

SPRING
2006

CU*BASE[®] Software Upgrade

Online Credit Unions	Self Processing Credit Unions
June 12, 2006	Week of June 26, 2006

Have we got a big Spring release for you. (Yes, June is still spring!) Almost 40 projects (must be a record!). Remember our handy coding system as you scan the 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.

Updated booklets mentioned in this summary will be available on our website no later than June 9, 2006. Updated online help , including the "What's New" summary list of all changes, will be included when you receive the release.



247 Lender: Automated Decisions for all CU*BASE Credit Unions

Now you can say "yes!" to your members 24 by 7! We are pleased to introduce a CUSO-owned decision model that will allow you to give automated approvals to your members from any delivery channel...for just 50 cents a decision!

Please refer to the attached flyer, "Introducing 247 Lender" for more information.



ADDITION



AFT Enhancements for Mortgages

Mortgage Payment "Sweep" Accounts

We have made some changes to the way the system handles AFT payments to mortgage (360-interest calc type) loans. We have had requests from many credit unions who want to set up share accounts to which a member can transfer funds as often as desired throughout the month to cover his monthly mortgage payment, then "sweep" the savings account to the mortgage loan via an AFT once a month on the appropriate date.

However, in the past, for all loan payment transfers, the AFT program always tried to play "catch-up" whenever there are insufficient funds in the account to cover the entire payment. For 365 loans, that's not a problem; the system can be set up to keep trying day after day, and not to move the loan's payment due ahead until the entire regular payment is satisfied. However, for 360-calc type loans this causes a problem because multiple payments are not allowed during the same month.

With this release, we have changed the AFT posting programs to look at the interest calc type on the loan category before posting an AFT payment. For the 360-calc type (type 3), the system will no longer attempt to transfer funds until the *entire* amount is in the Transfer From account. **In other words, no partial transfers will be allowed.** However, the system will keep looking each day at the Transfer From account until there are sufficient funds for the *entire* transfer (*including escrow*) and then make the full payment.

This project also took care of a couple of other lingering problem with AFT transfers to mortgages related to the inclusion of the escrow in the regular payment amount, and added some new verifications to the AFT maintenance screen so that transfers are set up properly.



Refer to the booklets, "Mortgage Products: 360-Day Interest Calculation" and "Automated Funds Transfer/Check Funds Transfer" for details.



Automated Non>Returns (Courtesy Pay) Enhancements

1st Date Negative “Reset” Option

A new configuration flag is now available that lets your credit union choose how the system handles the *1st date negative* field on all savings and checking accounts. If activated, the daily routine that resets this field will change so that if the account was brought to a positive balance (or even to a zero balance) at any point during the day—even if it subsequently went negative again that same day—the system will still reset the *1st date negative*. If the flag is left off, the system will only clear the *1st date negative* if the balance is positive at the time monitoring is done (as it works currently).

Online credit unions should contact a Client Service Representative to change the setting of this flag. Self processors can change the flag using the “Master CU Parameter Config.” option on menu MNOP09 (OPER #10 then #1).

New Exclusion Options for ANR Scoring

There are several new options you can choose when configuring the ANR activation/deactivation settings (MNCFNA #1, then F20-ANR Scoring). Now you can exclude the following accounts from being altered by the scoring routines:

- Dormant memberships
- Members flagged as “wrong address”
- Deceased members
- Organizational accounts
- Delinquent OTB accounts



Refer to the booklet, “Automated Non>Returns” for details.

Coming soon: ANR Notices! A related project currently in development is a configuration and new notice event so that you can easily generate Notices for your negative balance accounts. Watch for more later this year!

ADDITION Club Account Processing Enhancement

New settings have been added to Club parameter configuration to make club expiration an automated rather than manual process. For online credit unions, this means that our Client Service Reps will no longer have to contact you about when you want your clubs to expire. Expiration will occur automatically according to the month and day you specify in Club Parameter Configuration (MNCNFA #6).

For self processors, it means you no longer need to perform any special tasks to expire club accounts. The automated routine will occur either in beginning-of-day or end-of-day processing, according to when your credit union currently performs dividend monitoring. You can also configure the club to force-pay dividends automatically as part of expiring the club, so this is no longer a manual process that must be done prior to posting club transfers.

