



CEO School

Where Everyone's a Student and
Everyone's a Teacher

2009 CEO Strategies Week
November 9-13, 2009

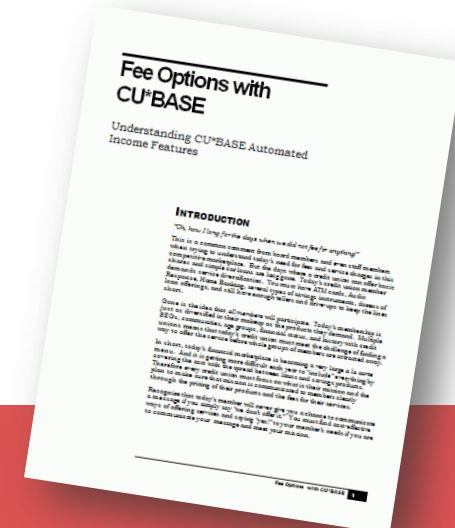
CU^{*}ANSWERS
A CREDIT UNION SERVICE ORGANIZATION

Agenda

- Getting a Handle on Automated Service Income
 - Fee Income/Waiver Analysis
 - Analyzing NSF Facts - a new priority for 2010
- Pinning Down the “Duh” Statistics
 - Check Processing Statistics
 - Open/Active/Closed Member Analysis
- Learn From a Peer
 - Coaching and mentoring through automation
- Reviewing CEO Dashboards
 - MNMGMT, MNMGMA, MNMGMB, MNHTLA
- Catching Up on Other Stuff
 - It's Me 247 goodies, 5300 Uploads, Online Ballots, Merchant Capture...



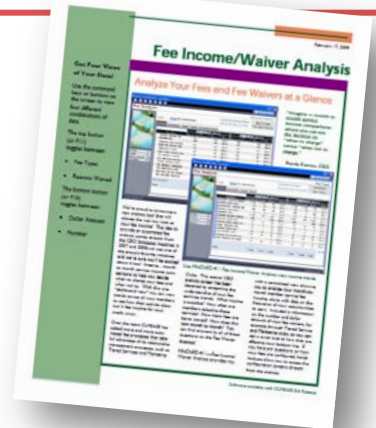
Getting a Handle on Automated Service Income



Fee Income/Waiver Analysis

- Do you need income? Then it's time for you to become a monster analyst using this tool!

MNCNFD #11 Fee Income/Waiver Analysis



*This was intended to be an analysis of **everywhere** we could waive a fee, and then whether we did or not*

Session 0 CU*BASE GOLD - Fee Analysis

Fee Analysis

Corp ID: All Corporations

Current view is Fee Types

Current view values are amounts

View Waivers

View # of Fees

Summary Opportunities Charged Waived

| Description | Aug 2009 [MMYYYY] | | | | Sep 2009 [MMYYYY] | | | |
|-------------------------|-------------------|--------------|--------------|----------|-------------------|--------------|--------------|----------|
| | Opportunity | Charged | Waived | % Waived | Opportunity | Charged | Waived | % Waived |
| CASHED CHECK FEES | 3,650 | 110 | 3,540 | 96.9 | 3,774 | 102 | 3,672 | 97.2 |
| DORMANCY FEES | 1,685 | 161 | 1,523 | 90.3 | 1,665 | 136 | 1,528 | 91.7 |
| MINIMUM BALANCE SERVICE | 30 | 30 | 0 | | 25 | 25 | 0 | |
| PRINTED CHECK FEES | 400 | 36 | 364 | 91.0 | 429 | 38 | 391 | 91.1 |
| PRINTED MONEY ORDER FEE | 136 | 83 | 53 | 38.9 | 132 | 70 | 62 | 46.9 |
| STARTER CHECK FEES | 78 | | 77 | 98.7 | 78 | 18 | 60 | 76.9 |
| SHARE DRAFT NON-RETURN | 1,520 | 1,500 | 20 | 1.3 | 2,040 | 2,040 | 0 | |
| SHARE DRAFT NSF | 1,040 | 1,020 | 20 | 1.9 | 1,080 | 1,060 | 20 | 1.8 |
| STOP PAYMENT FEES | 80 | 80 | 0 | | 20 | 20 | 0 | |
| TRANSACTION HISTORY PRI | 32 | 11 | 21 | 65.6 | 42 | 14 | 28 | 66.6 |
| TRANSACTION SERVICE CHA | 55 | 55 | 0 | | 25 | 25 | 0 | |
| WIRE TRANSFER FEE VARIA | 252 | 216 | 36 | 14.2 | 90 | 72 | 18 | 20.0 |
| Totals | 8,958 | 3,302 | 5,654 | | 9,400 | 3,620 | 5,779 | |

Backup F3
Cancel F7
of Fees F10
Waivers F11

WN (3503) 10/30/09 10:08:57

Learn About This Feature

First, let's get familiar with the terrain...



Fee Analysis

Make sure you know
what you're
looking at...

Fee Types

Current view is Fee Types

View Waivers

Current view values are amounts

View # of Fees

Summary Opportunity Waived



| | |
|-----------|-----|
| Backup | F3 |
| Cancel | F7 |
| # of Fees | F10 |
| Waivers | F11 |

| Description | Aug 2009 [MMYYYY] | | | | Sep 2009 [MMYYYY] | | | |
|-------------------------|-------------------|---------|--------|----------|-------------------|---------|--------|----------|
| | Opportunity | Charged | Waived | % Waived | Opportunity | Charged | Waived | % Waived |
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| DORMANCY FEES | 1,685 | 161 | 1,523 | 90.3 | 1,665 | 136 | 1,528 | 91.7 |
| MINIMUM BALANCE SERVICE | 30 | 30 | 0 | | 25 | 25 | 0 | |
| PRINTED CHECK FEES | 400 | 36 | 364 | 91.0 | 429 | 38 | 391 | 91.1 |
| PRINTED MONEY ORDER FEE | 136 | 83 | 53 | 38.9 | 132 | 70 | 62 | 46.9 |
| STARTER CHECK FEES | 78 | | 77 | 98.7 | 78 | 18 | 60 | 76.9 |
| SHARE DRAFT NON-RETURN | 1,520 | 1,500 | 20 | 1.3 | 2,040 | 2,040 | 0 | |
| SHARE DRAFT NSF | 1,040 | 1,020 | 20 | 1.9 | 1,080 | 1,060 | 20 | 1.8 |
| STOP PAYMENT FEES | 80 | 80 | 0 | | 20 | 20 | 0 | |
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| WIRE TRANSFER FEE VARIA | 252 | 216 | 36 | 14.2 | 90 | 72 | 18 | 20.0 |
| Totals | 8,958 | 3,302 | 5,654 | | 9,400 | 3,620 | 5,779 | |



Fee Analysis

Fee Types

Fee types and
fee \$s amounts

Current view is Fee Types

Current view values are amounts

[View Waivers](#)

[View # of Fees](#)

Summary

| | Aug 2009 [MMYYYY] | | | | Sep 2009 [MMYYYY] | | | |
|-------------------------|-------------------|---------|--------|----------|-------------------|---------|--------|----------|
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| SHARE DRAFT NON-RETURN | 1,520 | 1,500 | 20 | 1.3 | 2,040 | 2,040 | 0 | |
| SHARE DRAFT NSF | 1,040 | 1,020 | 20 | | 1,060 | 20 | 1.8 | |
| STOP PAYMENT FEES | 80 | | | | 20 | 0 | | |
| TRANSACTION HISTORY PRI | 32 | | | | 14 | 28 | 66.6 | |
| PROXY SERVICE CHA | 55 | | | | 25 | 0 | | |
| PER FEE VARIA | 252 | | | | 72 | 18 | 20.0 | |

But they actually
charged only \$3,302 of
that

That means this CU had
the chance to earn
\$8,958 for this
period

8,958 3,302 5,654

9,400 3,620 5,779



Fee Analysis

Fee Types

Corp ID All Corporations

Current view is Fee Types

[View Waivers](#)

Current view values are amounts

[View # of Fees](#)

Summary Opportunities Charged Waived

| | | Aug 2009 | | | | [MMYYYY] | | | |
|-------------------------|-------------|----------|-----|------|-------|----------|----------|------|--|
| Description | Opportunity | Charged | | | | Waived | % Waived | | |
| CASHED CHECK FEES | 3,650 | 110 | | | | 3,672 | 97.2 | | |
| DORMANCY FEES | 1,685 | 161 | | | | 1,528 | 91.7 | | |
| MINIMUM BALANCE SERVICE | 30 | 30 | | | | 0 | | | |
| PRINTED CHECK FEES | 400 | 36 | 364 | 91.0 | 429 | 38 | 391 | 91.1 | |
| PRINTED MONEY ORDER FEE | 136 | 83 | 53 | 38.9 | 132 | 70 | 62 | 46.9 | |
| STARTER CHECK FEES | 78 | | 77 | 98.7 | 78 | 18 | 60 | 76.9 | |
| SHARE DRAFT NON-RETURN | 1,520 | 1,500 | 20 | 1.3 | 2,040 | 2,040 | 0 | | |
| SHARE DRAFT NSF | 1,040 | 1,020 | 20 | 1.9 | 1,080 | 1,060 | 20 | 1.8 | |
| STOP PAYMENT FEES | 80 | 80 | 0 | | 20 | 20 | 0 | | |
| TRANSACTION HISTORY PRI | 32 | 11 | 21 | 65.6 | 42 | 14 | 28 | 66.6 | |
| TRANSACTION SERVICE CHA | 55 | 55 | 0 | | 25 | 25 | 0 | | |
| WIRE TRANSFER FEE VARIA | 252 | 216 | 36 | 14.2 | 90 | 72 | 18 | 20.0 | |

Let's see how many times we waived fees...

Backup F3
 Cancel F7
 # of Fees F10
 Waivers F11

Totals

8,958

3,302

5,654

9,400

3,620

5,779





Fee Analysis

Fee Types

We're still looking at Fee types, but now we see the # of fees (counts)

Current view is Fee Types

View Waivers

Current view values are counts

View Fee Amounts

Summary Report Charged Waived



| | |
|-------------|-----|
| Backup | F3 |
| Cancel | F7 |
| Fee Amounts | F10 |
| Waivers | F11 |

| Description | Aug 2009 [MMYYYY] | | | | Sep 2009 [MMYYYY] | | | |
|-------------------------|-------------------|---------|--------|----------|-------------------|---------|--------|----------|
| | Opportunity | Charged | Waived | % Waived | Opportunity | Charged | Waived | % Waived |
| CASHED CHECK FEES | 1,825 | 55 | 1,770 | 96.9 | 1,887 | 51 | 1,836 | 97.2 |
| DORMANCY FEES | 337 | 40 | 308 | 91.3 | 333 | 34 | 310 | 93.0 |
| MINIMUM BALANCE SERVICE | 6 | 6 | 0 | | 5 | 5 | 0 | |
| PRINTED CHECK FEES | 400 | 36 | 364 | 91.0 | 429 | 38 | 391 | 91.1 |
| PRINTED MONEY ORDER FEE | 136 | 83 | 53 | 38.9 | 132 | 70 | 62 | 46.9 |
| STARTER CHECK FEES | 13 | 1 | 13 | 100.0 | 13 | 6 | 12 | 92.3 |
| SHARE DRAFT NON-RETURN | 67 | 66 | 1 | 1.4 | 86 | 86 | 0 | |
| SHARE DRAFT NSF | 52 | 51 | 1 | 1.9 | 54 | 53 | 1 | 1.8 |
| STOP PAYMENT FEES | 4 | 4 | 0 | | | | 0 | |
| TRANSACTION HISTORY PRI | 32 | 11 | 28 | 66.6 | | | 0 | |
| PROXY SERVICE CHA | 11 | 11 | 0 | | | | 0 | |
| PER FEE VARIA | 14 | 12 | 1 | 20.0 | | | 1 | |

And we waived those fees 2,533 times!

So we had the chance to charge 2,897 different fees for this period

| | | | | | |
|-------|-----|-------|-------|-----|-------|
| 2,897 | 376 | 2,533 | 2,992 | 367 | 2,641 |
|-------|-----|-------|-------|-----|-------|





Fee Analysis

Fee Types

Corp ID All Corporations

Current view is Fee Types

Current view values are counts

[View Waivers](#)[View Fee Amounts](#)
[Summary](#) [Opportunities](#) [Charged](#) [Waived](#)


Now let's look at the reasons for all those waivers

| Description | Aug 2009 | | | | [MMYYYY] | | | |
|-------------------------|-------------|---------|-----|-------|----------|----------|------|------|
| | Opportunity | Charged | | | Waived | % Waived | | |
| CASHED CHECK FEES | 1,825 | 55 | | | 51 | 1,836 | 97.2 | |
| DORMANCY FEES | 337 | 40 | 36 | 91.0 | 34 | 310 | 93.0 | |
| MINIMUM BALANCE SERVICE | 6 | 6 | 0 | | 5 | 5 | 0 | |
| PRINTED CHECK FEES | 400 | 36 | 364 | 91.0 | 429 | 38 | 391 | 91.1 |
| PRINTED MONEY ORDER FEE | 136 | 83 | 53 | 38.9 | 132 | 70 | 62 | 46.9 |
| STARTER CHECK FEES | 13 | 1 | 13 | 100.0 | 13 | 6 | 12 | 92.3 |
| SHARE DRAFT NON-RETURN | 67 | 66 | 1 | 1.4 | 86 | 86 | 0 | |
| SHARE DRAFT NSF | 52 | 51 | 1 | 1.9 | 54 | 53 | 1 | 1.8 |
| STOP PAYMENT FEES | 4 | 4 | 0 | | 1 | 1 | 0 | |
| TRANSACTION HISTORY PRI | 32 | 11 | 21 | 65.6 | 42 | 14 | 28 | 66.6 |
| TRANSACTION SERVICE CHA | 11 | 11 | 0 | | 5 | 5 | 0 | |
| WIRE TRANSFER FEE VARIA | 14 | 12 | 2 | 14.2 | 5 | 4 | 1 | 20.0 |

