Level 1

Teller

This workbook completed by: _____

Date: _____

[EXERCISES FOR SUCCESS]

Practice exercises for use with the BEDROCK Credit Union

Table of Contents

What is *Exercises for Success?*

Exercises for Success is a workbook series designed to provide practice exercises for credit union employees using CU*BASE BEDROCK Credit Union. Each workbook is broken down into four sections.

First is an introduction to online resources that will assist learners in successfully completing the exercises in the workbook.

Next, the workbook includes helpful instructions which guide learners in selecting appropriate accounts for use while practicing the activities covered in the booklet.

The exercises are the main section of the workbook. Each exercise focuses on a specific activity in CU*BASE. Each exercise has both scenarios to follow to master the material, as well as a following "Test What You've Just Learned" section including questions for review.

Exercises for Success culminates with a final *Check Your Knowledge* section. Learners can use this area of the workbook to take stock of what they have learned and to note which areas need further review.

We wish you success with these exercises!

IMPORTANT NOTE ON THE USE OF PERSONAL INFORMATION IN BEDROCK CREDIT UNION

BEDROCK Credit Union allows many credit unions' employees to practice using CU*BASE. For security reasons, we recommend you **do not enter any personal information into this database**, including, but not restricted to, your own social security number, email address, physical address, or your first or last name.   Any personal information entered into the BEDROCK database can be viewed by anyone using the practice credit union.

Introduction: Online Resources

Want help with the following exercises? Check out your online resources for assistance! Included in this section is an introduction to three available online resources: the online courses and two online help systems. All three resources can be used to successfully complete the activities in this workbook.

Online Courses

REQUIRED ONLINE COURSES FOR THE TELLER EXERCISES FOR SUCCESS:
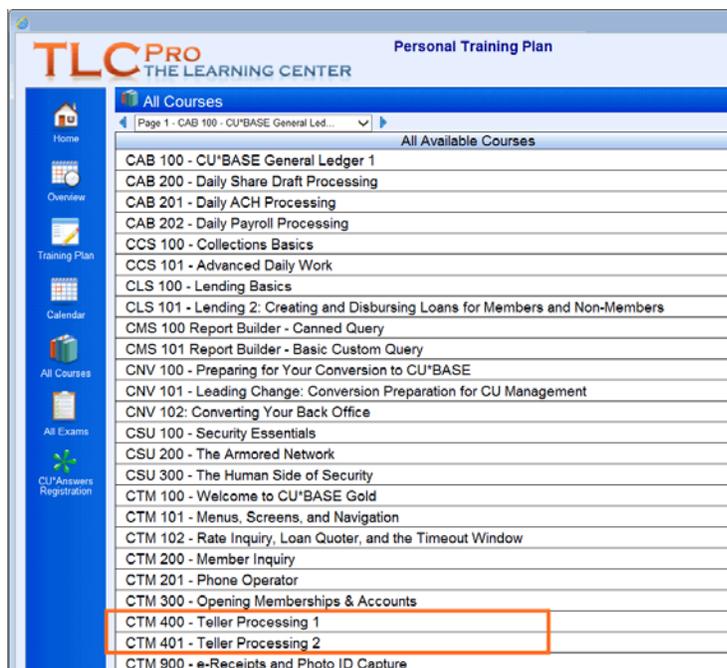
Two courses in the CU*BASE Teller/Member Service Category are required for the *Teller Exercises for Success – Level 1.* Be sure to complete the highlighted courses before continuing to work with the exercises in this workbook.

The required online courses include information on different Teller functions in CU*BASE. Included in the courses are "Show Me" videos that demonstrate how to do the activity, along with "Let Me's," that allow you to try the activities on your own.

