SPRING **2003**	CU*BASE® Software Upgrade	
	On-Line Credit Unions	Self Processing Credit Unions
	June 16, 2003	**Week of July 7, 2003**

Another robust release for CU*BASE! Our Programming and Quality Control staff has invested over 4,000 man-hours developing this release, and your credit union—*your members*—are the beneficiaries. We think there will be plenty here to get you excited (and keep you busy!) for some time to come. With nearly 20 different projects included in this release, here are some of the stars:

<div style="border:1px solid red; color:red">**CORRECTED COPY**</div>

- Automated Non-Returns *(The CU*BASE version of "courtesy pay.")*

- Credit Bureau Decision Enhancements *(Control your own "decision matrix" right in CU*BASE.)*

- Fee Waiver Information file and new fee management features *(Take control of your fees!)*

- The *final* (really!) transition away from all regular and demand dot matrix notice forms!

As usual, any new or revised booklets related to this release will be available on our web site now. Information about all related screens will be included with CU*BASE GOLD On-Line Help when you receive the release.

> **Remind all of your staff to check out the "What's New" feature in CU*BASE GOLD On-Line Help (from any screen, click the Help menu and choose What's New) for all the latest information about CU*BASE upgrades and enhancements.**

Automated Non-Returns ("Courtesy Pay")

For over a year now, CU*Answers has been working with a focus group of Wisconsin credit unions and others regarding what has been coined as the "Courtesy Pay" share draft program, where accounts are taken negative in the posting of electronic debits (share drafts, ACH, debit cards) for a fee.

From this research was born the new program introduced with this release, which we are calling Automated Non-Returns. Similar to the existing non-return or "force pay" feature available in share draft exception processing, Auto Non-Returns allow your credit union to configure a program where member balances can automatically be processed to a negative amount, with corresponding fees.

Phase 1 of this project includes the ability for share drafts that would traditionally be returned as NSF to post, up to a specified *Negative Balance Limit* amount stored on each individual share draft account record. Currently the process only applies to share drafts, but future changes are planned for ACH and debit card processing. For now, negative balance limits can be "flooded" into member accounts upon request by a CU*BASE representative; future plans include a configurable "scoring" system similar to Tiered Services so that negative balance limits can be adjusted automatically according to member behavior.

> If you are interested in setting up Auto Non-Returns for your share draft products, contact a Client Service Representative for information about "flooding" your accounts with a negative balance limit. A nominal fee will be quoted for the custom programming involved; the fee amount will depend on the complexity of the criteria.

This project also includes enhancements to NSF history statistics. Check out the booklet and get started with your own "courtesy pay" program!

📖	Refer to the booklet, "Automated Non-Returns: Configuration and Monitoring" for details. (Available June 2.)
🖱	Details for all related screens will also be available via CU*BASE GOLD On-Line Help with the release.

Client Support Features

As you know, during February and March we introduced new GOLD Release Monitoring features that help both your network administrator and our Systems associates monitor GOLD updates at all credit union workstations. In addition to this valuable tool, several other features are available to help your credit union work more efficiently with CU*Answers Client Support, all available through the **Application Information** window (click the logo in the upper-left corner of any CU*BASE screen to display this window).
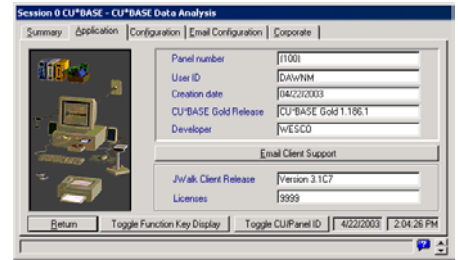
- **Send an email to Client Services** - If your workstation is able to send email, click the "Email Client Support" button available in the Application Info window (under the "Application" tab). A new email message will automatically be created including a list of key information about your workstation's software that our Client Service staff will need. Just complete the body of your message and send it!

