

SPRING
2005

CU*BASE® Software Upgrade

Online Credit Unions

Self Processing Credit Unions

May 16, 2005

Week of June 13, 2005

A sure sign of spring...another CU*BASE release! This is a big release in the loan area, and will require some planning by your lending team to take advantage of all of the new time-saving features. Remember our handy coding system to help you scan this summary:



Immediate Effect

Changes automatically in place on the day the release is implemented.



Must be Activated

Your CU must make a decision either to activate it or modify configuration parameters. May require contacting a CSR.



Team Implementation

Work with CU*Answers before implementation.

All of the booklets mentioned below will be available on our web site on or before **May 6, 2005**. Updated online help , including the "What's New" summary list of all changes, will be included with the release itself in May (or June, for self processors).



"Blocked Persons" Database

This project adds another method for your credit union to record names of people who should be denied a membership. This new database can function as a sort of "fraud alert" system and provides a way to prevent known individuals (or organizations) from joining the credit union.

This new database is designed as a supplement to the "Deny Membership" flag already available in the non-member database. That existing flag works great for situations where you have a valid SSN for an individual. However, if there is no valid SSN available, creating a non-member record with a "fake" SSN and setting the deny flag would not work. If the person came in to join and gave a different SSN than the one used to create the record, the system could not stop it. In some cases, you may not even have enough information to create a non-member record in the first place.

Therefore, a new **Blocked Persons List** database has been created so that your credit union can record names and, if known, SSNs of individuals for whom membership should be denied. This database can be updated via the "Update Fraud Alert/Blocked Persons" command on menu MNMISC.

⇒ NOTE: This feature was actually added as part of the April GOLD update, so online clients can use it immediately.

When new memberships are created, a command key will be available from each of the screens to allow you to check the SSN and name against this database at any point in the process. If a suspected match is found, a warning message will appear. After verifying identity according to credit union policy, the user can continue to create the membership or cancel the process and produce a member service denial notice as needed.

SSN/TIN	Name	Type	Comments
000000000000000000000000	JERRY	I	
000000000000000000000000	JOHNSON	I	
000000000000000000000000	JOHNSON	I	
000000000000000000000000	TEST	I	
000000000000000000000000	TESTING	I	
000000000000000000000000	PERSONS	I	
3801111111		I	THIS IS A TEST

As part of the Member Service Rewrite project we will be automating the scan against this database; however, for now this will be a manual step your MSRs will need to complete when opening new memberships.



Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

! Centralized Loan Processing Enhancements

The CU*BASE "Work/View Application Status" feature (MNLOAN #8) has gone through a major overhaul to make it easier to use and to accommodate the many enhancements related to the "XML Lending Gateway" described below. Status tracking features have been enhanced to make the screen easier to use and more effective for your credit union's loan processors. And the new "dashboard" approach may change completely the way you track the activity of your loan team.

Here's a summary of the changes you will see:

Work/View Application Status Enhancements

- All incoming applications will now be **date- and time-stamped** so that the system can analyze applications by the time waiting in the queue. The "Wait times this week" area will even tell you how long the current week's applications have been waiting for attention, updated interactively every time you refresh the screen.

- Instead of showing only one calendar month at a time, **date range** options let you display applications from any time period. By default the list will show the past 30 days (rolling across month-end), such as March 8 through April 7, as shown here.

- New **selection options** let you find applications by loan app number or last name. You can also list only certain interviewer IDs, underwriting status codes, loan categories, branch numbers, or delivery channels (for example, to work only home banking applications).

NOTE: The Branch option now represents the branch where the loan *interviewer* is, not the member branch like before. (For home banking and other external applications, you can specify in the new Delivery Channel configuration what branch ID should be used. Also see "Misc. Enhancements" below.)

