

Concerned about assisting members with multiple memberships?

CU*BASE and **It's Me 247** have the tools you need!

Serving Members with Multiple Memberships

More and more members are opening multiple memberships at your credit union. We see this trend growing and have developed tools built into CU*BASE to handle serving these members.

Employees can easily transfer funds between members' different memberships using the *Balance forward same member* and *Global Search* features. Tools such as *Global Search* and *My Other Accounts* can be used by employees to access a second membership of a member or when making transfers between two memberships in Phone Operator.

While in **It's Me 247** members can use the *See/Jump* features to view balance information of their other accounts or to jump to other accounts without needing to separately log into the second account.



Serving Members in Teller Processing

When assisting members with multiple memberships in teller processing, one of the most challenging tasks can be transferring funds from one membership to another. You are assisting Mary Member by depositing a check in her checking account for her first membership, and then she remembers she wants some of the funds to be deposited in a savings account in her second membership. What do you do?

It is easy to assist Mary Member using the *Bal Fwd/This Member* and *Global Search* features that are built right into the Teller Processing screens.

Step #1

From the Main Teller Posting screen, make a deposit in the checking account for Mary's first membership. Then instead of posting the transaction, use the *Bal Fwd/This Member* button.

Session 0 CU*BASE GOLD Edition - ABC TESTING CREDIT UNION

Individual Account Comments on File

Name: MARY MEMBER
Account #: 2002
Tiered Svc level: VIP-PLATINUM

Cash: 500.00
Outside checks: 0.00
In-house checks: 0.00
Total funds in: 500.00

Loan Payoff Or Current Balance	Loan Payment Or Net Available	Description	Account Type	Deposit Amount	IRA	Withdrawal Amount	IRA	Proc Code	JO
60,436.20	60,431.20	REGULAR SAVINGS	000	0.00		0.00			
0.00	0.00	MONEY MARKET IN	019	0.00					
29,507.51	29,507.51	TRAD IRA SHARES	020	0.00		0.00			
323.98	0.00	SAVE TO MTR	046	0.00					
1,884.35	1,884.35	CHECKING	110	250.00		0.00			
0.00	0.00	MC CLASSIC	900	0.00		0.00			

Menu items: Verify Member F1, Trans Override F2, Post F5, Cancel F7, Misc Receipts F8, Bal Fwd/New Mbr F9, Bal Fwd/This Mbr F11, Unlock # Items F12, Sales Tools F13, Phone Operator F18, Toggle Card # F22

Buttons: Refresh Cash Back, Deposit Calculator

Session 0 CU*BASE GOLD Edition - Shared Branching

Teller Processing Funds forwarded \$250.00

Credit union ID: ABC TESTING CREDIT UNION
Account base: [blank]
Process code: F = Funds In/Serving Primary Member

Last name: MEMBER, First name: MARY, DBA name: [blank]
SSN/TIN: [blank], Card #: [blank], Account: [blank]
Employee #: [blank], Reference: [blank]

This Person	Has This Relationship	With This Mbrshp	Which is Owned By
MEMBER MARY S *****4552	Member (Individual)	2002	MEMBER, MARY
MEMBER MARY S *****4552	DBA	8307	MEMBER, MARY
MEMBER MARY S *****1913	Member (Individual)	636	MEMBER, MARY
MEMBER MARY S *****1913	Joint Owner	314	MEMBER, JOHN D
MEMBER MARY S *****1913	Joint Owner	7314	MEMBER, JOHN D
MEMBER MARY S *****1913	Joint Owner	768	MEMBER, JOHN D
MEMBER MARY S *****1913	Joint Owner	648	MEMBER, JOHN D
MEMBER MARY S *****1913	Joint Owner	9020	MEMBER, JOHN D
MEMBER MARY S *****1913	Joint Owner	9020	MEMBER, JOHN D
MEMBER MARY S *****1913	Joint Owner	9020	MEMBER, JOHN D
MEMBER NON *****9999	Non-member	NONMTR	
MEMBER RUBEN U *****8164	Member (Individual)	4	MEMBER, RUBEN
MEMBER RYAN D *****3700	Member (Individual)	4923	MEMBER, RYAN

Buttons: Refresh Cash Back, Deposit Calculator

Step #2

You then advance to the Account Selection screen with *Global Search* built right in. Simply type Mary's name in the search fields to find her second membership.