Show Me the Steps Online Help

Take a moment to check out this online resource before trying the exercises. Directions for accessing the help are below.
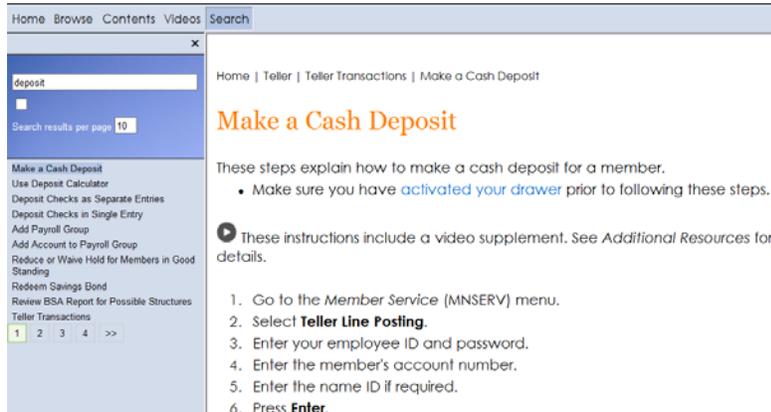
Check out Show Me the Steps online help. This help system includes step-by-step directions and videos on many member service tasks and will help you step-by-step with the activities in many of these exercises. Use the Search to find the directions you are looking for.

HOW TO FIND THE SHOW ME THE STEPS! ONLINE HELP:

1. You can access this system by clicking on the bottom of any menu screen in CU*BASE.
2. Then click the *Show Me the Steps!* link.

For a more direct route to the Show Me the Steps! Help, visit:
http://help.cubase.org/steps/steps.htm#Welcome.htm

CU*BASE Online Help

Take a moment to check out this online resource before trying the exercises. Directions for accessing the help are below.
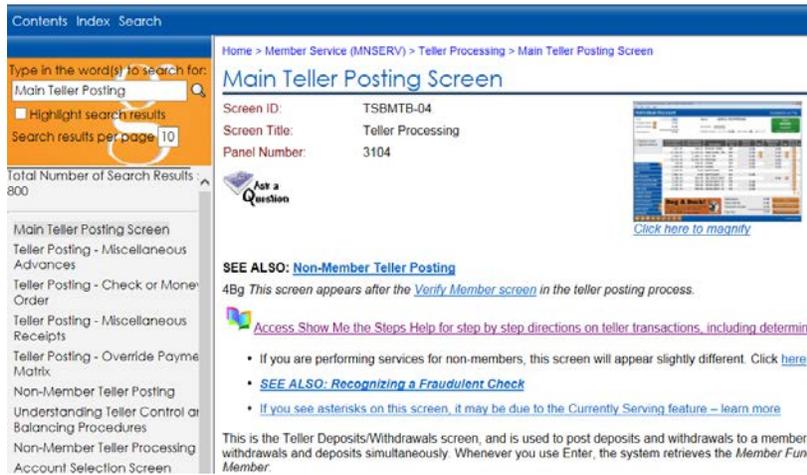
CU*BASE Online Help includes more detailed information about the screens you will use in CU*BASE. Don't know something about CU*BASE? Check this help out for the answer!

Use the Table of Contents, Index, and Search features to find the information you need. This help system also includes links to videos, examples of reports and pictures of each screen.

To view a close-up of each CU*BASE screen, click the *Click here to magnify* under the small graphic at the top of the topic. (View image above.) A larger picture of the screen will appear.

HOW TO FIND CU*BASE ONLINE HELP:

1. Click in the bottom corner of each screen in CU*BASE.

2. You can also access this system by clicking on the bottom of the screen and the ***Help Table of Contents*** link.
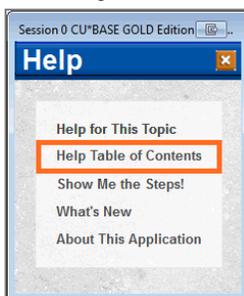
For a more direct link to the help use http://help.cubase.org/cubase/cubase.htm.

Getting Started

You will use the BEDROCK Credit Union to practice your exercises. (Please see your manager or education coordinator for your credentials to sign on to BEDROCK.)

What Do I Need for this Course?

In order to complete this course, you will first need to create a membership with a checking account. Then you will need to activate your teller drawer and fund accounts. (How to access directions to do all of this is below this bulleted list.)

- Create two practice memberships in the BEDROCK credit union
- Open a checking account for both members.
- Activate your teller drawer and make two cash deposits of $30,000, depositing $15,000.00 into the base share (000) account and checking account of each membership.
  NOTE: In this instance, disregard the Bank Secrecy Rules warning message.

