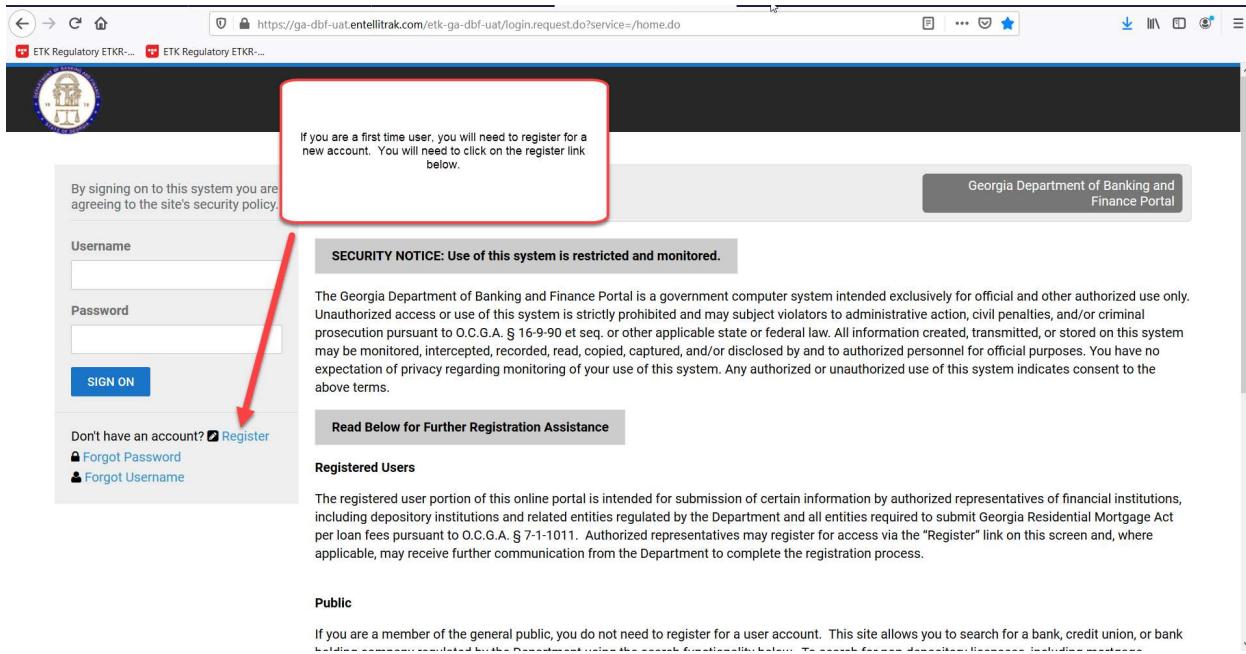


Registering as a New Online User

If you are a first-time user, you will need to register for a new account. Please click on the register link.



If you are a first time user, you will need to register for a new account. You will need to click on the register link below.

SECURITY NOTICE: Use of this system is restricted and monitored.

The Georgia Department of Banking and Finance Portal is a government computer system intended exclusively for official and other authorized use only. Unauthorized access or use of this system is strictly prohibited and may subject violators to administrative action, civil penalties, and/or criminal prosecution pursuant to O.C.G.A. § 16-9-90 et seq. or other applicable state or federal law. All information created, transmitted, or stored on this system may be monitored, intercepted, recorded, read, copied, captured, and/or disclosed by and to authorized personnel for official purposes. You have no expectation of privacy regarding monitoring of your use of this system. Any authorized or unauthorized use of this system indicates consent to the above terms.

Read Below for Further Registration Assistance

Registered Users

The registered user portion of this online portal is intended for submission of certain information by authorized representatives of financial institutions, including depository institutions and related entities regulated by the Department and all entities required to submit Georgia Residential Mortgage Act per loan fees pursuant to O.C.G.A. § 7-1-1011. Authorized representatives may register for access via the "Register" link on this screen and, where applicable, may receive further communication from the Department to complete the registration process.

Public

If you are a member of the general public, you do not need to register for a user account. This site allows you to search for a bank, credit union, or bank holding company regulated by the Department using the search function below. To search for a depository institution including a bank holding company, enter the name of the institution in the search field below. To search for a credit union, enter the name of the credit union in the search field below.

Once you click on register, you will be asked to provide the following required information:

First Name

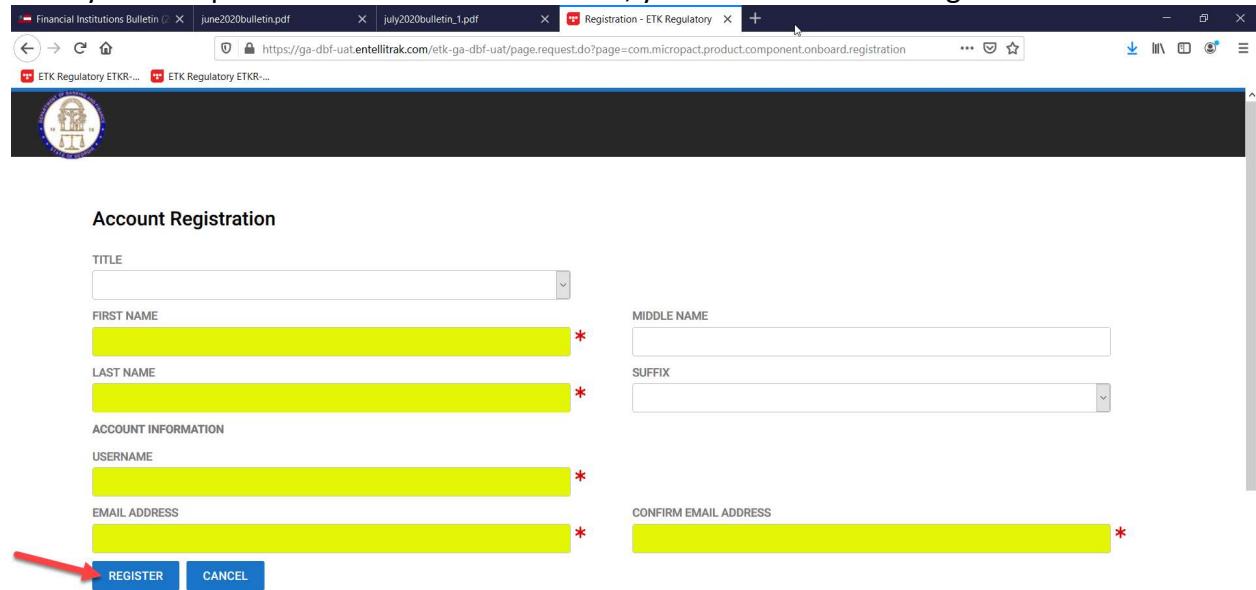
Last Name

Username – This is a username that you will create.

