

CU*BASE[®] and “It’s Me 247” Software Enhancement Summary - 2011

*This is a summary of major enhancements to the CU*BASE and It’s Me 247 software that were released in 2011:*

- File Changes for Loan Category Expansion
- OFAC Scan Enhancements
 - OFAC Scan Run on Loan Disbursement Check Payees
 - OFAC and Blocked Person Scans on Members Added via Pre-Member Lending
- 5300 Call Report Ratios
- New/Closed Membership Dashboard - Prototype for New Type of Dashboard
- Work Open and Closed Member Checklists
- Separate Open and Closed Membership Reason Codes
- Full Color PDF Exports Added to Multiple Dashboards
- More Employee Tracking Tools
 - New File, Dashboard and Report to Assist Research
 - New Employee Security Rules
- Automating the Monthly Income Adjustment for 90-Day Delinquency
- Available Balance Information in Secondary Transaction Description
- “Cash Back” Calculator
- ATM Surcharge Rebates
- Links Added to e-Notices
- **It’s Me 247** Tiered Services Points Enhancements
- E-Alerts Enhancements
 - e-Alerts Notify Members Within 30 Minutes of Change to Their Accounts
 - Balance Tolerance e-Alerts Now Based on Member’s Available Balance
 - Members Can Select to Receive Complete Alerts – Directly to Email
- Credit Union Controls for Reg E Opt In/Opt Out Selection
- Principal Distribution Certificates
- “Bump Rate” Certificates – Change Rate During the Term
- On Demand FinCEN Scan
- Enhancements for Deposit Item Fee for Outside Checks
- Breakout of Inquiry and Phone Operator for Shared Branching
- ProDOC Enhancements
 - Smart Scanning
 - Dual ProDOC and CU*BASE Sign-on
- Modified APR for Balloon Loans Now Supported
- FinCEN Scan Update
- Reg CC Update – Additional Funds Released with Deposited Checks
- New GOLD Search and Menu Option Descriptions
- CTR Forms Direct from CU*BASE
- New/Closed Account Dashboard
- “Learn from a Peer” - New Fee and Tiered Services Comparisons
- Enhancements to the Tiered Service Program
 - Setting the Stage for Future Development
 - “Reward” Points with Expiration Features
 - Market Your Rewards Program via Regular Statements or Separate Membership Mailing
 - New Ways to Market Tiered Services Online
- Member Selected Statement Styles
- Next Suggested Product
- Business Unit
- Top 10 Lending Report Enhancements (including Multiple Select)
- Participation Rewrite
 - Participation Lending Enhancements for Reports
 - New Menu! Participation Loan Processing (MNPART)
 - Enhanced 360 Loan Support
- Credit Card Enhancements
 - Improved Maintenance and Order Features
 - Offer Credit Cards Online
- Route One
- Loan Underwriter Approval Limits
- Off Trial Balance (OTB Enhancements)
 - Members Can Now View OTB Information Online
 - Pay OTB Accounts via Miscellaneous Receipts
- CU*TALK Spanish Enhancements
- Concentration Risk on Outstanding Loans
- Packaging Loans to Be Sold: A Concentration Risk Tool
- Collateral Enhancements
 - CTLV Added
 - Medallion Collateral Type
- Participation Loan Inquiry
- Reporting “High Credit Amount” to Credit Bureau
- Adverse Action Form Updates
- New Credit Score Action Code and Credit Score History
- Instant Card Issue Enhancements

- EasyPay for iPay for Mobile Web
- Batch Unenrollment from e-Statements
- Inactive User ID and History
- End-of-Month File Name Added to Database Inquiry Screen
- Send Reports Directly to MONTHxx OUTQ
- Money Desktop