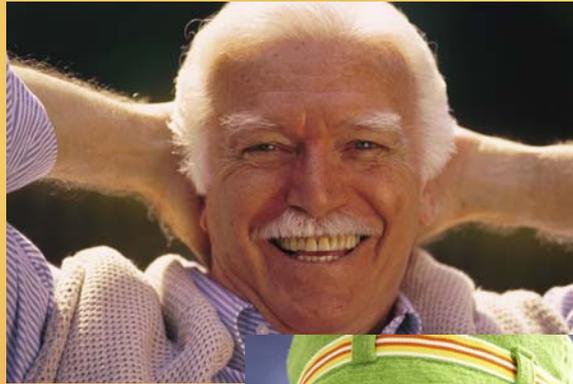


# It's Me 247

Online Banking



## Configuration and User Guide

Online Banking for your Members

DECEMBER 4, 2007

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# “It’s Me 247”

## Configuration and User Guide

### INTRODUCTION

The **It’s Me 247** Configuration and User Guide contains information on features, configuration and usage of the online banking tool.

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For an updated copy of this booklet, check out the Reference Materials page of our website:  
[http://www.cuanswers.com/client\\_reference.php](http://www.cuanswers.com/client_reference.php)  
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# SAMPLE "IT'S ME 247" PAGES

Following are two **It's Me 247** pages. Included is the Accounts page, which lists the members accounts, and the Preferences Page which allows the member to change his or her Theme, Photo Album and Start Page.

**Account Summary**

Share accounts

Account	Name	Available Balance	Actual Balance	Last Transaction
000	OWNERSHIP SHARE	\$1.20	\$6.20	9/30/2007
004	BASIC SHARE DBA	\$595.62	\$595.62	9/29/2007

Loans

Account	Name	Regular Payment	Amount Due	Due Date	Payoff Balance
603	CONSUMER LN	\$332.57	\$332.57	10/10/2007	\$14,296.30
604	CONSUMER LN	\$104.52	\$104.52	10/15/2007	\$3,178.57
605	CONSUMER LN	\$199.81	\$199.43	10/25/2007	\$5,673.98
810	SLDC	\$100.00	\$100.00	10/15/2007	\$2,009.71

Credit Cards

Account	Name	Regular Payment	Amount Due	Due Date	Balance
747	VISA PLATINUM	\$0.00	\$0.00	10/25/2007	\$0.00

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**Preferences**

My Photo Album is:

My Color Theme is:

My Start Page is:

Save My Options

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# DEMONSTRATION

To see all of the **It's Me 247** features for yourself, use the following address and tap into our test credit union as follows:

Internet Address: **<https://www.itsme247.com>**

Credit Union ID: 087

This ID will connect you to a set of “pretend” credit union member files. Below are five different accounts that can be used for the testing. **Please DO NOT change the PINs for these accounts!**

<b>Member Number</b>	<b>1782</b>	<b>2007</b>	<b>3910</b>	<b>4355</b>
<b>PIN</b>	<b>123456</b>	<b>123456</b>	<b>123456</b>	<b>123456</b>

You may proceed through the normal options such as logging in, viewing member accounts, purchasing CDs and opening loans. Optional features for this credit union have been set as follows:

- Transfers to Other Member Accounts - ACTIVE (you may transfer between any of the four memberships listed above)
- Request a Check - ACTIVE
- Stop Payment - ACTIVE
- VMS Savings, Certificate and Loan Rate Board features - ACTIVE
- Membership Application - ACTIVE
- Personal Information Update - ACTIVE (“reviewed”)
- Pay Bills - NOT ACTIVE
- Check images via CU\*CheckViewer - NOT ACTIVE

NOTE: Because this is a test credit union, the opening greeting, rates, and product information are not the same as you will have for your actual credit union. Also keep in mind that because these test files are used for many different purposes, discrepancies in balances, duplicate transactions, etc., will appear, and transaction history dates will not be current.

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# FEATURES LIST

Internet address: **[www.itsme247.com](http://www.itsme247.com)**

⇒ *PIB-ready*



Note: Items marked with this symbol are features that can be controlled via the Personal Internet Branch (PIB) layered security feature. For more information on PIB refer to page 14. For a summary of all available controls, or refer to the “**It’s Me 24/7** Personal Internet Branch (PIB)” booklet.

Related reference: All of the separate booklets referenced below can be found at **[www.cuanswers.com/client\\_reference.php](http://www.cuanswers.com/client_reference.php)**.

<i>Feature</i>	<i>Comments</i>	<i>For configuration...</i>	<i>For morinformation...</i>
Standard Features			
CU logo branding	<ul style="list-style-type: none"> <li>Brand <b>It's Me 247</b> screens with your credit union logo</li> </ul>	Contact Client Services	
Online help	<ul style="list-style-type: none"> <li>Context-sensitive help from any screen describing <b>It's Me 247</b> features, options and answering frequently-asked questions</li> </ul>	Standard feature	
Stand-in processing for 24x7 availability	<ul style="list-style-type: none"> <li>Stand-in processing makes online banking services available even during nightly and monthly CU*BASE processing</li> <li>Includes all standard features (not VMS)</li> </ul>	Standard feature	See the "Stand-In ARU Processing" booklet
Custom Password (PIN)	<ul style="list-style-type: none"> <li>Defined by member in <b>It's Me 247</b></li> <li>Default for new members is last four digits of SSN; member is required to change the password immediately on the first access (not allowed to set a new password that matches the SSN digits)</li> <li>CU can allow MSR to set a "custom" password in CU*BASE if requested by member</li> </ul>	<p>Standard feature</p> <p><b>See "Strategies for Controlling Member Access" (Page Error! Bookmark not defined.)</b></p> <p>Use MNUPDA "Update ARU/Online Banking Access" to change or reset a password</p>	Refer to screen instructions in CU*BASE GOLD Online Help
Restricted password retries	<ul style="list-style-type: none"> <li>Member is only allowed 3 tries before the password is disabled, to prevent someone from trying to "guess" a member's PIN</li> <li>CU can reset a disabled password to the default (last four digits of SSN); member is required to change upon first access</li> </ul>	<p>Standard feature</p> <p>Reset member passwords using MNUPDA "Update ARU/Online Banking Access"</p>	Refer to screen instructions in CU*BASE GOLD Online Help
Member Indemnification "logon banner"	<ul style="list-style-type: none"> <li>Members are required to accept the "<b>It's Me 247</b> PC Online Banking Use Agreement" the first time they access <b>It's Me 247</b></li> <li>Acceptance date is recorded in credit union files</li> </ul>	Standard feature	See the sample on Page 18
Usage statistics for member	<ul style="list-style-type: none"> <li>Displayed on the main menu showing minutes used and free minutes remaining</li> <li>Details link shows individual session date and time; lists sessions abandoned vs. timed-out vs. logged out</li> <li>Data shown for current and previous two months</li> <li>Supports your CU's online banking fee strategy and encourages</li> </ul>	Standard feature	<b>SEE ALSO: Configurable Member Fees</b> (under "Optional Features" below)

	members to see the value of these services		
Usage statistics for CU employee	<ul style="list-style-type: none"> <li>• Displayed via CU*BASE Inquiry, Phone Op and Teller software</li> <li>• Shows minutes used current and previous month and other self service status (bill pay, e-statements)</li> </ul>	Standard feature	See Page 64
Session “time-out”	<ul style="list-style-type: none"> <li>• Limits amount of minutes billed to CU by automatically logging out abandoned sessions</li> <li>• Time limits are CU-defined based on screen category</li> </ul>	Standard feature; set up timeout values using MNCNFE “Online Banking Timeout Values Cnfg”	Refer to the “Configuring Timeout Values for <b>It’s Me 247</b> ” booklet or online help
Message if host is down	<ul style="list-style-type: none"> <li>• Message displayed when <b>It’s Me 247</b> services are temporarily unavailable, asking the member to try later</li> </ul>	Standard feature	
Deliver messages to individual members via <b>It’s Me 247</b>	<ul style="list-style-type: none"> <li>• Choose from 22 standard messages, such as “Your checks have arrived...” or “Your loan has been approved...” etc., or define a personalized, free-form text message</li> </ul>	Standard feature; create messages at any time using MNUPDT “Update Member Comments” (Comment Type 7)	See the “Leaving Special Messages for Members via CU*TALK and <b>It’s Me 247</b> ” booklet
Request a contact from a CU representative	<ul style="list-style-type: none"> <li>• Members can submit requests via <b>It’s Me 247</b> for a credit union representative to contact them</li> </ul>	Standard feature Work incoming requests using MNSERV “Work Online Banking Appls/Requests”	
Themes and Albums for custom look-and-feel	<ul style="list-style-type: none"> <li>• Members can choose from multiple “Themes” (style of the pages) and “Albums” (pictures that appear at the top right of the page) to personalize their experience with <b>It’s Me 247</b></li> <li>• Features work the same in all themes and albums</li> </ul>	Standard feature CU configuration options via MNCNFE “Online Banking VMS Configuration”	
Personal Preferences controls	<ul style="list-style-type: none"> <li>• Features grouped under a “Preferences” button to emphasize a member’s sense of control over the banking experience</li> <li>• Includes Theme, Album, start page, personal information update, password changes, and e-statement options</li> </ul>	Standard feature	
Account balances and details	View for all share type accounts: <ul style="list-style-type: none"> <li>• Current and available balance</li> <li>• Last transaction date</li> <li>• Accrued dividends</li> <li>• YTD dividends paid</li> </ul>	Standard feature	
Detailed certificate account info	View for all certificate accounts: <ul style="list-style-type: none"> <li>• Current and available balance</li> </ul>	Standard feature	

	<ul style="list-style-type: none"> <li>• Current rate</li> <li>• Dividend payment frequency</li> <li>• Disbursement option</li> <li>• Maturity date and term</li> <li>• Renewal option</li> <li>• Last renewal/rollover date</li> </ul>		
Detailed loan account info	<p>View for all loan accounts:</p> <ul style="list-style-type: none"> <li>• Balance/current payoff amount</li> <li>• Interest rate</li> <li>• Next pmt date</li> <li>• Scheduled pmt amount</li> <li>• Current amt &amp; date due</li> <li>• Disbursement limit (LOCs)</li> <li>• Available amt</li> <li>• Maturity date</li> <li>• Pmt frequency</li> <li>• Delinquency status</li> <li>• Last stmt balance (online CCs)</li> <li>• Last trans date (online CCs)</li> <li>• Last pmt amount (online CCs)</li> </ul>	Standard feature	
Transaction history	<ul style="list-style-type: none"> <li>• View a list of all transactions on any account; shows secondary transaction description (ATM location, transfer account, etc.)</li> <li>• Choose number of transactions to display; select transactions by date range</li> <li>• Sort the list by date (ascending or descending)</li> <li>• Display transactions by type Deposits only</li> <li>• Withdrawals only</li> <li>• Cleared checks only</li> <li>• ACH and Payroll transactions only</li> <li>• ATM/Debit card transactions only:</li> </ul>	Standard feature	
Cleared check information	<ul style="list-style-type: none"> <li>• View a list of checks cleared</li> <li>• See if a specific check number has cleared</li> </ul>	Standard feature	
Transfer funds between suffixes in same membership	<ul style="list-style-type: none"> <li>• Transfer funds to and from savings and checking accounts, with withdrawal controls by share dividend application</li> <li>• Transfer funds to make payments on loan accounts, with payment controls by loan category</li> <li>• Transfer funds from open-credit loans, with disbursement controls by loan category</li> </ul>	<p>Standard feature; activate withdrawal controls in CU*BASE share product configuration, payment/disbursement controls in Loan Category configuration</p> <p>⇒ PIB-ready</p> 	Refer to the: Transfer Funds to Other Memberships (under “Optional Features” below)
Transfer	<ul style="list-style-type: none"> <li>• Transfer funds to and from savings</li> </ul>	Standard feature;	Refer to the:

funds between suffixes in same membership	<p>and checking accounts, with withdrawal controls by share dividend application</p> <ul style="list-style-type: none"> <li>• Transfer funds to make payments on loan accounts, with payment controls by loan category</li> <li>• Transfer funds from open-credit loans, with disbursement controls by loan category</li> </ul>	<p>activate withdrawal controls in CU*BASE share product configuration, payment/disbursement controls in Loan Category configuration</p> <p>⇒ PIB-ready </p>	Transfer Funds to Other Memberships (under “Optional Features” below)
Previous year tax information	<ul style="list-style-type: none"> <li>• View total reported dividends/interest for all accounts under the same SSN</li> </ul>	Standard feature	
Paid dividends and interest	<ul style="list-style-type: none"> <li>• View current YTD paid dividend and interest totals for current accounts</li> </ul>	Standard feature	
Download to Quicken	<ul style="list-style-type: none"> <li>• Download a customized file format (QIF &amp; QFX/OFX) for use by the Quicken financial management software (2004 or earlier; support for Quicken 2005 coming in 2008)</li> </ul>	Standard feature	
Download to Money	<ul style="list-style-type: none"> <li>• Download a customized file format for use by the Microsoft Money financial management software</li> </ul>	Standard feature	
Sales information about opening credit union accounts	<ul style="list-style-type: none"> <li>• CU-defined general sales information about savings, certificate and loan products; enabled even if you elect not to use VMS features (see below)</li> </ul>	Standard feature Configure sales information using MNCNFE “Online Banking VMS Configuration”	
<b>Optional Features</b>			
Configurable member fees	<ul style="list-style-type: none"> <li>• Flexible fee structure allows you to charge members per-minute fees for <b>It’s Me 247</b> usage</li> <li>• Waivers for age and aggregate balance; specify number of free minutes allowed per month</li> <li>• Set separate waivers and free minutes for participating members using Tiered Services and Marketing Clubs</li> </ul>	Fees configured and activated using MNCNFD “Self-Service Fee Configuration” Tiered Services and Marketing Clubs configured via options on MNCNFD	Refer to the “Member Self-Service Fees” booklet
E-Statements using CU*SPY	<ul style="list-style-type: none"> <li>• Allow members to view up to a year’s worth of statements on line through <b>It’s Me 247</b> using the CU*SPY browser-based retrieval software (no additional password needed)</li> <li>• View/print statement in both HTML and PDF formats (PDF format includes CU logo and “back page” text from printed statement) as well as a customized XML format that includes an online reconciliation tool and downloads to *.CVS</li> </ul>	Contact Client Services to activate	Refer to the “Getting Started with E-Statements” booklet

	(comma separated value) delineated files		
	<ul style="list-style-type: none"> <li>• Fee structure allows for members to receive only e-statements or e-statements plus mailed statements for an introductory period; fee (debit) or rebate (credit) can be posted monthly to enrolled members</li> </ul>		
CU*EasyPay! Bill Payment /Bill Presentment	<ul style="list-style-type: none"> <li>• Enrollment through <b>It's Me 247</b> or CU*BASE</li> <li>• “Consolidated logon” - member only needs to log in to <b>It's Me 247</b>, making bill payment a credit union service</li> <li>• Monthly CU-defined fee structure includes age and aggregate balance waivers, excessive activity fees</li> </ul>	Contact Client Services to activate ⇒PIB-ready	Refer to the “CU*EasyPay! Product Overview/ Getting Started” booklet
			
Free copies of check images using CU*Check Viewer	<ul style="list-style-type: none"> <li>• For CU*✓ Item Processing clients, can activate the CU*CheckViewer image retrieval system for your members through <b>It's Me 247</b></li> <li>• Members can view and print cleared checks using buttons on the Account Detail and Cleared Checks pages</li> <li>• No special fee will be charged to your CU or to your members for this service</li> </ul>	Contact Client Services to activate ⇒PIB-ready	
			
Check images for non-CU*✓ Item Processing clients	<ul style="list-style-type: none"> <li>• For online or self processing credit unions who do not use CU*✓ Item Processing services</li> <li>• Can be live interface to image database from your check processor, or can set up method for regular uploads and storage of check images from your check processor onto our servers</li> <li>• Uses the same buttons in <b>It's Me 247</b>; no fee will be charged to members</li> </ul>	Contact Client Services. Vendor interfaces will be quoted as custom jobs; pricing depends on compatibility of the format the vendor uses for check images. Setup costs and other maintenance fees may apply. ⇒PIB-ready	
			
Transfer funds to other memberships (Applies to both CU*TALK and It's Me 247)	<ul style="list-style-type: none"> <li>• Can activate the ability to transfer money from the member's account to another member's account (requires PIN access on the “from” account only)</li> <li>• Transfer Control can be used to limit the member accounts to which funds can be transferred</li> </ul>	Contact Client Services to activate  Transfer Control accounts are set using MNUPDT “Update Mbr Audio/PC Bank Transfer” ⇒PIB-ready	Complete the Configuration Change Request form available on our website Refer to screen instructions in CU*BASE GOLD Online Help
			
Request a	<ul style="list-style-type: none"> <li>• Members can request a check</li> </ul>	Contact Client Services	Complete the

check (Applies to both CU*TALK and It's M 247)	<ul style="list-style-type: none"> <li>drawn on any of their accounts</li> <li>Can specify minimum and maximum check amount</li> <li>No special fees will be charged to members for this service</li> <li>Checks are printed by CU on a daily basis in a batch using the CU*BASE Auto/Mail Check feature</li> </ul>	<p>to activate and configure</p> <p>Checks are printed using MNPRTC "Print Auto/Mail Checks"</p> <p>⇒PIB-ready </p>	<p>Configuration Change Request form available on our website</p> <p>Refer to screen instructions in CU*BASE GOLD Online Help</p>
Stop payment on a check (Applies to both CU*TALK and It's Me 247)	<ul style="list-style-type: none"> <li>Members can place a stop pay order on a check drawn on any checking account</li> <li>Uses your normal stop pay fees; alerts member to fee amount for confirmation</li> <li>Define expiration in months or days</li> </ul>	<p>Contact Client Services to activate</p>	<p>Complete the Configuration Change Request form available on our website</p>
Maintain AFT (Auto Funds Transfer) and/or CFT (Check Funds Transfer) records	<ul style="list-style-type: none"> <li>Members can update existing auto transfers from their accounts or add new recurring transfers</li> <li>Transfer Control can be used to limit the member accounts to which funds can be transferred; intra-member transfers must be enabled to modify transfers to other member accounts</li> </ul>	<p>Contact Client Services to activate (can activate either AFT or CFT, or both)</p> <p>⇒PIB-ready </p>	<p>Complete the Configuration Change Request form available on our website; see the Preview starting on Page 73.</p> <p>Also see the "Automated Check Funds Transfer &amp; Check Funds Transfer" booklet</p>
Maintain ACH distribution records	<ul style="list-style-type: none"> <li>Displays incoming deposits only</li> <li>Member can maintain distributions only</li> </ul>	<p>Contact Client Services to activate</p> <p>⇒PIB-ready </p>	<p>Complete the Configuration Change Request form available on our website; see Page 58 for details</p>
Links to other websites	<ul style="list-style-type: none"> <li>Define links to any URL, including your credit union's web site (for product information, disclosures, eligibility rules, etc.), or to third-party vendors for credit card info, check re-orders, etc.</li> </ul>	<p>Configure using MNCNFE "Online Banking VMS Configuration"</p>	
<b>VMS "Virtual Member Services" Options: Serving The Member You May Never Even Meet</b>			
Online membership applications	<ul style="list-style-type: none"> <li>Allow non-members to submit membership applications from your web site or from the <b>It's Me 247</b> login page</li> <li>Data is delivered directly to CU*BASE and can be reviewed by any employee</li> <li>After reviewing the application, the membership can be approved and</li> </ul>	<p>Activate using MNCNFE "Online Banking VMS Configuration"</p> <p>Work incoming requests using MNSERV "Work Online Banking Appls/Requests"</p>	<p>See Page 56.</p>

	created with the click of a button	
Update member personal information	<ul style="list-style-type: none"> <li>• Allow members to update address, phone, fax, and email address through <b>It's Me 247</b>; special helps for entering foreign address information</li> <li>• Can configure for "direct" update of credit union files, or "reviewed" update (requires credit union employee to review and approve before updating files)</li> </ul>	<p>Activate using MNCNFE "Online Banking VMS Configuration"</p> <p>Review incoming requests using MNSERV "Work Online Banking Appls/Requests"</p> <p>⇒PIB-ready </p>
Savings "Rate Board" and product sales information	<ul style="list-style-type: none"> <li>• Display your credit union's savings and checking products in <b>It's Me 247</b></li> <li>• Shows a description, current rate, annual yield, and minimum required deposit</li> <li>• Configure custom sales message with competitive market statement, instructions, and other disclosure information; include links to your web site</li> </ul>	<p>Activate using MNCNFE "Online Banking VMS Configuration"</p> <p>Configure products, rates, and sales information using MNMGMT "Member Rate Maintenance"</p>
Opening savings and checking accounts on line	<ul style="list-style-type: none"> <li>• Allow members to open select savings accounts through <b>It's Me 247</b></li> <li>• Member can specify joint owner(s)</li> <li>• Optional configuration features include a minimum required deposit to open account (transferred from an existing account) and optional overdraft protection (using select savings or LOC accounts) when opening new checking accounts</li> <li>• Acct is opened immediately with no CU intervention; use daily New Account reports for follow-up</li> </ul>	<p>Activate products and configure account opening settings using MNMGMT "Member Rate Maintenance"</p> <p>⇒PIB-ready </p>
Certificate "Rate Board" and product sales information	<ul style="list-style-type: none"> <li>• Display your credit union's certificate products in <b>It's Me 247</b></li> <li>• Shows a description, current rate, term, annual yield, and minimum purchase amount</li> <li>• Configure custom sales message with competitive market statement, instructions, and other disclosure information; include links to your web site</li> </ul>	<p>Activate using MNCNFE "Online Banking VMS Configuration"</p> <p>Configure products, rates, and sales information using MNMGMT "Member Rate Maintenance"</p>
Purchasing certificates on line	<ul style="list-style-type: none"> <li>• Allow members to purchase certificate accounts in <b>It's Me 247</b> using funds from their existing savings accounts</li> </ul>	<p>Activate products and configure account opening settings using MNMGMT "Member Rate Maintenance"</p>

