Be sure to attend our upcoming Tricks of the Trade webinar on January 16th from 3:30-4:00 PM ET. Watch for an invitation via email. During the training, we will highlight the top ten enhancements for 2013 and some resources to learn more about them.

**Pick #1: What are the top 10 enhancements for 2013?**

With so much great programming last year, it was difficult to narrow our choices to the top stars for 2013. We had to pick from a large group of highly eligible candidates! This group of ten includes the best of the best according to our experts. Are you using the new Targeted Tiered Services dashboard? That is the top pick of 2013! Have you implemented all of the others top picks at your credit union?

Check out this new brochure! See all the picks in the Top Ten Enhancements of 2013 brochure.

**Pick #2: What's this new "launcher" I keep hearing about with ING?**

The new “launcher” engages when you double-click the CU*BASE icon. This is a completely new way for us to manage the launch process and provides a more efficient way to start up GOLD.

Read about the benefits of the new launcher in Answer Book.

**Pick #3: I am interested in learning more about the Targeted Tiered Services dashboard and the new Tiered Services points and waivers. Where do I go for more information?**

Using the Targeted Tiered Services dashboard, you can now see not only how the entire membership scores, but also how sub-sets score, such as how online bankers score based on their loan balances, or how each gender scores for using their debit cards. The new points reward members for using more self-service products.

Check out the Tiered Services booklet for more about these recent enhancements to Tiered Services.

**Pick #4: What are Promise Deposits and how do I set up a program at my credit union?**

Promise Deposits are an It's Me 247 "honor system" that allows members to make remote deposits of checks via online banking tools. Members receive immediate credit into their account, in exchange for a promise to mail the checks to the credit union within a certain time frame for final processing.

Check out Promise Deposits—Electronic Check Deposits via It’s Me 247 Online Banking to learn more.

**Pick #5: Where is there information about setting up new service charges? Are there new ways now to fee members?**

The service charge feature was completely revamped with the 13.2 release, giving your credit union even more options for fee revenue.

Learn more about the easy-to-use screens and the new audit feature in CU*BASE online help. Use Index keywords: service charges.

Refer to the Tricks of the Trade Newsletter Series page for all issues: