Education Catalog

2016

Network Services
IT Bootcamp
Offers Crash Course
In CU*BASE & ProDOC
Troubleshooting

P-O-V
B-I-G
In 2016
Details
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Lights, Camera, Action!

Video

Transforming
CU*Answers
Training

Next Suggested
Product Course
Now Offered!

CU*BASE
CTE
a custom fit

100 Plus
Video Tutorials
In Show Me the Steps

New
Sales &
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Roundtable

112
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Inside!

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A Letter to Clients

Dear CU*Answers Clients,

I'd like to begin by thanking all those who participated in CU*Answers training opportunities in 2015. We had a phenomenal turnout, which fueled our passion for developing additional educational offerings for 2016! I am excited to announce four new training events that I hope you'll take advantage of in 2016: Conversations on Compliance, Executive Boot Camp, Network Services IT Boot Camp, and Sales & Marketing Roundtable. We'll also be hosting the recently developed webinar series, "CU*BASE Budgeting Tools," along with a new course designed by Xtend: "Would You Like Fries with That? – Next Suggested Product Training."

In addition to expanding our menu of courses and training events, we've been busy integrating video into our educational offerings as part of the CU*Answers Presence over Video (POV) initiative. We have posted some new video tutorials on our OnDemand site and now offer remote participation via video for one of our new training events. We are also presenting ourselves via video for many of our webinars to offer participants a face-to-face experience with the instructor.

I'm also pleased to say that in addition to Bedrock Community Credit Union, a new simulated training environment is now available: CU*BASE Custom Training Edition (CTE). This new training option offers clients a CU*BASE training environment that mirrors their live environment, with the same member accounts, products, and services.

I'd like to close by thanking the CU*Answers Client Services and Education team and the CU*Answers Writing team for bringing you the 2016 Education Catalog, in which you'll find 112 courses and 21 special training events from which to choose. I look forward to another great turnout in 2016!

Sincerely,

Laura Welch-Vilker
CU*Answers
Vice President of Client Services and Education

Table of Contents

Registration Information

CU*Answers University Location

The CU*Answers University main training site is located at 6000 28th St. SE in Grand Rapids, MI.

Registration Procedure

CU*Answers University delivers both online and in-person training year round. Registration is required for most courses and special training events. Please register no later than two days prior to the course start date. After registering, you will receive a confirmation email. To register for courses, visit cuanswers.com/resources/edu/courses.

Courses Offered by Request

In the course schedule that lists courses by topic, which starts on page 25, there are courses listed as "By Request." When a course is requested, the date/time and format of the course is based on both the client's needs and the schedule of CU*Answers University existing courses and training events. To request a course that is listed as "By Request," contact the Client Services and Education team at education@cuanswers.com.
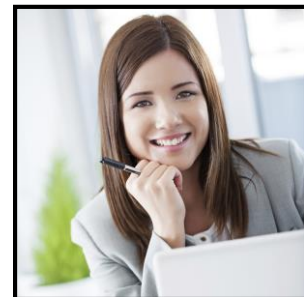
Worskhops

In the course schedules, which begin on page 25, courses with a tools
⚒ symbol beside them are those for which in-person workshops may be requested. When a workshop is requested, the date and time of the workshop is based on both the client's needs and the schedule of CU*Answers University existing courses and training events. To learn more about workshops, refer to page 6. To request a workshop, contact the Client Services and Education team at education@cuanswers.com.

Course Times

Most classroom courses are scheduled Monday through Friday between the hours of 9 AM and 5 PM ET. Webinars are generally scheduled after 11 AM ET to accommodate clients in earlier time zones. *(Courses listed in this catalog and on the registration site are in Eastern Time.)*

Cost

Courses held on site at CU*Answers are offered at no charge to clients. Courses offered via webinar are billed at $20 per half-hour per connection to cover the cost of the web-conferencing service. Each computer signed into the webinar is considered a connection.

Cancellations/Substitutions

If you must cancel, please do so at least 48 business hours in advance of your scheduled course date. There is a charge of $25 per course for late cancellations or no shows. The fee will be waived for late cancellations due to an emergency. Please remember that as an alternative to cancelling, anyone from your credit union may attend in your place. To cancel your course registration, please contact the CU*Answers Client Services and Education team at education@cuanswers.com.

In-Person Training

For those who prefer a face-to-face learning environment, CU*Answers University offers in-person training that covers a variety of topics related to CU*BASE. CU*Answers University in-person training options are detailed below.

Classroom Training

Classroom training sessions, which are held at the CU*Answers University main training site in Grand Rapids, Michigan, not only educate clients on the CU*BASE software, but also give clients an opportunity to discuss best practices with their peers. CU*Answers values the interaction that's made possible with a large group of participants in a face-to-face learning environment, so classroom sessions do not offer the opportunity to participate remotely and may be cancelled if fewer than two credit unions register. To view a full list of classroom sessions, view the course schedules starting on page 25 and look for the student symbol. *(Some classroom training sessions have an online equivalent, indicated by the globe symbol.)* To register for pre-scheduled classroom sessions listed in this catalog as well as sessions scheduled as needed throughout the year, visit the CU*Answers education registration site at cuanswers.com/resources/edu/courses/?type=classroom_sessions&by_date=1.

CU*BASE Custom Certified Trainer Program

As part of this train-the-trainer program, CU*Answers Conversions staff equip credit union trainers with the skills and knowledge needed to train their team members on CU*BASE. Comprised of seven CU*BASE courses, this training program is customized based on the size of the participating credit union. Visit cuanswers.com/pdf/lc2015/Certified_Trainer_Program.pdf to learn more.

Individualized On-Site Training

There are times when clients need training tailored to meet their credit union's unique needs, policies, and processes. When this is true, we encourage on-site training based on a timeframe that best fits the client's schedule. While on-site training may incur a fee for instructor travel expenses, the actual time in class comes at no additional charge as it is included in monthly maintenance fees. To schedule individualized training, contact the CU*Answers Client Services and Education team at education@cuanswers.com.

Workshops

Held at the CU*Answers University main training site in Grand Rapids, Michigan, hands-on workshops turn theory into practice. Workshops are the perfect option for credit unions that would like assistance setting up the necessary configurations in CU*BASE to start using a new tool or feature. To view a full list of courses for which workshops may be requested, refer to page 25 and look for the tools ✖ symbol. To request a workshop, contact the CU*Answers Client Services and Education team at education@cuanswers.com. Learn more by visiting cuanswers.com/resources/edu/workshops.

Online Training

For credit union staff who prefer learning at their own pace and on their own schedule, CU*Answers University offers online training that covers a multitude of topics related to CU*BASE, soft skills, and compliance. From video tutorials to courses offered by the CU*Answers University online campus, there is something for everyone, no matter what their learning style. View the complete list of online training options on the following pages.

Booklets and Documentation

ANSWERBOOK

This online database includes thousands of questions and answers about CU*BASE and is a very popular resource among clients seeking to learn more about CU*BASE. Each time the CU*Answers Client Services and Education team is contacted with a client question about CU*BASE, the question and answer is documented in AnswerBook. To find out the top ten most asked questions in AnswerBook each month, look for the monthly AnswerBook email. Access this resource at kb.cuanswers.com/cuanswers/ext/kbsearch.aspx.

BUILDING THE FACTORY INSTRUCTIONAL MANUALS

This series of "do it yourself" instructional guides shows clients how to harness the power of the CU*BASE toolset to conduct marketing campaigns that will help their credit union increase product sales. With step-by-step instructions that take clients from launching a campaign to analyzing the results, these guides make it easy to unlock the revenue-generating opportunities within CU*BASE. Access this resource at cuanswers.com/resources/building-the-factory.

CU*BASE Reference Materials

This site includes booklets on various CU*BASE-related topics and is an excellent resource for staff who are looking to become more familiar with a particular CU*BASE feature or tool. Access this resource at cuanswers.com/resources/doc/cubase-reference.

It's Me 247 Reference Resources

This site includes reference materials related to **It's Me 247** online, mobile, and text banking. The site also includes documentation on related products such as MoneyDesktop, CU Mobile Apps online banking app, and the various online bill pay options that CU*Answers offers. Access **It's Me 247** reference resources at cuanswers.com/resources/doc/its-me-247-reference.
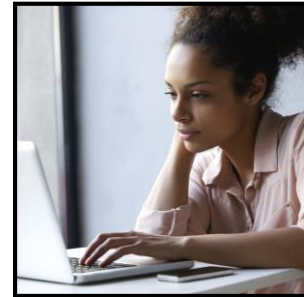
Special Interest Publications

These online publications cover topics beyond the CU*BASE software and are especially good for credit union leaders and key personnel to help them make the most of their relationship with CU*Answers. Access this resource at cuanswers.com/resources/doc/special-interest-publications.

Understanding Your CU*BASE Invoice

This site, designed for credit union accountants and CEOs, explains the ins and outs of the CU*Answers monthly invoice and how clients can correlate CU*Answers pricing and monthly invoices with the way their credit union earns. The site includes a sample invoice, information on billing codes, and a sample credit union five-year pricing overview. Access this resource at cuanswers.com/solutions/accounting/client_invoice.

Newsletters and Emails

CEO Tickler Newsletter

This newsletter, emailed bimonthly to subscribers, provides credit union CEOs a refresher on management tools and other features in CU*BASE, and it's also a creative way for them to engage their team and work together with them to find the answers to the questions about CU*BASE features. Subscribe to this newsletter at cuanswers.com/resources/doc/newsletters.

Education Report Newsletter

This newsletter, emailed to subscribers monthly, keeps clients informed of upcoming courses and training events. Subscribe to this newsletter at cuanswers.com/resources/doc/newsletters.

REMEMBER THIS? EMAIL

This email is designed to remind clients of all of the time-saving and useful features within CU*BASE. Each month a different CU*BASE feature is highlighted, and instructions are provided on how to use the feature.

Online Campus

FREE CAMPUS

The CU*Answers University online campus offers both credit union-specific courses and CU*BASE courses developed by industry experts. All courses are available to any employee of your credit union, from any CU*BASE workstation, at no charge. Access this resource by clicking the *Network Links* button (link icon) in CU*BASE and selecting *CU*Answers University*. Learn more at cuanswers.com/pdf/education/FreeCampusFlyer.pdf.

FREE CAMPUS WITH ADMINISTRATOR ACCESS

With administrator access to the free campus mentioned above, you have the ability to track learning progress, award certificates of completion, and design individual development plans. To obtain credentials, contact the CU*Answers Client Services and Education team at education@cuanswers.com.

EXPANDED CAMPUS

The expanded campus includes everything the above-mentioned free campus includes, plus 76 additional credit union-specific courses, 5 additional course categories, a course-authoring tool with which to customize courses with your specific credit union content, branding capabilities, and more! Learn more at cuanswers.com/pdf/education/PurchaseYourOwnOnlineCampus.pdf.

Online Help

CU*BASE ONLINE HELP

One of the most widely used training resources offered to CU*Answers clients, this robust and comprehensive online help system includes a topic that corresponds to each of the thousands of screens in CU*BASE. This library of CU*BASE-related information helps clients become power users of CU*BASE and also helps reinforce their knowledge of CU*BASE. Access this resource at help.cubase.org/cubase/cubase.htm.

IT'S ME 247 ONLINE HELP

While this resource is designed for members using **It's Me 247** online banking, it's also useful for credit union staff seeking to gain a deeper knowledge of online banking and its features. **It's Me 247** online help includes a section of frequently asked questions about **It's Me 247** as well as tips for completing various tasks within online banking such as opening a new account, personalizing online banking pages, and adding security features to online banking. Access this resource at itsme247.com/Help/HomeBankHelp.htm.

SHOW ME THE STEPS ONLINE HELP

This how-to help system provides simple step-by-step instructions to help clients complete various tasks in CU*BASE. Access this resource at help.cubase.org/stepbystep/stepbystep.htm.

Videos

As part of the CU*Answers Presence over Video (POV) initiative, which aims to improve client communication and training through video, CU*Answers has developed an extensive library of video resources, which are outlined below.

FINANCIAL LITERACY SERIES FOR CREDIT UNION BOARD DIRECTORS

This series of 12 videos, also available in print or DVD format, is geared toward those new to the role of credit union board director. It even includes tests for participants to assess what they've learned. Access this resource at finlit.cuanswers.com.

IT'S ME 247 HOW-TO VIDEO SERIES

Although this video series is designed for members, it's an excellent resource for new staff unfamiliar with **It's Me 247** online banking and the various online bill pay options that CU*Answers offers. The videos explain how to perform tasks in online banking and online bill pay. Access this resource at ondemand.cuanswers.com/channel/member-marketing/its-me-247-online-banking.

ONDEMAND

Providing access to over 100 videos, the CU*Answers OnDemand site includes CU*BASE training videos, release training webinar recordings, and more! Access this resource at ondemand.cuanswers.com.

SHOW ME THE STEPS VIDEO TUTORIALS

Show Me the Steps, a how-to companion to CU*BASE GOLD online help, offers more than 100 videos that explain how to perform various tasks in CU*BASE GOLD. Many of the videos are interactive so viewers can practice what they learn. Access this resource at help.cubase.org/stepbystep/stepbystep.htm#Video_Tutorials.htm.

Virtual Training

For those who enjoy the flexibility of online training but value the interaction they get from in-person training, CU*Answers University offers a variety of virtual training options. This type of training allows credit union staff to participate from the comfort of their own desk while still being able to interact with an instructor and course participants in real time. Following are details about CU*Answers virtual training options.

Training via Omni-Series Machines

Through the Presence over Video (POV) initiative, CU*Answers is transforming the way it connects with clients and partners by adopting a video culture. Part of this effort includes integrating video technology into training, which CU*Answers is doing with Omni-Series machines. The latest in video-conferencing technology, Omni-Series machines bring virtual training to a whole new level, offering participants 3D and life-size images of trainers as well as eye-to-eye contact. Learn more at cuatv.com/category/buffalo-pacific.

Webinars

Whether out of state or around the block, clients can attend CU*Answers University webinars without the cost of travel, making this option very cost effective. Though some webinars incur a nominal fee of $20 per half-hour per workstation, it's a cost advantage considering the fact that multiple participants can attend using one workstation. For a complete list of CU*Answers University webinars, see the course schedules starting on page 25 and look for the computer ⬚ symbol. Listed on the following pages are details on some of the most popular CU*Answers webinars, all of which are free. To register for pre-scheduled webinars listed in this catalog, as well as webinars scheduled as needed throughout the year, visit the CU*Answers Education Registration site at cuanswers.com/education/webconference.

CU*BASE BUDGETING TOOLS WEBINAR SERIES

The CU*BASE Budgeting Tools webinar series offers participants a deep dive into CU*BASE budgeting software, showing them how to get the most out of this robust toolset. During the webinar series, participants will learn how to prepare their G/L chart of accounts as well as how to configure the budget toolset, research for calculation assumptions, use classical budget calculations and modeling tools, and analyze the budget against actual performance. The webinar series also provides participants an inside look at the latest features and those in development for the CU*BASE budgeting toolset. To register for webinars within this series, visit cuanswers.com/resources/edu/courses/?cat=13.

EDUCATION EXPRESS

Held monthly, the brief 30-minute Education Express webinar focuses on upcoming training events, software upgrades, and more! To register for an upcoming webinar, visit cuanswers.com/resources/edu/courses/syllabi/?course=EX.2016.

EXECUTIVE STUDY GROUPS

During Executive Study Groups, participants take a look at key CU*BASE dashboards and talk with CU*Answers CEO Randy Karnes about what these dashboards are revealing about their membership and how to use this gold mine of data to steer their credit union to success. Learn more at cuanswers.com/resources/bootcamps. To register for an upcoming webinar, visit cuanswers.com/resources/edu/courses/?cat=13.

RELEASE TRAINING

To help clients get up to speed on the latest CU*BASE features and tools, CU*Answers provides training for releases that include a significant number of software enhancements. Watch for a release training invitation email for details on the training. View previous release training webinars at ondemand.cuanswers.com/channel/university/releases. To register for an upcoming webinar, visit cuanswers.com/resources/edu/courses/?cat=14.

TRICKS OF THE TRADE

The monthly Tricks of the Trade webinars discuss key pieces of documentation that are highlighted in the monthly *Tricks of the Trade* newsletter. No registration is required for these drop-in webinars. Just look for the Tricks of the Trade monthly email and use the link in the email to join the webinar. Find out about upcoming webinars and read *Tricks of the Trade* newsletters at cuanswers.com/resources/doc/tricks-of-the-trade-newsletter-series.

Simulated Training

Bedrock Community Credit Union

With the CU*Answers University simulated training environment, Bedrock Community Credit Union, clients can practice using CU*BASE without the worry of affecting any real member data. The operating software uses a library that is set up similar to an authentic credit union to support realistic training. Bedrock can be accessed using a training user ID assigned to your credit union upon request. If you would like to request training user IDs to access Bedrock, contact the CU*Answers Client Services and Education team at education@cuanswers.com. Learn more at cuanswers.com/resources/edu/simulated-training-environment.

CU*BASE Custom Training Edition

Unlike Bedrock Community Credit Union, which is used by all CU*Answers online clients, CU*BASE Custom Training Edition (CTE) is a training environment set up to be used exclusively by the subscribing credit union's staff members. Another benefit of CU*BASE CTE is that it mirrors the subscribing credit union's live environment with the same products, services, and member accounts, but without the worry of affecting any live member data. Learn more at cuanswers.com/resources/edu/customized-training-environment-cubase-cte.

Exercises for Success

Designed for use with CU*BASE simulated training environments Bedrock Community Credit Union and CU*BASE CTE, this workbook series provides practice activities for performing common CU*BASE functions and is a great way to reinforce CU*BASE training. Access this resource at cuanswers.com/resources/edu/simulated-training-environment.

Special Training Events

In addition to online, in-person, virtual, and simulated training, special training events are offered throughout the year to provide credit union staff the opportunity to discuss hot topics in the industry with their peers in the cuasterisk.com network. All special training events are free, so be sure to put them on your calendar for 2016! Special training event details are listed on the following pages. *(Events are listed in Eastern Time.)*

Special Training Events at a Glance

Listed below are dates for all CU*Answers Special Training Events. Details for each event are listed on the following pages. *(Training event dates are subject to change. Watch for email invitations for finalized event details.)*

SPECIAL TRAINING EVENTS AT A GLANCE		
Date	**Event**	**Page**
February 8 - 12	University Week	24
February 24	Data Investment Symposium	17
March 8 - 10	Northern Michigan Regional Training Event	22
March 16	Mid-Year CEO School: Not Just for CEOs	20
March 23	Accounting Top Ten Focus Group & CFO Strategies Roundtable	14
April 11 - 15	University Week	24
May 3 - 5	Ohio Regional Training Event	22
June 21 - 23	CU*BASE Leadership Conference and Accompanying Events	16
August 16 - 18	Eastern Michigan Regional Training Event	22
September 13 - 15	Northern Illinois Regional Training Event	22
September 19-23	University Week	24
September 27 - 29	South Dakota Regional Training Event	22
October 18 - 20	Wisconsin Regional Training Event	22
October 24 - 28	University Week	24
November 8 - 10	CEO Strategies	14
To be determined	Conversations on Compliance	16
To be determined	Executive Boot Camps	18
To be determined	Lender*VP Top Ten Priorities Focus Group	19
To be determined	Network Services IT Boot Camp	20
To be determined	Quarterly Collections Roundtable	21
To be determined	Sales & Marketing Roundtable	23

Accounting Top Ten Focus Group & CFO Strategies Roundtable

Geared toward credit union CFOs and accounting leadership, this event offers participants the opportunity to network with other credit union finance leaders and discuss common goals and challenges. Participants have the opportunity to learn about what drives CU*BASE development and collaborate with one another to envision new tools and network solutions that support their important role in the credit union industry.

DATE

March 23

LOCATION

This event is held at the CU*Answers corporate office: 6000 28th St. SE, Grand Rapids, Michigan.

REGISTRATION

Please watch for an email invitation with registration details.

SCHEDULE

Below is the schedule for this event. *(Tentative schedule only - watch for an email.)*

ACCOUNTING TOP TEN & CFO STRATEGIES GENERAL SCHEDULE		
Date	**Time**	**Event**
Wed, Mar 23	9 AM - 12 PM	CFO Strategies Roundtable
	12 - 1 PM	Lunch Provided
	1 - 4 PM	Accounting Top Ten Focus Group

CEO Strategies

Designed for credit union CEOs, CEO Strategies packs three days of learning into a framework of innovative idea sharing, collaboration, and networking. CEO Strategies comprises three separate events: CEO Collaboration in the cuasterisk.com Network, CEO School, and CEO Roundtable. Each event is detailed on the following page.

CEO COLLABORATION IN THE CUASTERISK.COM NETWORK (PAST, PRESENT, AND FUTURE)

Kicking off CEO Strategies is a half-day workshop, during which CEOs brainstorm about hot topics such as profitability analysis, expanding their credit union's opportunities, and starting a business in the cuasterisk.com network. A networking session will follow in the evening.

CEO SCHOOL: DRIVING SOLUTIONS AND EXECUTION

The day-long CEO School gives participants the chance to hear CU*Answers CEO Randy Karnes discuss how he would use CU*BASE tools as a credit union CEO to interact with leadership and board members. A networking session will follow in the evening.

CEO ROUNDTABLE

Rounding out the week's events is the CEO Roundtable, which gives CEOs a unique opportunity to address topics and concerns with their peers in the cuasterisk.com network. Participants join in frank discussions about their shared challenges as CEOs and explore the potential for developing new partnerships over the coming year.
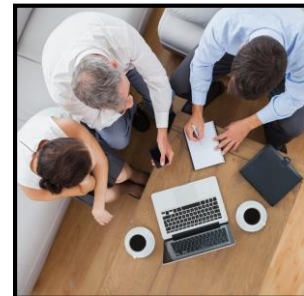
DATES

November 8 - 10

LOCATION

CEO Strategies events are located at CU*Answers corporate office *(6000 28th St. SE in Grand Rapids, Michigan)* and at Frederik Meijer Gardens *(1000 E. Beltline NE, Grand Rapids, Michigan)*.

REGISTRATION

To register for CEO Strategies, visit cuanswers.com/resources/edu/courses/?cat=20.

SCHEDULE

Below is the schedule for this event. *(Tentative schedule only – please watch for an email.)*

CEO STRATEGIES GENERAL SCHEDULE		
Date	**Time**	**Event**
Tues, Nov 8	1 - 5 PM	CEO Collaboration in the cuasterisk.com Network
	5:30 - 7:30 PM	CEO Strategies Open Networking Session
Wed, Nov 9	9 AM - 4:30 PM	CEO School: Driving Solutions and Execution
	5:30 - 7:30 PM	"Thinking 2017" Networking Session
Thurs, Nov 10	9 AM - 3 PM	CEO Roundtable

Conversations on Compliance

This annual seminar offers participants a panel discussion from compliance professionals and renowned industry experts. While the event agenda changes each year based on current hot topics related to compliance, popular areas of focus during this event include compliance and regulatory updates as well as cybersecurity.

DATE

To be determined; please watch for an email.

LOCATION

This event is held at the CU*Answers corporate office: 6000 28th St. SE, Grand Rapids, Michigan.

REGISTRATION

Please watch for an email invitation with registration details.

SCHEDULE

Below is the schedule for this event. *(Tentative schedule only – please watch for an email.)*

CONVERSATIONS ON COMPLIANCE GENERAL SCHEDULE		
Date	Time	Event
To be determined	9 - 10:30 AM	7 Steps to Reduce UDAAP Risks
	10:45 AM - 12 PM	A Regulatory Update: What's Ahead
	12 - 1 PM	Lunch Provided
	1 - 3:30 PM	ACH Data Security

CU*BASE Leadership Conference

The annual CU*BASE Leadership Conference and accompanying events welcome staff from credit unions across the country. Designed for CEOs and senior credit union leaders, the

CU*BASE Leadership Conference provides a unique opportunity to network with peers, take a look at accomplishments from the first half of the year, and look ahead toward what CU*Answers has in store for the second half of the year. Join other CU*BASE clients to celebrate achievements and plan for even greater successes in the future. Learn more at cuanswers.com/events/lc.

DATES

June 21-23

LOCATION

The CU*BASE Leadership Conference and accompanying events are held at the JW Marriott Hotel located at 235 Louis St. NW in Grand Rapids, Michigan. The CU*Answers Golf Outing is held at the Saskatoon Golf Club located at 9038 92nd St. SE in Alto, Michigan.

REGISTRATION

Please watch for an email invitation with registration details.

SCHEDULE

Below is the schedule for this event. *(Tentative schedule only – please watch for an email.)*

Date	Time	Event
CU*BASE LEADERSHIP CONFERENCE GENERAL SCHEDULE		
Tues, June 21	4 - 4:30 PM	Xtend Stockholders Meeting
	4:30 - 7:30 PM	CU*Answers Cocktail Reception
Wed, June 22	9 AM - 4:30 PM	CU*BASE Leadership Conference
	6:30 - 9 PM	CU*Answers Stockholders Meeting
Thurs, June 23	8:30 AM - 4:30 PM	CU*Answers Golf Outing

Data Investment Symposium

With an aim to formulate its next ten major investments in data, CU*Answers holds this brainstorming event for all credit union leaders who have the authority to commit their organizations to investment and utilization of new data tactics and strategies. During this event, participants will learn current data strategies and help develop new ones.

DATE

February 24

LOCATION

This event is held at the CU*Answers corporate office: 6000 28th St. SE, Grand Rapids, Michigan.

REGISTRATION

To register, visit cuanswers.com/resources/edu/courses/syllabi/?course=SE.2.F.

