

Online Credit Unions

Self Processing Credit Unions

January 21, 2008

February 25 & 26, 2008

This release has a little bit for everyone! 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.



Contingent Liability Analysis Report Enhancements

This project completely revamped the existing contingent liability analysis report (currently MNRPTD #7 "LOC Credit Analysis") and created a new Contingent Liability Report. The report is being expanded to include open-end loans in MEMBER5 (in addition to MEMBER6 LOCs) as well as, optionally, checking accounts with a Negative Balance Limit. The intent was to make it much easier to get whatever numbers you need to fill out your 5300 Call Report. Additionally, you can now select to have only a Summary Report printed, making it easier to see just the totals you need.

As you know, the point of a contingent liability analysis is to look at all places where the CU has made a commitment to members to extend credit. The contingent liability is the amount of the commitment *yet to be used* by the member. **You've already done the work approving the loans, so now you just need to encourage your members to take the money!** To make this easier, you can now export the account numbers from the detail report and communicate instantly with those members via email and online banking using Member Connect.

In addition to a revamped report, we will also be starting a new trending file with a monthly process to populate the file with summary statistics every month. In a separate project later on, we'll be able to provide an online inquiry using the data in this file, including comparative analysis across multiple periods (to be determined later after data has been gathered for a time).



More Reports Export to File and Member Connect

You can now export data to a file or to Member Connect on five additional existing reports.

MNRPTE #12 Zero Balance Line of Credit

MNRPTE #23 Overlimit Credit Cards

MNRPTB #1 Trial Balance Select Information

MNRPTB #6 Closed Membership Report

MNRPTB #17 Dormant Master Listing.

This feature works just like it has for other CU*BASE reports with this feature. Choose "Export accounts for Member Connect" to create a file that lets you communicate instantly with these members via email and **It's Me 247** online banking messages, set up a marketing outreach via mailing labels and selective statement inserts, and track the responses via a telemarketing Tracker. This file will contain account base only. Choose "Export accounts detail for query" for use with CU*BASE Report Builder. This file will have more data to use with more complex analysis.



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

! MNMGMA “Know Your Members” Analysis Continues to Grow!

Analyzing Activity by Channel

Member Counts have now been added to the MNMGMA #1 Channel Activity by Mbr Age Grp— just click **F6-Members/Transactions** to toggle between the number of members making transactions and the transaction counts themselves (for each channel selected on the screen).

Use **F11-Mbr Counts** to compare how your transaction data is broken down by active members versus non-active members, as well as to your entire membership figures. The active member data is taken from MASTER and the non-member data is taken from MSNONMBR.

Channel Activity Summary Transactions

Activity date: Dec-2007 [YYYY] Total transactions: 223,576

Master type: Blank = RLL Display percentages: C = By Delivery Channel

Branch: RLL BRANCHES Channels: [F1] [F2] [F3] [F4] [F5] [F6] [F7] [F8] [F9] [F10] [F11] [F12]

Age Grps	Total Mbrs	Teller Po	Home Bank	Debit Car	Phone Ope	A C H
	#	%	#	%	#	%
Under 18	1,789	11	6,785	12	878	4
18 - 26	2,663	16	7,335	13	5,620	22
27 - 35	2,146	13	6,436	12	5,592	22
36 - 44	2,467	15	9,563	17	4,940	20
45 - 53	2,819	17	10,259	18	4,495	18
54 - 62	2,048	12	6,794	12	2,328	9
Over 62	2,791	17	8,468	15	1,256	5
	16,743		55,625	25	25,069	11
					70,787	32
					1,347	1
					70,748	32

NEW! Relationship Analysis

MNMGMA #9 Relationship Analysis is a new standalone screen, showing the total member and non-member data by age (similar to F11-Mbr Counts described above), plus more. Now, understanding your opportunities by **age** and **membership designation** is only as far away as selecting this new menu option.

Have you ever wondered how many members you have that are between 19 and 25? Have you ever wondered how many trusts you have, and the age breakdowns related just to Trust Memberships? Have you ever wondered how many people in your non-member mailing lists are between the age of 30 and 39? This tool breaks down this information in a simple to use screen.