Totals

2,897

376

2,533

2,992

367

2,641



| | |
|-------------|-----|
| Backup | F3 |
| Cancel | F7 |
| Fee Amounts | F10 |
| Waivers | F11 |



Fee Analysis



Backup F3
Cancel F7
Waiver Amounts F10
Fee Types F11

Now we see the list
change to show
fee waiver reasons

Reasons Waived

Current view is Reasons Waived

View Fee Types

Current view values are counts

View Waiver Amounts

Summary Report Charged Waived Not Waived/Waived

| Description | Aug 2009 [MMYYYY] | | | | Sep 2009 [MMYYYY] | | | |
|------------------------|-------------------|---------|--------|----------|-------------------|---------|--------|----------|
| | Opportunity | Charged | Waived | % Waived | Opportunity | Charged | Waived | % Waived |
| MINIMUM AGE | 150 | | 150 | 100.0 | 147 | | 147 | 100.0 |
| EXCEEDS MAXIMUM AGE | 112 | | 112 | 100.0 | 120 | | 120 | 100.0 |
| AGGR LOANS EXCEEDS MAX | 119 | | 119 | 100.0 | 132 | | 132 | 100.0 |
| AGGR SAV EXCEEDS MAX | 546 | | 546 | 100.0 | 547 | | 547 | 100.0 |
| FEE PARTIALLY WAIVED | 12 | 17 | 12 | 100.0 | 16 | 16 | 16 | 100.0 |
| MAX FREE TRX M | | | 262 | 100.0 | 281 | | 281 | 100.0 |
| HAS | | | 24 | 100.0 | 28 | | 28 | 100.0 |
| FEE | | | 159 | 100.0 | 159 | | 159 | 100.0 |
| NO | | | 1 | 100.0 | | | 0 | |
| | | | 1 | 100.0 | 1 | | 1 | 100.0 |
| | | | 1,147 | 100.0 | 1,210 | | 1,210 | 100.0 |
| Fees not w | 364 | 364 | | | 351 | 351 | | |
| Totals | 2,897 | 376 | 2,533 | | 2,992 | 367 | 2,641 | |

We waived various fees
546 times because of
the member's aggregate
savings balance



Fee Analysis

Reasons Waived

Corp ID All Corporations

Current view is Reasons Waived

[View Fee Types](#)

Current view values are counts

[View Waiver Amounts](#)

Summary Opportunities Charged Waived Not Waived/Waived

| Description | Aug 2009 [MM] | | | | [MMYYYY] | | | |
|-------------------------|----------------|---------|--------|----------|-------------|---------|--------|----------|
| | Opportunity | Charged | Waived | % Waived | Opportunity | Charged | Waived | % Waived |
| MINIMUM AGE | 150 | | | | | | 147 | 100.0 |
| EXCEEDS MAXIMUM AGE | 112 | | | | | | 120 | 100.0 |
| AGGR LOANS EXCEEDS MAX | 119 | | | | | | 132 | 100.0 |
| AGGR SAV EXCEEDS MAX | 546 | | 546 | 100.0 | | | 547 | 100.0 |
| FEE PARTIALLY WAIVED | 12 | 12 | 12 | 100.0 | | 16 | 16 | 100.0 |
| MAX FREE TRX NOT REACHE | 262 | | 262 | 100.0 | | 281 | 281 | 100.0 |
| HAS MARKETING CLUBS | 24 | | 24 | 100.0 | | 28 | 28 | 100.0 |
| FEE MANUALLY WAIVED | 159 | | 159 | 100.0 | | 159 | 159 | 100.0 |
| NON-RETURN FEE | 1 | | 1 | 100.0 | | | 0 | |
| NSF - DRAFT | 1 | | 1 | 100.0 | | 1 | 1 | 100.0 |
| TIERED SERVICE LEVEL | 1,147 | | 1,147 | 100.0 | | 1,210 | 1,210 | 100.0 |

Let's see how much money that represented...

Backup F3
 Cancel F7
 Waiver Amounts F10
 Fee Types F11

| | | | | | | |
|-----------------|-------|-----|-------|-------|-----|-------|
| Fees not waived | 364 | 364 | | 351 | 351 | |
| Totals | 2,897 | 376 | 2,533 | 2,992 | 367 | 2,641 |





Fee Analysis

Reasons Waived

Corp ID All Corporations

Current view is Reasons Waived

[View Fee Types](#)

Current view values are amounts

[View # of Waivers](#)

Summary Opportunities Charged Waived Not Waived/Waived



| | Aug 2009 [MMYYYY] | | | | Sep 2009 [MMYYYY] | | | |
|------------------------|--------------------|---------|--------|----------|--------------------|---------|--------|----------|
| Description | Opportunity | Charged | Waived | % Waived | Opportunity | Charged | Waived | % Waived |
| MINIMUM AGE | 659 | | 659 | 100.0 | 670 | | 670 | 100.0 |
| EXCEEDS MAXIMUM AGE | 224 | | 224 | 100.0 | 240 | | 240 | 100.0 |
| AGGR LOANS EXCEEDS MAX | 238 | | 238 | 100.0 | 264 | | 264 | 100.0 |
| AGGR SAV EXCEEDS MAX | 1,620 | | 1,620 | 100.0 | 1,613 | | 1,613 | 100.0 |
| FEE PARTIALLY WAIVED | 61 | 16 | 44 | 72.1 | 85 | 33 | 51 | 60.0 |
| MAX FREE TXN | | | 262 | 100.0 | 281 | | 281 | 100.0 |
| HAS | | | 47 | 100.0 | 55 | | 55 | 100.0 |
| FEE | | | 328 | 100.0 | 271 | | 271 | 100.0 |
| | | | 20 | 100.0 | | | 0 | |
| | | | 20 | 100.0 | 20 | | 20 | 100.0 |
| | | | 2,193 | 100.0 | 2,314 | | 2,314 | 100.0 |
| Fees not waived | 3,286 | 3,286 | | | 3,587 | 3,587 | | |
| Totals | 8,958 | 3,302 | 5,655 | | 9,400 | 3,620 | 5,779 | |

That's \$1,620 we might have earned

Backup F3
 Cancel F7
 # of Waivers F10
 Fee Types F11



Fee Analysis



| | |
|-------------|-----|
| Backup | F3 |
| Cancel | F7 |
| Fee Amounts | F10 |
| Waivers | F11 |

If we go back to the Fee Types display...

Current view is Fee Types

Current view values are counts

Fee Types

[View Waivers](#)

[View Fee Amounts](#)

Summary Opportunities Charged Waived

| | Aug 2009 [MMYYYY] | | | | Sep 2009 [MMYYYY] | | | |
|-------------------------|-------------------|------------|--------------|----------|-------------------|------------|--------------|----------|
| Description | Opportunity | Charged | Waived | % Waived | Opportunity | Charged | Waived | % Waived |
| CASHED CHECK FEES | 1,825 | 55 | 1,770 | 96.9 | 1,887 | 51 | 1,836 | 97.2 |
| DORMANCY FEES | 337 | 40 | 308 | 91.3 | 333 | 34 | 310 | 93.0 |
| MINIMUM BALANCE | | 6 | 0 | | 5 | 5 | 0 | |
| PRINT STATEMENTS | | 6 | 364 | 91.0 | 429 | 38 | 391 | 91.1 |
| RENEWAL FEES | | | 53 | 38.9 | 132 | 70 | 62 | 46.9 |
| SHARE DIVIDENDS | | | 13 | 100.0 | 13 | 6 | 12 | 92.3 |
| STOP PAYMENT FEES | | 66 | 1 | 1.4 | 86 | 86 | 0 | |
| TRANSACTION HISTORY PRI | 32 | 51 | 1 | 1.9 | 54 | 53 | 1 | 1.8 |
| TRANSACTION SERVICE CHA | 4 | 4 | 0 | | 1 | 1 | 0 | |
| WIRE TRANSFER FEE VARIA | 32 | 11 | 21 | 65.6 | 42 | 14 | 28 | 66.6 |
| | 11 | 11 | 0 | | 5 | 5 | 0 | |
| | 14 | 12 | 2 | 14.2 | 5 | 4 | 1 | 20.0 |
| Totals | 2,897 | 376 | 2,533 | | 2,992 | 367 | 2,641 | |

...We can take a look at how our fees are set up

Fee Analysis

Fee Types

Corp ID All Corporations

Current view is Fee Types

[View Waivers](#)

Current view values are counts

[View Fee Amounts](#)
[Summary](#) [Opportunities](#) [Charged](#) [Waived](#)

| | Aug 2009 [MMYYYY] | | | | Sep 2009 [MMYYYY] | | | |
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| CASHED CHECK FEES | 1,825 | 55 | 1,770 | 96.9 | 1,887 | 51 | 1,836 | 97.2 |

Session 0 CU*BASE GOLD - Confirm Continue



Bypass F8

Continue F10

Warning: You are accessing a fee configuration maintenance screen.
Changes you make WILL affect your fee configuration settings.

*** So be careful! ***

Back

Cancel

Fee A

Waiver

WN (3520)

Feature

| | | | | | | | | |
|-------------------------|-------|-----|--|--|--|--|-------|--|
| TRANSACTION HISTORY PRI | 32 | 1 | | | | | | |
| TRANSACTION SERVICE CHA | 11 | | | | | | | |
| WIRE TRANSFER FEE VARIA | 14 | | | | | | | |
| Totals | 2,897 | 316 | | | | | 2,641 | |

Now we're heading to a configuration screen (yes, we're working on making view-only versions of these)



Check Cashing Fee Configuration



Cancel F7
Bypass F8

☒ Activate check cashing fee

Member Cashed Checks

| Flat Fee | | - Or - | Percentage of Checks Cashed | |
|----------------------------|---------------------|---|-----------------------------|---|
| Fee amount | 2.00 | | % for fee calculation | 0.0 |
| Charge type | T = Per transaction | | | |
| # of free items | | | | |
| Miscellaneous receipt code | OTH | | | |
| | | <input checked="" type="checkbox"/> Allow fee to be manually waived | | <input checked="" type="checkbox"/> Charge fee if deposit or MR |

Non-Member Cashed Checks

| Flat Fee | | - Or - | Percentage of Checks Cashed | |
|----------------------------|---------------------|---|-----------------------------|-----|
| Fee amount | 2.00 | | % for fee calculation | 0.0 |
| Charge type | T = Per transaction | | | |
| Miscellaneous receipt code | OTH | | | |
| | | <input checked="" type="checkbox"/> Allow fee to be manually waived | | |

Fee Waivers

| | | | |
|--|-------|-----------------|------|
| Aggregate savings | 10.01 | Aggregate loans | 0.01 |
| Low age | 18 | High age | 60 |
| Waive if OTB accounts present <input type="checkbox"/> Credit <input type="checkbox"/> Loan <input type="checkbox"/> Savings <input type="checkbox"/> ATM <input type="checkbox"/> Debit | | | |

This is simply a peek at the configuration for this particular type of fee

The point: is it time to consider some adjustments?

Considering Adjustments to Your Fees

- Is it time to increase your fee and simply earn more through charging more?
- Is it time to review the fee waivers and earn more by qualifying more transactions for a fee?
 - Remember that waivers are a layered tactic
 - Layer 1: Direct event waivers
(a waiver that is part of that fee configuration)
 - Layer 2: Tiered Services waivers
(a macro waiver connected to every member's participation)
 - Layer 3: Marketing Club waivers
(a micro waiver connected to proactive members who joined select Clubs)
 - You may need to consider your layer 2 and 3 configurations (MNCNFD)

Fee Analysis Enhancements Planned

Coming soon!

- A project (currently in QC) will complete changes to the remaining share draft posting programs so that they will all feed the Fee Income/Waiver Analysis inquiry/report
- Will add a command key to go to the new Check Processing Stats dashboard from here (and vice versa)
- Will continue to work on creating view-only versions of the configuration tools as part of the Learn From a Peer project (more on that later)

MNCNFD #11 Fee Income/Waiver Analysis

Session 0 CUMBASE GOLD - Fee Analysis

Fee Analysis

Corp ID: All Corporations

Current view is Fee Types

Current view values are amounts

Fee Types

View Waivers

View # of Fees

| Description | Aug 2009 [MMYYYY] | | | | Sep 2009 [MMYYYY] | | | |
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| SHARE DRAFT NSF | 1,040 | 1,020 | 20 | 1.9 | 1,080 | 1,060 | 20 | 1.8 |
| STOP PAYMENT FEES | 80 | 80 | 0 | 0 | 20 | 20 | 0 | 0 |
| TRANSACTION HISTORY PRI | 32 | 11 | 21 | 65.6 | 42 | 14 | 28 | 66.6 |
| TRANSACTION SERVICE CHG | 55 | 55 | 0 | 0 | 25 | 25 | 0 | 0 |
| WIRE TRANSFER FEE UNKIA | 252 | 216 | 36 | 14.2 | 90 | 72 | 18 | 20.0 |
| Totals | 8,958 | 3,302 | 5,654 | | 9,400 | 3,620 | 5,779 | |

Backup F3
Cancel F7
of Fees F10
Waivers F11

Learn About This Feature

Analyzing NSF/ANR Facts and Income Effects

- With all of the activity in Washington these days, this is becoming a major priority for the early part of 2010
- CUs need to truly understand the impact of changes that govern their ability to manage member exceptions and fee for those exceptions
- We are going to take the existing one-on-one member look and make it an across-the-board analysis of what is happening to your checking accounts
 - Files NSFAN (monthly counts) and NSFTR (transaction detail)
 - Contains fee \$; data is already available going back to 2003



Let's take a look at existing tools, and brainstorm on some ideas for the future...

Analyzing NSF/ANR Facts and Immediate Effects

- We need to understand the active role of NSF/ANR in these days of tight budgets. This is not just a part of 2010.

A huge looming debate...what is “available balance?” Where is it presented? How is it used? What does it mean to a member when it costs them money or keeps them from doing something? How do you balance convenience vs. a \$25,000 loss?

