

Online Credit Unions

Self Processing Credit Unions

June 9, 2008

June 23-24, 2008

Here we go again! Time to gear up for another important release! This one is a big one! Check out the following pages to see all the changes that we have made:

**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 6. Updated online help , including the "What's New" summary list of all changes, will be included when you receive the release. Video demonstrations of some of these new features will be available from the CU*Answers website (www.cuanswers.com > I am a Client > Docs & Information > Sneak Previews) no later than June 2, 2008. These will also be available through the What's New topic in online help when you get the release.

The Star of This Show...The Teller Rewrite!

Got your attention? This upgrade includes the eagerly anticipated new teller screens with the enhanced check holds features. We've blended the funds in and disbursal screens into one screen to streamline the work done at the teller line and have also given you new tools to automatically calculate appropriate check holds on incoming checks. **Make sure your tellers are ready!**

Teller Processing Enhancements

**Check Holds Configuration**

A new configuration is now available to automate the "hold days" decision at the teller line. Previously you could configure a default number of days that would apply to all checks, regardless of where the check came from or the check amount. You can now configure rules for check holds on the new Teller Check Holds Configuration screen (MNCNFD #22).

You can use a combination of parameters to calculate the hold amounts for each individual check that is entered at the teller line, including check amounts and/or R&T numbers, or you can still use a simple default if you prefer, with a different setting for individuals than for organization accounts. You can even choose to look at the member's Electronic Deposit Hold to determine the hold days, to be consistent with the holds placed on ATM deposits.

Once you've set up your configuration, tellers click the new Outside Checks button on the new teller processing screen (see below) to enter the check amounts and, if required, the first four digits of the R&T number for each check. When Enter is pressed, the system automatically calculates the appropriate hold days for each individual check according to your configuration. (If more than one hold days setting applies, the system will apply the *higher* number of days in all cases. Also, tellers can still override individual holds as needed, if you allow it.)

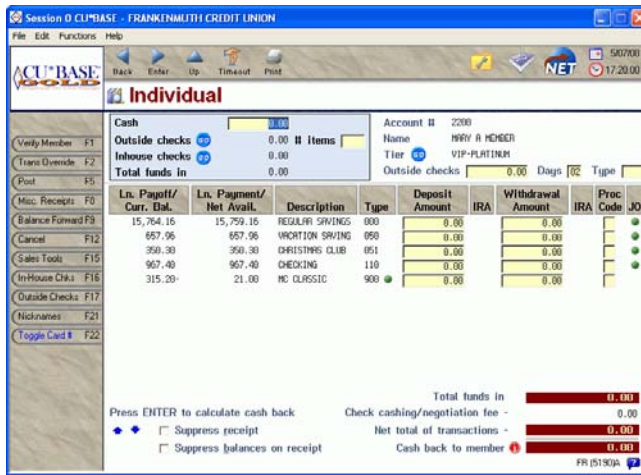
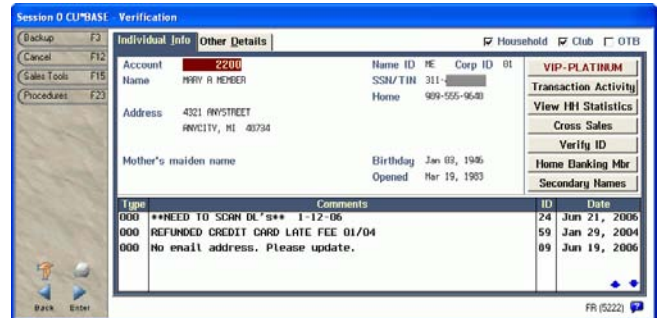
Holds by check amount		
1) From	0.00	To 999.99 Default # days [1]
2) From	1,000.00	To 9,999.99 Default # days [2]
3) From	10,000.00	To 99,999.99 Default # days [5]
4) From	100,000.00	To 9,999,999.99 Default # days [7]
5) From	0.00	To 0.00 Default # days [8]
6) From	0.00	To 0.00 Default # days [6]

Holds by R&T numbers	
1) Tier 1	Default # days [5]
2) Tier 2	Default # days [6]
3) Tier 3	Default # days [8]
4) All others	Default # days [5]

! New Teller Screens Streamline Teller Transactions!

With this release we have greatly streamlined how a teller will process transactions. Previously, the teller viewed at least three screens to process a member's transactions (the Comments screen, Funds In screen and the Deposits/Withdrawals screen). Now the teller views only two, with a better design that takes advantage of all the real estate on the screen.

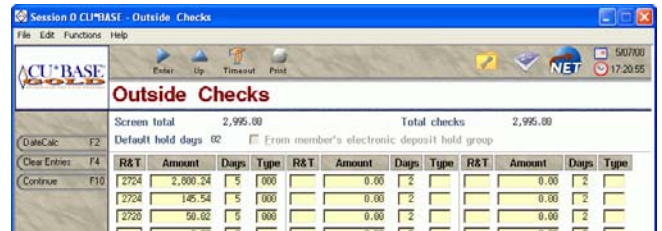
After entering an account number as usual (the initial account selection screen is the same as before), you'll first see the **Verify Member** pop-up window, which is basically an expansion of the Comments window, with all of the "View of the Member" information and the buttons for Tiered Service status, Cross Sales access, Verify ID, etc.