Use "Step by Step Help" Help to Get Started!

Directions on creating memberships, opening checking accounts, activating the teller drawer, depositing funds – all this is available in the Show Me the Steps online help.

In a web browser navigate to Show Me the Steps online help using the directions on page 5. Use the Index and the following keywords to find directions on:

- Open Membership
- Open Savings/Checking Account
- Activate Teller Drawer
- Make a Cash Deposit
- **IMPORTANT:** For security reasons, do not enter your own email address or any other personal information in the BEDROCK database.

My Accounts

List your practice membership accounts below:

Account #:	
Member Name:	
Account #:	
Member Name:	

Teller Exercises

Now it's time for the Teller Exercises! Following are five exercises with practice questions. After the exercises, you will "Flex Your Muscles" and review what you have learned.

Activity 1: Deposits and Withdrawals

THE GOAL: DEPOSITS AND WITHDRAWALS

Now that we have activated our teller drawer, let's perform some basic teller transactions, including depositing checks with cash back and making a withdrawal.

Activity:	Notes:
1. Your first member brings in a check for $340.00. She wants to deposit $200.00 in her savings account and to receive the rest as cash back. How do you assist this member? (NOTE: For the check use a two day hold on the checking account.)	
2. Your second member comes to the Teller line and wants to withdraw $50.00 from his checking account. How do you assist this member?	

Activity:	Notes:

3. Your second member comes to the Teller line with an outside check for $285.00. He wants to deposit all but $50.00 in his saving account. Place a two day hold on the savings account.
 	
Try this!   Use the Deposit Calculator to calculate the cash back.
 	
   • Enter the check.
   • Click the *Deposit Calculator* button.
   • Enter $50.00.
   • Click the calculator button.
   • Click the X to close the screen.
   • *Right click* on the Deposit field for the savings account and choose "Paste Deposit."	

4. Your first member comes in with a check for $358.99. She wants to deposit all but $30.00 in her savings account. How do you assist this member? (NOTE: For the check use a two day hold on the checking account.)	
5. Your second member wants to withdraw $55.00 from his checking account. How do you assist this member?	
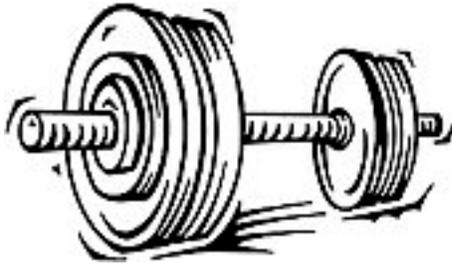
Activity 1: Flex Your Muscles!

You have completed the exercises. Now test yourself (without notes) on what you just learned!

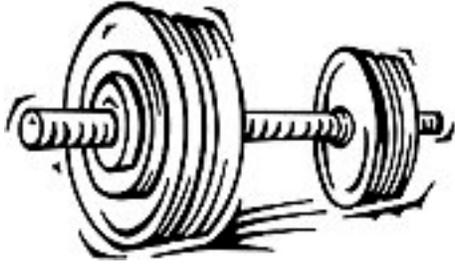| Question:	Answer:
1. How do you deposit a single outside check in a member's checking account and place a five day hold on it?	
2. How do you withdraw funds from a member's savings account? What about from the member's checking account?	
3. How do you place a hold on a check? After you press Enter or click the Calculate Cash Back button, what indicates that there is a hold on an account? What does the message say on the screen say?	
4. If the member wants a certain amount of cash back, what can you do to determine the amount to deposit? What is the label on the button that is used and where is it located? What process do you follow to calculate and make the deposit?	

2 | Activity 2: Depositing Checks

THE GOAL: DEPOSITING OUTSIDE AND "ON US" (INSIDE CHECKS)

In these exercises you will practice depositing outside and "on us" (inside checks).

Activity:	Notes:
1. The first member comes back to the credit union. This time she wants to deposit four outside checks for the amounts listed below in her checking account, except for $55.00, which she wants as cash back. How do you assist this member? How is this process different from assisting the member with one outside check? Check amounts: • $398.00 • $40.00 • $50.09 • $1,000.00 (NOTE: For all checks except for the $1,000.00 check use a two-day hold. For the larger check, use a five-day hold. Place the holds on the member's checking account.)	

Activity:	Notes:
2. The second member has one inside ("on us") check that was issued by the first member. He would like to deposit these funds in his savings account. How do you assist this member? Here is the information on the check: • Check amount: $77.00 • Check number: 1234 • Account #, suffix and ID: Refer to your first membership for this information	
3. The first member has two outside checks for $44.00 and $1,000.00 and one inside check from the second member for $33.90 with check #2345. She wants to deposit $100.00 in her checking account and get the rest back as cash. How do you assist this member?	

Activity 2: Flex Your Muscles!

You have completed the exercises. Now test yourself (without notes) on what you just learned!

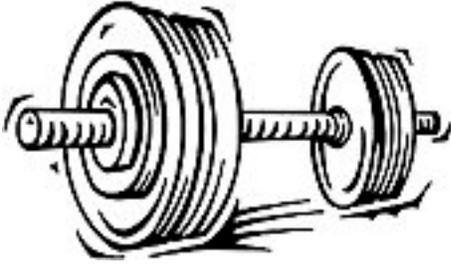| Question:	Answer:
1. How do you deposit checks using the Outside Checks screen? What is the process for depositing these items?	
2. How do you deposit "on us" (inside) checks that a member receives from another member at the credit union? What is the process for depositing these items?	
3. When would you use this separate Outside Checks screen to enter your checks? When would you use the "Outside Checks" field on the Main Teller Posting screen (where the deposits and withdrawals are made)?	
4. Can you deposit "on us" or inside checks via the Main Teller Posting screen as you can outside checks?	

Activity 3: Performing Transfers

THE GOAL: PERFORMING TRANSFERS

For these exercises, you will practice transferring funds.

Activity:	Notes:

1. Your second member wants to transfer $240.00 from his checking account to his savings account. How do you assist this member?
 	
    • Check out CU*BASE online help if you need a reminder on which Proc Code to use for transfers. Use Index Keyword "Proc Codes."
    OR
    • Use the lookup next to the Proc Code field for a list of available Proc Codes.	

2. Your first member wants to transfer $100.00 from her savings account to her checking account. How do you assist this member?	

Activity 3: Flex Your Muscles!

You have completed the exercises. Now test yourself (without notes) on what you just learned!

Question:	Answer:
1. What Proc Code do you use to make a transfer while in Teller? Where do you enter this Proc Code? How do you use Proc Codes?	

4	# Activity 4: Corporate Drafts, Money Orders and Cash Advances

THE GOAL: ISSUING CORPORATE DRAFTS, MONEY ORDERS AND CASH ADVANCES FROM THE ACCOUNT SELECTION SCREEN

For these exercises, you will practice issuing corporate drafts, money orders and cash advances from the Account Selection Screen (where you select the account). You will review the different ways that you can access the screens to issue these items. You can review how to issue corporate drafts, money orders but you will not be able to process the transaction completely as you do not have a printer yet set up since we are practicing at this point. Therefore, you will need to back out of the screen for a check as you will get a message stating you cannot move forward.

Activity:	Notes:

1. Your second member wants a money order for $110 with a blank payee (no "Pay to the order of" information). He wants to use his checking account to issue this check. How do you assist this member?
 	
    • NOTE: You can process this transaction (and all transactions in this lesson) from the Account Selection screen where you select the account.
    • NOTE: You will not be able to fully process this transaction (and other transactions in this lesson) as you are in a test environment. Write down your steps in the notes section. Answers can be validated to the answer key from your trainers/educators.	

	Notes:
2. Your first member wants a cash advance of 300.00. Use funds from her savings account to issue this cash advance. Select a code from the list and enter the G/L Description of F123456789. How do you assist this member? • NOTE: You begin processing this transaction from the Account Selection screen (where you select the account).	

Activity:	Notes:
3. Your first member wants two corporate drafts (corporate check) for the payees listed below. She wants to use funds from her checking account for these checks. How do you assist this member? $50.00 Fred Jones. 123 East Street Anycity, MI 49000 $200.00 ABC Company 49 Main Street Othercity, PA 17000 • NOTE: For the second one, be sure to change the OFAC screen to run an organization. • NOTE: You can process this transaction from the Account Selection screen. • NOTE: You will not be able to fully process this transaction	

|	
(and other transactions in this lesson) as you are in a test environment. Write down your steps in the notes section. Answers can be validated to the answer key from your trainers/educators.	