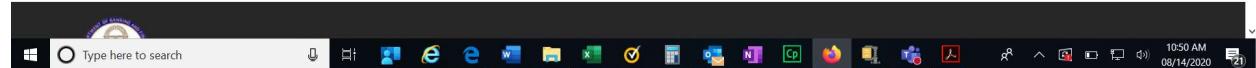
Email Address

Confirm Email Address

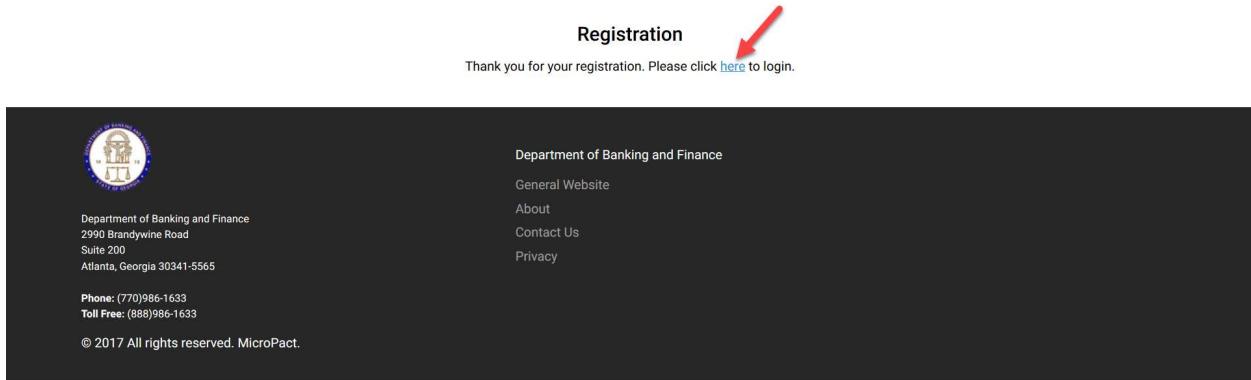
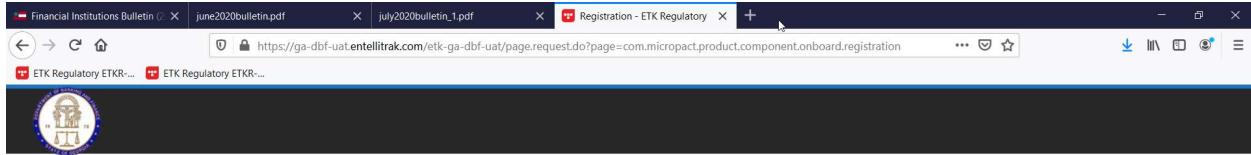
Once you have provided the above information, you will need to click register.



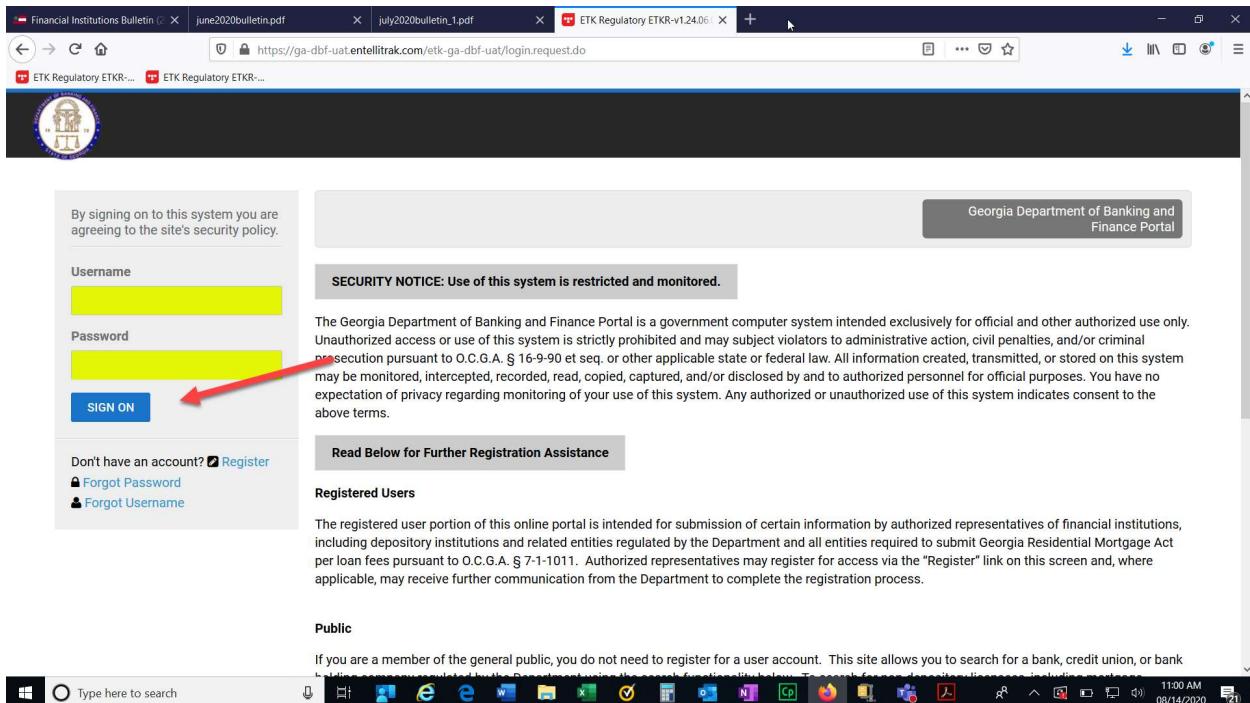
The screenshot shows a web browser window with multiple tabs open. The active tab is titled 'Registration - ETK Regulatory' and has the URL <https://ga-dbf-uat.entellitrak.com/etk-ga-dbf-uat/page.request.do?page=com.micropact.product.component.onboard.registration>. The page itself is titled 'Account Registration'. It contains several input fields: 'TITLE' (empty), 'FIRST NAME' (highlighted in yellow with a red asterisk), 'LAST NAME' (highlighted in yellow with a red asterisk), 'ACCOUNT INFORMATION' (empty), 'USERNAME' (highlighted in yellow with a red asterisk), 'EMAIL ADDRESS' (highlighted in yellow with a red asterisk), 'MIDDLE NAME' (empty), and 'SUFFIX' (empty). At the bottom of the form are two buttons: 'REGISTER' (highlighted with a red arrow) and 'CANCEL'.