SCHEDULE

Below is the schedule for this event. *(Tentative schedule only – please watch for an email.)*

DATA INVESTMENT SYMPOSIUM GENERAL SCHEDULE		
Date	Time	Event
Wed, Feb 24	9 AM - 12 PM	Understanding CU*BASE Data Structures and Tools
	12 - 1 PM	Lunch Provided
	1 - 4 PM	Discussion of New Data Tactics and Strategies

Executive Boot Camps

Covering subject matter at a much deeper level than most CU*Answers training events, Executive Boot Camps offer participants the chance to work closely with CU*Answers design, development, and technical leaders to craft innovative solutions for the cuasterisk.com network. Open exclusively to a select group of 12 applicants, Executive Boot Camps are designed to foster relationships with credit union professionals who are willing to take the time to lead the cuasterisk.com network as owners, no matter what position they fill at the credit union. Learn more at cuanswers.com/resources/bootcamps.

DATES

The 2016 Executive Boot Camp programs will be announced at the CU*BASE Leadership Conference in June and via a follow-up email shortly thereafter. Those interested will have until mid-September to apply or nominate someone for admission into the Executive Boot Camp

program of interest. *(CU*Answers may offer multiple programs that run concurrently throughout the year.)* The Executive Boot Camp Admissions Committee, who will select an exclusive group of 12 applicants, will inform applicants of their decision in late September. The Executive Boot Camp program will begin soon thereafter in November or December and will include one two-day session per quarter, for which accommodations will be provided courtesy of CU*Answers.
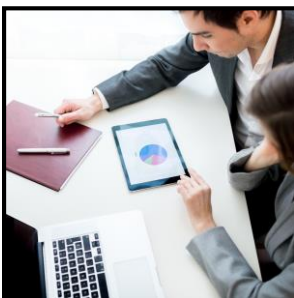
LOCATION

This event is held at the CU*Answers corporate office: 6000 28th St. SE, Grand Rapids, Michigan.

REGISTRATION

No registration is necessary for this event. The 12 applicants selected to participate in the Executive Boot Camp will be notified via email of event and accommodation details.

SCHEDULE

Below is the schedule for this event. *(Tentative schedule only – please watch for an email.)*

EXECUTIVE BOOT CAMPS GENERAL SCHEDULE		
Dates	**Quarter**	**Event**
To be determined	1st Quarter	Two-day training session introducing program objectives
	2nd Quarter	Two-day training session building on concepts from first session
	3rd Quarter	Two-day training session building on previously learned concepts
	4th Quarter	Two-day training session that culminates program

Lender*VP Top Ten Priorities Focus Group

Held periodically every couple of years, the Lender*VP Top Ten Priorities Focus Group offers participants an opportunity to work with CU*Answers leadership to prioritize, envision, and deliver new CU*BASE lending tools. Learn more about this offering by visiting cuanswers.com/solutions/lendervp/top-10-priorities.

DATE

To be determined; please watch for an email.

LOCATION

This event is held at the CU*Answers corporate office: 6000 28th St. SE, Grand Rapids, Michigan.

REGISTRATION

Please watch for an email with registration details.

SCHEDULE

To be determined; please watch for an email.

Mid-Year CEO School: Not Just for CEOs

During this day-long training event, which welcomes all credit union staff, CU*Answers CEO Randy Karnes shares management insights and discusses how CU*BASE dashboards and statistical-analysis tools can be used to track your business plan throughout the year and identify new opportunities.

DATE

March 16

LOCATION

This event is held at the CU*Answers corporate office: 6000 28th St. SE, Grand Rapids, Michigan.

REGISTRATION

To register, visit cuanswers.com/resources/edu/courses/?cat=13.

SCHEDULE

Below is the schedule for this event. *(Tentative schedule only – please watch for an email.)*

MID-YEAR CEO SCHOOL GENERAL SCHEDULE		
Date	**Time**	**Event**
Wed, Mar 16	9 AM - 12 PM	Morning Training Session
	12 - 1 PM	Lunch Provided
	1 - 4 PM	Afternoon Training Session, Open Q&A

Network Services IT Boot Camp

Offered biannually, this two-day event provides credit union IT staff an in-depth knowledge of CU*BASE and ProDOC installation and troubleshooting with an aim to achieve tighter integration between credit union IT staff and the CU*Answers Network Services team. Learn more at cuanswers.com/resources/bootcamps/cns-boot-camp-2016.

DATES

To be determined; please watch for an email.

LOCATION

This event is held at the CU*Answers corporate office: 6000 28th St. SE, Grand Rapids, Michigan.

REGISTRATION

Please watch for an email invitation with registration details.

SCHEDULE

Below is the schedule for this event. *(Tentative schedule only – please watch for an email.)*

NETWORK SERVICES IT BOOT CAMP GENERAL SCHEDULE		
Date	**Time**	**Event**
Day 1	8 - 11:30 AM	CU*BASE Installation and Troubleshooting
	11:30 AM - 12:30 PM	Lunch Provided
	12:30 - 5 PM	ProDOC Installation/Troubleshooting, Security Part I
Day 2	8 - 11:30 AM	WAN Overview, Security Part II
	11:30 AM - 12:30 PM	Lunch Provided
	12:30 - 5 PM	RMM Platform, Reports, and Hardware

Quarterly Collections Roundtable

The Quarterly Collections Roundtable is a unique opportunity for collections staff to discuss collections best practices with their peers. This event also offers participants a relaxed forum in which to ask questions about collections-related topics.

DATES

To be determined; please watch for an email.

LOCATION

This event is held at the CU*Answers corporate office: 6000 28th St. SE, Grand Rapids, Michigan.

REGISTRATION

To register, visit cuanswers.com/education/syllabi/?course=SE.51.

SCHEDULE

Below is the schedule for this event, which includes two identical sessions to accommodate busy schedules. *(Tentative schedule only – please watch for an email.)*

QUARTERLY COLLECTIONS ROUNDTABLE GENERAL SCHEDULE		
Date	**Time**	**Event**
To be determined	9:30 AM - 12 PM	Morning Session
	1:30 - 4 PM	Afternoon Session

Regional Training Events

Held in a location in closest proximity to clients, Regional Training Events offer clients the opportunity to attend in-person training without the cost of travel. Not only does the event location cater to clients' needs, the content does as well; training topics are based on client requests. Frequently requested topics include regulatory updates, compliance best practices, and top CU*BASE lending tools. To request a Regional Training Event in your area, contact the CU*Answers Client Services and Education team at education@cuanswers.com.

DATES

Dates for 2016 Regional Training Events are listed below. *(Please watch for an email regarding dates for CU*NorthWest and CU*South Regional Training Events.)*

- March 8 - 10   Northern Michigan
- May 3 - 5   Ohio
- August 16 - 18   Eastern Michigan
- September 13 - 15   Northern Illinois
- September 27 - 29   South Dakota
- October 18 - 20   Wisconsin

LOCATION

The regions in which each event will be held are listed above. For the specific location of each event, please watch for an email.

REGISTRATION

To register, visit cuanswers.com/resources/edu/courses/?cat=12.

SCHEDULE

Below is the schedule for this event. *(Tentative schedule only – please watch for an email.)*

REGIONAL TRAINING EVENT GENERAL SCHEDULE		
Date	Time	Event
See page 22	9 AM - 12 PM	Morning Training Session
	12 - 1 PM	Lunch Provided
	1 - 3 PM	Afternoon Training Session

Sales & Marketing Roundtable

Hosted by Xtend, the quarterly Sales & Marketing Roundtable offers participants tips and best practices on CU*BASE marketing and sales tools as well as the opportunity to network with other marketing and sales staff in the cuasterisk.com network.
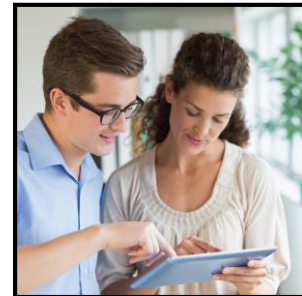
DATES

To be determined; please watch for an email.

LOCATION

This event is held at the CU*Answers corporate office: 6000 28th St. SE, Grand Rapids, Michigan. Remote participation via video is also available. Contact Xtend at info@xtendcu.com for details.

REGISTRATION

Please watch for an email invitation with registration details.

SCHEDULE

Below is the schedule for this event. *(Tentative schedule only - watch for an email.)*

SALES & MARKETING ROUNDTABLE GENERAL SCHEDULE		
Date	Time	Event
To be determined	9 - 9:30 AM	Breakfast Provided
	9:30 AM - 12 PM	Credit Union Sales and Marketing Best Practices
	12 - 1:30 PM	Lunch *(on your own)*
	1:30 - 4 PM	Improving Your Sales & Marketing Strategy with CU*BASE

University Weeks

CU*Answers shows its commitment to ongoing client training by hosting University Weeks, which consist of a variety of webinars and classroom courses condensed into one business week.

DATES

Following are the dates of the 2016 University Weeks:

- February 8-12
- April 11-15
- September 19-23
- October 24-28

LOCATION

University Week courses are held online via webinar and at the CU*Answers corporate office located at 6000 28th St. SE in Grand Rapids, Michigan.

REGISTRATION

To register, visit cuanswers.com/resources/edu/university-weeks.

SCHEDULE

Each University Week schedule of courses is listed on the registration site referenced above.

Course Schedule by Date

In this section is a list of all CU*Answers University courses listed in date order. To register for any of the courses listed here, please visit the CU*Answers University education registration site at cuanswers.com/resources/edu/courses. Below is a key to the symbols used in this schedule.

Classroom	New/Revised	Online	Webinar	Workshop
👤	★	🌐	🖥	🛠
The course is offered in-person at CU*Answers corporate office.	The course is new or the content has been revised.	The course has an online equivalent.	The course is offered virtually via webinar.	A workshop is available upon request to help participants apply course concepts.

Date	Time (Eastern)	Number	Name	New/Revised	Webinar	Classroom	Online Equivalent	Workshop
January								
W 1/6	2 - 3 PM	2.70	5300 Tools: Using CU*BASE to Complete Your Call Report		🖥			
Th 1/7	2 - 3 PM	3.71	Understanding CU*BASE Transactions		🖥			
T 1/12	2 - 3 PM	4.10	Introduction to CU*BASE Marketing and Sales Tools	★	🖥			
W 1/13	3 - 4:30 PM	4.20	Report Builder 1: Working with Computer-Stored Data for Reports and Inquiries (online equivalents: CMS 100, CMS 101)		🖥		🌐	🛠
Th 1/21	3 - 4 PM	2.00	CU*BASE Employee Security		🖥			
February								
M 2/8	9 - 10:30 AM	4.20	Report Builder 1: Working with Computer-Stored Data for Reports and Inquiries (online equivalents: CMS 100, CMS 101)		🖥		🌐	🛠

Date	Time (Eastern)	Number	Name	New/Revised	Webinar	Classroom	Online Equivalent	Workshop
M 2/8	1 - 2 PM	8.00	CU*BASE & Key Regulations: Reg. D, Dormancy, and Reg. E		🖥			
M 2/8	2:30 - 3:30 PM	10.00	Data Mining: "Know Your Member" Analysis Tools		🖥			
T 2/9	9:30 - 10:30 AM	8.07	Monitoring Abnormal Activity		🖥			
T 2/9	11 AM - 12 PM	12.01	Online Credit Cards: Loan Creation and Card Embossing		🖥			
T 2/9	1:30 - 2:30 PM	12.02	Online Credit Cards: Daily Maintenance/Reports		🖥			
W 2/10	10 - 11 AM	5.85	Participation Loan Servicing: Understanding the Settlement Process		🖥			
W 2/10	1:30 - 2:30 PM	5.86	Secondary-Market Loan Servicing: Understanding the Settlement Process		🖥			
W 2/10	3 - 4 PM	8.01	Managing Compliance: Preparing for Audits and Examinations		🖥			
Th 2/11	9 - 10:30 AM	3.25	SRS Bookkeeping Services – Sharing Our Policies and Procedures		🖥			
Th 2/11	11 AM - 12 PM	12.03	Online Credit Cards: On the Front Line		🖥			
Th 2/11	1:30 - 3:30 PM	2.71	5300 Tools: Call Report Techniques from Xtend SRS		🖥			
F 2/12	9 - 10:30 AM	1.80	Teller Cash Dispensers, Recyclers, and CU*BASE		🖥			
F 2/12	11 AM - 12 PM	8.02	Using CU*BASE Tools for Bank Secrecy Act (BSA) Compliance		🖥			

Date	Time (Eastern)	Number	Name	New/Revised	Webinar	Classroom	Online Equivalent	Workshop
F 2/12	1:30 - 3 PM	3.40	CU Financials: Configuration, Printing, and Other Options		🖥			
T 2/16	10 - 11 AM	1.01	Member Services: Account Inquiry and Phone Operator (online equivalents: CTM 200, CTM 201, CTM 300, CTM 900)		🖥		🌐	
T 2/16	1:30 - 3 PM	1.20	Teller Techniques and Shared-Branching Options (online equivalents: CTM 401, CTM 900)		🖥		🌐	
W 2/17	10 - 11 AM	5.75	Implementing the 247 Lender Decision Model		🖥			🛠
W 2/17	1:30 - 3 PM	4.22	Report Builder 3: Database Files & String Reports		🖥			🛠
Th 2/18	1 - 2:30 PM	3.20	Balancing Made Easy		🖥			
March								
Th 3/3	11 AM - 12 PM	12.04	**It's Me 247** Bill Pay: Product Overview and Daily Management	★	🖥			🛠
Th 3/17	2 - 3:30 PM	3.50	GL Subsidiary Products: Fixed Assets and Prepaid & Accrued Expenses		🖥			🛠
Th 3/24	2 - 3:30 PM	3.51	GL Subsidiary Products: Working with Investments		🖥			🛠
April								
W 4/6	1 - 2 PM	2.70	5300 Tools: Using CU*BASE to Complete Your Call Report		🖥			
M 4/11	10:30 - 11:30 AM	4.12	Build a Communication Network Using Member Connect		🖥			

Date	Time (Eastern)	Number	Name	New/Revised	Webinar	Classroom	Online Equivalent	Workshop
M 4/11	1 - 2:30 PM	4.21	Report Builder 2: Building Custom Reports		🖥			🛠
M 4/11	3 - 4:30 PM	4.13	Your Toolbox: Improve Your Member Relationships Using CU*BASE Cross Sales & Sales Tracker		🖥			
T 4/12	9 - 10 AM	4.94	Making a Splash with Member Statements: Statement Onserts and Printed-Statement Styles			👤		
T 4/12	10:30 - 11:30 AM	3.90	Preparing for Month-End & Statement Processing			👤		
T 4/12	1 - 2 PM	4.15	Member Service Trackers, Leads, and Follow-ups			👤		
W 4/13	9 - 10:30 AM	5.20	Organizing a Loan Department and Servicing Loans on CU*BASE			👤		
W 4/13	11 AM - 12 PM	5.10	Lending from Request to Disbursement: Understanding the Application Process (online equivalents: CLS 100, CLS 101)			👤	🌐	
W 4/13	2 - 3:30 PM	10.01	Relationship Management: Clubs and Tiered Services Programs			👤		
Th 4/14	9 - 10:30 AM	2.90	CU*BASE Management Tools: Leadership Dashboards			👤		
Th 4/14	11 AM - 12 PM	5.76	Managing Delivery Channels			👤		🛠
Th 4/14	1:30 - 3 PM	5.50	Interactive Online Collections (online equivalents: CCS 100, CCS 101)			👤	🌐	
F 4/15	9 - 10 AM	9.55	Social Engineering: The Human Side of Security (online equivalent: CSU 300)		🖥		🌐	
F 4/15	1 - 2 PM	9.65	Business Continuity Planning		🖥			

Date	Time (Eastern)	Number	Name	New/Revised	Webinar	Classroom	Online Equivalent	Workshop
F 4/15	2:30 - 3:30 PM	8.05	Fundamentals of Enterprise Risk Management		🖥			
Th 4/21	10 - 11 AM	12.04	**It's Me 247** Bill Pay: Product Overview and Daily Management	★	🖥			🔧
May								
W 5/11	3 - 4:30 PM	4.20	Report Builder 1: Working With Computer-Stored Data for Reports and Inquiries (online equivalents: CMS 100, CMS 101)		🖥		🌐	🔧
Th 5/12	10:30 AM - 12 PM	3.25	SRS Bookkeeping Services – Sharing Our Policies and Procedures		🖥			
Th 5/12	2 - 4 PM	2.71	5300 Tools: Call Report Techniques from Xtend SRS		🖥			
W 5/18	10 - 10:30 AM	4.95	Would You Like Fries with That? – Next Suggested Product Training	★	🖥			🔧
W 5/18	1 - 2 PM	12.04	**It's Me 247** Bill Pay: Product Overview and Daily Management	★	🖥			🔧
T 5/31	3 - 4:30 PM	5.40	Managing Bankruptcy		🖥			
June								
Th 6/2	9 - 10:30 AM	4.22	Report Builder 3: Database Files & String Reports		🖥			🔧
Th 6/2	10:30 AM - 12 PM	5.11	CU*BASE Mortgage Processing		🖥			
Th 6/2	1:30 - 3 PM	5.12	CU*BASE Escrow Processing		🖥			

Date	Time (Eastern)	Number	Name	New/Revised	Webinar	Classroom	Online Equivalent	Workshop
T 6/7	3 - 4 PM	5.85	Participation Loan Servicing: Understanding the Settlement Process		🖥			
W 6/8	3 - 4:30 PM	5.50	Interactive Online Collections (online equivalents: CCS 100, CCS 101)		🖥		🌐	
Th 6/9	3 - 4 PM	5.86	Secondary-Market Loan Servicing: Understanding the Settlement Process		🖥			
July								
T 7/5	2 - 3:30 PM	4.21	Report Builder 2: Building Custom Reports		🖥			🛠
W 7/6	3 - 4 PM	12.01	Online Credit Cards: Loan Creation and Card Embossing		🖥			
Th 7/7	3 - 4 PM	2.70	5300 Tools: Using CU*BASE to Complete Your Call Report		🖥			
T 7/12	3 - 4 PM	12.02	Online Credit Cards: Daily Maintenance/Reports		🖥			
W 7/13	3 - 4 PM	5.10	Lending from Request to Disbursement: Understanding the Application Process (online equivalents: CLS 100, CLS 101)		🖥		🌐	
Th 7/14	3 - 4 PM	12.03	Online Credit Cards: On the Front Line		🖥			
W 7/20	3 - 4 PM	3.90	Preparing for Month-End & Statement Processing		🖥			
Th 7/21	2 - 3 PM	4.10	Introduction to CU*BASE Marketing and Sales Tools	★	🖥			
August								
W 8/3	3 - 4 PM	4.12	Building a Communication Network Using Member Connect		🖥			

Date	Time (Eastern)	Number	Name	New/Revised	Webinar	Classroom	Online Equivalent	Workshop
T 8/9	3 - 4:30 PM	4.13	Your Toolbox: Improve Your Member Relationships Using CU*BASE Cross Sales & Sales Tracker		🖥			
W 8/24	9 - 10:30 AM	5.11	CU*BASE Mortgage Processing		🖥			
W 8/24	2 - 3 PM	4.15	Member Service Trackers, Leads, and Follow-ups		🖥			
Th 8/25	9 - 10:30 AM	5.12	CU*BASE Escrow Processing		🖥			
Th 8/25	1 - 2:30 PM	5.40	Managing Bankruptcy		🖥			
Th 8/25	3 - 4:30 PM	5.81	Introduction to the Cloud-Based Mortgage-Lending Platform: The Loan Fulfillment Center by Accenture/Mortgage Cadence		🖥			
September								
T 9/6	1:30 - 2:30 PM	12.04	**It's Me 247** Bill Pay: Product Overview and Daily Management	★	🖥			🛠
W 9/7	2 - 3:30 PM	4.21	Report Builder 2: Building Custom Reports		🖥			🛠
Th 9/8	2 - 3:30 PM	3.62	Member Payroll and ACH Products (online equivalent: CAB 201, CAB 202)		🖥		🌐	
M 9/19	9 - 10 AM	8.00	CU*BASE & Key Regulations: Reg. D, Dormancy, and Reg. E			👤		
M 9/19	10:30 - 11:30 AM	8.01	Managing Compliance: Preparing for Audits and Examinations			👤		
M 9/19	1 - 2 PM	8.02	Using CU*BASE Tools for Bank Secrecy Act (BSA) Compliance			👤		

Date	Time (Eastern)	Number	Name	New/Revised	Webinar	Classroom	Online Equivalent	Workshop
T 9/20	9 - 10:30 AM	1.01	Member Services: Account Inquiry and Phone Operator (online equivalents: CTM 200, CTM 201, CTM 300, CTM 900)			👤	🌐	
T 9/20	11 AM - 12 PM	8.07	Monitoring Abnormal Activity			👤		
T 9/20	1:30 - 3 PM	1.20	Teller Techniques and Shared-Branching Options (online equivalents: CTM 401, CTM 900)			👤	🌐	
W 9/21	9 - 10:30 AM	5.81	Introduction to the Cloud-Based Mortgage-Lending Platform: The Loan Fulfillment Center by Accenture/Mortgage Cadence			👤		
W 9/21	11 AM - 12 PM	12.00	Standard ATM/Debit Card Platform			👤		
W 9/21	1:30 - 2:30 PM	1.30	Head Teller Vault/Change Fund Management			👤		
Th 9/22	9 - 10 AM	10.02	Dividend Processing and Member Deposits			👤		
Th 9/22	1:30 - 2:30 PM	11.00	Creating/Improving Your Imaging Strategy			👤		
F 9/23	10 - 11 AM	7.10	iSeries File Transfers: Moving Data from CU*BASE to Your PC			👤		
F 9/23	2 - 3 PM	11.01	Using CU*BASE Loan Forms with Imaging Solutions			👤		
October								
T 10/4	9 - 10 AM	8.05	Fundamentals of Enterprise Risk Management		🖥			
T 10/4	12:30 - 1:30 PM	9.55	Social Engineering: The Human Side of Security (online equivalent: CSU 300)		🖥		🌐	

Date	Time (Eastern)	Number	Name	New/Revised	Webinar	Classroom	Online Equivalent	Workshop
T 10/4	2 - 3 PM	9.65	Business Continuity Planning		🖥			
W 10/5	2:30 - 3:30 PM	2.70	5300 Tools: Using CU*BASE to Complete Your Call Report		🖥			
M 10/24	9 - 10 AM	4.90	Introduction to WordPress with SiteControl		🖥			
M 10/24	10:30 - 11:30 AM	4.91	Advanced WordPress with SiteControl		🖥			
M 10/24	1:30 - 2:30 PM	8.06	Understanding Credit Union Liability for Security Breaches		🖥			
T 10/25	10:30 - 11:30 AM	4.94	Making a Splash with Member Statements: Statement Onserts and Printed-Statement Styles		🖥			
T 10/25	1:30 - 2:30 PM	3.90	Preparing for Month-End & Statement Processing		🖥			
T 10/25	3 - 4:30 PM	4.22	Report Builder 3: Database Files & String Reports		🖥			🛠
W 10/26	9 - 10:30 AM	5.00	Designing CU*BASE Loan Products			👤		
W 10/26	1 - 2 PM	5.75	Implementing the 247 Lender Decision Model			👤		🛠
W 10/26	2:30 - 3:30 PM	5.70	Centralized Underwriting: Inquiry for Loans in Process			👤		
Th 10/27	9 - 11 AM	3.15	Advanced General Ledger			👤		
Th 10/27	1 - 2 PM	3.40	CU Financials: Configuration, Printing, and Other Options			👤		

Date	Time (Eastern)	Number	Name	New/Revised	Webinar	Classroom	Online Equivalent	Workshop
Th 10/27	2:30 - 3:30 PM	5.30	Open-End and Line-of-Credit Lending			👤		
F 10/28	9 - 10:30 AM	3.50	GL Subsidiary Products: Fixed Assets and Prepaid & Accrued Expenses			👤		🛠
F 10/28	1 - 2:30 PM	3.51	GL Subsidiary Products: Working with Investments			👤		🛠
November								
T 11/8	3 - 4 PM	5.76	Managing Delivery Channels		🖥			🛠
Th 11/10	3 - 4:30 PM	5.79	Real Estate Solutions		🖥			
T 11/29	11 AM - 12 PM	3.95	Online CUs: Planning for Year End and Using the Year-End Processing Guide		🖥			
T 11/29	1:30 - 3 PM	6.40	Self-Processing Credit Unions: Planning for Year End and Using the Year-End Processing Guide		🖥			
December								
M 12/5	11 AM - 12 PM	3.95	Online CUs: Planning for Year End and Using the Year-End Processing Guide		🖥			
M 12/5	1:30 - 3 PM	6.40	Self-Processing Credit Unions: Planning for Year End and Using the Year-End Processing Guide		🖥			
W 12/7	10 - 10:30 AM	4.95	Would You Like Fries with That? – Next Suggested Product Training	★	🖥			🛠

Course Schedule by Job Category

In this section is a list of all CU*Answers University courses listed by job category. To register for any of the courses listed here, please visit the CU*Answers University education registration site at cuanswers.com/resources/edu/courses. Below is a key to the symbols used in this schedule.

Classroom	New/Revised	Online	Webinar	Workshop
👤	★	🌐	🖥	🛠
The course is offered in-person at CU*Answers corporate office.	The course is new or the content has been revised.	The course has an online equivalent.	The course is offered virtually via webinar.	A workshop is available upon request to help participants apply course concepts.