After pressing Enter from the pop-up window, you'll then move to the multi-purpose **Teller Posting** screen that allows entry of funds in AND the ability to enter deposits and withdrawals all in one place.

More member accounts will now fit on the screen—at least eleven accounts can be viewed without the need to scroll forward. All of the traditional features from the existing Deposits/Withdrawals screen can be accessed from this screen—tellers can easily transfer funds, forward money, and create miscellaneous receipts, for example.



In order to accommodate the new check holds functionality, we also changed the way outside checks are entered. If the member just has a single check to deposit, or if you want to enter a single total of all checks without calculating separate holds for each one, a new Outside Checks entry field lets you quickly enter the amount and number of hold days. Or you can click the buttons to enter In-house Checks or Outside Checks and a full-size screen will appear so that you can enter **up to 42 checks** at the same time. (And if you have more than 42, you can scroll down to add more without having to press Enter to save!)



Beyond just streamlining the flow and eliminating an extra screen, the new flow also allowed us to take care of a few scenarios that frequently caused left-to-right balancing issues or data entry errors. Many of them were behind the scenes, but here are a few changes you may notice:

- When entering check numbers on the in-house checks screen, the check # field will require you to press the Tab key to move out of the field and on to the next one. This was intended to decrease the number of invalid check numbers with over 5 digits being entered.
- When posting a withdrawal from an account, the available balance will take into account any check holds placed on that account within that same transaction (so you can't accidentally withdraw funds you are putting on hold with the deposited check).
- The flow for Miscellaneous Receipts is slightly different now. You can still choose to use either Proc Code R or press F8-M/R, as before. But after the M/R screen appears, if you use F3-Backup, the system will NOT save the entries you've already made or allow you to move back and forth between the teller posting and the M/R screens like it does now. If you have entered any misc. receipts and then use F3-Backup, a warning message will be displayed stating that all entries will be cleared. This was necessary to prevent the left-to-right errors that were commonly caused by "forgotten" misc. receipt items not being posted correctly.

- Because of the way miscellaneous receipts work, you will not be able to combine both a misc. receipt and a corporate check or money order in the same transaction.

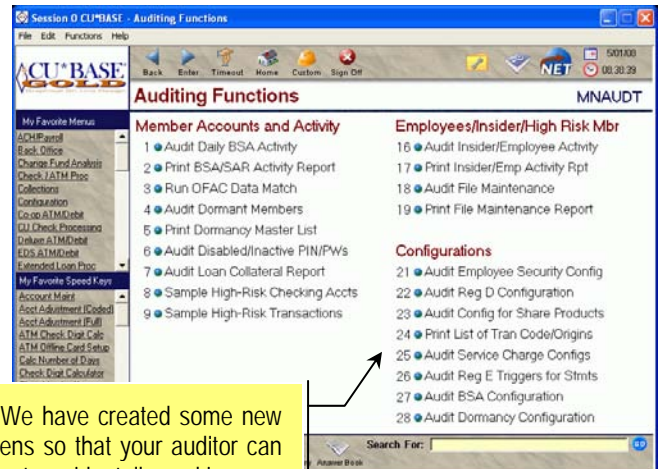
	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.
	Check out a "Sneak Preview" simulation of this new feature (on our website and via online help).

! New Tools for Auditors

At this year's Leadership Conference one recurring theme will be reducing the cost of regulatory compliance for our credit union partners. With that idea in mind, we're excited to release several new tools for internal credit union auditors:

Auditing Functions Menu MNAUDT

This new menu compiles all of your auditing functions into one handy location! Most of these options still exist in their original locations (with one exception: the BSA inquiry and insider/employee report were removed from MNGELE and put here instead), but this menu should be a much more convenient, one-stop shop for your auditor's daily activities. We hope you like it...and please let us know if there are other tools you'd like to be added to this menu, too!



Check out the new configuration inquiries! We have created some new view-only versions of key configuration screens so that your auditor can review settings without having to worry about accidentally making any changes.


Audit Tracker

Introducing Audit Tracker: a new Tracker type and automated tool that tracks member activities related to compliance. (Your auditors will love this!) Each time one of the following events occurs, the system will automatically add a conversation note to the member's ongoing Audit Tracker (AT) record:

- OFAC scan (whether interactively or via the batch report)
- FIDM scan
- BSA monitoring (if a transaction appears on the BSA report, or if a BSA transaction is marked as verified or deleted using the BSA inquiry tool)
- Dormancy (if an account is suspended or deleted using the dormancy inquiry tool)

In each case, an appropriate standard Memo Type code is used to indicate that the scan has been run, creating an ongoing trail of verifications over the life of the membership. For example, when an account is opened and scanned for OFAC, a conversation with the memo type of OF (Failed), OP (Passed—no suspected match), or OO (Failed but overridden) is generated and added to the AT Tracker record. To review these conversations for any particular member, just use the Tracker Review option available via Account Inquiry and select the AT Tracker type.