- **Email a screen snapshot to Client Services -** If your workstation uses Microsoft Outlook to send email, you can also configure CU*BASE GOLD to allow you to take a "snapshot" of the screen you are working on and email it as a graphic to CU*Answers Client Services. First, you must use the "Email Configuration" tab on the Application Info window to specify Microsoft Outlook as your email client. (This feature will not work with any other email system.) We recommend the "High" detail setting unless your email provider limits the size of your email attachments.
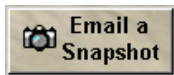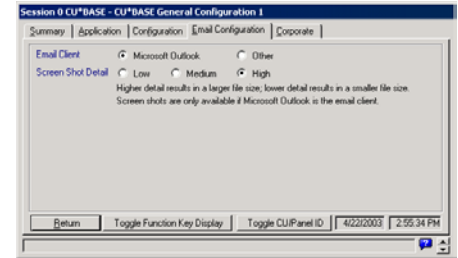
Once this is set, a new "Email a Snapshot" button will appear at the bottom left corner of most CU*BASE screens. Click the button to take the screenshot, save it as a graphic, and attach it to a new email message to Client Services.

NOTE: A warning message will appear whenever this button is clicked. Remember that email is not to be considered "private" communication. Therefore, screenshots containing private member data such as name and address or SSN should never be sent via email. This feature should primarily be used for snapshots of configuration screens, error messages, and the like.

Also remember that you can click the "Configuration" tab on the Application Info window to view your workstation's configuration settings (jwalk.ini, gold.jwm, and gold.jwx) when troubleshooting workstation issues with a CU*Answers Systems associate.

🖰	Details will be available via CU*BASE GOLD On-Line Help with the release.

Collections Enhancements

Adding "First Date Negative" to Share Account Records

A new field called "First Date Negative" is being added to share and share draft account records. This date will be updated automatically during daily processing for accounts that are at a negative balance, and cleared when the account is brought positive again.

This field will now be used by the Collections Negative Balance inquiry to determine the number of days the account has been negative. (Previously this was measured from the last transaction date on the member record.) The field will also appear on various account inquiry and update screens.

🖰	Details for all related screens will be available via CU*BASE GOLD On-Line Help with the release.

New Collections Inquiry: Written-Off Loans

A new inquiry has been added to the "Work Collections" feature on menu MNCOLL that shows all loans that have been written off. This allows collections officers to monitor and track collections activity related to these special loan accounts.

🖰	Details for all related screens will be available via CU*BASE GOLD On-Line Help with the release.

Credit Bureau Decision Enhancements

In preparation for automated approval projects planned in the future, this release includes a major change to the way Decision Models are communicated from the bureau and controlled by the credit union.

Currently, after your credit union negotiates with your bureau and goes through the sometimes arduous process of configuring a decision model, the bureau simply sends a text-based "decision" that can be viewed as part of the credit report. Since the decision is simply a statement such as "Approved for signature loans up to $5,000," there is no way to integrate the decision into CU*BASE lending and member service functions so that the decision is available where it is needed, and can be used to automate decision processes. And if you want changes, you must work directly with the bureau again.

With this release, credit unions now receive a simple 2-digit code from the bureau. This code is calculated using the parameters you work out with your bureau, usually tied to some combination of credit score and paper grade. Because it does not relate to specific products but rather a standard approach to determining credit-worthiness, this code will rarely if ever need to be changed.

Your credit union then uses the new "Approval Matrix" configuration feature in CU*BASE to specify what that code means for approving loans, savings/checking accounts, ATM/Debit cards, OTB products and other services. If adjustments need to be made, such as increasing or decreasing a loan approval limit, you simply update the matrix yourself—no calls to the credit bureau!

When an employee views a credit report, he or she sees everything for which that member has been approved according to the matrix. We have even added approval limits directly to the Loan Information screen used to create a new loan request—so the loan interviewer knows how much will be approved, before a loan request is even generated.

