, settings, and help icons. The navigation bar includes "Dashboard", "Manage", "Plan", "Performance", "Loans & Withdrawals", "Forms & Reports", and "Contact Us". The main section is titled "Loans and Withdrawals" and is divided into three columns: "Withdrawals", "Termination Distribution", and "Loans".

- Withdrawals:** A dropdown menu labeled "Select a withdrawal type" is shown. Below it, it says "Withdraw up to" followed by a large green number "\$12,693.00".
- Termination Distribution:** A dropdown menu labeled "Select a termination type" is shown. Below it, it says "Withdraw up to" followed by a large green number "\$13,214.00".
- Loans:** A dropdown menu labeled "Select a loan type" is open, showing "Personal Loan" and "Residential Loan" options. Below the menu, it says "Borrow up to" followed by a large orange number "\$6,607.00". Underneath, it states "You have 0 outstanding loan(s)" and a link "What you should know".

You may model a loan for differing amounts and number of payments using the **Quick Loan Calculator**. To do so, enter the amount you wish to borrow and the number of payments and select **Calculate**.

This screenshot shows the "Quick Loan Calculator" interface. The "Loans" dropdown menu is now set to "Personal Loan". The calculator fields are as follows:

- Rate:** 4.25%
- Loan amount:** 5000
- # of payments:** 78
- Your biweekly payment:** \$68.48

A prominent "CALCULATE" button is located below the input fields. Below the button, there is a link "Review Amortization Schedule" and a "GET STARTED >" link at the bottom right.

Select **Review Amortization Schedule** to view the loan terms and amortization schedule.

The screenshot shows a window titled "Amortization Schedule" with the following details:

- Employee: Alaskan, Cedar
- Frequency: Biweekly
- Payments: \$68.48
- Interest rate: 4.25%
- Initial amount: \$5,000.00
- Status: New Loan

Payment Date	Payment Amount	Interest	Principal Amortized	Ending Balance
Jul 25, 2016	\$0.00	\$0.00	\$0.00	\$5,000.00
Aug 14, 2016	\$68.48	\$11.64	\$56.84	\$4,943.16
Aug 28, 2016	\$68.48	\$8.08	\$60.40	\$4,882.76
Sep 11, 2016	\$68.48	\$7.98	\$60.50	\$4,822.26
Sep 25, 2016	\$68.48	\$7.88	\$60.60	\$4,761.66
Oct 9, 2016	\$68.48	\$7.78	\$60.70	\$4,700.96
Oct 23, 2016	\$68.48	\$7.68	\$60.80	\$4,640.16
Nov 6, 2016	\$68.48	\$7.58	\$60.90	\$4,579.26
Nov 20, 2016	\$68.48	\$7.49	\$60.99	\$4,518.27
Dec 4, 2016	\$68.48	\$7.39	\$61.09	\$4,457.18
Dec 18, 2016	\$68.48	\$7.29	\$61.19	\$4,395.99

# of payments: 78  
Your biweekly payment: \$68.48  
CALCULATE  
Review Amortization Schedule

Once you have established the amount and number of payments for the loan request, you will select **Get Started** to begin the loan request.

## LOAN REQUEST

Once you have established the amount and number of payments for the loan request and selected Get Started for the new loan, you will receive the first Loan Request message and general information. Your progress will be tracked throughout the process.

To continue, select **Next >>**



Dashboard Manage Plan Performance Loans & Withdrawals Forms & Reports Contact Us Plan Selection

### Loan Request

Overall Progress: **0% Complete**

[Return to transaction selection](#)

#### Review General Information

#### What You Should Know About Taking a Loan...

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If you request a Residential Loan, you must upload supporting documentation, such as a copy of your purchase agreement or mortgage dated within 90 days of your loan request. Failure to upload these documents may result in processing delay or ineligibility to receive the loan.

Instead of mailing the loan proceeds, you can select a direct deposit to your bank account. To do this, you must upload requested information in the final step of the loan request process.

The Participant Loan Frequently Asked Questions (FAQ) may be accessed [here](#).

You may want to consult a tax or financial planning professional before borrowing money from your retirement account.