	<ul style="list-style-type: none"> <li>Members can specify joint owner(s)</li> <li>Optional features include default dividend disbursement code, payment frequency, and renewal code</li> <li>Acct is opened immediately with no CU intervention; use daily New Account reports for follow-up</li> </ul>	<p>⇒ PIB-ready</p> 	
Loan “Rate Board” and product sales information	<ul style="list-style-type: none"> <li>Display your credit union’s loan products in <b>It’s Me 247</b></li> <li>Shows product name, “teaser” description, and APR range</li> <li>Configure custom sales message with competitive market statement, instructions, and other disclosure information; include links to your web site</li> </ul>	<p>Activate using MNCNFE “Online Banking VMS Configuration”</p> <p>Configure products, rates, and sales information using MNCNFB “Loan Product Configuration”</p> <p>Update rates using MNMGMT “Member Rate Maintenance”</p>	
Online loan applications	<ul style="list-style-type: none"> <li>Allow members to submit loan requests and complete loan applications in <b>It’s Me 247</b></li> <li>Requests are delivered directly to CU*BASE and can be worked by loan underwriters along with other CU*BASE loan requests</li> </ul>	<p>Configure products using MNCNFB “Loan Product Configuration”</p> <p>Work requests using MNLOAN “Work/View Application Status”</p> <p>⇒ PIB-ready</p> 	
eAlerts	<ul style="list-style-type: none"> <li>CU can elect to allow members to subscribe for eAlerts online through <b>It’s Me 247</b> (CU*BASE feature also available for staff to maintain for members and view alerts sent)</li> <li>Member can receive the alert via the <b>It’s Me 247</b> Secure Message Center and optionally via email (no account details included in the email)</li> <li>eAlert types: <ul style="list-style-type: none"> <li>Account Balance above or below specified amount</li> <li>ACH Deposit and/or Withdrawal posted to account</li> <li>Loan Payment coming due within specified # of days</li> <li>Notice mailed</li> </ul> </li> </ul>	<p>Activate using MNCNFE “Online Banking VMS Configuration”</p> <p>See Page 50.</p>	
<b>General Configuration Options</b>			
Optional access for new members	<ul style="list-style-type: none"> <li>CU can elect to activate <b>It’s Me 247</b> automatically for new members, or require member to request access before manually activating</li> </ul>	<p>Contact Client Services to configure</p> <p>Use MNUPDA “Update ARU/Online Banking Access” to activate access for an individual member</p>	<p>Complete the Configuration Change Request form available on our website</p>

Expanded PINs	<ul style="list-style-type: none"> <li>• Passwords can be matched to CU*TALK PIN, or can choose to use separate, expanded password for <b>It's Me 247</b> for maximum security on the Internet</li> <li>• Set a minimum number of characters (4-10)</li> <li>• Can use numeric, alphabetic, and special characters; password is case-sensitive</li> <li>• Optional flag to force strong password rules (requires one each of uppercase letter, lowercase letter, number, and special character)</li> </ul>	Contact Client Services to configure SEE ALSO: Strategies for Controlling Member Access (Page <b>Error! Bookmark not defined.</b> )	Complete the Configuration Change Request form available on our website
"Non-use" password expiration (for Expanded PINs only)	<ul style="list-style-type: none"> <li>• Can set password to "expire" automatically after a certain number of days of non-use</li> <li>• Member must contact CU to have PIN reactivated (can retain same PIN or reset to default)</li> </ul>	Contact Client Services to configure Use MNUPDA "Update ARU/Online Banking Access" to reactivate PIN for members	Complete the Configuration Change Request form available on our website
Deactivate at member's request	<ul style="list-style-type: none"> <li>• Can deactivate a member's password altogether so that no access is allowed</li> </ul>	Use MNUPDA "Update/ARU/ Online Banking Access"	Refer to screen instructions in CU*BASE GOLD Online Help
Optional Reg. E transaction tracking	<ul style="list-style-type: none"> <li>• CU defines whether online banking transactions are considered Reg. E</li> </ul>	Contact Client Services to configure	Complete the Configuration Change Request form available on our website
Available balance calculation options	<ul style="list-style-type: none"> <li>• Define whether par value should be deducted when calculating available balance for share/checking accounts</li> <li>• Define whether uncollected funds (check holds) should be deducted when calculating available balance for share/checking accounts</li> <li>• Define whether CD penalty should be deducted when calculating available balance for certificate accounts</li> </ul>	Contact Client Services to configure	Complete the Configuration Change Request form available on our website
Withdrawals from savings products	<ul style="list-style-type: none"> <li>• By share dividend application, can define whether or not withdrawals are allowed via online banking</li> <li>• Can also define a minimum and maximum withdrawal amount</li> </ul>	Use MNCNFA Share Products, F15-Audio/PC Bank to configure	Refer to screen instructions in CU*BASE GOLD Online Help
Disbursements from open-credit loans	<ul style="list-style-type: none"> <li>• By loan category, can define whether or not to allow disbursements via online banking</li> <li>• Can also define a minimum and maximum withdrawal amount</li> </ul>	Use MNCNFB Loan Products "Loan Category Configuration"	Complete the Configuration Change Request form available on our website
Loan payment	<ul style="list-style-type: none"> <li>• Can define whether or not to allow loan payments via online banking,</li> </ul>	Use MNCNFB Loan Products, "Loan	Refer to screen instructions in

controls	by loan category	Category Configuration”	CU*BASE GOLD Online Help
	<ul style="list-style-type: none"> <li>• Can define controls to prevent partial payments, payments prior to first payment date, and payments on mortgage loans prior to accrual date</li> </ul>		

## PIB OPTIONS

Following are specific features that can be controlled according to each individual member’s preference using the Personal Internet Branch (PIB) Profile. PIB is a layered security option that works as an optional companion to the **It’s Me 247** online banking system. **For complete details, refer to the separate “It’s Me 247 Personal Internet Branch (PIB)” booklet.”**



- Log in to **It’s Me 247** via username instead of account number
- Security questions to log in to **It’s Me 247**
- Control access to **It’s Me 247** by:
  - ⇒ Geographic location (IP address when logging in to **It’s Me 247**)
  - ⇒ Day of week
  - ⇒ Time of day
  - ⇒ Computer (persistent cookie stored on member’s computer)
- Control access and/or add additional confirmation code for certain It’s Me 247 transactions, including:
  - ⇒ Transfers
  - ⇒ Open checking/savings accounts
  - ⇒ Check withdrawals
  - ⇒ Open certificates
  - ⇒ View cancelled checks
  - ⇒ ACH deposit maintenance
  - ⇒ Manage personal information (address, phone number, email address, etc.)
  - ⇒ AFT/CFT record maintenance
  - ⇒ Manage online bill pay
  - ⇒ Apply for loans
- Set up inter-member transfer control lists online (via PIB Profile web tool only)

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# SECURITY FEATURES AND USAGE REQUIREMENTS

## SECURITY OVERVIEW

**It's Me 247** is a home-banking product that has been designed to safeguard your member's money and privacy by using the latest Internet security technologies. To further ensure security, these protective technologies have been applied in layers to address each phase of the online transaction.

Transmission security is provided by using 128-bit SSL encryption, ensuring that only the member and the **It's Me 247** systems are able to read the transaction information as it flows across the Internet. Through our use of VeriSign digital certification ([www.verisign.com](http://www.verisign.com)), the member also can be assured that they are communicating with the legitimate **It's Me 247** server, and not an imposter.

User account security is furnished through the use of a unique Member Account Number and PIN/password combination known only to the member. Without this information, accessing account data and initiating transactions online is impossible. Password retries are limited to 3, at which time the password is deactivated and the member must contact the credit union for reactivation. Optional expanded password options allow the credit union to require passwords from 4 to 10 characters in length, with alphanumeric, special character and case-sensitive features.

Access security is provided by a combination of segregated network architecture, hardened server configurations, and redundant firewalls. Our segregated network architecture separates the **It's Me 247** servers from the systems that contain member data. Consequently, member data may only be exchanged between these systems through the use of a valid member request following verification of Member Account Number and PIN/password. Internet-based attacks (hackers) are stopped through the use of redundant state-of-the-art firewall technology and hardened server configurations.

To further ensure that **It's Me 247** security measures continue to meet the ever-changing security threats of the Internet, **It's Me 247** is reviewed on an ongoing basis by regulators and expert security consultants, and monitored by CU\*Answers network engineers.

## LAYERED SECURITY THROUGH THE PIB PROFILE



As a companion to the security features already available in **It's Me 247**, we also offer an optional layered security approach which can be activated as a companion to **It's Me 247**. A Personal Internet Branch (PIB) Profile lets your members assume only the risks they are comfortable assuming on the Internet, and allows for additional layers of security for selected transaction types, such as inter-member transfers, updating personal information, and accessing the CU\*EasyPay! online bill pay system. For a list of **It's Me 247** features that can be controlled via the PIB Profile, refer to Page 14.

For complete details about implementing PIB, refer to the "**It's Me 247** Personal Internet Branch (PIB)" configuration and user guide booklet as well as the flyer, "Implementing PIB: Rollout Strategies A to Z." Both are available on our website at [www.cuanswers.com/client\\_reference.php](http://www.cuanswers.com/client_reference.php).

## MINIMUM USAGE REQUIREMENTS

Remember that as security requirements and the Internet world change, so will these requirements. If a member is having trouble with accessing **It's Me 247** features, the first step is always to upgrade the browser software.

- Operating System: Windows 98 or newer
- Internet browser software, such as the latest version of Internet Explorer (minimum of version 7.0 is recommended) or Mozilla Firefox. Web TV is not supported.
- The browser must have session cookies and JavaScript enabled.
- The browser must use 128-bit encryption. (To check the encryption level, from the Help menu, choose Help About... and look for a cipher strength or "high-grade security" notation indicating 128-bit strength.)

Current usage requirements are available to members via **It's Me 247** online help  **HELP**. (See Page 58 for instructions on linking to **It's Me 247** online help directly from your website.)

## INTERNET ONLINE BANKING USE AGREEMENT

Following is a sample of the agreement that is displayed the first time a member uses **It's Me 247** Internet Online Banking. When the member clicks Accept to continue, the current date is recorded in CU\*BASE.

### **"It's Me 247" PC Online Banking Use Agreement**

**Revised: March 25, 2003**

1. The **It's Me 247** ONLINE BANKING SYSTEM (the "SYSTEM") is provided as a service of the CREDIT UNION and permits access to your account information and, upon request, allows account transactions to be conducted. By accessing the SYSTEM, you are verifying that you are the account holder or you have full legal authority granted by the account holder to obtain information and conduct transactions.

2. The CREDIT UNION has provided an Account Number and Personal Identification Number which are required in order to permit access through the SYSTEM. You authorize the CREDIT UNION to follow any instructions entered through the **It's Me 247** ONLINE BANKING SYSTEM using your password. You are responsible to make sure that the Account Number and Personal Identification Number are maintained in a secure manner and not disclosed to any person who is not authorized to obtain account information or conduct transactions on your account.

3. If you use any method of storing the Account Number and Personal Identification Number on your computer, you are solely responsible for any access obtained to account information or any transactions conducted on any account. If you have reason to believe that the Account Number or Personal Identification Number have been disclosed to or obtained by any unauthorized person, you are required to immediately notify the CREDIT UNION.

4. In order to use the SYSTEM, you are required to use browser software which utilizes appropriate security protections. You must use the most current versions of either Netscape Communicator or Navigator, or Microsoft Internet Explorer. If you fail to use the designated browser software, the CREDIT UNION and any other entities involved in the design, development or operation of the SYSTEM are not responsible for any loss, expense, injury, cost or damage resulting from any access obtained to account information or any transaction conducted on any account.

5. When connected to or using the SYSTEM, you are required to ensure that no unauthorized persons have access to your computer. If you fail to maintain direct control and supervision over your computer or otherwise fail to ensure that no unauthorized persons have access to your computer when connected to or using the SYSTEM, the CREDIT UNION and any other companies or entities involved in the design, development or operation of the SYSTEM are not responsible for any loss, expense, injury, cost or damage resulting from any access obtained to account information or any transactions conducted on any account.

6. By accepting this Agreement, you acknowledge that you have read the terms of this Agreement and that you agree to be bound by these terms. Further, you understand that by accepting this Agreement, the current date will be logged as part of your account records and the SYSTEM services will be activated for your account.

Do you agree to the terms and conditions of this Agreement?

[Accept the Agreement](#)

[Do Not Accept the Agreement](#)

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# STRATEGIES FOR CONTROLLING MEMBER ACCESS

The following discussion explains various options a credit union has to control how members can access **It's Me 247**. This is in addition to the controls available through the Personal Internet Branch (PIB) feature that provides layered security as a companion to **It's Me 247**. Refer to the separate "It's Me 247 Personal Internet Branch (PIB)" booklet for complete details.

*NOTE: Simply activating strong passwords does not force the member to change his or her password. You must turn on expanded PINS to force a password change*

## UNDERSTANDING ONLINE BANKING PASSWORD OPTIONS

In light of the increasingly security-conscious environment of the Internet, **It's Me 247** Online Banking offers many flexible options for managing the passwords (also referred to as PIN) used by members to gain access to their accounts. Traditionally, members were allowed to use a single PIN to access both Audio Response and Internet Banking systems. While this is certainly popular with members who don't want to memorize yet another password, the changing security demands of the PC world have made this feature undesirable from a security standpoint.

In general, the longer and more complex a PC password is, the more difficult it is for an unauthorized person to obtain it. Along with the feature that limits the number of times someone can attempt to guess a password (3 retries then the password is disabled), expanded passwords add an important layer of security for your members. Remember that unlike audio response, which does not even say the member's name, online banking provides access to information that can be used for identity theft (such as name, address, phone, etc.). Expanded passwords offer the following additional security features:

- ◆ Online banking passwords can be up to **10 alphanumeric characters**, including special characters.
- ◆ Passwords are **case-sensitive** (i.e., Ds443&sld is different from dS443&SLD)
- ◆ You specify a **minimum number of characters** (4-10) for the password. (At least 6 characters is recommended.)
- ◆ If desired, you can force members to follow **strong password** rules (requires one each of the following: uppercase letter, lowercase letter, number, and special character)
- ◆ You can elect to "**expire**" a password after a certain period of non-use (such as 30 or 60 days).

*In this case, “expiration” does not mean the password itself needs to be changed periodically; this expiration comes into play only after a member has not logged into **It’s Me 247** for a certain period of time. This provides an extra measure of security for dormant memberships or members who do not choose to use your self service options. If someone attempts to access the member’s account after the expiration period, he or she will be instructed to contact the credit union to reactivate the password. Similar to your credit union’s dormancy procedures, this feature was designed to help limit the risk that an unused account could be accessed by an unauthorized person.*

Expiration is actually monitored every time a member attempts to log in and is controlled by comparing the member’s “Last Logged In” date to the configured expiration period. Remember that you can also choose to disable an individual member’s access to these systems completely. See below for more details on activation options.

- ◆ A special **“open enrollment” promotional period** can be defined to bypass the expiration period. As described in more detail below, this feature lets you limit the amount of time during which existing members can try **It’s Me 247** for the first time or start up again if their usage drops off for a period of time.

Expanded passwords provide valuable security and peace of mind for your members—with CU\*BASE tools that make it easy for your MSRs to help your members! In today’s environment, there really is no better way to go.

## CONTROLLING MEMBER ACTIVATION SETTINGS

Once you decide on basic password parameters, the next thing to think about is how you will control when and how a member is initially “activated” to be able to use **It’s Me 247** at all. Your credit union might just want to “flip the switch” to activate all members at the same time, but does your job end there? What about all of the members who will never even try **It’s Me 247**? Examiners are increasingly expressing concern over the risk of giving all members *carte blanche* access without any control or monitoring to ensure that only those members who really want to use the system are given ongoing access.

### “Try It Before You Buy It!”

One very efficient way to control this is to specify a limited promotional period during which a member can try **It’s Me 247** for the first time. Once the period has expired, any members who have not logged in at least once during that period will automatically be instructed to contact the credit union for activation the next time he or she attempts to log in.

**Similar to employee insurance or retirement plans that offer an annual open enrollment period**, by changing the promotional start date periodically, you could plan to market a 30- or 60-day promotional period once or twice a year, every year.

This is more than just a way to control access—it allows you to actively and routinely *sell* online banking services as a special value your members receive from belonging to the credit union. And it requires very little time on the part of your staff—members can log in any time during the promotional period whenever it is convenient for them.

It also sets the stage nicely for introducing usage fees for online banking minutes (with waivers, of course, through your Tiered Service and Marketing Clubs relationship management programs!).