- The new **F1-New Application** command key lets you move directly to the Process Loan Applications feature (MNLOAN #1) from this screen, so that you do not need to exit to the menu first. This should be a time saver for lenders who work directly from this screen throughout the day, to speed up the process of setting up a new loan request.
- A new **Delivery Channel code** (the "DC" column shown here) has been added to each incoming application, and will be retained even after the loan is approved and the account created, or for denied applications. This code tells underwriters where the application originated: from home banking, through an external lending channel such as DealerTrack or a credit union or SEG website, or via a credit union loan officer in CU*BASE. Because it is retained on the loan account record, the code also allows for ongoing statistical analysis so that you can track the effectiveness of all your loan delivery channels. See also the "XML Lending Gateway" discussion below.
- The **Key Activity Tracking** area has been enhanced so that by simply clicking a button you can now see that same status information for all of your centralized underwriting codes. (Remember that the six items shown on the main window are chosen by you in Centralized Underwriting Code configuration.) In addition, whenever you use any of the selection options, these figures will update automatically to reflect the applications currently being displayed on the screen.
- New features have been integrated to handle applications coming in from **external channels** such as DealerTrack or an external web site. A "suspect application" feature lets you examine incoming apps that do not exactly match your existing data, to prevent invalid data from affecting your non-member or member databases. See "XML Lending Gateway" below for more details.

- The previous Approved tab was changed to read **Booked**. The data displayed is the same, but this terminology makes it clearer that the loan has actually been created as an account in CU*BASE. Color-coded text also indicates whether funds have been disbursed or not.

New “Statistical Dashboard” for Loan Department Activity

An instant view of the lending team’s output at any time during the month.

Think about taking a road trip in your car. You have a goal and an anticipated outcome. Your final destination is 500 miles away and you want to be there in 5 hours. That means you would need to drive 100 miles an hour. But stuff happens. You stop for gas, you talk to a state patrolman about your speed...now you’re looking at the dashboard wondering how you have to change your plan to meet your final goal.

Today, organizations want an instant look at where they are throughout the month in relationship to their goals and where they hope to end up. In the past, you simply ran a report after the fact to see how you did. Today, we need to stay aware of how many days we have left to meet our goals, in order to affect how fast we’re moving toward those goals. We need to make sure we inspire the right people in order to stay on track.

That’s what the new Loan “Statistical Dashboard” is all about. This feature should help you get a team-wide awareness of where you are and where you are going.

Now leadership can pop in on the loan department any time they want by simply using the “Work/View Application Status” option from the MNLOAN menu, then the new **F17-Activity Tracking** command key. Data can be displayed for any time period and grouped by employee, branch, or delivery channel. At a glance the stats can point to the need to encourage an employee on an individual goal, counsel a branch leader on the team’s goals, touch base with an indirect lender, or even work with the web team to try and increase the number of applications coming in through the Internet.

It’s the 22nd of the month. You pop in to the statistical dashboard and find out that you are just 50% of the way to your monthly lending goal, and there are only 9 days left in the month. What are you going to do? Hopefully you will rally the troops, come up with some new plans, and step on the gas to get members into the loan department or follow up with existing applications and close the deal.

Status	Week 1		Week 2		Week 3		Remaining Weeks	
	# Apps	Amount	# Apps	Amount	# Apps	Amount	# Apps	Amount
Pending	27	564,320	48	1,571,400	40	1,196,556	24	741,128
Denied	1	5,000	1	20,000	2	37,000	123	1,221,249
Booked	1	56,000	1	10,000	18	562,815	304	3,084,141
Total	29	624,320	50	1,601,400	60	1,796,471	451	5,046,518

Status	% Apps	% of Amount	% Apps	% of Amount	% Apps	% of Amount	% Apps	% of Amount
Pending	93.10	90.38	96.00	90.12	66.66	66.31	5.32	12.67
Denied	3.44	0.80	2.00	1.24	3.33	2.07	27.27	20.88
Booked	3.44	0.80	2.00	0.62	30.00	31.61	67.40	66.43

