Although this is really just a normal monthly GOLD update, there are a few important new features we wanted to make sure were passed on to your staff. As usual, updated online help, including the "What's New" summary list of all changes, will be included when you receive the release.

New Delinquency Info Buttons on Teller Processing

On the Teller Deposits/Withdrawals screen, new buttons will appear next to the account suffix on loan accounts.

On a regular loan or LOC account, this button will display the Delinquency info pop-up window. On a credit card loan, you can also access the new Payment "Catch Up Calculator" (described below).

Loan Payoff/ Cur. Bal.	Loan Payment/ Net Avail.	Account Description	Type	Deposi Amount
5.24	0.24	REGULAR SAVINGS	000	
2,450.94	1,225.86	REC VEHICLES	61	
3,031.32	206.00	VISA CLASSIC	81	
3,724.48	964.00	WRITE OFF LOANS	90	

Copy Feature for Procedures and Marketing Tips

A new copy function has been added to the screens used to enter procedures and marketing tips related to your credit union savings, certificate, and loan products and your general ledger accounts. A new command key lets you copy text from another product or G/L account, eliminating the need to re-key standard generic text.

> **Get ready for "Talking Points" coming in Spring!** The next phase of this project will be a complete database of tips and procedures for common credit union products, developed in partnership with a local marketing firm and our Member Reach team. We've even been developing some general G/L procedure tips (thanks to our Xtend SRS Bookkeeping team). So no more excuses for leaving your procedure and marketing tips screens blank! Watch for more details coming soon!

Online Credit Card Processing Enhancements

The following changes apply to online credit card processing tools. Refer to online help or the "Credit Cards User Guide" for more details.

- **Payment "Catch Up" Calculator** - A handy new tool for tellers and phone operators to help a member figure out what payment needs to be made to catch up a delinquent credit card account. Available via the new button on the Teller Deposits/ Withdrawals screen, or via a new command key on the Delinquency Info pop-up window, the new feature lets you enter any sample payment amount and the screen will display which delinquent payments would be caught up if that amount were to be deposited.

- **Manual Payment Changes** - This feature lets you indicate a specific payment amount to be used for online credit card accounts. This is designed to allow for special repayment plans to be put into place for delinquent members, or to manage a "skip a pay" program for your online credit cards. This feature is accessed via Miscellaneous Loan Maintenance (MNLOAN #5), then the "Payment Change" option.

- **Annual Fees -** A new configuration flag lets you activate annual fees for your online credit card program. Please refer to the "Credit Cards Configuration Guide" for details. **Contact a Client Service Representative for assistance in changing your existing credit card program.**