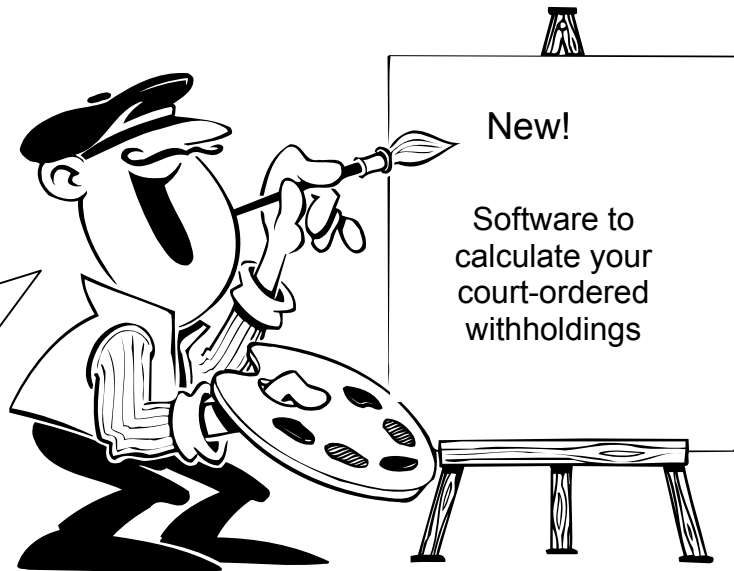


All Kansas Earnings Garnishments have been continuous since July 1, 2002.

Did you know that you must send an Answer to each creditor at the end of every month *before* making disbursements?



You can be confident that your payroll department has the tools they need to calculate withholdings correctly by using NDF's Kansas Court Withholding Program to prepare your Garnishment & Support Withholdings

This program:

- ◆ Calculates Income Withholding for Child or Spousal Support
- ◆ Completes Income Withholding Answers
- ◆ Calculates the Garnishment Worksheets
- ◆ Completes the Garnishment Answers
- ◆ Calculates the Creditor Distribution
- ◆ Keeps track of the remaining balance for Garnishment Orders
- ◆ Appropriately handles employee bankruptcies, leaves of absence, terminations, suspensions due to sickness and division between multiple level creditors
- ◆ Handles unlimited number of employees
- ◆ Handles unlimited Income Withholding Orders and Garnishments per employee

The NDF Court Withholding program is user friendly. The program will walk you through the steps necessary to complete the court withholding process, with on screen instructions and prompts. If you need further help, a fully illustrated users' manual comes with the program.

The NDF Kansas Court Withholding Program is for use by:

✓ employers

✓ payroll accountants

✓ anyone who needs to calculate Income Withholding and Kansas continuous Earnings Garnishment withholdings in compliance with the Federal Consumer Protection Act restrictions and to distribute withheld amounts to payment centers and garnishing creditors.

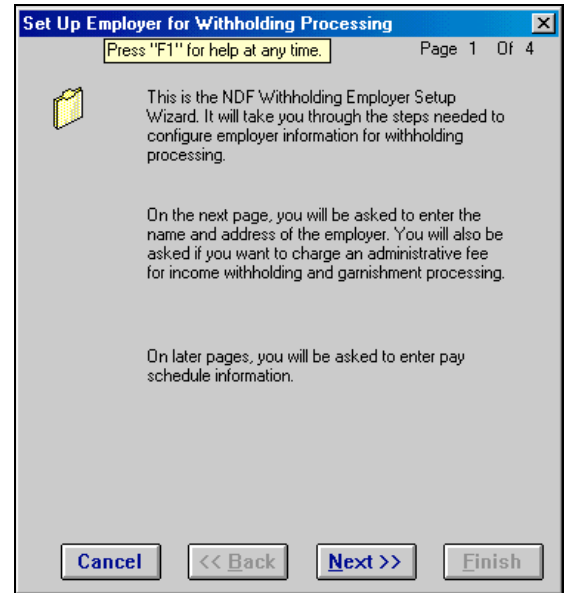
## Step One – Set up Employer Information

During your initial entry, the NDF Employer Setup Wizard will prompt you to complete the Employer Set Up. Each step is well outlined with clear instructions for required entries.

In the “Set Up Employer for Withholding Processing” window, shown at the right, there are four steps, one on each page, to set up the employer. Each page clearly tells you what your next entry should be.

