

Commercial Lending Financial Statement Collection

Frequently Asked Questions

1. Why am I receiving a request for financial documents?

Ongoing financial statement reporting is a requirement under the terms of your loan documents, and supports ongoing servicing of your loan relationship. In the past, the process for submitting financial statements has been manual, and the new process will provide for a convenient and timely submission of required information.

2. Who will be sending the email notification?

All email notifications to you will be sent through secure email service. You will receive a request to set up your secure email account through **Zix – Horizon Bank**. Once you log in to your secure email account through Horizon Bank you will be able to view any email notices requesting financial statements, which will come from your assigned lender's Horizon Bank email. The subject line will state "**Financial Statement Request Notice**" and the email will contain details of the requested information, due date, and a unique link to our secure portal for each item requested. At the bottom of the email notification your commercial lender's contact information will be displayed.

3. Will my documents need to be password protected when uploading financials?

No, by uploading through the link provided in your email you will be able to securely send your financial statements directly to Horizon Bank. The portal is hosted by Horizon Bank and offers a means for you to encrypt and secure your electronic communications with us.

4. Will the link expire if I am not ready to upload?

No, the link provided in the email will be valid until the requested financial statement is uploaded. After uploading your financial the link will no longer be valid as each link is unique to the document requested.

5. How will I know if Horizon Bank received my financial information?

After uploading and submitting to the secure portal you will receive a confirmation number. In addition, you will receive an email indicating the information was securely uploaded along with the confirmation number.

6. Who will be receiving my information?

Your assigned commercial lender will be automatically notified when you submit financial documents. They will review financials provided and will reach out to you directly if they have any questions.

7. I provided the requested financial statements however, received a reminder notice, is there an issue?

Your financial statements will be logged in and the reminder will be cleared, however this process may take several days. If you have provided the requested information, you may disregard the reminder, or contact your relationship manager with any questions.

8. I have a question regarding the new financial collection process, who can I contact?

Please contact your assigned relationship manager for additional assistance.

9. I am having trouble uploading my documents, selecting the “send files” button is not functioning?

. Prior to upload please ensure that your file name does not include special characters such as commas. If you need additional assistance please contact your relationship manager.

10. I received an alert from Zix secure email is this safe?

In order to provide the highest level of security, Horizon requires the establishment of a secure email account in order to receive the unique link for the upload of your financials. This additional step is to ensure that your financial information remains confidential and secure.

11. Am I required to utilize the Secure Upload function for submitting financial statements?

You may submit your financial statements in-person to your relationship manager if desired. The new process will provide a convenient and secure method for transmitting financials to the Bank. Please do not send financial statements to your lender on a non-secure email basis.