There will still be several steps you should take just prior to your club expiration date to verify that all of the accounts are set up properly and to review account freezes, to minimize exceptions when the clubs actually expire. The automated process will produce the same verification and exception reports as before.



Refer to the booklet, “Club Account Processing” for details.

Online credit unions: When the release goes in we will be adjusting your club configuration to include the expiration instructions we have on record as of the last time your club accounts were expired. We recommend that someone from the credit union take a look at this configuration (MNCNFA #6) to make sure that the settings are correct.

Self Processing credit unions: Once you receive the release you will need to modify your club parameters (MNCNFA #6) to include the desired expiration date and dividend payment instructions.

! Daily Operations Monitoring Tool: Introducing "Smart Operator"

From the title "Smart Operator," you might think that this new feature is targeted at the Operations team members who push the buttons for end- and beginning-of-day, receiving and posting files, and so on. And yes, new automated checks and balances have recently been implemented to help ensure that third-party files are in balance and are not being repeated. New reasonability tests help the Operator determine if records are valid *before* tens of thousands of transactions are posted to your member accounts.

But that's just one of its goals.

Smart Operator lets every credit union leader stay in touch with the processes that are key to your members' interactions with the world.

Date	Start Time	Process	Debits	Credits	Completed
Apr 25, 2006	14:22:39	ACHRE1XMIT			YES
Apr 03, 2006	14:40:09	ACHRE1XMIT			YES
Apr 03, 2006	14:43:00	ACHRE1XMIT			YES
Mar 28, 2006	04:31:32	ACHRECV	180,280.50	103,433.28	YES
Mar 28, 2006	05:27:15	ACHPOST		47,577.79	YES
Mar 28, 2006	09:46:07	ATHDB1POST	76,285.44	778.13	YES
Mar 28, 2006	11:13:13	DFTRRN		4,109.35	YES
Mar 27, 2006	05:01:07	ACHRECV	231,201.93	65,416.83	YES
Mar 27, 2006	05:10:16	ACHPOST		54,612.74	YES
Mar 27, 2006	09:07:23	ATHDB1POST	32,302.60	528.50	YES
Mar 27, 2006	11:21:05	DFTRRN		1,279.54	YES
Mar 27, 2006	18:15:49	DFTRCV	1,464,228.96		YES
Mar 27, 2006	19:50:21	CRPPOST	143,001.06		YES
Mar 27, 2006	20:13:15	ACHPOST	169,501.32		YES
Mar 27, 2006	20:28:10	DF1POST	1,303,842.73		YES
Mar 25, 2006	09:35:13	ATHDB1POST	28,157.50	75.69	YES
Mar 24, 2006	04:40:25	ACHRECV	131,742.48	136,431.47	YES

When do ACH, checks, and ATM files get posted to your member accounts? How do you know that last night everything was posted that should have been? What is the average number of transactions and their total dollars? How do you know that a positive balance file is being sent out at the appropriate time?

*Are you smart about the major batch processes that are controlling how your members' money interacts with your key third-party vendors? Are you intuitive about the work that is being done? Could you make a better decision in purchasing these services from others if you had a better idea about the volume and type of activity? Have you ever called CU*Answers Client Services to ask about something that should have been posted a week ago? **Are you on the same team as your Operations staff?***

Just in the last few years, we have seen the volume of electronic activity explode, and for most credit unions, hundreds of transaction records are received every night and posted to your member accounts. What can you tell your team about what happens during those important off hours? Smart Operator is designed to keep you in touch and make sure that you are in the driver's seat.

You'll find Smart Operator on the MNGELE menu. The Xtend SRS Bookkeeping team already uses this convenient tool every day for its clients, and your back office and accounting staff will find it very valuable for daily balancing and monitoring tasks.

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

! Data Mining Tool

Attention CU*BASE Report Builder users! This new tool should make your job of mining and reporting on your CU*BASE member data files even easier than ever. Quickly list common CU*BASE files, search files for common field names, even look for a field by any word in its description! Look for this new tool on the CU*BASE Report Builder menu (MNQURY).