CU*TIP: At this time the system can only create Tracker records for member accounts, not non-members. Remember, however, that you can already use Denial Notice types and the "Deny Membership" flag to mark your non-member records, such as if you deny membership because of a hit on an OFAC scan. Refer to the "Miscellaneous/Member Service Denial Notices" booklet for details about configuring a special code to use just for these situations, which also records the reason for the denial.

	Refer to the booklets, "The Financial Institution Data Match (FIDM) Act," "Using the CU*BASE Data Match System for OFAC Compliance," "Dormancy & Escheat Monitoring," and "Bank Secrecy Act Monitoring Tools" for details.
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Disabled PIN/Password Report

As a companion to your dormancy monitoring, you can now monitor stale or expired online banking passwords using the new report generated via MNAUDT #6 Audit Disabled/Inactive PIN/PWs. This report lets you specify a range of “last login dates” (for example, to include members who last logged in more than 90 days ago) and see a list showing the member’s name and phone number and the number of days since they were last logged in.

If your credit union does not take advantage of the non-use expiration feature to control member access to online banking, these accounts may be vulnerable and should be monitored according to your credit union’s dormancy policies. (That’s why we placed this command on the MNAUDT menu, so that it would be easy for just your auditors to access it.)

Don’t know what the “non-use expiration feature” is? Check out the “It’s Me 247 Strategies for Controlling Member Access” booklet today and add an important level of extra protection to your member accounts!



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



Lending Enhancements

This release contains some long-awaited changes to the way that loan insurance and debt protection are configured and quoted. **And now you can record Miscellaneous Coverage like gap insurance, too!**

Miscellaneous Coverage Codes

Now you can define additional “miscellaneous coverage” codes that can be attached to loan accounts, to track things such as gap insurance, mechanical breakdown insurance (MBI), maintenance contracts, and the like. Using MNCNFB #18 Ln Insurance/Debt Protection Cfg, configure codes for any coverage options you’d like to be able to include on your new loans, including the fee amount and any comments you might want your staff to see. You can choose to configure the coverage so that the fee is automatically added to the loan request amount (amortized as part of the loan total) or recorded as a fee paid separately.

Next, adjust your Loan Product codes (MNCNFB #6) to default certain Misc. Coverage codes when quoting a new loan request. For example, you might add gap insurance to all of your auto loan product codes.

When new loan requests are set up, a new button will appear on the Loan Request Payment Selection screen (where the payment options are quoted) so the loan officer can add or remove coverages as needed for that particular loan. For any codes that are configured to add to the balance, the fee amount will automatically be included in the total loan amount on the Recap screen.



Check out a “Sneak Preview” simulation of this new feature (on our website and via online help).

Changes in Configuring Coverage to Loan Products—More Debt Protection Options!

We also reworked Loan Products configuration (MNCNFB #6), giving separate screens to configure debt protection, insurance and miscellaneous coverage. Just select the type of coverage you want to offer for that product (loan insurance, debt protection, or neither) and whether you want to add miscellaneous coverage and the following screens will allow you to add the appropriate coverage defaults to the product.

This separation of screens means that if your credit union offers debt protection, you can now configure up to eight separate debt protection coverage codes (instead of the previous three) to quote on new loan requests. As with Miscellaneous Coverage, debt protection and loan insurance now have comments fields that allow you to communicate information about these coverages to your staff.

Also, when adding these coverages to a loan application, the lender will now be able to view both the configuration settings in a view-only screen as well as the sales information that members see if that insurance/debt protection code is also offered via online banking.



Check out a “Sneak Preview” simulation of this new feature (on our website and via online help).

Posting Insurance/Debt Protections Premiums is Now Automated!

We made some significant behind-the-scenes changes to the way CU*BASE handles the posting of insurance and debt protection premiums to your member loan accounts. Instead of being run manually by an Operator, your configuration will now contain settings that allow the system to automatically post premiums on the appropriate date. This is just another example of our streamlining our back office tasks to lower the risk of potential operator error.

Now the process is run in an automated batch posting job during beginning-of-day according to your configuration. Additionally, Smart Operator will help ensure that the process is well documented for you to review. (Check out MNGELE #9 Smart Operator: Daily Ops Log.)

To facilitate this, we have modified the MNCNFB #18 Ln Insurance/Debt Protection Cfg to allow you to specify for each product the date, day, and frequency when premiums should be posted, if appropriate for that insurance/debt protection product. On the specified day, the system will post premiums and produce the usual posting reports (TCUNAS2/TCUNAS3 or TCUNAD2/TCUNAD3), which have also been enhanced to include additional information about the process and any exceptions (also, the TCUNAS1 and TCUNAD1 reports were eliminated).