*NOTE: The expiration period works a little differently for new members than for existing memberships. If you set an expiration period of 90 days, a new member has 90 days from the time his or her membership was opened to try It's Me 247 for the first time, whether you are currently in a promotional period or not.*

## To Activate or Not to Activate?

Another way to control access is simply to disable access for member accounts (either for all memberships or just new members) until a member actively requests access. Not only does this method allow you to monitor online banking enrollments, it also lets you work directly with a member to ensure they receive the proper training and are introduced to features such as product rates and opening accounts online.

In addition, this method allows MSRs to verify a member's identity, then require the member to change his or her password right then while still in the lobby, reducing the risk that someone will access their account using the system-assigned PIN before they do. While this method requires more staff time, it can be effective if your credit union can use the opportunity to cross sell your member on all of the benefits of your self service products.

If you do decide to activate everyone by default, both the expiration feature and the promotional period settings described above give you a way to restrict open enrollment to a limited period of time.

**Remember that you can also permanently disable any individual member's account** so that access is never granted, even during open enrollment. This is ideal for problem members that abuse the system by using an excessive number of minutes each month, as well as for members that have specifically requested that no access to their accounts be allowed through this channel.

## TERMINOLOGY TO LEARN

**Activate / Deactivate / Activation flag** - Refers to the Audio response and Online banking flags that are turned on to allow a member to access his/her account through audio response and/or online banking. If turned off, the member cannot use the system(s) at all. Controlled via the “Update Audio/Online Banking Access” feature on menu MNUPDA.

Is the member allowed to access their account using:
<input checked="" type="checkbox"/> Audio response
<input checked="" type="checkbox"/> Home banking

**Disable** - Refers to when a member tries to access online banking with an incorrect password 3 times in a row. In this case, the actual password on the member’s MASTER record is cleared, and must be reset to the last four digits of the SSN (or a custom PIN, if allowed) in order to get back into **It’s Me 247**. **No affect on the actual Activation flag.** Passwords can be reset via the “Update Audio/Online Banking Access” feature on menu MNUPDA.

AUDIO RESPONSE: To change PIN, select one of the following options:
<input type="checkbox"/> Reset PIN to last four digits of member's SSN

**Expire** - Refers to when a member has not used **It’s Me 247** for a period of time, determined by the expiration period (in days) in the credit union’s ARU/Online Banking configuration. The expiration period is measured by evaluating the member’s *Last Logged In Date* every time he/she attempts to log in. **No affect on the password itself or the Activation flag.** An expired PIN can be reactivated by changing the *Last logged in or reactivated* date for the member using the “Update Audio/Online Banking Access” feature on menu MNUPDA.

Last date logged in or reactivated	Dec 17, 2007 (MMDDYY)
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**Example: Credit union has an expiration period of 90 days, and a promotional date of April 1.**

When logging in:

Was the account opened in the past 90 days?

→If Yes, allow member to log in normally.

→If No, how many days has it been since the member last logged in?

→If less than 90 days, allow the member to log in normally.

→If more than 90 days (or they have never logged in), then decide:

→How many days has it been since the promotional date of

→April 1?

→If less than 90 days, allow the member to log in normally.

→If more than 90 days, display “Your PIN has expired” message to member.

**Reset** - Refers to what is done to a member's password if it is disabled (cleared) by 3 invalid attempts to log in. The PIN will be changed to the last four digits of a member's SSN, and the member will be required to change it immediately upon logging in.

**Reactivate** - Refers to the step of changing the *Last logged in or reactivated* date for the member using the "Update Audio/Online Banking Access" feature on menu MNUPDA, when a member reports that his/her password has "expired." Reactivation lets you "unexpire" a password without having to actually change the password itself. (If you change the date AND use the *Reset PIN...* feature, the member will also need to change his/her password the first time it is accessed.)

## PASSWORD / ACTIVATION DECISIONS TO MAKE

Whether you are launching **It's Me 247** for the first time, or trying to establish a sound strategy for managing member passwords and access to **It's Me 247**, use the following checklist to make sure you have covered all of the bases. If you would like to make any changes to your configuration settings, or would like to discuss the options further, contact a Client Service Representative or use the **It's Me 247** Configuration Change Request Form available on our web site ([http://www.cuanswers.com/client\\_reference.php](http://www.cuanswers.com/client_reference.php)).

Decision	Choices Offered by "It's Me 247/ CU*BASE	For Configuration...
<b>Activation Settings</b>		
Should all existing memberships be activated automatically?	<p>By default, all passwords are set to the last four digits of the member's SSN; members are required to change the password after logging in for the first time (cannot use the SSN digits again)</p> <p><b>IMPORTANT:</b> Remember that if you do not automatically activate members, the password expiration and promotional period features described above will only apply to members who have been activated, but then do not use <b>It's Me 247</b> actively. Running an "open enrollment" promotion will NOT work for the rest of your membership because the member activation flags will have been turned off. Therefore we recommend you either activate all then control access with expiration/promotional periods, or deactivate all and only use expiration for controlling inactive members.</p>	<p>For newly converting credit unions, talk to your Conversion Coordinator about the desired setting when your credit union switches to CU*BASE and <b>It's Me 247</b></p> <p>For existing credit unions, contact Client Services for information about custom programming to "flood" the activation flag setting for all your memberships</p>
Should <u>new</u> members automatically be granted access and given a password?	Configure whether or not to activate online banking automatically for new memberships	Contact Client Services to change the activation setting for new memberships
If members are not automatically activated, how do they become activated?	<p>Develop an internal policy and procedure MSR's and phone staff can use to sell online banking and activate the new member's account</p> <p>Give staff tips for talking to members - for example, ask members whether they want the option to use online banking whenever they are ready, sign up now, or disable the account so it cannot be accessed via <b>It's Me 247</b> until requested</p> <p><i>HINT: You may even want to set up a workstation in the lobby that members can use to change their password right away.</i></p>	Use MNUPDA "Update Audio/Online Banking Access" to activate a member's account
What if a member misuses the system or requests that no access be allowed to his accounts via online banking?	Any member account can be permanently disabled from either online banking or audio response, or both	Use MNUPDA "Update Audio/Online Banking Access" and change the activation flag to disable an account
<b>Passwords</b>		

Decision	Choices Offered by <b>"It's Me 247/ CU*BASE</b>	For Configuration...
Would you like to use expanded passwords for online banking, separate from the PIN used for audio response?	<p>Activate expanded online banking passwords</p> <p>Choose a minimum password length (4 to 10 characters; at least 6 characters is recommended)</p> <p><i>HINT: If you have already implemented <b>It's Me 247</b> and now you want to implement expanded passwords, use the online banking comments feature ahead of time to alert members that the change is coming. Once activated, <b>It's Me 247</b> will automatically walk members through changing their password to the new format the next time they log in.</i></p>	<p>Contact Client Services to configure expanded PINs</p> <p>Create the alert messages using the "Create PC Banking Msgs from File" command on menu MNMRKT. Refer to the "Leaving Special Messages for Members via CU*TALK and <b>It's Me 247</b>" booklet</p>
Do you want to force strong password rules?	<p>Activate the strong passwords flag (requires expanded online banking passwords)</p>	<p>Contact Client Services for configuration</p>
What should your expiration period be for members who do <u>not</u> use <b>It's Me 247</b> regularly?	<p>Configure expiration period by number of days (such as 30 or 60)</p> <p>If expired member tries to log in, will be notified as follows:</p> <p><b>It has been more than xx days since you last logged into It's Me 247. Your PIN has expired. Please contact the Credit Union to reactivate your PIN.</b></p> <p>MSR can reactivate password without changing it</p>	<p>Contact Client Services to configure the expiration period</p> <p>To reactivate an expired member without changing the password, change the <i>Last logged in or reactivated</i> date using MNUPDA "Update Audio/Online Banking Access"</p>
Would you like to activate all members to start, but then "close" the enrollment period after a certain period of time?	<p>Expanded passwords must be used</p> <p>Set all online banking activation flags to Y; also activate all new memberships automatically</p> <p>Configure expiration period by number of days (such as 30 or 60)</p> <p>Configure a promotional period start date</p> <p>The expiration period is measured from this date; if a member logs in, the system calculates how long it has been since he or she last logged in (or opened the membership). If this falls in the period between the promotional start date and the expiration days, the member is allowed to log in. Otherwise, the member is instructed to contact the credit union for activation.</p>	<p>Contact Client Services for configuration</p> <p>To allow a member in after the promotional period, change the <i>Last logged in or reactivated</i> date using MNUPDA "Update Audio/Online Banking Access"</p>
Do you want to market an open enrollment period on a regular basis?	<p>Configure expiration period by number of days (such as 30 or 60)</p> <p>Configure promotional period start date and update periodically to start a new open enrollment period (such as once or twice a year)</p>	<p>Contact Client Services to update the promotional start date</p>
<b>Maintenance Tasks</b>		
Do you want to allow your staff to set custom passwords for members who are having trouble setting their own?	<p>If not, you can choose to disable the custom PIN option for all memberships; MSRs must <u>reset</u> a PIN to the last four digits of a member's SSN then instruct the member to change the PIN manually using <b>It's Me 247</b></p>	<p>Contact Client Services to disable the custom PIN option, or grant access to the MNUPDA "Update Audio/Online Banking Access" feature only to staff</p>

Decision	Choices Offered by <b>"It's Me 247/ CU*BASE</b>	For Configuration...
	Develop an internal credit union policy and procedure for your staff	that are authorized to set custom PINs
How will MSRs validate identity when a member calls to be reactivated after his/her password has expired?	Develop an internal credit union policy and procedure for your staff	To reactivate an expired member without changing the password, change the <i>Last logged in or reactivated</i> date using MNUPDA "Update Audio/Online Banking Access"
What if a member loses his or her password?	<p>Develop an internal policy and procedure MSRs and phone staff should use to verify identity</p> <p>Reset the password to the last four digits of the member's SSN; the member will required to change it immediately upon logging in</p> <p><i>HINT: You may even want to set up a workstation in the lobby that members can use to change their password right away.</i></p>	Use MNUPDA "Update Audio/Online Banking Access" to reset a password

## SAMPLE CONFIGURATIONS

*Scenario 1:* ABC Credit Union wants to let all members use **It's Me 247** immediately, and does not wish to expire PINs due to non-use.

Online Banking Activation Flag	<input checked="" type="checkbox"/>	(Flood same setting for all memberships.)
Activate Internet banking for new memberships	<input checked="" type="checkbox"/>	
Expiration period	999 days	
Promotional start date	March 25, 2002	(This is the date this feature was first introduced in CU*BASE.)

*Scenario 2:* Member Community CU wants to activate members only during a 30-day open enrollment period during December each year.

Online Banking Activation Flag	<input checked="" type="checkbox"/>	(Flood same setting for all memberships.)
Activate Internet banking for new memberships	<input checked="" type="checkbox"/>	
Expiration period	30 days	(New members have 30 days from the account open date.)
Promotional start date	December 1, 20xx	(Would need to contact Client Services to change this start date to December 1 each subsequent year.)

*Scenario 3:* Wide Area Credit Union only wants to activate members who request online banking, to keep track of sign ups for marketing purposes and to retain greater control for security reasons. Once members sign up, they also want passwords to expire after 60 days of non-use.

Online Banking Activation Flag	<input type="checkbox"/>	(Flood same setting for all memberships.)
Activate Internet banking for new memberships	<input type="checkbox"/>	(Members would need to be manually activated.)
Expiration period	60 days	
Promotional start date	March 25, 2002	(This is the date this feature was first introduced in CU*BASE.)

## EVALUATING YOUR RISK FOR INACTIVE MEMBERSHIPS

Regardless of whether or not your credit union uses the password expiration feature or a regular open enrollment periods for **It's Me 247**, you will want to periodically monitor your memberships for those that have been activated to use online banking, but who have not logged in recently. Like dormant accounts, it is only prudent to keep an eye on these inactive online banking memberships.

If you wish, you may use the CU\*BASE Report Builder to Query the **PCMBRCNF** file, looking at the Last Logged In Dates and comparing them to a certain point in time. For example, once a quarter you might pull a list of all accounts with a last logged in date greater than 3 months ago. These accounts might be candidates for deactivation altogether (contact Client Services if you would like us to flood them for you) or even set up a personal contact or direct mail campaign to introduce online banking to them. At the very least you should have an idea of how many of your accounts:

- Are activated and use **It's Me 247** regularly
- Are activated but have not used **It's Me 247** in a while
- Are activated but have never signed on to **It's Me 247**
- Have been deactivated

Regardless of which CU\*BASE and **It's Me 247** tools you choose to use, the point is to make sure your credit union has a *plan* and procedures in place to monitor and control your members' access to online banking. Contact Client Services if you would like assistance in setting up some custom reports or inquiries, or in changing any of your existing configuration settings.

# SETTING UP INTERNET MEMBER SERVICES

The following steps show you how to configure online banking for your credit union.

## ACTIVATING VMS SERVICES

MNCNFE #1 "Online Banking VMS Configuration"  
Screen 1: General VMS Settings

This first screen lets you perform several different tasks:

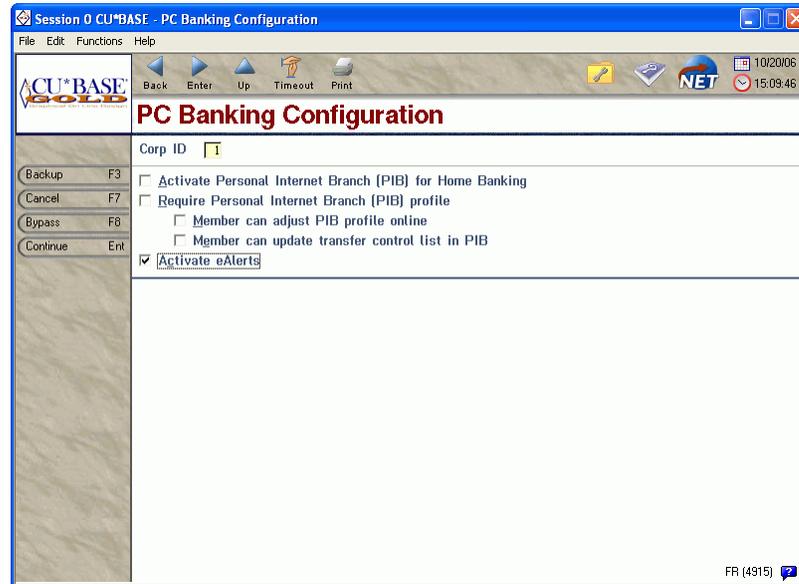
- Activate one or more of the VMS features that let your members view savings, certificate and loan rates, open new accounts, apply for loans, change account nicknames, update personal information, and request a contact from a CU representative from **It's Me 247**.
- Configure the Member Instructions, which is general sales information about opening new savings accounts, certificates and applying for loans, that will appear when your member clicks the "New Account Information" button on the **It's Me 247** main menu.

**IMPORTANT: The "New Account Information" buttons in It's Me 247 are NOT optional and will appear regardless of whether or not you are allowing members to actually view individual account details or open these accounts on line. Therefore, it is necessary to customize this general sales information even if you don't activate the Rate board.**

**For a complete list of field descriptions and instructions, please refer to online help  while working on this screen.**

When done here, use Enter to proceed to the second screen, shown below:

#### Screen 2: PIB Profile and eAlerts Activation



This screen is used to activate the Personal Internet Branch (PIB) system, which is a layered security feature for **It's Me 247**. **Refer to the separate booklet, "It's Me 247 Personal Internet Branch (PIB)" for details.**



On this screen you can also activate the eAlerts feature so that members can sign up for eAlerts while in **It's Me 247**. See Page 50 for more details.

When done, use Enter to proceed to the next screen. (NOTE: If the first *Activate...* flag is turned on, two additional screens will appear first to allow you to set up a default PIB Profile.)

Following are the two PIB configuration screens. Press Enter to move past these screens.

## PIB Configuration #1

Session 0 CU\*BASE - Credit Union Default PIB Configuration

File Edit Functions Help

CU\*BASE GOLD

Back Enter Up Timeout Print

11/13/07 09:13:32

### Credit Union Default PIB Configuration

Corp ID 01

Backup F3

Cancel F7

Bypass F8

Continue Ent

**CUx@HOME Login Options**

Enable CUx@HOME login questions

**Days and Times Available**

GMT off-set factor (GMT-5:00) Eastern Time

Sunday  Monday  Tuesday  Wednesday  Thursday  Friday  Saturday

Early morning: 12:00 AM - 4:59 AM  Morning: 5:00 AM - 11:59 AM

Afternoon: 12:00 PM - 7:59 PM  Evening: 8:00 PM - 11:59 PM

FR (4916)

## PIB Configuration #2

Session 0 CU\*BASE - Credit Union Default PIB Configuration

File Edit Options Functions Help

CU\*BASE GOLD

Back Enter Up Timeout Print

11/13/07 09:19:42

### Credit Union Default PIB Configuration

Corp ID 01

Backup F3

Cancel F7

Bypass F8

Continue Ent

**Select the Features to Include in Your Default PIB Profile**

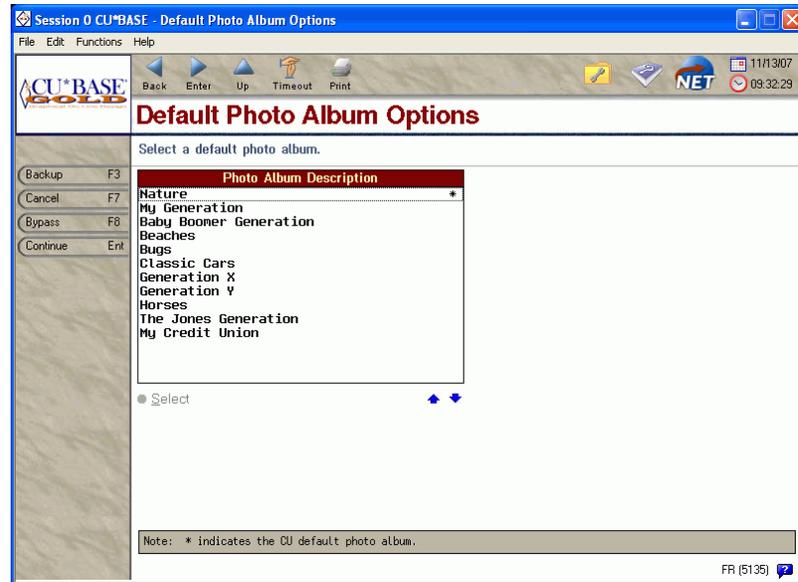
Feature/Transaction	Feature Limits in Whole Dollar Amounts
<input checked="" type="checkbox"/> Transfer to other base accounts	Max amount 9,999,999
<input checked="" type="checkbox"/> Transfer within base account	Max amount 9,999,999
<input checked="" type="checkbox"/> Request check withdrawals	Max amount 9,999,999
<input checked="" type="checkbox"/> Manage ACH deposits	
<input checked="" type="checkbox"/> Manage AET transactions	
<input checked="" type="checkbox"/> Manage CFT transactions	
<input checked="" type="checkbox"/> Apply for loans	
<input checked="" type="checkbox"/> Open checking/savings accounts	
<input checked="" type="checkbox"/> Open certificate (CD) accounts	
<input checked="" type="checkbox"/> View cancelled checks	
<input checked="" type="checkbox"/> Manage personal information	
<input checked="" type="checkbox"/> Pay bills online	

Transaction Limits set by the credit union will still apply.

FR (4917)

When done press Enter to move to the next screen.

### Screen 3: Default Photo Album



This screen is used to choose a default Photo Album to be assigned to new users when they initially log on to **It's Me 247**. Photo album photos appear in the upper right hand corner of the **It's Me 247** screens. The members themselves can change this option to suit their individual tastes once they log in.

