

WINTER
2005

CU*BASE[®] Software Upgrade

Online Credit Unions	Self Processing Credit Unions
February 21, 2005	Week of March 28, 2005

A fun release for a dreary time of year! We've got some great new tools for your marketing staff as well as a completely revamped collections system, so read on! To help you scan this summary, remember our handy coding system:



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 **February 11, 2005**. Updated online help , including the "What's New" summary list of all changes, will be included with the release itself in February (or March, for self processors).

Collections Enhancements: Combined Collections Inquiry

It happens all the time. A collector contacts a member about a delinquent loan, and a few hours later, he has to call that same member back when he finds her name on the negative balance or overline account list. It's an inefficient use of the collector's time, not to mention an aggravation for the member.

Introducing a whole new way to work through your collections tasks! The "Work Collections" feature on MNCOLL has been enhanced to create a new tool that combines the existing inquiries for delinquent loans, negative balance shares, overline accounts, and written-off loans. This combined tool will allow collectors to see all of a member's relationships in one place and make a single call to handle all of that member's accounts.

Selection options will still be available so you can use the separate inquiries just like before if you wish. You can also "mix and match" selection criteria—such as delinquency level, number of days negative, and amount overline—to get just the members you want to work with.

NOTE: Because they have a different focus and purpose, the **Work With Member Follow-ups** (Ticklers) and **Loan Classification Review** features will be pulled out and put onto separate menu options on the MNCOLL menu. Remember that you can also access ticklers for an individual member from within the collections inquiry screen itself.

Here's the process in a nutshell:

- From MNCOLL, choose "Work Collections"
- On the initial selection screen (shown here), use the selection criteria and checkboxes to choose which members you would like to work.
 - Use the three optional fields at the top of the screen if you want to limit your list to accounts assigned just to your collector ID, or if you want to work just a single corporation or member branch.
 - Next, check one or more of the four *Work...* checkboxes to indicate what types of accounts you want to work. (Remember you can use Alt plus the underlined letter to choose the checkbox with your keyboard, such as Alt+d for *Work delinquent loans*.) To narrow the

list down a little more, you can use the selection fields in that section to choose things like delinquency level, number of days negative, etc.

For example, if you want to work delinquent loan accounts that are at levels 3 and 4, place a checkmark in the *Work delinquent loans* checkbox. Then enter the levels into the *Delinquency level From / To* fields.

- If while you are working these accounts you want to be able to see if there are also other accounts these members have that need attention, be sure to check the *Show all other accounts for these members* flag (this is checked by default).

For example, if you check *Work delinquent loans* and set a delinquency level of 3 to 4, then check the *Show all other accounts...* flag, you will see all delinquent loans at level 3 or 4, plus any other negative balance, overline, or written off loans for those delinquent members.

- To see *everything* in your collections file at once, check all four of the *Work...* checkboxes. (In this case it doesn't matter if you check the *Show all other accounts...* flag or not.)
 - If you want to work with individual inquiries like before, check just one of the *Work...* checkboxes and set the related selection criteria. To avoid seeing other types of accounts, be sure to remove the checkmark from the *Show all other accounts...* flag also.
3. Use Enter to proceed to the combined inquiry screen (shown here).

A member's accounts will be grouped together so that you can see at a glance all of the situations which need to be discussed with the member. (You use F3-Backup to return to the previous screen and change the selection criteria at any time.)

4. Notice the new *Type* column showing the type of record you are viewing: **DELQ** for delinquent loan, **NEGB** for negative balance shares, **OVRL** for overline loans, and **WOFF** for written-off loans.

⇒ Share accounts that have a *Negative Balance Limit* greater than \$0.00 will read **NEG*** instead so you can easily identify the members whose limit has been removed.

Call ID	Contacted Yes	Mo/Day	Account	Name	Type	Dly/Over Mths	Days	Balance	Last Transaction
15	<input type="checkbox"/>		70506 772	ICL	DELQ	2		10,341.53	12/29/04
15	<input type="checkbox"/>		100638 786	SC	DELQ	1		5,003.76	12/16/04
15	<input type="checkbox"/>		786		OVRL			4,933.44	01/01/05
15	<input type="checkbox"/>		100874 771	RC	DELQ	3		2,351.00	12/15/04
	<input type="checkbox"/>		786		OVRL			20.96	01/14/05
	<input type="checkbox"/>	1/12	101624 001	VI	NEGB			218.09	12/16/04
15	<input type="checkbox"/>		786		DELQ	9		2,052.88	09/10/04
	<input type="checkbox"/>		102652 786	TH	DELQ	8		2,052.88	09/10/04
	<input type="checkbox"/>		786		OVRL			67.97	01/17/05
	<input type="checkbox"/>		104359 001	BON	NEGB			4,045.83	11/19/04
15	<input type="checkbox"/>		711		DELQ	6		29,005.04	12/07/04
15	<input type="checkbox"/>		514486 770	DF	DELQ	6		2,568.40	12/09/04
15	<input type="checkbox"/>		516044 786	ET	DELQ	8		32,136.65	12/22/04
15	<input type="checkbox"/>		516604 784	KJ	DELQ	6			

5. For fields such as *Negative Balance Limit* and *Written Off Date* that would not fit in the new format, simply select the item and use the **More Info** option to show a pop-up window with additional details. (Works for NEGB / NEG* and WOFF items only.)
6. The new **Summary** option replaces the old F15=Summary command key but still lets you view a summary calculation of all delinquent loans, or all negative balance shares, or all overline accounts, or all written off loans. The summary you get will depend on the account type you have selected when you choose the Summary option.
7. Just like before, use the Contacted "Yes" checkbox to mark an item as worked. All other options such as Inquiry, Notices, Ticklers, etc., will work as before. Remember that some options, such as Assign, apply only to loan accounts and therefore will not work when a share account is selected.