Attention Security Officers: As noted on the separate Menu Changes memo, we have completely reorganized the MNQURY menu and added a second menu, MNQRY2, to handle the overflow. (*You may even see a few canned Queries copied from other menus you might not have noticed before!*) You will need to give access to this menu to any staff who will need to use it.

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

! Emails to Members - A Quick New Way to Stay Connected

Many of you have taken advantage of the “Contact Us” feature on the Net drop-down window in CU*BASE to send a quick email to a CU*Answers staff member. Someone asked if we could do the same type of thing to allow you to send a quick email to a member. What a great idea! So...

Now when you view a member’s email address in Inquiry, Phone, or Teller software (click the “Other Details” tab), you will see a new button you can click to launch your PC’s default email program and insert the member’s email address in the “To” line. You take it from there!

Haven’t got email access yet? Ask a Client Service Representative to put you in touch with someone on our Network Team and we can provide cost-effective email access for you and your staff!

Escrow Analysis

This is the second phase of a complete rewrite of the CU*BASE Escrow Processing system. The first phase was released last year and included the “accounts payable” system for handling escrow account creation and distributions to escrow payees. This phase includes a comprehensive Escrow Analysis system that lets you analyze annual activity on your escrow accounts through reports and online inquiries, print escrow statements for your members, and update escrow amounts based on the analysis.

In addition, we have made some changes to the way the existing Escrow Payables system interacts with the MEMBER4 tax escrow account records. Specifically, a change made in the payee record will no longer automatically affect the escrow amount in the MEMBER4 record, which in turn affects the member’s scheduled payment amount. Instead, you will choose when to update the MEMBER4 record as part of escrow analysis procedures.

 Refer to the booklet, “Escrow Processing with CU*BASE” for details.

! Financial Statement Enhancement: Print Selected Branches

If your credit union has multiple branches, especially ones that are separated by long distances or are even in different states, this change is for you. Now you can print your financial statements to combine *selected* branches into a summary report. Currently, financial statements can be printed for a single branch, or you can combine all branches in a summary. This new feature gives you something in the middle—choose any group of branches to print on a single financial report, either summarized or with account detail. You’ll find this new option on the last screen used to print or view a financial report (MNGELE #16).

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

! IRA Advisor

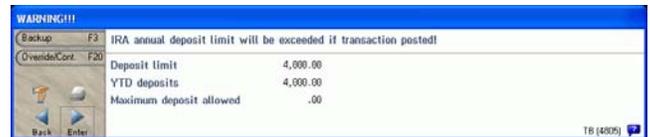
Just a reminder about the new online tool available through both CU*@HOME and CU*BASE that was released on March 20 to all online credit unions. The IRA Advisor is the first in what we hope will be a series of advice tools for your staff and your members, including similar advisors for savings and loan products. We hope you and your members are enjoying this new feature!



! IRA Deposit Warnings

This should be a popular feature with members and IRA servicing staff alike! Now CU*BASE will provide interactive, online warnings when a deposit will cause a member to exceed his or her annual limit on an IRA account. The following direct post programs will read the member’s IRA Balance File and display a warning pop-up window showing the amount that would exceed the limit:

- Teller Posting
- Transfers (Teller, MNSERV, Phone)
- Mail / Direct Post
- Account Adjustments (regular and coded)
- Opening/Redeeming an IRA Certificate
- Wire Transfers (MNSERV, Phone)



When the warning appears, you can choose to back up and change the deposit amount, or, if you do not want your tellers to have to counsel your members on the spot, you can override and post the deposit and it will appear on the daily report as usual, to be handled by the appropriate back office personnel.

IMPORTANT: Batch posting programs such as ACH will still behave the same as before, so you will still need to monitor the daily IRA Balance File Transaction Exception Report (PBLIRA) as usual for any miscellaneous activity that causes the deposit limit to be exceeded.

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

Know Your Member Enhancements

Another round of new features and enhancements to the “Knowing Your Members” suite of tools! It has been two years since the first set of online analysis tools and configuration features was introduced, and we have been working with many credit unions and their Boards as they begin using the tools to really understand their membership and how this can drive the credit union’s business plan and day-to-day activities.

