AS ADVERTISED IN

ABA Banking Journal

Think of it as an incredibly efficient loan officer.

The Victor 9000 Desktop Computer Installment Loan Processing System can streamline the installment lending process of any financial institution. It's almost like adding another loan officer to your staff.

With the Victor system you can customize documents and contracts quickly and easily. And as regulations change you can quickly update contract formats, create new forms or revise old ones. You enter all pertinent customer information just once. The Victor 9000 does the rest, including all of this, automatically:

- Calculate all interest, insurance and A.P.R. calculations according to applicable state and federal regulations.
- Make accommodations for all of your own institution's specific requirements.
- Make provisions for changes in insurance rates, payment and note caps, calendars and calculation methods as needed.

With the Victor 9000 Installment Loan System you can say goodbye to conventional rate chart errors in calculations, time delays and impatient customers.

You'll speed up processing and save time and money.

To get the complete story on how you can add this veritable "super loan officer" to the staff of each of your branches, call ***1-800-VIC-9000*** *or write: Victor Business Products, P.O. Box 1135, Glenview, IL 60025.*

VICTOR®

Subsidiary of Kidde, Inc.

KIDDE

Circle 82 on Reader Service Card

THE VICTOR® BANKING COMPUTER INSTALLMENT LOAN PROCESSING SYSTEM

VICTOR OFFERS CONSUMER LENDING DEPARTMENTS A COMPLETE AND ULTRA-FLEXIBLE SYSTEM FOR

- **INSTALLMENT LOAN PROCESSING**
- **CALCULATING**
- **AND DOCUMENT PREPARATION**

Victor's financial software package allows consumer lending departments in virtually any type of financial institution to capture and store ALL the information needed to process loan applications and generate contracts.

This remarkable software lets managers of consumer lending departments define screen formats on the Victor 9000 and create CUSTOMIZED DOCUMENTS:

NOW YOU CAN KEEP PACE WITH YOUR INDUSTRY'S CONSTANTLY CHANGING REGULATIONS

Create new forms . . .
Revise old forms . . .
Quickly and easily . . .

Create Formats *right on the Victor 9000's display screen – with the aid of a clearly-written manual.*

Change Old Formats *to conform with new regulations – for example, those concerning disclosure requirements.*

Store Formats *on diskette – so operators can call up the proper form at a moment's notice!*

Lending department managers – even those with NO previous computer experience – can create formats that direct the Victor 6040 printer during document output. Compared to manual processing methods – or even the use of programmable calculators . . this adds up to significant savings in time and paper costs!

HERE'S ALL YOU HAVE TO DO

CREATE A CUSTOMIZED DOCUMENT

- *Call up the loan application format.*
- *Decide what information is to be printed where.*
- *Decide how the information is to appear – special formats for dates, alphabetic dollar amounts, phone numbers, etc. are automatic!*
- *Store information on diskette.*

AND YOUR OPERATORS SIMPLY:

- *Call up the proper customer loan*
- *Insert the proper form into the printer*
- *Position the printhead at the proper starting postion on the form*
- *THE PRINTER DOES THE REST!*

LOAN APPLICATIONS ARE PROCESSED FASTER AND MORE ACCURATELY

With Victor's Installment Loan Processing System, information need only be entered once. NO RETYPING is necessary – thus no errors can be made during retyping. The system can even decide which boxes to check off if appropriate. This also eliminates customer inconvenience – as the customer will no longer have to come in a second time to sign a new note because the first one contained a typist's error!

AND THEY'RE PROCESSED WITH NO LOSS OF EARNINGS . . . NO ERRORS IN CALCULATION

Victor's Installment Loan Processing System Can Do All This AUTOMATICALLY:

- *Perform all interest, insurance, and A.P.R. calculations according to applicable state and Federal regulations.*
- *Accommodate specific requirements imposed by the individual lending institution.*
- *Make provisions to change insurance rates, payment and note caps, calendars and calculation methods as needed.*

Victor's system can instantly compute correct A.P.R. and payment – including any loan fees, service charges, odd days' interest, etc. If you're still using conventional rate charts to figure payments, switching to Victor's system can earn you hundreds of dollars of additional profit each month!

- *The new Federal calendar is automatically used in all A.P.R. calculations.*

CUSTOMER SATISFACTION INCREASES

Customers get faster service . . . because, with Victor's system, there's no need to search files to answer questions to prepare the loan documents. Any employee assigned a valid passcode can access Victor's Installment Loan Processing System, then promptly respond to customer questions and handle the paperwork.

VICTOR'S INSTALLMENT LOAN PROCESSING SYSTEM INCLUDES ALL THESE UTILITY PROGRAMS

- Rule of 78's calculations
- Quick quote loan figures
- Present/Future value calculations
- Amortization schedule printing
- A.P.R. compliance verification
- Mortgage loan calculations
- Simple interest balloon loans
- Single payment loans

Plus The Victorwriter *Word Processing Program which is included with the Installment Loan Processing System. . .*

Screen Prompting on ALL Functions: *The data entry screens for operator prompting are completely defined by the lender, meeting the given financial institution's particular requirements.*

VICTOR'S INSTALLMENT LOAN PROCESSING SYSTEM SIMPLIFIES THE ENTIRE PROCESS WITH SIGNIFICANT ECONOMIES

From delivering automatic reports by loan status – to document production, Victor's system manages and controls ALL operations! Combined with the Victor 9000, it's a system that makes the difficult "doable," handling tedious detail in no time at all.

EXPLORE IT NOW

VICTOR 9000 THE DESKTOP BANKING COMPUTER SYSTEM

The Victor 9000 is a fully integrated computer system designed for banking applications. Priced like a personal or home computer, the Victor 9000 has a capacity which rivals more expensive mini computers. Yet it takes up little more desk space than a typewriter.

Here's why the Victor is the micro computer for your bank.

*More storage capacity

The 9000 standard dual-drive, single-sided disk system has a capacity of 1200KB (or 1.2 million bytes).

*Dual format CRT display

The Victor display screen has a high resolution matrix which can display both a standard 80-column format and an expanded 132-column format.

*A growing software library

Victor has designed a complete software library to meet your every day business needs, plus programs for specific vertical business applications.

*Human engineering for ease of operation

The Victor display monitor swivels to the left and right and tilts forward and backward for optimum viewing ease. The keyboard is free standing and can be placed for maximum comfort and convenience in use.

*Two standard operating systems – at no extra cost

The Victor 9000 comes with both CP/M-86 and MS-DOS systems for operating the powerful 16 bit Intel 8088 microprocessor.

*Experience where it counts

With over 65 years of experience in solving banking application problems, you can depend on Victor for service and support when you need it.

VICTOR®

Serving American business for 65 years.

VICTOR® BUSINESS PRODUCTS
Subsidiary of Kidde, Inc.
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