Number	Name	Date	Time (Eastern)	New/Revised	Webinar	Classroom	Online Equivalent	Workshop
			Teller/Member Service					
0.10	Introduction to CU*Answers CU*BASE (online equivalents: CNV 100, CNV 101, CNV 102, CTM 100, CTM 101, CTM 102)	By Request					🌐	
0.60	CU*Spy Online Reports and Statement Retrieval	By Request						
1.00	Introduction to Teller Processing (online equivalents: CTM 400, CTM 900)	By Request					🌐	
1.01	Member Services: Account Inquiry and Phone Operator (online equivalents: CTM 200, CTM 201, CTM 300, CTM 900)	T 2/16	10 - 11 AM		🖥		🌐	
1.01	Member Services: Account Inquiry and Phone Operator (online equivalents: CTM 200, CTM 201, CTM 300, CTM 900)	T 9/20	9 - 10:30 AM			👤	🌐	
1.20	Teller Techniques and Shared-Branching Options (online equivalents: CTM 401, CTM 900)	T 2/16	1:30 - 3 PM		🖥		🌐	

Number	Name	Date	Time (Eastern)	New/Revised	Webinar	Classroom	Online Equivalent	Workshop
1.20	Teller Techniques and Shared-Branching Options (online equivalents: CTM 401, CTM 900)	T 9/20	1:30 - 3 PM			👤	🌐	
1.30	Head Teller Vault/Change Fund Management	W 9/21	1:30 - 2:30 PM			👤		
1.40	Day-to-Day Certificates	By Request						
1.50	Day-to-Day Savings Products	By Request						
1.60	Day-to-Day IRAs	By Request						
1.70	Day-to-Day Loan Servicing	By Request						
1.80	Teller Cash Dispensers, Recyclers, and CU*BASE	F 2/12	9 - 10:30 AM		🖥			
Supervisory/Management								
2.00	CU*BASE Employee Security	Th 1/21	3 - 4 PM		🖥			
2.10	Designing Savings and Certificate Products	By Request						
2.11	Misc. Member Account Forms: TIS Disclosures, Membership Cards . . . Get Creative!	By Request						
2.20	CU*Answers Web Services: Developing a Credit Union Strategy	By Request						
2.21	**It's Me 247** Online Banking	By Request						

Number	Name	Date	Time (Eastern)	New/Revised	Webinar	Classroom	Online Equivalent	Workshop
2.22	Enhancing Your Online Experience: Mobile Web, Text Banking, and Bill Pay	By Request						
2.25	Personal Internet Branch (PIB): Layered Security Controls and Member Personalization for Online Banking	By Request						
2.30	Rate Maintenance & CU*BASE Tools for Pricing Products	By Request						
2.40	Variable-Rate Products and CU*BASE Tools	By Request						
2.50	CU*BASE Operations	By Request						
2.60	CU*BASE Management Tools: A Window to Day-to-Day Credit Union Activity	By Request						
2.70	5300 Tools: Using CU*BASE to Complete Your Call Report	W 1/6	2 - 3 PM		🖥			
2.70	5300 Tools: Using CU*BASE to Complete Your Call Report	W 4/6	1 - 2 PM		🖥			
2.70	5300 Tools: Using CU*BASE to Complete Your Call Report	Th 7/7	3 - 4 PM		🖥			
2.70	5300 Tools: Using CU*BASE to Complete Your Call Report	W 10/5	2:30 - 3:30 PM		🖥			
2.71	5300 Tools: Call Report Techniques from Xtend SRS	Th 2/11	1:30 - 3:30 PM		🖥			
2.71	5300 Tools: Call Report Techniques from Xtend SRS	Th 5/12	2 - 4 PM		🖥			
2.80	Member Fees and Bundled Services	By Request						

Number	Name	Date	Time (Eastern)	New/Revised	Webinar	Classroom	Online Equivalent	Workshop
2.90	CU*BASE Management Tools: Leadership Dashboards	Th 4/14	9 - 10:30 AM			👤		
2.95	CU Budget and Strategic-Planning Tools	By Request						
2.96	AnswerBook: Finding Answers to Your Questions and Tracking How Your Staff Uses CU*Answers Client Support	By Request						
Accounting/Back Office								
3.00	Introduction to Accounting	By Request						
3.10	Introduction to General Ledger Tools (online equivalent: CAB 100)	By Request					🌐	
3.15	Advanced General Ledger	Th 10/27	9 - 11 AM			👤		
3.20	Balancing Made Easy	Th 2/18	1 - 2:30 PM		🖥			
3.25	SRS Bookkeeping Services – Sharing Our Policies and Procedures	Th 2/11	9 - 10:30 AM		🖥			
3.25	SRS Bookkeeping Services – Sharing Our Policies and Procedures	Th 5/12	10:30 AM - 12 PM		🖥			
3.30	Credit Union Checks and Accounts Payable	By Request						
3.40	CU Financials: Configuration, Printing, and Other Options	F 2/12	1:30 - 3 PM		🖥			
3.40	CU Financials: Configuration, Printing, and Other Options	Th 10/27	1 - 2 PM			👤		

Number	Name	Date	Time (Eastern)	New/Revised	Webinar	Classroom	Online Equivalent	Workshop
3.50	GL Subsidiary Products: Fixed Assets and Prepaid & Accrued Expenses	Th 3/17	2 - 3:30 PM		🖥			🛠
3.50	GL Subsidiary Products: Fixed Assets and Prepaid & Accrued Expenses	F 10/28	9 - 10:30 AM			👤		🛠
3.51	GL Subsidiary Products: Working with Investments	Th 3/24	2 - 3:30 PM		🖥			🛠
3.51	GL Subsidiary Products: Working with Investments	F 10/28	1 - 2:30 PM			👤		🛠
3.60	Member Checking, Vendor Accounting, and Suspense G/Ls	By Request						
3.62	Member Payroll and ACH Products (online equivalent: CAB 201, CAB 202)	Th 9/8	2 - 3:30 PM		🖥		🌐	
3.63	ATM Processing	By Request						
3.71	Understanding CU*BASE Transactions	Th 1/7	2 - 3 PM		🖥			
3.80	CU*BASE Data-Retention Issues	By Request						
3.90	Preparing for Month-End & Statement Processing	T 4/12	10:30 - 11:30 AM			👤		
3.90	Preparing for Month-End & Statement Processing	W 7/20	3 - 4 PM		🖥			
3.90	Preparing for Month-End & Statement Processing	T 10/25	1:30 - 2:30 PM		🖥			
3.95	Online CUs: Planning for Year End and Using the Year-End Processing Guide	T 11/29	11 AM - 12 PM		🖥			

Number	Name	Date	Time (Eastern)	New/Revised	Webinar	Classroom	Online Equivalent	Workshop
3.95	Online CUs: Planning for Year End and Using the Year-End Processing Guide	M 12/5	11 AM - 12 PM		🖥			
3.96	Preparing for Multi-Corporation Processing	By Request						
Marketing/Sales								
4.00	CU*BASE Data Structure: Understanding Computer-Stored Data	By Request						
4.10	Introduction to CU*BASE Marketing and Sales Tools	T 1/12	2 - 3 PM	★	🖥			
4.10	Introduction to CU*BASE Marketing and Sales Tools	Th 7/21	2 - 3 PM	★	🖥			
4.12	Building a Communication Network Using Member Connect	M 4/11	10:30 - 11:30 AM		🖥			
4.12	Building a Communication Network Using Member Connect	W 8/3	3 - 4 PM		🖥			
4.13	Your Toolbox: Improve Your Member Relationships Using CU*BASE Cross Sales & Sales Tracker	M 4/11	3 - 4:30 PM		🖥			
4.13	Your Toolbox: Improve Your Member Relationships Using CU*BASE Cross Sales & Sales Tracker	T 8/9	3 - 4:30 PM		🖥			
4.15	Member Service Trackers, Leads, and Follow-ups	T 4/12	1 - 2 PM			👤		
4.15	Member Service Trackers, Leads, and Follow-ups	W 8/24	2 - 3 PM		🖥			
4.20	Report Builder 1: Working with Computer-Stored Data for Reports and Inquiries (online equivalents: CMS 100, CMS 101)	W 1/13	3 - 4:30 PM		🖥		🌐	🛠

Number	Name	Date	Time (Eastern)	New/Revised	Webinar	Classroom	Online Equivalent	Workshop
4.20	Report Builder 1: Working with Computer-Stored Data for Reports and Inquiries (online equivalents: CMS 100, CMS 101)	M 2/8	9 - 10:30 AM		🖥		🌐	🛠
4.20	Report Builder 1: Working With Computer-Stored Data for Reports and Inquiries (online equivalents: CMS 100, CMS 101)	W 5/11	3 - 4:30 PM		🖥		🌐	🛠
4.21	Report Builder 2: Building Custom Reports	M 4/11	1 - 2:30 PM		🖥			🛠
4.21	Report Builder 2: Building Custom Reports	T 7/5	2 - 3:30 PM		🖥			🛠
4.21	Report Builder 2: Building Custom Reports	W 9/7	2 - 3:30 PM		🖥			🛠
4.22	Report Builder 3: Database Files & String Reports	W 2/17	1:30 - 3 PM		🖥			🛠
4.22	Report Builder 3: Database Files & String Reports	Th 6/2	9 - 10:30 AM		🖥			🛠
4.22	Report Builder 3: Database Files & String Reports	T 10/25	3 - 4:30 PM		🖥			🛠
4.24	Partners in Practice: Branding Your Credit Union (It's More Than a Name)	By Request						
4.25	Partners in Practice: How to Do the Work	By Request						
4.40	CU*Statements	By Request						
4.90	Introduction to WordPress with SiteControl	M 10/24	9 - 10 AM		🖥			
4.91	Advanced WordPress with SiteControl	M 10/24	10:30 - 11:30 AM		🖥			

Number	Name	Date	Time (Eastern)	New/Revised	Webinar	Classroom	Online Equivalent	Workshop
4.94	Making a Splash with Member Statements: Statement Onserts and Printed-Statement Styles	T 4/12	9 - 10 AM			👤		
4.94	Making a Splash with Member Statements: Statement Onserts and Printed-Statement Styles	T 10/25	10:30 - 11:30 AM		🖥			
4.95	Would You Like Fries with That? – Next Suggested Product Training	W 5/18	10 - 10:30 AM	★	🖥			🛠
4.95	Would You Like Fries with That? – Next Suggested Product Training	W 12/7	10 - 10:30 AM	★	🖥			🛠
Lender*VP								
5.00	Designing CU*BASE Loan Products	W 10/26	9 - 10:30			👤		
5.10	Lending from Request to Disbursement: Understanding the Application Process (online equivalents: CLS 100, CLS 101)	W 4/13	11 AM - 12 PM			👤	🌐	
5.10	Lending from Request to Disbursement: Understanding the Application Process (online equivalents: CLS 100, CLS 101)	W 7/13	3 - 4 PM		🖥		🌐	
5.11	CU*BASE Mortgage Processing	Th 6/2	10:30 AM - 12 PM		🖥			
5.11	CU*BASE Mortgage Processing	W 8/24	9 - 10:30 AM		🖥			
5.12	CU*BASE Escrow Processing	Th 6/2	1:30 - 3 PM		🖥			
5.12	CU*BASE Escrow Processing	Th 8/25	9 - 10:30		🖥			
5.15	Investor Relations	By Request						

Number	Name	Date	Time (Eastern)	New/Revised	Webinar	Classroom	Online Equivalent	Workshop
5.20	Organizing a Loan Department and Servicing Loans on CU*BASE	W 4/13	9 - 10:30 AM			👤		
5.30	Open-End and Line-of-Credit Lending	Th 10/27	2:30 - 3:30 PM			👤		
5.40	Managing Bankruptcy	T 5/31	3 - 4:30 PM		🖥			
5.40	Managing Bankruptcy	Th 8/25	1 - 2:30 PM		🖥			
5.50	Interactive Online Collections (online equivalents: CCS 100, CCS 101)	Th 4/14	1:30 - 3 PM			👤	🌐	
5.50	Interactive Online Collections (online equivalents: CCS 100, CCS 101)	W 6/8	3 - 4:30 PM		🖥		🌐	
5.70	Centralized Underwriting: Inquiry for Loans in Process	W 10/26	2:30 - 3:30 PM			👤		
5.71	Laser-Forms Management	By Request						
5.75	Implementing the 247 Lender Decision Model	W 2/17	10 - 11 AM		🖥			🛠
5.75	Implementing the 247 Lender Decision Model	W 10/26	1 - 2 PM			👤		🛠
5.76	Managing Delivery Channels	Th 4/14	11 AM - 12 PM			👤		🛠
5.76	Managing Delivery Channels	T 11/8	3 - 4 PM		🖥			🛠
5.79	Real Estate Solutions	Th 11/10	3 - 4:30 PM		🖥			

Number	Name	Date	Time (Eastern)	New/Revised	Webinar	Classroom	Online Equivalent	Workshop
5.80	Participation Lending Strategies	By Request						
5.81	Introduction to the Cloud-Based Mortgage-Lending Platform: The Loan Fulfillment Center by Accenture/ Mortgage Cadence	Th 8/25	3 - 4:30 PM		🖥			
5.81	Introduction to the Cloud-Based Mortgage-Lending Platform: The Loan Fulfillment Center by Accenture/ Mortgage Cadence	W 9/21	9 - 10:30 AM			👤		
5.85	Participation Loan Servicing: Understanding the Settlement Process	W 2/10	10 - 11 AM		🖥			
5.85	Participation Loan Servicing: Understanding the Settlement Process	T 6/7	3 - 4 PM		🖥			
5.86	Secondary-Market Loan Servicing: Understanding the Settlement Process	W 2/10	1:30 - 2:30 PM		🖥			
5.86	Secondary-Market Loan Servicing: Understanding the Settlement Process	Th 6/9	3 - 4 PM		🖥			

Self-Processing

Number	Name	Date	Time (Eastern)	New/Revised	Webinar	Classroom	Online Equivalent	Workshop
6.00	Organizing and Managing Your Operations Center	By Request						
6.10	iSeries System Security	By Request						
6.20	iSeries Management and System Tools	By Request						
6.30	Managing Your Hardware Resources and Relationships	By Request						
6.40	Self-Processing Credit Unions: Planning for Year End and Using the Year-End Processing Guide	T 11/29	1:30 - 3 PM		🖥			

Number	Name	Date	Time (Eastern)	New/Revised	Webinar	Classroom	Online Equivalent	Workshop
6.40	Self-Processing Credit Unions: Planning for Year End and Using the Year-End Processing Guide	M 12/5	1:30 - 3 PM		🖥			
Network Services								
7.00	CU*BASE GOLD: Customizable Features/ Tools	By Request						
7.10	iSeries File Transfers: Moving Data from CU*BASE to Your PC	F 9/23	10 - 11 AM			👤		
7.15	CU*BASE Hardware & Communications	By Request						
7.20	CU*BASE GOLD Updates & Support	By Request						
7.25	Configuring CU*BASE Software	By Request						
Enterprise Risk Management								
8.00	CU*BASE & Key Regulations: Reg. D, Dormancy, and Reg. E	M 2/8	1 - 2 PM		🖥			
8.00	CU*BASE & Key Regulations: Reg. D, Dormancy, and Reg. E	M 9/19	9 - 10 AM			👤		
8.01	Managing Compliance: Preparing for Audits and Examinations	W 2/10	3 - 4 PM		🖥			
8.01	Managing Compliance: Preparing for Audits and Examinations	M 9/19	10:30 - 11:30 AM			👤		
8.02	Using CU*BASE Tools for Bank Secrecy Act (BSA) Compliance	F 2/12	11 AM - 12 PM		🖥			

Number	Name	Date	Time (Eastern)	New/Revised	Webinar	Classroom	Online Equivalent	Workshop
8.02	Using CU*BASE Tools for Bank Secrecy Act (BSA) Compliance	M 9/19	1 - 2 PM			👤		
8.03	Key Factors to Evaluate in Your Agreements	By Request						
8.04	Using CU*BASE to Calculate Risk	By Request						
8.05	Fundamentals of Enterprise Risk Management	F 4/15	2:30 - 3:30 PM		🖥			
8.05	Fundamentals of Enterprise Risk Management	T 10/4	1 - 2 PM		🖥			
8.06	Understanding Credit Union Liability for Security Breaches	M 10/24	1:30 - 2:30 PM		🖥			
8.07	Monitoring Abnormal Activity	T 2/9	9:30 - 10:30 AM		🖥			
8.07	Monitoring Abnormal Activity	T 9/20	11 AM - 12 PM			👤		
Secure-U								
9.55	Social Engineering: The Human Side of Security (online equivalent: CSU 300)	F 4/15	9 - 10 AM		🖥		🌐	
9.55	Social Engineering: The Human Side of Security (online equivalent: CSU 300)	T 10/4	12:30 - 1:30 PM		🖥		🌐	
9.65	Business Continuity Planning	F 4/15	1 - 2 PM		🖥			
9.65	Business Continuity Planning	T 10/4	2 - 3 PM		🖥			

Number	Name	Date	Time (Eastern)	New/Revised	Webinar	Classroom	Online Equivalent	Workshop
Earnings Edge								
10.00	Data Mining: "Know Your Member" Analysis Tools	M 2/8	2:30 - 3:30 PM		🖥			
10.01	Relationship Management: Clubs and Tiered Services Programs	W 4/13	2 - 3:30 PM			👤		
10.02	Dividend Processing and Member Deposits	Th 9/22	9 - 10 AM			👤		
Imaging Solutions								
11.00	Creating/Improving Your Imaging Strategy	Th 9/22	1:30 - 2:30 PM			👤		
11.01	Using CU*BASE Loan Forms with Imaging Solutions	F 9/23	2 - 3 PM			👤		
SettleMINT EFT								
12.00	Standard ATM/Debit Card Platform	W 9/21	11 AM - 12 PM			👤		
12.01	Online Credit Cards: Loan Creation and Card Embossing	T 2/9	11 AM - 12 PM		🖥			
12.01	Online Credit Cards: Loan Creation and Card Embossing	W 7/6	3 - 4 PM		🖥			
12.02	Online Credit Cards: Daily Maintenance/Reports	T 2/9	1:30 - 2:30 PM		🖥			
12.02	Online Credit Cards: Daily Maintenance/Reports	T 7/12	3 - 4 PM		🖥			

Number	Name	Date	Time (Eastern)	New/Revised	Webinar	Classroom	Online Equivalent	Workshop
12.03	Online Credit Cards: On the Front Line	Th 2/11	11 AM - 12 PM		🖥			
12.03	Online Credit Cards: On the Front Line	Th 7/14	3 - 4 PM		🖥			
12.04	**It's Me 247** Bill Pay: Product Overview and Daily Management	Th 3/3	11 AM - 12 PM	★	🖥			🛠
12.04	**It's Me 247** Bill Pay: Product Overview and Daily Management	Th 4/21	10 - 11 AM	★	🖥			🛠
12.04	**It's Me 247** Bill Pay: Product Overview and Daily Management	W 5/18	1 - 2 PM	★	🖥			🛠
12.04	**It's Me 247** Bill Pay: Product Overview and Daily Management	T 9/6	1:30 - 2:30 PM	★	🖥			🛠
12.05	Online Credit Card Processing: Product Overview	By Request						
12.06	Skip-a-Pay Program Implementation for Online Credit Cards	By Request						
12.07	EasyPay Powered by Fiserv Bill Payment: Product Overview and Daily Management	By Request						
12.08	EasyPay Powered by iPay Bill Payment: Product Overview and Daily Management	By Request						

Course Syllabi

In this section you will find a syllabus that corresponds to each course listed in the course schedules beginning on page 25. Each syllabus lists a brief course description, the audience for whom the course was designed, course objectives, and topics covered, as well as an online equivalent or supplemental workshop, if applicable. To help you more easily find the course syllabi you're looking for, below is a guide listing the range of numbers for each category of syllabi in this section.

Course Category	Beginning Course #	Ending Course #	See Pages
Teller/Member Service	0.10	1.80	50 to 60
Supervisory/Management	2.00	2.96	61 to 77
Accounting/Back Office	3.00	3.96	78 to 94
Marketing/Sales	4.00	4.95	95 to 109
Lender*VP	5.00	5.86	110 to 127
Self-Processing	6.00	6.40	128 to 132
Network Services	7.00	7.25	133 to 137
Enterprise Risk Management	8.00	8.07	138 to 145
Secure-U	9.55	9.65	146 to 147
Earnings Edge	10.00	10.02	148 to 150
Imaging Solutions	11.00	11.01	151 to 152
SettleMINT EFT	12.00	12.08	153 to 161

0.10　　　Introduction to CU*Answers CU*BASE

Teller/Member Service

Course length: 1 hour

Summary

This course concentrates on how to sign onto the system, terminal security, credit union security, and how to move through the various CU*BASE products. The course shows participants how to use menu options, command keys, and shortcuts necessary to operate the CU*BASE system, regardless of the user's job classification.

Audience

This course is designed for the beginning CU*BASE user.

Objectives

By the completion of this course, participants will have:

- Signed onto the CU*BASE system
- Become familiar with the layout of a standard terminal keyboard
- Navigated through CU*BASE menus
- Become familiar with the CU*BASE menu structure and available menus

Topics Covered

- GOLD online help
- Keys to understanding CU*BASE
    - Processing menus
    - Inquiry reference menus
    - Update reference menus
    - Report reference menus
- Standard command keys
- CU*BASE menu names
- Shortcuts
- Accessing and using Phone Operator
- Terminal security
- Employee security
- Introduction to Account Inquiry
- Introduction to Phone Operator

Online Equivalents

- CNV 100 Preparing for Your Conversion to CU*BASE GOLD
- CNV 101 Leading Change
- CNV 102 Converting Your Back Office
- CTM 100 Welcome to CU*BASE GOLD
- CTM 101 Menus, Screens & Navigation
- CTM 102 Rate Inquiry, Loan Quoter, and the Timeout Window

0.60   CU*Spy Online Reports and Statement Retrieval

Course length: 1 hour

Summary

This course covers the nuts and bolts of using the CU*Spy online retrieval system to work with member statements and daily credit union reports. From scanning a report for management analysis to researching an out-of-balance situation or printing a clean copy of a statement for an anxious member, CU*Spy gives everyone access to important archived information from any online CU*BASE terminal!

Audience

This course is designed for all credit union personnel, from the front line to the back office and credit union leaders and managers.

Objectives

By the completion of this course, participants will have:

- Discussed using CU*Spy for viewing and printing a member's statement

- Accessed CU*BASE daily reports through the CU*Spy retrieval system

- Reviewed using Find and Print features to work with reports and statement files

- Discussed various configuration and customization options available in CU*Spy

Topics Covered

- Online member statements

- Online daily reports

- Using Find to locate items on a report

- Printing a report or statement

- Advanced options

  - Customizing the CU*Spy report view

  - Notes

  - Miscellaneous configuration options

1.00　　　Introduction to Teller Processing

Teller/Member Service

Course length: 1.5 hours

Summary

This course covers signing on to the teller system, cash drawer inquiry, balancing, and closing. After completing this course and course 1.01 Member Services: Account Inquiry and Phone Operator, you'll be ready to go to work!

Audience

This course is designed for supervisors and managers as well as employees needing to perform routine teller tasks. This course is also an excellent review for understanding how the teller line fits into member services.

Objectives

By the completion of this course, participants will have:

- Activated a teller to allow teller functions to take place
- Used Drawer Control/Audit to review and update the status of the teller drawer
- Performed routine teller procedures, including deposits, withdrawals and transfers
- Used CU*BASE tools to balance a teller drawer
- Performed the procedures necessary to close a teller drawer

Topics Covered

- A day in the life of a teller
- Teller activation
- Cash verification
- Location verification
- Teller Drawer inquiry tool
- Noon balancing
- Teller Control
  - System totals vs. physical cash
  - Drawer-counting techniques
- Outside checks
- In-house drafts
- Reprinting receipts
- eReceipts
- Photo ID capture
- Over and short
- Closing
- Report-closing verification

Online Equivalents

- CTM 400 Teller Processing 1
- CTM 900 eReceipts and Photo ID Capture

1.01 Member Services: Account Inquiry and Phone Operator

Course length: 1.5 hours

Summary

Both an introduction and a refresher for CU*BASE users, this course concentrates on the tools that allow the user to be prepared to answer member inquiries of any type. Users are taught how working with existing accounts relates to the CU*BASE centralized database. If you have ever been stumped by members or auditors or have ever had basic research problems on your member database, this course is a must. Communication is key.

Audience

This course is designed for all credit union employees.

Objectives

By the completion of this course, participants will have:

- Discussed when to use Account Inquiry and when to use Phone Operator

- Used both Account Inquiry features to view membership and account data

- Processed general member requests such as stop payments, comments, and transfers

- Processed requests such as making address changes, disbursing checks, and printing payoffs

Topics Covered

- Account Inquiry structure
  - Available features
  - Viewing account suffixes
- Phone Operator structure
  - Available features
  - Using action codes
- Using Inquiry to search for closed accounts
- Accessing features from Teller, Member Services, Lending, and shortcuts

Online Equivalents

- CTM 200 Member Inquiry
- CTM 201 Phone Operator
- CTM 300 Opening Memberships & Accounts
- CTM 900 eReceipts and Photo ID Capture

1.20 Teller Techniques and Shared-Branching Options

Teller/Member Service

Course length: 1.5 hours

Summary

This course takes a detailed look at the functions available in CU*BASE that assist staff in delivering superior service to members. The course uses service examples and tips that allow users to work with almost any member request without leaving the teller-processing area.

This course takes a special look at CU*Answers' unique ability to allow credit unions to form shared-branching alliances. These functions allow members to be served interactively without special processing.

Audience

This course is designed for tellers and line personnel who have been working with members using CU*BASE for at least four to six weeks.