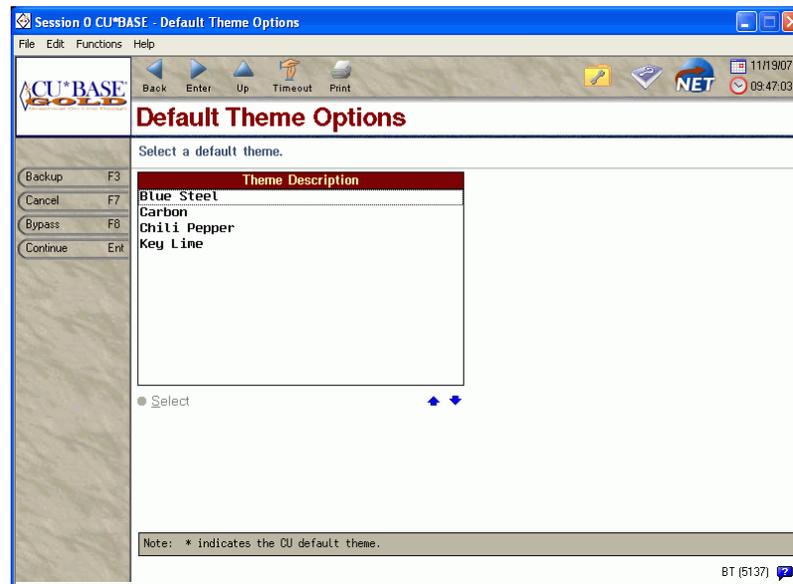
If no photo album is selected here, then the default for new members will be a photo album that matches his or her age based on their birth date in the system. If the member was born prior to 1942, then the member will see the "My Credit Union" Photo Album, which is a collection of photos of people of all ages.

To set the default Photo Album, select an album and use the Select option key. The default photo album assigned to new members is marked with an asterisk (\*) in the final column. Members will be able to change this setting after they login.

*For a complete instructions, please refer to online help  while working on this screen.*

When done, press enter to move to the next screen.

#### Screen 4: Default Theme Options

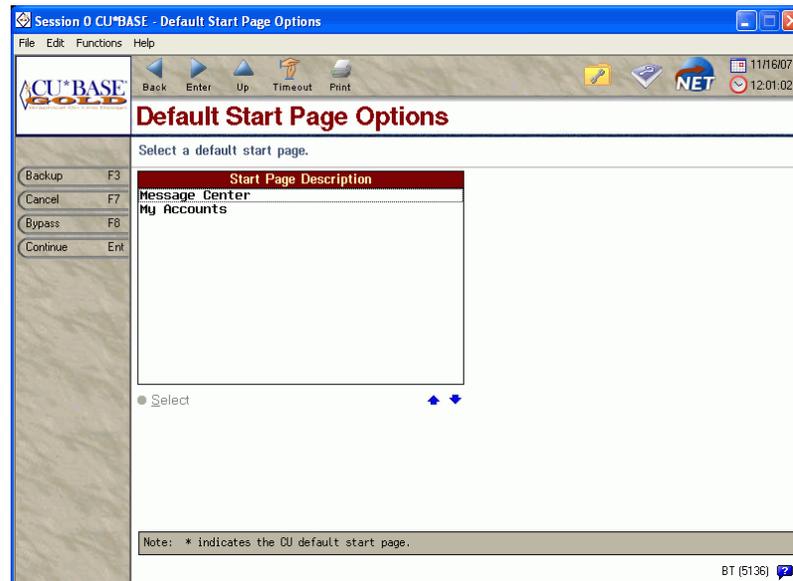


This screen is used to choose a default Theme in **It's Me 247** to be assigned to new memberships. The Theme determines the color of the pages. The Blue Steel style will be the default for new memberships unless otherwise specified here. The members themselves can change this option to suit their individual tastes once they log in.

To set the default Theme, select an album and use the Select option key. The default photo album assigned to new members is marked with an asterisk (\*) in the final column. Members will be able to change this setting once they login.

When done, use Enter to proceed to the next screen.

#### Screen 4: Default Start Page Options

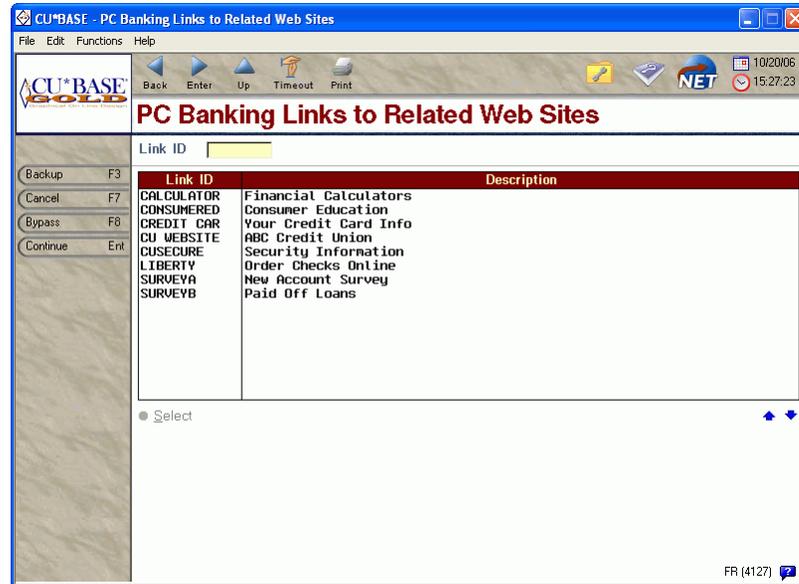


This page allows you to select a default Start Page—either the Accounts page (which lists the members account balances) or the Messages Center page (which lists the members messages). The default Start Page assigned to new

members is marked with an asterisk (\*) in the final column. If no selection is made in CU\*BASE, the member will begin with the Accounts Page. Members will be able to change this setting to their Start Page once they log in.

When done, use Enter to proceed to the next screen.

Screen 6: Related Links



**It’s Me 247** will quickly become your members’ best financial service tool. With the configurable Related Sites feature, it can provide even more access to credit union-related services and financial management tools. Use this screen to build URL links to which a member can navigate right from within **It’s Me 247**.

In **It’s Me 247**, a “Related Links” button will appear on the main menu, just below the “Request a Contact” button. When the member clicks this button, a new page will appear with all of your descriptive text, with a button beside each block of text on which the member can click to use the link.

*For a complete list of field descriptions and instructions, please refer to online help  while working on this screen.*

**Remember that the Related Links button is NOT optional; it will appear whether you configure any links or not.** At the very least you should set up a link to your own website, your Consumer Ed portal, and www.cusecure.org so this doesn’t appear as a blank page to your members in **It’s Me 247**!

When done, use Enter to save and return to the menu.

# SAVINGS PRODUCTS

There are three basic steps needed to implement the VMS feature for savings products:

1. Configure the savings products and sales information you wish to make available on **It's Me 247**. Products can be opened on line or simply displayed for information only. Enter the member instructions/sales information that will appear when the member clicks on the product name.  
⇒ See below and Page 38 for details.
2. Activate the VMS feature to allow members to open savings accounts via Online Banking. Remember this just enables the buttons related to savings products in **It's Me 247**. Only products configured as available for purchase ("P") will actually allow an account to be opened on line.  
⇒ See Page 29 for details.
3. On a daily basis, check your Member New Account Report (LNWACE) for all accounts opened with a Reason Code = 95 and follow up as needed with appropriate paperwork, personal contact, etc.  
⇒ See Page 68 for details.

## SAMPLE "IT'S ME 247" SAVINGS PAGES

Following is a sample of **It's Me 247** savings pages:

The image displays two screenshots of the It's Me 247 Online Banking interface. The top screenshot shows the 'New Share Accounts' page with a table of account options. The bottom screenshot shows the 'Open New Share Account' form.

Description	Balance	Current Rate	Annual Yield	Minimum Deposit	Available Online
SUB SHARES	\$5.00	0.900%	0.900%	\$0.00	Open New Account
CHRISTMAS CLUB	\$5.00	1.250%	1.250%	\$0.00	Open New Account
VACATION CLUB	\$5.00	0.900%	0.900%	\$0.00	Open New Account
MONEY MARKET SAVINGS	\$2,500.00	1.530%	1.960%	\$2,500.00	Open New Account
	\$25,000.00	2.100%	2.120%		
	\$50,000.00	2.430%	2.460%		

**INTEREST RATE BOARD**

**Open New Share Account**

Type of Account: SUB SHARES

Joint Owner #1 Name (if any):

Joint Owner #2 Name (if any):

Amount to Deposit:

Transfer from which Account: 000 SHARES 6664 FT

Buttons: Cancel, Open account

Navigation menu (left): Procedures (F21), Marketing Tips (F22), Defaults for Home (F23)

Account list (right): BM BUSINESS MEMBE, BP BUSINESS PARTN, CF COLLEGE FUND, CK CHECKING, ED EDUCATION IRA, FC FREE CHECKING, HE HOME EQUITY MC, IS TRADITIONAL IR

Footer: Email a Snapshot, LC (1982)

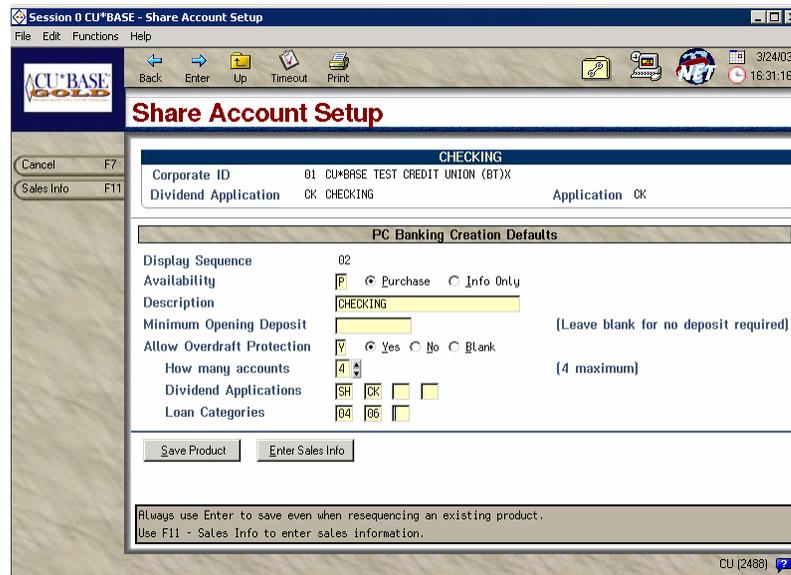
This screen, which is used to schedule rate changes for all credit union share products, is also used to define which products will appear in the **It's Me 247** Savings Rate Board and to specify whether the accounts can be opened on line or will simply display sales information.

**NOTE:** *New sequence numbers are NOT saved unless you have also used F23 to set up default parameters for each individual product. For example, if you enter 11 onto an item, then immediately exit this screen, that sequence number will not be saved.*

<i>If you want to do this...</i>	<i>Follow these steps:</i>
Start from scratch (create new products)	<ol style="list-style-type: none"> <li>1. Use the PC column to enter sequential numbers (01 to 50) for up to 50 different share products. Do not use the same sequence number more than once. Always enter an <u>unused</u> sequence number when adding a new product to the list.</li> <li>2. Press <b>F23</b> to set up the parameters and sales information/instructions for each product. The screen shown on Page 37 (or Page 40 if working on certificates) will appear for each of the new sequence numbers entered.</li> <li>3. When parameters have been set up for all sequences and you are returned to this list, use Enter one last time to save all changes on this screen and then use F7-Cancel to exit.</li> </ol> <p><b>CU*TIP:</b> It pays to plan ahead! Because it can be tricky to re-sequence items after they have been entered, we recommend you set up your “standard” products using the lower sequence numbers, and then skip a few numbers between these and any “specialty” products that are more likely to change or be deleted.</p>
Modify defaults or sales information for an existing product	<ol style="list-style-type: none"> <li>1. Click to select that line in the list (it should be highlighted).</li> <li>2. Click the <b>PC Banking (F23)</b> option at the bottom of the list. The screen shown on Page 37 (or Page 40 if working on certificates) will appear. Be sure to use Enter while there to save changes before using F7-Cancel to return to this screen.</li> </ol> <p><b>CU*TIP:</b> If no individual item is selected in the list, pressing F23 will display details for <u>all</u> items where the <i>Display sequence</i> number has been changed since you first accessed this screen.</p>
Delete a product from the online banking rate board	<ol style="list-style-type: none"> <li>1. Change the PC sequence number to 00 or blank.</li> <li>2. Use Enter to save then F7-Cancel to exit this screen. (This will have no affect on the actual savings product in CU*BASE; it simply keeps the product from appearing in the online banking rate board.)</li> </ol> <p><b>CU*TIP:</b> Remember that this will also delete any sales information configured for these products. You may want to access the sales information screen and print a copy of the text for future reference before deleting the product.</p>
Re-sequence some	Because the PC sequence number is the key code that identifies both the product defaults and the sales

<i>If you want to do this...</i>	<i>Follow these steps:</i>
existing products	<p>information, it is not possible to re-sequence two existing products that have already been configured.</p> <p>For example, if you've configured Special Savings as sequence 01 and VIP Savings as sequence 02, you cannot re-sequence to make VIP Savings 01 and Special Savings 02. You would need to delete at least one of the products (remember to print any sales information first) and then use the steps below to change the remaining product.</p> <p>If you are adding a <i>new</i> product, you <i>can</i> use the number from an existing product as long as you <i>also</i> change that existing product to use a new, unused number. For example, say you already have three products configured: Special Savings as 01, VIP Savings as 02, and Money Market as 03. You can assign 03 to your Checking product, as long as you also change the existing Money Market sequence number from 03 to 04 at the same time.</p> <p><b>CU*TIP:</b> <u>Always</u> press F23 immediately after changing a sequence number for any reason, then use Enter on the configuration screen to save both the defaults and sales information using the new sequence number (even if you didn't change anything on the defaults screen).</p>

### F23-PC Banking



This screen is used to define exactly how the share product should appear and behave when shown in the **It's Me 247** Share Rate Board. Complete all fields, then use Enter (or click the **Save Product** button) to save all changes.

*For a complete list of field descriptions and instructions, please refer to online help  while working on this screen.*

To enter the product sales information that will appear when the member views information about this account, use **F11-Sales Info** (or click the **Enter**

**Sales Info** button). The screen shown on Page 38 will appear. After sales information has been entered, use F7-Cancel here to display the next new item in sequence (if any) or return to the share product list.

## RECORDING SALES INFORMATION FOR A SPECIFIC SAVINGS PRODUCT

F11-Sales Info

Check this if you wish to leave **It's Me 247** running and open a separate browser window for the link. Otherwise, the link will open using the same browser window (abandoning **It's Me 247**), and the member will be forced to access **It's Me 247** again and log back in to continue working with his accounts.

This screen is used to record sales information, procedures, tips, and even disclosure information to members about this specific savings product type. In addition to providing a place for a competitive market statement about why the member should choose this account, you can also use this space for other helpful instructions, such as:

- ⇒ If the product is being made available to be opened in **It's Me 247**, this would be a great place to tell members what will happen when the account is opened (forms you'll send, etc.).
- ⇒ If the product is not for sale on line (such as an IRA), this is the ideal spot to describe how a member can open an IRA, even including your IRA specialist's name and contact details.
- ⇒ Include details about special promotions, rate comparisons, and other details that show the value of opening a credit union share account.

*For more instructions, please refer to online help  while working on this screen.*

# CERTIFICATE PRODUCTS

There are three basic steps needed to implement the VMS feature for certificate products:

1. Configure the certificate types and sales information you wish to make available in **It's Me 247**. CDs can be opened on line or simply displayed for information only. Enter the member instructions/sales information that will appear when the member clicks on the product name.  
⇒ See below and Page 41 for details.
2. Activate the VMS feature to allow members to open certificates via Online Banking. Remember that this just enables the buttons related to certificate products in **It's Me 247**. Only CDs configured as available for purchase ("P") will actually allow an account to be opened on line.  
⇒ See Page 29.
3. On a daily basis, check your Member New Account Report (LNWACE) for all accounts opened with a Reason Code = 95 and follow up as needed with appropriate paperwork, personal contact, etc.  
⇒ See Page 68 for more information.

## SAMPLE "IT'S ME 247" CERTIFICATE PAGES

Description	Term	Current Rate	Annual Yield	Minimum Purchase	Available Online
3.0 MO. CERTIFICATE	3 Months	3.930%	4.010%	\$500.00	Purchase
6.11 MO. CERTIFICATE	6 Months	4.170%	4.250%	\$500.00	Purchase
12.22 MO. CERTIFICATE	12 Months	4.650%	4.750%	\$500.00	Purchase
24.36 MO. CERTIFICATE	24 Months	4.790%	4.900%	\$500.00	Purchase
3 YEAR CERTIFICATE	36 Months	4.890%	5.000%	\$500.00	Purchase
12.22 MO. ISA CD	12 Months	4.650%	4.750%	\$500.00	Purchase
24.36 MO. ISA CD	24 Months	4.790%	4.900%	\$500.00	Purchase
3 YEAR ISA CD	36 Months	4.890%	5.000%	\$500.00	Purchase
9 MONTH CD SPECIAL	9 Months	4.410%	4.500%	\$500.00	Purchase
18 MONTH CD SPECIAL	18 Months	4.750%	4.800%	\$500.00	Purchase
22 MONTH CD SPECIAL	22 Months	4.740%	4.850%	\$500.00	Purchase

## SETTING UP THE CERTIFICATE PRODUCT RATE BOARD

### MNMGMT #2 "Member Rate Maintenance"

Typ	Description	Curr Rate	Term	Curr Rate Eff Date	New Rate	New Rate Eff Date	P	C	APY
93	1YR CERTIFICATE-INT	1.900	12 M	12/15/2003			02		1.91
95	27 MONTH IRA CERT	2.991	27 M	12/15/2003			00		3.03
97	2YR CERTIFICATE-INT	2.330	24 M	1/15/2004			03		2.35
98	3YR CERTIFICATE-INT	2.740	36 M	1/15/2004			04		2.77
99	27MO CERTIFICATE-INT	2.991	27 M	12/15/2003			05		3.03

This screen, which is used to schedule rate changes for all certificate products, is also used to define which CD types will appear in the **It's Me 247** Certificate Rate Board (shown on Page 41), and to specify whether the accounts can be purchased on line or will simply display sales information.

*For tips on creating, deleting and re-sequencing rate board items, refer to the chart on Page 36.*

### F23-PC Banking

3 MONTH CERTIFICATE

Corporate ID 01 CUMBASE TEST CREDIT UNION (01)X  
Certificate Type 01 3 MONTH CERTIFICATE Application CD

PC BANKING PURCHASE DEFAULTS

Display Sequence 01  
Availability  Purchase  Info Only  
Description 3 MONTH CERTIFICATE  
Div Disbursement Code  0 = Transfer  1 = Addback  2 = Check  
Div Payment/Transfer Freq  Identify as QUARTERLY  
Renewal Code  1 = Auto Renew  2 = Check

Save Product Enter Sales Info

Always use Enter to save even when resequencing an existing product.  
Use F11 - Sales Info to enter sales information.

