

Updated booklets  mentioned in this summary will be available on our website no later than **December 5**. Updated online help , including the "What's New" summary list of all changes, will be included when you receive the release.

	<b>Immediate Effect</b>	Changes automatically in place on the day the release is implemented; no additional configuration required.
	<b>Must be Activated</b>	Your CU must make a decision either to activate it or modify configuration parameters. Sometimes requires contacting a CSR.
	<b>Team Implementation</b>	Work with a CU*Answers Client Service Representative before implementation.

## Dormancy Predictor Enhancement

Back in May 2007, we introduced the dormancy warning file DIWARN, which you can use to alert members that their accounts are about to go dormant. Now the configuration for creating this file is available on the dormancy configuration screen on MNCNFA #11 Dormant/Escheat Monitoring. Previously the file generated only members whose account were to go dormant in the next month—now the configuration allows you to select the exact number of months prior to the account going dormant you want to have your member accounts appear in the file.

During EOD processing on the first day of every month, the system reviews accounts that would be going dormant and adds them (account base only) to the DWARN file in your credit union's QUERYxx library. *(NOTE: Since this is done during EOD, that means this file will be ready for you starting on the 2nd of each month.)*

This file can then be used with Member Connect features to generate mailing labels or send emails to these members before they actually become dormant, even months before with this new option. You could even use the Member Mailing Labels/Database feature on menu MNPRTC to use this file to produce a database file of names and addresses that could be downloaded to your PC and used in a personalized mailing.

Since the member can in effect be on this list more than one month now, the member could receive more than one notification.

 Refer to the "Dormancy and Escheat Monitoring" booklet for details.

## Cross Sales Analysis Report

Want to know who on your staff is getting out there and making sales on Cross Sales tasks to offer commission bonuses? Or who is closing the deal? This robust report gives you the information you need to reward your high performing employees.

Given the way the Sales Tracker files are organized, Query has very limited ability to allow you to analyze dates and therefore to retrieve the data needed to determine referral bonuses. An existing canned Query reports Sales Tracker information by a specific memo type (such as "AP" for approved), but now a more powerful tool is available.

When we began creating the new Cross Sales Report, we knew it needed to be flexible enough to meet the needs of different credit unions. The new Cross Sales report, using the strengths of the new Sales Tracker, does just that! Use the selection criteria on the report to find if more than one employee talked to a member about a particular topic. (This is one of the strengths of the Tracker format, in that it stores *all* related interactions). Additionally, the report can tell you if an approval resulted in a sale, or even if that referral resulted in an approval within a certain time frame.

We're very excited about this new report and are sure that you will be too. Several of our clients have been testing the report for us over the past couple of months, but now you can run it yourself, trying different selection options to get just the results you need.

You'll find the new report via MNMGMT #21 (the canned Query formerly accessed via this command is still available via MNQUERY #20) as well as on the MNTRAK menu.

	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.
	Refer to the "Cross Sales" booklet for details.

## ! Collections Dashboard

Get ready Collections Managers, this project is for you! Find this new feature on MNCOLL #9 or via MNMGMT #17. Similar to the pipeline that tracks loan applications (MNLOAN #8, F17-Activity Tracking), the new Collections Dashboard allows a collections manager to track, at a glance, the activity of the collections department.

Quickly view what is delinquent today as opposed to what was delinquent last week or last month, with data eventually developing into a rolling year of collections data. Using a filter, the data can be further broken out by activity by individual collector or dealer or even branch.



Category	# of Accts	Amount
<b>Yesterday</b> Oct 20, 2008 [MMDDYYYY]		
Delinquent loans	613	11,065,864
Negative balance accounts	111	18,112
Overline accounts	2	23,657
Written off loans	1	7,503
<b>Last Week</b> Oct 17, 2008 [MMDDYYYY]		
Delinquent loans	566	10,609,255
Negative balance accounts	111	18,112
Overline accounts	2	23,657
Written off loans	1	7,503
<b>Last Month</b> Sep 30, 2008 [MMDDYYYY]		
Delinquent loans	0	0
Negative balance accounts	0	0
Overline accounts	0	0
Written off loans	0	0

	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.
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## ! Contingent Liability Report Enhancements

Now there is a new selection on the Contingent Liability Analysis Report (MNRPDT #7) that allows you to include loans from the report if they have already passed their maturity date (MEMBER5 loans) and/or review date (MEMBER6 loans), and therefore no longer allow disbursements.