- We need to understand Available balance projects could be game-changers for our development priorities in 2010

to your check

- Files NSF/ANR and other transactions (1)
- Contain the \$; data is already available going back to 2000

Let's take a look at existing tools, and brainstorm on some ideas for the future...



What's in your CU*BASE tool bag now?

- NSF/ODP Configurations (MNCNFA #9)
- Member by member NSF/ANR analysis (Acct Inq > F13-NSF)
- Working negative balance members (MNCOLL #1)
- Collections Dashboard (MNMGMT #17)
- Sampling for your most active members (MNMGMA #11)
- All of these tools are supported by databases that can be Queried to dig even deeper

The trick is for you as a leader to pull all of this together and be ready to show grasp of how your programs work for a member, and how they are reasonable, efficient, and effective for your credit union

Analyzing NSF Facts, One Member at a Time

- Available one member at a time via F13-NSF on account inquiry

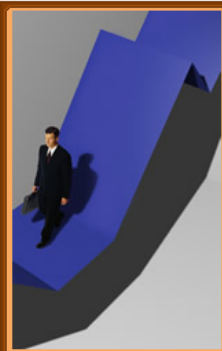
Account Inquiry > F13-NSF



This is an actual member at a live credit union, as of Nov. 2009



NSF Statistics Summary



Member
Account #

Branch 02
Date opened Sep 19, 2007

of Occurrences

| Year | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Total | Lowest Balance |
|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-------|----------------|
| 2009 | 29 | 14 | | 16 | 12 | 27 | 16 | 4 | 12 | 50 | 3 | | 183 | 686.91- |
| 2008 | 15 | 6 | 24 | | 5 | 3 | 9 | 9 | 13 | 2 | 8 | | 94 | 2,756.49- |
| 2007 | | | | | | | | | | | 1 | 16 | 17 | 271.29- |

☐ Detail ☐ Transactions ☐ Fees



Backup F3
New Acct F5
New Acct Type F6
End F7



NSF Statistics Detail For Year 2009

Member Branch
Account # Date opened Sep 19, 2007

of Occurrences For Year 2009

| Process | Jan | Feb | Mar | Apr | May | June | July | Aug | Sep | Oct | Nov |
|---------------------------|-----|-----|-----|-----|-----|------|------|-----|-----|-----|-----|
| CHECKS REVERSED AS NSF | 1 | 1 | | | | | | | | 1 | |
| ACH REVERSED AS NSF | 1 | 1 | | | | 2 | | | | | |
| NSF DEBIT NOT RETURNED | 1 | 1 | | | | 8 | | | | 2 | |
| ACH POSTED BELOW AVAIL | | | | | | | | | | | |
| CHECKS POSTED BELOW AVAIL | 2 | 2 | | | | | | | | | |
| DEBIT CARD BELOW AVAIL | 24 | 9 | | | | | | | | | |

Backup F3
New Account F5
New Type F6



NSF/Non-Return Fee Summary For Year 2009

Member Branch 02
Account # Date opened Sep 17, 2007

| Process | YTD Fees |
|------------------------------|----------|
| 02 CHECKS REVERSED AS NSF | 20.00 |
| 11 ACH REVERSED AS NSF | 120.00 |
| 16 NSF DEBIT NOT RETURNED | 240.00 |
| 81 ACH POSTED BELOW AVAIL | 280.00 |
| 82 CHECKS POSTED BELOW AVAIL | 380.00 |
| 06 DEBIT CARD BELOW AVAIL | 2,600.00 |

☐ Fee detail

Total YTD fees

3,640.00



NSF Transaction Inquiry

Member
Account 001 SHARE DRAFT
Opened Sep 19, 2007

Last transaction Nov 04, 2009
Balance 265.90

| Transaction Date | Draft | Amount | Resulting Balance | Process |
|------------------|-------|--------|-------------------|---------------------------|
| Nov 03, 2009 | | 135.83 | 518.83 | ACH REVERSED AS NSF |
| Nov 02, 2009 | | 92.81 | 321.70 | DEBIT CARD BELOW AVAIL |
| Nov 02, 2009 | | 21.30 | 363.00 | CHECKS POSTED BELOW AVAIL |
| Oct 29, 2009 | 1298 | 210.00 | 208.89 | CHECKS POSTED BELOW AVAIL |
| Oct 28, 2009 | 1296 | 4.55 | 523.16 | NSF DEBIT NOT RETURNED |
| Oct 27, 2009 | | 20.00 | 337.64 | DEBIT CARD BELOW AVAIL |
| Oct 27, 2009 | | 15.27 | 372.91 | DEBIT CARD BELOW AVAIL |
| Oct 27, 2009 | | 2.39 | 395.30 | DEBIT CARD BELOW AVAIL |
| Oct 27, 2009 | | 30.06 | 445.36 | DEBIT CARD BELOW AVAIL |
| Oct 27, 2009 | | 13.25 | 478.61 | DEBIT CARD BELOW AVAIL |
| Oct 27, 2009 | | 133.65 | 632.26 | ACH REVERSED AS NSF |
| Oct 26, 2009 | | 59.66 | 196.77 | DEBIT CARD BELOW AVAIL |
| Oct 26, 2009 | | 20.01 | 236.78 | DEBIT CARD BELOW AVAIL |



Backup F3
New Account F5
New Type F6

NSF Statistics Detail For Year 2009

Member

Branch 02

Account #

Date opened Sep 19, 2007

of Occurrences For Year 2009

| Process | Jan | Feb | Mar | Apr | May | June | July | Aug | Sep | Oct | Nov | Dec | Total |
|---------------------------|-----|-----|-----|-----|-----|------|------|-----|-----|-----|-----|-----|-------|
| CHECKS REVERSED AS NSF | 1 | 1 | | | | | | | | | | | 2 |
| ACH REVERSED AS NSF | 1 | 1 | | | | 2 | | | | 1 | 1 | | 6 |
| NSF DEBIT NOT RETURNED | 1 | 1 | | | | 8 | | | | 2 | | | 12 |
| ACH POSTED BELOW AVAIL | | | | 3 | 2 | 2 | 2 | 1 | 3 | 1 | | | 14 |
| CHECKS POSTED BELOW AVAIL | 2 | 2 | | | | 3 | 4 | | 1 | 6 | 1 | | 19 |
| DEBIT CARD BELOW AVAIL | 24 | 9 | | 13 | 10 | 12 | 10 | 3 | 8 | 40 | 1 | | 130 |

NSF/Non-Return Fee Summary For Year 2009

Member

Branch 02

Account #

Date opened Sep 17, 2007

| Process | YTD Fees |
|------------------------------|----------|
| 02 CHECKS REVERSED AS NSF | 20.00 |
| 11 ACH REVERSED AS NSF | 120.00 |
| 16 NSF DEBIT NOT RETURNED | 240.00 |
| 81 ACH POSTED BELOW AVAIL | 280.00 |
| 82 CHECKS POSTED BELOW AVAIL | 380.00 |
| 86 DEBIT CARD BELOW AVAIL | 2,600.00 |

☐ Fee detail

Total YTD fees

3,640.00



Backup F3

TIP: This member was found through the Sampling feature on menu MNMGMA

Analyzing NSF/ANR Facts

- ANR/Courtesy Pay

- TELLER POSTED BELOW AVAILABLE (inhouse drafts posted using ANR limit)
- ACH POSTED BELOW AVAILABLE
- CHECKS POSTED BELOW AVAILABLE
- DEBIT CARD BELOW AVAILABLE
- ATM POSTED BELOW AVAILABLE

- NSF Returned or Posted to Negative Balance (not ANR)

- NSF ATM NOT RETURNED
- NSF DEBIT NOT RETURNED
- CHECKS REVERSED AS NSF
- ACH REVERSED AS NSF

“Available balance” is the tricky part in all of this... What is “available” at an ATM machine? What’s “available” for a debit card transaction? Does it include ODP? ANR limits?

Another way to skin a cat... (sorry, cat lovers)

MNMGMA #11 Sample Checking Acct Activity > NSF Transactions

Session 0 CU*BASE GOLD - Member Sampling

Member Classification (Network)

Oct 2009 Checking Activity

Member Sampling



Save/Backup F3
Cancel F7

Member Information **Income/Expense**

| Totals | |
|--------------------|-------|
| Total income | 1,001 |
| Total costs | 23 |
| Period profit/loss | 978 |

| Service | |
|-----------|--------|
| Type | Income |
| Checking | 0 |
| Overdraft | 1,001 |
| ATM | 0 |
| Other | 0 |

| Transaction Analysis | | | |
|----------------------|----|------|----|
| Type | # | Cost | % |
| Teller | 1 | 1 | 1 |
| Teller S/B | | | |
| Call assist | | | |
| ATM deposits | | | |
| ATM withdrawals | | | |
| Audio/voice | | | |
| Home banking | | | |
| Checks | 7 | 1 | 5 |
| NSF charges | 51 | | 34 |
| POS | 76 | 19 | 51 |
| Bill payments | 1 | | 1 |
| ACH deposits | 7 | 1 | 5 |
| ACH withdrawals | 6 | 1 | 4 |

compiles transaction history for members that had checking account activity previous month.

[Learn About This Feature](#)

This section includes Overdraft Transfer fees, NSF fees, and ANR fees (plus some misc. fees in the "Other" item)

Glossary Confusion

MNCNFA #9 NSF/OD Transfer Configuration

Session 0 CLIMASTER GOLD: NSF/Overdraft Protection Master Configuration

NSF/Overdraft Protection Master Configuration

Dividend application: ☒ CHECKING
Application type: SD

| Overdraft Transfers | NSF-Returned Items |
|--|---|
| O/D transfer increment (shares): 0.00 | NSF fee amount: 25.00 |
| <input checked="" type="checkbox"/> Allow transfer of exact amount | NSF fee G/L: 870.00 |
| O/D transfer fee (from shares): 2.00 | NSF fee per: 1 = 1 item |
| O/D transfer increment (LOC): 100.00 | Non-Returned Items |
| <input checked="" type="checkbox"/> Allow transfer of exact amount | Non-return fee: 25.00 |
| Maximum % of disbursement limit: 100 | Non-return fee G/L: 870.00 |
| O/D transfer fee (from LOC): 0.00 | Transaction description: NON-RETURN FEE |
| Transfer additional amount: 0.00 | Non-fee tolerance within: 5.00 of available balance |
| Overdraft transfer fee G/L: 870.00 | Last Maintenance |
| Combined O/D protection fee: 2.00 | By user: HEATHERF on Oct 24, 2008 |
| <input checked="" type="checkbox"/> Allow negative after fee | |
| Charge O/D fee if total transfer amount is more than: 5.00 | |

TR (2500) 11/05/09 13:47:25

■ Overdraft Transfers

- Typical trans description is “O/D TRANSFER FEE” or “O/D TRANSFER CHARGE”

■ NSF-Returned Items

- Default trans description is “NSF FEE”

■ Non-Returned Items

- Includes re-posted items as well as ANR (Courtesy Pay) items
- Trans description is CU-defined (“COURTESY PAY FEE” or “BOUNCE PROTECT FEE” or “LATE DEPOSIT FEE”)
 - **What description have you configured to set this fee apart in the minds of your members?** If you use “NSF FEE” or “OVERDRAFT CHARGE” it will be confused with the other items

Remember your terminology: “Overdraft” is not the same as “Overdraft Transfer” - so an Overdraft Fee is not the same as an Overdraft Transfer Fee

In the News Lately

- You've been hearing a lot from the big banks saying they are going to stop having Courtesy Pay fees based on small negative balances, that they are going to limit the number of fees in a day, etc.
- We have some of the tools to make the same claims – for example, do you use the *Non-fee tolerance* setting?
 - Remember, this relates to the resulting balance, not the debit card transaction amount (i.e., if a \$126.13 check comes in and the member has \$125.00, no fee is applied)
 - This setting would avoid the \$35 cup of coffee (\$5 for the coffee, \$30 for the Courtesy Pay fee)

What else are you thinking about?

Reg. DD Goals for January 2010 (good luck!)

- Reg. DD Disclosure of Balance Information
 - Requires accounts balances provided electronically (via ATM, web page, etc.) to include an available balance that **does not include overdraft protection or Courtesy Pay funds**

MNCNFA #9 NSF/OD Transfer Configuration (online ATM/Debit Switches ONLY)

| | Overdraft Protection | | Anr/Courtesy Pay | | | |
|---------------------|---|---|---|---|--|--|
| Origin/Process | Use ODP Balances for | | Use Negative Balance Limit for | | Fees Regular | Charge NSF |
| 01 Tlr inhouse | | | | | <input checked="" type="checkbox"/> DD | |
| 11 ACH | <input checked="" type="checkbox"/> Posting | | | | <input checked="" type="checkbox"/> DD | |
| 02 Checks | <input checked="" type="checkbox"/> Posting | | | | <input checked="" type="checkbox"/> DD | |
| 13 PIN ATM/debit | <input checked="" type="checkbox"/> Posting | <input type="checkbox"/> Authorization | <input type="checkbox"/> Posting | <input type="checkbox"/> Authorization | <input checked="" type="checkbox"/> DD | <input checked="" type="checkbox"/> Fees |
| 16 Debit Card (Sig) | <input checked="" type="checkbox"/> Posting | <input checked="" type="checkbox"/> Authorization | <input checked="" type="checkbox"/> Posting | <input checked="" type="checkbox"/> Authorization | <input checked="" type="checkbox"/> DD | <input checked="" type="checkbox"/> Fees |
| 20 CU*EasyPay! | <input checked="" type="checkbox"/> Posting | | | | <input checked="" type="checkbox"/> DD | <input checked="" type="checkbox"/> Fees |

The challenge is that some switches give us the same transaction regardless of whether the member is asking for a withdrawal, or he just wants to see what his balance is – so which “available balance” is right? It depends!

On an ATM, these refer to a balance inquiry (assuming we know that's what it is)

PBFs are evolving too...