Now we’re ready for some new features, some of which should make your marketers sit up and take special notice:

- **Where Your Members Shop** - How would you like an email list or a phone log for all of your members who regularly shop at the grocery store next door or the home center down the street? The *Where Your Members Shop* tool analyzes transaction descriptions and sorts activity by retailer name, letting you analyze where your members spend their money and even allowing you to market to these members via Member Connect.
- **Where Your Members Borrow** - Your members are constantly telling you where they are doing business, but are you listening? Consistent with *Where Your Members Shop*, where transactions are analyzed, *Where Your Members Borrow* can be found by analyzing loan applications. This tool lets you summarize what your members are telling you through credit reports stored on the CU*BASE system.
- **Tracking Open, Active, and Closed Memberships by Age Group** - “*Our membership is getting older every day. Young people just aren’t joining at the rate they did back in the old days.*” Are you sure that’s really true? You might be surprised if you analyze the data. Well, that analysis just got a whole lot easier. This new tool lets you see a breakdown showing the ages of your members when they joined the credit union (and also how old members are when they leave the credit union). You can compare several years next to each other, so you can see if the members joining in 1995 were *really* younger than the new members who are joining today.
- **Tracking the Movement of Money** - While completing a recent 5300 report, you notice that over \$3 million has left the credit union since your last report, most of it from your Money Market savings account. You should look into that someday, you think...but it’s so much work, who has the time? This new tool is a member relationship management jewel that lets you quickly compare account status for any group of members or accounts, from any point in time to another, highlighting the members who need your attention most.
- **Branch Reassignment** - During the first phase of Know Your Member, CU*Answers introduced the concept of member branch preferences. The idea of the Activity Branch was to give you clear patterns of member usage that could be correlated to the member’s preferences. That was only part of the story. With this new feature, CU*BASE can now reassign member asset branches according to the member’s

analyzed branch preference. This release also introduces the idea of “Most Used” branch in addition to Activity Branch, to analyze not only member transactions, but also member *visits*.

This tool might be a little *too* powerful. Make sure you spend the time to truly analyze the numbers and work with a CU*Answers Client Service Rep. before you start moving members here or there. And make sure your accounting department is on board: this new tool will not only move the member’s assignment; it will also create the G/L account entries automatically.

- **Teller Activity Analysis** - Some of the most successful features of the Knowing Your Members suite have been the tools that allow credit union leaders to analyze their across-the-counter teller activity. Whether it be members or transactions per hour, per day, or per day of the week, this database keeps gaining in popularity. Now these tools are even better, because we have added the number of employees who were actually involved in handling the transactions.

 Refer to the booklets, “Knowing Your Members: CU*BASE Relationship Management Tools” and “Teller & Cash Activity Analysis Tools” for details on all of these projects.

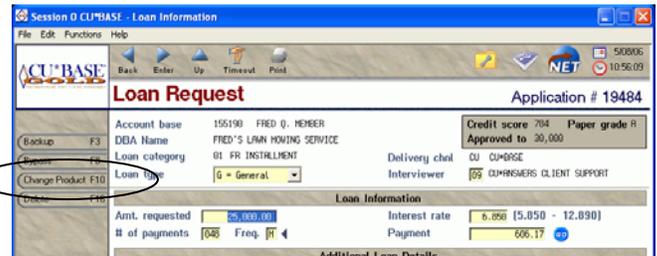
! Loan Processing Enhancements

Our special thanks to the Building Loan Channels Focus Group for the inspiration and guidance in developing all of these new and enhanced features!

Change Loan Products on the Fly

If you are setting up a new loan request for a member, wouldn’t it be nice to be able to change your mind mid-stream and choose a different loan product, including bringing in all the default parameters from that product configuration, *without having to start all over again?*

The main Loan Request screen will now have a new command key where you can select a different product code at any time before the loan is finalized. CU*BASE will automatically pull in all related information from the configuration (default purpose and security codes, risk-based pricing, etc.) without getting rid of the amount and other data you entered in for this particular member’s request.



Re-sequence Your Loan Product Codes

You’ve finally gotten all your loan products configured, and everything’s working great. Oops...! You just realized you forgot one. Or the time comes when a new group of codes needs to be added, and guess what? They all appear at the bottom of the list, not tucked in nicely next to the similar ones you already have.