4. Your first member comes back and she wants an additional VISA cash advance, this time for $100.00. Use funds from her savings account to issue this cash advance. How do you assist this member?
 	
    • Use the same code and G/L as you used previously.
    • NOTE: You can process this transaction from the Account Selection screen.	

Activity:	Notes:
5. The first member would like a money order using funds from her checking account. The money order will not have any payee information. How do you assist this member? • NOTE: You will not be able to fully process this transaction (and other transactions in this lesson) as you are in a test environment. Write down your steps in the notes section. Answers can be validated to the answer key from your trainers/educators.	
6. The second member wants you to issue a corporate check for $45.00 to the following payee: ABC Company 123 East Olive Street Anycity, MI 49000 He would like you to use funds from his savings account. How do you assist this member? • NOTE: You will not be able to fully process this transaction (and other transactions in this lesson) as you are in a test environment. Write down your steps in the notes section. Answers can be validated to the answer key from your trainers/educators.	

7. The first member wants to use funds from her checking account to fund a corporate check for $300.00, issued to:

John Walker
222 Main Street
Othercity, IN 12334.

How do you assist this member?

- NOTE:
-
- You will not be able to fully process this transaction (and other transactions in this lesson) as you are in a test environment. Write down your steps in the notes section. Answers can be validated to the answer key from your trainers/educators.
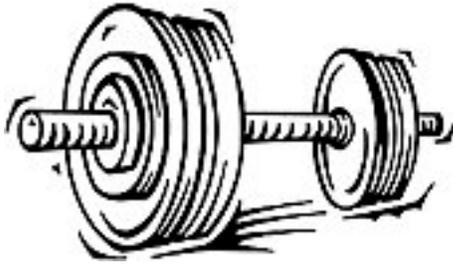
Activity 4: Flex Your Muscles!

You have completed the exercises. Now test yourself (without notes) on what you just learned!

Question:	Answer:
1. How do you process a cash advance from the Account Selection screen? What do you do once you are on the Cash Advance screen?	
2. How do you process a money order from the Account Selection screen? What do you do once you are on the money order screen? Do you always need to enter a payee name?	
3. How do you process a corporate check from the Account Selection screen? What do you do once you are on the corporate check screen?	
4. When is an OFAC scan run? How do you run an OFAC scan on a payee name if it is an individual? What about an organization?	
5. How do you determine which sub account the funds are drawn from to process a cash advance, money order or corporate check when it is issued from the Account Selection screen?	

5 Activity 5: Advanced Transactions Corporate Check and Money Order

For these exercises, you will practice advanced transactions including Corporate Checks and Money Orders. You can review how to issue corporate drafts, money orders but you will not be able to process the transaction completely as you do not have a printer yet set up since we are practicing at this point. Therefore, you will need to back out of the screen for a check as you will get a message stating you cannot move forward.

THE GOAL: PROCESSING ADVANCED TRANSACTIONS AND MISCELLANEOUS RECEIPTS

Activity:	Notes:
1. The second member brings a $40.00 check and needs to withdraw additional funds from his checking account to purchase a $100.00 money order with no payee information. How do you assist this member? • What is the Proc Code for a Money Order? • NOTE: You will not be able to fully process this transaction (and other transactions in this lesson) as you are in a test environment. Write down your steps in the notes section. Answers can be validated to the answer key from your trainers/educators.	

2. Your second member comes in with $60.00 cash to deposit. He also wants a corporate draft for $330.32 for the payee listed below, and would like to use funds from his checking account to fund the remainder needed for the corporate draft. How do you assist this member?

Paul Wilson
123 East Street
Anycity, MO 23456

- What is the Proc Code for a Corporate Check?

- NOTE: You will not be able to fully process this transaction (and other transactions in this lesson) as you are in a test environment. Write down your steps in the notes section. Answers can be validated to the answer key from your trainers/educators.