Objectives

By the completion of this course, participants will have:

■ Reviewed the proper CU*BASE teller response to key member requests

■ Explored productivity tips on navigating the CU*BASE Teller system

■ Discussed CU*BASE Shared Branching options

■ Analyzed the tools and skills required to be a complete financial service representative working the teller line

■ Reviewed member service workflow options

Topics Covered

■ Member dialogue in unison with CU*BASE functions

■ Funds in Control

■ Posting options

■ Check-cashing options

■ Funds-forward options

■ Using process codes

■ Miscellaneous Receipts options

■ Reprinting receipts

■ eReceipts

■ Photo ID capture

■ Phone Operator access

■ Over-the-counter fee options

■ Access to opening and closing memberships/accounts and Rate Inquiry

■ Shared-branching access

■ Understanding the teller's role in the credit union communication chain

■ Online CTR forms

Online Equivalents

■ CTM 401 Teller Processing 2

■ CTM 900 eReceipts and Photo ID Capture

1.30   Head Teller Vault/Change Fund Management

Teller/Member Service

Course length: 1 hour

Summary

This course is based on the management of the change fund and its daily cycle. The course deals with selling, buying, and transferring cash to and from both the bank and tellers. Topics covered include tips on balancing the change fund, helping tellers balance cash drawers, and reducing non-earning cash volumes. Special attention is paid to member-correction and teller-line adjustments.

Audience

This course is designed for lead tellers, head tellers, and cash managers. It's also a great cross-training course for accounting and audit control personnel.

Objectives

By the completion of this course, participants will have:

- Used CU*BASE tools to balance a vault
- Performed teller cash/vault buy/sell
- Performed vault cash/bank buy/sell
- Completed a teller-drawer adjustment
- Completed a member account adjustment

Topics Covered

- Vault balancing and inquiry
- Drawer purchase/sell
- Vault purchase/sell
- Audit Keys and Teller Audit
- Miscellaneous Receipts Report
- Drawer correction
- Transaction reversal
- Account adjustment vs. transaction reversal
- Posting cash over/short
- Teller-closing reports
- Vault reports and inquiry
- Change fund reports and inquiry
- Posting coded and full account adjustments
- TCD/TCR inquiry

1.40   Day-to-Day Certificates

Course length: 1 hour

Summary

The course gives special attention to the management of certificates – from selling, to redeeming, to maintaining certificates throughout a normal member-service day. The automated cycling of certificate products and member requests will be covered in great detail.

Audience

This course is designed for all personnel involved in selling, maintaining, tracking, and marketing certificate products. It is a good cross-training course for marketing and product development personnel.

Objectives

By the completion of this course, participants will have:

- Discussed how to purchase a certificate
- Explored marketing opportunities using key features such as bonus rates, rollover services, and balance control
- Performed certificate-maintenance procedures
- Completed certificate-redemption and renewal procedures
- Investigated alternative certificate products such as variable rate, multiple deposit, and principle distribution certificates
- Analyzed rate quoting and using base rates vs. APY

Topics Covered

- CD creation/transfers
- CD Rate Inquiry and APY Calculator tools
- Joint ownership
- Dividend-posting options
- Renewal incentives
- Full vs. partial redemption
- Penalty codes and calculators
- IRA options
- Maturity options: allowing members to change in **It's Me 247**
- Fixed- vs. variable-rate products
- Certificate-interactive deposits (ACH/payroll)
- Planning, scheduling, and calculating certificate rates
- Automated certificate-check processes
- Credit union-defined laser certificate forms
- Bump-rate certificates

1.50   Day-to-Day Savings Products

Teller/Member Service

Course length: 1 hour

Summary

The course concentrates on the ancillary savings products that can set a credit union apart from the local market's savings offerings. Topics covered include how savings products interact with other key products such as audio response, messages and comments, and overdraft protection.

Audience

This course is designed for all personnel involved in selling, maintaining, tracking, and marketing saving products. It is a good cross-training course for marketing and product development personnel as well.

Objectives

By the completion of this course, participants will have:

- Discussed the concept of multiple savings products and a single membership

- Explored CU*BASE tools for tracking opened and closed memberships/accounts

- Used CU*BASE tools for tracking member comments and messages

- Described multiple uses for overdraft-protection products

- Investigated the concept of relationship management vs. single account types

- Examined the difference between transaction account types (checking) and traditional savings products (shares)

Topics Covered

- Opening additional share types

- Overdraft protection concepts
  - Setup
  - Maintenance

- Automatic transfers and control options

- Comment tracking

- Joint ownership

- Rate Inquiry and APY Calculator tools

- Audio-response interface

- Policies and potential options for fees

- Planning, scheduling, and calculating share rates

- Automated share-check processes

1.60 Day-to-Day IRAs

Teller/Member Service

Course length: 1 hour

Summary

This course concentrates on frontline products and their correlation to IRA management. Topics covered include IRA Inquiry, Teller Posting, payroll, and more. The course also covers reporting, forms, and other IRS-related issues handled by CU*BASE.

With the changes to the IRA processing rules and the Roth IRA types, there is a continuing interest in IRAs with today's financial service consumer: your member.

Audience

This course is designed for all personnel involved in the general management of IRA account types.

Objectives

By the completion of this course, participants will have:

- Explored CU*BASE IRA reporting options and interfaces to outside IRA administrators

- Investigated CU*BASE posting options in response to member-service requests

- Reviewed the idea of limited self-directed IRA alternatives (savings vs. certificates)

- Reviewed IRA opportunities, rules, and CU*BASE functions

Topics Covered

- IRA posting codes and CU*BASE options

- IRA reporting options

- IRA savings products

- IRA certificate products

- HSA products

- Managing an IRA using both savings and certificate products

- Understanding CU*BASE IRA Inquiry tools

- Posting penalties and dividend withholding

- Minimum withdrawal processing

- IRS policies and form requirements

- Working with outside administrators

- IRA-beneficiary setup and payout

- Automated IRA distributions/checks

1.70   Day-to-Day Loan Servicing

Course length: 1 hour

Summary

This course concentrates on the general servicing of loans as related to front-line personnel. The course will focus on working with both posting and inquiry tools to fulfill member requests. Detailed lending and loan options are covered in Lender*VP courses.

Audience

This course is designed for all personnel involved in handling day-to-day member-loan services. This course specializes in working with non-loan personnel and the way they relate to loan issues, and it is key to helping loan managers understand how to communicate with other departments.

Objectives

By the completion of this course, participants will have:

- Analyzed key loan-servicing features such as posting payments and reviewing general inquiry information

- Explored how the lending department can best communicate member loan needs to other key departments

- Discussed key collections and CU*BASE memo products

- Examined delinquency tools and the appropriate member response

- Studied general loan tools required to successfully cross sell loan products interactively with the loan department

- Examined the difference between key loan products (mortgages vs. line of credit vs. closed-end loans)

Topics Covered

- Loan Quoter and getting the member started

- Understanding loan inquiries and account status

- Working with delinquency flags and other collections tools

- Responding to a delinquent member

- Posting loan payments

- Working with a written-off loan

- Loan adjustments and transaction reversals

- Understanding member payment options (AFT, ACH, payroll)

- Understanding member notices and print cycles

- Introduction to Trackers and memo functions

1.80   Teller Cash Dispensers, Recyclers, and CU*BASE

Teller/Member Service

Course length: 1.5 hours

Summary

This course will review the differences in TCD's and TCR's as well as the daily activities for which vaults are used. Topics covered include the daily interface with CU*BASE, balancing procedures, and how to use the TCD/TCR to perform transactions and cash transfers.

Audience

This course is designed for all staff using TCD's or TCR's for transactions, auditing, and balancing.

Objectives

By the completion of this course, participants will have:

- Discussed the difference between TCD's and TCR's

- Explored the daily activities when using TCD's and/or TCR's

- Investigated the options for balancing and replenishing cash

- Reviewed how to research out-of-balance situations

Topics Covered

- The differences between TCD's and TCR's
  - Understanding middleware
- Daily activities
- Auditing
- Performing teller transactions and cash transfers
- Replenishing cash
- Balancing
- Handling error messages

2.00   CU*BASE Employee Security

Course length: 1 hour

Summary

This course concentrates on the ability to control credit union employee access to the CU*BASE processing system. Topics covered include how to set up a new employee, how to maintain an existing employee, and how to block an employee from viewing sensitive data or from working with their own accounts. This course is a must for any credit union staff who need to prepare for an IT audit.

CU*BASE Security is designed to protect both the credit union and the employee. By limiting an employee's access to certain areas, errors are curtailed and credit union leaders are reassured that their employees are above suspicion.

Audience

This course was designed specifically for the staff member who has been designated as the credit union's CU*BASE security officer. It may also be helpful for top-level managers who would like to develop an overall strategy for staff access to CU*BASE features.

Objectives

By the completion of this course, participants will have:

- Examined the development of a credit union security policy

- Examined the implementation of CU*BASE compliance tools

- Reviewed CU*BASE job category tools and credit union job descriptions and documentation

- Discussed how CU*BASE security can lead employees in their daily functions through multiple entry points

Topics Covered

- Auto Security

- Job descriptions/classifications

- Employee profiles

- Menu security
  - Shortcuts
  - Special security
  - Add/delete options

- Copy functions

- Password management

- Controlling key member functions by member account type
  - Inquiry options
  - Member phone options
  - Inquiry vs. posting vs. maintenance

- Using employee security report options

- Data center employee security

- CU*Answers password-reset policy

- Auditing employee activity

- User ID information and history

2.10　　　　Designing Savings and Certificate Products

Course length: 2 hours

Summary

This course concentrates on the general structure of CU*BASE savings and certificate products and their optional configuration. This course will help the marketer create more attractive products and the controller create more cost-effective and targeted products. Understanding what you sell is the key to productive sales.

Audience

This course is designed for operations management, marketers, and financial analysts and is a good cross-training course for day-to-day supervisors.

Objectives

By the completion of this course, participants will have:

- Investigated the structure of CU*BASE savings products and the ability to configure independent savings offerings

- Discussed all CU*BASE certificate-control options and the differences between certificate applications and types

- Examined accounting and compliance-tracking tools

- Discussed optional-timing cycles and their effect on dividend processing and member perceptions

- Explored key CU*BASE marketing options for enhanced certificate products

Topics Covered

- Dividend applications vs. CU*BASE-product applications

- Required general ledger interfaces

- Dividend-calculation tools

- Dividend-payment tools

- Dividend-rate tools

- New qualified dividends

- Uses for and configuration of multiple account suffixes

- Split rates and plateau options

- Club-account indicators

- Application vs. certificate type

- Certificate-penalty calculations

- Variable-rate options

- IRA options

- HSA options

- Rollover options

- Bonus rates

- Dormancy

- Automated-fee options

- Demographic clubs and fee interaction

- Average-balance calculations

2.11 Misc. Member Account Forms: TIS Disclosures, Membership Cards . . . Get Creative!

Course length: 2.5 hours (1-hour training, 1.5-hour lab)

Summary

CU*BASE forms work with every CU*BASE workstation. This course is a must for credit unions who want to design automated member forms in laser-quality format.

This course will introduce you to CU*BASE Misc. Member Account Forms software. The first hour will include training on the software and how it can be used in various types of forms. The remainder of the course will be a lab environment where participants can work on individual projects.

Audience

This course is designed for credit union staff responsible for managing the selection, maintenance, and implementation of credit union forms.

Objectives

By the completion of this course, participants will have:

- Discussed the multiple uses for Misc. Member Account Forms

- Reviewed the steps required for creating, editing, printing, and linking forms to credit union products

- Created at least one member-account form in a lab environment

Topics Covered

- Configuring Misc. Member Account Forms for savings, certificate and loan-product communications

- Creating paragraphs

- Pulling in membership and account details

- Linking forms to credit union products

- Printing forms

2.20　　CU*Answers Web Services: Developing a Credit Union Strategy

Supervisory/Management

Course length:　1 hour

Summary

The power of the Internet is not in the mechanics; it lies in the ability to communicate with customers and members electronically. Unlike the text-based communications of the past, the Internet brought color, pictures, graphics, and *style* that captured the imagination of the PC user.

It is time that CU*BASE credit unions begin to focus on bringing that imagination to the offerings they put forward to their members. CU*Answers Web Services team will provide a partner for your credit union in managing a "web style" for the future.

This course introduces participants to the tools of the Internet and what can be applied to their credit union's member services. What is a web server? What is the power of browser-based technology? What is an ISP? How can CU*Answers bring the Internet to my office?

Audience

This course is designed for all credit union professionals, but is targeted toward credit union leaders interested in getting their credit union started on a web strategy.

Objectives

By the completion of this course, participants will have:

- Reviewed CU*Answers' website and discussed management procedures and planning to develop a credit union website strategy

- Explored the by-products of the Internet revolution and what they mean to the CU*BASE client network

- Reviewed the CU*Answers *Network Links* menu in CU*BASE GOLD

Topics Covered

- Internet vs. Intranet
- Security issues
- Developing an online banking strategy
  - Audio response
  - Online banking
- Internet web-development services
- Intranet web-development services
- Choosing a website manager
- Introducing Kiosk Technology into credit union lobbies
- Web-design standards

2.21   **It's Me 247** Online Banking

Course length: 1.5 hours

Summary

Member self-service financial products continue to dominate the development of technology, based on the convenience, the relevance to the lifestyle of today's member, and the efficiencies gained by the credit union.

Audience

This course is designed for credit union leaders and other staff members responsible for the management and delivery of credit union online banking products.

Objectives

By the completion of this course, participants will have:

- Reviewed online banking from the member's perspective
- Discussed promoting audio and online banking to credit union members to achieve success
- Examined using online banking as an additional delivery channel for all credit union services
- Explored all configuration options including setting up Internet member services for delivery to members
- Discussed mobile web and mobile text

Topics Covered

- Online banking features, fees, and optional services
- Security features, including strong passwords
- Internet member services
  - Share, CD, and loan rate board
  - Selling products online
  - Membership and loan applications
  - Viewing checks online
  - Contact request and personal information update
  - A2A transfers
- Online ballots
- Analyzing audio/online banking usage statistics
- CU*Answers marketing assistance
- OTB products available online
- "See" and "Jump" functionality

Workshop

Course 2.21(W) is a workshop follow-up for this course that allows you to work with CU*Answers staff to configure your credit union's Internet member services, from setting up the products to writing the sales information. Please be prepared with an outline of your plan, including the settings desired for each product.

Prior to this course, your credit union security officer will need to grant you access to all options on the following menus:

- Member Service menu *(MNSERV)*
- Internet Member Services Config menu *(MNCNFE)*
- Loan Products menu *(MNCNFB)*
- Management Processing/Active Beta Tests menu *(MNMGMT)*
- Miscellaneous Processing menu *(MNMISC)*

2.22   Enhancing Your Online Experience: Mobile Web, Text Banking, and Bill Pay

Supervisory/Management

Course length: 1.5 hours

Summary

Member self-service financial products continue to dominate the development of technology, based on the convenience, the relevance to the lifestyle of today's member, and the efficiencies gained by the credit union.

Audience

This course is designed for credit union leaders and other staff members responsible for the management and delivery of credit union online banking products.

Objectives

By the completion of this course, participants will have:

- Developed a working knowledge of mobile web, text banking, and bill pay
- Explored all configuration options available for mobile web, text banking, and bill pay

Topics Covered

- Mobile web banking
- Text banking
- Bill pay

2.25 Personal Internet Branch (PIB): Layered Security Controls and Member Personalization for Online Banking

Supervisory/Management

Course length: 1.5 hours

Summary

If you need to implement additional authentication features for **It's Me 247** online banking, this course is for you.

PIB (Personal Internet Branch) provides a layered-security approach to add additional authentication controls for online banking. PIB is an independent application that provides multiple configurable controls that govern how online banking behaves and what members can do in online banking.

PIB allows your members to control access to their accounts via feature-access, day-of-week, time-of-day, and even geographic-location controls. It layers additional passwords and member authentication internal to online banking.

Audience

This course is designed for credit union leaders, compliance officers, and other staff members responsible for the management and delivery of credit union online banking products (support, maintenance and education).

Objectives

By the completion of this course, participants will have:

- Examined the layered security approach
- Explored the different methods that can be taken to roll out PIB
- Discussed the multiple controls in PIB

Topics Covered

- Configuring and activating PIB
- Setting up and modifying PIB profiles in CU*BASE
- Using the PIB Profile online tool
- How PIB affects **It's Me 247** online banking
- Supporting PIB
- Reviewing PIB activity and security alerts
- Developing a rollout plan

2.30   Rate Maintenance & CU*BASE Tools for Pricing Products

Course length: 1 hour

Summary

This course describes the different CU*BASE processes that are available for controlling the rates for credit union products. From using APY calculators to recording rate-change history and performing TIS "what if" analyses, the CU*BASE package is ready to help every credit union manager in controlling rates in a more professional and documented method.

Audience

This course is designed for operators, marketers, and financial analysts, and is a good cross-training course for supervisors.

Objectives

By the completion of this course, participants will have:

- Reviewed savings, certificate, and loan-rate calculation formulas and options

- Discussed matching key products with rate options

- Described how different rate options can be used when working with members on the front line

- Examined multiple methods for tracking rate history and analyzing ALM results

- Explored using date-calculation and rate tools in working with member exceptions and cross-selling opportunities

Topics Covered

- Rate Inquiry

- APY calculator

- Dividend Quoter

- Rate-history tables

- General ledger income and expense history

- Dividend-estimation tools

- Accrual-verification tools

2.40   Variable-Rate Products and CU*BASE Tools

Supervisory/Management

Course length: 1 hour

Summary

This course offers a review of the different CU*BASE variable-rate-control features for both certificate and loan products. The course will review how to develop long-term variable-rate strategies, the use of indexes, disbursement catalysts, and incremental and full-rate-variable methods. Understanding all the CU*BASE options for designing effective programs and products is key to selling variable-rate products to members.

Audience

This course is designed for operators, marketers, and financial analysts, and is a good cross-training course for supervisors.

Objectives

By the completion of this course, participants will have:

- Reviewed the differences between group, contract, and update variable-rate types
- Explored the difference between traditional variable-rate products and LOC-disbursement variable-rate codes
- Discussed variable-rate cycles, payment changes, and notices
- Discussed how to effectively communicate loan changes to members
- Reviewed certificate-variable-rate tools
- Discussed automated scheduling and behind-the-scenes rate changes
- Investigated new CU*BASE Index features for variable-rate control
- Discussed traditional adjustable-rate-mortgage (ARM) lending and its effectiveness in CU*BASE credit unions

Topics Covered

- Variable-rate-code configuration
- Index-code configuration
- Scheduling variable-rate changes
- Monitoring variable-rate codes
- Controlling variable rates at loan creation
- Using variable rates as pricing controls
- Marketing variable-rate loans
- Marketing variable-rate certificates
- Analyzing the ALM effect of variable-rate loan and CD portfolios

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2.50　　　　CU*BASE Operations

Course length: 1 hour

Summary

This course concentrates on the credit union's day-to-day usage of the CU*BASE software. From spool-file management to data retention, this course helps the operations manager understand what, when, and how things are going to get done.

Audience

This course is designed for operations management and line supervisors for both online and self-processing credit unions. It is also geared toward credit union personnel responsible for implementing periodic processing involved with end-of-day, end-of-month, end-of-year, and special requests.

Objectives

By the completion of this course, participants will have:

- Discussed the CU*BASE/CU*Answers operations cycle

- Investigated available reporting options and CU*Answers print services

- Reviewed parameters for special requests, including billable services

- Discussed designing a daily operational guide for the processing credit union

- Examined data retention, disaster-recovery services, and credit union responsibilities

Topics Covered

- Beginning-of-day and end-of-day content and timing

- Periodic processing, including dividend and service-charge processing

- Transmission processing, including ACH, ATM, and debit card

- Insurance posting

- Tape processing, including payroll, insurance, marketing labels, and credit bureau

- Statement processing

- General ledger interface

- Tax reporting and other year-end issues

- Billable services

- Report generation

- OUTQ, spool, and writer control

- Online-report data retention

- Disaster-recovery services

- CU*Answers hours of operation and key periodic events

- Support options

2.60   CU*BASE Management Tools: A Window to Day-to-Day Credit Union Activity

Course length: 1.5 hours

Summary

This course focuses on the CU*BASE *Management Processing/Active Beta Tests* menu (MNMGMT) and its ability to give credit union leaders a window into their operations. Participants will get a look at how to audit, review, and find the answers to key credit union issues using multiple CU*BASE inquiry options. Understanding the results of your staff's day-to-day work and how they can interact with leadership decisions is a large component of this course. From the need to interactively use the data to providing compliance supervision, this menu is a credit union leader's best friend.

CU*Answers hopes that by teaching you how to review the results, you'll become interested in knowing how to predict the results using CU*BASE configuration and design tools.

Audience

This course is targeted at top-level management staff but can be a key tool for any credit union leader, from a supervisor to a vice president.

Objectives

By the completion of this course, participants will have:

- Investigated the two update manager tools: CU*BASE Security and Rate Control

- Discussed the dividend-rate and certificate-forecasting models and their ability to improve management decisions
- Investigated all department inquiries and explored database opportunities for both day-to-day and analytical use

Topics Covered

- Employee Security
- Rate management and control
- Dividend forecasting
  - Base rate
  - Split rate
  - Plateau rate
- Certificate-redemption forecasting
  - Windfall expense
  - Holding the rate line
- Department inquiries
  - File maintenance
  - General ledger and financial review
  - Credit union property and vendor review
  - Collections review
  - SEQ/sponsor management
  - AIRES
- Other menus of interest

2.70   5300 Tools: Using CU*BASE to Complete Your Call Report

Course length: 1 hour

Summary

As a credit union leader, you know the intensity of preparing the 5300 Call Report. The magnitude of work involved grows each quarter as the reporting requirements change. While producing the report is still a moving target, your job is now easier with the advent of the CU*BASE 5300 Report software. The key to the software is in knowing how to use it effectively with an understanding of the features and how to extract the data you need. This course will give you a comfort level for operating the software and determining the features most useful for your credit union.

Audience

This course is designed for credit union CEOs, managers, CFOs, accounting leaders, and other credit union staff responsible for gathering data and completing the quarterly 5300 Call Report for the NCUA.

Objectives

By the completion of this course, participants will have:

- Discussed the features of the software
- Reviewed the process of creating a report
- Explored the use of Account Code Level as reviewed in CU*BASE online help
- Learned how to assign automation routines and configure the data
- Learned the differences between auto-populated fields and manual-data-entry fields
- Explored methods of comparing data from prior call reports
- Reviewed CU*BASE reports for the 5300
- Discussed the process of uploading to the NCUA
- Reviewed the Call Report Ratio tool

Topics Covered

- Timing - when to start the call report on CU*BASE
- Creating a call report
- Automation routines
  - What they are
  - Configuring credit union data
  - Modifying/recalculating auto-populated data
- Comparison-data options
- Account code level as reviewed in CU*BASE online help
- CU*BASE reports for 5300
- Monthly vs. quarterly call reports
- Subtotals in the call report
- Call-report ratios
- Uploading process document

2.71 5300 Tools: Call Report Techniques from Xtend SRS

Course length: 2 hours

Summary

This course shares proven methods that Xtend SRS uses when they complete 5300 Call Reports for their clients. Hear tips from experts on restructuring your configurations, developing new report formats, and making decisions that could make your prep for the 5300 easier and more efficient.

Audience

This course is designed for staff who participate in the creation of the quarterly call report.

Objectives

By the completion of this course, participants will have:

- Discussed tools on CU*BASE that help create the call report
- Explored revised/existing reports on CU*BASE that will help retrieve the data needed for reporting
- Investigated time-saving efficiencies
- Reviewed the process SRS Bookkeeping takes to complete a call report for a client

Topics Covered

- Creating the 5300 financial statement
- Creating a legend/mapping of your loan products
- Configuring the call-report data on CU*BASE (starting with the previous quarter)
- Creating 5300 Call Report instructions
- How to improve the amount of review time it takes you each quarter
- 5300 Call Report definition
  - Give to auditors
- Statistical reports
  - Member trial balance
- Loan-information reports
  - Trial balance
  - Delinquency
  - Rate analysis
- Reading the report in CU*Spy

2.80   Member Fees and Bundled Services

Course length: 1.5 hours

Summary

CU*BASE contains many marketing and relationship-management tools that can have a very positive effect on how credit unions view the use of member services and fees.

How can the credit union create operating revenue by offsetting direct-operation expenses elected by the member? This course concentrates on configurable service charges and member fees and the interactive product offers associated with each. How, why, and when is a member's fee being considered along with the member's entire credit union relationship? This course can make a difference in the bottom line.

Audience

This course is designed for credit union leaders responsible for cost accounting and bottom-line results. Marketing should have a great deal of input into this area.

Objectives

By the completion of this course, participants will have:

- Examined the power of understanding and managing member relationships as an aggregate

- Analyzed the effects of cost-accounting-behavioral-fee structures and implementation

- Reviewed all CU*BASE configurable-fee options

- Discussed how to motivate board members and staff to accept cost-accounting fees

Topics Covered

- General-share configured fees

- NSF-overdraft-transfer configured fees

- Dormancy fees

- Regulation D fees

- Credit union-defined custom fees

  - Minimum balance, transaction, account

- Over-the-counter fees

  - Check-cashing fees, credit union-check-printing fees, money-order-printing fees, deposit-item fees

- Demographic groups and club management

  - Electronic waivers, generating income

- Bundled services and fee incentives

- Rated member returns with tiered benefits

- Measuring-relationship-management tools

- Understanding the pros and cons of relationship management: keeping your goals straight

2.90　　CU*BASE Management Tools: Leadership Dashboards

Course length: 1.5 hours

Summary

This course focuses on the powerful CU*BASE menus and how collectively they form a dashboard of your operations. This course is a practical look into how you and your management staff can observe trends, track activities, review profitability, and audit key factors driving your business.