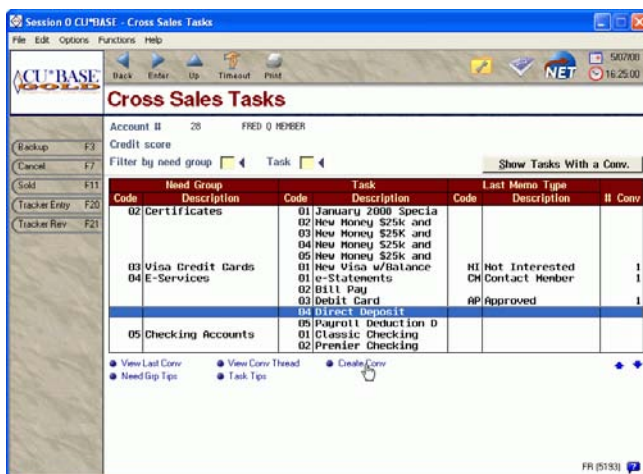
IMPORTANT DATA CONVERSION NOTE: All existing insurance/debt protection codes for both online and self processing credit unions will be converted to a monthly posting frequency "M" with the next posting date of the 1st of the next calendar month. Exceptions to this update will be Insurance Calculation Types of "S" (Single Premium Disability and Life) and "T" (Table Life). These exceptions will convert the next posting date to 99999999 (meaning do *not* post premiums) because the premiums for the full term of the loan are added to the loan balance when the loan is created.

Our Client Service team will be reviewing all configured codes for every online client to verify that they are set up with the correct posting instructions currently in place. If you have any codes that are not normally posted by our Operators, these codes will be updated with the next posting date of 99999999. Self-Processing credit unions will need to review their insurance/debt protection codes found on MNCNFB #18 and update as necessary. **This should be done BEFORE** the next time premiums would normally be posted (probably July 1).

Another change we made is that **you can now suspend a loan insurance/debt protection code** so that it can no longer be used on new loan accounts (go to MNCNFB #18, select a code, then use F4-Suspend). You can even **add free-form comments** to better describe the codes for your staff.

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

! Cross Sales Enhancements



The process for tracking Cross Sales has been completely revamped with this release to create a major improvement in every level of tracking sales interactions with members.

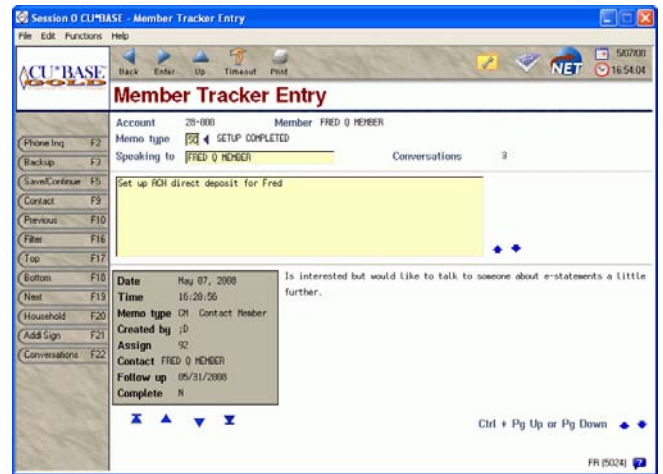
Previously, you were only able to record a status, employee ID and date for the most recent interaction, with no historical record of previous cross-sales attempts and no way to record member comments. A simple "Not interested" or "Pending" just isn't descriptive enough - was the member not interested *forever*, or just for the moment while they were in the middle of moving or getting a new job? Might it be time to ask the member about the product or service again?

So instead, the system now links Cross Sales tasks to the member Trackers system—using the new ST Sales Tracker type (described in more detail below). This means you can

use the power of a Tracker to record free-form text about the interaction, in addition to a Memo Type code such as "Pending" or "Not Interested" (or any memo types you want to use). And because it's a Tracker, you can even set up a follow-up to pass on the lead and make sure it is worked later, either by you or by another employee.

Here's the easy step-by-step process:




1. Start as usual by clicking the Cross Sales button from Teller, Inquiry, or Phone.
2. You'll immediately see a list of Cross Sales Tasks sorted by Need Group and Task (no more having to select a Need Group first!), with new selection and sort criteria to make it easier to find tasks to be worked. *(HINT: When the screen first displays, you'll see only those tasks that had at least one conversation recorded. Click the pushbutton at the top of the screen or use F11-All to see all tasks, including new tasks that haven't been worked at all yet.)*
3. Select a task and choose the "Create Conversation" option (or double-click).
4. The Member Tracker Screen will appear to allow you to add a note about this interaction. *The system will automatically append a conversation note to the member's ST Sales Tracker record, or will create a new one, if one does not already exist for that member (will be tied to the 000 share account).*
5. Choose a Memo Type code.
 - ⇒ NOTE: We'll configure default Memo Type codes for you to match the old cross-sales options: Approved, Denied, Not Interested, Pre-Approved, Pending, Revoked, plus Contact Member. But you can also create your own codes (under the ST Tracker Type) using MNTRAK #8 Configure Memo Type Codes.
6. Type text to describe the interaction with the member and use F5 to save as usual.
7. If appropriate, specify a follow-up date and ID so that someone can contact the member about this task at a later date.



The Cross Sales Tasks screen allows you to view the last conversation with this member, or you can see the conversation thread that relates to a particular task, if there are multiple interactions that have occurred on that subject over time. Your configured need group and task tips are also easy to access from that same screen. No interaction with the member is lost since new contacts are just added to a continuing trail of conversations with the member.