Status	Total # of Apps	Total Amount of Apps	% of All Apps	% of Total App Amount
Pending	139	4,057,504	23.55	41.18
Denied	127	1,263,249	21.52	13.02
Booked	304	4,511,955	54.91	45.79
Total	590	9,852,709		

Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

CU*EasyPay! Fee Enhancements

The CU*EasyPay! service charge configuration (MNCNFE #17) has two new features you can use to control fees for bill payment services to your members:

- **Monthly “non-use” fee** - You can now set up a monthly fee to be charged if the member performs fewer than a minimum number of transactions during the month. This fee would be waived automatically during the member’s first month of enrollment, but would be in place from that point on. This allows your credit union to offer bill payment services at no charge to your members while still providing an incentive for members to actually use the service.
- **E-statement waiver** - You can now choose to waive the normal monthly subscriber fee if a member is enrolled for e-statements. This lets you bundle self service features together to encourage greater participation in your credit union’s offerings.

Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

Debt Protection

This project enhances the existing CU*BASE loan insurance features to allow your credit union to offer Debt Protection to members, either exclusively in place of insurance (such as with CUNA Mutual), or as an optional alternative to traditional loan insurance (such as with Minnesota Mutual). As part of the changes to the Loan Quoter system described below, the CU*BASE loan application process has been enhanced so that debt protection fees can be quoted automatically with every new loan request.

Although the infrastructure is in place for debt protection features, the requirements of each vendor will be different and your individual program will require special setup and testing. Please contact a Client Service Representative for help in planning the implementation of Debt Protection offerings for your members. To avoid potential delays, please plan to work with us *before* you sign a contract with a provider.



Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

Loan Quoter Rewrite

This long-awaited project enhances the Loan Quoter feature to make it easier to quote loan prices quickly and with little user input—automatically pricing the loan both with and without insurance.

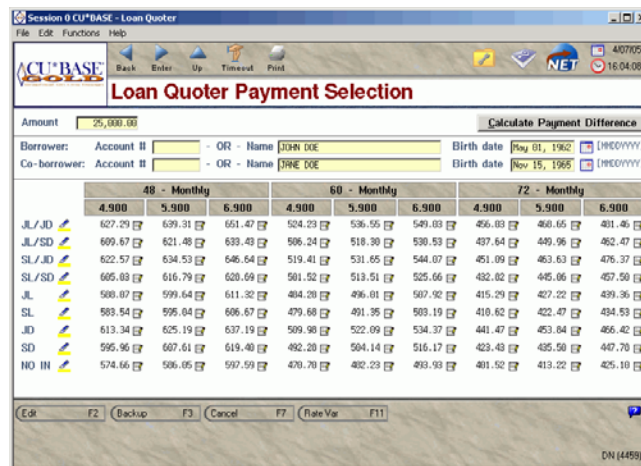
Quoting Loan Insurance Automatically

One of the main reasons for this rewrite was to give your staff an easy way to encourage members to purchase loan insurance coverage by making every loan quote include these premiums automatically.

You can configure which insurance codes to use and the system will **quote up to 81 payments** on a single screen. The system will automatically adjust so that it quotes only the payments appropriate for the situation (for example, if no co-borrower birth date is entered, only single life and/or disability insurance is quoted). As before, you can enter a member account number or simply type a name and birth date for use when printing the quote.

- ⇒ There's even a tool that will calculate and display the difference between two of the payments shown on the screen!

A similar insurance quote feature will also be available when creating a new loan request. See “Loan Application Processing Enhancements” below.