Relationship Analysis

Members/Non-Members: M = Members Group if under: % Designation: <

Summary Age Distribution

Age Groups	Members	Column %
Under 17Male	994	4.7
Under 17Female	865	4.1
17 26 Male	1,476	7.0
17 26 Female	1,399	6.4
27 35 Male	1,249	5.9
27 35 Female	1,056	5.0
36 44 Male	1,332	6.3
36 44 Female	1,103	5.2
45 53 Male	1,393	6.6
45 53 Female	1,220	5.8
54 62 Male	975	4.6
54 62 Female	855	4.1
Over 62 Male	1,132	5.4
Over 62 Female	1,072	5.1
Total	21,046	

46.8% (Males) 53.2% (Females)

Organizations: 944 Other: 4,041

Males: 8,551 Females: 7,510

	Details for all related screens will also be available via CU*BASE GOLD Online Help with the release.
	Refer to the booklet, “Knowing Your Members” for details.

! PIB Improvements

We are making two important changes to the PIB system which should make it easier for credit unions that want to roll out PIB in phases or who have already rolled it out to members but now want to tweak the settings:

- **Flood Changes from your Default PIB Profile to All Members** - A new option has been added to the MNCNFE menu to allow you to make batch adjustments to existing PIB profiles. What will happen is that your default PIB profile (which is maintained via MNCNFE #1 Online Banking Configuration) will be copied to all members **that already have the default PIB profile**. This would NOT affect any members whose profile was adjusted manually, either by the member in the online tool or by a CU employee in CU*BASE.
- **Allow Access to the Online PIB Tool Only for Certain Members** - We adjusted the configuration so that it is now possible to require a PIB profile for all members, BUT allow online access to only select members (such as your staff or a focus group). Previously it was all or nothing - you either allowed online access to everyone or no one. This should make it easier for credit unions that want to require

login questions for all members, but roll out the online tool more slowly to staff and interested members, one at a time.

This was accomplished by removing the “Member can adjust PIB Profile Online” flag on the initial PIB configuration screen and moving it to the default PIB profile instead. That means it is now recorded only at the individual member level. So if you do not turn this flag on in your default profile, you can still turn it on for individual members in their own profile, as needed.

NOTE: If your configuration already allowed online access to all members, then we simply made sure that the flag was set properly on your default PIB profile. No changes were made to member profiles. (You can adjust your default profile and/or individual member profiles as you wish, of course.)



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

! Rate Change History

Okay credit unions, now we have more to show those auditors! You have been asking for a rate change history screen when you make changes to rates on loan products. Now on MNMGMT #2 Member Rate Maintenance, you have one. When you create a rate change on a loan, click F16-Rate History to view a new screen with a historical record listing all of the rates the loan product has had, just like you can already with Share and Certificate accounts.



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

! NEW! Self Service Configuration for “It’s Me 247”

In a nutshell, since the system no longer is tracking the number of minutes your members use online banking, we’re adjusting the system so it now counts the number of visits instead.

So what constitutes a “visit” in this case? We will treat each successful **logon** as a visit for the purposes of self service fees. What we mean by successful logon is this: every time the member enters a correct password (and security question, if applicable), we currently update the *Last logged in date* on the member’s record (filename PCMBRCFG). At the same time, we will now increase a new counter to track the number of logons (visits).

UPDATE YOUR FEE CONFIGURATION NOW! If your credit union charges members for online banking, you will need to update your Self Service Fee Configuration using MNCNFD #24, adjusting the number of free logons and the fee per logon, if appropriate. Changes made prior to January 31 will take affect when fees are charged next at the end of the month.

You can also make adjustments to your Tiered Services rewards configuration (MNCNFD #1) and Marketing Club rewards configuration (MNCNFD #4), if necessary, to change from number of free minutes to number of free logons.

