

Just a few things in this release, but some really good stuff! Updated online help , including the “What’s New” summary of changes, will be included when you receive the release. 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. Sometimes requires contacting a CSR.

**Team Implementation**

Work with CU*Answers before implementation.

**Link ACH Payments to A/P Vendor History**

Now you can record invoices being paid via ACH in your CU*BASE accounts payable vendor paid history! We added a new field to the ACH Distribution Maintenance screen so that you can flag an ACH distribution record with an AP vendor number. When that ACH debit item comes in and is posted, a record will also be written out to the payment history for that vendor.

If you already pay vendor invoices via ACH, simply access ACH distribution maintenance (MNACHP #1) and select the incoming G/L Debit transaction (must be distribution transaction type GD for G/L debit). On the Update screen, enter an A/P vendor number into the new field (there will be a lookup button so you can choose from your vendor list).

Each time the ACH debit is posted, a record will be added to your A/P vendor payment history along with all your other payments via checks. For the ACH items, the check/voucher # will be blank, and the invoice # field will be used to record the tracer # from the incoming ACH item. The item description will show “ACH/*company name*” using the company name from the incoming ACH item.

Just like payments made via check, any payments logged this way will increase the YTD totals for the vendor so that 1099-M forms, if applicable for that vendor, will include ACH payments as well.

Paid Items

Co	Br	Check	Date	Seq #	Amount	Date Due	Description
01	01	107733	Jul 07, 2008	1	100.00	Jul 07, 2008	BLUE CARE NETWORK
12	02		May 09, 2008	2	127.51	May 09, 2008	ACH/COMCAST OF TAYLO
11	01		May 09, 2008	2	111.96	May 09, 2008	ACH/COMCAST WALLED L
01	01		May 09, 2008	2	85.00	May 09, 2008	ACH/Gift Cards

The ACH General Ledger Payable Posting Register report (PXACH2) report has also been changed to show the vendor #, in cases where a history record was generated during posting.

Our accounting team is working hard on setting up a way for you to pay your CU*Answers invoice via ACH! We're still working through some technical challenges but are hoping that we can start a pilot program later this year. This CU*BASE enhancement should help pave the way for that change, and in the meantime, let you start recording payments that you are already making to your other vendors. Stay tuned!



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

**New Loan-to-Value Report**

A new “Loan-to-Value Analysis Report” (MNRPTE #18) shows loan-to-value ratios on your loans accounts a little differently than the LTV you are used to seeing on individual collateral records. With this report, you can choose to calculate LTV according to either the *current* loan balance or the original loan balance. In

addition, the report will also look at all collateral records attached to the loan and calculate LTV using values from multiple collateral items. (NOTE: Only collateral types that use Definition Type R (Real Estate) will be included in this calculation.)

This report will be very handy for reviewing mortgage loans that are nearing 80% LTV and therefore requiring PMI termination, as well as to check for exceptions to credit union policy on your LTV ratios.

NOTE: This is different from how LTV is calculated and displayed on the individual collateral record. That LTV will still be calculated based on the loan's original balance and using the value of that single collateral item only. The new report simply lets you view LTV in a different way than you see it on individual collateral records.

You can choose a specific loan category to report, and can sort by account number or LTV ratio. The calculation can be based on current or original loan balance, and you can specify a cut-off ratio to display on the report (such as 79.00% if you want to see loans getting close to PMI termination). You can even choose to see only loans that actually have your PMI escrow type attached to them if you wish.

⇒ **Attention Security Officers:** You may need to adjust employee security in order to grant access to this new command on menu MNRPTE.

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



Changes to Collections Parameters for Online Credit Cards

A new flag has been added to Collection Parameter Configuration (MNCNFB #25) so that you can choose whether or not to freeze a member's accounts based on a delinquent credit card. This works similar to the existing flag that controls whether freezes are applied based on a delinquent OTB record.

If checked, the system will apply your designated freeze settings if an online credit card account goes delinquent. If unchecked, the system will not apply freezes if the only thing that is delinquent is the member's online credit card loan.

Freeze account after	<input type="text"/> months and <input type="text"/> 26 days
Select what you want to freeze	S = ALL Except SD
Use freeze indicator	1 = No Withdrawals or Disbursements
<input checked="" type="checkbox"/> Freeze for delinquent OTB records	
<input type="checkbox"/> Freeze for delinquent credit card accounts	

By default the flag will be CHECKED for all credit unions, to match how the current process works. You will need to access this configuration and remove the checkmark if you no longer want to apply freezes based on a delinquent credit card.

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

As usual, any other minor fixes and enhancements will be included in the "What's New?" topic of online help when you receive the release.