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Minimum loan	\$1,000.00	\$1,000.00
Maximum loan	\$6,607.00	\$6,607.00
Minimum duration	0 Months / 0 Payments	0 Months / 0 Payments
Maximum duration	60 Months / 130 Payments	360 Months / 780 Payments
Days to complete request	0	0

Loan Fees	Fee Amount
Origination fee	\$75.00
Per payment processing fee	\$0.00
Annual maintenance fee	\$75.00

**CANCEL** **NEXT >>**

Please confirm the Loan amount and number of payments. You may also change the Loan amount and/or number of payments to calculate a different payment amount. Once you have the desired loan amount and number of payments entered, you must select Calculate to review the amortization schedule and continue the process.

To continue, select **Next >>**.

Dashboard Manage Plan Performance Loans & Withdrawals Forms & Reports Contact Us Plan Selection

## Loan Request

Overall Progress: **25% Complete**

[Return to transaction selection](#)

### Loan Amount

Select the type of loan you would like to receive. Use the loan calculator to specify the amount of your loan and to determine your ideal payment amount.

Loan Limits	Personal Loan
Current plan vested acct. balance	\$13,214.00
Minimum loan	\$1,000.00
Maximum loan	\$6,607.00
Minimum duration	0 Months / 0 Payments
Maximum duration	60 Months / 130 Payments
Days to complete request	0

Loan Fees	Fee Amount
Origination fee	\$75.00
Per payment processing fee	\$0.00
Annual maintenance fee	\$75.00

Loan Type: Personal Loan

Rate: 4.25%

Loan amount: 5000

# of payments: 78

Your payment

**CALCULATE**

CANCEL BACK **NEXT >>**

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## TRANSACTION CERTIFICATION

Your consent to the electronic execution of a non-negotiable promissory note is required. It will confirm that you promise to repay the loan consistent with the plan and that you assigned the trustee a security interest to satisfy the terms of the loan.

Read the statements on this page and check both boxes if you agree to the terms. You must agree to the statements before continuing the process.

Select **Next** to continue with the loan process. If you do not wish to process the loan transaction, please select **Cancel**.

The screenshot shows a web application interface for a "Loan Request" transaction certification. At the top, there is a dark navigation bar with a home icon and menu items: "Dashboard", "Manage", "Plan", "Performance", "Loans & Withdrawals", "Forms & Reports", "Contact Us", and "Plan Selection" with a dropdown arrow. Below the navigation bar, the page title "Loan Request" is displayed on the left, and on the right, there are icons for a document with a red circle and a printer icon labeled "Print". A green progress bar indicates "Overall Progress: 50% Complete". Below the progress bar, there is a link "Return to transaction selection" in orange. The main section is titled "Transaction Certification" and contains the instruction: "By checking the boxes below and continuing, you are agreeing to all of the statements on this page." There are two checkboxes, both of which are unchecked. The first checkbox is followed by the text: "You are submitting a personal loan distribution for \$5,000.00 at an interest rate of 4.25% that will be paid back in 78 payments over a period of 36 months. This distribution will sell funds directly from your plan assets according to the distribution methods defined by your plan." The second checkbox is followed by a longer paragraph: "By requesting the loan, you are assenting to the execution electronically of a non-negotiable promissory note, under which you promise to pay to the order of the Plan trustee the principal amount with the interest at the stated rate per annum at the time of this request on the unpaid principal amount. The repayment schedule is on the first screen and repayments will be withheld from your periodic receipt of wages. As security for the loan, you hereby pledge and assign, as of the date of the loan, to the Plan trustee, its successors and assigns, a security interest in and of 50% of your vested account balances under the Plan, to the extent necessary to satisfy such loan, any unpaid interest, and all reasonable fees necessary for collection of this obligation. If you fail to make payments when due, the loan will default and the Plan trustee may foreclose on the security." At the bottom of the form, there are three buttons: "CANCEL" (grey), "BACK" (grey), and "NEXT >>" (dark grey with yellow text).

## REVIEW

You will be prompted to review your loan request, repayment duration and terms of the electronic promissory note. Select Next to finalize the process and receive confirmation that your loan request has been processed. If you do not wish to process the loan transaction, please select Cancel.