DATA CONVERSION NOTE: All old Cross Sales records with dates that we can interpret will be converted with the release, creating a Tracker note for each of the dates we find on the cross sales task. (For example, if there is a "Contacted" and a "Processed" date, there will be two Tracker notes tied to that task.) That means we will convert Trackers with a date of 02/02/1960 but we will not convert a Tracker with the date of 02/02/0020. **If you do not want to have your old cross sales data converted and want to start fresh with this new system, use MNMRKT #8 Purge Cross Sales Records by Date to purge your old cross sales data before the release goes in.**

Also, because of these changes, the Cross Sales Tracking Query (MNQUERY #20, MNMGMT #21, and other places) will no longer be available after the release. Instead, use the Tracker records on the individual member to review the progress of cross sales on his or her account (or use the Sales Tracker feature described below).

	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.
	Refer to the "Cross-Selling Credit Union Services" booklet for more details.
	Check out a "Sneak Preview" simulation of this new feature (on our website and via online help).

Sales Tracker: A New Tool for Following Up on Member Leads

Member Trackers are really growing! Since we released Trackers last year, we have introduced the XX Collections Tracker, and now the AT Audit Tracker as well as the new ST Sales Tracker. These, in addition to any miscellaneous Tracker types your credit union has configured, let you record a permanent, ongoing record of contacts and conversations with your members over time.

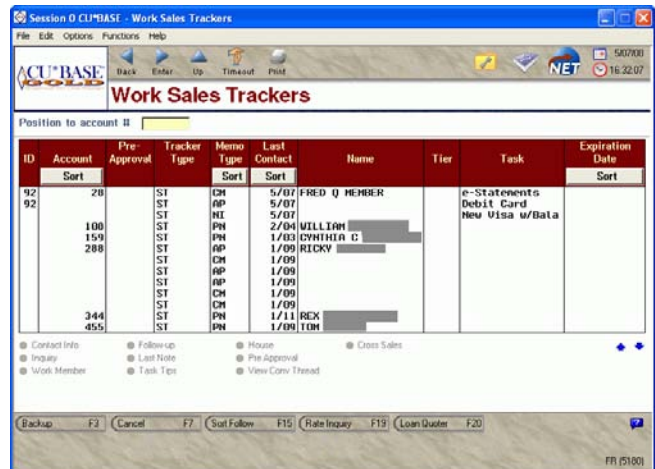
The new Sales Tracker type was intended to help you track and follow up on any sales-related leads that come up during routine day-to-day contacts with your members. In addition, they can also be used to work larger-scale marketing and call campaigns for groups of members. You may remember a similar feature that CU*BASE used to have called “Telemarketing Ticklers.” Well, Sales Trackers takes this process to a whole new level (and disposes of the much-maligned term, “telemarketing,” too!). Here’s how it works:

1. The Tracker Type code is configured to display in the Sales Tracker tool (via MNTRAK #7 Configure Tracker Types). *This will be done automatically for your ST Tracker Type, but you could define other, separate Tracker types if you wish, such as for special call campaigns.*
2. As marketing campaigns are developed, a marketer uses the **Generate Leads from File** feature (MNTRAK #16) to automatically add conversation notes to member Sales Tracker records, with information about the campaign and follow-up dates for when the members need to be contacted.

⇒ This is similar to Member Connect, in that you will develop a database file of account numbers for your campaign, then you will simply use the Generate Leads feature to flood all of those member accounts with a Tracker note that has a follow-up date.

3. Also, throughout each day, sales leads are fed into the Sales Tracker, either via the Cross Sales Tracking system, or manually by staff adding conversation notes to the ST Tracker type.
4. Employees who are responsible for working sales leads take the new **Work Sales Trackers** command (MNTRAK #15 or MNMAST #19) and use the initial selection screen to specify which Trackers they wish to work. *For example, you might only want to work ST Trackers with follow-up dates in the current week, or only work Trackers related to a specific Cross Sales Need Group/Task number, such as to follow up on a credit card call campaign.*
5. The Work Sales Trackers screen displays all conversation notes that are recorded under the ST Tracker Type for your members. You’ll be able to see the last contact date and memo type used for the last conversation note.

Similar to the Work Collections feature your collectors use on a daily basis, the Sales Trackers screen lets you contact members and follow up on sales leads in an organized, systematic way. Your members will know that everyone on your staff is tuned in to their needs and is on top of the interactions they have had over time with your credit union.



NOTE: This tool was developed with significant input from the Xtension Call Center team, who will be using the CU*BASE Sales Tracker extensively. The software includes special features such as promotion expiration dates that were designed to help a call center launch, track, and follow up on marketing and member contact campaigns with credit union members. Visit xtendcu.com to learn more about how Xtension Call Center services can help you get more out of your member relationships!

	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.
	Refer to the new “Sales Tracker” booklet for details (replaces the existing “Telemarketing Leads & Followups” booklet).

! Other Tracker Enhancements

Now that we have used Trackers for a little while, we are learning more and adding to their functionality. Check out their newest features!