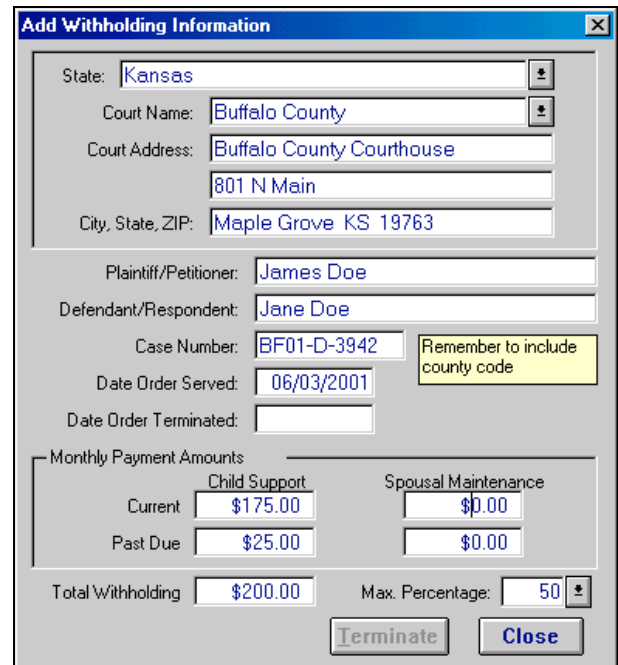
You navigate through each step by using the four buttons on the bottom of the window. “Cancel” will end the process. “Back” moves you to the previous page of instructions. “Next” moves you to the next page of instructions. “Finish” completes the step and saves the entry.

When you have completed all four pages of the employer set up you will be able to click on the “Finish” button to save the data.



## Step Two – Set up Employee Information

The next step is to set up the Employee information. The steps to set up the Employee information are similar to the Employer set up procedure and equally as easy. You only need to enter the employee information for employees who have Income Withholding or Garnishment Orders.



## Step Three – Enter Income Withholding Information

For each Employee with Income Withholding Orders, you enter the Income Withholding information from the Income Withholding Order that you receive.

Payment processing sets up one distribution statement with full information on all employees having Withholdings Orders. You send one check covering all payments for each state.

Since out of state Withholding Orders are governed by the law of the place of employment, it does the same separately for each other state payment center. If an employee has Withholding Orders from more than one state, the program applies the Kansas multiple support division rules.

Court addresses are stored in a database, accessed from the pull down menu.

The screenshot shows a dialog box titled "Add Garnishment Information". It contains several input fields: "Creditor Name" (John Collector), "Payee Name" (Richard Handler), "Address" (345 E 8th), "City, State, ZIP" (PO Box 734, Maple Grove, KS 19763), "Case Number" (01-C-8932), "Support/Taxes" (checkbox), "Date Garnishment Served" (05/31/2001), "Date Garnishment Released" (empty), "Prior Judgment Amount" (empty), "Latest Payment" (empty), "Payment Date" (empty), and "Current Judgment Amount" (3,400.00). There is a "Drop In" button and a "Release" button. A yellow callout box says "Click 'Drop In' to fill in creditor information automatically."

### Step Four – Enter Garnishment Information

For employees with Garnishment Orders, you will then need to complete the Garnishment information that you get directly from the Order of Garnishment that you received.

The creditor may be dropped in from a database of creditors, by clicking on the “Drop in” button. The drop in database eliminates the re-entering of the creditor information when you have multiple garnishments from common creditors. Use of the database also allows you to cut one check for multiple employees garnishments to a common creditor.

### Step Five – Process Pay Day

The first step is to obtain the wage information from the payroll processing. Then you drop the pay data into the Payday Worksheet Data Entry for each employee who has withholdings.

When you have entered the data from the Court Orders, the Withholding program does all the math necessary to calculate the amounts to withhold. You can use the built in calculators to deduct other withholdings such as defaulted student loans, KPERS, co-pay on health insurance or union dues in the spaces provided for “Other Withholdings”, “Other prior liens” and “ Other Deductions” fields so that the net pay matches the pay check.

The screenshot shows a dialog box titled "Payday Worksheet Data Entry For Employer, Inc.". It has a table with columns "Name", "ID No.", and "SSN". The first row contains "Jane Doe", "098707", and "511-33-5423". Below the table is a "Close" button. The main area is titled "Final Pay Period" and contains several fields: "Pay Period End Date" (02/20/2002), "Gross Earnings" (\$750.00), "SS, RR Retirement" (\$55.00), "Medicare" (\$7.00), "Federal Withholding" (\$15.00), "State Withholding" (\$5.00), "Other Withholding" (\$0.00), "Disposable Earnings" (\$668.00), "Disposable Earnings" (\$668.00), "Support Withholding" (\$113.46), "Other Prior Liens" (\$0.00), "Withheld For Garnishment" (\$53.54), "Other Deductions" (\$0.00), and "Net Pay" (\$501.00). There is a "Data Locked" checkbox and "Import" and "Next >>" buttons.

After you have entered the payroll figures you print the Income Withholding Distribution Statement. The Withholding Program totals all payments to each state payment center and itemizes payments with required case information for mailing with your check. Income Withholding laws require that payment for Income Withholding be forwarded to the payment center at the same time that the employee is paid.

