



# around the Water Cooler

[www.abbit.biz](http://www.abbit.biz)

## Navigating Abbit's Web Site Time Payment Calculation Screen

To access the Time Payment Calculation Screen log on to [www.abbit.biz](http://www.abbit.biz), click on Master Escrow Trust and login as previously described in our June 2009 *Water Cooler*. Proceed by clicking on Time Payment Calculation Screen and begin filling in the required fields: **Total Cash Price**, **Down Payment**, and **Payment Frequency**. Of the remaining 3 fields, only 2 of the \* entries: **Interest Rate**, **Number of Payments**, and **Payment Amount** must be filled in. Then click on calculate and the other fields will fill in automatically. Short Cut: If you have previously logged on to your account your computer automatically activates the calculator on the yellow bar so you can access the calculator immediately after clicking on the Master Escrow Trust, without logging in every time.

**Total Cash Price:** Total price on contract

**Down Payment:** This is the amount being paid at the time the contract is set up.

\* **Interest Rate:** To apply a finance charge enter a number between 0-10.

\* **Number of Payments:** If you input a number in this field then the payment amount will be calculated for you.

**Payment Frequency:** Choose from the drop down menu (ACH is available only on a monthly basis).

\* **Payment Amount:** If you put a number in this field, then the number of payments will be calculated.

To print the Federal Truth in Lending Disclosure Statement form click on the "Print Disclosure Form" button.

If you have questions regarding navigating the website, call and we will walk you through the process. There is a plethora of information at your finger tips once you login to your account at [www.abbit.biz](http://www.abbit.biz).

## Sipping with Sandy . . .

at the Water Cooler

On a weekly basis, we mail you a copy of the "funds acknowledgement" (receipt) for all contracts and payments received. By reviewing the *funds acknowledgement* you will be able to confirm that all deposits you have sent to us have reached us and have been processed.

Another way to confirm receipt is to visit the Abbit website and log on to your account, then click on "Client Information" and look up the last name followed by the first name of the individual you are interested in. Click "select" next to the individual's name and their information will pop up. You can then click on "Client YTD Statement" and you will have all the information you need.

Not a web user? Simply check your statement that is mailed to you each month.

We process each deposit on the day they are received. Please contact us if you have reason to believe we have not received an item you mailed to us.

### *Just a couple reminders...*

Please note: Non-guaranteed contracts are **only** allowed to be placed in the non-guaranteed trust. Please mark "CD Trust (Tax Req.) for **Non** GTD Contracts" on the deposit form.

As always, please feel free to call Abbit Management at 1-800-232-2179 with any questions or concerns. Thank you!  
We appreciate your business!