Tracking External Documents / URLs

This feature allows you to enter the path to an external document or URL that relates to the Tracker conversation. For example, use the Tracker to make a record that you mailed the member a letter or other

personal correspondence, entering a link to that document within the conversation itself. This functionality was lost when we moved from Ticklers to Trackers, but we have added it back in with this release.

To use this feature, you'll need to adjust your Memo Type code configuration. Set up a special Memo Type code using MNTRAK #8 Configure Memo Types, checking the *Used for links to external documents* flag. When you create the Tracker note and select this Memo Type code, a green arrow will appear to the right of the text box area on the Tracker. If you enter a full web address in the Tracker text, this website can be launched simply by clicking on the green arrow to the right of the text area. Likewise, the name of a document with its directory path (including spaces) will launch a network document. Refer to online help for more details about entering the URL.

Separate Memo Type Codes by Tracker Type


We also have redeveloped the Tracker system so that separate Memo Types can be developed for each of the Tracker types. This was done to tidy up the Memo Type options you will have when you create a Tracker note. The Memo Type lists were simply getting too long—when you are selling something to someone, you don't need a Memo Type that the member has been put in Collections!

Now when you add a new Memo Type (MNTRAK #8 Configure Memo Types) you will be asked to configure it associated with an existing Tracker Type. And when you search for a Memo Type on that screen, you will now sort by Tracker Type.

At the moment, existing Memo Types are not configured with a Tracker Type, so when the release goes in we'll be creating Tracker Type/Memo Type combinations for any existing Tracker Types and Memo Types you currently have configured in CU*BASE (XX and any other Tracker Types you have created). To save you some headaches later, what we recommend you do before the release is to delete any Memo Types you are currently not using. Then after the release, you will just need to go into your Memo Types and clean out any combinations that you will not use going forward.

Faster Data Entry for Tracker Notes

Now that Memo Types can be configured to be precise and consistent, in some cases they can even take the place of needing to add text to the Tracker. With this release, if a Memo Type says all that you need to record, you can simply select the Memo Type and press Enter. If additional text is not needed, then you don't need to enter any! After all, we already record the date, time and employee ID, so that may be all that is needed!

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

! Escrow Enhancements

We have greatly enhanced the Escrow Analysis process with this release, giving you greater flexibility to serve your members. With the former functionality any time you ran an analysis, whether creating or previewing, that overwrote any previous analysis. So running a test preview for an account in March meant you could no longer go to MNEXLN #7 and view the created analysis you did in January.

Now CU*BASE stores one created analysis and one preview analysis so you can preview as many times as you want without losing the ability to view the created analysis! From MNEXLN #7, you can choose to view either the Preview or the Completed Escrow Analysis. If you choose to print a copy of the created or previewed analysis from here, the accompanying Annual Escrow Account Disclosure report printed will indicate whether it is a Preview or Create in the title as well displaying the date of the analysis run rather than the date of printing.

The former functionality also limited the timeframe you had to run your escrow analysis. Because the payment change and surplus amount transfer happened immediately upon creating the analysis, you had to wait for the payment date in a month to pass and then quickly run the analysis for the coming month. This limited the time members had to prepare for the payment change—a definite disadvantage if the payment was going up!

Therefore, we have expanded the time prior to the end of the escrow analysis year that you have to make your disclosures. RESPA allows an escrow analysis to assume up to two payments and now so does CU*BASE! We did this by adding a "New payment effective date" to the analysis screen and changing the

way escrow payment amounts are changed and surplus amount transfers made. We also tweaked the verbiage in the disclosure by adding the day and month the new payment will become effective. So now you can do your analyses for January in October or November and give your members some extra notice of their impending payment change.

You simply set the new payment effective date to the 20th of the month immediately preceding the month the new payment should take effect and when Beginning of Day (BOD) processing takes place for that date, the new payment amounts will take effect and surpluses will be transferred. You will find accompanying reports detailing these changes in with the rest of your BOD reports.

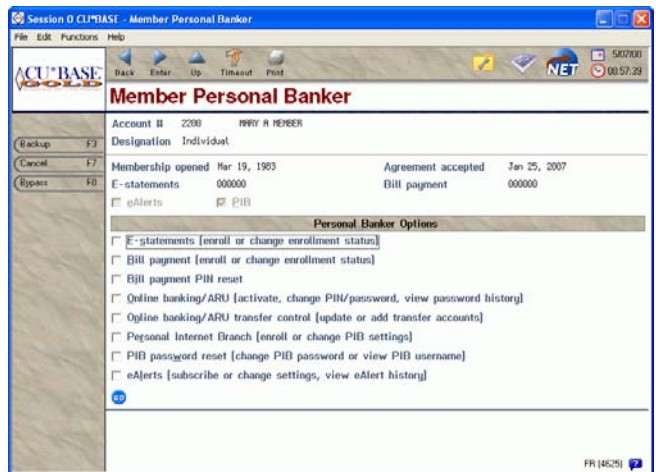
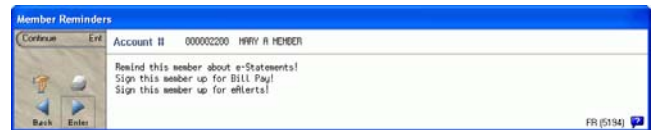
 Refer to the booklet, "Escrow Processing with CU*BASE"

! Member Personal Banker Enhancements

You'll love what we have done to Member Personal Banker (MNSERV #22)! This option is now your one-stop-shop for everything related to self-service tools.