After clicking register, you should receive a confirmation screen that will allow you to return to login. You will need to check your email for the temporary password that will be sent to you in order to login to the system.

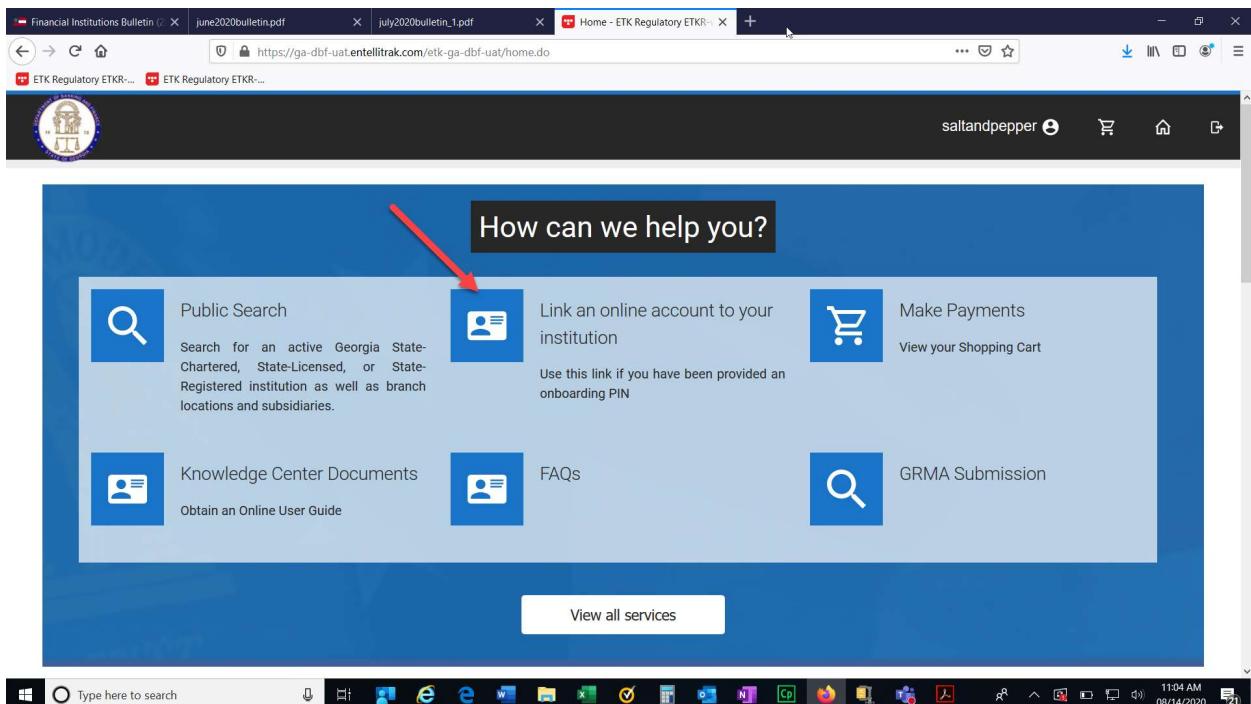


Once you click the link to login, you will need to provide your username and temporary password. Then click Sign On.

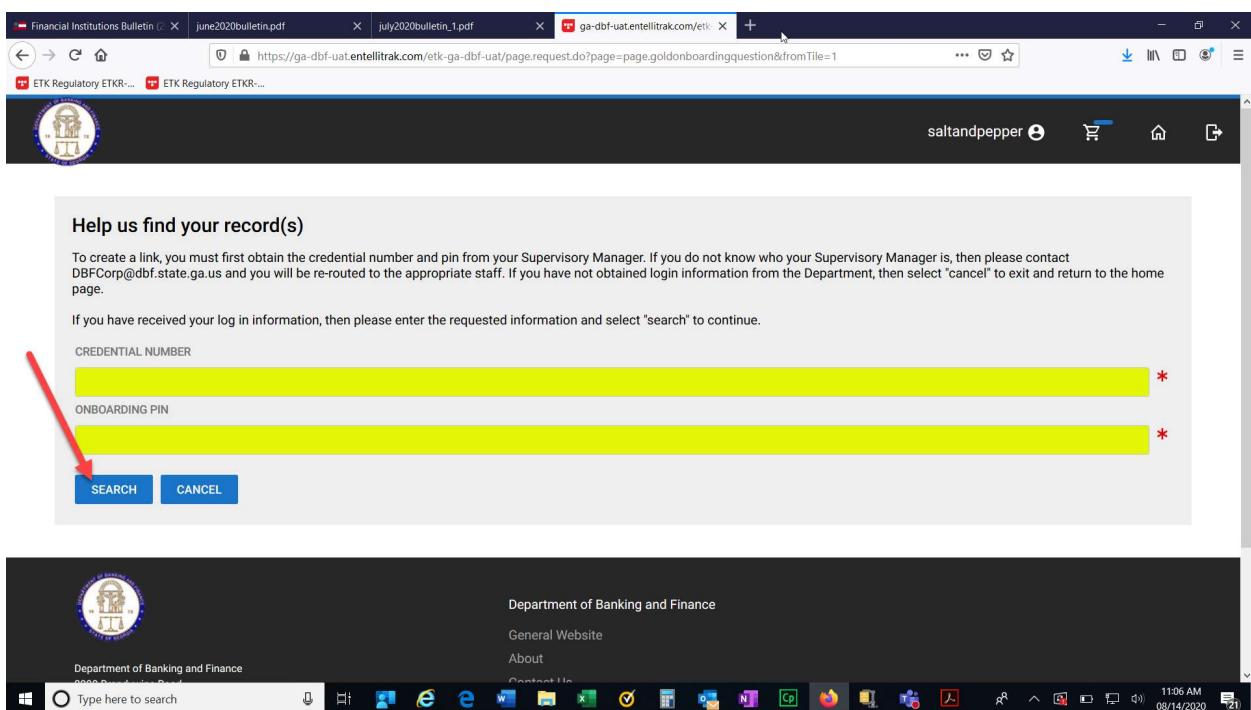


Linking Your Credential to Your Online Account

You will need to click on Link an online account to your institution.



Next, you will need to provide the credential number and the PIN that was provided to you by the DBF. Then click Search.