	48 - Monthly			60 - Monthly			72 - Monthly		
	4,900	5,900	6,900	4,900	5,900	6,900	4,900	5,900	6,900
JL/JD	627.29	639.31	651.47	524.23	536.55	549.03	456.03	468.05	481.46
JL/SD	609.67	621.40	633.43	506.24	518.30	530.53	437.64	449.96	462.47
SL/JD	622.57	634.53	646.54	519.41	531.65	544.07	451.09	463.63	476.37
SL/SD	605.03	616.79	628.69	501.52	513.51	525.56	432.02	445.06	457.50
JL	588.07	599.64	611.32	484.20	496.01	507.92	415.29	427.22	439.36
SL	589.54	599.04	608.67	479.68	491.35	503.19	410.62	422.47	434.53
JD	613.34	625.19	637.19	509.90	522.09	534.37	441.47	453.84	466.42
SD	595.96	607.61	619.40	492.20	504.14	516.17	423.43	435.50	447.70
NO IN	574.66	586.05	597.59	470.70	482.23	493.93	401.52	413.22	425.10

A New Focus on the Loan Product

A big part of this project involves moving toward a focus on the *Loan Product* instead of the *Loan Category* for promoting and selling loans to members. Currently the Loan Rate Inquiry shows products, but for everywhere else the loan officer is forced to remember that these 15 loan *products* (new car loans, used car loans, boat loans, etc.) all fall under this *category* code (01 Installment Loan).

With this release, the Loan Product configuration—which is currently used only for rate inquiry and for home banking settings—will become the key mechanism for how your credit union *sells* loan products to your members. Once the loan is approved and the account created, the Loan Category takes over to control how the loan account is *serviced* by the system.

What does this mean to your credit union?

Well for one, you can now use different risk-based pricing scenarios within the same type of loan, such as for new vs. used car loans under the same loan category. Currently, risk-based pricing is limited to a matrix built on paper grade and scores only. By moving this matrix to the product level, you can now have risk-based pricing based on other factors such as loan term. Likewise, you can now set up explicit instructions

and checklists for dealing with one type of loan request versus another, even if they use the same loan category code.

Even more importantly, your loan team can standardize individual products to eliminate the guesswork and streamline the process to make your loan interviews faster and require less work for your staff. It also means that lending leaders will now be able to truly manage their rate sheets on line, using certain codes for employee lending channels, and others for automated channels such as DealerTrack or home banking lending. This is a big change, and one that will affect our lending platform for years to come, by providing more flexibility than we have ever had before.

In order for the loan product configuration to become the primary focus for selling your loan products, we have moved the following features from the loan category level down to the individual loan product level:

- Amortization Defaults (rates, risk-based pricing, purpose and security codes, etc.)
- Electronic Checklist
- Marketing Tips
- Procedures

Handy new tools will allow you to copy all of these configurations from one product to another, making it easy to set up similar products.

Getting Ready for This Change

When this release is implemented we will be moving amortization data, checklists, marketing tips, and procedures data from your loan category configuration to all loan product codes tied to that category.

If you do not have at least one loan product configured for each of your loan categories, you will lose any of this data currently configured in your loan category codes.

If you wish to save this data, use the "Rate Inq/PC Bank Ln Product Config" command on menu MNCNFB *now* to configure at least one loan product code for each loan category, so that we have somewhere to move the default settings in the new format. Remember that after the release is implemented you will be able to copy this data from one product to another, making it easy to add more products later on.

Also keep in mind that if you do not set up Loan Quote defaults in your loan product configuration, users will have to manually enter all of the loan information such as term, rate, etc., before the quote can appear. So if you want quotes to be quick for your members and simple for your staff, also plan to take some time, either now or after the release is implemented, to set up Loan Product Codes with appropriate default settings for all of the different loan products you offer to your members.

 Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

Loan Application Processing Enhancements

In step with the changes to Loan Quoter for quoting insurance/debt protection automatically, and in keeping with our new focus on the Loan Product as a sales tool, we have made several enhancements to the screens used to create and modify loan requests in CU*BASE:

Loan Product vs. Category

On the initial account selection screen, if using the "LR" action code to start a new loan request, you will now be able to enter either a product code *or* a category code.

If a category code (such as 01 for "Installment Loan") is entered, CU*BASE will then display the list of configured products (such as 113 "New Auto Loan" and 114 "Used Auto Loan") tied to that category. (Remember that amortization defaults and other settings are stored in the loan product now, so CU*BASE needs to know which product you are creating.)