Session 0 CU*BASE GOLD Edition - ABC TESTING CREDIT UNION

Individual Account Comments on File

Name: MARY MEMBER
Account #: 8307
Tiered Svc level: VIP-PLATINUM

Loan Payoff Or Current Balance: 32.25
Loan Payment Or Net Available: 27.25
Description: REGULAR SAVINGS
Account Type: 000
Deposit Amount: 0.00
Withdrawal Amount: 0.00

35,835.44 35,835.44 GROWTH SAVINGS 080 0.00 0.00

Menu items: Verify Member F1, Trans Override F2, Post F5, Cancel F7, Misc Receipts F8, Bal Fwd/New Mbr F9, Bal Fwd/This Mbr F11, Unlock # Items F12, Sales Tools F13, Phone Operator F18, Toggle Card # F22

Buttons: Refresh Cash Back, Deposit Calculator

Step #3

After selecting Mary's second membership, you'll advance to the Main Teller Posting screen, this time displaying the second membership. Enter the second deposit, and this time use the *Post* button. You can also use the *Bal Fwd/This Mbr* again to transfer funds to a third account.

Searching for Other Accounts

My Other Accounts – Inquiry and Phone Operator

If you are already in a member's account using Inquiry or Phone Operator, select the *My Other Accounts* button to research additional accounts owned by the member. This will take you to a second screen where you can view a listing of accounts where the member is primary, joint or is a co-borrower.

Individual Account

SSN/TIN: ****-**-8629
 Birthdate: Apr 30, 1934
 Name: MARY MEMBER
 Account #: 2002
 Name ID: ME
 Corp ID: 01

My Other Accounts (VIP-PLATINUM member with 460 points!)

Address: 123 MAIN STREET, ANYCITY, MI 49000
 Opened: Jan 18, 1965

Description	Loan Payoff/Current Balance	Loan Payment/Net Available	Next Payment/Last Trans/CD Maturity
REGULAR SAVINGS	60,686.20	60,681.20	May 14, 2013
MONEY MARKET IM	0.00	0.00	May 29, 2012
TRAD TRD SHARES	29,507.51	29,507.51	Apr 15, 2013
SAVE TO WIN	323.98	0.00	Feb 14, 2014
CHECKING	2,134.35	2,134.35	May 14, 2013
MC CLASSIC	0.00	0.00	Mar 29, 2013

View All Accounts To Which This Member Has Access

Account #	Description	Primary Member Name	Loan Payoff/Current Balance	Loan Payment/Net Available	Next Payment/Last Trans/CD Maturity	Relationship
2002 000	REGULAR SAVINGS	MARY MEMBER	60,686.20	60,681.20	May 14, 2013	Owner
2002 019	MONEY MARKET IM		0.00	0.00	May 29, 2012	
2002 020	TRAD TRD SHARES		29,507.51	29,507.51	Apr 15, 2013	
2002 046	SAVE TO WIN		323.98	0.00	Feb 14, 2014	
2002 110	CHECKING		2,134.35	2,134.35	May 14, 2013	
2002 900	MC CLASSIC		0.00	0.00	Mar 29, 2013	
8306 000	REGULAR SAVINGS	MARY MEMBER	10.00	15.00	May 14, 2013	Owner
8306 110	CHECKING		0.00	0.00	10/08/08	
8516 111	CHECKING	JOHN D MEMBER	25.65	25.65	Feb 06, 2013	Joint Owner

You also have access to the *My Other Accounts* button when transferring funds through Phone Operator.

Member Account Transfer

Transfer date: May 15, 2013
 Transfer amount: \$0.00
 From account: 2002 000
 To account: 150 000
 Description: PHONE TRANSFER
 Print receipt Charge fee

Total shares	36,367.59
Total loans	0.00
Age	87
Transfers MTD	00
Number free	00
Fee amount	2.00

Global Search – Teller, Phone Operator and Inquiry

Phone Operator Member Lookup

Account base: [Search]
 Privacy controls are ON
 Masking Questions
 This workstation is CU Staff

Search Criteria

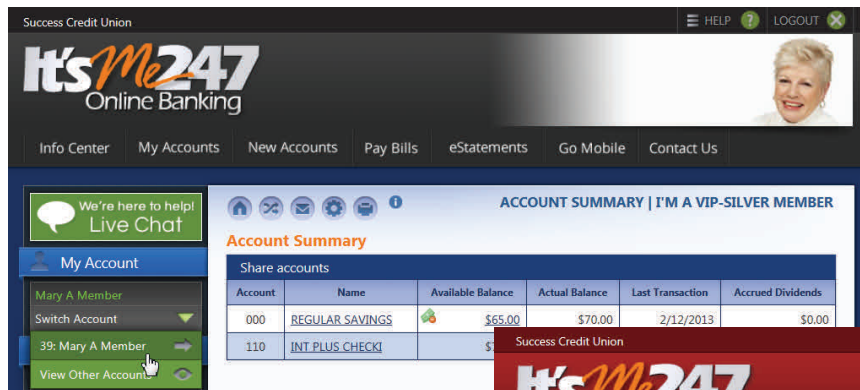
Last name: MEMBER
 First name: MARY
 SSN/TIN: ****4552
 Card #: 6 digits
 Employee #: [Search]
 Reference: [Search]
 DBA name: [Search]
 Account: [Search]