Increase cross-sales of your online tools! Before the screen even displays, the system looks at the member's enrollment status for things like e-Statements, Bill Pay, and eAlerts, and if the member is not enrolled, a pop-up window will appear with a reminder to tell the member about these services.

One place for all self-service related features! The top of the Personal Banker screen now shows more information about the member, including their current enrollment status for self-service products (the same as when you click the Home Banking button from Teller, Phone Inquiry, and Inquiry). We also added access to more features that were previously scattered on various CU*BASE menus, including Transfer Control, PIB Password Reset, and eAlerts.



Changes to Resetting Member Passwords

In order to facilitate the new PIN/Password Change History feature (see below), we have added new fields to the screen where passwords are reset or changed for members. Now you'll be required to enter a Reason Code each time you change or reset a member's audio response PIN or online banking password.

We have configured a number of standard codes, many of which are used internally by the system whenever a member's password is deactivated because of too many invalid retries or if the member changes his password manually in online banking or audio response. You can create additional codes as you wish, to help you better track why members are requesting resets and see if there are trends you might be able to address through education or marketing efforts. Codes are configured via MNCNFE #6 Config PIN/PW Reset Reason Codes, and you can define one of them as the "default" code to be used in all cases unless a different code is specified.

NOTE: We have designated the code D02 **Reset by CU** as the default code that will be recorded any time an employee resets a member's PIN/password in CU*BASE. Use MNCNFE #6 to change this default, or you can remove the default flag if you want to force your staff to always choose from your list of defined codes.

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

! Online Banking Tracking/Marketing Tools

We've developed two new tools that will help you track trends related to online banking:

PIN/Password Change History (Inquiry and Report)

Ever wondered just how many times members really *do* call up and ask that their online banking password be reset? Might seem like some members call every other day, but until now there wasn't really an easy way to tell. The new PIN/Password Change History tool was designed to answer that question quickly and easily, whether for one member or for all members as a trend.

When accessed via MNSERV #22 Member Personal Banker, you will see just a single member's history, which should be helpful if you are talking to a member on the phone. When accessed via MNMISC #10 Mbr PIN/Password Change History, you can view all members whose password has been disabled, changed, or reset, and group them by reason code, Employee ID, date range, and more to analyze trends.

CU*TIP: As noted above (see "Changes to Resetting Passwords"), you can create additional Reason Codes as you wish (MNCNFE #6), to help you better track why members are requesting resets and to see if there are trends you might be able to address through education or marketing efforts.

New Member Access to Online Banking Report

This new report, available via MNMISC #11 New Mbr Online Banking Use Rpt, lets you see trends about how long it takes for new members to try online banking for the first time. Unless your credit union walks new members through this process while they are still in your lobby, this report will help you make sure that when you activate a new member's access, they actually do try it by logging in. You could follow up with these members or even set a policy to deactivate their access if they don't log on within a certain period, to help provide an extra measure of protection for members who decide not to use online tools.



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

! Last 10 Accounts Lookup Added to Additional Menu Options

You may have used the handy green asterisk to look up the last ten account numbers that you have used for Inquiry, Teller Posting, and Phone Operator. Now this very popular feature has been expanded to ten additional screens:

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|---------------------------------------|--|
| ▪ Printing a Name/Address on Envelope | MNSERV #11 Print Member Envelopes |
| ▪ Making a Member Account Adjustment | MNHTEL #12 Member Acct Adjustment (Full) |
| ▪ Posting a Journal Transfer | MNSERV #5 Member Transfers |
| ▪ Printing Loan Forms | MNLOAN #20 Print Loan Forms |
| ▪ Disbursing Loan Funds | MNLOAN #2 Disburse Member Loan Funds |
| ▪ ATM/Debit Account Maintenance | (depends on ATM/Debit Vendor) |
| ▪ ATM/Debit Card Maintenance | (depends on ATM/Debit Vendor) |
| ▪ Member Services | MNSERV #13 Open/Maintain Memberships/Accts |
| ▪ Closing a Member Account | MNSERV #14 Close Memberships/Accounts |
| ▪ Using the Check Digit Calculator | MNINQY #5 Member Check Digit Inquiry |



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

! Export to File or Member Connect from More Reports

You can now export data to a file or to Member Connect on 11 additional existing reports:

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|--|--|
| ▪ MNRPTB #2 Trial Balance Listing | ▪ MNRPTC #27 Fee Waiver Information Report |
| ▪ MNRPTB #7 Closed Member Account Report | ▪ MNRPTD #9 Loan Maturity Analysis |
| ▪ MNRPTB #12 CD Selective Trial Balance | ▪ MNRPTD #10 CD Maturity Analysis |

- MNRPTB #19 Member Auto Transfer Report
- MNRPTB #21 Member Uncollected Funds Report
- MNRPTB #23 Member No Statement Report
- MNRPTD #18 Member Insurance Analysis
- MNRPTE #2 Selective Loan TB/Statistics

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 Sales Tracker. This file will contain account base only. Or choose “Export accounts detail for Query” to export data for use with CU*BASE Report Builder. This file will have more data to use with more complex analysis, or to download to your PC for use in Excel.