Although you will probably need to experiment with the new selection criteria to get just the list you want, we believe once you get used to it, the new combined method will save you time and duplicate work, and make for a much smoother experience working with your members.

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



Household Statistical Report Enhancements

A new feature has been added to the Household Statistical Reports (on menu MNMRKT, “Household Stat Rpt–by Household” and “Household Stat Rpt–by Member “). Now your credit union can choose to generate a file that contains the account base and household number of all members that fall within each tier on the printed report. Because of the way data on this report is gathered, a comparable file cannot be generated via the CU*BASE Report Builder (Query), making it impossible to use this data as a way to perform database cleanup or to target members for marketing campaigns or other reasons.

For example, on this report a tier might be set up to show how many households have four or more different addresses represented in the same household. Your printed report shows there are 50 accounts within this tier. You want to review a list of this batch of 50 people to try and clean up the household database. Since Query can't give you the same batch of 50, you would simply select the new *Create files with member accounts from each tier* option on this report to automatically create files with account and household numbers for each tier.

File names are HHTIER1 for tier 1, HHTIER2 for tier 2, etc. All files are stored in your credit union's QUERYxx library. You then use CU*BASE Report Builder as usual to design custom reports or inquiries using those files. You could even link them to MASTER to include additional information such as member name and address.

	Refer to the booklet, “Household and Member Statistics” for details.
	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

Introducing

File Starter

The new feature in Household Statistical Reports is the first in a series of similar projects we are referring to as **File Starter**—using reports and other existing programs to start a file that can then be combined (using Query) with MASTER and other files to allow for more detailed analysis, downloads to external sources, selective statement inserts, other marketing needs, etc. We've even included a File Starter option in the new Laser Labels feature described below.

To start, we plan to target reports like the Household Stats reports where the results might be helpful for marketing or other uses, but because of the limitations of Query, it is not possible to get the same output yourself. If you have ideas for reports where output to a database would be helpful, let us know by submitting an Idea Form. (Remember you can get an Idea Form by using the link on the Net button on any CU*BASE screen.)



“Increment By” Flag for Assigning New Account Base Numbers

A new optional feature has been added to allow your credit union to control how new account base numbers are assigned to new memberships. Currently the system automatically assigns the next available account number sequentially, incrementing by 1 (e.g., 12345, then 12346, then 12347, etc.). This new flag lets you choose a different increment (such as 97). When members such as a husband and a wife open accounts at the same time, instead of assigning accounts numbers that are the same except for the last digit (such as 1946 and 1947, for example), the system would assign 1946 and 2043 (1946 + 97 = 2043). This helps prevent keying errors at the teller line or by a phone operator.

To set this flag, use the “Chart of Accounts Maintenance” command on menu MNGELE; enter a corporation ID and press Enter to proceed to the second Corporation configuration screen.

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

Creating mailing labels or database files from your member data has never been easier! We took the existing "Print Mailing Labels" program on menu MNPRTC and beefed it up to make it more flexible and useful for your marketers and member service staff:

- You can now choose to print using either of these **laser label** formats:
 - Avery 5160 (or equivalent): 1" x 2.63", 3 across and 10 down (30 labels per 8½x11 sheet)
 - Avery 5161 (or equivalent): 1" x 4", 2 across and 10 down (20 labels per 8½ x11 sheet)
- The same selection screens can produce **printed labels** in either a laser or dot matrix layout, or **output to a database file**, to allow you to send a file to a third-party vendor for special mailing needs
- The output (whether printed or sent to a database file) can **substitute any user-defined text** in place of the member name (such as a generic "CREDIT UNION MEMBER"). You can also choose whether or not to include the **member's account number** on the printed label or in the database file.
- You can choose to **eliminate duplicate** labels by member address or by household number. No more duplicate mailings to the same address!
- You can use the extensive **selection criteria** options to select members, or the **input can be another database file** you already created (such as a file generated by a File Starter option on a CU*BASE report). This means that you can run any database file (member, non-member or closed member records) through the mailing labels system to get final output in mailing label format, with duplicates eliminated automatically.

	Refer to the booklet, "Marketing Campaigns with Member Connect" for details. (Available on our web site by 2/11/05.)
	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.