- Traditionally all anyone needed to know was:
 - Current Balance – the money that's in my account
 - Available Balance – money that's in the account that I can have now
 - Those days are gone...
 - Available Balance – does this include other money from my other accounts? Other places? Or not?
 - “Accessible” balance – my funds that I can access if needed (ODP transfers from a savings or LOC)
 - Courtesy Pay balance – CU funds I can have (for a fee) if I need them
 - Hold balance – money that's being held for another reason, maybe a purchase I made...but what if I want to use my debit card like a check for some float?
 - ??
- The real story here is that network vendors are scurrying to understand how their messages comply or do not comply...it will be a while before everyone has a plan**

Bottom line...what do you need?

- We all need **not to panic**, but there may be changes required by the new Courtesy Pay rules, and there may be other features you wish to add that go even further
 - Maximum amount of ANR fees per day, per month, per year
 - Opting in and out of ANR by member
 - Others??
- This is a good time to study up on what capabilities you currently have, be ready to defend the decisions you've already made, and talk about tactics you might want to deploy in the future

Remember, if you have not already declared your ANR fees on your statement (Reg DD), CU*BASE does support it...all you have to do is turn it on



Pinning Down the “Duh” Statistics

Check Processing Statistics

Pinning Down the “Duh” Statistics

- Last year as we went through the CU*BASE dashboards CEOs might use, I asked the group for ideas – remember this?

“You’re looking at a dashboard to get your mind going, and there is a number you wish was on the screen and you think, “if only CU*BASE would do that math for me!”
...That’s a “duh” moment – a neat stat we should have included. We want to work on those, so give us your ideas!”

- I have to tell you, I did not get a lot of “duh moment” ideas from the group last year...maybe we can do better before the 2010 CEO Strategies conference

Here are a couple of examples
we’re working on now...

Check Processing Stats

- What are the “duh” moments when looking at the Check Processing Stats analysis tool?

MNMGMT #25 Check Processing Statistics

| Member Checks Corporate Checks Overdraft Transfers | | | |
|--|--------------|------------|-------------|
| Description | Total Amount | Fee Amount | # of Checks |
| Total member checks received | 1,037,793.81 | | 5,161 |
| Member checks posted | 1,030,224.87 | | 5,120 |
| Members checks posted to negative balance | 10,752.18 | 2,375.00 | 94 |
| Exceptions in 1st pass | 7,568.94 | | 41 |
| Re-posted | 1,372.16 | 300.00 | 12 |
| Force posted to negative balance | 741.04 | | 9 |
| Returned | 6,196.78 | 500.00 | 29 |

What's the lowest this has been over the past year?

What's the average amount for this over the past year?

What's the highest this has been over the past year?

- ## MNSDAT #12 Check Processing Statistics Rpt

34



Coming
soon!



Check Processing Statistics

Actual/Average Values

Date range: From [MMDDYYYY] To [MMDDYYYY]

Check files 4

| Description | Check Amount | | Fee Amount | | # of Checks | |
|------------------------------|--------------|-----------|------------|-----------|-------------|-----------|
| | ACTUAL | AVG DAILY | ACTUAL | AVG DAILY | ACTUAL | AVG DAILY |
| Total Checks in file | 5,316,958 | 1,329,239 | | | 11,677 | 2,919.2 |
| MEMBER CHECKS | | | | | | |
| Total mbr checks received | 4,316,392 | 1,079,098 | | | 11,325 | 2,831.2 |
| Mbr checks posted | 4,248,453 | 1,062,113 | | | 11,180 | 2,795.0 |
| Mbr checks posted to neg bal | 37,937 | 9,484 | 7,280 | 1,820 | 196 | 49.0 |
| Not posted in 1st pass | 67,939 | 16,984 | | | 145 | 36.2 |
| Re posted | 24,031 | 6,007 | | | 64 | 16.0 |
| Force posted to neg bal | 200 | 50 | 805 | 201 | 2 | 0.5 |
| Returned | 40,830 | 10,207 | 2,625 | 656 | 80 | 20.0 |
| CORPORATE CHECKS | | | | | | |
| Total corp checks received | 1,000,565 | 250,141 | | | 352 | 88.0 |
| Corp checks posted | 994,433 | 248,608 | | | 344 | 86.0 |
| Corp check exceptions | 6,132 | 1,533 | | | 8 | 2.0 |
| OVERDRAFT TRANSFERS | | | | | | |
| Transfers made 1st pass | 541,260 | 135,315 | | | 595 | 148.7 |
| From shares | 518,680 | 129,670 | | | 531 | 132.7 |
| From loans | 22,580 | 5,645 | | | 64 | 16.0 |
| Transfers made re post | 1,218 | 304 | | | 6 | 1.5 |
| From shares | 1,218 | 304 | | | 6 | 1.5 |
| From loans | | | | | | |

A new front-end for
the MNMGMT # #25
Check Processing
Statistics feature

Backup F3 Cancel F7 Detail by Day F9 Fee/Inc Wvr Anlys F15 Stats Toggle F17



Coming
soon!

Network Links

Check Processing Statistics

High Values

Date range: From [MMDDYYYY] To [MMDDYYYY]

Check files 4

| Description | Check Amount | | Fee Amount | | # of Checks | |
|------------------------------|--------------|--------------|------------|--------------|-------------|--------------|
| | HI VALUES | DATE | HI VALUES | DATE | HI VALUES | DATE |
| Total Checks in file | 1,946,197 | Sep 01, 2009 | | | 3,649 | Sep 01, 2009 |
| MEMBER CHECKS | | | | | | |
| Total mbr checks received | 1,590,067 | Sep 01, 2009 | | | 3,554 | Sep 01, 2009 |
| Mbr checks posted | 1,581,402 | Sep 01, 2009 | | | 3,517 | Sep 01, 2009 |
| Mbr checks posted to neg bal | 14,977 | Sep 02, 2009 | 2,415 | Jan 01, 0001 | 66 | Sep 02, 2009 |
| Not posted in 1st pass | 25,498 | Sep 03, 2009 | | | 50 | Sep 04, 2009 |
| Re posted | 13,953 | Sep 04, 2009 | | | 30 | Sep 04, 2009 |
| Force posted to neg bal | 190 | Sep 04, 2009 | 315 | Jan 01, 0001 | 1 | Sep 04, 2009 |
| Returned | 21,141 | Sep 03, 2009 | 735 | Sep 01, 2009 | 23 | Sep 01, 2009 |
| CORPORATE CHECKS | | | | | | |
| Total corp checks received | 356,129 | Sep 01, 2009 | | | 95 | Sep 01, 2009 |
| Corp checks posted | 355,214 | Sep 01, 2009 | | | 94 | Sep 01, 2009 |
| Corp check exceptions | 5,000 | Sep 04, 2009 | | | 4 | Sep 04, 2009 |
| OVERDRAFT TRANSFERS | | | | | | |
| Transfers made 1st pass | 228,690 | Sep 01, 2009 | | | 9 | Sep 01, 2009 |
| From shares | 224,467 | Sep 01, 2009 | | | 8 | Sep 01, 2009 |
| From loans | 12,111 | Sep 02, 2009 | | | 21 | Sep 02, 2009 |
| Transfers made re post | 630 | Sep 02, 2009 | | | 2 | Sep 04, 2009 |
| From shares | 630 | Sep 02, 2009 | | | 2 | Sep 04, 2009 |
| From loans | | | | | | |

Toggle between 3
views: Averages
Highest and Lowest
values for the range

Backup F3 Cancel F7 Detail by Day F9 Fee/Inc Wvr Anlys F15 Stats Toggle F17



Coming
soon!

Network Links

Check Processing Statistics

Low Values

Date range: From [MMDDYYYY] To [MMDDYYYY]

Check files 4

| Description | Check Amount | | Fee Amount | | # of Checks | |
|------------------------------|--------------|--------------|------------|--------------|-------------|--------------|
| | LO VALUES | DATE | LO VALUES | DATE | LO VALUES | DATE |
| Total Checks in file | 963,513 | Sep 03, 2009 | | | 2,443 | Sep 03, 2009 |
| MEMBER CHECKS | | | | | | |
| Total mbr checks received | 726,039 | Sep 03, 2009 | | | 2,364 | Sep 03, 2009 |
| Mbr checks posted | 700,540 | Sep 03, 2009 | | | 2,340 | Sep 03, 2009 |
| Mbr checks posted to neg bal | 5,714 | Sep 03, 2009 | 1,120 | Sep 04, 2009 | 27 | Sep 04, 2009 |
| Not posted in 1st pass | 8,665 | Sep 01, 2009 | | | 24 | Sep 03, 2009 |
| Re posted | 2,853 | Sep 02, 2009 | | | 8 | Sep 03, 2009 |
| Force posted to neg bal | | | 105 | Sep 01, 2009 | | |
| Returned | 2,720 | Sep 01, 2009 | 525 | Sep 03, 2009 | 16 | Sep 03, 2009 |
| CORPORATE CHECKS | | | | | | |
| Total corp checks received | 148,712 | Sep 04, 2009 | | | 79 | Sep 03, 2009 |
| Corp checks posted | 143,711 | Sep 04, 2009 | | | 78 | Sep 03, 2009 |
| Corp check exceptions | 25 | Sep 03, 2009 | | | 1 | Sep 03, 2009 |
| OVERDRAFT TRANSFERS | | | | | | |
| Transfers made 1st pass | 69,199 | Sep 02, 2009 | | | 108 | Sep 03, 2009 |
| From shares | 57,088 | Sep 02, 2009 | | | 94 | Sep 03, 2009 |
| From loans | 3,117 | Sep 03, 2009 | | | 8 | Sep 04, 2009 |
| Transfers made re post | | | | | | |
| From shares | | | | | | |
| From loans | | | | | | |

Drill down to the
existing details
by day

Backup F3 Cancel F7 Detail by Day F9 Fee/Inc Wvr Anlys F15 Stats Toggle F17

Open/Active/Closed Member Analysis

- Answers the question: Of all of the members that joined in 2005, how many of them are still members?

MNMGMA #17 Open/Active/Closed Mbrs by Age



Age is as of
membership
open date
(birth date is
compared to
open date)

Open/Active/Closed Member Analysis

- Answers the question: How many of the members that joined in 2005 were men? How many were women?

MNMGMA #17 Open/Active/Closed Mbrs by Age



Age is as of
membership
open date
(birth date is
compared to
open date)

Open/Active/Closed Member Analysis

- Answers the question: How many of my members who are currently age 36 to 40 joined the credit union in 2005?

MNMGMA #17 Open/Active/Closed Mbrs by Age

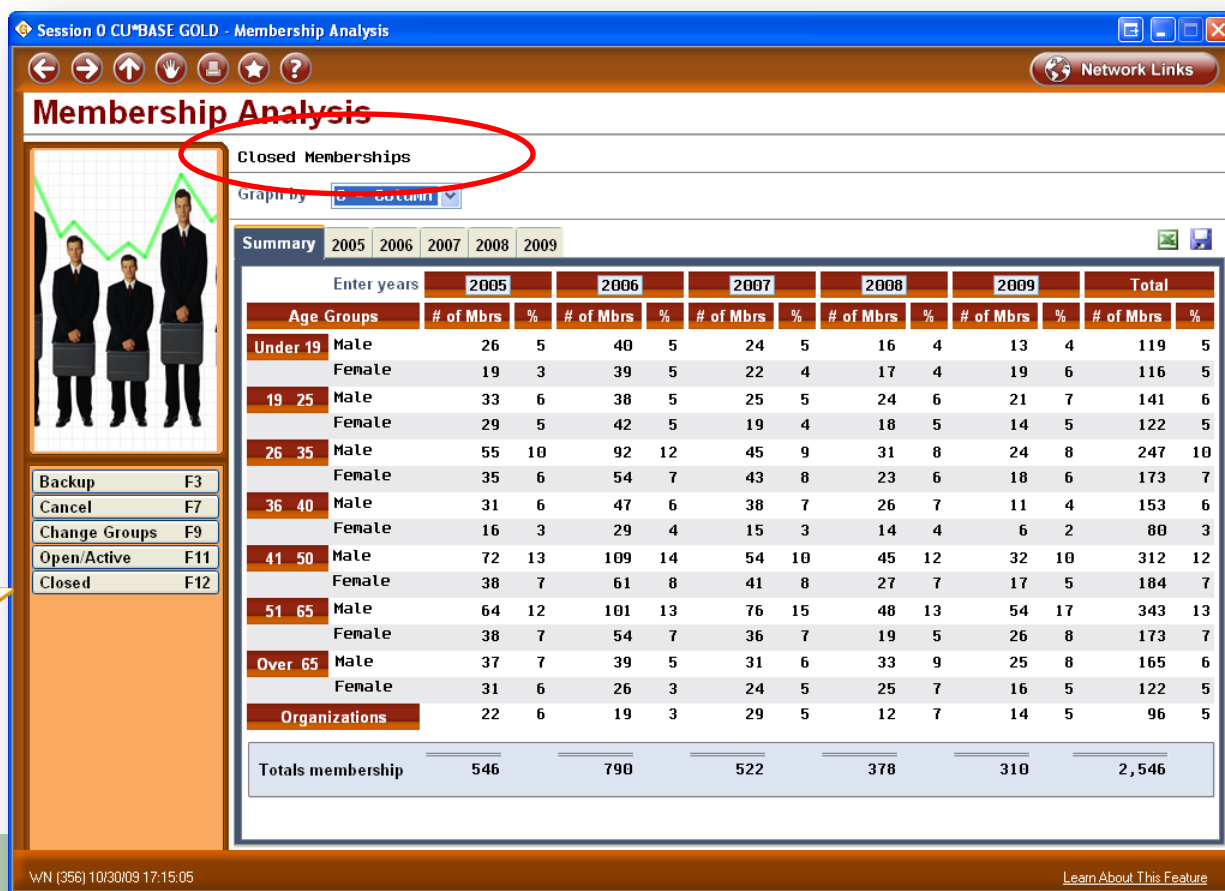


Age is as of
membership
open date
(birth date is
compared to
open date)

Open/Active/Closed Member Analysis

- Answers the question: For members who have left, how old where they when they left?