Yes, we know this has been a struggle, so we are happy to announce the ability to change the loan product codes used for any of your existing loan products, and to assign any code number you wish to new products you create. So now you can rearrange products to your heart’s content! (Remember that since loan product codes are not stored as part of the loan account record, you don’t have to worry about your existing loans, and can easily change loan product information at any time.)

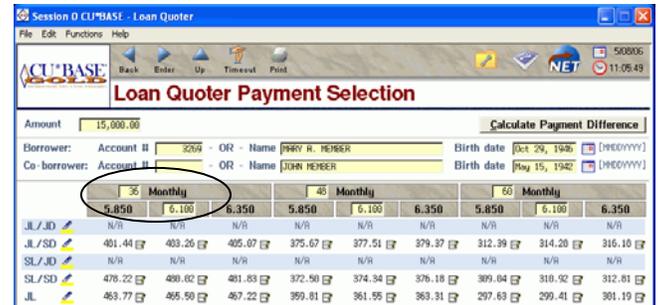
You’ll also see a search feature in the configuration (MNCNFB #6) that lets you display products based on delivery channel, so you can check to make sure all your home banking products are set up properly, or that the list of products shown in Loan Quoter is correct.

Loan Quoter Enhancements

We've made a simple change to make Loan Quoter even easier for your tellers, member service representatives, and other non-loan officers to use when performing a quick quote for a member.

Now the three terms and three rates that appear on the main Quoter screen will allow you to manually input a term or rate. All you have to do is press Enter to recalculate.

(Remember that there are still only three configurable rates, one per term. The other two rates shown are configured to be a variance below and above that base or middle rate.)



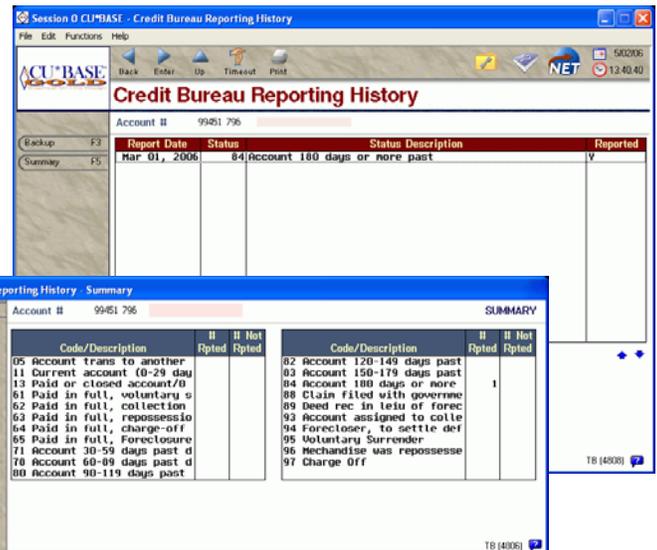
Metro 2 Analysis Tool: Online Credit Bureau History Inquiry

After months of sometimes grueling testing and preparing, we sent our first file of member credit data to the bureaus using the Metro 2 format during April, 2006, and we are very excited to be over this first important hurdle! There are already a few enhancement ideas on the docket for later this year, such as new ways to handle bankruptcy reporting.

One of the other benefits of using a standard Metro 2 format is the ability for us to capture this data and let you make use of it right in CU*BASE. So with this release we are pleased to introduce a new **online history of your credit bureau reporting** for all of your loans.

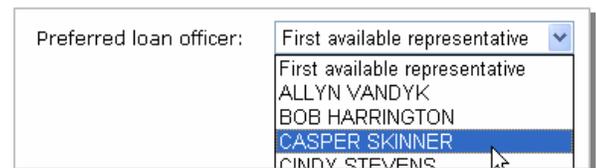
When viewing loans in Inquiry, the F23-Delinquency window will include a new command key to let you view a list of reporting dates and status, with a summary of how many times the loan has been reported at each of the available status codes. It will even tell you if the loan was not reported (because the person was under age 18, or it was an organizational account, or had a foreign address, etc.).

This data will be available as long as the loan is on your system, even after the loan has been paid off and closed. Should make managing E-Oscar a lot easier!