Your institution should populate under the search and cancel buttons. You will click on your institution.

Help us find your record(s)

To create a link, you must first obtain the credential number and pin from your Supervisory Manager. If you do not know who your Supervisory Manager is, then please contact DBFCorp@dbf.state.ga.us and you will be re-routed to the appropriate staff. If you have not obtained login information from the Department, then select "cancel" to exit and return to the home page.

If you have received your log in information, then please enter the requested information and select "search" to continue.

CREDENTIAL NUMBER

HC-204129

ONBOARDING PIN

HC12345

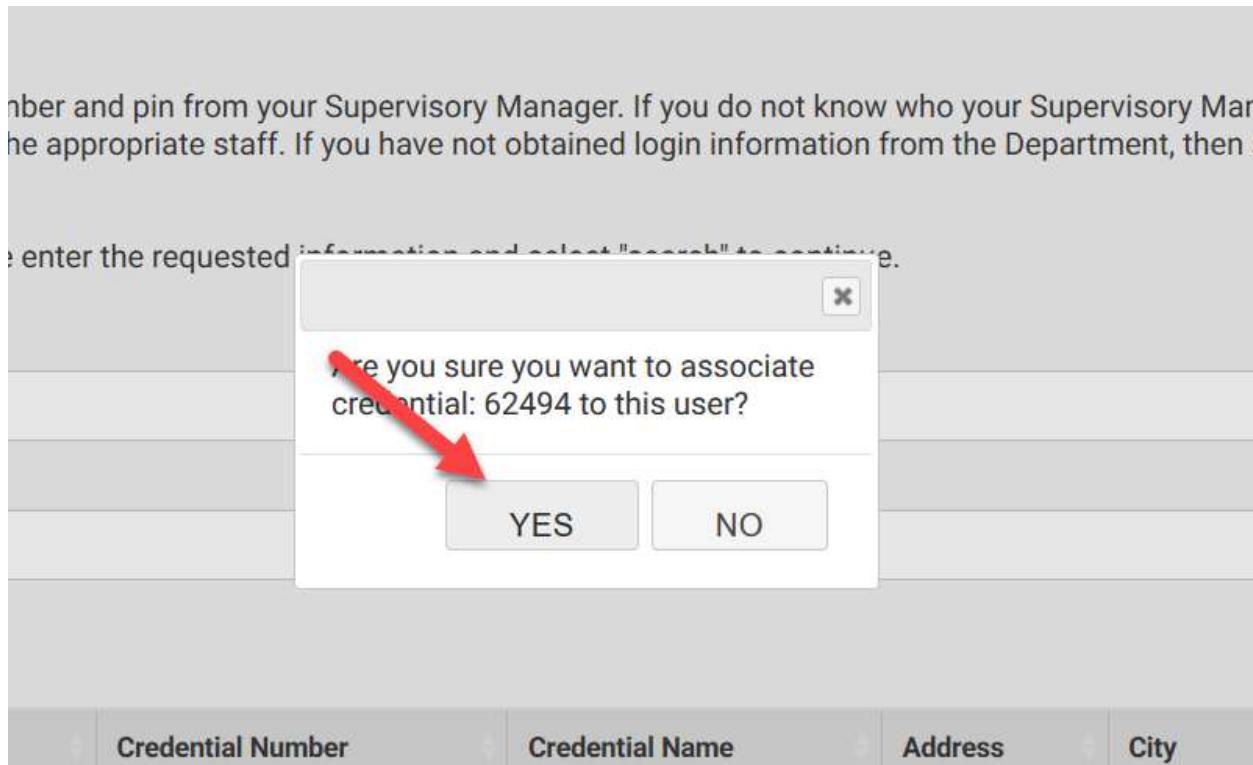
SEARCH CANCEL

Entity Name	Entity ID	Credential ID	Credential Number	Credential Name	Address	City	State	Zip Code	Status
DBF Holding Company	93818	62494	HC-204129	Bank Holding Company	123 Main Street	Atlanta	GA	11111	Active