> This enhancement lays the foundation for future *automated* approvals through both CU*BASE and CU*@HOME. Imagine a member applying for a loan through CU*@HOME and getting his money immediately—or a phone center operator working through a loan application with a member on the phone and being able to instantly transfer funds from a new loan account while still on the phone! If you haven't already investigated Decision Modeling from your credit bureau, give us a call for more information.

📖	Refer to the booklet, "On-Line Credit Bureau Access: Using Decision Modeling and the CU*BASE Approval Matrix" for more details.
🖱	Details for all related screens will also be available via CU*BASE GOLD On-Line Help with the release.

Cross-Sales Tracking for New Accounts

A new field is being added to member records for savings, checking, certificate and tax escrow accounts to automatically record the Employee ID of the person who actually opened the account. To allow you to track this information, this ID will be displayed on the daily new and closed account reports. (Accounts opened through CU*@HOME will use employee ID 96.)

Future enhancements already planned include a new on-demand summary report and a new graphical inquiry that will provide a fun way to boost your cross sales efforts with a little friendly competition!

🖱	Details for all related screens will be available via CU*BASE GOLD On-Line Help with the release.

CU*BASE "Report Builder" (Query) Enhancements

One of the most powerful tools available to CU*BASE credit unions today is also one of the most under-used. The IBM Query application allows you to create virtually any report, on-line inquiry or database file you need to organize and analyze your most valuable asset: *data*.

But Query can be a challenge to learn and use. In an attempt to shorten the learning curve, we have done a complete redress of all Query screens, and will now be calling it the **CU*BASE Report Builder** to more accurately reflect how it is used. Experienced users will still be able to use the same familiar features, but the changes will make it much easier for a new user to learn the ropes.

In addition to on-line help available through the Help 💬 button on any CU*BASE screen, you will see helpful instructions and tips right on the screens themselves. Terminology has been simplified and screen titles and field labels are clearer and more friendly. Check it out and let us know what you think! And if you have been reluctant to tackle Query before, now is the perfect time to learn how this very powerful tool can help you make the most of your investment in CU*BASE.

> Another change that is ongoing is an update of the field descriptions that appear when selecting columns for your custom reports. Instead of cryptic descriptions like "Wrong address" or worse, "FR 0034 TO 0042" you will start to see more complete field descriptions that include, where possible, the actual meanings of the values stored in the field (such as "Wrong address 0=No, 1=Yes"). Although the work involved is actually quite extensive, the end result will more than justify the effort by making your important data even more accessible and easy for you to analyze.

🖱 | Details for all related screens will be available via CU*BASE GOLD On-Line Help with the release.

"Favorites" Configuration for Your Workstation

Do your employees take advantage of the Speed Sequence feature to quickly access commonly used commands in CU*BASE? Do you use the handy menu list at the left edge of every menu to quickly "click" between menus you use often? We have now made these helpful tools even more friendly by introducing a new "Workstation Favorites" feature. Like similar features available in today's Internet browsers, CU*BASE GOLD Favorites let you choose which menus and Speed Sequences you use the most—or just the ones you have access to—and list just those items in the left-hand area of the menu screen.

Favorites are controlled by clicking the "Choose My Favorites" link at the lower-left corner on any CU*BASE menu. Favorites are stored on the PC workstation by user ID. If you share your workstation with someone else, CU*BASE will display your favorites after you log in. (Since they are stored on the PC, not the AS/400, they will not "follow" you to a different workstation.) Also keep in mind that as always, in order to use any Speed Sequence, access must be granted by your Security Officer, just like with menu commands.
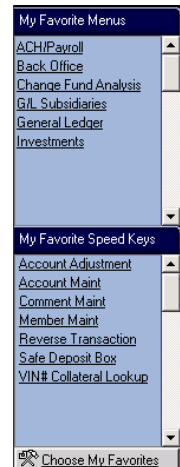
> Favorites were designed with today's faster, more powerful PCs in mind. If your PC is older or uses an older operating system, you may experience different behavior when you attempt to use Favorites. Contact a Systems rep. if it's time to think about upgrading that PC!

