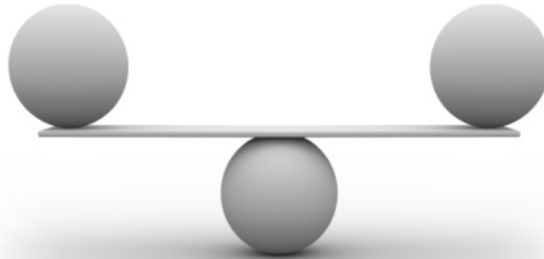# THE BALANCING ACT OF

MANAGING YOUR CASH INVENTORY

Managing your cash effectively is a balancing act between you and your staff. Your ability to check inventory to complete such tasks as performing cash orders and determining the cash needed for the following year depends on your staff keeping inventory up to date in CU*BASE by regularly balancing the vault and teller drawers. The reason for this is that the CU*BASE tools that display cash inventory base their calculations off the most recent balance. That's why it's vital that your staff regularly balance the vault and teller drawers.

One of the best ways to ensure that balancing happens on a regular basis is to develop a policy stating when and how often staff should balance the vault and teller drawers. This will guarantee that the inventory displayed in CU*BASE cash-inventory tools is accurate and current so that the full benefit of these tools can be actualized.

Use this guide to develop a policy on balancing and to communicate to your staff exactly how to balance the vault and teller drawers. Also explained in this guide are step-by-step instructions on how to view your vault and teller-drawer inventory.

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Gividends

BALANCING THE VAULT

How often your staff balances the vault depends in part on the individual needs of your credit union, but it is recommended that they do so once per day at the end of the day. They can balance the vault by following the steps below.

1. Remove the cash one denomination at a time from the physical vault.
2. Count the cash by denomination.
3. Go to *Branch Vault Control* on the Vault Control (MNHTEL) menu.
4. In the first Branch Vault Control screen, enter or select the vault number and press Enter.
5. In the second Branch Vault Control screen, enter the date in the *Cash Inventory as of* field and press Enter.
6. The individual denomination fields will then become available for entry. Enter each individual denomination in the fields provided.

Branch Vault Control

Vault # 02   Description DOWNTOWN BRANCH

Beginning of Day		Change Fund Daily Activity		
Teller's cash +	9,702.22	+/- Bank	+	.00
Vault cash +	185,187.39	+/- Supplemental vaults	-	.00
Change fund =	194,889.61	TCD disp to members	+	.00
		Outside checks	-	.00
End of Day		Cash disbursed	-	.00
Teller's cash +	9,702.22	In-house drafts	-	.00
Vault cash +	185,187.39	Cash short	-	.00
Change fund =	194,889.61	Receipts	+	.00
		Cash over	+	.00

Cash Inventory as of Aug 30, 2013 [MMDDYY]

Coins	Rolled	Loose	Bills		Balance	
Pennies	50.00	0.09	Ones	132.00	Sub total	185,187.39
Nickels	200.00	0.35	Fives	550.00	Misc	0.00
Dimes	200.00	1.70	Tens	3,550.00	Total cash balance	185,187.39
Quarters	500.00	3.25	Twenties	20,000.00		
Half dollars	0.00	0.00	Fifties	60,000.00		
Dollars	0.00	0.00	Hundreds	100,000.00		
Sub total	950.00	5.39	Sub total	184,232.00		

7. After totals are entered, be sure that the *Total cash balance* field matches the actual vault cash count.
8. Click *Save Inventory* (F5)

BALANCING TELLER DRAWERS

As with vaults, the frequency by which your staff balances their teller drawers depends in part on the individual needs of your credit union, but it is recommended that they do so twice per day, once at lunch and again at the end of the day. Your staff can follow the steps below to learn how to balance their teller drawers.

1. Remove the cash one denomination at a time from the teller drawer.

2. Count the cash by denomination.

3. Go to *Teller Control* on the Vault Control (MNHTEL) menu.

4. In the first Teller Control screen, enter or select the Employee ID.

5. Enter the Vault ID.

6. Press Enter.

7. In the second Teller Control screen, enter the date in the *Cash Inventory as of* field and press Enter.

8. The individual denomination fields will then become available for entry. Enter each individual denomination in the fields provided.

Session 0 CU*BASE GOLD Edition - Teller Control		
File Edit Tools Help		

Teller Control   Vault 01

Employee ID AC TELLER AC - 204

Beginning cash		7,708.56	Cash in drawer	0.00
Vaults to teller	+	0.00	Checks in drawer	0.00
Teller to vaults	-	0.00	Inhouse drafts	0.00
TCD/TCR +/- members	+	0.00		
Cash +/- member	+	0.00	Total drawer balance	0.00
Wdr/disb from accounts	-	0.00	Cash in drawer	.00
			Cash over (+)	0.00
Cash in drawer		0.00	Cash short (-)	0.00
			Adj closing cash	.00