Activity:	Notes:
3. The first member comes to the credit union with an outside check for $50.00 that she wants to deposit into her savings account. When depositing the check, place a two day hold on her checking account. She also wants a money order for $67.00 with funds from her checking account. The money order will not have any payee information. How do you assist this member? • NOTE: You will not be able to fully process this transaction (and other transactions in this lesson) as you are in a test environment. Write down your steps in the notes section. Answers can be validated to the answer key from your trainers/educators.	

4. The first member wants to deposit two outside checks in her checking account. The checks are for $50.00 and $100.00. Place a two day hold on both of these checks, using the member's checking account to place the hold.

   She also wants you to issue a corporate check for $47.00 to the payee listed below and to deposit any remaining funds in her checking account.

   ABC Company
   123 East Olive Street
   Anycity, MI 49000

   How do you assist this member?

   - NOTE: You will not be able to fully process this transaction (and other transactions in this lesson) as you are in a test environment. Write down your steps in the notes section. Answers can be validated to the answer key from your trainers/educators.

Activity:	Notes:
5. The second member wants to deposit an "on us" check he got from the first member (for $300.00, check #4444) in his checking account. The member then also wants to have a money order issued for him for $66.00 (with additional funds from the savings account). The money order does not need to have Payee information. How do you assist this member? • NOTE: You will not be able to fully process this transaction (and other transactions in this lesson) as you are in a test environment. Write down your steps in the notes section. Answers can be validated to the answer key from your trainers/educators.	
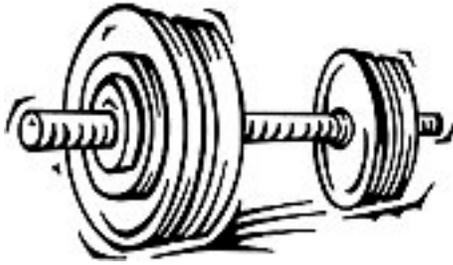
Activity 5: Flex Your Muscles!

You have completed the exercises. Now test yourself (without notes) on what you just learned!

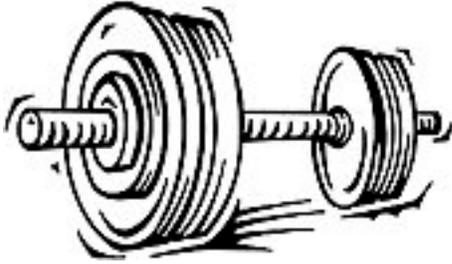| Question:	Answer:
1. What is the Proc Code for Corporate Checks? Where do you enter the Proc Code?	
2. What is the Proc Code for Money Orders? Where do you enter the Proc Code?	
3. The second member deposits $100.00 cash and wants you to issue him a money order for $200.00 with the additional funds coming from his checking account. Is it necessary to withdraw $100.00 from the checking account before advancing to the screen where you issue the Money Order? Why or why not?	

Activity 6: Advanced Transactions Miscellaneous Receipts

For these exercises, you will practice processing advanced transactions involving Miscellaneous Receipts, such as traveler's checks or tickets to a local amusement park.

Activity:	Notes:
1. The first member wants to withdraw $100.00 from both her checking account and the remainder from her savings account to cover the cost of $200.00 in a visa card. How do you assist this member? 4. What is the Proc Code for Miscellaneous Receipts?	
2. The first member wants to deposit $190.00 cash. She also wants $200.00 in tickets to Cedar Point, a local amusement park. She wants to withdraw the additional funds from her checking account. How to you assist this member?	
3. The second member wants to deposit an inside ("on us") check he got from the first member (for $300.00, check #4444) and $500.00 in cash in his savings account. He also wants $100.00 in a visa card. How do you assist this member? 5. What is another way you can access the Miscellaneous Receipts screen other than using a Proc code?	

Activity:	Notes:
4. The first member wants to withdraw funds from her checking account to cover a Corporate Check. XYZ Company 123 Main Street Anycity, MI 12345 This member also wants $200.00 in a visa card using funds from his savings account. How do you assist this member?	

Activity 6: Flex Your Muscles!

You have completed the exercises. Now test yourself (without notes) on what you just learned!