🖱 | Details for all related screens will also be available via CU*BASE GOLD On-Line Help with the release.

Fee Waiver Information File for Managing Fee Income

Have you ever wanted to analyze the effect of your Tiered Service or Marketing Club fee waivers on your monthly fee income? Do you ever wonder how much fee income you miss out on each month due to fees being manually waived at the teller line? What would the impact on your fee income be if you adjusted the number of items allowed free or increased the aggregate savings balance waiver? Until now, these answers were difficult if not impossible to come by, which meant it was a lot easier to raise a fee than to increase income by adjusting your waiver configurations.

We are pleased to introduce a new **Fee Waiver Information** file that will now be used to record every time any type of fee or service charge is waived, for any reason. The file, which will be named **FWHIST**, will contain details about the member account and fee amount being waived, as well as a code and description showing the reason for the waiver, such as:

> "Member aggregate savings exceeds maximum"
> "Member has excluded plastic type"
> "Member has marketing clubs present"
> "Partial fee assessed" *(for manually-waived fees)*
> *etc*...

To review this information, we have developed a new "Fee Waiver Information Report" on menu MNRPTC that will allow you to print a summary of this file on a regular basis for monitoring and analysis. Data will begin being populated into this file starting with the release in June. (You may also build a custom report or inquiry for the FWHIST file using the CU*BASE Report Builder.)

📖	Refer to the booklet, "Fee Waiver Information Report" for details.
🖱	Details for all related screens will be available via CU*BASE GOLD On-Line Help with the release.

Laser Printing Member Envelopes

At last! Member envelopes from a laser printer! If you have been hanging on to an old dot matrix printer just to print envelopes, you'll probably breath a sigh of relief. The "Print Member Envelopes" command on menu MNSERV will now let you choose a laser printer to print one or more individual envelopes to member addresses. In addition, this feature will now use the Alternate Address record, if any, configured for a member when choosing which address to print.

CU*TIP: If you print envelopes often, you might check into an envelope feed tray for your laser printer. Contact any of our Systems associates for more information.

🖱	Details will be available via CU*BASE GOLD On-Line Help with the release.

Misc. Member Account Forms Replacing Demand Notices

Effective with this release, ALL dot-matrix notice programs will be eliminated.

In February of this year we released significant updates to the software used to create new account forms, TIS disclosures, and the like. Renamed **Miscellaneous Member Account Forms**, this feature now lets you create forms for any type of member account, including loans.

Our main purpose with these changes was to allow you to create the same types of letters and other correspondence to members that was done using the old "On-Demand Notices" system. Therefore, effective with the release, ALL dot-matrix notice programs (MNPRTC #25-28) will be eliminated. This includes on-demand and regular dot matrix notices. You will now need to use the laser notices system (which was introduced in May, 2001) for your regular automated notices. For any demand notices, new account forms, TIS disclosures, membership forms, fee schedules, and other similar member communications, use Misc. Member Account Forms.

For your collections officers, Misc. Member Account Forms are a great way to create collections letters and other account-related correspondence previously done through on-demand notices. Check out the booklet and get your forms set up today! **Contact CU*BASE Client Services if you need assistance or would like them to create the forms for you from your existing text.**

📖	Refer to the updated booklet, "CU*BASE Misc. Member Account Forms" for details.
🖱	Details for all related screens will also be available via CU*BASE GOLD On-Line Help with the release.

Over-the-Counter Fee Waiver Options

In addition to the Fee Waiver Information file described above, we have also made two other helpful enhancements to CU*BASE fee configurations:

- **Allow Teller to Waive** - For the following interactive fee types, you can now set a flag that blocks the fee input field so that tellers or member service staff cannot change or waive the fee manually at the time of the transaction. This feature lets you take better control of fees so that waivers are not happening except as defined in the fee configuration itself.

  - Cashed Check Fees
  - Printed Check Fees
  - Printed Money Order Fees
  - Phone Transfer Fees
  - Member Starter/Replacement Check Fees

- **More Relationship Waivers** - The following fee configurations will now contain a way to automatically waive the fee if a member has certain OTB product types (ATM, debit card, credit card, OTB loan or OTB savings).