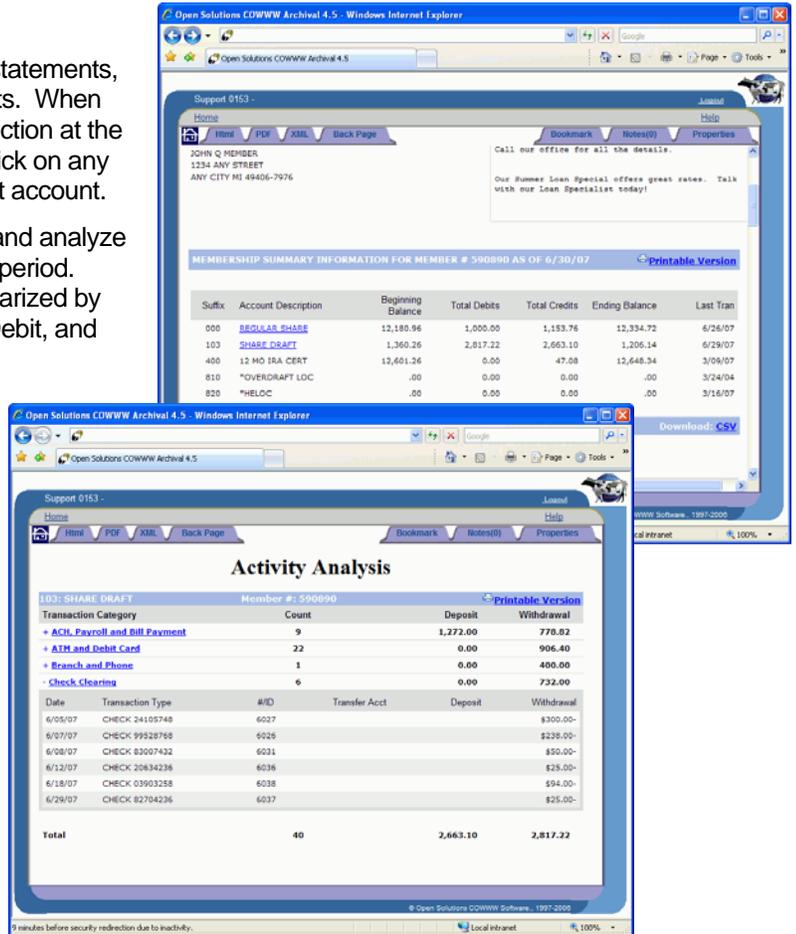
! E-Statements Enhancement: Account Activity Analysis

There is a new feature being added to e-statements, starting with your January 2008 statements. When using the XML Viewer, in the summary section at the top of the statement members can now click on any account to see an Activity Analysis for that account.

This new feature lets members organize and analyze their transaction activity for the statement period. Total deposits and withdrawals are summarized by type of transaction, such as ACH, ATM/Debit, and Check Clearing activity.

Although the tool was designed primarily for the special needs of your business accounts, it will be available on all member statements and should prove a valuable tool for your members. We hope you like it!

By the way, we're also working on another, similar project to analyze teller receipt activity. Imagine if your business accounts could see at a glance all of their teller receipts for the month!



Miscellaneous Enhancements

- New! We have added a menu option on the MNRPTF menu to print a record of 5498-SA forms for your HSA accounts. MNRPTF #14 HSA Gov't Report/5498 will now allow you to print the 5498 report in April. (This report will be archived onto CD-ROM if you've requested copies of your Tax Reports on CD-ROM.)
- Access IRA and HSA balance file data while in a closed Share account or Certificate account. Select F18-IRA/HSA to view the file from the Closed Account Inquiry screen.
- A new warning message will appear when closing an escrow account to remind MSR's that there may be additional work needed for an escrow before the account is closed. This is simply a warning and will not prevent the account from being closed.
- MNCNFD #18 Misc. Member Fee Totals/Update will now allow you to add a new fee counter record to a member's account. Use F6-Add and choose a Fee Type. This is commonly used if a teller forgets to record deposited items. If the member never had deposited items before, there was no way to change the counter since the record didn't exist yet. Now you can add the record and adjust the fee counter at the same time.