

YEAR-END
2005

CU*BASE® Software Upgrade

Online Credit Unions

Self Processing Credit Unions

December 12, 2005

Week of December 19, 2005

Happy holidays! The year-end release normally comprises mostly tax-related, behind-the-scenes changes, but this year we have a few choice tidbits you'll want to pass on to your staff. 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.

Updated online help , including the "What's New" summary list of all changes, will be included when you receive the release.

! Joint Owner Inquiry Enhancements

The first phase of the Member Service Rewrite has been in place for only a short time and already we are making enhancements based on your feedback! We appreciate all of your ideas and suggestions, and will be compiling a list of changes for a future phase of this ongoing project.

In the meantime, we were able to slip in a couple of minor but very helpful changes based on your requests.

Combined Joint Owner Lookup

The separate Joint Owner and Beneficiaries buttons that appeared on the main Phone Operator, Member Inquiry, and Teller Processing screens have been replaced with a single "Secondary Names" button.

This button will now bring you to a **single screen that displays all joint owner names on all sub-accounts—including loan additional signers—at a glance!**

You can sort the list by name or account suffix, display only joint owners, only beneficiaries, or only additional signers. Now with just a single click you can see all of the accounts on which a particular person is named as joint owner!

NOTE: When viewing a specific account suffix in Account Inquiry, the system will still use the same screens as before to show you just the owners on that particular account.

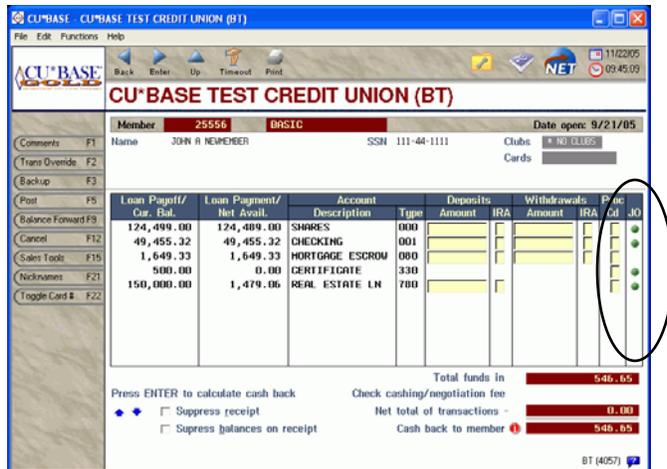
Name	SSN/TIN	Type	Jt. Owner	Beneficiary	Additional Signer
		Sort by Type	Show Only	Show Only	Show Only
JOHN A MEMBER	554-86-	002 X			
FRED H ETHEL	123-12-	011 X			
FRED Q MEMBER	381-96-	000 X			
FRED Q MEMBER	201-96-	330 X			
JANE Z MEMBER	955-11-	330			
JOHN A MEMBER	111-44-	000 X		X	
JOHN A MEMBER	111-44-	001 X			
JOHN A MEMBER	111-44-	002 X			
JOHN A MEMBER	111-44-	330 X			
MARY A MEMBER	379-28-	001 X			
MARY A TESTPERSON	386-84-	001 X			
MARY A TESTPERSON	386-84-	002 X			
PETER MEMBER	372-74-	771			X
ROBERT T PERSON	381-96-	001		X	
ROBERT T PERSON	381-96-	002 X			

⇒ Also notice that we have added the new **Code Word** field to these same screens as well!

Account Joint Owner Lookup Buttons

On the Member Inquiry and Teller Deposit/Withdrawal screens, you will see a series of small green buttons along the right side of the screen for each sub-account that currently has at least one joint owner, beneficiary, or additional signer.

Click the button to see the joint owner/beneficiary names for that savings, certificate or checking account, or to view additional signer names for loans and lines of credit.



! Dealer/Indirect Lending Enhancements

A couple of nifty features to help you manage your indirect/dealer lending activity:

Automated Link to Dealer During Loan Creation

When creating a loan account, you can now enter one of your configured indirect/dealer codes and the system will automatically link the loan to that dealer upon loan creation. Although you can, of course, still link loans after the fact, this new feature should streamline the process and make sure this step is not overlooked. Here's how it works:

When creating a new loan request, a new *Dealer/Indirect ID* field will appear to allow you to select one of your credit union's configured dealer numbers. When the loan is created, the *Link to Dealer* checkbox will be checked automatically, and the system will pull in that dealer number so that all you have to do to complete the link is choose a type (A or B) and press Enter!