Marketing Tools at Your Fingertips

CU*BASE has many different powerful and flexible tools that let you communicate marketing messages directly with your members. But if you're like most users, it can be a challenge to remember them all, especially if you don't use them every day. That's why we developed **Member Connect**. This new tool simply gathers up all of these CU*BASE features into one convenient place, and links them so they are easier and more efficient to use for your marketing campaigns.

<p style="text-align: center;">Introducing</p> <p style="text-align: center;">Member Connect</p>	<p>Now your marketing team can:</p> <ul style="list-style-type: none">■ Send email messages,■ Print member mailing labels,■ Produce a mailing list for a third-party vendor,■ Send messages via CU*@HOME,■ Set up selective statement inserts, and■ Create telemarketing ticklers for follow-up
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... All from the same list of members, and all without jumping around to multiple CU*BASE menus! Member Connect helps you organize and streamline your marketing efforts so you can more easily plan coordinated campaigns and reach out more effectively to your members.

⇒ With this release, all of these features will require your database file to be in your QUERYxx library.

	Refer to the booklet, "Marketing Campaigns with Member Connect" for details. (Available on our web site by 2/11/05.)
	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

Like the idea of communicating more often with your members, but find the task daunting because of lack of time or staff resources? Watch for more information coming soon about the Xtend **Member Reach** program. We will use tools such as Member Connect and take care of composing, setting up, and sending messages to your members on a regular basis. Stay tuned!

Online Credit Cards “Under the Covers”

Later this spring, CU*Answers will be releasing its much-anticipated online credit card servicing platform. Beta testing will begin with select credit union partners over the next few months. This integrated tool will extend your line-of-credit programs in the same way that the debit card has given new life to your checking account offerings. More than a tool, it is an investment by our CUSO so that more credit unions can afford to offer this valuable member service.

For a list of features planned in the online credit card system, refer to the flyer available on our web site (www.cuanswers.com, click “I am A Client” then “Special Interest Docs.”)

As you can imagine, a change this sweeping that touches almost every CU*BASE application, from lending to member inquiry, is best done carefully, step by step, to make sure it integrates seamlessly into existing software. This release incorporates the first, behind-the-scenes step to make this project a reality.

With this release we will be introducing many of the programs that will ultimately run the credit card system. However, all of them will be “under the covers” and mostly invisible to your staff, and you will not be able to activate any credit card features at this time.

Things to Watch Out For

As always when changes are made to loan-related processes, it is important that you monitor day-to-day loan-related activity and let us know if you notice anything that seems out of the ordinary. Pay special attention to:

- Daily interest accruals (remember the F11-Interest Calc. verification tool in Member Account Inquiry)
- Delinquency monitoring, including fines, update of delinquency information, and daily notices
- Creating new loan requests
- Loan payments and adjustments
- Teller Proc Code “X” (Override Payment Matrix)

As far as CU*BASE screens go, the new features are mostly behind the scenes, but you will see a few new fields and indicators here and there. Remember that these will not actually work until the final software is implemented and your credit union works with us to set up your credit card program. Take note of the following screens where you might notice a few differences in your day-to-day work:

- New search field labels on the Member Inquiry, Phone Operator, and Teller Posting account selection screens (not activated)
- New “CC Detail” action code in Phone Operator (works only with credit card loans)
- Loan Creation and Misc. Loan Maintenance screens shown a new “Credit card maint” option (not activated)
- Loan Category configuration will show a new *Interest Calc. Type 5=Average Daily Balance* (not activated)

Phone Operator History Enhancement

As part of the changes related to credit cards, we added a helpful new feature to the Phone Op History screen.

To access this new window, use the **History** action code in Phone Op as usual, then double-click on any transaction in the list (or select the item and choose the **Additional transaction information** option below the list).

This was primarily designed to display additional descriptive information on online credit card transactions, but also works to show full secondary trans. descriptions for other activity as well. For example, you can see the full credit union name on shared branch transactions, ATM locations, ACH additional details, etc. This is an alternative to the existing Toggle Descr. feature (F11) where you can see the first 20 characters of the secondary description right on the History screen itself.

⇒ As a bonus, this window also displays the **transaction sequence number** for each individual transaction. (This sequence number is needed when updating IRA transaction codes for IRA transactions.)

The screenshot shows the 'Phone Operator Processing Transaction Inquiry' window. It displays account information for 'SUSIE Q MEMBER' with a current balance of 732.03. Below this is a table of transactions with columns for Date, Amount, Check #, Balance, Description, and Transfer Acct. A transaction on 1/12/05 is highlighted. A secondary window titled 'Transaction Description' provides more details for this transaction, including the sequence number 07795 and a full description: 'SHARED BRANCH TX AT GRAND RAPIDS MUNICIPAL EMPLOYEES CU'. A small table at the bottom of this window shows the transaction details: Date 1/12/05, Amount 500.00, Principal, Balance 68.27, Description CHECKING CASH W/D, and Transfer Acct.

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

Miscellaneous Enhancements

- Loan Interest Factor Calculation Change** - When calculating daily loan interest, the daily interest factor portion of the calculation was expanded from 7 to 9 digits. Since the change was to a calculated value only, no screens or stored fields were affected, and the change will only be significant on accruals for very large loan amounts.

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