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

Dividend/Interest Split Rate Forecast Tool Enhancements

The Div/Int Split Rate Forecasting tool (MNMGMT #4) is now more powerful than ever before. The tool itself didn’t change, but we have started recording new data in month-end files so that you can now look at how dividends/interest were paid for a *previous* month, with accurate numbers by tier. When month-end files are stored, we now also record the cumulative balance and average balance amounts for each account as of month-end. (This data was missing before, so it was impossible to do an accurate analysis of how dividends were paid by split rate tier.)

So now the tool can be used for forecasting *future* rate changes (using current account data), and it can provide valuable analysis of how dividends were paid out in a previous month!

This new data will begin being stored as of June 2008 month-end. Actual data for months prior to that time cannot be analyzed with this tool, although you can use the forecast (future) feature at any time. Also, you will still need to have a tape loaded if you want to go back further than one previous month (for example, in August can you look at July and August, but you’d need a tape to look at June data).

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


New Standard Patronage Dividend Program

Every year around October we send the year-end processing guides and ask credit unions to notify us whether they want to post a special bonus share dividend or loan interest rebate for their members at year-end. In the past, each credit union’s program was developed separately and was subject to normal custom programming hourly fees. This year we are excited to announce a new, standardized **Patronage Dividend** tool that will allow your credit union to configure and post bonus dividends and/or loan interest rebates to your member accounts at year end (or any time) **with no custom programming fees!**

On the MNMISC menu we have added two new options: #27 Patronage Dividend Configuration and #28 Post Patronage Dividends to Mbrs. The first option sets the parameters that control what the bonus will be, who is eligible (for example, you can exclude dormant or delinquent members, certain Membership Designation types, etc.), and the transaction description and G/L offset. The second option lets you run an “audit” that will generate preview reports showing *what would* be posted to member accounts, so you can verify the settings and tweak them as needed. Then, when you are ready to post, you can run the option again, selecting “Final posting” to post the dividends to your member accounts as of a configured month-end date.

IMPORTANT: As you can imagine, these tools are powerful commands, so your security administrator should be sure to verify which employees have access to these new commands on the MNMISC menu. Also, we recommend that at least for the first year, you might want to work directly with a CSR to make sure the configuration is set up the way you want and work through any details before posting. But now would be a good time to take a look at the configuration options, to see if maybe this year you might be able to use this generic program for your year-end bonus program (and save yourself some custom programming fees!).

Miscellaneous Enhancements

- **Tiered Services Pop-Up Window Enhancement** - So that you can help members improve their Tiered Services score and rewards position, the Tiered Services pop-up window that you can access from Inquiry, Phone, and Teller screens has been enhanced to show the number of “possible” points a member could earn for any individual point item (click one of the green arrows ).
- **Freeze Codes in Account Inquiry** - In addition to letting you know that the accounts are frozen, account inquiry screens will now show the actual numeric freeze code as well. These handy indicators will now be available on all Account Inquiry screens, as well as on the main Phone Operator and Member Inquiry screens.
- **Fannie Mae Uploads** - CU*BASE has now designed a way to upload data to the Fannie Mae (SURF) system for credit unions who offer participation lending through FNMA. Contact a CSR if you are interested in using this customized software tool.
- **Loan Refinance Enhancement** - Previously when a loan was refinanced on MNLOAN #3 Member Refinances/Extensions, CU*BASE reset the *# of payments left* field back to the original term of the loan and it could not be changed. The field is now input-capable so you can specify the number of payments you wish.
- **Print Your Website Address on Forms** - We have modified Miscellaneous Member Account Forms (MNCNFA #5), Notices (MNPRTC #10), and Loan Statement Notices (MNPRTC #7) so that you can specify whether you want your credit union’s website address printed along with your return address on the form. Refer to the booklets, “Member Notices,” “Miscellaneous Member Account Forms,” and “Loan Statement Notices” for details.

NOTE: To facilitate this new feature for multi-corporation credit unions, we have moved the location for where you enter your credit union’s website address to the Chart of Accounts Maintenance screen (MNGELE # 2, then enter a Corp ID), so that you can adjust this URL if needed.

- **CU*EasyPay! Active/Inactive Report** - This new report (LEPPAYMNT) was developed in response to requests from clients who wanted to be able to see a list of their members who are enrolled for the CU*EasyPay! bill payment service and aren’t using it, but who do *not* want to charge the inactive users fee available in the CU*BASE configuration. The report is run automatically during End of Day processing (EOD) on the date when we receive the Subscriber Activity File (SAF) from CheckFree. (This occurs once a month sometime between the 5th and the 15th of the month. This is the file we use for billing purposes.) The report will be archived in the CU*SPY Member Service category along with other bill pay-related reports. (*HINT: We are looking into ways we might leverage this data for Member Connect, so you can quickly contact your inactive members and encourage them to use the service! Stay tuned!*)

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