  - Cashed Check Fees
  - Printed Check Fees
  - Printed Money Order Fees
  - Phone Transfer Fees

  - Deposit Item Fees
  - Self Service Fees
  - CU*EasyPay! Service Charges

☞	Details for all related screens will be available via CU*BASE GOLD On-Line Help with the release.

Payment Change Notices for Interest Payment Only Loans

This project adds a new configuration parameter to Loan Category configuration (MNCNFB #1) to generate Payment Change notices for your interest-payment only loan products. If activated, the system will use the same notice event already in place for regular line-of-credit payment changes.

If you choose to activate payment change notices for your interest-payment only loans in addition to your regular LOC loans, be sure to revisit the text you have configured for the **PAYCHG** notice event (MNPRTC option #10, then click the Define Text... button).

📖	For details about setting up notices, refer to the "Member Notices" booklet on our web site.
☞	Details for all related screens will also be available via CU*BASE GOLD On-Line Help with the release.

Printer Model Configuration

Computer technology changes at a constant pace, and printer technology is no different. Recently CU*BASE credit unions began purchasing certain HP laser printers which balked when the AS/400 fed them the same printer codes used for all prior models of HP laser printers. Since this is likely to become even more common as time goes by, we decided to tackle the problem with a long-term solution.

A new file will now be maintained by our hardware and systems staff that will allow for the flexible configuration of new printer models as they are introduced at our credit union sites. Instead of defining the printer codes in individual form and report programs, this configuration lets us centralize the codes and make them unique to each printer model.

As far as your credit union is concerned, this change should be invisible, other than a new "Model" field on the printer device configuration screen (MNCNFC #10). A lookup button ◄ will be available to let you choose from the list of configured printer models. If no model is specified, we will use a standard "generic" configuration that will work exactly the way everything works now.

We do ask one important thing of you: If you are purchasing a new printer, first check the list of models using this lookup feature. If you cannot find the model you are purchasing, please contact a Systems associate and we will take care of setting up the proper configuration in our master printer model list.

NOTE TO SELF PROCESSING CREDIT UNIONS: Since you will be able to access the new printer model configuration system yourself (OPER #10, then #11), you MUST notify us if you add a new printer model yourself using this configuration. As we add new models for our on-line credit unions, we will automatically update your configuration with our changes, underwriting your configuration file. Therefore, let us know about any you've added so we can add the same configuration to our master file and keep everything in synch.

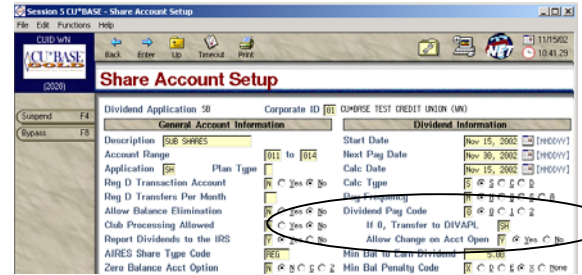|	
☞	Details for all related screens will be available via CU*BASE GOLD On-Line Help with the release.

Share Dividend Payment Options

The stage was set for this new feature in our December 2002 release, and now all of the pieces are in place for you to provide your members with a new way to manage their dividend income. Similar to the dividend payment options available with certificates, share products can now be configured to allow members to

receive dividend payments via a check or a transfer to another account, in addition to the current option of adding the dividends back into the same account.

This optional feature can be set up so that all accounts behave the same way, or you can give the *member* the choice of how he or she wants dividend income to be managed.