Through investigation of multiple CU*BASE menus you will begin to formulate a technique to monitor member activity, understand the importance of internal controls, discover deficiencies you may have in your current practices and how to maintain a satisfactory standard of operation.

Audience

This course is targeted at top-level management staff but can be a key tool for any credit union leader, from supervisor to vice president.

Objectives

By the completion of this course, participants will have:

- Reviewed menus that collectively form the suite of leadership dashboards

- Discussed setting goals based on results found by searching dashboards

- Investigated methods used in analyzing dashboard data

- Discovered techniques for using information from the dashboards to improve operations

- Formed a plan to periodically track information and use it to increase profitability

Topics Covered

- Member spending trends

- Internal controls

- Benchmarking activity

- Understanding member activity

- Understanding member preferences

- Understanding your membership

- Auditing and mining activity

- Menus reviewed

  - MN5300

  - MNCNFD

  - MNCOLL

  - MNGELE

  - MNHTLA

  - MNLOAN

  - MNMGMA

  - MNMGMD

  - MNMGMT

  - MNMRKT

  - MNUPDA

2.95 CU Budget and Strategic-Planning Tools

Supervisory/Management

Course length: 1.5 hours

Summary

This course reviews the credit union's ability to calculate, review, and report budget information. CU*BASE builds a continual analysis from month to month, quarter to quarter, and year to year for the balance sheet, income statement, and budget variance.

Through a consistent configuration and organized structure, CU*BASE can build new budgets and plans, and give the creative manager several different views of the credit union's financial performance. With more than 99 configurable reports, the manager can divide the budget process down to a very workable and manageable task.

Audience

This course is designed for credit union accounting leaders and top finance staff such as CFOs.

Objectives

By the completion of this course, participants will have:

- Examined the database structure of both the general-ledger financials and historical sets of information

- Investigated the comparative abilities and nature of the CU*BASE financial package

- Discussed multiple options for budget modeling, creation, and reporting

Topics Covered

- Balance-sheet creation

- Income-statement creation

- Report design

- Understanding the GLBALA file

- Automated budgeting through financial-history projections

- Tweaking the budget by using individual-line-item control

- Two credit union income statements that work as one

  - Rate-affected income statement

  - Operational non-rate-affected income statement

- Projecting budgets for assets, liabilities, and income and expenses as one or separately

- The value of a complete budget

2.96 AnswerBook: Finding Answers to Your Questions and Tracking How Your Staff Uses CU*Answers Client Support

Supervisory/Management

Course length: 1 hour

Summary

The CU*Answers AnswerBook is designed to help you get quick answers to your questions, anytime, anywhere via the web.

The comprehensive Q&A database, or "knowledge base," is part of our effort to make sure that every credit union employee has direct access to the information they need to serve members. Not only can you scan multiple categories for the most commonly asked and answered questions, you can also submit your questions to be answered by a CU*Answers Expert.

Audience

This course is designed for all credit union employees.

Objectives

By the completion of this course, participants will have:

- Discussed multiple ways of accessing AnswerBook

- Explored finding the answers to their questions

- Investigated how to review their past questions

- Reviewed how to track their credit union's client support activity

Topics Covered

- Opening AnswerBook

- Finding answers

- Asking questions

- Reviewing previous questions

- Receiving email notifications of AnswerBook responses

- Tracking credit union help-desk activity

3.00 Introduction to Accounting

Course length: 1 hour

Summary

This course concentrates on the daily accounting that CU*BASE processes based on the credit union's daily operations. Topics range from the day-to-day accruals of income-and-expense items to the balancing of the change fund. Special emphasis is placed on daily-balancing procedures, troubleshooting, and miscellaneous configuration options.

Audience

This course is designed for accounting supervisors and general accounting personnel.

Objectives

By the completion of this course, participants will have:

- Studied the differences between CU*BASE accounting concepts and general ledger tools

- Discussed the daily cycle of information and its corresponding accounting entries

- Reviewed the accounting principles related to income-and-expense accruals and their effect on the accounting department

- Completed an outline for an organized accounting approach to the key components of the credit union business

Topics Covered

- Beginning-of-day and end-of-day

- Member accounting

- Vendor accounting

- Corporate accounting

- Differences between financial and subsidiary analysis

- Accounting rules of thumb
  - Daily income and expense
  - Cash movement

- Managing the cash/vault system
  - Physical cash
  - Teller system
  - Member/general ledger system

- Queries and key reports

- The *Member Communication* menu (MNPRTC) and data retention

- Understanding the "TR" journal entry
  - Trans audit
  - G/L control
  - GHIT vs. transaction-generated entries

- Understanding clearing, suspense, and settlement accounting

3.10 Introduction to General Ledger Tools

Accounting/Back Office

Course length: 1.5 hours

Summary

This course concentrates on the tools used by the accounting department to manage the general ledger and its tracking of the credit union's accounting. These tools include the development of a chart of accounts, reporting system, and online review.

Audience

This course is designed for accounting supervisors and general accounting personnel.

Objectives

By the completion of this course, participants will have:

- Discussed the needed structure and detail necessary to create an effective general-ledger system

- Explored the CU*BASE chart-of-accounts style and options

- Compared credit union controls to CU*BASE features and functions

Topics Covered

- Posting to the general ledger

- Maintaining and developing a chart of accounts

- Working with online inquiries
    - Credit union financials
    - Credit union check register
    - General ledger history

- Introduction to general ledger reports and print options

- Developing posting templates

Online Equivalent

- CAB 100 CU*BASE General Ledger 1

3.15 Advanced General Ledger

Accounting/Back Office

Course length: 2 hours

Summary

Are you ready for the next level of understanding the CU*BASE general-ledger tools? Do you know how to use all the reports that are generated on a daily basis? Need some tips on finding and solving tough balancing challenges?

This course expands on the basic information introduced in course 3.10 Introduction to General Ledger Tools.

Audience

This course is designed for credit union accounting personnel responsible for daily balancing tasks.

Objectives

By the completion of this course, participants will have:

- Reviewed daily reports that can be used in balancing and monitoring G/L activity
- Explored various CU*BASE balancing and tracking tools
- Reviewed how to add new G/L accounts to your chart of accounts

Topics Covered

- Journal-entry templates
- Chart-of-accounts maintenance
- Budget overview
- G/L closing
- 90-day-delinquent loan interest
- Smart Operator review
- Advanced G/L-history inquiries
- Trial balance-G/L verification
- Vault-G/L verification
- Printing monthly G/L history for account range
- Advanced general ledger
- Printing general journal or history (daily)
- Printing TR-system journal analysis
- Member Account Adjustment Report
- General Transaction Report
- CU*Spy reports

3.20 Balancing Made Easy

Course length: 1.5 hours

Summary

This course reviews the contents in the *Balancing Made Easy* booklet.

Audience

This course is designed for accounting supervisors and general accounting personnel.

Objectives

By the completion of this course, participants will have:

- Discussed daily-balancing procedures recommended by CU*Answers

- Examined the daily processing activities for drafts, ACH, and ATM vendors

- Discussed G/L-account offages and steps to finding solutions

- Reviewed end-of-month activities, including the call report

Topics Covered

- Printing reports

- Daily-balancing procedures

- ACH-processing activities

- Draft-processing activities

- Corporate-draft/money-order reconciliation

- ATM/debit card activities

- Monthly dividend/interest-accrual Processing

- End-of-month activities

- Call report
  - CU*BASE reports available

- Mortgage points

- Sample ATM reconciling

3.25   SRS Bookkeeping Services – Sharing Our Policies and Procedures

Course length: 1.5 hours

Summary

This course reviews SRS Bookkeeping Services policies and procedures for performing draft- and ACH-exception processing. It also goes through the step-by-step flow of the run sheets used to complete a day's work following the recommended guidelines in the *Balancing Made Easy* booklet.

Audience

This course is designed for accounting supervisors and general accounting personnel.

Objectives

By the completion of this course, participants will have:

- Discussed draft-, ACH-, and ATM- exception policies and procedures used by SRS clients

- Examined the daily run sheets used to complete a day's work for an SRS credit union client

- Described the services offered by SRS

Topics Covered

- Share-draft-exception policies and procedures

- ACH-exception policies and procedures

- ATM-exception policies and procedures

- SRS run sheets for daily credit union procedures

  - Print reports

  - Work exceptions

  - Post settlement/return amounts to G/L

  - Reconcile ATM/debit card/online credit card vendors

  - Reconcile 739.00/LGLACT

  - Review EOD exception reports

- List of services offered by SRS Bookkeeping Services

- Enhancements requested by SRS Bookkeeping Services

3.30   Credit Union Checks and Accounts Payable

Course length: 2 hours

Summary

This course concentrates on issues related to printing and tracking credit union checks. Topics covered include setup and configuration of the credit union checking accounts, independent print options, using accounts-payable processes, and check-reconciliation options.

Audience

This course is designed for accounting supervisors and general accounting personnel.

Objectives

By the completion of this course, participants will have:

- Examined the relationship between credit union banking accounts and the flow of funds through the general ledger

- Explored the information and tools needed to reconcile a bank statement

- Investigated check printing options for hardware, paper, and style

- Described the three types of CU*BASE checks and their distinct differences

- Studied the importance of using a database tool such as the accounts-payable system to maintain spending history and budgeting records for credit union leaders

Topics Covered

- Accounts payable
  - General setup
  - Vendor relationships
  - Check flow
  - Inquiry and reporting
- Bank reconciliation
  - Printing the check register
  - Understanding the void process
  - When to reprint a check
  - Using money orders
  - Automated reconciliation
  - Manual reconciliation
- 739.xx G/L sweeps for credit union checks vs. in-house checks
- Laser-check options
- Money-order options
- Multiple bank IDs and control totals
- Teller/member checks
- Miscellaneous checks
- "Smart" checks

3.40   CU Financials: Configuration, Printing, and Other Options

Course length: 1.5 hours

Summary

This course will concentrate on the structure and basic outline of the credit union's chart of accounts and financials: balance sheet, and income statement. CU*BASE allows 99 reports per chart of accounts, and the printing of up to eight columns of side-by-side period analysis. From day-to-day balancing to board-packet preparation, knowing how to get the right information is critical.

Audience

This course is designed for accounting and financial managers.

Objectives

By the completion of this course, participants will have:

- Used CU*BASE development tools to create and print credit union financials including balance sheets and income statements

- Analyzed how the capacity in CU*BASE for 99-configurable financial reports can be used for detailed accounting reports such as non-earning assets

- Learned about exporting financials

- Learned about different output options

Topics Covered

- Understanding the need for multiple formats of key accounting reports

- Balance sheet
  - Board format
  - Membership format
  - Trial-balance format
  - Budget format

- Income statement
  - Month end
  - Year end
  - Quarterly

- General reports
  - Non-earning assets
  - Daily-reconciling reports
  - Departmental reports

- Designing reports using course examples

- 5300 financials

3.50   GL Subsidiary Products: Fixed Assets and Prepaid & Accrued Expenses

Accounting/Back Office

Course length: 1.5 hours (4-hour lab by request)

Summary

This course reviews the advantages of a fully integrated subsidiary system for fixed-asset, prepaid-expense, and accrued-expense accounting. From disaster recovery to immediate inquiry, the course will concentrate on how the accounting department can communicate the accounting of these key expenses.

The training portion of the course will outline the steps for getting started and the preliminary planning required for the implementation phase. The lab will allow participants to actually create their fixed-asset, prepaid-expense, and accrued-expense records in their credit union's files.

Audience

This course is designed for accounting supervisors and general accounting personnel who are not currently using subsidiary processing in CU*BASE.

Objectives

By the completion of this course, participants will have:

- Reviewed advantages of a subsidiary-ledger system that can both post and report activity as well as keep a history log for analysis and management review
- Discussed how to organize and structure a credit union subsidiary-ledger system for fixed assets, prepaid expenses, and accrued expenses.
- Examined all of the CU*BASE features related to the above subsidiaries

Topics Covered

- Preparing for subsidiary entries
- Working with the vendor file
- Organizing the G/L codes
- Defining fixed assets
  - Building assets, land assets, fixed assets, leased improvements
- Defining prepaid expenses
- Defining accrued expenses
- Generating and posting work files
- Reporting and inquiry on subsidiary results
- Building a full database for internal and external communication of these key subsidiaries
- Minimizing G/L account numbers required on the Balance and Income Statement
- Maintaining inventory control using serial-number lookups and tracking
- Designing tag-number systems to identify credit union property

Workshop

Course 3.50 (W) If desired, a special workshop can be requested where you can set up subsidiary records using your own credit union's files, with assistance from CU*Answers staff. Be sure to bring with you all the worksheets, lists, and other documents you will need to set up your subsidiary records.

Prior to this course, your credit union security officer will need to grant you access to all options on the *Subsidiaries* menu (MNGLFA).

3.51   GL Subsidiary Products: Working with Investments

Course length: 1.5 hours (4-hour lab by request)

Summary

This course reviews the advantages of an investment-trial-balance system for the accounting and tracking of the credit union's investments. Investment maturity, activity, and accounting issues are all clearly communicated to all interested parties through a full inquiry and reporting system.

The training portion of the course will outline the steps for getting started and the preliminary planning required for the implementation phase. The lab will allow you to actually create your investment records in your credit union's files.

Audience

This course is designed for accounting supervisors and general accounting personnel at credit unions not currently using investment processing in CU*BASE.

Objectives

By the completion of this course, participants will have:

- Reviewed the differences between the CU*BASE trial-balance-investment-reporting system and an investment-counseling system

- Explored the options for developing a concise and organized approach to the credit union's investment trial balance

- Analyzed CU*BASE tools used for communicating the who, how, when and where of credit union investment policies

Topics Covered

- Preparing investment information for entry into CU*BASE

- Organizing G/L codes

- Organizing broker/safe-keeper/third-party relationships

- Understanding investment-income calculation methods

- Understanding premium and discount income/expense accounting methods

- Defining investment types

- Maintaining market prices

- Reporting maturity

- Minimizing G/L account numbers required on the Balance and Income Statement

- Reporting on and inquiry of investment results

- Credit union-investment-policy compliance

- Investment-activity reports

Workshop

Course 3.51(W) If desired, a special workshop can be requested where you can set up subsidiary records using your own credit union's files, with assistance from CU*Answers staff. Be sure to bring with you all the worksheets, lists, and other documents you will need to set up your investment records.

Prior to this course, your credit union security officer will need to grant you access to all options on the *Investments* menu (MNINVS).

3.60   Member Checking, Vendor Accounting, and Suspense GLs

Course length: 2 hours

Summary

This course reviews the member checking/share-draft programs, from clearing a draft to setting up an overdraft-protection plan to mailing an NSF notice. Course participants will also review the accounting of third-party products such as ACH, ATMs, and member checking accounts. The course will additionally cover the system's internal-suspense structure and how the chart of accounts can break down the most complicated process into simple zero-balance pointers. This course is a must for understanding the basic accounting of overdraft, exception, and reposting options.

Audience

This course is designed for accounting supervisors and general accounting personnel.

Objectives

By the completion of this course, participants will have:

- Reviewed the daily, weekly, and monthly cycles of key vendor products such as ACH, ATM, and share drafts
- Discussed CU*BASE's ability to automatically handle member exceptions according to credit union policy
- Examined the posting steps involved in each vendor process and how those posting steps are reflected in the accounting entry "TR"
- Configured CU*BASE options to reflect credit union policies as to check/share-draft products

Topics Covered

- Clearing accounts
- Suspense accounts vs. origination points
- Settlement accounts and their reconciliation
- Posting sequences and their accounting summary
- Configuring exception processing and fees
- "TR" trans analysis
- Building share-draft/checking accounts
- Outlining the day-to-day cycle of receiving, posting, and settling draft files
- Understanding CU*BASE reposting options
- Corporate-check-reconciliation options
- Balancing the 870.02 Suspense Account
- Working with the 870.45 Returns Owed to Credit union account
- Balancing the credit union clearing account
- Tracking electronic debits, reversals, and final settlements

3.62   Member Payroll and ACH Products

Course length: 1.5 hours

Summary

How can I make the screen display match the select employee group's payroll report? How can a member who is moving from a paper payroll have his/her automated payroll transfers converted to ACH distributions? How can a credit union debit from a third-party vendor hit the credit union's general ledger directly? This course concentrates on the processing of member payroll and ACH items. Broken down into two parts, the course shows both the similarities and the differences between these two major services. This course is a must for both the processing employee and the management personnel responsible for improving SEG activity.

Audience

This course is designed for accounting supervisors and general accounting personnel.

Objectives

By the completion of this course, participants will have:

- Discussed the unique role of payroll processing in the historical growth of credit unions

- Investigated the CU*BASE options available to build a payroll group database

- Investigated the CU*BASE options in understanding ACH-company relationships with the credit union

Topics Covered

- Entering a payroll group

- Entering/maintaining member payroll information

- Balancing and posting a member payroll

- Tracking and inquiring on member-payroll information

- Developing an ACH company list

- Defining ACH posting rules and techniques

- Working with ACH company/member information for posting

- Understanding ACH transfers

- Working with ACH overdraft-transfer capabilities

- Using ACH as a credit union settlement tool

Online Equivalents

- CAB 201 Daily ACH Processing

- CAB 202 Daily Payroll Processing

3.63 ATM Processing

Accounting/Back Office

Course length: 1.5 hours

Summary

This course discusses the processing features of CU*BASE's automated-teller-machine interfaces. For personnel responsible for ordering cards, setting up fee programs, and coordinating the settlement, this course is a must. Special attention is paid to the various third-party vendors and how the credit union can maximize these special relationships.

Audience

This course is designed for accounting supervisors and general accounting personnel.

Objectives

By the completion of this course, participants will have:

- Discussed both the historical and current revolutionary effect of ATM and debit cards on the credit union industry

- Explored the ability of the CU*BASE plastics file feature to communicate information to front-line personnel

- Reviewed the credit union's choice of ATM vendor and the vendor's daily, weekly, and monthly processing cycles and their effect on member accounts

Topics Covered

- Plastics file

- Card creation and maintenance

- Service-charge indicators

- Working with settlement, suspense, and clearing accounts

- Understanding the difference between ATM and debit cards

- Verifying ATM transactions to vendor reports

- Understanding the differences between online, positive-balance, and negative-balance processing

- Substituting debit cards for checks

3.71 Understanding CU*BASE Transactions

Accounting/Back Office

Course length: 1 hour

Summary

In this course, participants will examine the indicators and specific fields in a CU*BASE transaction that dictate how that transaction is processed and reflected to both the member and the general ledger. This course will answer a variety of questions about CU*BASE transactions. What are the characteristics of transactions that determine their behavior in processing? How does the system know the originating source of a transaction? How does CU*BASE understand that a withdrawal needs to debit a share general ledger account? When a description is selected for a certain transaction, how can one understand the factors that caused that description to match the transaction? How can one balance an out-of-balance condition by scanning for member-offset GLs?

Audience

This course is designed for accounting and back-office personnel who need to know the characteristics that define transactions needing reconciling. It's also geared toward marketing staff who want insight on member-transaction activity to envision product or rebate/service-charge opportunities.

Objectives

By the completion of this course, participants will have:

- Explored the key controlling fields in a CU*BASE transaction record
- Discussed how to use Query and transaction information to reconcile out-of-balance conditions
- Explained how key CU*BASE functions (Account Inquiry, Phone Operator, ARU, and online banking) communicate transactions to members

Topics Covered

- Origin codes
- Transaction codes and types
- Primary and offset GLs
- Transaction Queries
- Analyzing the "TR" journal entry
- Understanding transaction dates and history files
- Working with processing times
- TRANS1, TRANS2, TRANS3
- Secondary transaction descriptions
- Account adjustments
- Transaction service charges
- Transaction overrides
- Reversals
- Effective-dated adjustments
- How to use transaction activity for branch reassignments
- How a share/loan-product configuration controls the G/Ls that are offset
- Transaction weight/cost factors

3.80 CU*BASE Data-Retention Issues

Course length: 1 hour

Summary

This course helps credit unions plan for how key information and computer-generated reports can be accessed, reviewed, and archived for credit union employees and key credit union examinations.

Few things are as frustrating as having to hunt through printouts to respond to an anxious member's request. Management is faced daily with the issue of balancing supply and storage costs against the need to provide examiners and auditors with legally required information. Creating and designing a policy that fits all of the different types of reports and classified information groups can be a real challenge. This course will review the credit union's data-retention issues, from the teller line to management's back office.

Data retention is not just a back-office issue. When a member needs a statement quickly, it is a service issue that makes all the difference.

Audience

This course is designed for operations leaders and credit union policy makers.

Objectives

By the completion of this course, participants will have:

- Described key CU*Spy features and their application in the daily servicing of members

- Reviewed CU*Answers procedures for CU*Spy setup, CD-ROM options, and current OUTQ processing

- Analyzed regulatory guidelines on data retention

Topics Covered

- CU*BASE daily reports

- CU*BASE monthly reports

- CU*BASE user reports

- CU*Spy reports and statements

- OUTQ options

- Daily-printing cycles

- Writing a data-retention policy

- CU*Spy options and credit union examination

3.90　　　　Preparing for Month-End & Statement Processing

Course length: 1 hour

Summary

Do you have an end-of-month routine to ensure you complete all of the necessary tasks? Are you familiar with the different options CU*Answers offers to assist you with those tasks? Let us help make your month-end routine easier.

In this course we will discuss all of the necessary tasks that need to be completed as well as the options we offer to assist you in a successful month end.

Audience

This course is designed for anyone responsible for month-end tasks, including marketing staff responsible for planning statement inserts.

Objectives

By the completion of this course, participants will have:

- Discussed methods of ensuring end-of-month procedures are completed

- Reviewed the EOM Checklist

- Discussed issues that occur when deadlines are not met

- Understood dividend-configuration calculation type

- Understood the regeneration process

- Reviewed statement-process timeline for month

- Understood process on statement-vendor side

Topics Covered

- Monthly checklist
  - Loan-rate changes
  - Share-rate changes
  - Email messages
- Statements
  - Deadlines
  - Inserts
  - Fees
  - Messages
  - eStatement reminders
- Email reminders
- Membership audits

3.95 Online CUs: Planning for Year End and Using the Year-End Processing Guide

<div align="right">Accounting/Back Office</div>

Course length: 1 hour

Summary

This course is designed to review the many tasks and procedures related with end-of-year and annual tax reporting.

We will review the entire Year-End Processing Guide for the current year.

Audience

This course is designed for all staff responsible for completing year-end tasks.

Objectives

By the completion of this course, participants will have:

- Discuss critical deadlines
- Reviewed detailed procedures
- Explored necessary tasks for verification
- Reviewed deadlines for various tasks

Topics Covered

- Task list
- Tax forms and pricing
- Using member statements as Substitute 1099-INTs
- Bonus dividends and loan-interest rebates
- Verification
  - Loan categories (1098 reporting)
  - Shares and CDs (1099-INT reporting)
  - A/P vendors (1099-MISC reporting)
  - IRA balance file
  - The tax file and printing the 1099/1098 tax report
- IRAs
  - Form 1099-R instructions (CMG administered)
  - Form 5498 instructions (CMG administered)
  - Form 5498 instructions (self-administered)
- Other forms

3.96 Preparing for Multi-Corporation Processing

Accounting/Back Office

Course length: 1 hour

Summary

The Multi-Corporation Processing feature in CU*BASE gives you the ability to run multiple credit unions in one database, identifying each with a unique corporate ID, allowing for a separate set of books to be maintained for each corporation.

Are you considering using the CU*BASE Multi-Corporation Processing option? If so, this course is for you.

Audience

Credit union leaders and managers responsible for processing decisions. CFOs should also attend.

Objectives

By the completion of this course, participants will have:

- Explored how Multi-Corporation Processing can work for their credit union

- Investigated multiple configuration options for networking

- Discussed routing and account numbers

- Reviewed the different processes of the system and how the Multi-Corporation Processing feature will work

Topics Covered

- Multiple charts of account

- Financial statements

- Configurations

- Cash handling

- Tiered Services

- Rates

- Corrections/adjustments

- Opening accounts

- Third-party interfaces

- Credit bureaus

- CPI reporting

- Plastics

- Member communication

4.00 CU*BASE Data Structure: Understanding Computer-Stored Data

Course length: 1 hour

Summary

This course focuses on key data and the way it is stored, updated, and used to understand the credit union's makeup and special features. This course identifies the three groups involved in database management:

- Data gatherers and input specialists
- Data analyzers
- Data users

Which are you? Where does your department fit in? If you follow the adage that "bad information is worse than NO information at all," your credit union needs to understand the ins and outs of how CU*BASE uses the data making up your credit union.

Audience

This course is designed for credit union leaders involved in general management and product creation.

Objectives

By the completion of this course, participants will have:

- Discussed the value of a centralized database as a communication tool
- Explored the bottom-line value of at-your-fingertips information in developing products and cross-selling them
- Completed an outline of all key data files used by CU*BASE to process member activity
- Reviewed results of database management by discussing Account Inquiry, Phone Operator, and other miscellaneous inquiry features

Topics Covered

- Terms related to data files
  - Libraries
  - Files
  - Records
  - Fields
- Key CU*BASE data files and their use
  - MASTER
  - MEMBER
  - TRANS
  - Miscellaneous
- Developing a database-management policy
  - Input
  - Analysis
  - Users
- Relating member services to the database
  - Account Inquiry/Phone Operator
- Understanding which files are being used in key CU*BASE processes

4.10 Introduction to CU*BASE Marketing and Sales Tools

Marketing/Sales

Course length: 1 hour

Revised!