Showing 1 to 1 of 1 entries

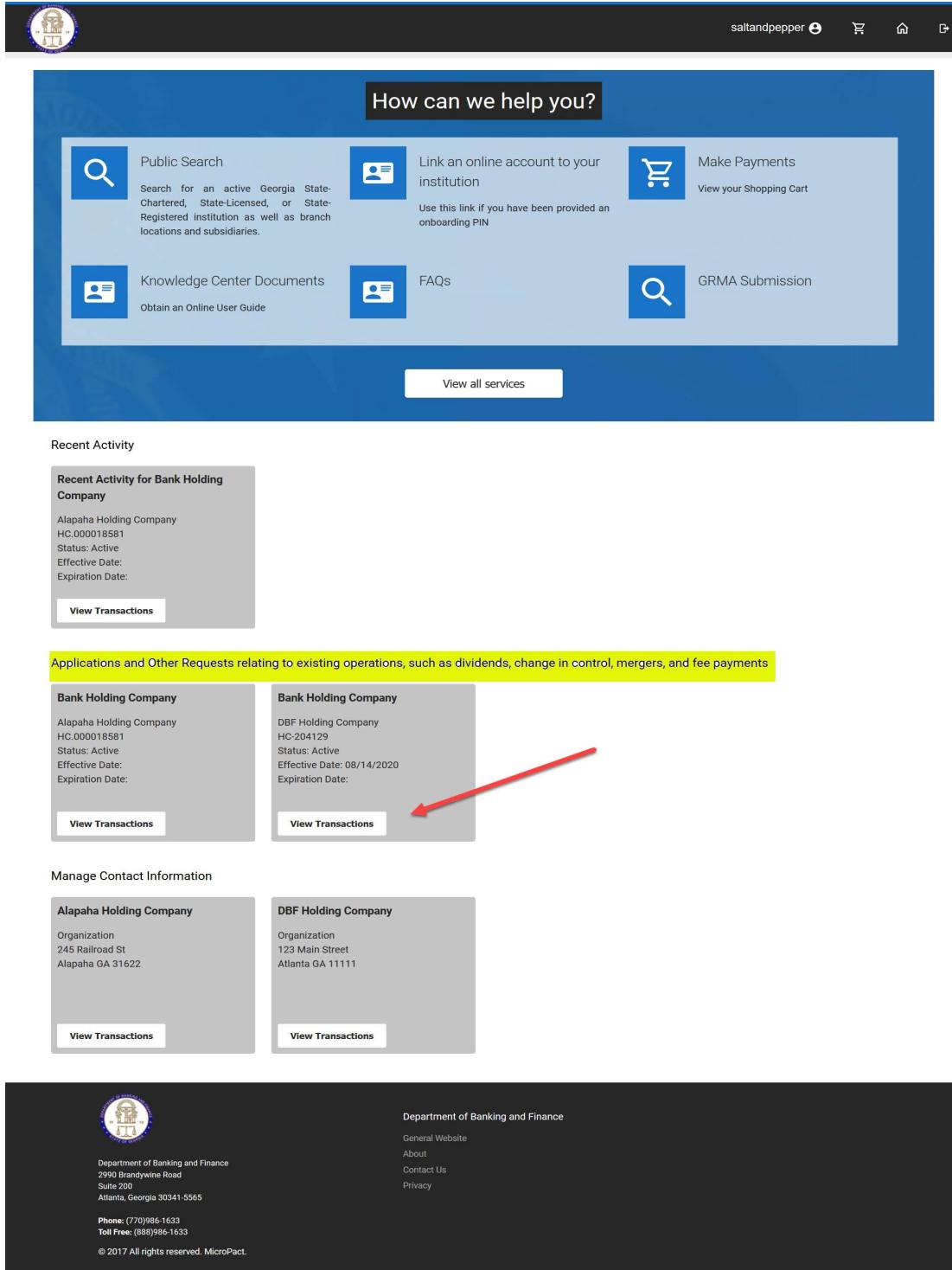
Previous 1 Next

You will then receive a message to confirm that you want to associate that record to your credential. Once you click yes, you will be taken back to the home page. Your institution should show up at the bottom of the screen.



Paying Your Holding Company Assessment

Next you will need to pay your assessment. You will scroll down until you see the applications and other requests section. Click on View transactions.



The screenshot shows the following interface:

- Header:** saltandpepper (dropdown), shopping cart, home, and search icons.
- Section: How can we help you?**
 - Public Search:** Search for an active Georgia State-Chartered, State-Licensed, or State-Registered institution as well as branch locations and subsidiaries.
 - Link an online account to your institution:** Use this link if you have been provided an onboarding PIN.
 - Make Payments:** View your Shopping Cart.
 - Knowledge Center Documents:** Obtain an Online User Guide.
 - FAQs:**
 - GRMA Submission:**
- Recent Activity:**
 - Recent Activity for Bank Holding Company:** Alapaha Holding Company, HC.000018581, Status: Active, Effective Date: 08/14/2020, Expiration Date: 08/14/2021. A **View Transactions** button is present.
- Section: Applications and Other Requests relating to existing operations, such as dividends, change in control, mergers, and fee payments**
 - Bank Holding Company:** Alapaha Holding Company, HC.000018581, Status: Active, Effective Date: 08/14/2020, Expiration Date: 08/14/2021. A **View Transactions** button is present.
 - Bank Holding Company:** DBF Holding Company, HC-204129, Status: Active, Effective Date: 08/14/2020, Expiration Date: 08/14/2021. A **View Transactions** button is present. A red arrow points to this button.
- Section: Manage Contact Information**
 - Alapaha Holding Company:** Organization: 245 Railroad St, Alapaha GA 31622. A **View Transactions** button is present.
 - DBF Holding Company:** Organization: 123 Main Street, Atlanta GA 11111. A **View Transactions** button is present.
- Footer:** Department of Banking and Finance logo, address: 2990 Brandywine Road, Suite 200, Atlanta, Georgia 30341-5565, phone: (770)986-1633, toll free: (888)986-1633, and copyright notice: © 2017 All rights reserved. MicroPact.

You will have a choice to make a dividend request or holding company assessment. You will choose holding company assessment.



ing to existing operations, such as dividends, change in control, mergers, and fee payment



You will need to put in the number of Georgia non-bank subsidiaries that the holding company has. If there are no non-bank subsidiaries, then put 0 in the box. Then click Next.

TRAN-00720
Holding Company Assessment
Credential: Bank Holding Company

Department: Georgia Department of Banking and Finance Division: Supervision Board: Supervision Status: Draft Total Fee: \$0.00

Georgia Non-Bank Subsidiary Fees

Attestation

Georgia Non-Bank Subsidiary Fees

In addition to the annual bank holding company supervision fee of \$1000, each Georgia bank holding company or a holding company that owns a Georgia bank shall pay an additional \$500 for each Georgia non-bank subsidiary corporation of the bank holding company, excluding subsidiaries assessed pursuant to Rule 80-5-1-03(1)(a)¹ and subsidiaries paying an annual license or registration fee pursuant to Rule 80-5-1-02(4)², as of June 30 preceding the supervision fee due date.

Georgia non-bank subsidiary exclusions:

¹Rule 80-5-1-.03(1)(a) Georgia state-chartered banks or credit unions
²Rule 80-5-1-.02(4) Georgia mortgage licensees and registrants

Please enter the number of non-bank subsidiaries and select next. *

1

Next

Please provide the name and title of the individual that is attesting that the information provided is true and correct. Then click Next.

TRAN-00720
Holding Company Assessment
Credential: Bank Holding Company

Department: Georgia Department of Banking and Finance Division: Supervision Board: Supervision Status: Draft Total Fee: \$0.00

Georgia Non-Bank Subsidiary Fees

Attestation

The information contained in this statement is provided in order to comply with Rule 80-50-1-.03(3)(a) which requires each bank holding company supervised by the Department of Banking and Finance to pay an annual supervision fee of \$1000 and each Georgia bank holding or bank holding company which owns a Georgia bank to pay an additional fee of \$500 for each Georgia non-bank subsidiary corporation of the bank holding company excluding subsidiaries assessed under Rule 80-50-1-.03(1)(a) and subsidiaries paying an annual license or registration fee under Rule 80-5-1-02(4). I swear and affirm that the information herein is true and correct to the best of my knowledge and belief.

Name: Pepper Smith

Title: CFO

Previous Next

Please review the information that you are providing. If any of the information needs to be changed, click on the appropriate tab on the left side of the page. Once the information is correct, click Add to Cart.

TRAN-00720
Holding Company Assessment
Credential: Bank Holding Company

Department: Georgia Department of Banking and Finance Division: Supervision Board: Supervision Status: Draft Total Fee: \$1,500.00

Georgia Non-Bank Subsidiary Fees

In addition to the annual bank holding company supervision fee of \$1000, each Georgia bank holding company or a holding company that owns a Georgia bank shall pay an additional \$500 for each Georgia non-bank subsidiary corporation of the bank holding company, excluding subsidiaries assessed pursuant to Rule 80-5-1-.03(1)(a)¹ and subsidiaries paying an annual license or registration fee pursuant to Rule 80-5-1-.02(4)², as of June 30 preceding the supervision fee due date.