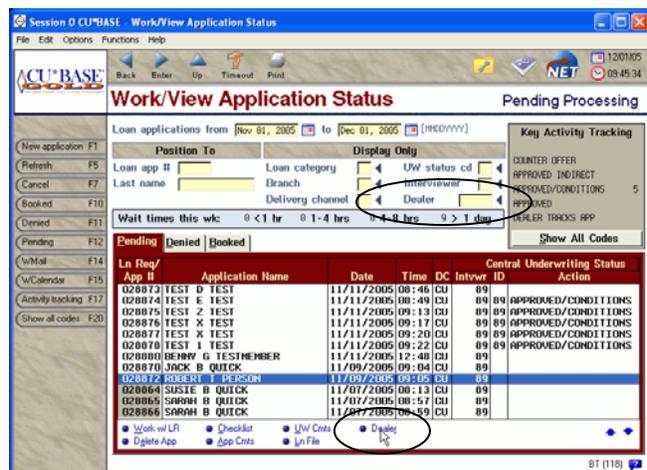
This change was also intended to work with the XML Gateway interface to third-party loan channels such as Dealer Track, to provide a way for a dealer code to be attached to any loan applications that come in through that channel.

Dealer Lookups on Application Status and Activity Tracking "Dashboard"

To allow your loan managers and officers to track activity on dealer/indirect loans, we have added an option on the Work/View Application Status screen.

You can now display only loans that have a dealer number entered into the new field on the loan request.

You can also select an app in the list and use the new Dealer option to see the dealer contact information from your configuration, such as name, phone number, etc.



In addition, the Activity Tracking feature (F17 from the App Status screen) will allow you to display statistics on pending, denied, and approved loans for a specific dealer number.

Is your lending manager using this valuable new tool to keep track of activity in your credit union's loan factory? Now is a great time to start getting acquainted with this powerful "dashboard" to help you meet your monthly lending goals!

Status	Week 1		Week 2		Week 3		Remaining Weeks	
	# Apps	Amount	# Apps	Amount	# Apps	Amount	# Apps	Amount
Pending	15	182,170	4	25,000	10	951,250	36	464,951
Denied	0	0	0	0	0	0	0	0
Booked	7	204,000	2	57,000	9	131,750	14	164,000
Total	22	386,170	6	82,000	19	1,083,000	50	628,951

Status	% Apps	% of Amount						
Pending	69.56	47.17	66.66	30.40	52.63	72.72	72.00	73.92
Denied	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Booked	30.43	52.82	33.33	69.51	47.35	27.27	28.00	26.07

Status	Total # of Apps	Total Amount of Apps	% of All Apps	% of Total App Amount
Pending	0	0	67.34	64.76
Denied	0	0	0.00	0.00
Booked	32	556,750	32.65	35.23
Total	96	1,500,121		

! IRA Enhancement

The IRA Plan Type will now be displayed on various inquiry screens and printed documents where it previously did not appear, including:

- Member Account Inquiry
- Closed Account Inquiry
- Member Statements

NOTE: In order to avoid major changes to the layout of statements, we have used space that is also used for account status (shows a description when an account is closed) and account nicknames with the following hierarchy: For IRA accounts, if there is a closed status, that will appear. If not, the IRA Plan Type will appear. For all other accounts, the Account Nickname (if any) will appear in that space.

! Miscellaneous Enhancements

- **Clarke American Web Interface** - For our clients that use Clarke American services, we will be implementing a direct connection from CU*BASE to Clarke American's web-based **ConnectionPoint** product for check orders and other services.
- **Participation Lending Enhancements** - A new sort option has been added to the Participation Loan Trial Balance (MNEXL2 #27), and mortgages and other loans that use the 360-day interest calculation will no longer accrue daily interest (365-day calc.) in the Participation Loan software.
- **Tax Reporting** - A number of tax-related enhancements will also be implemented with this release, including new form 1099-E processing for your student loans. Refer to the Year End Processing Guide you received earlier for more information.
- **Favorites Alert!** - The ODRCHK Speed Sequence for online check orders, which was added during November, will now appear in the Favorites configuration. You may need to refresh your Favorites configuration if this change caused your other settings to shift.

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