Summary

Got a product to sell? Got something to move? Got an idea that just has to be the best idea you put out this year? Now what?

CU*BASE marketing tools help users manage the sales portfolios of products, staff members, and the credit union itself. This means the credit union must consciously adopt a sales "culture" dedicated to serving members and continually winning them over every time there is any credit union interaction.

Therefore, every leader and every team member of the credit union is involved in marketing, making everyone accountable for achieving results. In this class, there will be a discussion on developing that culture and using CU*BASE marketing tools as a strategy for reaching members and fulfilling their needs and financial goals.

Audience

This course is designed for credit union marketing personnel and all credit union leaders, from supervisors to CEOs.

Objectives

By the completion of this course, participants will have:

- Reviewed CU*BASE tools that can be used to create an effective marketing campaign
- Investigated interactive CU*BASE tools for servicing members
- Developed a strong understanding of the Member Connect tool
- Developed an in-depth knowledge of Need Groups and Task Categories
- Developed an understanding of the Tracker system as it relates to sales opportunities and conversations
- Developed an intermediate understanding of the Next Suggested Product tool

Topics Covered

- Member Connect
  - How to obtain a target audience
  - eCommunications – online banking messages and email
  - Print – mailing labels and statement inserts
  - Verbal conversation – initiating Trackers
- Cross-Sales Tools
  - Need Groups and Task Categories
  - Using the Tracker system to initiate opportunities and track sales conversations
  - Next Suggested Product overview

4.12 Building a Communication Network Using Member Connect

Course length: 1 hour

Summary

Communication is important. Knowing what has been communicated validates the quality of those communications. CU*BASE cross sales and marketing tips raise the awareness of your staff-to-member interactions. Each time a credit union employee consults with a member, they could review a list of the decisions the member has already made regarding specific products and services. For example, before asking the member if they would like to apply for a credit card, the teller or member service representative could see if a decision has already been made by that member. Have they received an ATM application or an eStatement brochure? Look at their record in CU*BASE.

With CU*BASE marketing tools, your staff can focus their sales efforts on products and services the member *needs*, not those that happen to be on the list of products to sell that week.

Do you arm your staff with tips and procedures that ensure their success? In this course, discover how CU*BASE cross-sales and marketing tips will give your members the propensity to ask questions and arm your staff with exactly the right response each and every time.

Audience

This course is designed for credit union marketing personnel and all credit union leaders, from supervisors to CEOs.

Objectives

By the completion of this course, participants will have:

- Discussed appropriate use of the CU*BASE cross-sales functionality
- Explored how CU*BASE Sales Trackers compliment the overall member relationship
- Investigated how to keep member communications consistent with their marketing team

Topics Covered

- CU*BASE cross-sales configuration
- CU*BASE Sales-Tracker configuration
- CU*BASE marketing tips and procedures for inquiry

4.13 Your Toolbox: Improve Your Member Relationships Using CU*BASE Cross Sales & Sales Trackers

Marketing/Sales

Course length: 1.5 hours

Summary

Member Connect is a vehicle to connect your members to your credit union regularly and consistently. Whether your goal is to promote a new product or service or simply to keep in touch for greater member retention, Member Connect makes it easy to communicate with your members.

Member Connect provides a single access point to many different CU*BASE marketing tools. The advantage of Member Connect, aside from bringing everything together into one location, is that it allows you to create a single database file of member account numbers, and then use that same file to reinforce your message through a variety of channels.

Audience

This course is designed for credit union marketing personnel and all credit union leaders, from supervisors to CEOs.

Objectives

By the completion of this course, participants will have:

- Discussed how to use CU*BASE to communicate externally with members

- Explored the importance of using a variety of delivery channels for communication

Topics Covered

- Creating a free-form text message to be delivered to members the next time they log into **It's Me 247** online banking

- Sending an email message directly to the member's email address

- Printing mailing labels

- Creating a mailing-list database file ready to send to a third-party marketing resource

- Preparing for monthly or quarterly selective statement inserts targeted to certain members

- Creating telemarketing Trackers to allow member service staff to follow up with these same members over the phone tracked by the CU*BASE telemarketing leads and follow-up system

4.15   Member Service Trackers, Leads, and Follow-Ups

Marketing/Sales

Course length: 1 hour

Summary

Talking to your members about information that is relevant to their circumstances is essential to a successful member-service experience.

In this course, participants will gain practical knowledge they can use every day to dialogue with their members, retain the data, and recycle it to the next credit union representative the member meets. No longer will the member need to meet with the same representative for assistance. Tracker records are created and stored for each member and can be viewed by any employee with access to Account Inquiry. Regardless of the delivery—in person, phone, email, or online banking—members will feel valued and well served through consistent use of Trackers.

Audience

This course is designed for marketers, management, and all operations staff who have contact with members.

Objectives

By the completion of this course, participants will have:

- Discussed the difference between Cross-Sales Need Groups and Tasks

- Reviewed how to find exactly the right words to say each and every time

- Explored how to use Sales Tracker tools to maximize the member-service experience

- Discussed how to use sales and service Trackers for follow-up

Topics Covered

- Cross-Sales Need Groups and Tasks Refresher

- Working Trackers from Account Inquiry

- Working Trackers from Follow-Up

- Tracker types vs. memo codes

- Configuration options

- Activity tracking/supervisory reports

Note: CU*BASE marketing programs can be utilized separately or strategically combined to meet every credit union's marketing and communication needs. Be sure to register for the following courses to take advantage of what CU*BASE can do for you:

- *4.10: Introduction to CU*BASE Marketing and Sales Tools*
- *4.11: Data Mining: "Know Your Member" Analysis Tools*
- *4.12: Build a Communication Network Using Member Connect*
- *4.13: Your Toolbox: Improve Member Relationships Using CU*BASE Cross Sales & Sales Trackers*

4.20   Report Builder 1: Working with Computer-Stored Data for Reports and Inquiries

Marketing/Sales

Course length: 1.5 hours

Summary

You can hardly go anywhere today without hearing about database management, warehousing, and mining. What do these terms mean? And how do credit union employees participate in these new concepts? CU*BASE Report Builder uses the IBM program called *Query*, a powerful, flexible tool for mining data from your CU*BASE member data.

This course will cover pre-defined inquiry options found throughout the CU*BASE menu system and outline the steps to create a very simple custom report.

The concepts covered in this course are used in many CU*BASE products, from teller auditing to cash management to general member inquiries. It is important that the credit union's own internal trainers understand the basic concepts in this course so that they can help credit union employees as they use CU*BASE every day.

Audience

This course is designed for line supervisors, marketers, and compliance personnel.

Objectives

By the completion of this course, participants will have:

- Discussed how CU*BASE Report Builder uses the IBM Query software to access member data

- Discussed generating custom reports and inquiries using Report Builder and CU*BASE data

- Reviewed the process of creating a customized report and inquiry

Topics Covered

- CU*BASE canned Query menu options

- Understanding the Record Select process

- Understanding how a computer stores data

- Using Report Builder options to design custom reports and inquiries

- Automating credit union Queries

Online Equivalents

- CMS 100 Report Builder 1 – Using Canned Queries

- CMS 101 Report Builder – Basic Custom Queries

Workshop

Course 4.20(W) is a workshop follow-up for this course that allows you to create reports using features of the Query tools learned in this course. Please be prepared with an outline of data you would like to work with during this workshop.

Note: Workshop course size is limited to 12 participants; there will be up to two people on each computer.

4.21   Report Builder 2: Building Custom Reports

Marketing/Sales

Course length: 1.5 hours

Summary

This course builds on the basics learned in Report Builder 1, and covers all features that are commonly used with the CU*BASE database structure. Report Builder gives users the power to take control of one of their most valuable assets, data, and get exactly the analysis they need from their CU*BASE data files.

Audience

This course is designed for line supervisors, marketers, and compliance personnel.

Objectives

By the completion of this course, participants will have:

- Reviewed generating custom reports and inquiries using Report Builder and CU*BASE data

- Discussed course samples and designed a custom report based on course input

- Created their own custom report or inquiry

Topics Covered

- Designing custom reports and inquiries

- Joining multiple files

- Selecting records

- Summary and calculation options

- Formatting and layout options

- Creating database files using Query

- The role of Report Builder in file downloads

Workshop

Course 4.21(W) is a workshop follow-up for this course that allows you to create reports using features of the Query tools learned in this course. Please be prepared with an outline of data you would like to work with during this workshop.

Note: Workshop course size is limited to 12 participants; there will be up to two people on each computer.

4.22   Report Builder 3: Database Files and String Reports

Marketing/Sales

Course length: 1.5 hours

Summary

Building on the topics covered in the previous Report Builder courses, this course takes users further in depth with a focus on the more complex aspects of Report Builder.

Audience

This course is intended for those who are well versed in Report Builder and are comfortable with building reports using multiple files.

Objectives

By the completion of this course, participants will have:

- Reviewed generating custom database files and creating a string of reports

- Discussed more complex ways to join database files and create custom fields

- Explored the use of custom database files in the available CU*BASE marketing and Member Connect menu options

Topics Covered

- Using database files

- Creating custom files and using them to create report strings

- Creating complex custom fields and exploring available IBM custom-field options

- Joining multiple files with more emphasis on matching vs. un-matching data in the files

4.24 Partners in Practice: Branding Your Credit union (It's More Than a Name!)

Course length: full day (day 1 of a 1.5-day course - second day is course 4.25)

Summary

Credit unions face challenges every day: Competition with the economy, competition for market share, competition with competitors. Even the perception of your credit union through the vantage point of your members is a form of competition. How can you infuse your staff with attitudes and practical business experiences to meet these challenges head on? How do you create a winning environment when competition is so fierce?

In part one of this one-and-a-half-day course, participants will discover how to leverage the power of CU*BASE marketing programs to ensure their brand stays consistent within their market. This course begins a comprehensive tour of all CU*BASE marketing and communication features that ensure success.

Audience

This course is designed for credit union marketing personnel and all credit union leaders, from supervisors to CEOs.

Objectives

By the completion of this course, participants will have:

- Explored all areas of CU*BASE that relate to credit union branding
- Investigated implementing/refreshing Tiered Services and Marketing Club programs
- Networked with peers and shared tips on what has worked for them in the area of marketing

Topics Covered

Morning Session

- Creating a member-relationship program from start to finish using CU*BASE
  - Using Account Inquiry as a starting point
  - Branding with CU*BASE/customizing workstations
  - Cross Sales & Sales Tracker tools
  - Marketing Tips
  - Labeling with "Know Your Member" and Tiered Services
  - Data Mining - What, there's more?
  - Using the features of Member Connect for ongoing clear and consistent member communication

Afternoon Session

- Tiered Services
- Marketing Clubs
- Configuration and monitoring

4.25　　　Partners in Practice: How to Do the Work

Marketing/Sales

Course length: half day (day 2 of 1.5-day course – day 1 is course 4.24)

Summary

Your total marketing plan can be in place year after year. Learn about the cuasterisk.com network and how you can use your partners to offer winning branding solutions to your members. Each builds on and supports the others, maximizing all of the member-contact avenues available. It's one definite way you can both manufacture time and create results. This coordinated, layered approach is the most effective way to reach your members and grow your bottom line.

Learn how you can leverage all of these marketing tools by sending your best and brightest to this course. Discover what it takes to leverage your partners to create a market-focused and results-oriented atmosphere. Best practices for internal marketing strategies and ideas will be yours for the taking.

Audience

This course is designed for marketers, credit union leaders, and sales/service supervisors.

Objectives

By the completion of this course, participants will have:

- Explored all levels of the Partners in Practice branding program.
- Discussed ideas for reaching members on a consistent basis with professional materials
- Investigated implementation of a full marketing calendar
- Discovered a robust member relationship program that will fit any credit union's budget
- Participate in discussion of practical application of marketing topics and best practices

Topics Covered

- Meet the Managed Services Team Member-relationship programs begin with your products and services. Strengthen your portfolio by learning the power of consulting with a member of our Managed Services team. Whether it be lending, savings, or overall CU*BASE configuration, let a member of our team help you.

- CU*OverDrive: Steering Members to Your Services - One full year of work is complete and right at your fingertips. Commit to a full year or test drive a one-time campaign. CU*OverDrive will help you race to the finish line. Each campaign is professionally designed to promote value and loyalty to your members. Coupled with CU*BASE, CU*OverDrive marketing materials such as statement inserts and onserts, lobby posters, web banners, email messages and phone scripts will arm your staff for success.

- Member Communication Services: Delivering the Message – The Xtend Member Reach contact center will handle continuous member contacts for you! Using CU*BASE tools, targeted members will receive email messages, e-newsletters, online banking and statement messages, and personalization for **It's Me 247** Online Banking Community. Get ready to respond to your members' electronic communications by leveraging the automated programs of Member Reach. Don't stop with electronics. Let the Xtend call center assist you with your inbound and outbound calls. Whether it be one-time campaigns, defined target delivery (welcome, new loans, and loans close to payoff), or loan-fulfillment communication, let the Xtend call center design a program that works for your members.

4.40 CU Statements

Marketing/Sales

Course length: 1 hour

Summary

The number-one communication piece mailed to a member is the periodic statement. This course concentrates on the available configuration features and the setup of your credit union's statement programs. What is included with the statement, when it is mailed, and how to use inserts are all key to many of your credit union's products and their success. Statements need a marketer's touch!

Audience

This course is designed for marketing personnel and credit union leaders.

Objectives

By the completion of this course, participants will have:

- Explored user-configured features of CU*BASE statements

- Discussed key components of statement data and their presentation

- Analyzed the steps between CU*Answers and the member's mailbox

- Examined postal regulations, including CASS-certification processing

Topics Covered

- Statement configurations

- Monthly statements

- Quarterly statements

- Annual statements

- Audit statements

- Random file generation

- Aggregate-balance file generation

- CASS certification

- Member-address control
  - Alternative address
  - Closed Member Address
  - Non-member address

- The printing process

- The mailing process

- Credit union responsibilities
  - Inserts
  - Mail

4.90   Introduction to WordPress with SiteControl

Course length: 1 hour

Summary

Helping you gain the most from your website investment is a major goal of this course and your instructors will facilitate that achievement. You will learn the basics of WordPress, the open-source platform that uses our SiteControl plugin. This software delivers a powerful website you can maintain with no HTML or code knowledge required.

This course covers basic WordPress-based website management along with credit union-specific features of our SiteControl plugin and basic steps you can take to keep your site updated, well organized, and visually appealing.

Audience

CU*Answers Web Services WordPress with SiteControl clients

Objectives

By the completion of this course, participants will have:

- Discussed their Web strategies with other participants

- Explored how WordPress with SiteControl can power their website and help them achieve their goals for their website

- Examined the potential to leverage the power of open-source to deliver a dynamic web experience through this platform

- Reviewed best practices and recommended steps toward managing their well-designed site

Topics Covered

- What is WordPress?

- WordPress as a content management system

- WordPress terms

- Themes

- Satellite rate board

- Widgets

- Menu system

- Electronic forms (gravity forms)

- Best practices

4.91   Advanced WordPress with SiteControl

Marketing/Sales

Course length: 1 hour

Summary

This course builds on the Introduction to WordPress with SiteControl course and provides in-depth tips for maintaining your website. You may take the intro course first, but it's not a requirement before attending this second level. If you have been managing your website with WordPress and want to dig deeper into features and tools available in SiteControl, this course is for you!

For those who want to get the most out of their WordPress site, Advanced WordPress with SiteControl will cover a broad set of topics such as plugins, integrating with Google Maps and Google Analytics, rotating banners, and more!

Audience

This course is geared toward CU*Answers Web Services WordPress with SiteControl clients that perform most of the content-management tasks for their site.

Objectives

By the completion of this course, participants will have:

- Discussed how third-party plugins can extend WordPress

- Explored how to use many of the popular plugins as well as the more advanced features of the WordPress core

- Reviewed best practices as they relate to advanced site management and knowing the limits of a particular theme or site

Topics Covered

- Intro to plugins

- Page templates

- Google Maps integration

- Building data tables (TablePress)

- Shortcodes in SiteControl

- Google Analytics

- Custom post types

  - Banners

  - Mini-features

  - Featured rates

4.94   Making a Splash with Member Statements: Statement Onserts and Printed-Statement Styles

Course length: 1 hour

Summary

Statement onserts are the equivalent of statement inserts without the added paper required, or the extra processing step during statement generation. This means onserts cost less.

This course introduces participants to the onsert process, showing them everything from selecting onserts to reviewing onserts used for past statements.

Audience

This course is designed for employees responsible for month-end tasks, especially marketing staff involved in planning statement inserts.

Objectives

By the completion of this course, participants will have:

- Discussed how to obtain login credentials and use the sign-on process

- Described the differences between default and selective onserts

- Learned about printed styles for statements

- Reviewed the procedure for accessing and uploading onserts

- Discussed the standard requirements for onserts

- Investigated how to finalize and approve the onsert

- Explored ideas for using selective onserts and the default onsert

Topics Covered

- Accessing the onsert website

- Printed styles for statements

- Choosing selective and default onserts

- Selecting onserts

- Using search

- Browsing history for previous onserts

- Timing and scheduling

- Email confirmations

4.95 Would You Like Fries with That? – Next Suggested Product Training

Marketing/Sales

Course length: 30 minutes

New!

Summary

This course offers a deep dive into Next Suggested Product, one of the most unique and valuable sales and teller-line features of CU*BASE. Using Next Suggested Product in your credit union will help your staff keep campaigns and member-facing employees on target with their member communications and sales goals.

Audience

This course is geared toward all member-facing employees of credit unions planning on or considering implementing Next Suggested Product. Course participants should have a good understanding of Trackers.

Objectives

By the completion of this course, participants will have:

- Developed an understanding of how to work Next Suggested Product Trackers
- Developed an in-depth knowledge of how to best implement Next Suggested Product
- Discussed how Next Suggested Product can enhance sales and communication with members

Topics Covered

- Next Suggested Product configuration
- Next Suggested Product implementation
- Next Suggest Product Trackers
- Next Suggested Product analytics

Workshop

Course 4.95(W) is a workshop follow-up for this course that allows you to apply the concepts learned in this course. Please be prepared with an outline of objectives you would like the course instructor to help your team meet during this workshop.

Note: Workshop course size is limited to 12 participants; there will be up to two people on each computer.

5.00   Designing CU*BASE Loan Products

Lender*VP

Course length: 1.5 hours

Summary

This course explains how to use CU*BASE tools to configure loan products. From servicing controls to financial analysis to examination reporting, CU*BASE leads the way in flexibility and creative processing for today's loan team. This course concentrates on the broad picture of what makes up a lending portfolio and how it is focused.

Audience

This course is designed for marketing and loan-product developers.

Objectives

By the completion of this course, participants will have:

- Analyzed CU*BASE loan categories and their flexible configuration
- Learned about business-unit configuration
- Discussed loan-underwriter approval limits
- Examined configuration tools (purpose codes, security codes, etc.) for analyzing and reporting on the loan portfolio
- Reviewed compliance, communication, and training tools available for the loan manager

Topics Covered

- Business-unit configuration
- Loan-underwriter approval limits
- Loan categories as the controlling service parameter
- Multiple-account suffixes
- Interest-calculation methods
- Delinquency-calculation methods
- Disbursement alternatives
- Insurance alternatives
- Mortgage/construction-loan information
- Understanding the difference between MEMBER5 and MEMBER6
- General-ledger interfaces
- IRS reporting
- Payment-change options
- Purpose codes
- Security codes
- Collateral codes
- Insurance tracking
- Other miscellaneous configuration options
- Configuring loan products for Rate Inquiry and the online banking rate board

5.10 Lending from Request to Disbursement: Understanding the Application Process

Course length: 1 hour

Summary

This course focuses on selling loans to members. From the initial "Hello, how are you?" to the "Where would you like your loan funds?," this course shows how CU*BASE can make every credit union staff member an effective loan sales representative.

The key to making a member a lifetime borrower is an interactive lending database that tracks the member's application information the entire time that member is active. This database creates a state of readiness that can be accessed for use not only by credit union staff but for the online banking products of the future.

How do you sell a loan? Are your members online or do they still fill out applications, wait in line, and wonder why you don't remember them since the last time they needed a loan?

Audience

This course is designed for all credit union personnel involved in selling loans to members.

Objectives

By the completion of this course, participants will have:

- Analyzed the steps and components of a loan interview from start through closing
- Discussed the measurement of a loan department's output
- Discussed additional uses for underwriting databases
- Defined the key components of approving or denying a member loan request

Topics Covered

- Loan Quoter
- Loan requests and working with the electronic loan file
  - Credit reports
  - Outstanding loans
  - Open-end loan contract
  - Risk-based lending
- Loan-application processing and household enrollment
- Electronic loan checklist
- Printing loan forms
- Creating loans and disbursing funds
- Loan-file verification
- Underwriting databases
  - Member-written applications
  - Credit bureau credit reports
  - Online household database
  - Online archived applications

Online Equivalents

- CLS 100 Lending Basics
- CLS 101 Lending 2: Creating and Disbursing Loans for Members and Non-Members

5.11　　　CU*BASE Mortgage Processing

Lender*VP

Course length: 1.5 hours

Summary

In this course we will review CU*BASE options for servicing mortgage loans through the credit union's traditional service delivery points. 360-day loans require repayment rules and special handling that are not related to the typical credit union member loan. Understanding and explaining these differences to your members will be the difference between using the CU*BASE system and purchasing an outside servicing package. This course is key to getting the maximum return on CU*BASE mortgage loans.

Audience

This course is designed for loan-product designers, lending managers and supervisors, and member-service supervisors.

Objectives

By the completion of this course, participants will have:

- Explained the loan-servicing rules for 360-day-configured loans

- Discussed extended mortgage servicing and CU*BASE automated features including payment-matrix options and teller-warning messages

- Discussed the difference in amortization, simple interest, and scheduled interest

- Investigated the payment-application and system-accrual processes

Topics Covered

- Servicing 360-day-interest loans

- Configuring mortgage-lending products

- Preparing loans for final payoff

- Mortgage-payment matrix

5.12 CU*BASE Escrow Processing

Lender*VP

Course length: 1.5 hours

Summary

In this course we will review CU*BASE options for maintaining mortgage-escrow shares and escrow analysis. From the initial configuration of type codes and escrow payees through the payment procedures and annual escrow statement, you will learn the interactive features that make CU*BASE a robust, comprehensive escrow-processing system.

Whether you are a current user of the escrow-processing system or haven't had much experience with it, this course will be beneficial. Pick up some new tips or use the information to decide in favor of automating escrow processing this year.

Audience

This course is designed for loan-product designers, lending managers and supervisors, mortgage-servicing staff, and member-service supervisors.

Objectives

By the completion of this course, participants will have:

- Discussed escrow administration and government regulation

- Investigated escrow set up, disbursement and analysis

- Reviewed how to use CU*BASE for escrow administration

Topics Covered

- Escrow share configuration

- Escrow payees/type codes

- Open escrow account/add payees

- Disbursement report

- Disbursing escrow payments

  - Tax, insurance, and PMI tracking

- Escrow analysis

  - Analysis configuration

  - Preview(trial)/create(final) analysis

  - RESPA (Real Estate Settlement Procedures Act)

5.15   Investor Relations

Lender*VP

Course length: 1 hour

Summary

Investor opportunities take a variety of forms. In this course we will discuss some of those options as well as the tools available to service an investor loan in the secondary market.

This course covers reporting, remitting, and balancing using investor-driven forms and required regulations to service mortgages that are owned by an investor.

Audience

Credit union managers and leaders involved with setting the direction for loan-department strategies and preparing for new opportunities.

Objectives

By the completion of this course, participants will have:

- Discussed the history of the secondary market

- Explored payment processing and investor reporting

- Investigated different investor accounting cycles

- Reviewed using CU*BASE for investor processes

Topics Covered

- History of mortgage lending and the secondary market

- Using the CU*BASE Participation Lending software to support the investor process

- Setup and processing

- Payment processing, investor reporting, and remitting

- Download process for investor reporting
    - Freddie Mac – Upload to MIDANET
    - Fannie Mae – Upload to Surf

- Resources
    - www.fanniemae.com
    - www.freddiemac.com
    - www.fhlb.com
    - www.usda.com
    - www.hud.gov

5.20 Organizing a Loan Department and Servicing Loans on CU*BASE

Lender*VP

Course length: 1.5 hours

Summary

When was the last time you flowcharted your loan department? In other words, what is the "maze" that a member must navigate through to get a loan in your credit union? Are there unnecessary steps, costs, or annoyances that are keeping your members from choosing you as their first option?

How is a loan approval different from a credit union denial or "turning down" a member? What sales and marketing tools do your loan officers use to increase lending opportunities? This course focuses on analyzing every aspect of the lending department, looking at all processes from an operational efficiency standpoint.

Audience

This course is designed for all lending personnel and will also be helpful to senior management and lending leaders interested in a broad perspective of their loan department.