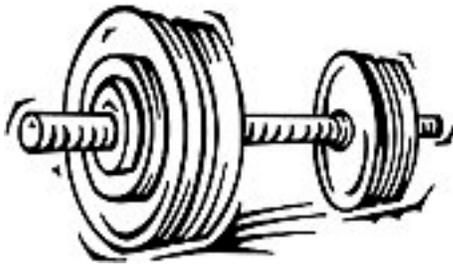| Question:	Answer:
1. What are some examples of a Miscellaneous Receipt?	
2. What is the Proc Code for Miscellaneous Receipts? What other way can you access the Miscellaneous Receipts screen? What do you do once you access the Miscellaneous Receipts screen?	
3. How is a Miscellaneous Receipt transaction different than a Corporate Check or Money Order transaction? What must you do in order to make funds available for these transactions?	
4. How do you assist a member who wants both a Corporate Check and a visa card? What about a Money Order/Miscellaneous Receipt combination?	

7 Activity 7: Closing Your Teller Drawer

For these exercises, you will practice closing your teller drawer.

THE GOAL: CLOSING YOUR TELLER DRAWER

Activity:	Notes:
1. So you are all done with your exercises? Finish up this workbook by closing your drawer! The Show Me the Steps online help has a topic covering just this subject. 6. Access the Show Me the Steps online help 7. Use the Index Keyword "Close Teller Drawer" to find the directions	
2. Need additional practice? 8. Activate your drawer again 9. Run a few transactions 10. Practice closing it another time	

Activity 7: Flex Your Muscles!

You have completed the exercises. Now test yourself (without notes) on what you just learned!

Question:	Answer:
1. What is the process you use to close your drawer? What do you do to verify you are in balance?	

Check Your Knowledge!

Have you learned the material in the *Exercises for Success - Level 1: Teller*?

Answer the following eleven questions on the material you just learned – and try to answer *without using your notes*. (You may use CU*BASE.)

This is your opportunity to check and make sure you are now skilled at all the material covered in this workbook.

Good Luck!

Can You Answer the Following?	Able to Answer (Yes/No)
1. What process do you use if you want to put different hold days on two different outside checks?	
2. How do you withdraw funds from a member's account?	
3. What indicates that a hold was placed on a sub account for an outside check?	
4. How do you make a transfer from one sub account to another sub account of the same member?	
5. A member makes a deposit and wants a specific amount in cash back. What process do you follow to calculate the amount of the deposit and then also make the deposit?	
6. How do you process a cash advance from the Account Selection screen?	

Can You Answer the Following?	Able to Answer (Yes/No)
7. What process do you follow if the member only wants you to issue him a money order, without any other transactions? How is this different from times when he also wants you to process other transactions, such as a deposit or withdrawal?	
8. What do you do if the member only wants you to issue her a corporate check, without any other transactions? How is this different from times when she also wants you to process other transactions, such as depositing a check?	
9. Based on the exercises in this booklet, when is an OFAC scan run? How do you run an OFAC scan on a payee name if it is an individual? What about an organization?	
10. How do you determine which sub account the funds are drawn from to process a cash advance, money order or corporate check from the Account Selection screen?	
11. How do you assist a member if the member wants a visa card? What two ways can you access the final screen?	
12. What process do you use to deposit multiple outside checks? What is the advantage of using this screen instead of the Outside Check field on the Main Teller Posting screen (where the deposits and withdrawals are made)?	
13. How do you deposit inside ("on us") checks that a member receives from another member at the credit union? What is the process for depositing these items?	

Can You Do Answer the Following?	Able to Answer (Yes/No)
14. What are the Proc Codes associated with the following: • Transfer • Miscellaneous Receipt • Money order • Corporate check Where do you enter these Proc Codes? Where can you find a listing of Proc Codes in case you forget them?	
15. How do you activate your teller drawer? What process do you follow?	
16. How do you make a cash deposit?	
17. How do you assist a member who wants a Corporate Check or Money Order in addition to a visa card?	
18. How do you close your teller drawer? What process do you follow?	
Out of 18 Review Questions, I Can Do This Many Without Notes! **(Note areas you need to review on the next page.)**	

Areas for Further Review

After completing the final review, I see I need to review the following areas further:

1.
2.
3.
4.