MNMGMA #17 Open/Active/Closed Mbrs by Age



In this view,
age is as of
membership
closed date
(birth date is
compared to
closed date)

You’re only as old as the stats say...

Important facts:

1. How old were people when they joined the credit union? What age groups are we attracting in any given year?
 2. How old were people when they left the credit union? At what age do members become disenchanted with us?
 3. For members who have left us, how old were they when they originally joined? Are we good at attracting young people, but not so good at *keeping* them over time?
- Today, the system can answer #1 and #2...but what about the answer to question #3? Interesting or not?

Now for a peek at some enhancements we’re
planning for this tool...

Coming
soon!

Network Links

Membership Analysis

Open Memberships

Graph by ☒ Row ☐ Column

| | | Year 2008 | | Year 2007 | | Year 2006 | | Year 2005 | | Year 2004 | | Total | |
|-------------------|--------|-----------|----|-----------|----|-----------|---|-----------|----|-----------|----|--------|----|
| Age Group | | # Mbrs | % | # Mbrs | % | # Mbrs | % | # Mbrs | % | # Mbrs | % | # Mbrs | % |
| Under 18 | Male | 229 | 7 | 253 | 9 | 253 | 8 | 176 | 9 | 152 | 10 | 1,063 | 8 |
| | Female | 236 | 7 | 226 | 8 | 228 | 8 | 177 | 9 | 152 | 10 | 1,019 | 8 |
| 18 25 | Male | 335 | 10 | 285 | 11 | 283 | 9 | 216 | 10 | 167 | 10 | 1,286 | 10 |
| | Female | 276 | 8 | 235 | 9 | 239 | 8 | 198 | 10 | 161 | 10 | 1,109 | 9 |
| 26 35 | Male | 255 | 8 | 196 | 7 | 240 | 8 | 165 | 8 | 116 | 7 | 972 | 8 |
| | Female | 210 | 6 | 183 | 7 | 187 | 6 | 133 | 6 | 96 | 6 | 809 | 6 |
| 36 45 | Male | 276 | 8 | 217 | 8 | 223 | 7 | 170 | 8 | 128 | 8 | 1,014 | 8 |
| | Female | 213 | 6 | 187 | 7 | 205 | 7 | 134 | 7 | 106 | 7 | 845 | 7 |
| 46 55 | Male | 279 | 8 | 190 | 7 | 247 | 8 | 122 | 6 | 85 | 5 | 923 | 7 |
| | Female | 217 | 7 | 184 | 7 | 172 | 6 | 120 | 6 | 68 | 4 | 761 | 6 |
| 56 65 | Male | 183 | 5 | 136 | 5 | 173 | 6 | 84 | 4 | 66 | 4 | 642 | 5 |
| | Female | 133 | 4 | 100 | 4 | 120 | 4 | 78 | 4 | 47 | 3 | 478 | 4 |
| Over 65 | Male | 132 | 4 | 80 | 3 | 105 | 4 | 56 | 3 | 61 | 4 | 434 | 3 |
| | Female | 106 | 3 | 85 | 3 | 95 | 3 | 63 | 3 | 53 | 3 | 402 | 3 |
| Organizations | | 249 | 3 | 157 | 3 | 211 | 3 | 167 | 3 | 142 | 3 | 926 | 3 |
| Total Memberships | | 3,329 | | 2,714 | | 2,981 | | 2,059 | | 1,600 | | 12,683 | |

| | |
|---------------|-----|
| Backup | F3 |
| Cancel | F7 |
| Change Groups | F9 |
| Open/Active | F11 |
| Closed | F12 |
| Summary Stats | F15 |
| Summary Org | F17 |

View Data

View Age Distribution

View Group Trends

This tool lets you see a breakdown showing the ages of your members when they joined the credit union. You can compare several years next to each other, so you can see if the members joining in 1995 were younger (or older) than the new members who are joining today.

The screen looks at membership files from MASTER (current members) and MSHIST (closed member history), and counts each member according to his or her age when the account was opened [calculated using the opened date as compared to the birth date on the member's record].

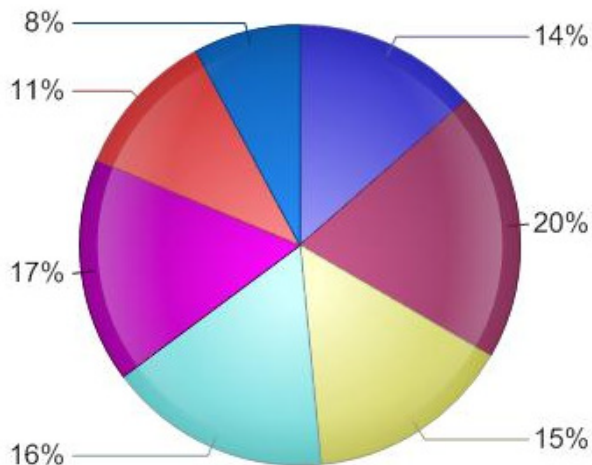
Coming soon!

Network Links

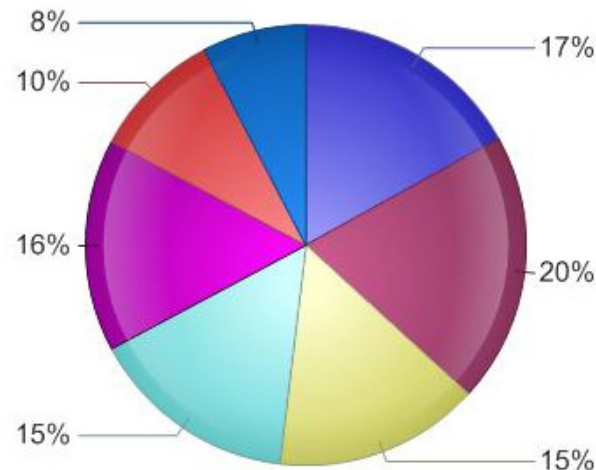
Membership Analysis

Graph by ☒ Row ☐ Column

Year 1: 2008 Year 2: 2007 Year 3: 2006 Year 4: 2005 Year 5: 2004



Male: 2008



Female: 2008

Under 18 18 25 26 35 36 45 46 55 56 65 Over 65

New Summary Stats features

- Backup F3
- Cancel F4
- Change Groups F9
- Open/Active F11
- Closed F12
- Summary Stats F15
- Summary Org F17

View Group Trends

This tool lets you see a breakdown showing the ages of your members when they joined the credit union. You can compare several years next to each other, so you can see if the members joining in 2005 were younger (or older) than the new members who are joining today.

The screen looks at membership files from MASTER (current members) and MSHIST (closed member history), and counts each member according to his or her age when the account was opened [calculated using the opened date as compared to the birth date on the member's record].

Coming
soon!

Network Links

Membership Analysis

Combined Statistics

| Group | Statistic | 2008 | 2007 | 2006 | 2005 | 2004 | Total |
|----------|--------------------|-------|-------|-------|------|------|-------|
| MALE | Opened | 1,608 | 1,307 | 1,476 | 966 | 752 | 6,109 |
| | Still active | 1,475 | 1,086 | 1,123 | 702 | 480 | 4,866 |
| | Net loss | 133 | 221 | 353 | | | 243 |
| | Retention % | 91.7 | 83.0 | | | | |
| | Closed (same year) | 637 | 639 | | | | |
| FEMALE | Opened | 1,313 | 1,156 | | | | |
| | Still active | 1,202 | 931 | | | | 4,041 |
| | Net loss | 111 | 225 | | | | 1,181 |
| | Retention % | 91.5 | 80.5 | 73.4 | | 71.8 | 77.3 |
| | Closed (same year) | 583 | 645 | 509 | 415 | 7 | 2,619 |
| COMBINED | Opened | 2,921 | 2,463 | | | | |
| | Still active | 2,677 | 2,017 | | | | |
| | Net loss | 244 | 446 | | | | |
| | Retention % | 91.6 | 81.8 | | | | |
| | Closed (same year) | 1,220 | 1,284 | | | | 5,424 |

The top four lines show trends of whether I held on to the members that joined a particular year, or if they eventually closed at some point

The last line in each section is simply my annual attrition regardless of when members joined

Backup F3
Cancel F7

View Data

View Group Trends

View Combined

Opening memberships is one step toward growing your credit union. But how many of those are you retaining? Why?



Learn From a Peer

A Focus for 2010
and Beyond



Learn From a Peer

- Two ways to learn:
 - **Aggregated views** showing all or a group of credit unions together, either in a list or report format or via an online inquiry. The first example of this will be the Tiered Service Peer Analysis. Another
 - **One-peer-at-a-time views** showing a specific configuration screen (or series of screens) from one peer credit union at a time. Our first foray into this style will be with over-the-counter fee configurations
- The evolution of all of this:
 - As these options become more apparent to all users, not just ideas that are easily agreed to, how do you believe people will respond in the future?



Should peer analysis data be optional? Do you have any concerns with our aggregating these details and allowing other CUs to take a peek at what you are doing?

Aggregate Analysis of Statistical Data

Compare your CU to a peer in a side-by-side comparison of all Tiered Service scoring stats

Session 0 CUMBASE GOLD - Comparative Tiered Svcs Peer Analysis

Summary of Members Scored CU Pool: 6

Date: May 2008 [MMYYYY]

Summary Peer Comparison My CU vs. Average CU - By Member My CU vs. Average CU - By Household

| Description | My Credit Union | | | CorePlus Federal CU | | | Avg S. |
|------------------|-----------------|------|------|---------------------|------|------|--------|
| | Members | % | Rank | Members | % | Rank | |
| BASIC | 20,387 | 93.9 | 1 | 6,411 | 29.3 | 5 | 52.1 |
| Avg Prod Per Mbr | 2.60 | | | 1.20 | | | |
| Avg Svcs Per Mbr | 2.00 | | | 0.20 | | | |
| Household Adj | 17,505 | 86.5 | 1 | 3,844 | 17.8 | 5 | 40.0 |
| Tier 1 | 1,208 | 5.6 | 6 | 7,301 | 33.4 | 1 | 17.5 |
| Avg Prod Per Mbr | 6.60 | | | 2.30 | | | |
| Avg Svcs Per Mbr | 5.40 | | | 1.10 | | | |
| Household Adj | 2,451 | 12.1 | 3 | 5,907 | 27.3 | 1 | 15.4 |
| Tier 2 | 111 | 0.5 | 6 | 3,731 | 17.1 | 1 | 11.4 |
| Avg Prod Per Mbr | 9.30 | | | 3.00 | | | |
| Avg Svcs Per Mbr | 7.00 | | | 3.30 | | | |
| Household Adj | 289 | 1.4 | 5 | 4,101 | 19.0 | 1 | 10.1 |
| Tier 3 | | | 6 | 4,434 | 20.3 | 3 | 28.5 |
| Avg Prod Per Mbr | | | | 4.60 | | | |
| Avg Svcs Per Mbr | | | | 5.10 | | | |
| Household Adj | | | | 7,787 | 36.0 | 3 | 34.3 |

Summary Goal 1 Goal 2 Goal 3 Goal 4 Goal 5

Session 0 CUMBASE GOLD - Peer Criteria Selection

Backup F3

Select peer by: A = Asset Range

Asset range: 137,104,142 to 167,572,464

Range is set at +/- 10%

Scoring method: B = Both

UE (1)

Choose a peer group by asset size or member count

Session 0 CUMBASE GOLD - Select Credit Union for Analysis

Backup F3

| Code | Description | Members | Assets | Score Method |
|------|--------------------------|---------|-------------|--------------|
| AL | Alpena Alcona Area CU | 21,106 | 152,618,404 | H |
| HF | CorePlus Federal CU | 21,877 | 166,104,963 | H |
| DN | Detroit Mercantile CU | 21,352 | 313,080,316 | H |
| FR | Frankenmuth Credit Union | 21,402 | 173,540,817 | H |
| OC | Ohio Catholic Federal CU | 21,110 | 128,117,441 | H |
| UN | Unison Credit Union | 20,998 | 132,449,705 | H |

Select

UE (1)

Choose a peer

Our first example of this is already done: Look for the **Tiered Service Peer Analysis** as part of the 9.4 release!