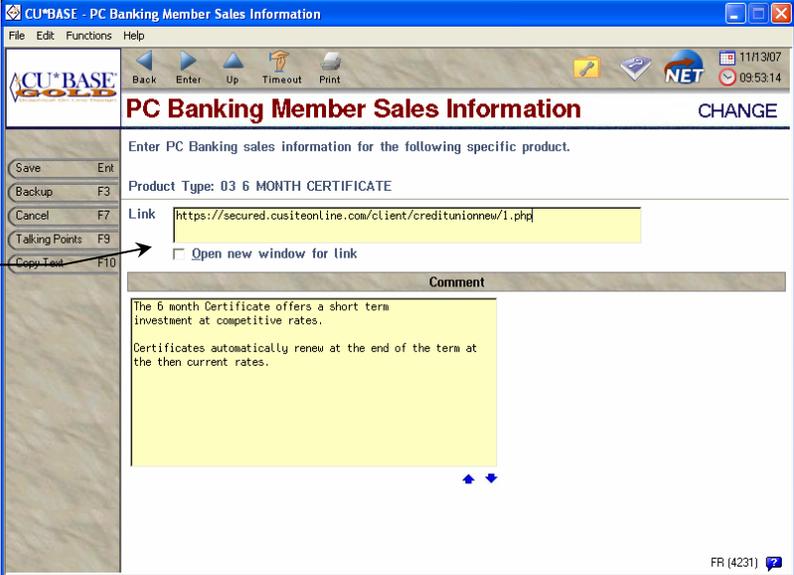
This screen is used to define exactly how the certificate product should appear and behave when shown in the **It's Me 247** Certificate Rate Board. Complete all fields, then use Enter (or click the **Save Product** button) to save the changes.

For a complete list of field descriptions and instructions, please refer to online help  while working on this screen.

Next, to enter the product sales information that will appear when the member views information about this CD type, use **F11-Sales Info**. The screen shown on Page 41 will appear. After sales information has been entered, use F7-Cancel here to display the next new item in sequence (if any) or return to the certificate product list.

## RECORDING SALES INFORMATION FOR A SPECIFIC CERTIFICATE PRODUCT

### F11-Sales Info



Check this if you wish to leave **It's Me 247** running and open a separate browser window for the link. Otherwise, the link will open using the same browser window (abandoning **It's Me 247**), and the member will be forced to access **It's Me 247** again and log back in to continue working with his accounts.

This screen is used to record sales information, procedures, tips, and even disclosure information to members about this specific certificate type. In addition to providing a place for a competitive market statement about why the member should choose this CD, you can also use this space for other helpful instructions, such as:

- ⇒ If the product is being made available to be opened in **It's Me 247**, this would be a great place to tell members what will happen when the account is opened (forms you'll send, etc.).
- ⇒ If the product is not for sale on line (such as an IRA CD), this is the ideal spot to describe how a member can open an IRA, even including your IRA specialist's name.
- ⇒ Include details about special promotions, rate comparisons, and other details that show the value of opening a credit union certificate.

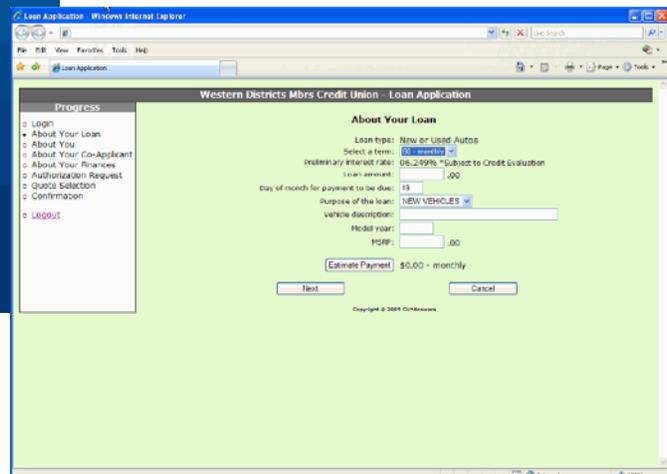
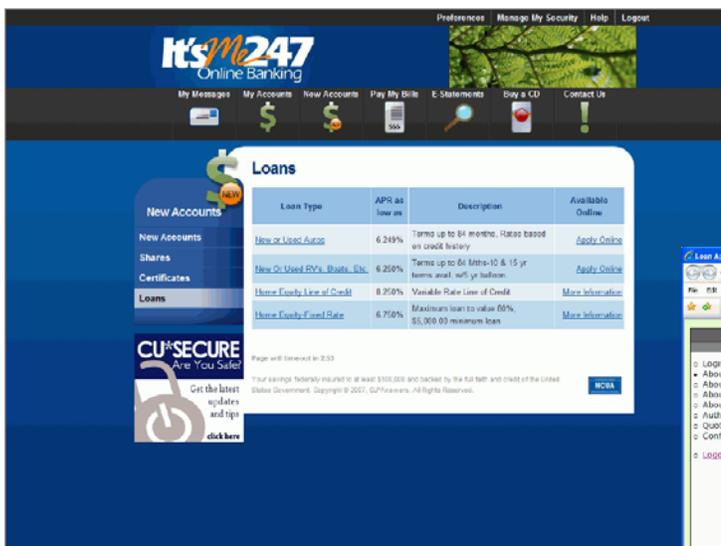
For a complete list of field descriptions and instructions, please refer to online help  while working on this screen.

# LOAN PRODUCTS

There are three basic steps needed to implement the VMS feature for loan products:

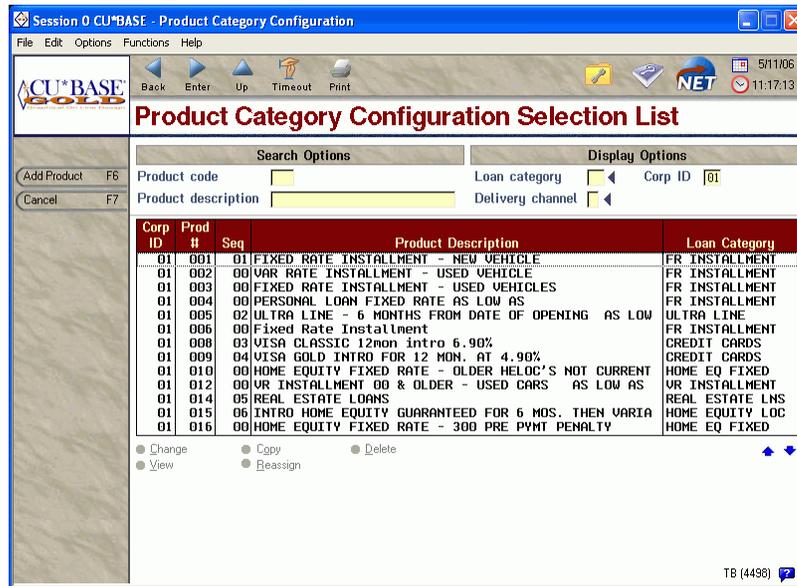
1. Configure the loan products you wish to make available on **It's Me 247** with a online banking display sequence number and application defaults. Enter the member instructions/sales information that will appear when the member clicks on the product name.  
 ⇒ See below and Page 45 for details.
2. If you will be offering payment protection for any of your loan products, configure the sales information that members will see when they click the "Learn More" button in the loan application.  
 ⇒ This is configured via the "Ln Insurance/Debt Protection Cfg" command on the MNCNFB menu. Use the Configure Sales Information for PC Banking Loan Application button on the main configuration screen to enter text explaining payment protection options.
3. Activate the VMS feature to allow members to view the loan rate board. Remember that this just enables the buttons related to loan products in **It's Me 247**. Only loans configured for "application" will allow a member to submit an online loan application.  
 ⇒ See Page 29.
4. On a daily basis, use the Work/View Application Status feature (MNLOAN) to review and process incoming loan applications.  
 ⇒ See Page 48 for more information.

## SAMPLE "IT'S ME 247" LOAN PAGES



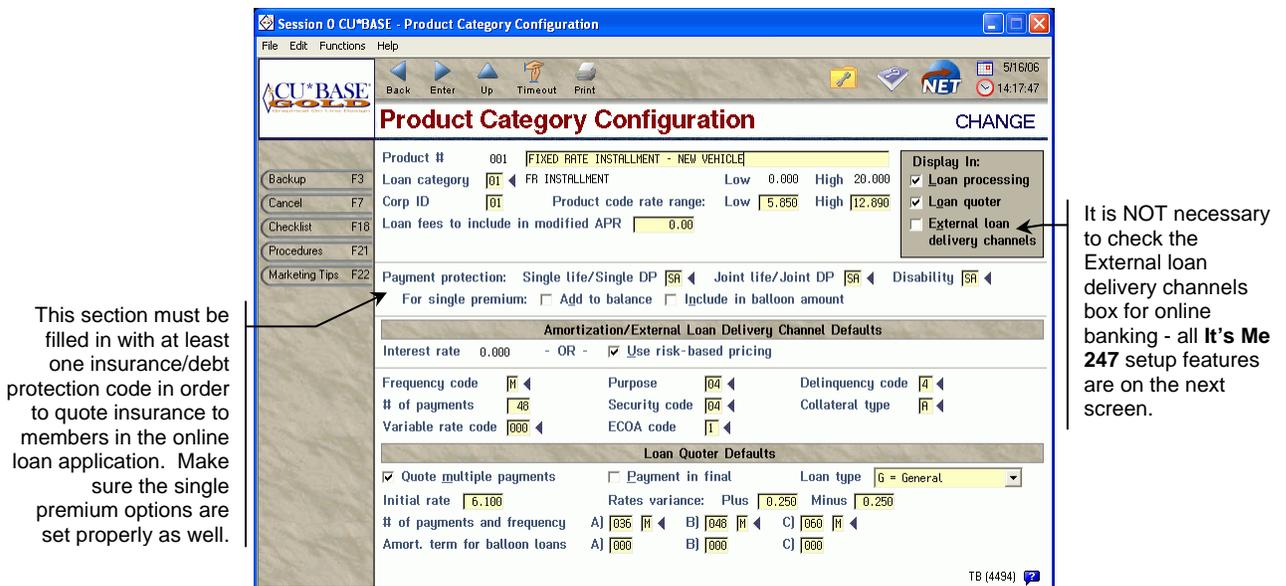
# SETTING UP THE LOAN PRODUCT RATE BOARD

## MNCNFB #6 "Rate Inq/PC Bank Ln Product Cfg"



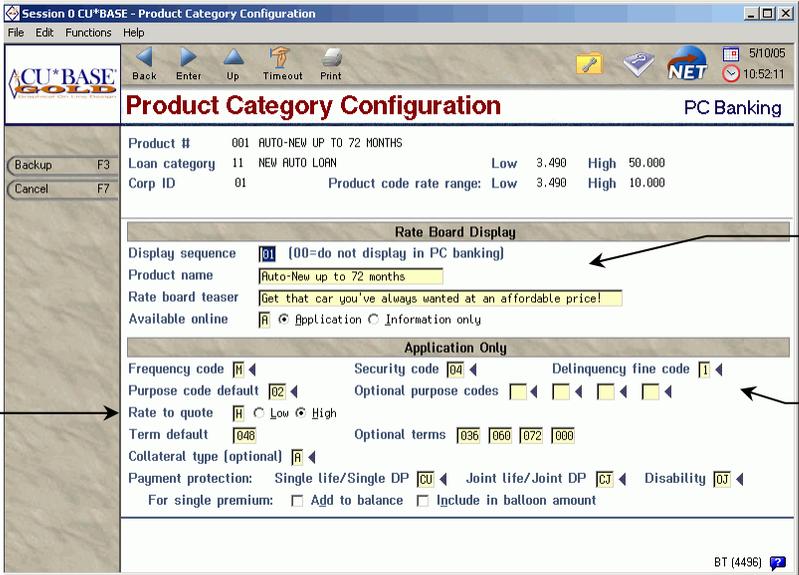
This is the first of several screens used to build loan products for use in selling loans to members, either through the existing CU\*BASE Rate Inquiry feature (F7 on any CU\*BASE menu), or through the **It's Me 247** Loan Rate Board.

Select any product that should appear on your online banking rate board. The following screen will appear:



This screen defines the product and how it is used in CU\*BASE Loan Processing and Loan Quoter, as well as how it can be used by any external delivery channel such as a web site or third-party resource. Use Enter to proceed to the next screen. (If the *Use risk-based pricing* flag is checked, a separate screen will appear first to allow you to set up the risk pricing matrix.)

For a complete list of field descriptions and instructions, please refer to online help  while working on this screen.



This determines which of the rates (from the *Product code rate range* at the top of the screen) will be used to quote a payment to the member in online banking.

Enter a display sequence number and fill in this section to make this product appear on your loan rate board.

If this product will be available for online application, be sure to complete all fields in this section.

This screen is used to define how the loan product should appear and behave when shown on the **It's Me 247** Loan Rate Board (see the sample on Page 47).

A *Display sequence* number should be entered only if you wish this product to appear in your **It's Me 247** Loan Rate Board. The bottom section is used only if the Available Online flag is set to "A" to allow loan applications to be submitted on line.

Up to 50 products can appear in the **It's Me 247** Rate Board. HINT: Use sequence numbers 5, 10, 15, etc., to allow additional items to be easily inserted between existing items later (6, 11, 12, etc.)

For a complete list of field descriptions and instructions, please refer to online help  while working on this screen.

If you wish to remove an existing item from **It's Me 247** while still keeping it in your product list for other channels, enter 00 in the *Display sequence* field.

When ready, press F22-Marketing Tips to add marketing tips:

## RECORDING SALES INFORMATION FOR A SPECIFIC LOAN PRODUCT

Check this if you wish to leave **It's Me 247** running and open a separate browser window for the link. Otherwise, the link will open using the same browser window (abandoning **It's Me 247**), and the member will be forced to access **It's Me 247** again and log back in to continue working with his accounts.

Session 0 CU\*BASE - Credit Union Marketing Tips

File Edit Functions Help

CU\*BASE GOLD

Back Enter Up Timeout Print

11/13/07 09:57:05

**Credit Union Marketing Tips** CHANGE

Product 004 NEW VEHICLE 51 MONTHS

Backup F3

Talking Points F9

Copy Tips F10

Save Ent

Marketing Tips Website Address

URL link <https://secured.cusiteonline.com/client/creditunionnew/1.php>

Marketing Tips Comments

See us first for competitive rates and flexible repayment terms.

FR (268)

This screen is used to record sales information, procedures, tips, and even disclosure information to members about this loan product. In addition to providing a place for a competitive market statement about why the member should choose this loan, you can also use this space for information on how an on-line loan application will be processed (forms, who will contact them, etc.). Press Save to return to the original screen.

## CONFIGURING DEFAULTS FOR INCOMING LOAN APPLICATIONS

### MNCNFB #21 "Loan Delivery Channel Config"

Select the "HB" delivery channel and click **Change** to proceed to the screen below.

Delivery Channel	Description	Br	Bill	Interviewer Underwriter	Or ID	Model Approved	Model Failed	Req Failed	Incomplete App
CU	CU*BASE	04				AA	PE	PE	
DT	Dealer Track	00							
HB	Online Banking	01		96	HA	HB		HI	

Delivery channel code: HB Description: Online Banking

Branch: 01 NORTH BRANCH

Interviewer/Underwriter: 96 ONLINE BANKING

**Underwriting Codes**

Model approved: AA HOME BANKING APPROVAL

Model failed: HB HOME BANKING REQUEST

Requirements failed:

Incomplete application: HI INCOMPLETE

Always approve loan from this channel

Type of Credit Report to Pull: [10] Credit File Only [11] Credit File+Custom Decision [15] 247 Lender

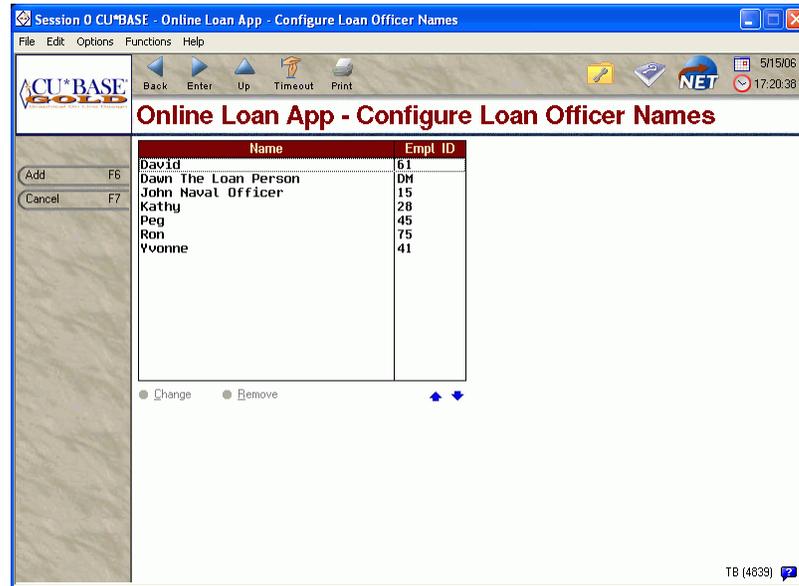
This screen lets you define the codes and settings that will be used for any new loan application records that come into CU\*BASE from the **It's Me 247** loan rate board. It also determines whether a credit report is pulled when this application is submitted.

*For a complete list of field descriptions and instructions, please refer to online help  while working on this screen.*

## CONFIGURING LOAN OFFICERS FOR THE ONLINE APPLICATION

When filling out the online loan application, members will be able to select a “preferred loan officer” from a drop-down selection list of loan officer names. This allows your loan officers to encourage members to “start your app online” and still ensure that the application is handled by the loan officer with whom the member already has a relationship.

### MNCNFE #4 “Online App Loan Officer Config”



The names are linked to a CU\*BASE Employee ID, and that ID is used as the Interviewer/Processor on all new applications that come in via these channels.

*If no names are configured in this list, the Preferred loan officer field will not appear on the online application, and CU\*BASE will automatically assign employee ID 96 as the interviewer for all incoming applications.*

Use **F6-Add** to add an additional officer to the list.

Enter a valid Employee ID and the name that should appear when a member is using the online application. You can use full names, first names only, nicknames, etc. Press Enter to save and return to the initial screen.

To modify the name on an existing record, select it in the list and use the **Change** option. You will not be able to alter the Employee ID, just the name itself. If the ID is wrong, select the item and use the **Remove** option instead, then create a new, corrected entry.

**IMPORTANT: If an employee ID is removed from your credit union Employee Security master files, it will NOT be removed from this list.** You should check this list periodically as loan officers change within your organization.

## LINKING TO THE ONLINE LOAN APPLICATION FROM A WEBSITE

By setting up a link to the online loan application from a website (yours, a SEGs, or anywhere you wish!), members and non-members can apply for loans even if they do not have access to online banking. Apps will be funneled directly into CU\*BASE, just like the ones members fill out from **It's Me 247**.

*Remember that you can also put all of the **It's Me 247** Rate Boards on your website as well, so that you only have to change rates in one place to update savings, certificate, and loan rates in online banking, CU\*BASE, and your website all at the same time.*

Contact CU\*Answers Web Services at [webmaster@cuanswers.com](mailto:webmaster@cuanswers.com) for linking instructions or visit: <http://webservices.cuanswers.com/snippets.php>

## WORKING ONLINE BANKING LOAN APPLICATIONS

Loan applications submitted in **It's Me 247** are the same types of records as loan applications that are created in CU\*BASE. This means they are worked using the same procedures and CU\*BASE features.