Georgia non-bank subsidiary exclusions:

¹Rule 80-5-1-.03(1)(a) Georgia state-chartered banks or credit unions
²Rule 80-5-1-.02(4) Georgia mortgage licensees and registrants

Please enter the number of non-bank subsidiaries and select next. *

Attestation

The information contained in this statement is provided in order to comply with Rule 80-50-1-.03(3)(a) which requires each bank holding company supervised by the Department of Banking and Finance to pay an annual supervision fee of \$1000 and each Georgia bank holding or bank holding company which owns a Georgia bank to pay an additional fee of \$500 for each Georgia non-bank subsidiary corporation of the bank holding company excluding subsidiaries assessed under Rule 80-50-1-.03(1)(a) and subsidiaries paying an annual license or registration fee under Rule 80-5-1-.02(4). I swear and affirm that the information herein is true and correct to the best of my knowledge and belief.

Name Pepper Smith
Title CFO

Fees

Description	Fee Amount
Annual Assessment	\$1,000.00
HC Subsidiary	\$500.00

Actions

Add To Cart

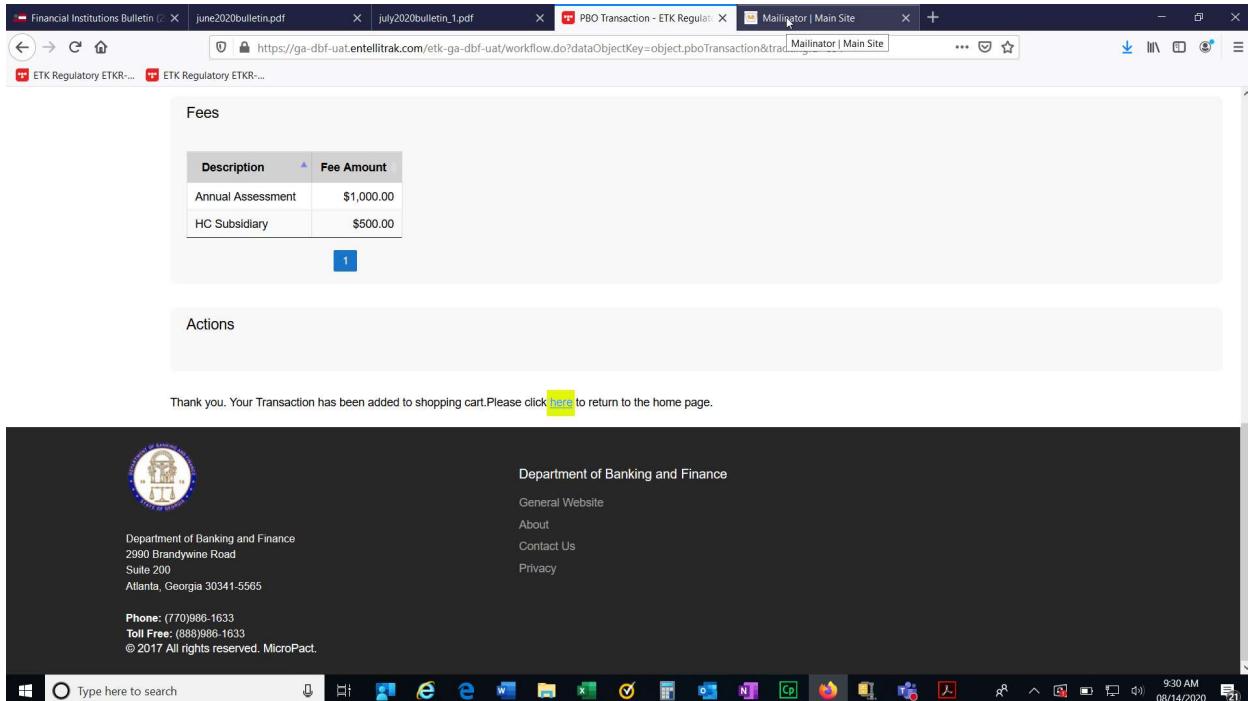
Department of Banking and Finance

General Website
About
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Privacy

Department of Banking and Finance
2990 Brandywine Road
Suite 200
Atlanta, Georgia 30341-5565

Phone: (770)986-1633
Toll Free: (888)986-1633
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Once you click Add to Cart, you will receive a thank you message at the bottom of the page
Please click on the here link to submit your payment.



The screenshot shows a Microsoft Edge browser window with several tabs open. The active tab is titled 'Fees' and displays a table of fees:

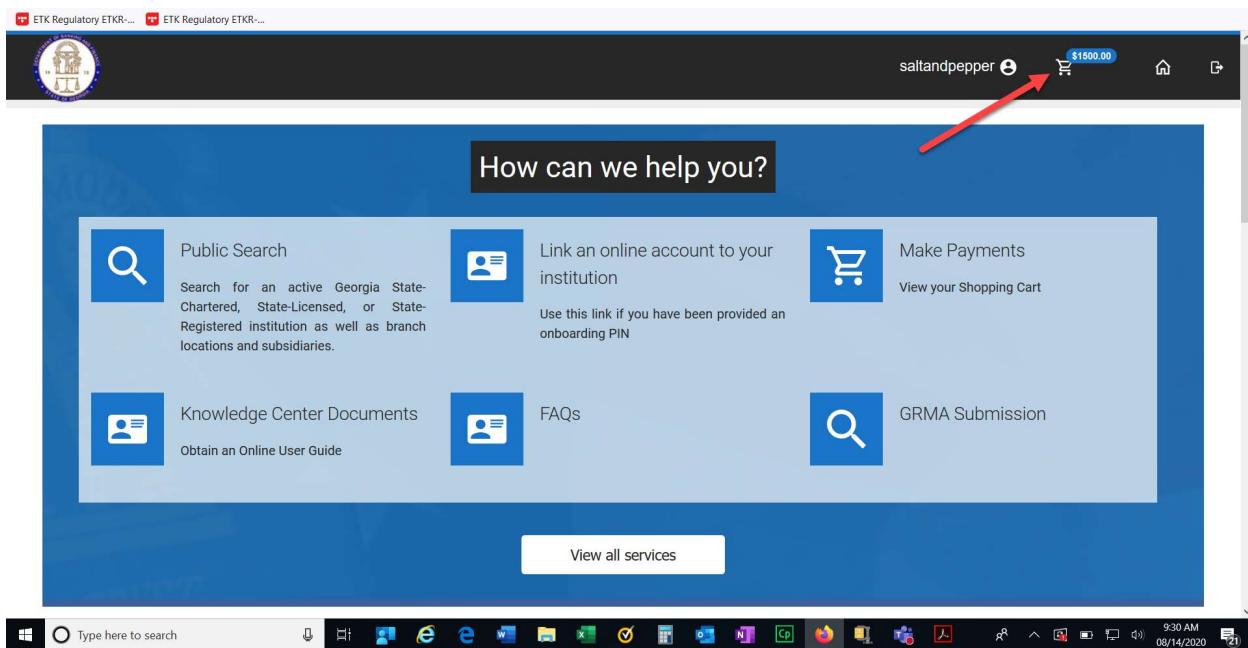
Description	Fee Amount
Annual Assessment	\$1,000.00
HC Subsidiary	\$500.00