(MNMGMB #17 and MNMRKT #26)

Sharing Fee and Product Configurations

Session 1 CUMBASE GOLD - Phone Transfer Fee Configuration

Phone Transfer Fee Configuration

☒ Activate phone transfer fees

Transaction description: PHONE TRANSFER FEE

| Service Charges | | Fee Waivers | |
|--|-------------|-------------------------------|---|
| Fee amount | 2.00 | Low age | 18 |
| Purge | M = Monthly | High age | 60 |
| # of free items | 4 | Aggregate savings | 9,999,999.99 |
| Fee Income G/L # | 180.00 | Aggregate loans | 9,999,999.99 |
| | | Waive if OTB accounts present | <input type="checkbox"/> Credit <input type="checkbox"/> Loan <input type="checkbox"/> Save |
| | | | <input type="checkbox"/> ATM <input type="checkbox"/> Debit |
| <input type="checkbox"/> Allow fee to be manually waived | | | |

Cancel F7
Bypass F8

Learn from a peer F10

Use a new function in key configuration screens, such as over-the-counter fees

Session 0 CUMBASE GOLD - Peer Criteria Selection

Backup F3

Select peer by: A = Asset Range

Asset range: 167,572,464

Range is set at +/- 10%

UE (F)

Choose a peer group by asset size or member count

Session 0 CUMBASE GOLD - Select Credit Union for Peer Analysis

Backup F3

| Code | Description | Assets | Score Method |
|------|--------------------------|--------|---------------|
| AL | Alpena Alcona Area CU | 21,706 | 152,330,604 H |
| MI | CorePlus Federal CU | 21,877 | 166,104,963 H |
| DM | Detroit Municipal CU | 21,252 | 213,088,316 H |
| FR | Frankenmuth Credit Union | 21,402 | 173,540,817 H |
| OC | Ohio Catholic Federal CU | 21,118 | 128,117,441 H |
| KA | Union Credit Union | 20,998 | 132,449,705 H |
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Choose a peer

Session 0 CUMBASE GOLD - Phone Transfer Fee Configuration

Phone Transfer Fee Configuration

☒ Activate phone transfer fees

Transaction description: PHONE TRANSFER FEE

| Service Charges | | Fee Waivers | |
|---|-----------|-------------------------------|---|
| Fee amount | 1.00 | Low age | 1 |
| Purge | D = Daily | High age | 999 |
| # of free items | | Aggregate savings | 9,999,999.99 |
| Fee Income G/L # | 150.00 | Aggregate loans | 9,999,999.99 |
| | | Waive if OTB accounts present | <input type="checkbox"/> Credit <input type="checkbox"/> Loan <input type="checkbox"/> Save |
| | | | <input type="checkbox"/> ATM <input type="checkbox"/> Debit |
| <input checked="" type="checkbox"/> Allow fee to be manually waived | | | |

Cancel F7
Bypass F8

Take a peek at your peer's configuration

This style would be ideal for complex configurations where there are multiple screens

Sharing and Comparing Fee and Product Configurations

Session 2 CUP/BIASE GOLD - Check Cashing Fee Configuration

Check Cashing Fee Configuration

☒ Activate check cashing fee

Receipt Inquiry description: CASHED CHECK FEE

| Member Cashed Checks | |
|---------------------------------|--|
| Flat Fee | Or - Percentage of Checks Cashed |
| Fee amount: 3.00 | % for fee calculation: 0.0 |
| Charge type: I = Per Item | |
| # of free items: | |
| Miscellaneous receipt code: CCF | <input checked="" type="checkbox"/> Allow fee to be manually waived <input type="checkbox"/> Charge fee if deposit or MR |

| Non-Member Cashed Checks | |
|---------------------------------|--|
| Flat Fee | Or - Percentage of Checks Cashed |
| Fee amount: 0.00 | % for fee calculation: 0.0 |
| Charge type: N/A | |
| Miscellaneous receipt code: CCF | <input type="checkbox"/> Allow fee to be manually waived |

Fee Waivers:

Aggregate savings: 3,000.00 Aggregate loans: 0.00

High age: ☐

Waive if OTB accounts present: ☐ Credit ☐ Loan ☐ Savings ☐ ATM ☐ Debit

Cancel: F7 Bypass: F8

Learn from a peer

F10

Use a new function in key configuration screens, such as over-the-counter fees

Session 0 CUP/BIASE GOLD - Peer Criteria Selection

Select peer by: Asset Range

Asset range: 137,104,743 to 167,572,464

Range is set at +/- 10%

UE (F)

Session 0 CUP/BIASE GOLD - Select Credit Union for Peer Analysis

| Code | Description | Members | Assets | Score Method |
|------|--------------------------|---------|-------------|--------------|
| AL | Alpena Alpena Area CU | 21,706 | 152,330,634 | H |
| HI | Horizon Federal CU | 21,477 | 166,104,963 | H |
| DM | Detroit Municipal CU | 21,352 | 313,088,316 | H |
| FR | Franklin Credit Union | 21,602 | 172,540,817 | M |
| OC | Ohio Catholic Federal CU | 21,118 | 128,117,441 | H |
| UN | Union Credit Union | 20,998 | 132,449,706 | H |

UE (F)

Session CUP/BIASE GOLD - Check Cashing Fee Configuration

Check Cashing Fee Configuration

☒ Check cashing fee activated

Receipt Inquiry description: CASHED CHECK FEE

| My Credit Union | |
|---|---|
| Member cashed checks: | Charge flat fee of \$999.99 per transaction |
| 3 free items | |
| Miscellaneous receipt code: CCF | <input type="checkbox"/> Charge fee if deposit or MR |
| <input checked="" type="checkbox"/> Allow fee to be manually waived | |
| Non-Member cashed checks: | Charge 10% of checks cashed |
| Miscellaneous receipt code: CCF | <input checked="" type="checkbox"/> Allow fee to be manually waived |
| Fee waivers: | Aggregate savings \$3,000.00 |
| Waive if OTB accounts present: | <input type="checkbox"/> CREDIT <input type="checkbox"/> LOAN <input type="checkbox"/> SAVE <input type="checkbox"/> ATM <input type="checkbox"/> DEBIT |

Cancel: F7 Bypass: F8 Choose a Peer: F10

Take a peek at your peer's configuration compared to yours

Learn From A Peer

This style will be great for simple configurations where we have room to show the settings side by side

- Deposit Item Fee Config
- Cashed Check Fee Config
- CU Printed Check Fee Config
- CU Printed Money Order Fee Config
- Phone Transfer Fee Config
- Self Service Fee Config
- ...and more!



Coming
soon!

 Network Links

Check Cashing Fee Configuration

My Credit Union

☒ Check cashing fee activated

Receipt/inquiry description CASHED CHECK FEE

Member cashed checks:

Charge flat fee of \$999.99 per transaction

3 free items

Miscellaneous receipt code CCF ☐ Charge fee if deposit or MR☒ Allow fee to be manually waived

Non-Member cashed checks:

Charge 10% of checks cashed

Miscellaneous receipt code CCD

☒ Allow fee to be manually waived

Fee waivers:

Aggregate savings \$3,000.00

Waive if OTB accounts present:

☐ CRDT ☐ LOAN ☐ SAVE ☐ ATM ☐ DEBT

Success Credit Union

☒ Check cashing fee activated

Receipt/inquiry description CHECK CASHING FEE

Member cashed checks:

Charge 10% of checks cashed

Miscellaneous receipt code 015 ☒ Charge fee if deposit or MR☒ Allow fee to be manually waived

Non-Member cashed checks:

Charge 10% of checks cashed

Miscellaneous receipt code 015

☒ Allow fee to be manually waived

Fee waivers:

Aggregate savings \$9,999,999.99

Aggregate loans \$9,999,999.99

Low age 18 High age 62

Waive if OTB accounts present:

☐ CRDT ☒ LOAN ☒ SAVE ☐ ATM ☐ DEBT

| | |
|---------------|-----|
| Cancel | F7 |
| Bypass | F8 |
| Choose a Peer | F10 |



Learn From
A Peer

[Learn About This Feature](#)

Other Learn-From-a-Peer Ideas

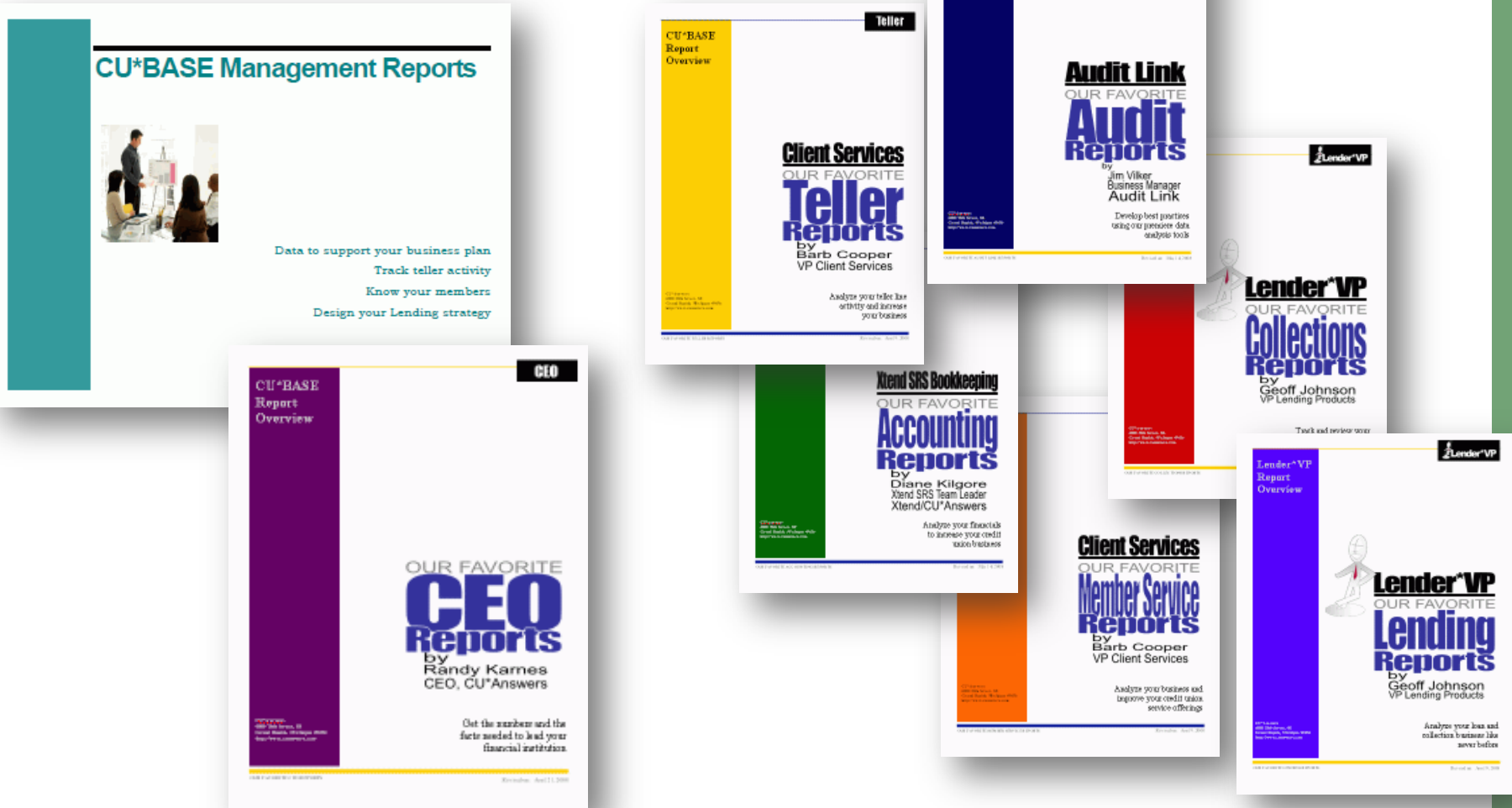
- Compare **rates** for savings, certificates, and loans across multiple credit unions in a peer group (aggregate style)
- View **product configurations** such as loan products, savings dividend applications, certificate types (side-by-side comparison)
- Copy paragraphs or complete forms from a peer's library of **Misc. Member Account Forms** (TIS disclosures, etc.)
- View configurations for special features such as **Tiered Services** (points and rewards) and **Marketing Clubs**
- View configurations for **service charges**, including minimum balance, transaction, and account service charges

...what other tools can you think of where you would like to be able to learn from a peer?



CEO Dashboards

What are your favorites?



Coming in 2010 we will be looking for credit union peers to choose “my favorite reports”

Trending Member Money

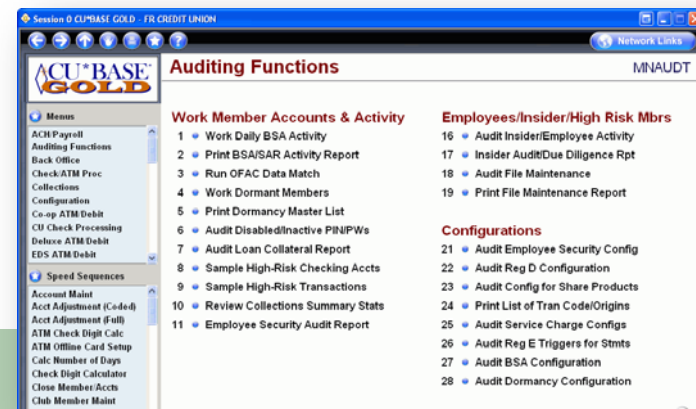
| Feature | Do you have access to this command? |
|--------------------------------------|--|
| Loan/Share Trial Balance Review | MNMGMT #8 |
| Trial Balance G/L Verification |  MNGELE #11 |
| G/L Average Daily Balance Calculator | MNMGMT #8 > F9-ADB Calc |
| Contingent Liability Analysis | MNMGMT #14 |

Internal Controls


| Feature | Do you have access to this command? |
|-------------------------------------|--|
| Trial Balance G/L Verification | MNGELE #11 |
| Vault G/L Verification | MNGELE #12 |
| Smart Operator: Daily Ops Log | MNGELE #9 |
| Statement Audit/Statistical Inquiry | Inquiry/Phone > F20-Statements > Audit |
| Collections Dashboard/Summary | MNMGMT #17 (or MNCOLL #9) |
| Fee Income/Waiver Analysis | MNCNFD #11 |



One-stop shopping for
audit tools...
Menu MNAUDT



Benchmarking Activity

| Feature | Do you have access to this command? |
|------------------------------------|--|
| Smart Operator: Daily Ops Log | MNGELE #9 |
| Check Processing Statistics | MNMGMT #25 (or MNSDAT #6 and #12) |
| Cash Activity Analysis Inquiry | MNHTLA #16 |
| Configuring Delivery Channel/Costs | MNMGMA #21 |
| Loan App Activity Tracking | MNLOAN #8 > F17-Activity tracking |
| Loan App Statistics |  MNLOAN #8 > F17 > F14-Stats |



Understanding Member Activity

| Feature | Do you have access to this command? |
|---------------------------------------|-------------------------------------|
| Transaction Count by Delivery Channel | MNMGMA #2 |
| Transaction Activity by Branch | MNMGMA #3 |
| Money Movement Analysis | MNMGMA #18 |
| Teller Activity by Time of Day | MNHTLA #1 |
| Teller Activity by Day of the Week | MNHTLA #2 |
| Teller Activity by Day of the Month | MNHTLA #3 |
| Teller Activity by Transaction Type | MNHTLA #4 |
| Smart Operator: Daily Ops Log | MNGELE #9 |
| Shared Branch Activity Analysis | MNHTLA #6 (or MNMGMA #7) |


Understanding Member Preferences

| Feature | Do you have access to this command? |
|-----------------------------------|-------------------------------------|
| Member Transaction Label Analysis | MNMGMA #4 |
| Where Your Members Shop | MNMGMA #5 |
| Where Your Members Borrow | MNMGMA #6 |
| Where Your Members Branch | MNMGMA #7 (or MNHTLA #6) |

Understanding Your Membership

| Feature | Do you have access to this command? |
|---|--|
| Channel Activity by Member Age Group | MNMGMA #1 |
| Open/Active/Closed Members by Age Group | MNMGMA #17 |
| Products & Services Per Member | MNMGMA #19 |
| Membership Analysis Inquiry | MNMRKT #22 |
| Tiered Service Monthly Comparison | MNMRKT #25 |
| Relationship Analysis |  MNMGMA #8 |
| Contingent Liability Analysis |  MNMGMT #14 |

Auditing and Mining Member Activity

| Feature | Do you have access to this command? |
|---|---|
| Sample Checking Account Activity | MNMGMA #11 |
| Sample Transaction Activity by Delivery Channel | MNMGMA #12 |
| Update Dormancy | MNUPDA #9 |
| Dormancy Predictor Database |  File QUERYxx/DWARN (produced during EOD on 1st of the month) |
| Smart Operator: Daily Ops Log | MNGELE #9 |
| Statement Audit/Statistical Inquiry | Inquiry/Phone > F20-Statements > Audit |



Catching Up on Other Stuff

Brainstorming on Some of Our
Favorite Projects as CEOs

Show me yours and I'll show you mine...