Dashboard Manage Plan Performance Loans & Withdrawals Forms & Reports Contact Us Plan Selection

### Loan Request

Overall Progress: **75% Complete**

[Return to transaction selection](#)

#### Review

Your request has not been processed yet. Please confirm that the details below properly describe the transaction you are requesting and then press "Next."

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#### Loan Type

Rate:	4.25%	Origination fee:	\$75.00
Loan amount:	\$5,000.00	Per payment processing fee:	\$0.00
# of payments:	78	Annual maintenance fee:	\$75.00
Biweekly payment:	\$68.46		

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#### Payment Information

Payable to:	Cedar Alaskan	Payment Method:	Check
Street address 1:	1313 Anywhere Street		
Street address 2:			
City:	Lexington		
State:	KY		
Zip code:	40504		
Country:			
Foreign state:			

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#### Transaction Certification

- You are submitting a personal loan distribution for \$5,000.00 at an interest rate of 4.25% that will be paid back in 78 payments over a period of 36 months. This distribution will sell funds directly from your plan assets according to the distribution methods defined by your plan.
- By requesting the loan, you are assenting to the execution electronically of a non-negotiable promissory note, under which you promise to pay to the order of the Plan trustee the principal amount with the interest at the stated rate per annum at the time of this request on the unpaid principal amount. The repayment schedule is on the first screen and repayments will be withheld from your periodic receipt of wages. As security for the loan, you hereby pledge and assign, as of the date of the loan, to the Plan trustee, its successors and assigns, a security interest in and of 50% of your vested account balances under the Plan, to the extent necessary to satisfy such loan, any unpaid interest, and all reasonable fees necessary for collection of this obligation. If you fail to make payments when due, the loan will default and the Plan trustee may foreclose on the security.



## CONFIRMATION

You will be provided a confirmation number and notification that your request has been processed. An email notification for the loan request will be generated (around 3:30 pm ET) to you and the plan administrator. The plan administrator has three (3) business days to review. Upon approval your loan request will be processed with proceeds being released as soon as administratively feasible.

**IMPORTANT:** For a personal loan request, no supporting documentation is required. Supporting documentation is only required for a residential loan request. It consists of a copy of your purchase agreement or mortgage agreement, dated within 90 days of your loan request. Failure to submit supporting documentation with your request may delay or cancel the request. Please see instructions below to submit supporting documentation

Proceeds will be sent via check to your address of record. If you prefer proceeds deposited directly to your bank account, please see the instructions below to submit the required information.

Overall Progress: **100% Complete**

[Return to transaction selection](#)

### Confirmation

**Confirmation Number: 213068**

Your request has been processed. You may use this number to reference this transaction in the future. Requests, while processed into the database, may not take effect immediately. Some requests may still need to be approved before they will take effect.

**Required Supporting Documentation:** If this is a residential loan request, a copy of your purchase agreement dated within 90 days of this request is required. Failure to upload the supporting documents may delay or cancel this request.

**Required for Direct Deposit:** For an ACH Disbursement, please upload a copy of your voided personal check. For a Wire Disbursement, please upload the Bank wiring instructions.

To Upload Documents:

1. Select the Paperclip icon top right corner
2. Select Browse
3. Select your document to be uploaded
4. Add the description of the document (e.g.; voided check, mortgage documents, etc.)
5. Select SUBMIT

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### Loan Type

<b>Rate:</b>	4.25%	<b>Origination fee:</b>	\$75.00
<b>Loan amount:</b>	\$5,000.00	<b>Per payment processing fee:</b>	\$0.00
<b># of payments:</b>	78	<b>Annual maintenance fee:</b>	\$75.00
<b>Biweekly payment:</b>	\$68.48		<a href="#">Review Amortization Schedule</a>

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### Payment Information

<b>Payable to:</b>	Cedar Alaskan	<b>Payment Method:</b>	Check
<b>Street address 1:</b>	1313 Anywhere Street		
<b>Street address 2:</b>			
<b>City:</b>	Lexington		
<b>State:</b>	KY		
<b>Zip code:</b>	40504		
<b>Country:</b>			
<b>Foreign state:</b>			

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## UPLOAD SUPPORTING DOCUMENTATION

Residential Loan Request: Supporting documentation is required for a residential loan request. It consists of a copy of your purchase agreement or mortgage agreement, dated within 90 days of your loan request.