This Person	Has This Relationship	With This Mbrship	Which is Owned By
Name	Relationship	Account #	Primary Name
MEMBER MARY S ****4552	Member (Individual)	2002 000	MEMBER, MARY
MEMBER MARY S ****4552	Member (Individual)	48307 000	MEMBER, MARY
MEMBER MARY S ****4552	DBA	48307 110	MEMBER, MARY
MEMBER MARY S ****1913	Member (Individual)	5636 000	MEMBER, MARY
MEMBER MARY S ****1913	Joint Owner	17314 000	MEMBER, JOHN D
MEMBER MARY S ****1913	Joint Owner	17314 055	MEMBER, JOHN D

The *Global Search* feature is available on the entry screen in Teller, Phone Operator and Inquiry. This powerful search feature allows you to search for other memberships your member has a relationship with, including being primary, joint, co-borrower, or beneficiary.

See/Jump for Online Banking

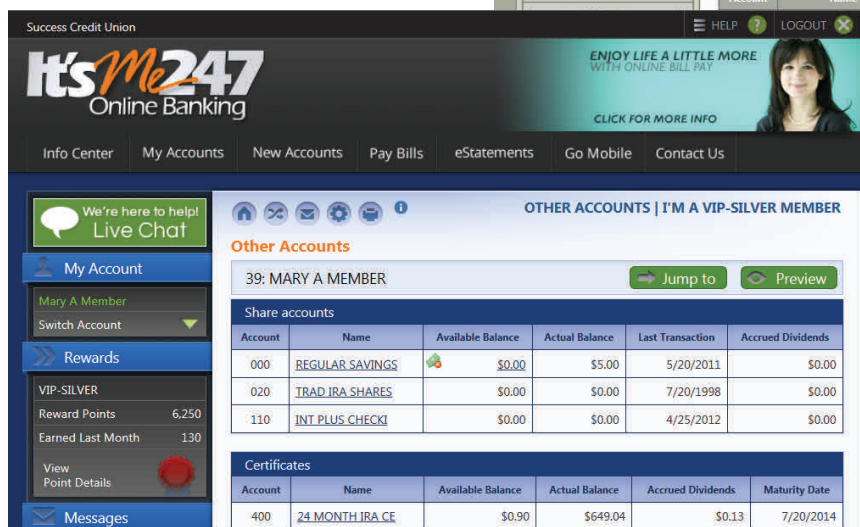
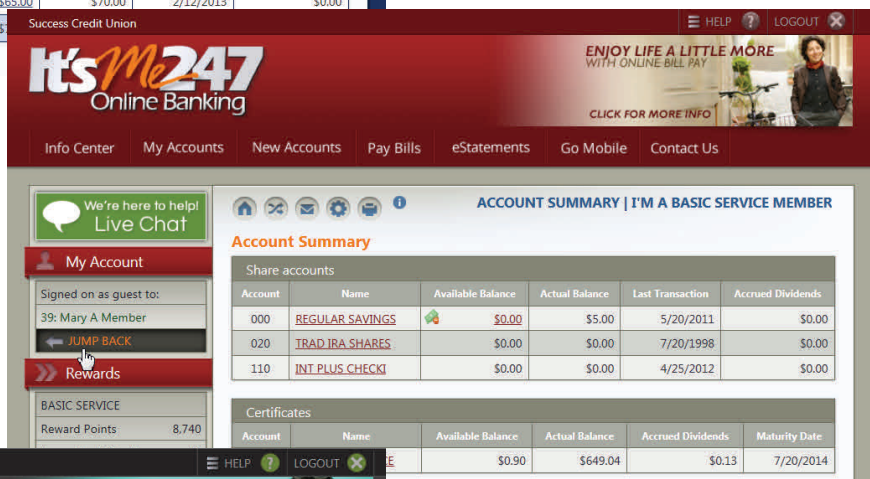
Members can use the *See/Jump* features while in online banking to manage their multiple memberships. *See* allows members to view the balances of their accounts in other memberships, while *Jump* allows the member to jump to their second account without needing to log in a second time. Permissions between accounts must be granted by the owner of the account and can only be given to members who are primary or joint on the membership.



To the left we can see how Mary can select to jump to her second membership. From *Switch Accounts*, she selects her second membership (with the last two digits of 39).

This takes her to her second membership without the need to log into the second account.

When she is ready to return to her first membership she selects *Jump back*.



If Mary selects *View Other Accounts* (instead of jumping to the second account), she moves to the *Other Accounts* page.

Here she can “see” her second membership’s balances without leaving her first membership.