- I want to take a few minutes here and get a list of the projects that are your top-of-mind projects for 2010
 - These could be projects you heard about at the Leadership Conference in June, something you read on the Kitchen, heard about at a focus group, or something your team reported from an education session or web conference
- What projects are you eagerly waiting for? Let's brainstorm for a few minutes and come up with our top 10 for 2010
 - I'm not looking for 500 new projects; I'm looking for what you know about what's in the pipeline, and what you are really looking forward to being finished

Priorities can change quickly with the passage of a new Reg or the pressures of what's hot for your examiner...so how do we prioritize from your point of view?

It's Me 247 Goodies

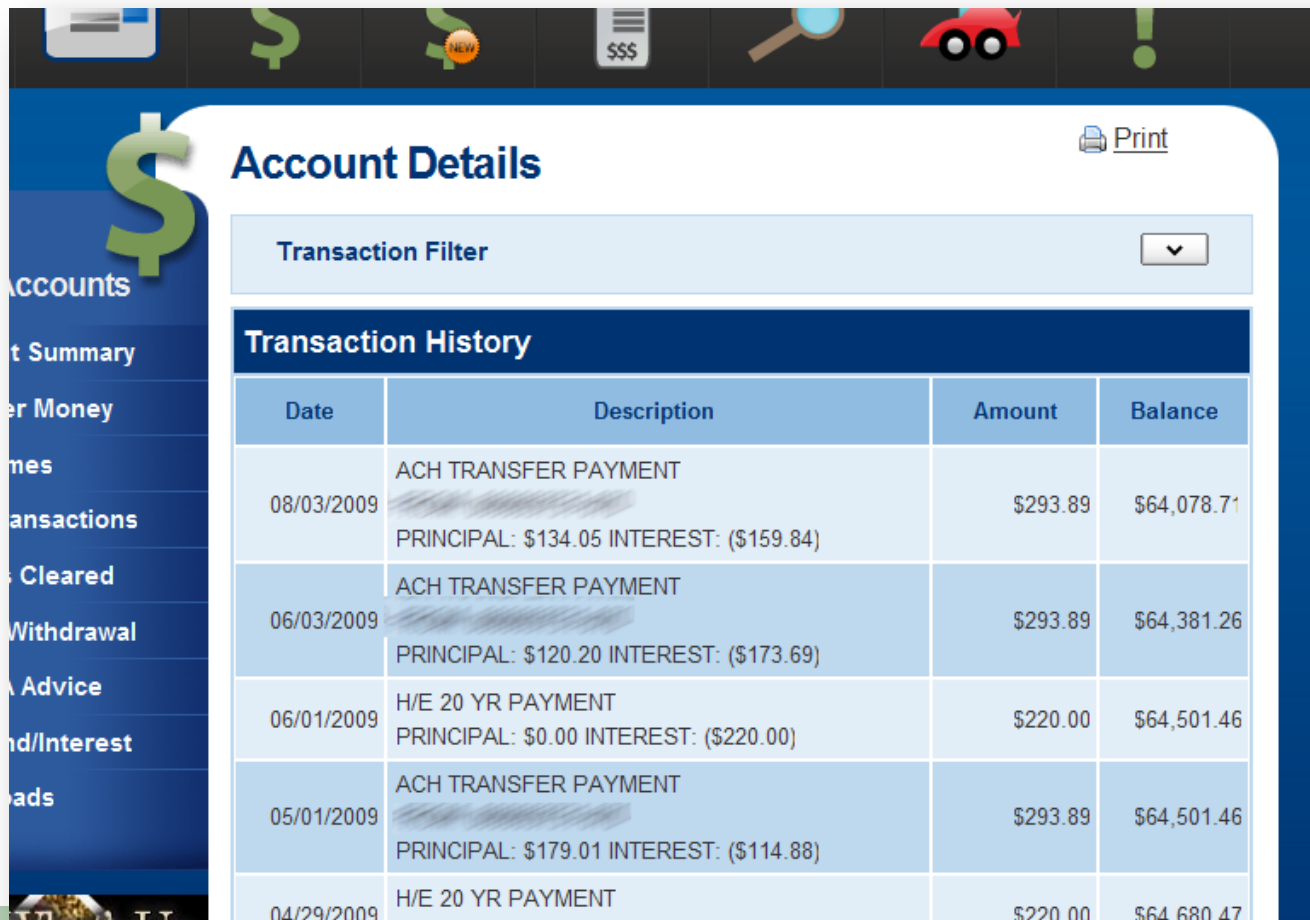
- Download to comma-separated value (CSV) file format from transaction history

Watch for
this in
the 9.4
release!

It's Me 247 Goodies

Coming
soon!

- Displaying Principal & Interest amounts on transaction history for loan payments



Account Details [Print](#)

Transaction Filter

| Transaction History | | | |
|---------------------|--|----------|-------------|
| Date | Description | Amount | Balance |
| 08/03/2009 | ACH TRANSFER PAYMENT PRINCIPAL: \$134.05 INTEREST: (\$159.84) | \$293.89 | \$64,078.71 |
| 06/03/2009 | ACH TRANSFER PAYMENT PRINCIPAL: \$120.20 INTEREST: (\$173.69) | \$293.89 | \$64,381.26 |
| 06/01/2009 | H/E 20 YR PAYMENT PRINCIPAL: \$0.00 INTEREST: (\$220.00) | \$220.00 | \$64,501.46 |
| 05/01/2009 | ACH TRANSFER PAYMENT PRINCIPAL: \$179.01 INTEREST: (\$114.88) | \$293.89 | \$64,501.46 |
| 04/29/2009 | H/E 20 YR PAYMENT | \$220.00 | \$64,680.47 |

Scheduled
for the
9.5
(year-
end)
release

It's Me 247 Goodies

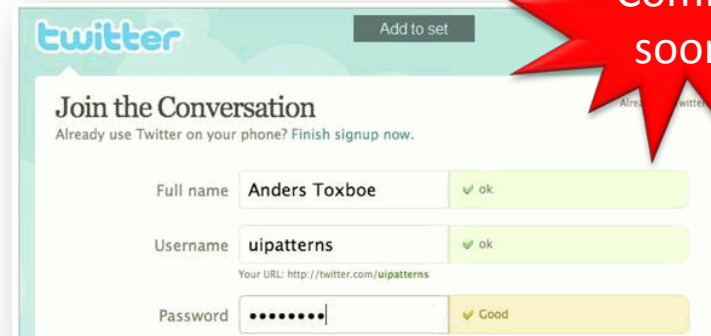
Coming
soon!

- Direct login from credit union website (requires SSL secured site)

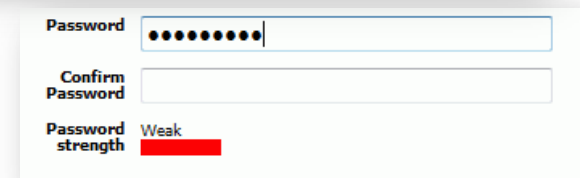


It's Me 247: Responding to Auditor Concerns

- Now in the process of moving all CUs to minimum password length and activating login challenge questions (target: 12/31/09; software enforcement in the 10.0 release)
- Allowing for login challenge questions independent of PIB activation (target: 9.6 release)
- Password “strength meter” when members set new password (target: 9.6 release)
 - Educating members on better password practices; independent of the existing strong/complex password config option



The image shows a screenshot of the Twitter 'Join the Conversation' signup form. It includes fields for 'Full name' (Anders Toxboe), 'Username' (uipatterns), and 'Password' (masked with dots). Each field has a green 'ok' status indicator. A link for 'Already use Twitter on your phone? Finish signup now.' is present. A red starburst graphic with the text 'Coming soon!' is overlaid on the right side of the form.



The image shows a password strength meter. It has a 'Password' field (masked with dots), a 'Confirm Password' field, and a 'Password strength' indicator. The strength indicator shows a red bar and the word 'Weak'.

<http://www.codeassembly.com/examples/passwordstrength.php>

It's Me 247: Responding to Auditor Concerns

- Other new security-related controls planned for 2010
 - Stronger controls for multiple login attempts and other behind-the-scene enhancements (target: 10.0 and/or 10.3 release)
 - Password resets done by CU employee will expire within 24 hours unless member sets a new password (target: 10.3 release)
 - New members must log in within 5 days or online banking will be deactivated/expired and member must contact CU (target: 10.3 release)
 - Redesign the open enrollment process to be less problematic for new conversions and annual open enrollment promotions (target: 10.3 release)
 - Allow for login user IDs (instead of acct #) to be set independent of PIB (target: 10.3 release)
- Moving forward on an overhaul of the PIB wizard to make it easier to extend even more layered security controls to your members (target 10.3 release but will begin as part of other changes throughout 2010)

OBC Refresh

Coming soon!

[Success Federal Credit Union](#)[What Else Can I do?](#)[PIB](#)[Cool Stuff](#)[More Stuff](#)





rotating promo

Blue, Brown Clams...

Your credit union has great rates for savings and certs!

Log in, click on New Accounts, then click Shares or Certificates. The rate matrix can help you decide the account type where your money will work hardest for you at the credit union.



Use e-Statements to analyze your accounts.

Did you know...? There's a nifty analysis tool embedded in your e-statement. Click on any account name at the top of the statement and see transactions broken down by type. Paper statements don't even come close to this level of detail to help you manage your money.



Looking for Wha?

Secure Login

Username

If you do not have a PIB Profile, please enter your account number.

Next



Online Ballots Coming in Rel. 9.4!

- Online banking users: A captive audience to increase your election participation

Session 0 CU*BASE GOLD - Configure Ballot

Configure Ballot

Ballot voting period: Sep 16, 2009 to Nov 16, 2009 [MMDDYYYY]

Description: [Text Field]

URL Link: [Text Field]

☒ Use general eligibility rules Logins required to record votes: 1

Minimum age: 16 One vote per: S = SSN

☒ Require par value - Or - Require minimum aggregate savings balance: 0

Exclude membership designations: 0 [Select]

Verify eligibility by comparing SSN/TIN to file in QUERYxx: [Text Field]

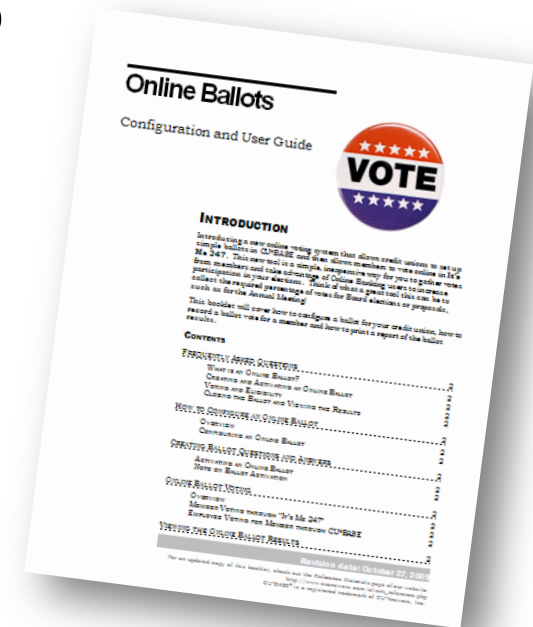
| Question # | Question | Answers |
|------------|----------|---------|
| | | |
| | | |
| | | |

Change Delete View

Last maintained Sep 16, 2009 By ;Y ALYCIA MEYERS

FR (3647) 9/16/09 09:11:01

Learn About This Feature



Will 2010 be year for your first online election?

5300 Uploads

- We have completed our first upload of 5300 data from CU*BASE to the NCUA
 - Uses standard CU*BASE download mechanisms and a new XML schema to move data into the brand-new NCUA web-based tool
 - Our team really pushed the NCUA on this – we think we might be the first vendor to get this done!
 - NCUA doesn't even have a test site yet, so special thanks go out to Isabella CU for doing a live test of their 3rd Qtr 09 report
- 4-5 volunteers needed to do a beta test of the upload in January
 - NCUA probably won't have a test site yet, so it'll be a live upload and you'll need to verify your data carefully

Contact Karen Sorenson at callreport@cuanswers.com if you are interested!