Loan Officer Configuration for the New Online Loan Application

When the new online loan application went into effect for online credit unions in early April, one of the first things we heard from you was that you wanted a different way to populate the new "Preferred loan officer" drop-down list with only the names you wanted to appear there (or you might even prefer not to use the feature at all). We heard you!



With this release there will be a new feature you can use to configure the loan officer names you would like to appear on this list (you can even use nicknames or first names only if you wish). You also assign the corresponding Employee IDs for CU*BASE to use when creating the loan request records.

Find this new configuration on the MNCNFE menu. If you do not set up any loan officer names, the *Preferred loan officer* field will no longer appear on the online loan application screen.

Miscellaneous Lending-Related Enhancements

- **Pending Loan Queue Screen Change** - If any of the pending loan requests in the Loan Queue (MNLOAN #8 Work/View Application Status) have application comments, the application *Date* will appear highlighted. (Remember you can select the record and click the App Cmtns option to go directly there!)
- **Loan Creation Change** - The Loan Creation screen now includes an option to proceed to the ACH Distribution Maintenance screen as part of the loan creation process.
- **Collateral Maintenance Change** - When creating a new collateral item, you will now need to use F5 instead of Enter to save, to prevent accidental creation of collateral items before all data is entered.
- **Additional Signer Sequencing and Credit Reporting Flag** - Just a reminder about the change that was implemented for online CUs on March 20 related to loan additional signer records. We added the ability to sequence additional signer records so that you can specify which is the 1st co-borrower, the 2nd co-borrower, etc. We also added a *Report to credit bureau* flag that you can check for up to 2 additional signers that should be included in credit reporting.
- **Delinquency Fine Calculation Change** - (Implemented on April 17 for online CUs.) For credit unions that charge delinquency fines based on a percentage of the interest due using method "D" (daily *per diem*), the system will now retain fines already calculated and simply add the new daily fine amount to the existing fine total. If your credit union uses this method and also collects fines last in the payment matrix (allowing members to become current without satisfying fines due), this change will prevent unpaid fine amounts from being lost when the next day's fine is calculated.

NOTE: If your credit union uses the "D" method but collects fines first in your payment matrix, the only change you may see is that the minimum fee amount will be charged on the first day delinquent and then the daily fine amount will be added to the outstanding fine amount from that point on, instead of being recalculated from scratch each day. This may slightly increase the delinquency fines charged on your accounts, because previously the system would not go above the minimum fine amount until the percentage of interest due exceeded the minimum fine amount.

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

Membership Designation Procedures from Inquiry/Teller/Phone

You asked for it! Now it will be even easier to see the Membership Designation when viewing member accounts in Member Inquiry, Phone Operator, and Teller Posting screens.

We've also added a handy button in front of the Membership Designation title at the top of the screen (it looks like a stack of books). Click this to read your credit union's configured procedures tips for that designation. Now your staff will have the help they need right at their fingertips!



Reg. DD Enhancement: ANR Fee Disclosures on Statements

For credit unions that offer Courtesy Pay services, we have made changes to NSF configuration and statement printing to allow you to comply with the new regulations in Reg. DD that require disclosure of NSF Return and Courtesy Pay (Non-Return) fees on member statements. Because the regulations are subject to interpretation and depend to a great extent on an individual credit union's non-return policies and procedures, CU*BASE will include configurable flags so that each credit union can control what, if anything, is disclosed.

If, based on your interpretation of the regulation and your credit union's Courtesy Pay policies, you wish to activate the fee disclosures for your June statements, you must first **modify your NSF Configuration** (MNCNFA #9, then #1) to indicate which origin codes will be counted in the fee totals.

Next, after your configuration is set, contact a Client Service Representative and request the statement flag be turned on. We will need your request **in writing** with an authorized signature **no later than June 26** so that we can update your statement configuration prior to the end of the month. Self Processors can activate this flag using the Member Statement Config. command on menu MNOP09 (OPER #10, then #5) prior to generating June statements.

Once configured, the system will track fees in the same file that is currently used to track NSF statistics. NSF History screens available through Member Inquiry will allow you to see the total amount of NSF return fees and the total amount of non-return (Courtesy Pay) fees that were charged. Statements will print period-to-date and year-to-date totals at the end of the checking account transaction detail section for each applicable checking account.