Objectives

By the completion of this course, participants will have:

- Discussed a general overview of the credit union's loan department, from sales and marketing through the interview and decision process, to final approval and servicing
- Examined how CU*BASE can improve the work flow of member lending
- Identified key job descriptions in a credit union loan department and defined the role of all credit union departments in the servicing of loans

- Discussed designing loan products based on member needs and motivations
- Explored the credit union options and responsibilities after the loan has been approved
- Discussed how loan personnel can communicate to other departments for positive member results

Topics Covered

- Understanding the impact of the Household database
  - Defining a credit union policy
- Centralized lending tools
- Configuration options
  - Interest-rate calculations
  - Payment methods
  - Payment matrix
  - Variable-rate loans
  - Risk-based and relationship lending
- Pledged shares and miscellaneous secured shares
- Denial features and the denied database
- Disbursement methods and matching loan products to member lifestyles
- Statistical analysis
  - Loan-activity analysis
  - Applications vs. denials vs. approvals
- Analyzing loan-account inquiries
- Identifying potential servicing problems (next pay dates, payment frequencies, AFT, ACH/payroll)
- Understanding CU*BASE payment history

5.30   Open-End and Line-of-Credit Lending

<div align="right">Lender*VP</div>

Course length: 1 hour

Summary

In a world that expects immediate response and immediate satisfaction, the time between a loan request and the money being put in the member's hands is shrinking daily. One key to members' being satisfied with the credit union's loan program is the automated distribution of pre-approved, open-end, and line-of-credit loans.

With automation, challenges will come. How do you avoid disbursing on delinquent loans? How do you recalculate payments? How do you analyze credit expiration dates? This course will answer these and many other questions on how CU*BASE can lead the way to member satisfaction.

Audience

This course is designed for loan supervisors and loan-product developers.

Objectives

By the completion of this course, participants will have:

- Described the difference between open-end, closed-end, and line-of-credit loans using CU*BASE

- Reviewed different styles of line-of-credit and open-end loans

- Analyzed the process for key areas where data-processing automation can replace lending personnel and the need for manual decisions

Topics Covered

- Loan category options
  - Review dates
  - Payment changes
  - Disbursement vs. all transactions
  - Payment-change timing
  - Disbursements from zero balance
  - Estimated calculations
  - Amortized calculations
  - Table calculations
- Disbursement Points
  - Teller line
  - Overdraft protection
  - Checks
  - ATMs
  - Audio response
  - Shared Branch Outlets
- Open-end loan contracts
- Analyzing promissory notes and disclosure paperwork

5.40   Managing Bankruptcy

Lender*VP

Course length: 1.5 hours

Summary

You just received a notice from the court that one of your members has filed bankruptcy. What are the procedures you must follow to make sure you manage this situation properly?

This course focuses on the communication of the bankruptcy to staff, the compliance of the laws relating to what you can and can't do, and making sure the account is tracked and treated appropriately.

Audience

Credit union staff responsible for the collection of problem loan and savings accounts.

Objectives

By the completion of this course, participants will have:

- Reviewed the steps necessary to digitally communicate the bankruptcy to all staff

- Learned how to maintain accounts to preserve the information and harmonize with the court

- Learned how to code the credit bureau file

- Reviewed methodology to track bankrupt accounts through Tracker processing

- Learned how to create a write-off account

Topics Covered

- Updating member-account information related to bankruptcy

- Statement-mail-group configuration

- Credit-reporting codes

- Placing comments and freezes on member accounts

- Designing Tracker types to monitor bankrupt accounts

- Clearing Tiered Services

- Removing ancillary services

- Show Me the Steps bankruptcy topics

5.50 Interactive Online Collections

Lender*VP

Course length: 1.5 hours

Summary

This course concentrates on the CU*BASE interactive online collections system. This tool aids credit union collectors in all facets of delinquent-member interactions and communications. Through completing the work, the collector actually builds a historical database of member issues, problems, and promises to be communicated to all credit union staff in their collective efforts to work with the delinquent member. This historical record keeping is paramount to effective disaster-recovery and collections processes.

Audience

This course is designed for loan collectors, loan-product developers, and loan officers.

Objectives

By the completion of this course, participants will have:

- Reviewed CU*BASE tools for gathering, maintaining, and reporting collections information
- Examined collections types and processes
- Reviewed follow-up tools

Topics Covered

- Configuring collections-system levels
  - Automated delinquency freezes and releases
- Working with delinquency notices
- Delinquency-fine configuration
- CU*BASE collections system
  - Delinquent loans
  - Negative-balance shares
  - Overline line-of-credit loans
  - Follow-up practices
- Working with delinquency comments in Tracker
- Show Me the Steps bankruptcy topics

Online Equivalent

- CCS 100 Collections Basics
- CCS 101 Advanced Daily Work

5.70 Centralized Underwriting: Inquiry for Loans in Process

Lender*VP

Course length: 1 hour

Summary

How does your credit union communicate the daily processes of the loan department to other staff? How frequently does a member want to know the status of a loan request and must be put on hold until the individual loan officer is available? Is your credit union considering expanding its lending functions to locations in which you simply want a loan interviewer rather than a loan underwriter?

By investigating CU*BASE underwriting codes and related features, many of these issues can be addressed during this course, which is a must for loan supervisory personnel and upper management.

Audience

This course is designed for all loan personnel but is especially geared toward lending managers responsible for developing the lending process and communicating the process to staff.

Objectives

By the completion of this course, participants will have:

- Reviewed methods to increase productivity, accuracy, and efficiency of lending departments

- Investigated the improvements in staff and member communication that centralized underwriting provides

- Investigated the independent steps in selling, approving, and processing a member loan request

Topics Covered

- Underwriting codes

- Application-status inquiry

- Approvals and denials

- Modifying loan requests

- Auditing underwriter approvals

- Approval security

- Report review

5.71 Laser-Forms Management

Lender*VP

Course length: 1.5 hours

Summary

Forms are an integral part of your credit union. From initial design through the final submission at completion, forms are intended to gather information concisely for each purpose. Some forms are subject to regulations and designed according to specification. Laser-print quality is standard on forms received from today's credit union.

From choosing your laser-forms vendor to coordinating CU*Answers' programming staff to teaching staff how the new form is going to work, this is a real partnership with your CU*Answers forms coordinator. This course will focus on that process.

Audience

This course is designed for credit union staff who manage the selection, maintenance, and implementation of credit union forms.

Objectives

By the completion of this course, participants will have:

- Discussed the forms-development process from selection to implementation

- Reviewed pricing for forms development

- Reviewed current examples of forms used by other credit unions

- Described the process loan officers use in preparing documentation for members

- Investigated hardware options and combining laser printers for other uses

Topics Covered

- Forms vendors

- Laser-loan-forms configuration

- Laser checks and money orders

- Other CU*BASE laser forms

- Mortgage forms generation:

    - Settlement statement

    - Mortgage document

    - Satisfaction

    - Good faith estimate

- Printing loan forms as part of the daily CU*BASE lending process

5.75   Implementing the 247 Lender Decision Model

Lender*VP

Course length: 1 hour

Summary

Saying "Yes" is a 24-by-7 requirement with today's credit union member. If your credit union is going to stay relevant in your members' lives, you have to be willing to work when the member is ready. You must model loans and extend yourself to every automated channel you can.

That's where 247 Lender comes in. 247 Lender is a CUSO-owned decision model that lets you give automated approval 24 hours a day, 7 days a week, through all your delivery channels.

Come learn how you can implement 247 Lender and take full advantage of it throughout your entire organization.

Audience

This course is designed for credit union lending leaders and loan personnel.

Objectives

By the completion of this course, participants will have:

- Reviewed the features and benefits of the 247 Lender decision model

- Examined configuration options

- Discussed the steps required to implement 247 Lender

- Reviewed how 247 Lender affects day-to-day lending activity

Topics Covered

- Getting started with 247 Lender
  - Changes to your loan policies
  - Developing a plan
- Configuring 247 Lender minimum-requirement filters
- Configuring your approval matrix
- Configuring loan-delivery channels
- Configuring risk-based pricing
- Activating 247 Lender
- Pulling decisions and viewing decision details
- Monitoring 247 Lender decisions

Workshop

Course 5.75(W) is a workshop follow-up for this course that allows you to work with CU*Answers staff to configure your credit union's 247 Lender service.

5.76 Managing Delivery Channels

Lender*VP

Course length: 1 hour

Summary

Are you driving your lending team to new heights? Are there channels of lending opportunities you are not tapping into yet or that are not being mined to their full potential? Come learn how!

Audience

This course is designed for credit union lending leaders.

Objectives

By the completion of this course, participants will:

- Discussed the various channels of loan-delivery opportunities

- Explored ways to generate new opportunities

- Investigated the advantages of adding new channels

- Reviewed the features of Retailer Direct, Lender on the Road, and DealerTrack

Topics Covered

- Retailer Direct: Retailer Direct is an opportunity for you and a trusted business partner to electronically deliver loan applications quickly and securely from any retail location that you choose directly to your CU*BASE lending factory.

- Lender on the Road: Bring your loan department to your member. Lender on the Road lets you process loan applications via a secured Internet connection while away from your desk. It works anywhere there is an Internet connection. Finance a new boat purchase at the boat show, home improvement at the home expo, plastic surgery at the doctor's office - anything you choose.

- DealerTrack: DealerTrack is a provider of on-demand software and data solutions for the automotive-retail industry in the United States. DealerTrack uses the Internet to link automotive dealers with credit unions to service the indirect environment.

Workshop

Course 5.76(W) is a workshop follow-up for this course that allows you to work with CU*Answers staff to configure your credit union's Retailer Direct, Dealer Track, and Lender on the Road services.

5.79   Real Estate Solutions

Lender*VP

Course length: 1.5 hours

Summary

This course introduces the suite of tools and solutions offered by CU*Answers to help you and your credit union succeed in today's real estate-lending market.

Audience

This course is geared toward loan officers, lending managers, and other credit union personnel involved with real estate lending and/or processing.

Objectives

By the completion of this course, participants will have:

- Reviewed web-based mortgage application and processing solutions offered through CU*Answers

- Explored the mortgage-servicing tools available in CU*BASE

Topics Covered

- Web-based mortgage application and processing

- Escrow processing

  - Setup

  - Payables

  - Analysis

- Mortgage servicing – secondary market and portfolio loans

5.80   Participation Lending Strategies

Lender*VP

Course length: 1 hour

Summary

Participation opportunities take a variety of forms. In this course we will discuss some of those options as well as the tools available to service a participation loan.

Audience

This course is geared toward credit union managers and leaders involved in setting the direction for their loan-department strategies and preparing for new opportunities.

Objectives

By the completion of this course, participants will have:

- Discussed several of the participation-loan opportunities that exist in the marketplace as well as the tools to service those opportunities

- Reviewed the tools and their successful deployment in today's marketplace

Topics Covered

- CU*BASE Participation Lending software in action

- Participation-loan setup and processing

- Flexibility of participation software to be used in a variety of application environments

5.81 Introduction to the Cloud-Based Mortgage-Lending Platform: The Loan Fulfillment Center by Accenture/ Mortgage Cadence

Lender*VP

Course length: 1.5 hours

Summary

The Loan Fulfillment Center is an online mortgage origination and processing tool available through CU*Answers. In this session, we will provide an overview of the platform and how it could benefit your members and organization. As a provider of the system, CU*Answers is able to offer clients a well-rounded solution for accepting mortgage applications online, managing the application pipeline, and taking the file through processing and closing.

Audience

This course is geared toward lending managers and supervisors and mortgage staff.

Objectives

By the completion of this course, participants will have:

- Observed an introduction to the platform and its components

- Reviewed the member experience of obtaining information and applying online

- Learned about the electronic delivery of initial mortgage disclosures

- Seen how lenders manage the loan pipeline with tools and reports to maximize the mortgage opportunity

- Viewed a demonstration of the platform's easy navigation used in processing a mortgage loan and generating a complete closing package, including custom integration to CU*BASE

- Explored options to order items electronically and create an electronic mortgage file

Topics Covered

- Mortgage origination

- Mortgage-application process

- Pipeline management

- Electronic-mortgage file

- Mortgage-document compliance

5.85   Participation Loan Servicing: Understanding the Settlement Process

Lender*VP

Course length: 1 hour

Summary

The CU*BASE Participation Lending software was created to assist credit unions in monitoring the status of commercial loans partially sold to other financial institutions. The system tracks investing financial institutions and the loans that they have purchased. It automatically settles principal and interest as well as keeps track of accrued income owed to the investor between payment cycles. There is no other core data-processing system that handles these types of transactions with such thoroughness.

This course will focus on the process of settling participation loans with the investing credit unions and creating appropriate reports.

Audience

This course is geared toward credit union CFO's and accounting team members.

Objectives

By the completion of this course, participants will have:

- Explored the updated *Participation Loan Processing* menu (MNPART)

- Reviewed daily and monthly processes associated with servicing a sold loan

- Discussed the investor settlement process

- Examined how other CU*BASE clients are using Participation Lending

Topics Covered

- Configuring investors and investor types

- Setting up a participation loan and using configuration options

- Reviewing a sample settlement work file

- Daily processing

- Monthly processing

- Related general-ledger entries

- Reports available in the updated *Participation Loan Processing* menu (MNPART)

5.86   Secondary-Market Loan Servicing: Understanding the Settlement Process

Lender*VP

Course length: 1 hour

Summary

Since its introduction, CU*BASE Participation Lending has evolved to include processing for secondary-market real estate loans, where 100% of the loan is sold into the market, but the servicing is retained by the credit union. The popularity of this feature has been growing and the feature has been under constant improvement.

The CU*BASE Participation Lending software tracks secondary mortgage market investors and the loans they have purchased. It automatically settles principal and interest as well as keeps track of accrued income owed to the investor between payment cycles.

This course will focus on the daily and monthly processes involved with servicing secondary-market mortgages on CU*BASE. It will also focus on the many reports available within the system and the initial configuration options.

Audience

This course is geared toward mortgage servicers, credit union CFO's, and accounting staff.

Objectives

By the completion of this course, participants will have:

- Been introduced to the updated *Participation Loan Processing* menu (MNPART)

- Reviewed daily and monthly processes associated with servicing a sold loan

- Discussed the investor-settlement process

Topics Covered

- Configuring investors and investor types

- Setting up a participation loan and using configuration options

- Reviewing a sample settlement work file

- Daily processing

- Monthly processing

- Related general-ledger entries

- Reports available in the updated *Participation Loan Processing* menu (MNPART)

6.00   Organizing and Managing Your Operations Center

Self-Processing

Course length: 3 hours

Summary

"Since my credit union went in-house, we don't know when anything happens, and it always seems that we are behind the gun when it comes to finding personnel to run end-of-day, end-of-month, or special-system needs."

Sound familiar? This course concentrates on organizing a data-center operation, from who does what, to when, why, and how. With the sophistication of today's credit union, the responsibility for running an in-house system is becoming more and more overwhelming. CU*BASE can make those problems seem more manageable through planning and education.

Audience

This course is designed for IT administrators, system operators, and credit union leaders responsible for making that self-processing decision.

Objectives

By the completion of this course, participants will have:

- Analyzed the necessary planning, documentation, and follow-through necessary to run a day-to-day credit union data-processing operation

- Discussed time-management strategies for data processing and their effect on the front office and member needs

- Examined the true cost and need for trained data-processing personnel
- Explored the cross training and cross utilization of data processing personnel in other credit union positions

Topics Covered

- End-of-day cycles

- End-of-month cycles

- Dividend posting

- Service-charge posting

- Third-party transmissions and posting routines

  - Checking/share drafts

  - ATM and debit services

  - ACH

  - Payroll

  - Insurance postings

  - Miscellaneous

- Verification methods and follow through

- Operational preventative maintenance

- The need for off-hour processing

- Working with audio response and other after-hour products

- Backup personnel

- Using the right tools

- Writing a budget

- Disaster recovery

6.10　　　iSeries System Security

Course length: 2 hours

Summary

This course covers the IBM tools that literally open the door to your employees' access to the credit union's iSeries. To avoid the dreaded "whoops," IBM has provided an excellent security system for the iSeries. Interfacing that with your day-to-day operations is the key to a smooth and effective credit union day.

As the iSeries is one of the credit union's most expensive fixed assets, the responsibility for securing its utilization and access cannot be emphasized enough.

Audience

This course is designed for IT administrators, systems operators, and credit union leaders responsible for making that self-processing decision.

Objectives

By the completion of this course, participants will have:

- Analyzed iSeries security tools required for credit union operation

- Discussed the iSeries security tools that enable the credit union to work with third-party vendors and outside users

- Investigated auditing and compliance tools for tracking iSeries usage

- Examined a credit union security policy and how it relates to iSeries tools

Topics Covered

- iSeries security basics

- Assigning a security officer

- Passwords

- External access

- Credit union employee profile

- Maintaining a profile list

- Examination and follow-up

- Auditing iSeries utilization

- Understanding system security from outside the data-processing environment

6.20   iSeries Management and System Tools

Self-Processing

Course length: 3 hours

Summary

Although data processing marketers would like to convince you otherwise, there is a little bit more to the iSeries than plugging it in and turning it on. If you feel you are constantly facing purchasing decisions as to more disk, more memory, and new equipment, it's important that you understand how to get the most for your dollar. CU*Answers understands that self-processing credit unions need both solid software and hardware management to be the solution the credit union signed up for.

Audience

This course is designed for IT administrators, systems operators, and credit union leaders responsible for making that self-processing decision.

Objectives

By the completion of this course, participants will have:

- Analyzed the necessary planned activities to maintain and maximize the iSeries DASD (direct-access storage device)

- Discussed the tools and resources available for performance measurement and analysis

- Discussed how key CU*BASE features affect system operation and the potential of the iSeries

- Reviewed key iSeries commands and programs for system operations

Topics Covered

- Key iSeries commands

- CU*BASE file management

- iSeries system configurations

- iSeries communications

- iSeries workstations

- Merging and purging

- Backups and data retention

- IPL

- Understanding your IBM relationship

- Working with CU*Answers support services

- Employee access vs. third-party access

6.30   Managing Your Hardware Resources and Relationships

<div align="right">Self-Processing</div>

Course length: 1.5 hours

Summary

When your credit union became a self-processor and decided that an iSeries would become a key part of your fixed-asset schedule, you assumed the responsibilities of keeping up with hardware providers and the technology they offer. This is a world of salesmen, consultants, and fortune tellers. Who do you listen to and what services are available? CU*Answers and CU*BASE don't have all the answers, but can help by combining the purchasing needs of CU*Answers' online-service company with that of your credit union. This course discusses how to maximize technology-investment decisions.

Audience

This course is designed for IT administrators, system operators, and credit union leaders responsible for making that self-processing decision.

Objectives

By the completion of this course, participants will have:

- Examined IBM iSeries marketing systems and available vendors

- Discussed iSeries software support, both IBM and third party

- Examined working with CU*Answers in purchasing and administering hardware

- Reviewed CU*BASE third-party relationships and strategies

Topics Covered

- Hardware support

- Software support

- iSeries: What's hot

- Peripheral devices

- Third-party relationships

  - Audio response

  - Cold-storage devices

  - Statements

- Purchasing strategies

6.40 Self-Processing Credit Unions: Planning for Year End and Using the Year-End Processing Guide

Self-Processing

Course length: 1.5 hours

Summary

This course is designed to review the many tasks and procedures related with end-of-year and annual tax reporting.

We will review the entire Year-End Processing Guide for the current year.

Audience

This course is designed for all staff responsible for completing year-end tasks, including special tasks for operators and data-processing coordinators in a self-processing environment.

Objectives

By the completion of this course, participants will have:

- Discussed critical deadlines

- Reviewed detailed procedures

- Explored necessary tasks for verification

- Reviewed deadlines for various tasks

Topics Covered

- Task list

- Tax forms and pricing

- Using member statements as substitute 1099-INTs

- Bonus dividends and loan-interest rebates

- Verification
  - Loan categories (1098 reporting)
  - Shares and CDs (1099-INT reporting)
  - A/P vendors (1099-MISC reporting)
  - IRA/HSA
  - Balance file
  - The tax file and printing the 1099/1098 tax report

- IRAs
  - Form 1099-R instructions (CMG Administered)
  - Form 5498 instructions (CMG Administered)
  - Form 5498 instructions (Self-administered)

- Provide procedures for beginning-of-year and statement processing

7.00 CU*BASE GOLD: Customizable Features/Tools

Network Services

Course length: 1 hour

Summary

CU*BASE GOLD is more than just a graphical look at the CU*BASE core software. It offers flexibility and power to customize your workstation to fit the way *you* work.

This course will show you the features available in CU*BASE GOLD to personalize the way your workstation interacts with CU*BASE, from choosing a style for posting teller transactions to setting up shortcuts to the commands you use the most. We'll even have some fun selecting a customizable screen!

Audience

This course is designed for all CU*BASE users of all credit union disciplines.

Objectives

By the completion of this course, participants will have:

- Reviewed how to customize the list of menus and shortcuts displayed on all CU*BASE GOLD menus

- Discussed various employee security features such as Auto Security and access to shortcuts

- Viewed how to control the way menus and screens appear in CU*BASE with skins and other features

Topics Covered

- Using CU*BASE GOLD Favorites feature
  - Displaying your favorite menus and shortcuts in CU*BASE GOLD
  - Choosing your favorite teller-posting style
  - Choosing a skin (look) and other options
  - Using auto security as an everyday default
- Controlling employee security for shortcuts and menus
- Additional features
  - Using the *Network Links* button
  - Understanding AnswerBook
  - Understanding online help

7.10 iSeries File Transfers: Moving Data from CU*BASE to Your PC

Network Services

Course length: 1 hour

Summary

How can I get my favorite Query from CU*BASE into my Excel worksheet? Why do I constantly have to key general-ledger information into my ALM package? How do I get an address file ready for my insurance provider? How do I download AIRES for my auditor?

Independent PCs, LANs, and WANs are a critical part of the online CU*BASE environment. Certain processes in day-to-day credit union activity require the migration of data to individual workstations.

In this course, CU*Answers will set the standards, minimum hardware requirements, and procedures to begin moving files from the CU*BASE platform to your personal computer.

Audience

This course is designed for credit union staff members who use personal computers to present data in a format other than that provided by CU*BASE options.

Objectives

By the completion of this course, participants will have:

- Reviewed minimum hardware and software requirements for CU*BASE supported file transfers
- Explored various uses for file transfers
- Examined which credit union staff needs to have file transfer capabilities and the securities issues involved

Topics Covered

- AIRES file transfers
- Spreadsheet file transfers
- Word processing file transfers
- Third-party PC-file preparation
- Working with emulation software
- Managing file transfers as a software product, from upgrades to hardware and software
- ALM downloads

7.15 CU*BASE Hardware & Communications

Network Services

Course length: 1 hour

Summary

This course focuses on the planning and issues involved in the purchase, installation, and support of hardware and communications connected to the CU*Answers iSeries system.

Audience

This course is designed for credit union personnel who have the direct responsibility for maintaining PCs, printers, routers, and data communications.

Objectives

By the completion of this course, participants will have:

- Explored considerations for purchasing and maintaining PCs and network devices

- Discussed the technical aspects of managing spool files, writers, and OUTQ functions

- Reviewed communications requirements, including MPLS and EncryptionPak backups

Topics Covered

- Compatibility requirements for PCs and Ethernet LAN devices

- Managing hardware problems using spool files, OUTQs and writers

- MPLS and disaster-recovery design

- Benefits of EncryptionPak

- Credit union responsibilities

- CU*BASE support vs. third-party vendor support

7.20 CU*BASE GOLD Updates and Support

Network Services

Course length: 1 hour

Summary

When you receive an announcement of an upcoming CU*BASE GOLD Update, do you look forward with anticipation to new tools and improvements, or groan, thinking of a Monday morning full of malfunctioning PCs?

Receiving your credit union's GOLD updates should *not* be a headache. In this course we will explain how the update process is intended to work and show you some helpful support options and tricks for making sure your network can handle this task with minimal effort on your part.

Audience

This course is a must for credit union personnel who have direct responsibility for maintaining PCs that use the CU*BASE GOLD software.

Objectives

By the completion of this course, participants will have:

- Discussed the entire GOLD update process, from CU*Answers server, to your GOLD-Master or GUAPPLE, to your employee desktops

- Examined support tools for managing GOLD updates

Topics Covered

- Managing CU*BASE GOLD updates
  - When they happen
  - Steps To take when updates are missed
  - Unpacking files
  - Running manually
- GOLD file structure
- The GOLD JWC file
- CU*BASE GOLD workstation-monitoring tools
- Using the web page for support
- GOLD Update Appliance (GUAPPLE) and how it can simplify the GOLD update process

7.25   Configuring CU*BASE Software

Network Services

Course length: 1 hour

Summary

This course focuses on the hardware and software configuration for the proper use of the CU*BASE suite of utilities.

Audience

This course is designed for credit union personnel who have direct responsibility for maintaining the credit union's internal LAN or WAN.

Objectives

By the completion of this course, participants will have:

- Explored how devices interact with CU*BASE

- Discussed hardware and network considerations

- Reviewed factors to support the decision process

- Discussed CU*BASE printing, OUTQs, and print sessions

Topics Covered

- Device configuration
  - Loan, check, and thermal printers
  - Workstation
- Virtual devices
- iSeries access for printer sessions
- Adobe Acrobat Reader configuration for online help
- Seagull and the JWalk Client

8.00 CU*BASE & Key Regulations: Reg. D, Dormancy, and Reg. E

Enterprise Risk Management

Course length: 1 hour

Summary

This course will discuss some key CU*BASE tools that are designed to deal with regulation issues. Regulation D, Regulation E, and dormancy issues will be closely reviewed, along with other related issues brought forward by course participants.

Additionally, this course will cover personal-identity verification, which is critical to your credit union operation, and will introduce procedures your staff can adopt in relation to the fully integrated Experian AS Level 1 – Identification Verification.

Audience

This course is designed for key credit union leaders, back office and compliance personnel, security officers, and member-service representatives.

