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Documentation: Tricks of the Trade

How to Implement New Features from the 12.0 Release

TIP #1: How Can I Learn More About Analyzing the Risk of My C, D and E Paper Credit Reports?

The Concentration Risk Analysis is a powerful tool that will assist you in defending and managing your lending practices, as well as staying informed about the concentration risks associated with different segments at your credit union. Use this tool to view risk in many areas, such as C, D and E paper credit reports, number of loans over 60 days, balance of delinquent loans, and delinquent balances as a percentage of total portfolio value.

Learn more about this analysis tool in the new brochure in the *Managing Your Concentration Risk* series. Look under "C" on the CU*BASE Reference page.

Managing Your Concentration Risk

Concentration Risk Analysis

July 6, 2012



Segment Your Loan Portfolio to Analyze Your Risk Now and Over Time

Use the Loan Concentration Risk Analysis to break your loan portfolio into segments to view risk in the following areas:


- C, D and E paper credit reports
- Number of loans delinquent over 60 days
- Balance of delinquent loans
- Delinquent balance as a percentage of total portfolio value



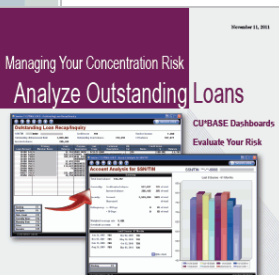
The Loan Concentration Risk Analysis is accessed via the Management Dashboard menu (MANAGEMENT) "Lo Portfolio Concentration Risk"

The Concentration Risk Analysis is a powerful tool that will assist you in defending and managing your lending practices, as well as staying informed about the concentration risk associated with different segments at your credit union.

Check out the other two brochures in the *Managing Your Concentration Risk* series: *Outstanding Loan Recap and Packaging Loans for Sale*.



More Than Just a Selling Tool
Packaging Loans for Sale is accessed via the Management Dashboard menu (MANAGEMENT) Loans For Sale.



The Outstanding Loan Recap is a new one-stop shop for viewing the lending relationships you have with members (listed by ZIP), allowing you to view member credit history, credit scores, delinquent information, member income, and more. The comprehensive tool also provides the member's lending relationship via an alternate window, giving detailed breakdown of the member's credit score (with pending), managed liability, credit delinquency information, etc.

TIP #2: Where is There a List of Frequently Asked Questions for the New Report and Query Scheduler?

Check out Page 3 in the "Automating Reports and Queries" booklet for answers to frequently asked questions on the new Report and Query Scheduler software.

Find this booklet under "A" on the CU*BASE Reference page.

Automating Reports and Queries

Report and Query Scheduler

INTRODUCTION
The Report Scheduler allows you to select and save the filters you use to run several commonly used reports, and then set those reports to be run automatically by a system on a set date or the last of the month.
Have a report with several filters that you print quite a few times a month? Even if you don't automate your reports to run monthly, the Save Settings feature will still be valuable, especially for reports with many different selection options.
Do you have repetitive Queries that you run each month? Would you like to automate the process? Use the new Query Scheduler to automate the running of selected Queries on the last of the month!
Use the Query Scheduler (Configuration Function menu: MISC/FX #25- Custom Reports (Query) Reports (P) to schedule the Queries to be run monthly. On the last of the month, the Query Scheduler will run the Queries that are set to run automatically, either by building database files or by printing reports, depending on how you set up the original Query to run.
If we want to emphasize this is not a "set it and forget it" feature. Set aside time each month to review your Queries and reports to ensure that they are archiving and printing correctly.

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For an updated copy of this booklet, check out the Reference booklet page of our website: www.cu.com.
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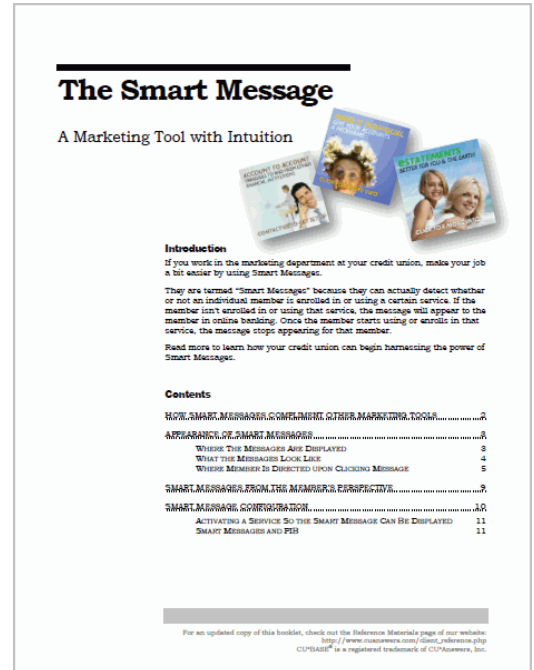
TIP #3: How Do I Use “Smart Message” to Effectively Market to My Online Members? Where Can I Find Pictures of the Graphics They Will See?

Interested in promoting additional services, such as bill pay and e-Notices, to your members while they bank online?

Activate “Smart Message to market selected products to targeted members (members not already using the product) in the form of a graphical advertisement – all while they bank online.

*Learn more about activating this online banking feature in the new “Smart Message” booklet, available under “S” on the CU*BASE Reference page.*

In this booklet you will also find examples of the badge and banner graphics the Web Services team has created for your use.

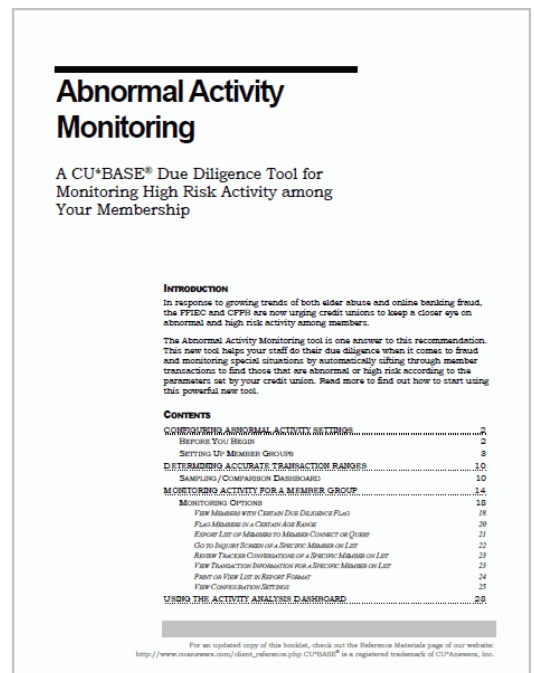


TIP #4: How Do I Configure Abnormal Activity Monitoring? What Are Some Tips On Using This Product?

The “Abnormal Activity Monitoring” dashboard allows you to examine memberships with transactions that may be out of the range of what is considered normal activity at your credit union for a specific membership.

Use this new tool to perform your due diligence and monitor memberships for “out of the ordinary” or abnormal transactions that may indicate money laundering, fraud, or other suspicious activity.

*Learn more about configuring this feature, as well as tips on its use in the “Abnormal Activity Monitoring” booklet, available under “A” on the CU*BASE Reference page.*



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