### MNLOAN #8 "Work/View Application Status"

The screenshot shows the 'Work/View Application Status' window in CU\*BASE. The window title is 'Session 0 CU\*BASE - Work/View Application Status'. The main area displays a table of loan applications. The table has the following columns: Ln Req/ App #, Application Name, Date, Time, DC, Intvwr ID, and Central Underwriting Status. The data rows are as follows:

Ln Req/ App #	Application Name	Date	Time	DC	Intvwr ID	Central Underwriting Status
041012	ANNE H ANYBODY	04/06/2005	10:09	CU	89	
041015	SARAH A MEMBER	04/06/2005	13:49	HB	96	HOME BANKING REQUEST
041017	PAUL VANMEMBER	04/06/2005	14:43	HB	96	HOME BANKING REQUEST
041019	SALLY R TEST	04/06/2005	14:58	HB	96	HOME BANKING REQUEST
041020	WILE E COYOTE	04/06/2005	15:31	CU	89	
041022	WILE E COYOTE	04/06/2005	15:40	CU	89	
041023	WILE E COYOTE	04/06/2005	15:41	CU	89	
041013	JERRY NONMEMBER	04/06/2005	11:17	CU	Z4	APPROVED/CONDITIONS
041014	JERRY NONMEMBER	04/06/2005	11:18	CU	Z4	
041016	TEST Z TEST	04/06/2005	14:39	CU	89	
041024	JERRY NONMEMBER	04/06/2005	16:20	CU	Z4	APPROVED/CONDITIONS
041007	JOHN E DOE	04/05/2005	09:03	CU	89	

A callout box on the right side of the screenshot points to the 'DC' column in the table, with the text: 'Use this field to display only applications from the Online Banking delivery channel.'

This screen allows you to work all incoming applications, whether they were created in CU\*BASE by a loan officer or came in through the **It's Me 247** loan rate board.

Applications that come in from **It's Me 247** will show a Delivery Channel code (the "DC" column) of **HB** and will show the Interviewer ID designated in your delivery channel configuration (see Page 46). If an "Approval" UW code was designated in that configuration, it will appear here as well.

*For complete information about working online banking applications, refer to online help  while working on the screen.*

*For details about the security and tracking features available with Underwriting Codes, refer to the “Configuring Tools for the Loan Team” booklet.*

---

# eALERTS

## OVERVIEW: ACTIVATING eALERTS

eAlerts allow members to request electronic alerts when account balances get to a certain level, when ACH items are posted, when loan payments are coming due, or even when a notice is printed and mailed to their home. With e-Alerts, you can now respond automatically to members who want you to...

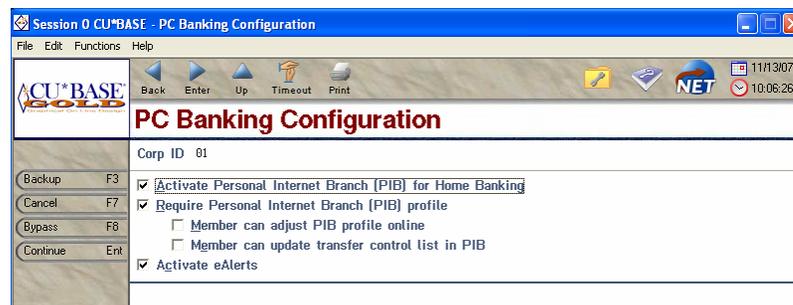
- ◆ *Tell me when I have enough money in my savings account to buy a CD!*
- ◆ *Let me know when my checking account is getting low so I can make a transfer from savings!*
- ◆ *Let me know when my paycheck comes in!*
- ◆ *Tell me when deductions are made from my account via ACH!*
- ◆ *Remind me a week before my loan payment comes due so I can transfer funds or mail in a check!*
- ◆ *I travel a lot and don't always check my mail at home, so let me know if something is mailed so I can make sure to look for it!*

To protect private information, eAlerts are delivered to the new **It's Me 247** Secure Message Center. Since the member must log in to **It's Me 247** to view the alert, the alert can include personal information such as account balances and other details.

When subscribing for an eAlert, a member can elect to have the alert delivered just to the Message Center, or they can choose to have a message also sent to them via email. (The email will just be a generic "check your Message Center in **It's Me 247**" note because it cannot contain any personal details.) A member can request as many different eAlerts on as many different accounts as they wish.

To activate e-Alerts for your members, check the flag on the second screen of the "Online Banking VMS Configuration" feature on menu MNCNFE:

MNCNFE #1 "Online Banking VMS Configuration", Screen 2



Once this flag is checked, members will see the option to set up eAlerts under the Personal Preferences feature in **It's Me 247**. There are also links to set up new eAlerts from various other points in **It's Me 247**, including the Secure Message Center where the actual alerts are delivered to the member.

## TIMING: WHEN EALERTS ARE GENERATED

The timing for when eAlerts will be generated depends on the alert type:

<i>Alert Type</i>	<i>Generated</i>
Account Balance	During end-of-day processing. <b>NOTE:</b> Due to a huge volume of posting activity that affect a members account each day, this type of eAlert cannot be done interactively. Therefore, the account balance is just checked once at the end of each day.
Loan Payment Due	During end-of-day processing.
ACH Transaction	When ACH transactions are posted to member accounts.
Notice printed	When notices are actually printed using the option on menu MNPRTC.

## SPECIAL NOTE TO SELF PROCESSORS: CHANGING YOUR DAILY OPS PROCEDURE FOR EALRTS

If your credit union has activated the eAlerts feature for CU\*@HOME, you will need to **add a new task to your daily Operations schedule**:

1. From the main CU\*BASE menu, select speed sequence OPER (Operations Menus)
2. Select option 7, On-Demand Processing
3. Select option 25, Send eAlert Email Messages

(There is no confirmation screen for this command; the messages are sent immediately when the option is selected.)

**This must be done at least once a day**, but can be done as often as you like. The actual eAlerts themselves are generated at various times during the day: when ACH is posted, when Notices are printed, as well as during end-of-day processing when account balances and loan due dates are checked for eAlerts. The corresponding emails are also created then, but **must be sent in a batch using this command.**

## SETTING UP AND MONITORING eALERTS IN CU\*BASE

Although members can set up their own eAlert subscriptions in **It's Me 247**, credit union staff can also assist members in setting up, modifying, or even deleting eAlert subscriptions on their accounts. There is also a feature that lets an MSR read the actual alert that was delivered to the member.

Inquiry, Phone Operator, and Teller Funds In

When members call with questions about their eAlerts, there will be an easy way to view and modify the eAlert subscriptions currently in effect for the member.

From the Inquiry, Phone Operator, or Teller Funds In screen, click the Home Banking Mbr button to display the Home Banking Member window:

**Individual** Active Account Types

Member Info **Other Details**  Deny Mbrship  Comments  Household  Club  OTB

Account	<b>29479</b>	Name ID	NE	<b>BASIC SERVICE</b>
Name	DAWN A NEWMEMBER	SSN/TIN	555-55-5555	Transaction Activity
		Home	616-555-1111	View HH Statistics
Address	1234 NEWSTREET NEWCITY, MI 49999			Cross Sales
Mother's maiden name	TESTING	Birthdate	Jan 02, 1945	Verify ID
Code word		Opened	Oct 05, 2006	<b>Home Banking Mbr</b>
Secondary Names				

**Home Banking Member**

Backup F3    Joined via home banking NO    Agreement accepted Sep 05, 2006

eAlerts F9    E-statements 0/00/00     eAlerts

MB F10    Bill payment 0/00/00     EID

Activity	Current Month	Previous Month
Minutes used	.0	.0
Free minutes remaining	200.0	
Last logged in	0/00/00	

Back Enter    FR (4319)

Notice the checkbox on the right side of the window showing that at least one eAlert has been set up for this member. Use **F9-eAlerts** to display the following screen:

eAlert Maintenance

Session 0 CU\*BASE - Member eAlert Maintenance

File Edit Options Functions Help

CU\*BASE GOLD    Back Enter Up Timeout Print    10/20/06 16:44:27

**Member eAlert Maintenance**

Member 000029479 DAWN A NEWMEMBER

Email dmoore@cuanswers.com

eAlert Type	Acct Type	Personal Email
Account Balance	000	
ACH	000	X
Notices Printed		X
Account Balance	110	X
Loan Payment Due	605	X

● Edit ● Delete ● View    ↑ ↓

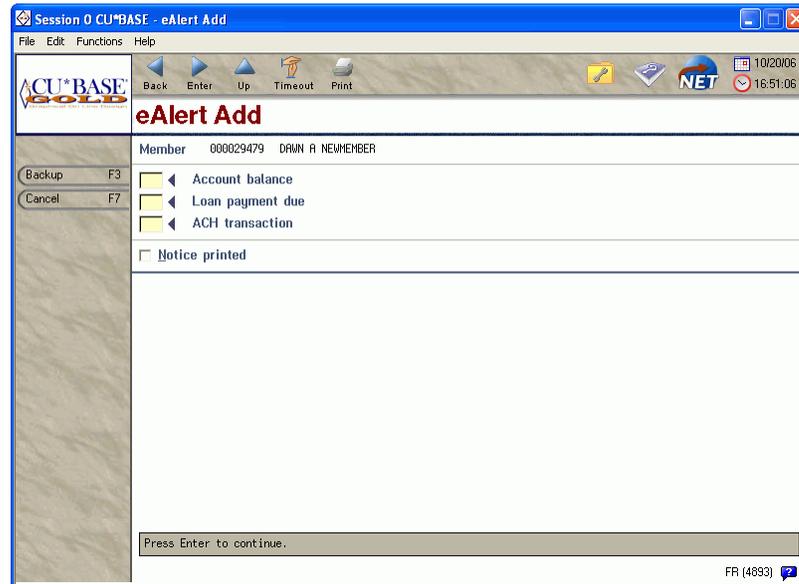
FR (4314)

Use **F9-Email** to view or modify the member's email address (helpful if the member says he never received the email he was supposed to get!)

Use **F10-History** to see the actual eAlerts that were delivered to the member in the **It's Me 247** Secure Message Center.

These are eAlert subscriptions that have already been set up for this member. Select an existing alert to Edit or View it, or use F6-Add to create a new one:

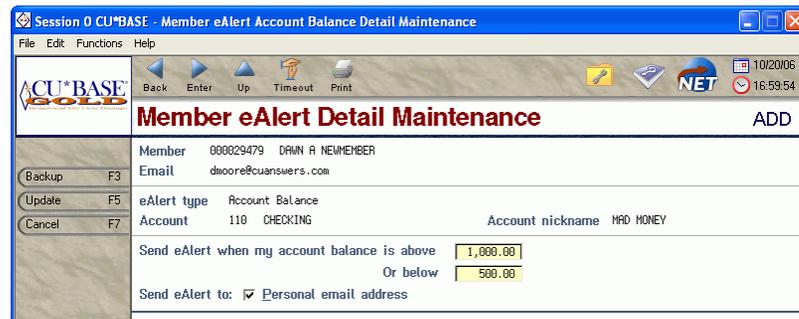
### Adding a New eAlert



For the first three alert types, enter an account suffix or click the lookup button ◀ to choose from a list of this member's accounts. For the *Notice printed* type, simply place a checkmark in the field and use Enter to proceed.

Following are samples of the different screens that will appear depending on what type of eAlert subscription is being set up:

### eAlert Detail: Account Balance



### eAlert Detail: Loan Payment Due



## eAlert Detail: ACH Transaction

Session 0 CU\*BASE - Member eAlert ACH Transaction Detail Maintenance

Member 000029479 DAMN R NEWMEMBER  
Email dmoore@cuanswers.com

eAlert type ACH  
Account 000 REGULAR SAVINGS

ACH withdrawals  ACH deposit  
Send eAlert when selected transactions affect this account.  
Send eAlert to:  Personal email address

## eAlert Detail: Notice Mailed

Session 9 CU\*BASE - Member eAlert Notice Printed Detail Maintenance

Member 000029479 DAMN R NEWMEMBER  
Email dmoore@cuanswers.com

eAlert type Notices Printed

Send eAlert when a printed notice is mailed to my address  
Send eAlert to:  Personal email address

You must use **F5-Update** to save any changes and return to the main eAlert Maintenance screen.

*Filenames: **PCALTCFG** contains the configuration for eAlerts members have requested. **PCALTHST** contains a history of eAlerts that were generated. The messages themselves are included in the **PIBMBRMSG** (this file also includes PIB-related messages).*

## eAlerts History

Session 0 CU\*BASE - Member eAlert Received History

Member 000029479 DAMN R NEWMEMBER

eAlert Type	Acct Type	Received	Eml	Rd	Email Subject
Account Balance	000	Oct 30, 2006	X		Account Balance eAlert
Account Balance	051	Oct 30, 2006	X		Account Balance eAlert
Loan Payment Due	615	Oct 30, 2006	X		Loan Payment Due eAlert

FR (4635)

*This screen appears when you use F10-History from the initial eAlerts Maintenance screen (see Page 52) . This screen shows a history of the actual eAlerts that were delivered to this member. Double-click on any item in the*

list to read the complete message presented to the member in the **It's Me 247 Secure Message Center**.

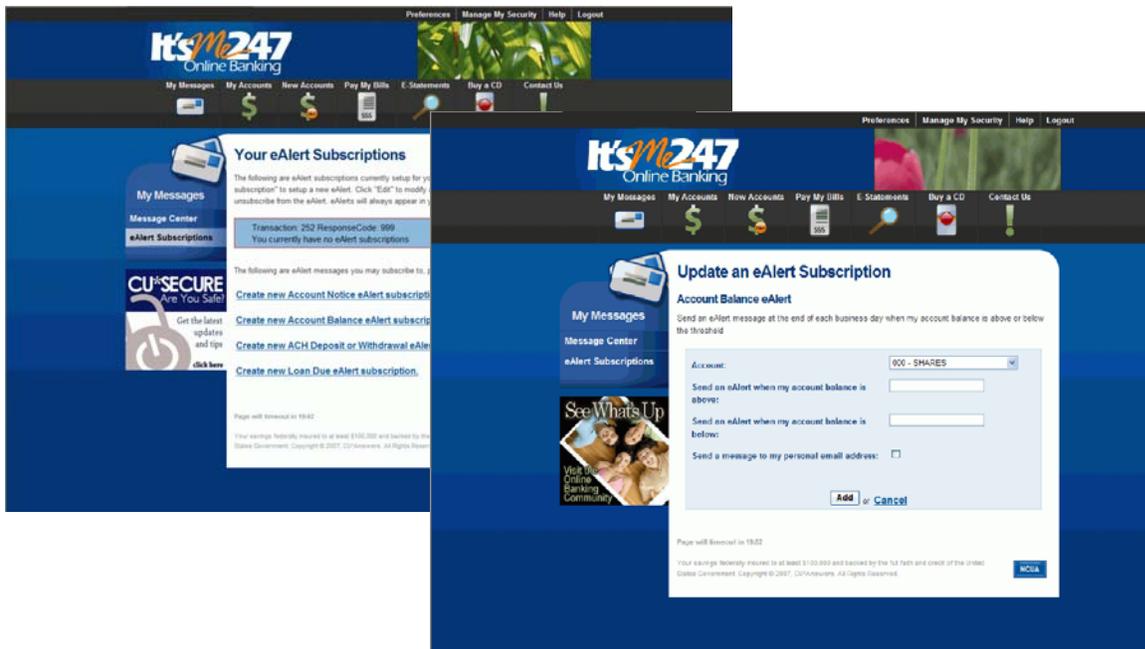
Once they have been read by the member in **It's Me 247**, eAlert messages will be **retained for 90 days**. eAlerts that have not been read by the member will not be purged.

## INTRODUCING THE "IT'S ME 247" SECURE MESSAGE CENTER

As e-Alerts are generated by CU\*BASE, they are sent to the **It's Me 247 Secure Message Center**. This allows us to include account details in the message while still keeping it private and secure. The member can also elect to receive a generic email (with no account details) that lets them know an e-Alert is ready and waiting for them in **It's Me 247**.



The "My Messages button in **It's Me 247** lets the member read eAlerts that are delivered, as well as set up as many different eAlert subscriptions as they wish. Click the eAlert Subscriptions bar to the left.



# ON-LINE MEMBERSHIP APPLICATIONS

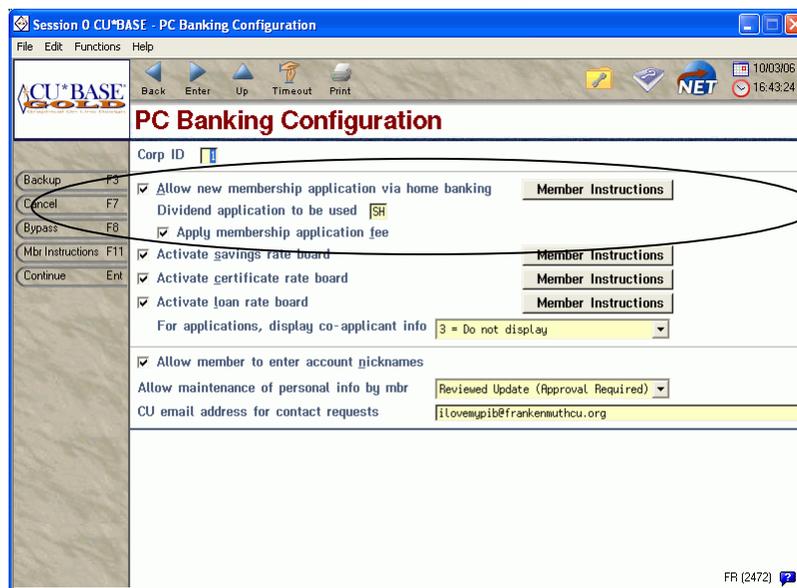
Potential members can now apply for membership on line, and the information they provide will automatically be displayed in a CU\*BASE screen that can be worked by a credit union employee every day. If approved, the membership can be created immediately, *without having to re-key the application information*. This easy-to-use system was designed to replace the “manual” membership application many credit unions now use, with a simple link right off your existing web site.

There are three basic steps to implementing this VMS feature:

1. Activate new membership applications and indicate which base share product should be created after an application is reviewed and approved by a credit union employee. (This will enable the “Apply for Membership” button on the **It’s Me 247** login screen.) Also set up the general sales information to explain eligibility requirements, procedures, and other details to help the member proceed through application process.  
⇒ See below for details.
2. If desired, create a link to online banking on your web site, from the page where membership information is displayed, so visitors to the site can read about the credit union then immediately apply for membership.
3. On a daily basis after the feature is implemented, monitor the “Work/View Online Banking Member Requests” feature in CU\*BASE which lists all outstanding membership applications received from potential members.  
⇒ See Page 69.