Merchant Capture

- A project we're working on



Not for the faint of heart...this is an ongoing evolution and something you need to understand, drive, and evolve with

A realistic dreamer's picture of the world

The screenshot shows a Windows Internet Explorer browser window displaying the CU*Answers Kitchen website. The address bar shows the URL <http://www.cuanswers.com/kitchen/>. The website has a green and white color scheme with a large green star graphic in the background. The main heading is "In the CU*Answers Kitchen". Below this, there is a paragraph explaining the purpose of the site: "We're always cooking up new ideas here in the CU*Answers Kitchen and we'd like to share some of our current recipes with you. These are some of the large topic projects that are currently in varying phases of development. These 'recipes' are not designed to show you the nitty-gritty specifics but rather showcase the general ingredients involved and the 'chef' who is your point person if you do want more information." A sub-heading "Click through and check out what's cooking now and check back later to see how the menu changes." is followed by "Bon Appétit!".

The website is organized into several sections:

- SEARCH THIS SITE:** A search bar with a magnifying glass icon.
- MENU:** A vertical list of links: "I am a Client", "I am a Visitor", "I am researching CU*Answers", "CU*Answers Newsstand", and "Return Home".
- IN THIS SITE:** A vertical list of links: "Docs & Information", "Education", "Special Sections", "System Availability", "Disaster Planning", "Project Management", "Best Practices", "Related Sites", "News & Updates", "About Us", and "Home".
- GOLD UPDATES:** A section titled "The next GOLD updates are currently scheduled for:" with a list of dates and topics: "Online CUs" (9.3 Sep. 20, 2009; 9.4 Nov. 15, 2009), "CU* Partners" (9.3 Sep. 27, 2009; 9.4 Nov. 22, 2009), and "Self Processing CUs" (9.3 Oct 26 to 27, 2009; 9.4 with 9.5 in December). A link "More about releases" is provided.
- SEARCH ANSWERBOOK:** A search bar with a magnifying glass icon and the text "What is AnswerBook?".
- LATEST NEWS | more >:** A section with a "Press Releases" sub-header and a list of recent news items: "CUSO Hosts Collaboration Event — Oct 26", "CUSO Posts Record Sales Year — Oct 26", "CU*South Appoints Senior Conversion Manager — Oct 23", "eDoc Services Exceed Expectations — Oct 22", "eDoc Innovations Walks the Talk — Oct 22", "CU*Answers Offers Compliance Training Event — Oct 21", "CUSO Advises CUs — Exercise Care With Mortgage Documents — Oct 21", and "CU*Answers Goes Paperless with eDOC Solutions — Oct 20". A link "More News" is provided.
- CONTACT US:** A link to "CU*Answers".

The main content area features three columns of links under the heading "In the CU*Answers Kitchen":

- 360-Day Mortgage Enhancements
- 5300 Call Report Tools for CU*BASE
- Account-To-Account (A2A) Transfers
- Cash Transaction Reports (CTRs) from CU*BASE
- Collaborating on Compromised Plastics Procedures
- CU*SPY is getting an overhaul!
- Enhanced Due Diligence (EDD)

FinCEN Scans

- Foreign ID Handling
- International ACH Transactions (IAT)
- New Standard ATM/Debit Card Platform
- Online Ballots
- Payday Lending Focus Group
- Privacy 2010

Proposed Changes to the FACT Act

- Responding to the Credit CARD Act
- Teller Cash Recyclers (TCRs)
- Tiered Services Focus Group
- Trackers for Non-Members
- Understanding Your CU*Answers Invoice and Maximizing Your Return
- Windows 7 Certification

A large graphic in the center of the main content area features the text "a change is coming..." above a stylized "CU*SPY" logo. The logo consists of the letters "CU" in black and "SPY" in white on an orange background, with a green star graphic. Below the logo is the text "the next generation of online reports and statements".

At the bottom of the main content area, there is a section titled "CU*SPY is getting an overhaul!". It contains the text: "As you heard at the Leadership Conference, we are working on a major project to replace the CoWWW Software (OSI) product (that's what's under the hood of the current CU*SPY product) with tools from eDOC Innovations. Specifically, we will be making use of eDOC's idocVAULT product that many of you have been using for e-Receipts and ePhotoIDs for some time now. By leveraging our investment and partnership with eDOC Innovations, we will have greater control of the software while keeping costs low." Below this text is a link "See the PDF".

At the bottom left of the website, there is a small graphic of a person and the text: "We'd like to thank The Legion... for the 2009 CU Journal Frankie Award".

A realistic implementer's new tool

Release Planning : Documentation : CU*Answers - Windows Internet Explorer

http://www.cuanswers.com/client_release_planning.php

Release Planning : Documentation : CU*Answers

Your Experience Guarantee Client Site

CU*ANSWERS
A CREDIT UNION SERVICE ORGANIZATION

SEARCH THIS SITE

MENU

- I am a Client
- I am a Visitor
- I am researching CU*Answers
- CU*Answers Newsstand
- Return Home

IN THIS SITE

- Docs & Information
- Education
- Special Sections
- System Availability
- Disaster Planning
- Project Management
- Best Practices
- Related Sites
- News & Updates
- About Us
- Home

Planning for Software Releases
Updated October 6th 2009

Ever wonder what's coming for CU*BASE or It's Me 247 online banking or other CU*Answers tools? This page is intended to help you keep in the loop for things that are in the pipeline or nearing completion. Just remember that our development cycle is a living, breathing machine and we are committed to remaining flexible and nimble so that we can continue to meet the needs of our clients, partners, regulators, and, most importantly, your members. (In other words, all dates and slated projects are subject to change!)

What we hope you will get out of this page is a general understanding of the procedures and policies our teams must follow in reviewing project requests and monitoring how they move between the various stages of the development process: from initial request, to approval, to design (the "specs"), to production, to testing, to documentation, to communication and training for clients, then finally to implementation and follow-up. The process is time-tested and your understanding of the procedures will help you understand how our "factory" operates on a daily basis.

Hot Links

- Calendar of Release Dates
- Projects In The Pipeline

What drives development decisions?

There are many factors that control what projects can make it past the "what an interesting idea" stage into actual design specifications and programmer development (meaning: spending the CUSO's money!). Here are some key drivers that influence your CUSO every day (in no particular order):

| Business Drivers | Event Drivers | Client Drivers |
|--|---|---|
| <i>Professional Services that push software development</i> | <i>Annual or periodic events that prompt changes in software</i> | <i>Client-related needs that push software development</i> |
| <ul style="list-style-type: none">Xtend SRS BookkeepingAudit LinkLender*VP (including Lender RE, Collections, Retailer Direct, Payday Lending, etc.)Xtend (including Member Reach, Shared Branching, CU*OverDrive, Xtension, etc.)GividendseDOC Innovations | <ul style="list-style-type: none">Leadership ConferenceCEO StrategiesFocus Groups | <ul style="list-style-type: none">Regulatory changesSoftware sales/contractual obligationsCustom workChanges by 3rd-party vendorsDirect requests from clients |

What drives implementation timing?

The Production Team meets on a bi-weekly basis to evaluate projects that are moving through the pipeline and getting

GOLD UPDATES

The next GOLD updates are currently scheduled for:

Online CUs

- 9.3 Sep. 20, 2009
- 9.4 Nov. 15, 2009

CU* Partners

- 9.3 Sep. 27, 2009
- 9.4 Nov. 22, 2009

Self Processing CUs

- 9.3 Oct 26 to 27, 2009
- 9.4 with 9.5 in December

[More about releases](#)

SEARCH ANSWERBOOK

What is AnswerBook?

LATEST NEWS | [more >](#)

Press Releases

- CUSO Hosts Collaboration Event — Oct 26
- CUSO Posts Record Sales Year — Oct 26
- CU*South Appoints Senior Conversion Manager — Oct 23
- eDoc Services Exceed Expectations — Oct 22
- eDoc Innovations Walks the Talk — Oct 22
- CU*Answers Offers Compliance Training Event — Oct 21
- CUSO Advises CUs — Exercise Care With Mortgage Documents — Oct 21
- CU*Answers Goes Paperless with eDOC Solutions — Oct 20

[More News](#)

CONTACT US

CU*Answers
6000 28th Street SE
Suite 200

http://www.cuanswers.com/client_release_planning.php

A realistic harvester's drive for value

The screenshot shows a web browser window titled "Release Summaries : Documentation : CU*Answers - Windows Internet Explorer". The address bar displays "http://www.cuanswers.com/client_release_summaries.php". The website features a green and white color scheme with a large "CU*ANSWERS" logo and the tagline "A CREDIT UNION SERVICE ORGANIZATION". A sidebar on the left contains a "MENU" with links like "I am a Client", "I am a Visitor", and "CU*Answers Newsstand". The main content area is titled "Sneak Preview of the Upcoming CU*Base Release" and lists links for "360-Day Mortgage Enhancements PPT" and "360-Day Mortgage Enhancements PDF", both updated for the 9.2 release. Below this, a section titled "Release Summaries 2009" lists various releases with their dates and page counts, including "CU*BASE Release - Ver 9.4" (November 15, 2009) and "CU*BASE Release - Ver 9.3" (September 20, 2009). A "2008" section lists "Revised Year End - Ver 8.4". The right sidebar includes "GOLD UPDATES" with scheduled dates for "Online CUs", "CU* Partners", and "Self Processing CUs", as well as a "SEARCH ANSWERBOOK" section and "LATEST NEWS" with links to press releases.

Release Summaries : Documentation : CU*Answers - Windows Internet Explorer

http://www.cuanswers.com/client_release_summaries.php

Release Summaries : Documentation : CU*Answers

Your Experience Guarantee

CU*ANSWERS
A CREDIT UNION SERVICE ORGANIZATION

SEARCH THIS SITE

HOME » DOCUMENTATION » RELEASE SUMMARIES

GOLD UPDATES

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9.4 with 9.5 in December

More about releases

SEARCH ANSWERBOOK

What is AnswerBook?

LATEST NEWS | more »

Press Releases

CU*BASE Tracker System to Include Non-Members — Oct 30

CU*Answers Enhances It's Me 247 Online Banking Security — Oct 30

CU*BASE to Add FinCEN Scans — Oct 30

CU*Answers Assists CUs in Enhanced Due Diligence — Oct 30

CU*Answers Announces Newest Collaborative Marketing Contest — Oct 30

CU*BASE to Add CTR Form Feature — Oct 30

CUSO Hosts Collaboration Event — Oct 26

Sneak Preview of the Upcoming CU*Base Release

Videos and media of features from the upcoming CU*BASE release.

- 360-Day Mortgage Enhancements PPT (Updated for the 9.2 release)
- 360-Day Mortgage Enhancements PDF (Updated for the 9.2 release)

Look at videos from previous releases

Looking for information about future releases? Check out the Release Planning Page

Release Summaries 2009

- CU*BASE Release - Ver 9.4 (November 15, 2009 - 8 pages)
- CU*BASE Release - Ver 9.3 (September 20, 2009 - 1 page)
- CU*BASE Release - Ver 9.2 (August 17, 2009 - 9 pages)
- CU*BASE Release - Ver 9.1 (June 15, 2009 - 3 pages)
- CU*BASE Release - Ver 9.0 (May 18, 2009 - 7 pages)
- CU*BASE Release - Ver. 8.6 (March 16, 2009 - 9 pages)
- CU*BASE Release - Ver. 8.5 (January 19, 2009 - 1 pages)

2008

- Revised Year End - Ver 8.4

Done

Internet

100%

A realistic catalyst for a curious culture

The screenshot shows a Windows Internet Explorer browser window displaying the CU*Answers CEO Tickler Program website. The browser's address bar shows the URL http://www.cuanswers.com/ceo_ticklers/. The website features a green and white color scheme with a large green star graphic in the background. The main heading is "CEO Tickler Program" with the tagline "Asking the right questions can change behavior and results...". Below this, it says "Check out the previous editions of the 'CEO Tickler' Program Newsletter below." The website is organized into two main columns: "CEO Tickler" and "CEO Tickler Answers". Each column lists several newsletters with their dates and topics. For example, the "CEO Tickler" column includes "September 2009: Goals for Products & Services 2010", "July 2009: Realized Dreams ... Still the place to be", "May 2009: Strategic Online Banking Tactics", "March 2009: Are you getting the most from your relationship with CU*Answers?", "January 2009: Dashboards - Keep Your Eyes on the Road Ahead", "December 2008: Keeping an Eye on the Right CU*BASE Reports", "November 2008: Focus on Lender*VP", "October 2008: CU*BASE as your Lead Machine", and "September 2008". The "CEO Tickler Answers" column lists corresponding answers for each newsletter. On the right side of the website, there is a "GOLD UPDATES" section with information about the next updates and a "SEARCH ANSWERBOOK" section. The bottom of the browser window shows the Windows taskbar with the Internet Explorer icon and the system clock.

CEO Tickler Program : CU*Answers - Windows Internet Explorer

http://www.cuanswers.com/ceo_ticklers/

CEO Tickler Program : CU*Answers

Your Experience Guarantee Client Site

CU*ANSWERS
A CREDIT UNION SERVICE ORGANIZATION

SEARCH THIS SITE

MENU

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- I am a Visitor
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IN THIS SITE

- Docs & Information
- Education
- Special Sections
- System Availability
- Disaster Planning
- Project Management
- Best Practices
- Related Sites
- News & Updates
- About Us
- Home

We'd like to

HOME » CEO TICKLER PROGRAM

CEO Tickler Program

Asking the right questions can change behavior and results...

Check out the previous editions of the "CEO Tickler" Program Newsletter below.

CEO Tickler

- September 2009**
Goals for Products & Services 2010
- July 2009**
Realized Dreams ... Still the place to be
- May 2009**
Strategic Online Banking Tactics
- March 2009**
Are you getting the most from your relationship with CU*Answers?
- January 2009**
Dashboards - Keep Your Eyes on the Road Ahead
- December 2008**
Keeping an Eye on the Right CU*BASE Reports
- November 2008**
Focus on Lender*VP
- October 2008**
CU*BASE as your Lead Machine
- September 2008**

CEO Tickler Answers

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[More about releases](#)

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LATEST NEWS | more »

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- CU*Answers Announces Newest Collaborative Marketing Contest — Oct 30
- CU*BASE to Add CTR Form Feature — Oct 30
- CUSO Hosts Collaboration Event — Oct 26



Thanks for the day!