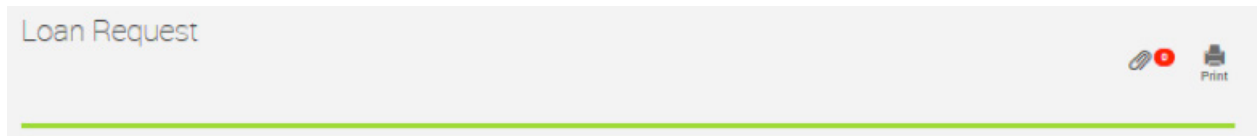
Direct Deposit Payment Method: If you prefer proceeds deposited directly to your bank account, the following is required:

- ACH Disbursement – Voided personal check copy
- Wire Disbursement – Bank wiring instructions

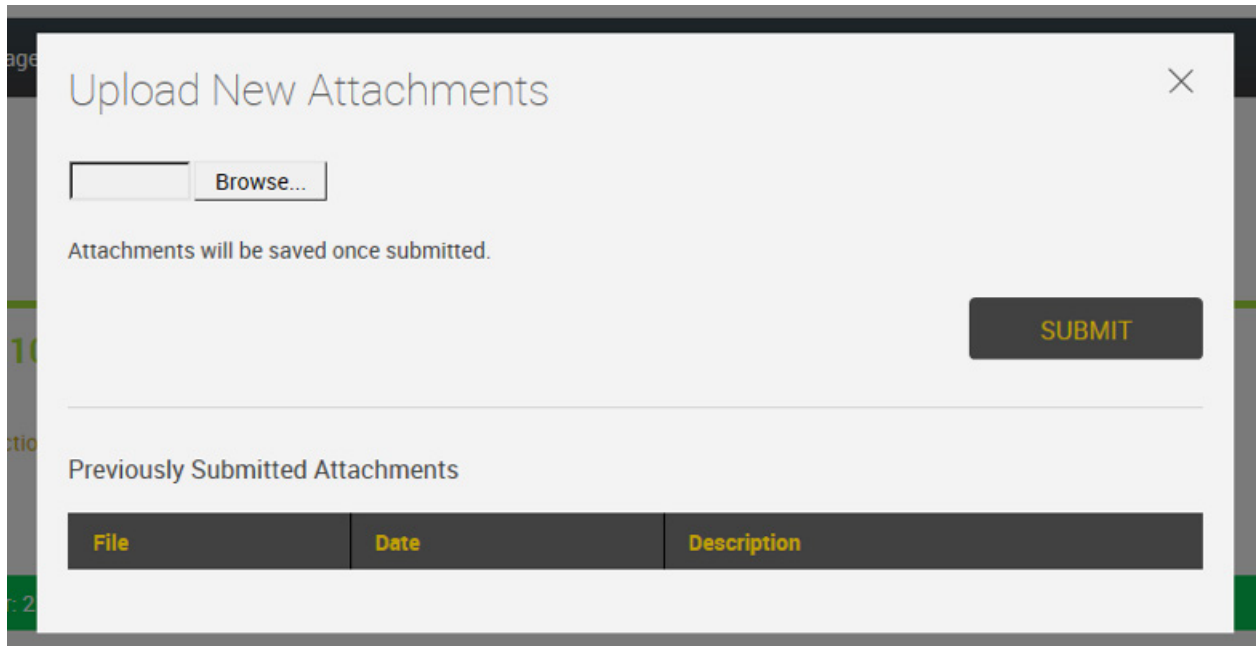
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### TO ATTACH DOCUMENTATION:

1. Select the paperclip icon displayed at the top right:



2. Select **Browse**



3. Select the document to be uploaded, add a description of the document (e.g., voided check, mortgage agreement, etc.).
  4. Select **Submit**
-

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You're done!

Thank you for completing this step by step guide. Should you have any questions, please contact our Customer Service Center for assistance toll free at 1-866-680-7000, Monday through Friday, 9 am to 5 pm ET.