## ACTIVATING VMS MEMBERSHIP APPLICATIONS

MNCNFE #1 “Online Banking VMS Configuration”



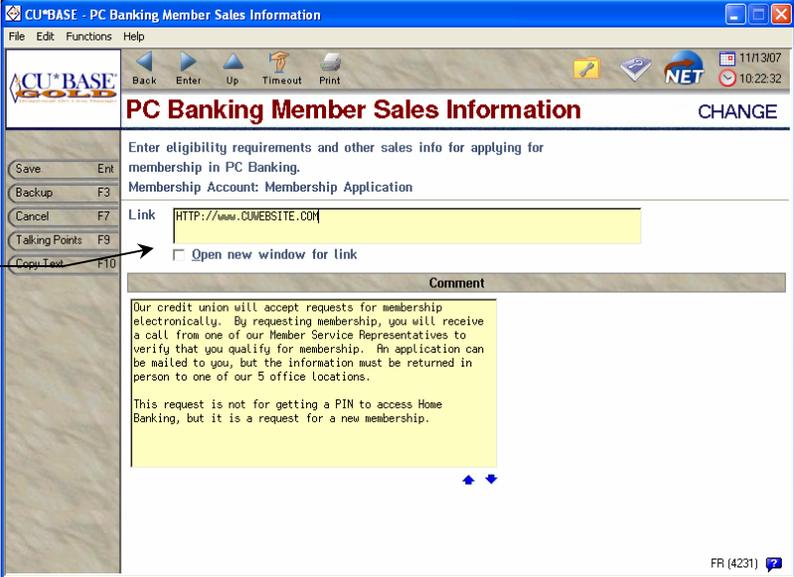
Use the first three fields to enable the on-line membership application feature.

*For a description of these fields, refer to online help  while working on this screen.*

Click the **Mbr Instructions** button on that line to proceed to the next screen:

### Mbr Instructions

Check this if you wish to leave **It's Me 247** running and open a separate browser window for the link. Otherwise, the link will open using the same browser window (abandoning **It's Me 247**), and the member will be forced to access **It's Me 247** again and log back in to continue working with his accounts.



This screen is used to record general instructions about applying for membership, including eligibility requirements, who to call with questions, or any other basic sales information. This text will appear immediately when the member clicks “Apply for Membership” from the **It's Me 247** login screen (see below for a sample).

# MANAGING ACH DISTRIBUTIONS

This optional feature is designed to reduce member service calls by allowing members to manage their own payroll and other distributions online through **It's Me 247**. Limited only to incoming ACH deposits, and linked to the optional Transfer Control feature to control which member accounts can be used, this feature is a safe and convenient way for members to adjust how their paycheck, Social Security check, or other incoming deposits should be distributed, without having to contact a credit union employee directly. Contact a CSR or complete the Configuration Change Request form to activate this feature for your members.

Once you have activated the feature, members can access the page by clicking "Electronic Deposits from the My Accounts page in **It's Me 247** pages.

*IMPORTANT: This of course assumes the member has not deactivated access to AFT from his individual PIB Profile. If your credit union deactivated AFT in your default PIB Profile, activating the main configuration flag will not automatically open it up to all members (although deactivating it in configuration will block access regardless of PIB profile setting)*

The screenshot shows a web browser window titled "It's Me 247 Online Banking - Windows Internet Explorer". The address bar shows "http://". The browser's menu bar includes "File", "Edit", "View", "Favorites", "Tools", and "Help". The browser's toolbar includes "It's Me 247 Online Banking", "Home", "Back", "Forward", "Stop", "Refresh", "Print", "Live Search", and "Print".

The main content area is titled "Create new distribution" and is for an "electronic deposit TERRYBERRY COMP". Below the title, it says: "To distribute funds from this incoming deposit to another account, choose an account number, enter the distribution amount, and, if desired, choose a starting and ending date."

The form fields are:

- Amount I want to distribute: [text input]
- (or)
- Make a standard loan payment:
- Distribute amount to: [dropdown menu showing "BARNEY RUBBLE: 000 - SHAF"]
- Start it on this date: [calendar icon]
- End it on this date: [calendar icon]
- I never want it to end:

At the bottom of the form are "Create" and "Cancel" buttons.

Below the form, it says "Page will timeout in 18:56".

At the bottom of the page, it says "Your savings federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government. Copyright © 2007, CU\*Answers. All Rights Reserved." and "NCUA".

The left sidebar contains a "My Accounts" menu with the following items: Account Summary, Transfer Money, Nicknames, Scheduled Check Transfers, Electronic Deposits, Check Cleared, Check Stop Payment, Check Withdrawal, Get IRA Advice, Dividend/Interest, and Downloads.

The bottom of the page features the "CU\*SECURE" logo.

## A Word About Transfer Control

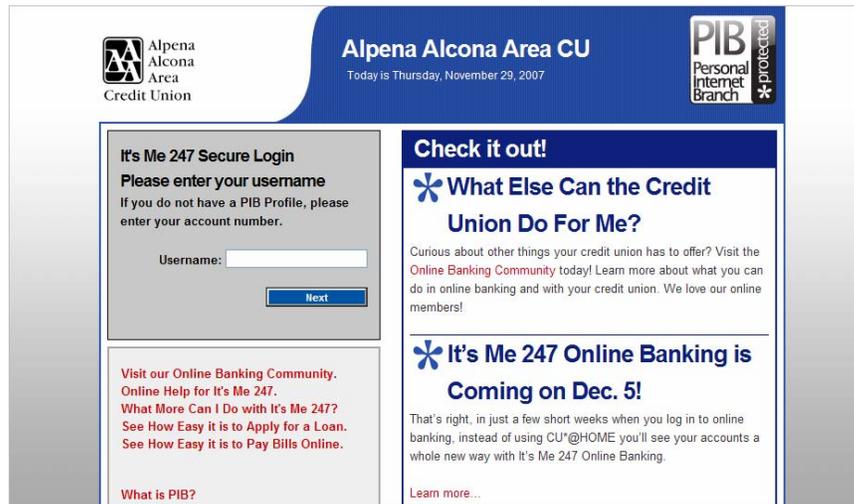
If inter-member transfers are NOT allowed, a member can only set up distributions to another of his or her own accounts under this same membership.

If inter-member transfers ARE allowed, then the system looks to see if your credit union also uses Transfer Control lists:

- ⇒ If Transfer Control is ON, the member can set up distributions to any account that is currently on his or her transfer control list.
- ⇒ If Transfer Control is OFF, the member can enter any account number to set up a distribution (although there will be no confirmation of the name attached to that account number).\

For any ACH distributions already in place, if Transfer Control is ON, the member will not be able to edit any distributions that are currently going to an account not on their transfer control list, although they can delete the distribution if desired. These items are displayed as “*Other Member*” instead of a member’s name in the list of distributions (shown on the previous page)

# BRANDING "IT'S ME 247"



Identify your online banking services with your credit union, by using your own custom logo in place of the standard **It's Me 247** logo. This might be your credit union's corporate logo on the login page and Online Banking Community website.

We will need one copy of your logo file, in either EPS or GIF format. This file should have the highest resolution possible, to avoid distortion when the logo is resized. Logo file conversion services are also available for an additional fee, if you are unable to provide an electronic copy. Our team can also assist you in designing a completely new logo just for It's Me 247, if you wish. (Logo design fees will apply.)

As you can see by the layout of the **It's Me 247** screens, a logo that is more rectangular vertically than horizontally (similar to the standard logo) will fit the space the best. However, we will work with the logo file to maximize its size and resolution within the space available.



## Costs

Remember that your credit union can also elect to brand all CU\*BASE GOLD screens with your credit union's logo. Therefore, we offer special "package pricing" to encourage you to use your brand for both products:

One-time fee for branding **It's Me 247** only.....\$175.00

One-time fee for branding **It's Me 247** and CU\*BASE GOLD.....\$300.00

Logo conversion or redesign services (if necessary.....To be quoted

*Prices subject to change. Contact a Client Service Representative for details.*

## Getting Started

If you would like to brand **It's Me 247** with your credit union logo, please contact a Client Service Representative or submit the following information in an email to [csr@cuanswers.com](mailto:csr@cuanswers.com):

1. Your credit union name.
2. A contact name, phone number and email address.
3. The date you would like the branding to become effective.  
*(Logos will be implemented on a first-come, first-served basis. Actual implementation date will be confirmed after your project request is reviewed. If electing to brand both **It's Me 247** and CU\*BASE GOLD, the implementation for your CU\*BASE workstations will be coordinated with a regular CU\*BASE GOLD Update release.)*
4. A full-color, electronic copy of your credit union's logo, in either EPS or GIF format. The higher the resolution, the better your results will be. We recommend that it not include extra text such as your address, web site, phone number, etc., for better results when resizing.  
*(Other formats can be reformatted to GIF or JPG at an additional fee. Results may vary.)*

# LINKING TO "IT'S ME 247" FROM YOUR WEB SITE

Your credit union's webmaster can add a link that will allow your members to jump directly to the following features from your web site:

- For instructions and html code you can use to place these links on your website, visit us at:

**<http://webservices.cuanswers.com/snippets.php>**

- If you have questions or would like advice about how to incorporate these links into your web site, contact us via email at:

**[webmaster@cuanswers.com](mailto:webmaster@cuanswers.com)**

Direct logins from a secured site are not allowed.

## FOUR LINKS YOU SHOULD HAVE ON YOUR WEBSITE

Add the following links to your website:

<p><b>1.</b> A link to It's Me 247 from your website. This link will allow members to access online banking.</p>	<p><b><a href="https://www.itsme247.com">https://www.itsme247.com</a></b></p> 
<p><b>2.</b> A link to access online membership applications. This link will allow people who are not a member and therefore do not have access to <b>It's Me 247</b> to apply for a membership online. This link is available after December 5<sup>th</sup>, 2007.</p>	<p><b><a href="https://itsme247.com/###/MembershipApplication.apx">https://itsme247.com/###/MembershipApplication.apx</a></b></p> <p><b>Note:</b> For the ### substitute you credit unions 3-digit ARU/online banking ID.</p> 
<p><b>3. "It's Me 247" Security Information</b> Up-to-date information about PC requirements for using <b>It's Me 247</b>, as well as information about various <b>It's Me 247</b> security features. Advice to members about protecting themselves against identity theft.</p>	<p><b><a href="http://www.cusecure.org">http://www.cusecure.org</a></b></p> 

**4. The Online Banking Community.**

This page shows your Online Banking users what else they can do in Online Banking. It also has information about what's happening in Online Banking and education about security.

<http://obc.itsme247.com/?cuid=001>

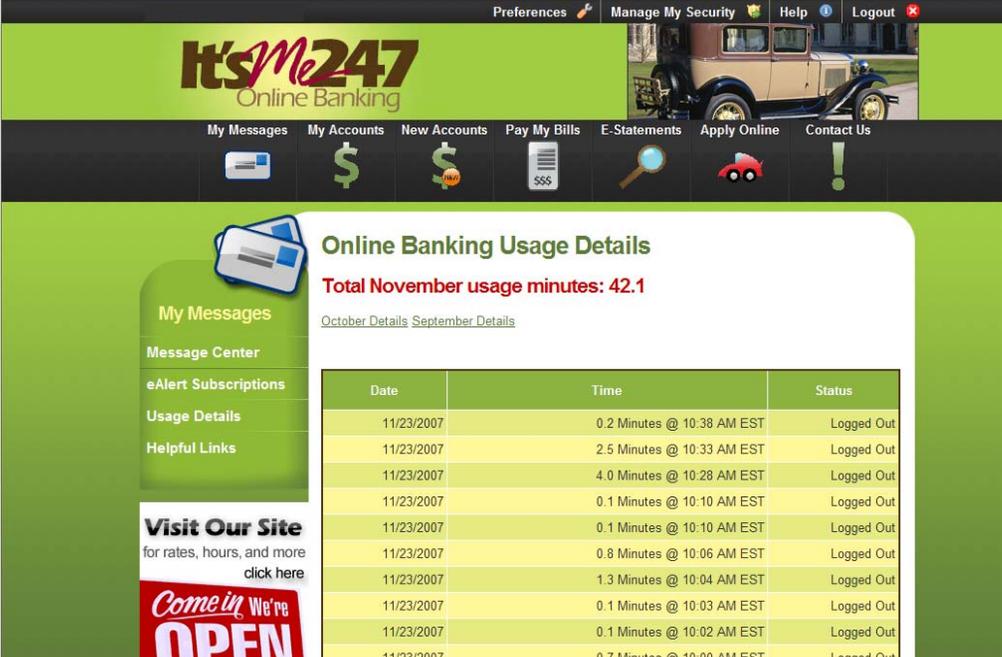


# USAGE STATISTICS

Members can click the “Details” button on the **It’s Me 247** main menu at any time to see a record of their recent online banking activity. Data is available for the current month plus 2 prior months.

Members can click the **Help** button to read about the difference between a session that was logged out, abandoned, or timed out.

**CU\*TIP:** This feature is especially important if you plan to charge per-minute usage fees for online banking usage. Remember that both Tiered Services and Marketing Clubs can be set up to grant waivers or more free minutes to participating members.



The screenshot shows the 'Online Banking Usage Details' page. At the top, there is a navigation bar with links for 'Preferences', 'Manage My Security', 'Help', and 'Logout'. Below this is a main menu with icons for 'My Messages', 'My Accounts', 'New Accounts', 'Pay My Bills', 'E-Statements', 'Apply Online', and 'Contact Us'. The main content area features a sidebar with 'My Messages' and a 'Message Center' section containing 'eAlert Subscriptions', 'Usage Details', and 'Helpful Links'. The main content area displays the title 'Online Banking Usage Details' and a total usage of 42.1 minutes for November. Below this is a table with columns for Date, Time, and Status.

Date	Time	Status
11/23/2007	0.2 Minutes @ 10:38 AM EST	Logged Out
11/23/2007	2.5 Minutes @ 10:33 AM EST	Logged Out
11/23/2007	4.0 Minutes @ 10:28 AM EST	Logged Out
11/23/2007	0.1 Minutes @ 10:10 AM EST	Logged Out
11/23/2007	0.1 Minutes @ 10:10 AM EST	Logged Out
11/23/2007	0.8 Minutes @ 10:06 AM EST	Logged Out
11/23/2007	1.3 Minutes @ 10:04 AM EST	Logged Out
11/23/2007	0.1 Minutes @ 10:03 AM EST	Logged Out
11/23/2007	0.1 Minutes @ 10:02 AM EST	Logged Out
11/23/2007	0.7 Minutes @ 10:00 AM EST	Logged Out

Following are some techniques for credit union staff to monitor how your membership uses **It’s Me 247** Internet Banking services:

## TO SEE THE TOTAL NUMBER OF ACTIVE ONLINE BANKING MEMBERS...

If your credit union uses the Tiered Service scoring system, use the “Tiered Svcs Monthly Comparison” command on menu MNMRKT to display active user counts for any monthly period.

**HINT:** Click the Goal 4 button to display the screen shown here.

Description	04/2006		05/2006		06/2006		07/2006	
	Members	%	Members	%	Members	%	Members	%
ATM	6350	25.3	6310	25.1	6411	25.6	6355	25.3
Checking/Debit	2959	11.8	2979	11.9	3067	12.2	3058	12.2
Credit Card	3927	15.6	3939	15.7	3924	15.6	3917	15.6
Audio Resp Active	1015	4.0	963	3.8	968	3.9	1160	4.6
PC Banking Active	5519	22.0	5368	21.4	5062	20.2	5063	20.2
E-Svnt Enrolled	3061	12.2	3115	12.4	3167	12.6	3214	12.8
Bill Pay Enrolled	1188	4.7	1199	4.8	1215	4.8	1229	4.9

## TO PRINT A REPORT OF USAGE STATISTICS...

To print a summary report showing usage statistics for any monthly period, use the “ARU/Online Summary Stats” command on menu MNMISC.

Options	Response
Statistics for month/year in column 1	Jul 2006 [MYY]
Statistics for month/year in column 2	Jun 2006 [MYY]
Statistics for month/year in column 3	May 2006 [MYY]
Statistics for month/year in column 4	Apr 2006 [MYY]

A sample of the home online portion of this report appears below:

MONTH/YEAR	MONTH/YEAR	MONTH/YEAR	MONTH/YEAR
11/28/07 9:58.35	CREDIT UNION	LAHSTAT	Page 1
	AUDIO/ONLINE BANKING STATISTICS		
	10/2007	09/2007	08/2007
# DAYS IN MONTH	31	30	31
# OF CU MEMBERS	20,854	20,778	20,786
-----			
INTERNET STATS			
-----			
NUMBER OF SESSIONS	53,470	49,764	54,175
TOTAL INTERNET MINUTES	187,993.6	175,702.1	182,171.5
NUMBER OF INTERNET MEMBERS	5,334	5,277	5,287
% OF MEMBERS USING INTERNET	25.5	25.3	25.4
AVG MINUTES PER SESSION	3.5	3.5	3.3
AVG MINUTES PER DAY	6,064.3	5,856.7	5,876.5
AVG MIN BY TOTAL MEMBERS	9.0	8.4	8.7
AVG MIN BY INTERNET MBRS	35.2	33.2	34.4
AVG SESSIONS PER DAY	1,724.8	1,658.8	1,747.5
AVG SESSIONS BY TOTAL MBRS	2.5	2.3	2.6

## TO SEE ONLINE BANKING USAGE STATS FOR A PARTICULAR MEMBER..

If a member has ever used **It's Me 247** online banking, a button will be visible on the main Member Inquiry, Phone Inquiry and Teller Posting

screens. Click this button to display the Online Banking Member pop-up window.

**Individual** Active Account Types

Member Info **Other Details**  Deny Mbrship  Comments  Household  Club  OTB

Account	<b>29479</b>	Name ID	NE	<b>BASIC SERVICE</b>
Name	DAWN A NEWMEMBER	SSN/TIN	555-55-5555	<b>Transaction Activity</b>
		Home	616-555-1111	<b>View HH Statistics</b>
Address	1234 NEWSTREET NEVCITY, MI 49999			<b>Cross Sales</b>
Mother's maiden name	TESTING	Birthday	Jan 02, 1945	<b>Verify ID</b>
Code word		Opened	Oct 05, 2006	<b>Home Banking Mbr</b>
<b>Secondary Names</b>				

**Home Banking Member**

Backup F3 Joined via home banking NO Agreement accepted Sep 05, 2006

eAlerts F9 E-statements 0/00/00  eAlerts

PIB F10 Bill payment 0/00/00  PIB

Activity	Current Month	Previous Month
Minutes used	.0	.0
Free minutes remaining	200.0	
Last logged in	0/00/00	

FR (4319)

This status window shows whether the member is also enrolled for other self service options such as e-statements and bill payment, and displays current and previous month statistics on online banking activity.

FOR A LIST OF MEMBERS WHO HAVE USED "IT'S ME 247" AT LEAST ONCE (OR HAVE NEVER LOGGED IN)...

If you want to see a list of members who have tried online banking at least once (meaning they have accepted the online banking usage agreement), use the CU\*BASE Report Builder to create a custom report or inquiry.

**File name: MASTER**

The following criteria will show all memberships where the indemnification agreement was accepted:

Combine [And/Or]	Field Name	Comparison	Criteria [Field, Number, 'Text', etc.]
	PCINDM	Not Equal To	00000

Or you could switch the criteria to get a list of members who have never logged in to online banking:

Combine [And/Or]	Field Name	Comparison	Criteria [Field, Number, 'Text', etc.]
	PCINDM	Equal To	00000

HINT: Output this to a database file and use it with **Member Connect** to send an email or set up a selective statement insert to target members for a online banking promotion! (Refer to the Member Connect booklet for instructions.)

## TO GET A LIST OF MEMBERS WHO HAVE LOGGED IN RECENTLY...

If you want to see a list of members who have logged in to online banking recently (such as in the past month or 90 days), use the CU\*BASE Report Builder to create a custom report or inquiry.