The simplest way to use the screen for a new loan request is still to enter an account base and Action Code LR, press Enter, and CU*BASE will automatically display the list of loan products. All you need to do is select the product and you are ready to go!

Layout Improvements

The main loan request screen has undergone a significant overhaul to make it easier to use.

With all of the default settings that can now be set at the loan product level, in many cases there are only a couple of fields that actually need to be entered in order to complete a new loan request. The new layout is designed to streamline the flow and reduce the number of keystrokes needed to process a typical loan request. In fact, if all amortization defaults are used in the configuration, all the user has to do is type the loan amount and press Enter to move on!

The new "Edit Default Dates" button will display some additional date fields that are not normally changed during a loan request, including *Application date*, *Disbursement date*, *First payment date* and *Payment day*. The fields were hidden to prevent them from being accidentally changed, but by clicking the button the fields will appear so you can make adjustments when needed.

⇒ Notice the new *Loan fees to include in modified APR* field. This will allow you to enter a fee amount and the system will automatically include this amount in the modified APR calculation shown on the Recap screen. (If you would like this information to appear on any of your custom loan forms, you will need to request a custom programming change.)

Quoting Multiple Payments Automatically

In keeping with the changes introduced in Loan Quoter, the loan application process will now also quote multiple payments automatically, both with and without your configured loan insurance options. The screen lets you change insurance codes and add a co-borrower birth date to quote joint insurance options easily.

To help you encourage members to take advantage of your insurance offerings, the system will show insurance costs broken down per payment, per month, and per day. There is even a handy calculator that will show the difference between two calculated payments.

Rate Estimator

A great new sales tool to encourage your members to move their loans to your credit union! When reviewing a member's existing loan accounts at another financial institution, you can now use the new Rate Estimator to calculate an approximate interest rate based on the member's original loan balance, term, and monthly payment.

This button will appear on both the Real Estate Loans and the Loans/LOCs application screens, as well as on those same screens in household maintenance. All you need to do is place the cursor on the line where the loan information appears and click the "Estimate Interest Rate" button (or press F19). Any information not available on that screen can also be filled in manually on the calculator window.

! New Selection Options for Generating Mailing Labels/Database

This project adds some new selection criteria to the recently-revamped Member Mailing Labels program (MNPRTC #5). These new criteria will allow you to include members in a mailing list or database file that do NOT have a certain attribute, such as all members without a checking account, or without any ACH records, etc. Currently this is very difficult, if not impossible, to do using Query.

Example: Say you want to do a marketing campaign to all members aged 50-75 who do not currently use any direct deposit (ACH) services. The existing program lets you choose employees by year of birth, but there is no way to pull out only those who do NOT have any ACH distribution records. Or you may want to create a database of members who do not use any of your checking account products, in order to send a selective statement insert.

The new “Without” criteria will look at a member’s current status—a “snapshot” of the member’s relationship with the credit union at the time the labels are generated—and will gather a list of members without certain products (dividend applications, CD types, loan categories, or OTB product codes), or without certain services (such as ATM or debit card, ODP, e-statements, bill payment, etc.).



Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

! Trial Balance/GL Verification Changes

We have added several helpful enhancements to the Trial Balance G/L Verification tool (MNGELE #11):

- A new **Comments** feature (F20) has been added so that you can type notes for any date, to record the results of your research into any out-of-balance conditions and a description of what corrections were made. This provides an excellent record for future balancing questions.
- If you wish to print a copy of the inquiry screen in report format, you can use the new **Report** feature (F14) to print a report for any date range, with combined or separate branch totals. You can also choose whether to show the account balance or the accrued amount, and whether you wish to include savings, loans, or both on the report.

Also, the inquiry has been changed so that if you choose a date on which beginning-of-day/end-of-day processing was not completed for your credit union (i.e., weekends and holidays), the screen will show blank instead of showing a previous day’s data.



