



VA Matrix

revised 5/3/2022

Bank Printouts

These are acceptable; however, FSB does require the following for printout statements:

- May be Online statements or from the bank
- If bank – teller must stamp, sign and date
- No gaps in history. When presenting a printout in conjunction with a bank statement, no gaps between the two are allowed.
- Statements must include borrower name, account number, depository name at a minimum
- A partial account number may be present on the statement, but must be identifiable as the borrowers account through matching numbers to a full account statement or cancelled check

Bank Statements

Two months' bank statements must be presented with initial submission. No gaps between the statements are allowed.

Statements with NSF or Overdraft fees showing will require a LOX as to the reason for the over drafting of the account. NSF fees will require a manual downgrade.

If FSB has been provided bank statements, a VOD to update cash to close will be allowed. A standalone VOD is not allowed and can only be used to follow up with provided bank statements.