**File name: PCMBRCFG** (*link to MASTER if you wish to see member names*)

The following criteria would show all member accounts that have logged in since August 1, 2006:

Combine [And/Or]	Field Name	Comparison	Criteria [Field, Number, 'Text', etc.]
	HBLLOGDTE	Greater Than	20060801

## TO VIEW MEMBERS WITH CERTAIN USAGE PATTERNS...

If you do not want to create your own custom report or inquiry, you can use the “**AUDICC - ARU/Online Banking Stats**” command available on menu **MNQURY** to view the usage statistics file. Following are some sample criteria you might use with this Query (*remember this file includes audio response stats as well, so these both include a statement that limits records to online banking activity only*):

To see only sessions that lasted 5 minutes or longer:

Combine [And/Or]	Field Name	Comparison	Criteria [Field, Number, 'Text', etc.]
	A.CCTYPE	Equal To	'I'
AND	MINUTE	Greater Than	5.00

To see only activity for a certain date:

Combine [And/Or]	Field Name	Comparison	Criteria [Field, Number, 'Text', etc.]
	A.CCTYPE	Equal To	'I'
AND	A.CCDATE	Equal To	20060831

You could also create a custom report or inquiry with this same data by using file **AUDICC** (*link to MASTER if you wish to see member names*).

# IDENTIFYING INTERNET BANKING MEMBERS

## NEW MEMBERSHIP REASON CODE

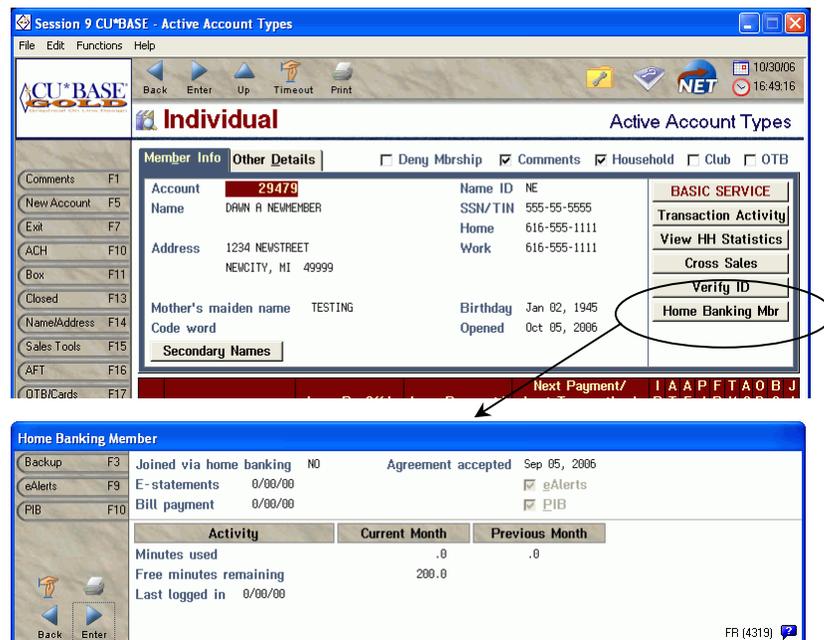
Remember that in many cases, a member that applies for membership through **It's Me 247** may never even visit the credit union or meet any of your credit union's staff.

Whenever a new membership application is approved and a new membership created, the system automatically populates the *Reason Code* field with a code **95** for Online Banking. This can be a helpful way of understanding the member's unique relationship with the credit union. This code can be used by your marketing team to generate statistical reports showing activity of members whose relationship with the credit union began through your Internet delivery channel.

## ONLINE BANKING USAGE STATISTICS

If a member has ever used **It's Me 247** online banking, a button will be visible on the main Member Inquiry, Phone Inquiry and Teller Posting screens.

Inquiry/Phone/Teller

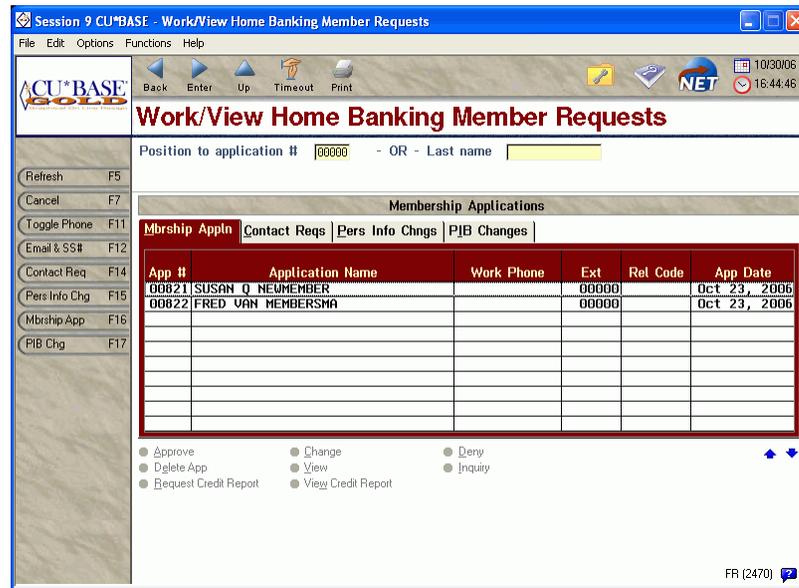


These statistics show whether the member is also enrolled for other self service options such as e-statements and bill payment, and keeps statistics on recent online banking activity. You can also view a member's eAlert subscriptions and PIB Profile from this window.

# CREDIT UNION TASK LIST

## WORKING MEMBER REQUESTS FROM “IT’S ME 247”

### MNSERV #21 “Work Online Banking Apps/Requests”



The “Work/View Online Banking Member Requests” system is used to monitor and respond to member requests made via the **It’s Me 247** Online Banking system. Use the tabs at the top of the list to check for the three types of incoming requests:

**This information must be reviewed by a credit union employee and either approved or otherwise handled on a daily basis.**

*For complete information about working these requests, refer to online help  while working on the screen.*

See Page 29 for more information about configuration. Following is a handy checklist of **It’s Me 247** configuration and maintenance tasks that should be regularly monitored by a credit union employee:

#### **Print Audio Response Member Checks**

If your credit union offers members the ability to request a check in **It’s Me 247** you will need to print these checks in a batch every day, using the “Print Auto/Mail Checks” feature on menu MNPRTC.

#### **Follow up on Contact Requests**

Use the “Work Online Banking Apps/Requests” feature on menu MNSERV to work incoming contact requests. Remember that this feature is not optional and requests should be monitored daily.

**□ Review Personal Information Changes**

If you allow members to request changes to personal information (address, phone, etc.) using the “Reviewed Update” option, use the “Work Online Banking Appls/Requests” feature on menu MNSERV to review and approve incoming requests for changes to personal information on a daily basis.

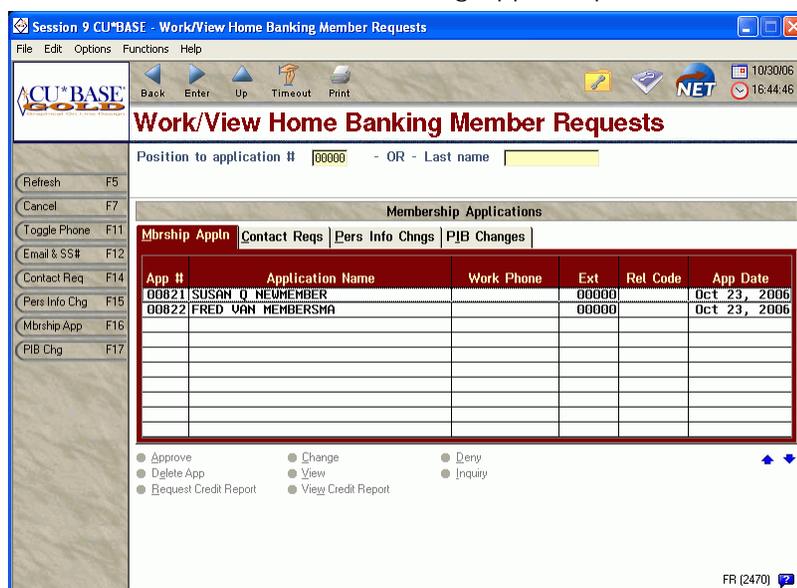
**□ Work Online Banking Membership Applications**

If your credit union offers online membership applications, incoming applications must be reviewed and manually approved or denied by a credit union employee. Use the “Work Online Banking Appls/Requests” feature on menu MNSERV to handle these incoming applications. New membership applications are not automatically processed; they must be reviewed and manually approved or denied by a credit union employee.

**□ Work Pending PIB Profile Changes**

(Includes changes submitted by members using the online PIB Profile website that have not yet been activated by the member. Refer to the separate “It’s Me 247 Personal Internet Branch (PIB)” configuration booklet for more details.)

MNSERV #21 “Work Online Banking Apps/Requests”



*For complete information about working these requests, refer to online help  while working on the screen.*

**□ Work Online Banking Loan Requests / Applications**

If you allow members to submit online loan applications using the Loan Rate Board, use the “Work/View Application Status” feature on menu MNLOAN to work these loan requests the same way as you would work requests created by loan officers in CU\*BASE.

**□ Monitor for Share/Certificate Accounts Opened in “It’s Me 247”**

New accounts will be opened automatically through **It's Me 247** and the only action required by a credit union employee is to follow up with any required paperwork, personal contact, or correspondence required by credit union policy. To see the list of accounts opened in **It's Me 247**, view your daily **Member New Account Report** (LNWACE), noting all accounts that were opened with **Reason Code 95**. This code is a special one reserved exclusively for Internet Online Banking activity.

ACCOUNT NO.	MEMBER NAME	DATE OPENED	LAST TRANSACTION DATE	TRANSACTION TYPE	AMOUNT	CURRENT BALANCE	BRANCH	LOAN OFFICER	LOAN PROCSSR	REASON CODE
2122-330	JACKSON SUSAN 443 OAK DRIVE GRAND RAPIDS MI 49501	11/14/00	11/14/00	42	500.00	500.00	01			95

## PERIODICALLY / AS NEEDED

### Update Product Sales Information on the Rate Boards

Once you have configured the rate and product information for your savings, certificate and loan rate boards, you should review the product sales information periodically and make any adjustments as needed to cover new procedures, forms, regulatory issues, and marketing statements to keep the information fresh and timely.

### Update Rates

Rates shown in **It's Me 247** for **savings and certificate** products come from the same place as the rates used by CU\*BASE for your member accounts. Therefore, if you use the "Member Rate Maintenance" feature on menu MNMGMT to change the rates used by CU\*BASE, the new rates will automatically change in **It's Me 247** as well. The **loan rates** shown in **It's Me 247** come from the Loan Product configuration. These rates are also updated using the "Member Rate Maintenance" feature on menu MNMGMT.

### Transfer Control

If your credit union allows members to transfer from their own accounts to another membership, the Transfer Control feature can also be activated to limit the accounts to which funds can be transferred. These settings can be controlled for individual members using the "Update ARU/Online Bank Transfers" feature on menu MNUPDT.

### Reactivate / Reset Member Passwords

Because a member is only allowed 3 invalid retries before his or her password/PIN is disabled, you will frequently get calls from members asking that a password be reset. After carefully verifying the member's identify, the password should be reset to the last four digits of the member's SSN using the "Update AUR/Online Banking Access" feature on menu MNUPDT. **Members should be instructed to immediately access It's Me 247 and change the PIN to a**

**password known only to them.** If your credit union “expires” passwords after a period of inactivity, this same feature can be used to reactivate the member’s same password (by changing the *Last logged in or reactivated* date).

**Check/Update Your “Greeting” Message**

If your credit union name changes, or you would like to change the greeting that your members see on the **It’s Me 247** login page, use the **It’s Me 247** Configuration Change Request form (available on our website) to request that a new message be configured.

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## APPENDIX: FORMS

The following forms allow you to specify how **It's Me 247** should be set up for your credit union.

### FOR NEW CLIENTS:

- “It's Me 247” Services Credit Union Indemnification Contract**  
This agreement must be signed by new clients before **It's Me 247** can be activated for your members.

### FOR NEW AND EXISTING “IT'S ME 247” CLIENTS:

- “It's Me 247” Configuration Change Request Form**  
This form must be used to specify how **It's Me 247** should be configured, including the activation of various optional features and other settings.

A sample form is attached to help you make decisions about your configuration. However, **the form must be filled out electronically** and emailed either to your conversion coordinator (for new clients) or to **csr@cuanswers.com**. To open the form—which is available in \*.RTF format for word processing programs such as Microsoft Word—go to our web site at [www.cuanswers.com](http://www.cuanswers.com), click I Am a Client, then Reference Materials. Forms are located under “I” (for **It's Me 247**).

**“ITS ME 247” SERVICES  
CREDIT UNION INDEMNIFICATION CONTRACT**

1. **LOG ON BANNER AGREEMENT.** As a requirement and condition for permitting its members to use the **It’s Me 247 PC BANKING SYSTEM** (the “SYSTEM”) in any way, including use to obtain access to any account information or to conduct any account transactions, CREDIT UNION agrees to require its members to accept the terms of a Log On Banner Agreement, a copy of which is attached to this agreement, which Log On Banner Agreement may be revised from time to time at the sole discretion of CU\*Answers (“PROVIDER”).

2. **NOTIFICATION.** CREDIT UNION agrees to immediately notify PROVIDER in writing or electronically when any member or person provides notice that a member’s account may be accessed without the use of the member’s Personal Identification Number (PIN).

3. **AUTHORIZATION AND WAIVER.** PROVIDER has advised CREDIT UNION that the degree of security of the **It’s Me 247 PC BANKING SYSTEM** can be enhanced if each credit union member is assigned a unique user identification number and password for use when logging into the system in addition to the PIN which is used after log-in. CREDIT UNION believes that the inconvenience to members from use of unique user identification numbers and passwords will adversely affect the likelihood of its members’ use of the SYSTEM and authorizes PROVIDER to implement the SYSTEM using a common CREDIT UNION user identification and password at log-in. CREDIT UNION accepts full responsibility for this authorization and waives all claims of any type against PROVIDER based, in whole or in part, on any allegation that the SYSTEM should have been designed or implemented in a manner which required a unique user identification number and password for use by its members when logging into the SYSTEM.

4. **EXCLUSIVE REMEDY; LIMITATION OF DAMAGES.** CREDIT UNION agrees that the liability of PROVIDER and its directors, officers, employees and agents with regard to the services provided by this Agreement for all actions, suits, damages, judgments, costs, charges, expenses and attorney fees (“Losses”) for which they are or may be legally liable for any reason except fraud or intentional act shall not exceed in the aggregate the costs of the correction of the error, omission or other problem which is the basis for the Losses.

5. **INDEMNIFICATION.** CREDIT UNION assumes the risk of and shall indemnify PROVIDER, its directors, officers, employees and agents and shall hold them harmless from and against any actions, suits, damages, judgments, costs, charges, expenses, attorney fees, and consequences of any liability, of any nature (“Losses”), incurred, made or suffered by any third party in connection with the furnishing of services by PROVIDER under this Agreement, except for Losses due to the fraud or intentional act of PROVIDER.

**CU\*ANSWERS**

Print Name: \_\_\_\_\_

Print Title: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

\_\_\_\_\_ **CREDIT UNION**

Print Name: \_\_\_\_\_

Print Title: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

# ■■■ “IT’S ME 247” CONFIGURATION CHANGE REQUEST

Rev. December 2007

The purpose of this form is to define the configuration parameters and special messages used by **It’s Me 247** for your credit union. This form should be used to define the initial configuration (for new clients) as well as to request changes to existing parameters.

Credit Union Name \_\_\_\_\_ CU# \_\_\_\_\_  
Completed by \_\_\_\_\_ Date **12/4/2007**

## Submitting This Form

- If filling out manually: Fax the completed form to CU\*Answers Client Services, 616-285-5735.
- If filling out electronically: Click the File menu and choose Save As and save the document (use any name and location you like). Then attach the file to an email message and send it to **csr@cuanswers.com**.

All changes submitted by the 10th of the month will be implemented no later than the 20th of that same month. Changes received after the 10th deadline will not be implemented until the following month.

## Configuration Parameters

This section contains other configuration parameters that can be set up to allow access to optional features, control member access to certain account types, etc. Unless otherwise noted, settings will apply to both audio response and online banking; it is not possible to use different settings for each system.

- |   | Response   |
|---|--|
| 1 Allow audio response for your members?  | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| If yes, would you like to have a unique audio response phone number?<br><i>(Otherwise members will call the standard number [616-285-5720 or 800-860-5704] and then enter your 3-digit CU access code before logging in.)</i> | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| If yes, activate audio response automatically for all new memberships?  | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 2 Allow online banking for your members?  | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| If yes, activate online banking automatically for all new memberships?  | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 3 Should CU staff be allowed to set specific custom PIN/passwords based on a member request?  | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 4 Enforce strong password rules for online banking passwords?   | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 5 Minimum length for online banking password (6-10 characters):   |  |
| 6 Would you like to “expire” member passwords after a certain period of non-use?  | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| If yes, number of days  |  |
| If yes, use Promotional Period starting as of date <i>(optional, refer to the <b>It’s Me 247</b> Introductory/Startup Guide for instructions.)</i>  | (date)   |
| 7 Should audio/online banking transactions be considered Regulation E?  | <input type="checkbox"/> Yes <input type="checkbox"/> No |

- |  | <i>Response</i>  |
|--|--|
| 8 Are transfers between different account base numbers allowed?  | <input type="checkbox"/> Yes <input type="checkbox"/> No             |
| If yes, do you wish to control to which accounts each member can transfer?   | <input type="checkbox"/> Yes <input type="checkbox"/> No             |
| 9 Allow a member to request a CU check?  | <input type="checkbox"/> Yes <input type="checkbox"/> No             |
| If yes, what is the minimum check amount required?   | \$   |
| If yes, what is the maximum check amount allowed?  | \$   |
| 10 Allow a member to stop payment on a check?  | <input type="checkbox"/> Yes <input type="checkbox"/> No             |
| If yes, how long should these stop pay orders be retained before purging?  | <input type="checkbox"/> Days <input type="checkbox"/> Mos           |
| 11 Allow members to maintain distributions on incoming ACH deposits?<br><i>(online banking only)</i>                     | <input type="checkbox"/> Yes <input type="checkbox"/> No             |
| 12 Allow members to maintain AFT (Automated Funds Transfer) records?<br><i>(online banking only)</i>                     | <input type="checkbox"/> Yes <input type="checkbox"/> No             |
| 13 Allow members to maintain CFT (Check Funds Transfer) records?<br><i>(online banking only)</i>                         | <input type="checkbox"/> Yes <input type="checkbox"/> No             |
| If yes, should partial checks be generated if all funds are not available?   | <input type="checkbox"/> Yes <input type="checkbox"/> No             |
| 14 Should check images be available to members through CU*CheckViewer?<br><i>(online banking only)</i>                   | <input type="checkbox"/> Yes <input type="checkbox"/> No             |
| Your check processing vendor <i>(custom programming charges may apply for third-party item processors)</i>               | <input type="checkbox"/> CU*Check<br><input type="checkbox"/> Other: |
| 15 Would you like to display your Tiered Service Levels statement messages in online banking?                            | <input type="checkbox"/> Yes <input type="checkbox"/> No             |
| 16 When calculating available balance for share accounts, should par value be deducted from the current balance?         | <input type="checkbox"/> Yes <input type="checkbox"/> No             |
| 17 When calculating available balance for share accounts, should uncollected funds be deducted from the current balance? | <input type="checkbox"/> Yes <input type="checkbox"/> No             |
| 18 When calculating available balance for certificate accounts, should the penalty be deducted from the current balance? | <input type="checkbox"/> Yes <input type="checkbox"/> No             |