This feature has obvious implications for Truth in Savings disclosures and the way in which these products are sold to members, so start planning for when and how you might take advantage of this new tool, either to modify an existing share product, or to create a new share product that gives members new choices.

| 📖 | Refer to the booklet, "Share Dividend Payment Options" for details. |
| 🖰 | Details for all related screens will also be available via CU*BASE GOLD On-Line Help with the release. |

Teller Deposit Item Reasonability Test

For credit unions that charge the Deposit Item fee for deposited checks, this new configuration option will help you to make sure your fee is being charged as it should be. As you know, this fee is triggered when a teller enters a number into the *Total number of outside checks deposited* field on the Teller Funds In screen. Unfortunately, tellers sometimes accidentally miss this field, or key it in incorrectly, especially if they group a batch of checks together under a single outside check input field. This causes the deposit item fee to be charged incorrectly—or not charged at all— when batch fees are posted at the end of the month.

Although it is not possible to protect against every possible mistake a teller might make, the new deposit item "Reasonability Test" will help in many cases. Here's how it works. In the Deposit Item Fee configuration (MNCNFD #19), you can specify two parameters: *Average check amount range* and *Highest typical number of checks*.

The average amount range lets you estimate that most of the individual checks deposited average, for example, between $5 and $2,000 per check in most cases. When a teller enters the number of items deposited on the Funds In screen, the system will take this amount and divide it into the total amount of actual checks being deposited. If the result is outside of this range, a warning message will appear warning the teller to double-check the figure entered.

The typical number of checks helps to ensure that a number like 500 isn't entered by mistake when the teller really meant 50. In both cases, the warning message does not prevent the teller from continuing, in situations that are exceptions to the rule. The idea is just to catch as many simple mistakes as possible to make sure your deposit item fees don't get too far out of whack.

| 🖰 | Details for all related screens will also be available via CU*BASE GOLD On-Line Help with the release. |

Teller Drawer Cash Inventory Enhancements

This change adds two new features to the Teller Control screen to make the cash inventory system more flexible and convenient:

- **Miscellaneous Cash Fields** - Three more "miscellaneous" cash fields have been added to the cash inventory section that can be used to represent things like bait money, stamps, movie tickets, etc. (Some credit unions track these exactly like cash.) The use for these fields is up to you - just set some policies and let your tellers know which of the fields you would like them to use. All will be added into the total cash inventory total, the same as the previous single misc. cash field.

- **"Net" Calculation** - A new calculated field will be displayed at the bottom of the cash inventory section that shows the net difference between the *Adj. Closing Cash* and *Total Inventory Cash* amounts. This should help you locate drawer balancing errors even more quickly!

| 🖰 | Details for all related screens will be available via CU*BASE GOLD On-Line Help with the release. |

Other Miscellaneous Enhancements

ACH Enhancements

We have been working through some outstanding issues for ACH processing and are happy to be able to release a substantial number of minor enhancements and changes. For on-line credit unions, these changes took place as of May 12, 2003. For a complete list of the changes made, refer to the separate announcement, or refer to the "What's New" feature in on-line help after you receive the release.

Letter Codes

Just a reminder that with the AS/400 operating system upgrade that was performed in March, we lost the ability to use IBM OfficeVision to perform mail merges on the AS/400 using the CU*BASE Auto. Print System. However, the Letter Codes feature itself (MNMRKT #9) was not discontinued. This system can still be used to populate the LETCDE field on membership and account files with any three-digit code you like. This will be very helpful for flagging member accounts so that you can create custom reports using the CU*BASE Report Builder, and for preparing database files to download for use in PC applications.

> 🖰   Details for all related screens are available via CU*BASE GOLD On-Line Help with the release.

On-Line Help Update: MNACCK

Along with all of the updates related to the items in this release, we are pleased to publish complete on-line help for the CU*BASE Accounts Payable system. All options on menu MNACCK are included, along with an overview of how and why to use Accounts Payable features in CU*BASE. If you haven't started using these tools yet, now is the time to check them out!

Overdraft Protection Enhancements

CU*BASE Overdraft Protection has been overhauled to take care of some outstanding issues and enhancement requests, as well as to clean up the underlying programs so that they are easier to control and enhance in the future. This is another one of these projects that is large in scope and affects many different systems, but on the surface you may not notice many differences. However, the rewrite is significant because it will make the underlying software much more flexible and easier to work with for any future changes that might need to be made. This is another of the projects that set a strong foundation for the future of your credit union and the CUSO.