Refer to the booklet, “General Ledger Balancing Tools” for details.



Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

! Teller Enhancement: ODP & ANR for Teller In-house Drafts

Finally, overdraft transfers and courtesy pay for teller in-house drafts! For members that already have overdraft protection, CU*BASE will now automatically perform overdraft transfers when posting an in-house draft to that member’s checking account through the Teller Posting system. Likewise, in-house drafts will now be posted to a negative balance if a member has a negative balance limit as part of your credit union’s ANR program. All configured overdraft transfer and/or non-return fees will be charged as usual, and CU*BASE will use both features together if needed in order to cover as many checks as possible.

No configuration will be needed: if you already offer ODP and ANR, the teller system automatically will begin using the same rules and posting procedures that are used for posting regular share drafts. If there

are not adequate funds available via ODP and/or ANR, the system will stop the draft with an error message the same way it does now.

IMPORTANT: For Teller in-house items, checks will be cleared in the order in which they are entered on the teller screen, *not* sequenced by amount. Therefore, if you want to make sure larger checks are covered before small ones (or vice versa), the items will need to be entered in that order on the teller funds-in screen.

NOTE: Your credit union may need to review your Reg. D configuration. ODP transfers that occur as a result of teller in-house draft posting will use **Origin 01**, rather than Origin 02 which is used by regular share draft activity. Contact a Client Service Representative for assistance.



Details for all related screens will be available via CU*BASE GOLD Online Help with the release.



The “XML Lending Gateway”

Loan Applications Delivered to CU*BASE from a Third-Party Channel

Launched with the first meeting of the Building Loan Channels focus group last June, this project revolves around developing a new network capability where CU*Answers servers, in partnership with our iSeries network, can receive, process, and respond to *any* type of Internet loan application. In addition to our kickoff project with Dealer Track, this comprehensive new gateway and infrastructure will allow credit unions to work with independent auto dealers and other indirect relationships to automate applications for loans.

For example, would you like to have a browser-based application placed on your SEG's intranet for their employees? How about automatically *approving* those loans through that intranet site? That future is getting closer every day.

Our First Step: Dealer Track

DealerTrack is a system by which car dealerships can automatically submit loan applications to multiple lenders in order to quickly and competitively approve financing for their customers. While it is not the only such system on the market, CU*Answers is taking advantage of their experience in order to design a generalized solution for automated loan processing and approval—the new “lending gateway.”

- **The Flow** - In a nutshell, the new gateway allows applications to be submitted from Dealer Track directly to CU*BASE, where a basic loan application record is created, tagged as having been received via the Dealer Track delivery channel. CU*BASE runs the application through an automated approval process, pulling a credit report as needed, checking against your configured approval matrix, and sending a response back to Dealer Track. If a loan cannot be approved for any reason, the response is simply a confirmation that the app was received. An underwriter can then work the loan request and, when ready, manually initiate a response back to Dealer Track.

As with CU*@HOME, all applications received through this channel are completely integrated into CU*BASE loan processing features, making it easy for your lending staff to learn and to integrate the work into their normal routines.

- **“Suspect App” Processing** - Incoming applications are checked against existing member and non-member database records, but if an exact match is not found (meaning the last name, SSN, and date of birth do not match exactly), the system has a new “suspect application” procedure to allow you to verify the data before any permanent changes are made to the database. The idea is to eliminate as much manual intervention as possible, while still allowing flexibility for situations that require special attention.
- **Delivery Channel Configuration** - In addition to the changes to loan product configuration, loan processing and the application status system described above, this project also created a new configuration tool that allows your credit union to set up parameters related to the automated handling of these incoming loan requests. The new delivery channel configuration lets you determine how incoming requests correlate to your credit union's loan product codes, so that CU*BASE knows what

type of loan request to set up. You can also set up the default branch number, interviewer/underwriter ID, and underwriting control codes to be used for these applications.