You are then given the opportunity to print Income Withholding Answers for any new Income Withholding Orders that you have entered during the month.

Then you are given the opportunity to print interim Garnishment Worksheets to give to the employee with their paycheck so that they can see how the withholdings were calculated.

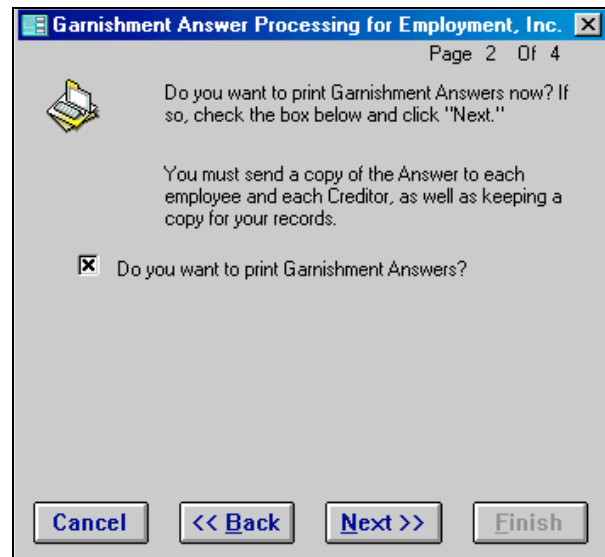
The Chapter 60 and 61 Earnings Garnishments are continuous garnishments. You process as many pay periods as there are in a one-month period before completing the Garnishment Answer.

## Step Six – Prepare the Garnishment Answer

After the last pay period of the month has been processed you prepare and print the Garnishment Answers.

The Withholding Program handles the division between multiple creditors, with different Garnishment classes or percentages and tells you exactly what amount is proposed to be distributed to each creditor on the printed Garnishment Answers.

When you have completed the Garnishment Answer you send a copy to each creditor, give one to your employee and keep one for your records.



## Step Seven – Pay out to creditors

The creditors and debtor have ten days to notify you of any changes or objections to the proposed Garnishment distribution or withholding. Then you go back into the program and print the Creditor Distribution Statements and cut the checks to go with each Distribution record.

## System Requirements:

### Computer

486/DX2 66 or higher, Windows 3.1, 95, 98, Millennium Edition (ME), NT, 2000, XP, 12-64 MB RAM, 5 MB of free hard drive space, 3.5" high density floppy drive or CD-ROM Drive, mouse, and laser or ink jet printer.

Specific Requirements: Windows 3.1 needs an updated CD-ROM driver, if using CD-ROM installation. 12 MB RAM with Windows 3.1; 24 MB RAM with Windows 95, 98 and ME; 32 MB RAM with Windows NT or 2000; 64 MB RAM with Windows XP.

### Printer

The printer should have 1.5 MB of memory on a 300-dpi printer, 4-MB on a 600-dpi printer, 12-MB on a 1200-dpi printer.

NDF Company has provided legal forms for attorneys and district courts in Kansas for more than twenty-five years. Our paper forms and software are widely used throughout the State of Kansas and known for providing current and accurate handling of legal procedures. Our designer is an attorney who has studied the Income Withholding and Garnishment laws extensively. Our programmer has over twenty years of experience in software development.

Order Form and Price List on insert.

Please visit our website at [www.ndfco.com](http://www.ndfco.com) to view a demo of our program (choose "Employers" and then go to the bottom of the page) or contact us for the CD-ROM version.

**NDF** CO.  
Box 725 116 E. Bdwy.  
Newton, KS 67114-0725  
Phone: 316-283-3628  
Fax: 316-283-3635

## Program available in two versions:

The single employer version is for an employer doing his own payroll. The multiple employer version is for those who prepare payroll for multiple employers.

The program is licensed on an installation basis, for use on one computer in each location. If additional installations are desired, they can be licensed at a discounted rate.

## Order and Cost Information

Complete the order form for NDF Kansas Court Withholding Program use license and send it to us with your payment. *All orders will be handled on a prepaid basis only.*

### Single Employer Edition

—Single personal computer use license	\$248.00
—Each additional same program single employer edition installation	\$223.00

### Multiple Employer Edition

—Single personal computer use license	\$398.00
—Each additional same program multiple employer edition installation	\$348.00

## Customer Comments

“Everything that would have taken me an hour to 2 hours to do, I can probably do in 30 minutes.”

- Hutchinson

“We’ve decided to buy the (Court Withholding) software because I figured something wrong and we got in big trouble.”

- Garden City

“(The Court Withholding Program) is the greatest thing to happen to me.”

- Salina

“If I didn’t have this program, I would never have known about the change in the garnishment law.”

- Neodesha