Specifically, we were able to take care of a few outstanding requests that you will be able to see when the release goes into effect:

- The "Combined overdraft protection fee" will be assessed only if funds are transferred from both a share-type and a loan-type account to cover a check(s). Previously, if more than one transfer occurred, even if both transfers came from loan-type accounts, the combination fee was charged. Otherwise, only the appropriate share or loan ODP fee will be used according to the accounts type(s) used.

- The "Age Waiver" fields have been removed from the NSF/Overdraft Protection configuration screen (MNCNFA #9, then option 2).

- The old "maximum negative balance" field, which has been renamed *Non-fee tolerance* with this release, will now work properly to stop a check from being returned if within your defined tolerance range (usually $5 or less), even if the member has overdraft protection set up but no funds in his ODP accounts. Previously this was used only for members who did not have *any* ODP configured.

- For **laser notices** generated for overdraft transfers (event ODPSL), you can now choose to print the Check # as part of the notice event. Use the "Configure Laser Notices" command on MNPRTC, then click the button to define text for notice events. Keep in mind that if more than one check was presented that same day, only the first check number presented can be shown on the notice. (You may wish to alter the event text to explain this, if desired.)

- Fees will be charged only if transfers actually occur, and will obey all waivers set up in your Tiered Service program. Other outstanding reported issues have been cleaned up as well.

> 🖰   Details for all related screens will be available via CU*BASE GOLD On-Line Help with the release.

NEW! OTB Credit Card Verification Report

For credit unions that use the CU*BASE OTB software to record credit card information, there is a new verification report that should be run regularly to check for duplicate cards in your database. This is particularly important to credit unions that receive updates to your files from your credit card vendor, as well as CUs that offer balance transfer capabilities to your members.

The report, which will be available from menu MNRPTC, will display all accounts for which more than one OTB record exists with the same card number. **Each account on the report must be investigated to determine which of the accounts is the correct one, and the other(s) should be deleted.** The first time the report is run, there may be many duplicates; after these are cleaned up the report should be run periodically to help make sure the files are kept clean.

 📖 Refer to the booklet, "OTB Credit Card Verification Report" for details.

Coming Later This Summer

Another very significant portion of the development work currently underway revolves around a complete overhaul of the teller posting system to provide more flexibility for new features and services. Because of the potential impact these changes will have on your busy teller lines, we are taking a few extra months to put the new system into longer-term testing at specific beta sites.

A complete announcement with a release date and specific details will be coming in a few months. In the meantime, here's a peek at what you will be able to do when the new teller system is released:

Non-Member Teller Services

Activate basic teller transactions for non-members that come in just to cash checks but do not qualify (or want) to join the credit union, including check cashing, misc. receipts and misc. advances (see below). Special fee configuration options will be available as well as a new flag on non-member records to allow you to "qualify" a non-member for these services.

Special thanks goes to Community CU in Wisconsin for spearheading the evolution of this project. Community CU has made the development of non-member services a priority and Chris Butler, CCU's President, would be happy to talk with your credit union if you would like to explore whether the same ideas would make sense for your organization.

Check Cashing Fee Enhancement: Check "Negotiation" Fee

An optional flag to let you broaden the scope of your Check Cashing Fee to use it more as a "check negotiation" fee, charging the fee even if the member chooses to deposit a portion of the check, or requests a miscellaneous receipt.

Miscellaneous Advances System

Advance funds from a Visa card or pay for staff meeting lunch from petty cash using a new Misc. Advances feature in the teller system. Like the opposite of a Misc. Receipt, a Misc. Advance will debit an assigned G/L and credit cash, adding the advance amount to the "Funds In" total for that transaction, so that the funds can then be used like cash and given to the member, deposited, used to make a loan payment, purchase a Misc. Receipt, print a money order, etc.