NOTE: When the software is implemented, we will be reading history records to determine fees already paid year-to-date since January. If any fees were reversed later, they will still be included in the total. You can maintain any individual fee amount using the Update NSF Stats / Reg DD Fees command on menu MNUPDA.

One thing to keep in mind: the system will update the fee amount in the history file every time a fee is actually charged. However, if you refund the fee later, history data will not be updated. This is consistent with the way NSF statistical counters already work. Remember that you can manually update NSF statistics/fee history as needed.

	Refer to the booklet, "Automated Non>Returns" for details.
	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

Share Products Tiered Rate Balance Expansion

Here's a project with a simple explanation but a HUGE impact on many different CU*BASE programs, including one of your most critical ones: daily share accruals!

This means we need your eagle eyes to pay close attention to your savings products for a few weeks after you get the release, even if your credit union doesn't use tiered rates! (Don't forget the online accrual verification tool you can use on any random sampling of accounts via Member Inquiry.)

In a nutshell, we have expanded the length of the balance range fields used to configure split rates on share products (from \$99,999.99 to \$9,999,999.99 to match the length of the *Current balance* field on member account records). Balance ranges are set up via Member Rate Maintenance (MNMGMT #2).

We also added additional ranges for more flexibility, for a total of 7 configurable tiers (base rate + 6 tiers). We made related changes to Misc. Member Account forms so they would properly print balance ranges on TIS disclosures and other CU-defined forms.

And last but not least, we standardized various programs where rates are entered or used in calculations so that all share rates are expressed with two decimal positions (xx.xx%), the same as is stored in the configuration. This included changes to the APY Calculator as well as a few other places where rate forecasting or related calculations are done. (We did *not* change decimal places where the rate is simply *displayed* with an extra decimal digit on the end, since it is always 0 anyway. This includes the CU*@HOME Rate Board as well as a few inquiry screens where both CDs and shares are displayed and the extra digit is necessary for consistent layout.)

BE CAREFUL: Remember that changes made to balance ranges take effect *immediately* and affect the next day's accrual calculation. Changes made in the middle of a dividend period will result in inconsistent accruals during that period. Therefore, **balance ranges should generally be changed *only* on the first day of a new dividend period.** Because July 1 falls on a Saturday this year, please contact a Client Service

Representative if you need us to make a change to your balance ranges to take advantage of the new field length and/or additional available tiers right away starting on July 1.

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

Teller Posting Comment Maintenance

A simple but helpful change for your tellers...the initial Teller Posting screen will now include a command key to allow you to add or modify member account comments.

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

Tickler Enhancement: Link to Source Documents

This project was intended to provide a simple way for your credit union to keep track of communications sent to members—such as letters and memos created in a word processing program—in one central location. Since Member Ticklers are already a great way to document in-person and phone conversations with members, we have simply added a new field to the tickler entry screen that lets you create a link to a document, using a URL string that your browser can recognize.

It will work the same as a link on an Intranet page - if you have the software used to create the document (such as the original word processing program, or a PDF reader if it is a PDF file), and you have access to its location, you can just access the tickler later and click on the link to automatically navigate to that URL.

This is just the first stage of a new development effort to help your credit union manage communications with members that are done using an external software, as well as to beef up existing CU*BASE communication tools, such as the email marketing tool, to allow you to do even more of your interactions directly from CU*BASE. Watch for more information in the coming year!

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

ADDITION Other Miscellaneous Enhancements

- **GOLD User Interface Change** - CU*BASE GOLD will no longer allow the window to be manually maximized on your PC's desktop after launching. This is to eliminate the blank white space that appears to the right and bottom edges of the actual CU*BASE GOLD application screen if the window is maximized. *(You can still set your desktop shortcut to maximize automatically upon launching if you prefer this look, but you will not be able to resize the window after it is opened. Refer to the AnswerBook for instructions.)*
- **Teller Processing Enhancement** - When using the F9-Balance Forward feature on the Teller Deposits/Withdrawals screen, you will now be able to use Proc Codes C (Check), M (Money Order), and R (Misc. Receipt) at the same time. Previously only Proc Codes I (Inquiry), L (Loan Principal Pmt), T (Transfer), and X (Override Pmt Matrix) would work in conjunction with F9-Balance Forward.

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