Below the table, a message says: 'Thank you. Your Transaction has been added to shopping cart. Please click [here](#) to return to the home page.'

The browser's address bar shows the URL: <https://ga-dbf-uat.entellitrak.com/etk-ga-dbf-uat/workflow.do?dataObjectKey=object.pboTransaction&trad>

The page is part of the 'ETK Regulatory ETKR...' website, as indicated by the tabs and the address bar.

Click on the shopping cart at the top of the page.



The screenshot shows the 'ETK Regulatory ETKR...' home page. At the top right, there is a user profile icon for 'saltandpepper' with a blue badge and a shopping cart icon with the text '\$1500.00'. A red arrow points to this shopping cart icon.

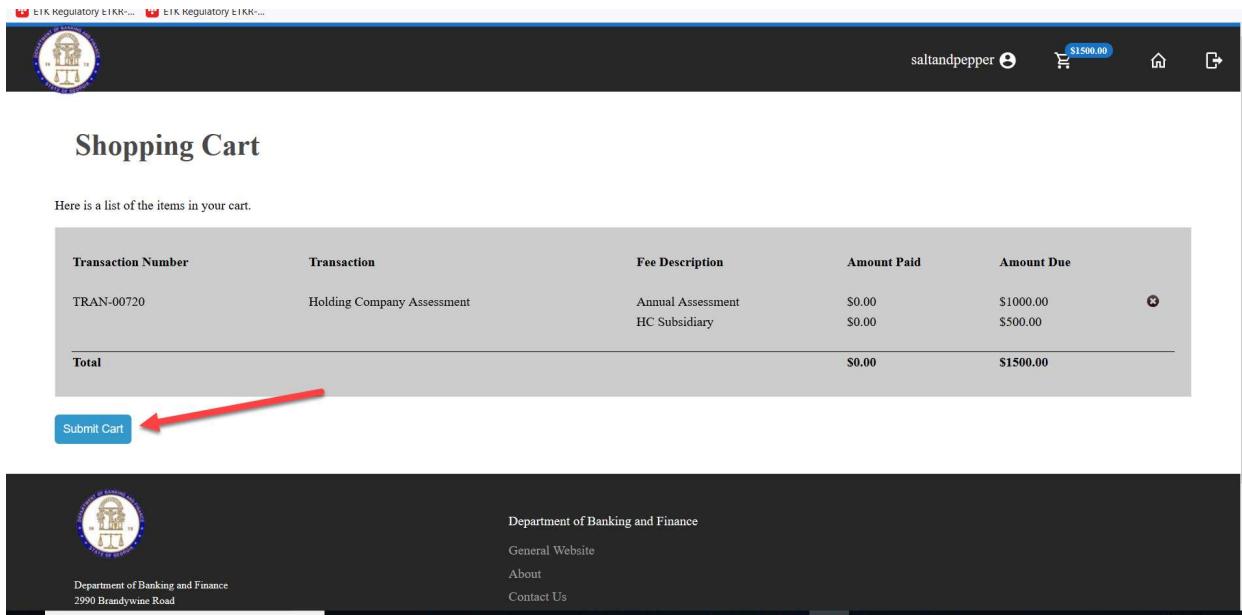
The main content area features a large blue banner with the text 'How can we help you?' and several service icons:

- Public Search (magnifying glass icon)
- Link an online account to your institution (person icon)
- Make Payments (shopping cart icon)
- Knowledge Center Documents (document icon)
- FAQs (person icon)
- GRMA Submission (magnifying glass icon)

At the bottom of the page is a 'View all services' button.

The browser's address bar shows the URL: <https://www.etkregulatory.com/>

This screen will show you the amount that you owe. Click Submit Cart.



Here is a list of the items in your cart.

Transaction Number	Transaction	Fee Description	Amount Paid	Amount Due
TRAN-00720	Holding Company Assessment	Annual Assessment HC Subsidiary	\$0.00	\$1000.00 \$500.00
Total			\$0.00	\$1500.00

Submit Cart (Red arrow points here)

Department of Banking and Finance
General Website
About
Contact Us

The next screen will take you to our payment site. You can choose to pay by check or credit card.



Department of Banking and Finance

Payment Method

* Indicates required field

Choose method of payment

Pay by electronic check
* Account Type: Personal

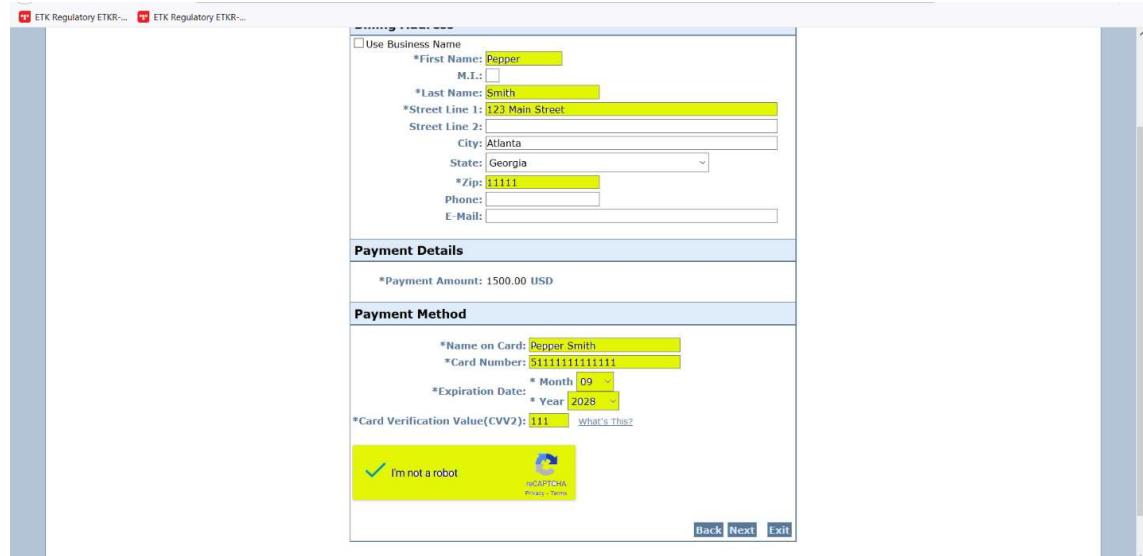
Pay by credit card
VISA   

Back Next Exit

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Powered by PavPoint®

Please complete the required fields for a credit card payment. These fields are highlighted below. Then click Next.

