



Company Procedure for Changing Exposure/Risk Limits

Exposure Limits are limits used by LCNB National Bank to help protect both the company and the bank from misuse of the ACH System and to help keep liability to a minimum for both parties.

At times, changes need to be made, either permanently or temporarily due to unexpected transaction dollar amounts (e.g. bonuses, sizeable payout, payment or deposit exception). When the exposure limits must be changed or adjusted, the following procedure must be followed in order to process the ACH transaction in a timely manner.

1. The Exposure Limit Exception Request must be completed, signed and returned via email or faxed to LCNB National Bank at the number at the bottom of the Exception Form.
2. Once the request has been faxed, it will be reviewed by a Senior Lending Officer for approval. After the request has been approved, an email will be sent to the contact person's email address or a phone call placed to the phone number on the form. Once the contact person receives notification indicating that the change has been made, the administrator or a user with administrative authority by the company may need to update the exposure limits under the affected users under Options and Cash Management Users.
 - a. Someone with administrative authority must log into LCNB On-Line Cash Management.
 - b. Select the Options Menu and then select the Cash Mgmt Users sub-menu.
 - c. To the right of the selected user in the Select... drop down box, select User Settings.
 - d. Change the affected limit under the Limit Controls section of User Settings.
 - e. Click on submit to finalize the changes and change any other affected user to reflect the new limit.

NOTE: If the limit is not changed on the user setting, you will receive an error during initiation of the file and the file will not initiate.

3. If this is a temporary change, it is necessary to go back into this procedure and change the Limit Controls back to their original value after the exception file has been processed.



Exposure Limit Exception Request

Company/File Information			
Company Name:		Phone #:	
Contact Person:		Email Address:	
Date of Exception:	Permanent Change <input type="checkbox"/>	Fax #:	
	Temporary Change <input type="checkbox"/>		
Reason for Exception:			
Current Exposure Limit		Exposure Requested Limit for Exception	
Per Item Debit:		Per Item Debit:	
Per Item Credit:		Per Item Credit:	
Daily Debit:		Daily Debit:	
Daily Credit:		Daily Credit:	
Weekly Debit:		Weekly Debit:	
Weekly Credit:		Weekly Credit:	
Monthly Debit:		Monthly Debit:	
Monthly Credit:		Monthly Credit:	
Company Authorized Signatures			
Signature:			
Printed Name:			
Title:			Date:
LCNB National Bank Authorization Signature			
Current ACH Exposure Limit:			
Requested ACH Exposure Limit:			
Limit Increase Request Approved: <input type="checkbox"/> Limit Increased Denied: <input type="checkbox"/>			
Comments:			
Signature:			
Printed Name:			
Title:			Date:
Bank Use ONLY			
Entered By:	Date:	Verified By:	Date:
Permanent Change <input type="checkbox"/>	Temporary Change <input type="checkbox"/>	If Temporary Change, Date to Reverse:	
Entered By:	Date:	Verified By:	Date:

FAX TO LCNB CASH MANAGEMENT DEPARTMENT AT 513-934-0337 OR EMAIL TO
TREASURYMANAGEMENT@LCNB.COM FOR REVIEW.
PLEASE ALLOW SUFFICIENT TIME FOR REVIEW BEFORE LIMIT IS CHANGED