The configuration is flexible enough to be used for other external channels as they are developed, including existing CU*@HOME and CU*BASE channels as well as other third-party interfaces in the future.

Getting Started: This interface will require careful planning and preliminary setup, testing, and verification before being implemented for your credit union. We are currently working with a couple of beta-site credit unions and will soon be ready to begin planning for additional implementations. Contact our new Director of Lending, Geoff Johnson, at gjohnson@cuanswers.com, who will work with you to manage your project from start to finish.

As part of the Building Loan Channels focus group effort, CU*@HOME teams are also getting ready to present a completely new online loan application process that will include the ability to automatically approve loans. This new process will improve the way loans are quoted on line, allow both home banking members and non-home banking members to participate, and even work with non-members through credit union web sites. Watch for more information in the coming months!

❗ Miscellaneous Enhancements

- **Change Your CU*@HOME Loan Application Defaults** - As part of the new Delivery Channel configuration described above, you can now specify what default branch number (previously used the member branch), interviewer / underwriter ID (currently uses 96), and underwriting codes (currently uses HB) should be used for new incoming home banking applications.

NOTE: Starting with this release, instead of the member branch we will be specifying a default branch of 01 for all incoming home banking applications. After the release is in place feel free to modify this setting as you wish. Either use the new "Loan Delivery Channel Configuration" command on menu MNCNFB, or contact a Client Service Representative for assistance

- **Wire Tracking Enhancement** - It is now possible to edit wire information (non-transaction information such as recipient name and address, etc.) from the Tracking system after being posted to the member.
- **Changes to New Membership and Closed Membership reports** - These reports will now be sorted by branch number, with a summary of new/closed account Reason Codes after each branch, to make it easier to keep track of why members are joining/leaving your credit union.
- **Check Digit For LOC Disbursement Checks** - Changes have been made to the LOC Disbursement Checks feature (available through the same option used to print Member Starter Checks). From now on the system will automatically calculate a check digit for use with these items. The calculated check digit will be stored in the MEMBER6 file (and closed ACHIST6 file) and automatically used when printing LOC disbursement checks and processing them through the draft clearing system.

If your credit union currently prints LOC disbursement checks where a teller must manually enter a check digit, you should alter your configuration so that the MICR line account number can no longer be manually updated, to prevent errors. Use the "Mbr Starter/LOC Disburs Chk Cfg" command on menu MNCNFA. Contact a Client Service Representative if you would like further assistance.

- **Investments Enhancements** - Two minor changes were made to the Investments system based on client requests: The Investments system will now allow you to enter an interest rate into the *Coupon Rate* field even for investments that are not being accrued, so that rate information can appear on the investment register. Also, the system will now allow you to set a *Last Accrued Date* that is prior to the *Purchase Date* on the investment record, so that accruals can begin on the actual purchase date. (The date can be no more than 30 days prior, and a warning message will appear to prevent an early date from being entered accidentally.)

- **Collections Enhancement** - We have added a new account number search feature to the main collections inquiry screen, to make it easier to locate a specific record without having to scroll.

Other minor enhancements and miscellaneous fixes will be noted in the online help "What's New" topic when the release is implemented.

Coming This Summer: ACH Enhancements

Another major project that is just *this close* to being ready is a major set of enhancements to CU*BASE ACH Processing features. To allow us to complete a few more rounds of testing on this critical system, we will be implementing these changes in a separate release this summer (date to be announced).

The project represents a giant leap forward in the way that CU*BASE maintains and processes ACH distributions. You'll see an entirely new maintenance and inquiry structure, new effective dating features, more available distribution records, and the ability to post in true sequence order. Not only do the changes streamline the ACH system and make it more efficient for your staff, they also set the stage to allow you to move routine ACH maintenance tasks away from the back office and out to both members (via CU*@HOME) and front-office staff (via Phone Op) for better member service. Stay tuned!