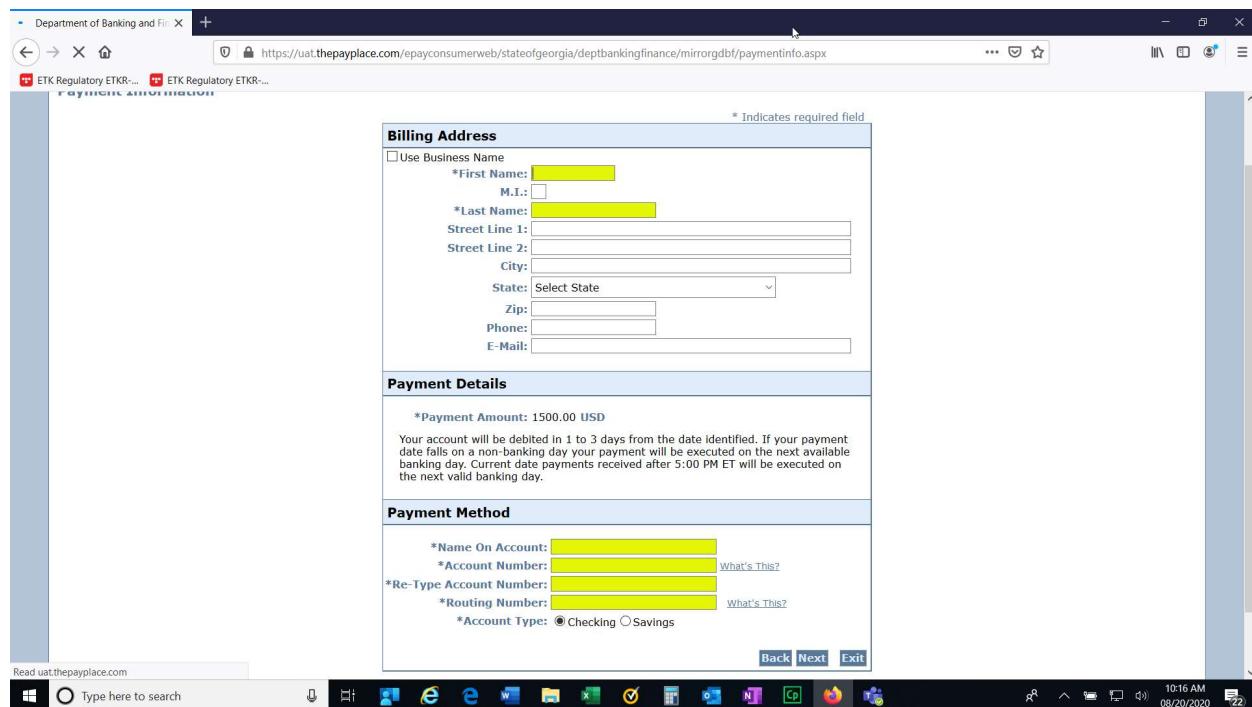


This screenshot shows a payment form with several fields highlighted in yellow to indicate they are required. The highlighted fields include:

- Business Name: *First Name: Pepper, M.I.: [empty], *Last Name: Smith
- Address: *Street Line 1: 123 Main Street, Street Line 2: [empty], City: Atlanta, State: Georgia, *Zip: 11111, Phone: [empty], E-Mail: [empty]
- Payment Details: *Payment Amount: 1500.00 USD
- Payment Method: *Name on Card: Pepper Smith, *Card Number: 5111111111111111, *Month: 09, *Year: 2028, *Card Verification Value(CVV2): 111
- ReCAPTCHA: I'm not a robot

At the bottom, there are Back, Next, and Exit buttons.

. These fields are highlighted below. Then click Next.



This screenshot shows a payment form with several fields highlighted in yellow to indicate they are required. The highlighted fields include:

- Billing Address: *First Name: [empty], M.I.: [empty], *Last Name: [empty], Street Line 1: [empty], Street Line 2: [empty], City: [empty], State: Select State, Zip: [empty], Phone: [empty], E-Mail: [empty]
- Payment Details: *Payment Amount: 1500.00 USD
- Payment Method: *Name On Account: [empty], *Account Number: [empty], *Re-Type Account Number: [empty], *Routing Number: [empty], *Account Type: (radio buttons for Checking and Savings)

At the bottom, there are Back, Next, and Exit buttons.

The next screen will be a confirmation of the information that you just entered along with the amount that you are paying. Click Pay now.

Financial Institutions Bulletin < x june20bulletin.pdf < x july20bulletin_1.pdf < x Department of Banking and Fin x Mailing or Main Site < x +

ETK Regulatory ETKR-... ETK Regulatory ETKR-...

https://uat.thepayplace.com/epayconsumerweb/stateofgeorgia/deptbankingfinance/mirrorgdbf/paymentreview.aspx

Department of Banking and Finance

Payment Review

Address Billing Address: Pepper Smith 123 Main Street Atlanta, GA 11111
Payment Method Credit Card Pepper Smith x1111 09/28
Payment Amount Amount: 1500.00 USD Total: 1500.00 USD

Back **Pay Now** **Exit**

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Powered by PayPoint®
PayPoint Privacy Policy

Once your payment processed, you will receive a payment successful screen. You have now completed the online payment for your holding company assessment. You may log out of the system.

 ETK Regulatory ETKR...  ETK Regulatory ETKR...
 saltandpepper    

Payment Successful

Your payment has been received. Click [here](#) to return to your home screen.

Transaction Number	Transaction	Fee Description	Amount Paid
TRAN-00720	Holding Company Assessment	Annual Assessment HC Subsidiary	\$1000.00 \$500.00
Total			\$1500.00