Objectives

By the completion of this course, participants will have:

- Reviewed key CU*BASE regulation-compliance tools and their applications in different credit union policies
- Explored the need for additional CU*BASE regulation-compliance tools
- Examined CU*BASE pricing, fees, and service charges used to reinforce compliance (i.e. Regulation D-violation fees)
- Explored the Experian AS Level 1 software
- Reviewed standard Red Flags
- Discussed internal procedures for monitoring accounts and activities
- Reviewed areas typically vulnerable to suspicious activity
- Investigated policies and procedures your credit union should adopt to guard against Red Flag activity
- Explored CU*BASE Red Flag tools

Topics Covered

- Regulation D transactions
- Configuring Regulation D fees
- FR2900
- Definition of a dormant member
- Configuring dormancy fees
- Dormancy vs. escheating
- Regulation E transactions and CU*BASE statements
- Behavior-modification fees
- CU*BASE TIS tools
- Experian AS Level 1 features
- Internal procedures to set standards for handling potential Red Flag activity
- CU*BASE account-monitoring options
- Identifying and handling inconsistent patterns of account activity
- CU*BASE Red Flag tools
  - Detecting unauthorized account access
  - Fraudulent activity
  - Identifying inconsistent information
- Due-diligence best practices
- Using Internet resources and other compliance tools

8.01 Managing Compliance: Preparing for Audits and Examinations

Enterprise Risk Management

Course length: 1 hour

Summary

This course gives credit union supervisory personnel a look at the various CU*BASE tools used to prepare for audits and examinations. Often, the results of an audit or examination contact come down to how well the credit union can communicate their controls, management concepts, and the results of their activity. Putting your best foot forward is the key to a good examination and CU*BASE is often the key to being prepared.

CU*Answers has a full-time compliance officer with experience as both a credit union professional and state examiner. This course will focus not only on audit preparation but on managing the application of data-processing-related compliance issues, with CU*Answers as a partner.

Audience

This course is designed for key credit union leaders and managers.

Objectives

By the completion of this course, participants will have:

- Explored various CU*BASE auditing tools
- Reviewed the building blocks of a proper internal auditing program and determined those best suited for auditing functions in their own credit unions
- Discussed the development of data-processing products in response to regulation changes
- Discussed how to maintain a compliance-responsive environment using CU*BASE
- Reviewed the system-generated reports used for ALM decision making
- Investigated the information required in basic ALM models
- Explored the credit union's role in waving the regulation red flag

Topics Covered

- CU*BASE file-maintenance logs
- Investment-maturity reports
- CU*BASE report menus
- Dividend and tiered-rate forecasting
- Query options used in auditing
- AIRES file-review function
- Preparing for a CPA audit
- Preparing for a regulator examination
- Internal policies and staff compliance
- The appearance of organization
  - Identifying a problem
  - Acquiring a tool
  - Implementing a solution
- Developing compliance software as a team
- Using the CU*Answers compliance officer as a reference
- Using the Internet and other compliance tools

8.02 Using CU*BASE Tools for Bank Secrecy Act (BSA) Compliance

Enterprise Risk Management

Course length: 1 hour

Summary

Complying with rules and guidelines imposed by the Bank Secrecy Act (BSA) can be a complicated task. CU*BASE tools for monitoring transaction activity are built to last through the complexity of rule interpretations and performance of due diligence on credit union accounts. This course is designed to teach your supervisory personnel the configurations and procedural operation of CU*BASE tools used in monitoring, evaluating, and reporting on the events associated with BSA compliance.

Audience

This course is designed for key credit union leaders and managers who work with BSA-related transactions and accounts.

Objectives

By the completion of this course, participants will have:

- Explored various CU*BASE BSA tools
- Reviewed BSA-monitoring configurations
- Discussed day-to-day procedures including report monitoring and CTR-related activities
- Observed the use of Audit Trackers
- Reviewed BSA regulations with focus on hot buttons
- Investigated various interpretations of standard BSA regulations
- Explored daily monitoring reports available in CU*BASE

Topics Covered

- BSA configurations for transaction types
- Daily BSA monitoring
  - Transactions
  - Reports
  - Audit Trackers
- Verifying BSA activity
- Online CTR forms
- Due-diligence analysis and tasks
- Follow-up activities
- Best practices for meeting BSA compliance

8.03   Key Factors to Evaluate in Your Agreements

Enterprise Risk Management

Course length: 1 hour

Summary

This course will discuss some of the nuances with respect to evaluating agreements with third parties and the credit union's own membership agreements.

Audience

This course is designed for CEOs and other credit union managers and decision makers.

Objectives

By the completion of this course, participants will have:

- A checklist of how to conduct vendor-risk assessments

- A checklist of important concerns regarding membership agreements

Topics Covered

- Considerations for vendor evaluations

- Member-agreement concerns

8.04   Using CU*BASE to Calculate Risk

Enterprise Risk Management

Course length: 1 hour

Summary

CU*BASE has many powerful tools to help a credit union of any size manage risk. This course is a practical introductory course outlining how to obtain risk-management data and what the examiners may be looking for during your next Safety and Soundness exam. Anyone who is involved in managing risk in their credit union will benefit from this course.

Audience

This course is designed for CEOs, internal auditors, and compliance leaders.

Objectives

By the completion of this course, participants will have:

- Learned which menu options within CU*BASE help risk management

- Learned how to work with the data

- Learned how to interpret findings

Topics Covered

- Important menu options for risk management

- Overview of key financial ratios

8.05   Fundamentals of Enterprise Risk Management

Course length: 1 hour

Summary

This course will help participants understand the basics of enterprise risk management and how CU*BASE can help with reports and calculations.

Audience

This course is designed for CU*Answers clients and partners.

Objectives

By the completion of this course, participants will have:

- Developed a knowledge of the fundamentals of how to develop their own enterprise risk management programs

Topics Covered

- Market risk
- Transaction risk
- Credit risk
- Liquidity risk
- Concentration risk
- Interest rate risk
- Reputation risk
- Strategic risk

8.06 Understanding Credit Union Liability for Security Breaches

Course length: 1 hour

Summary

This course will help participants understand when a credit union will be liable for losses resulting from a security breach and when a credit union must notify its members of a breach.

Audience

This course is designed for CU*Answers clients and partners.

Objectives

By the completion of this course, participants will have:

- Developed an understanding of rules governing credit union liability for security breaches

- Learned how to prevent losses resulting from security breaches

Topics Covered

- Negligence
- UCC 4A
- Consumer notification laws

8.07   Monitoring Abnormal Activity

Enterprise Risk Management

Course length: 1 hour

Summary

This course is designed to help you understand the tools in CU*BASE for monitoring abnormal and suspicious member activity. CU*BASE has numerous tools to track abnormal member activity, high risk-designated members, and activity frequently related to fraud.

Audience

This course is designed for compliance and internal audit professionals responsible for managing risk associated with day-to-day member transactional activities.

Objectives

By the completion of this course, participants will have:

- Discussed best practices for managing risk

- Explored the menu options on CU*BASE used to uncover fraudulent activity

- Investigated how the AuditLink team as well as peers use the system

- Reviewed the daily, weekly, and monthly processes and tasks necessary to mitigate the risk of losses due to fraudulent activity

Topics Covered

- Understanding how to translate the credit union's CIP into the account opening and ongoing monitoring process

- Configuring and using the due diligence fields on the system

- Using the high-risk report functions for both high-risk members and employee activity

- Reviewing the sampling tools that help uncover potential transactional risk

- Configuring and using the Abnormal Activity Monitoring feature

- Investigating other menu options associated with compliance-related requirements

9.55 Social Engineering: The Human Side of Security

Secure-U

Course length: 1 hour

Summary

Research shows that the most damaging penetrations to an organization's security system often come with help from the inside – an unfortunate employee fallen victim to "social engineering."

The strongest defense for an organization against social engineering is an educated employee. But a well-educated employee must be armed with more than just the information about what social engineering is. He or she must be part of a security-conscious organization.

In this course, we will explore the oldest trick in the book (and the most underrated threat), social engineering, and steps you can take to reduce the threat.

This course will lead the student through real-world examples of social engineering attacks via email, phone, SMS, shoulder surfing, and other ways.

We will look at actual examples of attacks and how to recognize and respond to them.

Audience

This course is relevant to all employees.

Objectives

By the completion of this course, participants will have:

- Understood social engineering and how it is used to compromise security

- Become familiar with the tricks and tools that are used to gain trust

- Learned steps to identify an attack

- Understood the proper procedure for responding to an attack

- Understood the ramifications of falling victim to these attacks

Topics Covered

- Social-engineering definitions, examples, and statistics

- Security awareness
  - Understanding threats
  - Identifying a threat
  - Gauging vulnerabilities to attacks
  - Reducing exposure to attacks
  - Defending against attacks

- Tactics used by social engineers from dumpster diving to impersonation

- Prevention and detection of social-media scams

Online Equivalent

- CSU 300 The Human Side of Security

9.65 Business Continuity Planning

Course length: 1 hour

Summary

In a constantly changing and increasingly complex business and IT environment, unplanned disruptions can be costly, resulting in financial losses, member dissatisfaction, and regulatory compliance issues. Countering these risks and creating the resilience a business must have to remain competitive requires more than a stand-alone recovery plan.

A business continuity management (BCM) program involves the process of identifying potential risks and threats that could impact an organization's continued operations, developing strategies and procedures to mitigate those risks, and restoring functions as quickly as possible in the event of a disruption.

This course has been developed to provide an overview of business continuity planning and the five-phased approach from start to finish for the development and implementation of a BCM program based on industry guidelines and professional practices, scalable for all organizations.

Audience

This course is geared toward credit union professionals responsible for continuity risks and/or the development and maintenance of their organization's disaster recovery plans.

Objectives

By the completion of this course, participants will have taken the first steps toward:

- Understanding the difference and relationship between disaster recovery and business continuity planning

- Identifying the five phases of designing a BCM program that meets their unique business goals and objectives

- Outlining and prioritizing steps required to implement and maintain a BCM program for their organization

- Knowledge of resources and services at CU*Answers available to assist in BCM program design and implementation

Topics Covered

- The case for business continuity
- The five phases of the BCM program life cycle
  - Program initiation and management
  - Risk evaluation and controls/business impact analysis
  - Business continuity and recovery strategies
  - Plan documentation, implementation/ emergency response, and operations/crisis communications
  - Training and awareness
- Keys to an effective BCM program

10.00   Data Mining: "Know Your Member" Analysis Tools

Earnings Edge

Course length: 1 hour

Summary

Every good marketing campaign begins with an idea and a target audience. With CU*BASE "Know Your Member" relationship-management tools, data mining is both easy and strategically beneficial.

This course demonstrates how to link products to member needs by using CU*BASE marketing and member-analysis tools as well as how to apply direct-delivery-channel functions to analyze, track, and present member trends.

The software goes beyond just presentation and is designed to promote credit union member service without adding another layer of work for employees. Instead of analyzing trends using separate spreadsheet programs, these features will create new monthly files for trend analysis.

Audience

This course is designed for credit union marketing personnel and all credit union leaders, from supervisors to CEOs.

Objectives

By the completion of this course, participants will have:

- Discovered how to specify, create, and store well-defined member files

- Learned how to use CU*BASE to analyze and track trends

- Investigated how to use "Know Your Member" programs in the overall member relationship

Topics Covered

- "Know Your Member" data-analysis tools

- Member List Generator

- Favorite report menus of the credit union marketer

Note: CU*BASE marketing programs can be utilized separately or strategically combined to meet every credit union's marketing and communications needs. Be sure to register for the following courses to take advantage of what CU*BASE can do for you:

- *10.00: Data Mining: "Know Your Member" Analysis Tools*
- *4.12: Building a Communication Network Using Member Connect*
- *4.13: Your Toolbox: Improve Member Relationships Using CU*BASE Cross Sales & Sales Tracker*
- *4.15: Member Service Trackers, Leads, and Follow-ups*

10.01   Relationship Management: Clubs and Tiered Services Programs

Course length: 1.5 hours

Summary

How does your credit union reward members who participate as profitable contributors to your credit union's future? Do you simply fee negative activity, or do you encourage positive activity based on the member's best interest?

The CU*BASE Marketing Club and Tiered Services programs have changed the way credit unions identify, work with, and reward their member owners.

Audience

This course is designed for marketers and credit union leaders.

Objectives

By the completion of this course, participants will have:

- Investigated CU*BASE methods for identifying profitable relationships

- Discussed how to motivate members to participate through positive reinforcement programs

- Learned how to use Marketing Clubs and Tiered Services as the perfect segue to cross sales

- Described how credit unions can use CU*BASE tools to differentiate their products and their credit union from the competition

- Learned how to effectively market Rewards benefits

Topics Covered

- Demographic groups and Marketing Clubs

- The CU*BASE Tiered Services program

- Benefit-payment systems

- Household database

- Mining relationship information

- Online banking options

- Review of suspended club members

- Learn from a Peer for Tiered Services

- Marketing opportunities that lead to cross-sales efforts

- Management reports/dashboards

- Fee waivers/manually waived fees

- Reward points/catalog construction

- Products/services per member

10.02   Dividend Processing and Member Deposits

Earnings Edge

Course length: 1 hour

Summary

This course will demonstrate some creative methods you can develop to pay dividends to your members. Create deposit initiatives that influence member behavior to take advantage of higher rates as they save while spending, and even offer programs that support donation of funds. Explore ways to offer rewards in the form of deposits to member accounts based on transaction activity.

Audience

This course is designed for management, accounting, and marketing staff who want to be creative with their dividend-rate offerings while maintaining profitability.

Objectives

By the completion of this course, participants will have:

- Reviewed existing dividend options

- Discussed how to market these new savings products

- Explored how to reward members based on behavior

- Examined the features of savings products and how they can be structured to beat the competition

- Investigated how to remain profitable while paying higher rates

- How to use savings programs to boost loyalty and encourage members to choose their credit union as their primary financial institution

- Investigated options for designing savings products that attract members

Topics Covered

- Qualified dividend processing

- Marketing-club-rate benefits

- Debit Card Round-Up processing

- Dividends paid to charities

- Service charges that can deposit funds

- Surcharge refunds (ATM surcharge rebate, etc.)

- Certificate-processing, bump-rate, and principal-distribution options

- Requiring a secured amount of funds for a specific product

- Adding funds to a certificate

- Changing CD-renewal codes online

- Reviewing dividend reports for marketing opportunities

- Christmas/Vacation Club processing

- Online product management

- Using checklists/new member dashboards for analysis opportunities

- Deposit-item-fee opportunities (i.e. business accounts)

11.00　　　　Creating/Improving Your Imaging Strategy

Imaging Solutions

Course length: 1 hour

Summary

This course explores the definition and content of an imaging strategy. You will learn why your credit union needs one, what the benefits are, and how to get started. Key components of an imaging strategy are identified and discussed.

Audience

This course is designed for those who are without a current imaging strategy or who want to improve upon their existing strategy.

Objectives

By the completion of this course, participants will be able to:

- State the benefits of an imaging strategy

- State why an imaging strategy is necessary

- Identify the key components of an imaging system

- Explain how to get started with an imaging strategy

- State the various solutions available to them as a CU*Answers client

- State the "rules" for the various vaults, specifically what is warranted and what is not

    - Define the following terms: vault, retention period, warranted, search indexes, facilities managed server, in house, online, ASP, SLA, SAS70, SSO, owner, DR, RPO/RTO, imaging strategy

- List the pros and cons of the various imaging strategies and list key items to consider when selecting an imaging strategy

- State where to get additional information and assistance when choosing an imaging strategy

Topics Covered

- Why an imaging strategy is necessary

- Considerations for developing an imaging strategy

- Suggestions on how to go about drafting an imaging strategy

- Components of an imaging strategy

- Vaults

- How to get started and who can help with the implementation of an imaging strategy

11.01   Using CU*BASE Loan Forms with Imaging Solutions

Imaging Solutions

Course length: 1 hour

Summary

This course covers the eLoan forms offering available via Imaging Solutions. The content includes warranties with a discussion of what the offering is and is not. The use of the software product and features will be profiled as well as day-to-day operations within your lending department.

Audience

This course is designed for those who have adopted the online eLoan forms offering and need to be trained on its use or for those who are contemplating the adoption of online eLoan forms.

Objectives

By the completion of this course, participants will be able to:

- State what is warranted and what is not with regard to eLoan forms with Imaging Solutions
- Describe how the eLoan form product works and augments their credit union lending department to build efficiencies and better member service
- Understand the eLoan software features and functionality so they can use it in their day-to-day operations, to include:
  - Signing into ProDOC and print sessions
  - Capturing signatures
  - Saving to pending
  - Capturing warranted scanned documents
  - Understanding steps necessary to save documents to the archive
  - Retrieving documents from the archive
- Identify typical errors and determine whom to contact
- Perform due diligence on archived images to verify they are archived in the vault

Topics Covered

- How online eLoan forms work
- Hardware requirements
- Software requirements
- Imaging Solutions warranties
- Software features
- Troubleshooting
- How to get support
- Questions and answers

12.00 Standard ATM/Debit Card Platform

Course length: 1 hour

Summary

The CU*BASE platform for ATM and debit cards is built on a standard that is flexible enough to process transactions for multiple vendors. Processing is controlled by configurations incorporated into screens designed to be powerful yet intuitive. This course will closely examine the configurations for both PIN- and signature-based vendors and all aspects of maintaining ATM and debit card portfolios.

Audience

This course is geared toward member service representatives and back office and EFT staff.

Objectives

By the completion of this course, participants will have:

- Discussed PIN- and signature-based card configuration

- Explored configurations for ATM and debit cards

- Examined card reissuing, setting daily limits, holding funds, and managing compromised-card lists

- Reviewed best practices for managing interfaces with their chosen vendors

Topics Covered

- ATM/debit card platform

- Options on the *Online ATM/Debit/Credit Card Processing* menu (MNATMD)

- PIN- and signature-based vendor configurations

- Stand-in processing, setting daily limits

- BIN setups, G/L-account recommendations

- Secured-funds-hold configuration

- Cardstock options and embossing rules

- Network activity inquiry

- Understanding vendor configurations

- Best practices for servicing card programs

- Daily and monthly reports

12.01 Online Credit Cards: Loan Creation and Card Embossing

SettleMINT EFT

Course length: 1 hour

Summary

In this course participants will learn how to create and modify a loan after the credit report is pulled. Also discussed will be card embossing.

Audience

This course is designed for any staff member who originally sets up the credit card on CU*BASE or who needs to understand the process.

Objectives

By the completion of this course, participants will have:

■ Discussed setting up the credit card loan

■ Explored the options for modifying the loan if needed

■ Discussed risk-based pricing

■ Reviewed multiple products

Topics Covered

■ Creating the loan

■ Selecting the credit card product

■ Pulling the credit report

■ Changing categories after the credit report is pulled

■ How to handle authorized users

12.02 Online Credit Cards: Daily Maintenance/Reports

Course length: 1 hour

Summary

Now you have implemented online credit cards. What is the next step in monitoring your program? In this course you will be introduced to daily and monthly reports you should be reviewing as well as managing changes that need to be made to the loan now that it is on CU*BASE.

Audience

This course is designed for credit union staff responsible for monitoring and maintaining credit card loans on CU*BASE.

Objectives

By the completion of this course, participants will have:

- Reviewed the reports that should be viewed and monitored on a daily basis

- Discussed account maintenance and restricted-card maintenance

- Explored rate maintenance and payment changes

- Investigated how to update and order cards

Topics Covered

- Reports that should be reviewed on a daily basis

- Reports that should be reviewed on a monthly basis

- Adding additional signers

- Choosing the correct credit card product

- Rate maintenance

- Block code maintenance

- Restricted card maintenance

- Update/order cards

- Payment change

- Fixed payments

12.03　　Online Credit Cards: On the Front Line

Course length: 1 hour

Summary

A member has questions about their new credit card account, and you need to understand the CU*BASE tools so that you can assist the member. Attend this course to learn how to understand the credit card account through Phone Operator and Account Inquiry. You will also learn about making payments and cash advances.

A payment has been applied incorrectly and an adjustment needs to be made to a member's credit card account. Join us in this course to learn best practices when performing miscellaneous account adjustments.

Audience

This course is designed for all staff members needing to answer questions regarding credit card accounts and for staff members who have the authority to make adjustments to credit card accounts.

Objectives

By the completion of this course, participants will have:

- Discussed the features available in Phone Operator and Account Inquiry

- Investigated the processes for making payments and cash advances

- Reviewed delinquent credit card accounts and how to manage them

- Discussed how to identify the correct adjustment method to use

- Investigated the impact on a credit card account when an adjustment is made

- Reviewed the account history after an adjustment is performed

Topics Covered

- Credit card features within Account Inquiry and Phone Operator

- Delinquent credit card accounts

- Making payments

- Cash advances

- Performing miscellaneous account adjustments for credit card accounts

- The impact that an adjustment has on an account

- How to ensure you're performing the adjustment to achieve the correct results

12.04 **It's Me 247** Bill Pay: Product Overview and Daily Management

Course length: 1 hour

Summary

In this course we will introduce you to the CU*Answers bill payment and bill presentment offering, **It's Me 247** Bill Pay, with transaction processing powered by Payveris. We will discuss support modules for functionality, member enrollment, daily monitoring procedures, and payment methods.

Audience

This course is appropriate for any team member responsible for fielding member questions about **It's Me 247** Bill Pay.

Objectives

By the completion of this course, participants will have:

- Discussed payment and debit methods
- Explored the features of the product, including bill presentment, recurring payments, and inquiry features
- Investigated the different methods of setting up a biller
- Reviewed daily report monitoring

Topics Covered

- Enrollment
- Setting up billers
- Enrolling in eBills
- Setting up recurring payments
- Member fee options
- Viewing history
- Performing an inquiry on an item
- Daily reports
- Changing or cancelling payments

12.05　　　Online Credit Card Processing: Product Overview

SettleMINT EFT

Course length: 1.5 hours

Summary

Are you ready to expand your credit card options and have direct access to your accounts on CU*BASE? If the answer is yes, then let's get to work on it!

Our vendors offer CU*BASE clients EFT (pass through) access options to CU*Answers in-house credit card solutions.

Audience

This course is designed for loan supervisors and loan-product developers.

Objectives

By the completion of this course, participants will have:

- Explored the benefits of bringing your credit card program in house

- Discussed features of the CU*BASE online credit card system

- Examined the process of converting your portfolio to the online solution

- Reviewed day-to-day responsibilities of servicing online credit cards

Topics Covered

- Implementing a credit card program and the conversion process

- Configuration options

- Credit card statement processing

- Creating credit card loans and ordering cards

- Posting credit card payments

- Understanding credit card transaction types

- Rate-maintenance features

- Credit card account maintenance and inquiry

- Credit cards and your collections efforts

- Daily and monthly tasks

12.06   Skip-a-Pay Program Implementation for Online Credit Cards

Course length: 1 hour

Summary

Skip-a-Pay programs are popular with credit union members, and now you can set up a program in CU*BASE to offer this option to your members. This program is designed for clients offering online credit cards to their members. During this course you will learn how to set up an automated program as well as handle Skip-a-Pay through a manual process.

Audience

This course is geared toward credit union staff who service online credit card portfolios.

Objectives

By the completion of this course, participants will have:

- Learned how to configure a Skip-a-Pay program

- Discussed two options for offering the Skip-a-Pay program: manual and mass generated

- Reviewed procedures for manual processing

- Discussed communicating the option to members and how to encourage Opt-In

- Explored program methodologies using the mass-generated program

- Discussed key factors in choosing the program best suited to their environment and membership

- Examined end-of-month program review through reports

- Reviewed reports and techniques for follow-up

Topics Covered

- Skip-a-Pay program

- Skip-a-Pay configuration

- Member opt-in for skip payment

- Timelines for planning the program

- Creating and running a simulation

- Editing a batch prior to posting

- Automation of the program

- Reports and follow-up

- Manual processing

- Best practices to ensure a successful program

12.07 EasyPay Powered by Fiserv Bill Payment: Product Overview and Daily Management

SettleMINT EFT

Course length: 1 hour

Summary

In this course we will introduce you to our integrated bill payment and bill presentment offering, EasyPay powered by Fiserv. We will discuss support modules for functionality, member enrollment, daily-monitoring procedures, and payment methods.

Audience

This course is appropriate for any team member responsible for fielding member questions about EasyPay powered by Fiserv.

Objectives

By the completion of this course, participants will have:

- Discussed payment and debit methods

- Explored the features of the product, including bill presentment, recurring payments, and inquiry features

- Investigated the different methods of setting up a biller

- Reviewed daily-report monitoring

Topics Covered

- Enrollment

- Setting up billers

- Enrolling in eBills

- Setting up recurring payments

- Member fee options

- Viewing history

- Performing an inquiry on an item

- Daily reports

- Changing or cancelling payments

12.08   EasyPay Powered by iPay Bill Payment: Product Overview and Daily Management

SettleMINT EFT

Course length: 1 hour

Summary

In this course we will introduce you to our integrated bill payment and bill presentment offering, EasyPay powered by iPay. We will discuss basic functionality, member enrollment, and daily monitoring procedures.

Audience

This course is appropriate for any team member responsible for fielding member questions about EasyPay powered by iPay.

Objectives

By the completion of this course, participants will have:

- Understood the terms and conditions presented at enrollment
- Understood how the iPay MASTER site is implemented
- Understood the integration process with **It's Me 247** and CU*BASE
- Reviewed daily-report monitoring

Topics Covered

- iPay partnership
- Good Funds model
- Enrollment terms & conditions
  - CU*Answers
  - iPay
- Member-fee options
  - Default service-charge code required
- Member Personal Banker options
- Demo links
  - Overview of online bill pay
  - Interactive tutorial
- Daily reports
- Posting and billing files
- Settlement balancing
- iPay credit union and member support