Cash inventory as of Jul 25, 2013 [MMDDYY] **Enter Amounts**

Coins	Rolled	Loose	Bills		Total	
Pennies	2.00	0.56	Ones	58.00	Subtotal	7,320.56
Nickels	10.00	0.00	Fives	250.00	Misc 1	388.00
Dimes	0.00	0.00	Tens	500.00	Misc 2	0.00
Quarters	0.00	0.00	Twenties	4,000.00	Misc 3	0.00
Half dlr	0.00	0.00	Fifties	2,000.00	Misc 4	0.00
Dollars	0.00	0.00	Hundreds	500.00	Total cash	7,708.56
Subtotal	12.00	0.56	Subtotal	7,308.00	Net (Adj cash - inv)	7,708.56

Activate	Close	Audit	Clear	Save Inventory	Quantity
Cash Xfers Inq	Device Config	Change Vault			

TR (2899) 8/30/13

9. After totals are entered, be sure that the *Total cash balance* field matches the actual teller drawer cash count.

10. Click *Save Inventory* (F5).

VIEWING INVENTORY

Once you have established guidelines for how frequently your staff should balance the vault and teller drawers, you can view inventory with confidence, knowing that it is accurate and up to date. To learn how to view inventory for your vault and teller drawers, follow the steps below.

VIEWING VAULT INVENTORY

Accessible via *Paper Bill Inventory Inquiry* on the Teller & Cash Analysis Tools (MNHTLA) menu, the Paper Bill Inventory Inquiry tool provides many options with which to view vault inventory. The option you select will depend on the situation at hand, but below is an example of one of the most common uses of this tool.

Need to know how many twenties you have in your vault? Finding out is as simple as entering the date and vault ID and pressing Enter. Use the sample screen below as a guide when entering your own specific data.

Session 0 CU*BASE GOLD Edition - BEDROCK COMMUNITY CREDIT UNION

File Edit Tools Help

Select Records   Report Builder

Enter criteria to choose which data should appear on the report.

Combine (And/Or)	Field Name	Comparison	Criteria (Field, #, 'Text', etc.)
	CIDATE	Equal To	20130728
AND	CINUMB	Equal To	'10'

Enter the date for which inventory should be shown, in YYYYMMDD format.

This is where the vault ID is entered. Notice the single quotes around the ID.

Available Fields

Field Name	Text	Length	Decimal
CITYPE	T=Teller V=Vault	1	
CINUMB	Teller # or Vault #	2	
CIDATE	Inventory Date (CCYYMMDD)	8	0
CIEMPV	Vault # For Teller	2	0
CIBONE	One Dollar Bills	9	2

■ Select

After selecting search criteria and pressing Enter, you'll be able to view the total amount of twenties and other denominations available in your vault as of the last time it was saved on that date.

```
        T=Teller ID      Date Vault          Bills:          Bills:          Bills:          Bills:          Bills:
        V=Vault                Id            Ones           Fives            Tens        Twenties          Fifties
000001    V     10 2012/07/28    0       1,850.00        3,800.00        3,000.00       18,000.00        15,000.00
000002
000003                        TOTAL       1,850.00        3,800.00        3,000.00       18,000.00        15,000.00
000004
000005                        TOTAL       1,850.00        3,800.00        3,000.00       18,000.00        15,000.00
000006
000007                  FINAL TOTALS
000008                        TOTAL       1,850.00        3,800.00        3,000.00       18,000.00        15,000.00
                                      ****** ********  End of report  ********
```

SPECIAL NOTE: Inventory of the bills stored in your teller cash dispenser (TCD) or teller cash recycler (TCR) devices is not included in these cash-analysis tools, only teller drawer and vault cash. To learn how to view inventory for your TCD/TCR machines, refer to the booklet Using Teller Cash Dispensers (TCDs) with CU*BASE.

VIEWING TELLER-DRAWER INVENTORY

As with viewing vault inventory, there are many options with which to view teller-drawer inventory using the Paper Bill Inventory Inquiry tool, accessible via MNHTLA #18-Paper Bill Inventory Inquiry. The option you select will depend on the situation at hand, but below is an example of one of the most common uses of this tool.

Need to know how many of each denomination a certain teller has in their drawer? Finding out is as simple as entering the date and teller ID and pressing Enter. Use the sample screen below as a guide when entering your own specific data.

Enter the date for which inventory should be shown, in YYYYMMDD format.

This is where the teller ID is entered. Notice the single quotes around the ID.

After selecting search criteria and pressing Enter, you'll be able to view the total of each denomination a certain teller has in their drawer as of the last time it was saved on that date.

	T=Teller ID V=Vault	Date	Vault Id	Bills: Ones	Bills: Fives	Bills: Tens	Bills: Twenties	Bills: Fifties
000001	T	SH 2012/07/28	10	3.00	.00	20.00	20.00	50.00
000002								
000003			TOTAL	3.00	.00	20.00	20.00	50.00
000004								
000005			TOTAL	3.00	.00	20.00	20.00	50.00
000006								
000007			FINAL TOTALS					
000008			TOTAL	3.00	.00	20.00	20.00	50.00
			******** End of report ********					

For information on other CU*BASE cash-analysis tools, refer to the booklet, Teller & Cash Activity Analysis Tools.