	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.
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## ! Sales Tracker Enhancements

Now that we have had some experience using Sales Trackers, we have come up with some enhancements to make using them even easier!

- **More Control When Purging Unwanted Tracker Entries**

Created Sales Tracker entries by mistake or want to delete only certain Sales Tracker entries? MNTRAK #9 Purge Tracker Records allows you even greater control to remove your unwanted entries. Now you can filter to purge specific conversations on a specific date or with a specific memo type, or even purge only conversations created by a specific employee. A good rule of thumb before using this feature is to use MNTRAK #14 Print Member Trackers to create a list of the entries that will be affected—before you delete them!

- **Receive a Confirmation Notification when Creating Trackers**

When you generate Sales Tracker entries using MNTRAK #16 Generate Leads from File, a new confirmation message will ensure that you think twice before you even add the records! And when you create the entries, a new report will be generated listing the records created.

	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.
	Refer to the "Sales Tracker" booklet for details.

## ! Collateral Enhancements

- **URL Available on Collateral Screen**

Now you can configure a website on the collateral screen which can be accessed when adding the collateral item to a loan. This allows you to access websites on collateral values directly from the collateral record. For example, on your auto and RV collateral type codes, you can configure the URL for the Kelly Blue book or NADA website. Then when your loan officers are working with the collateral items, there will be a handy link right there for them to use.

- **Sort Insurance Agents by Name**

Sort the insurance agent codes on MNCNFB #20 Collateral Insurance Agent Cfg by name, so it's easier to find the agent you need when setting up a collateral item.



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 20 additional existing reports:

- MNRPTB #3 Member Name & Address Listing
- MNRPTB #4 New Membership Report
- MNRPTB #5 New Member Account Report
- MNRPTB #10 IRA Bal File/Account Trans Detail
- MNRPTB #11 IRA Age Analysis Plan by Type
- MNRPTB #26 Member Club Transfer Report
- MNRPTD #23 ARU Account Transfer Report
- MNRPTD #24 Savings Bond Listing
- MNRPTD #22 ARU Transaction Record
- MNRPTD #25 Bank Secrecy Analysis Report
- MNRPTD #27 Wire Transfer Activity Report
- MNRPTE #1 Alpha Loan Account Listing
- MNRPTE #3 New/Refinanced Loan History
- MNRPTE #4 Pledged Share/Loan Listing
- MNRPTE #5 Additional Signer Information
- MNRPTE #6 Student Loan Information
- MNRPTE #7 Pledged Collateral Information
- MNRPTE #10 Loans Paid Ahead Analysis
- MNRPTE #11 Insurance Expiration Analysis
- MNRPTE #14 Neg Bal (Overpaid) Open Crdt Lns

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. Create communications 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.

## ! Other Miscellaneous Enhancements

- **Get Your Comments Noticed!** Have you wanted to position your comment at the top of the Member Comments screen? Now you can edit the line placement of existing comments (Type 1 comments only), so that you can reorganize your comments.
- **Suppressed Transactions are Now Blue!** If a transaction has been blocked from a member's statement, that item will appear shaded in blue when a credit union employee views this transaction history in either Phone Operator or Inquiry. This will serve as a reminder to your service professionals and tellers not to discuss these transactions with a member.
- **Escrow Account Indicator!** When using MNLOAN #5 Miscellaneous Loan Maintenance to view the collateral on a loan, a checkbox will now appear indicating whether an escrow account is attached to the loan. This indicator is conditional and will appear only when the loan can be configured with an escrow account.
- **Tiered Services Points** inquiry in **It's Me 247** online banking (*change was actually implemented December 2 for online CUs and with the year-end release for self processors*): We updated some

of the text to be clearer and also added the online bill pay enrollment checkbox that was missing. In addition, the # of lifetime points box at the top will not display if the member has 0 lifetime points.

NOTE: Remember that you can clear/reset lifetime points for all your members at any time and can also change your configuration so that lifetime points are not accumulated at all. Refer to the Tiered Services Guide for instructions (hint: look at pages 58 and 70 of the PDF file on our website).

- **It's Me 247 Downloads** – We have added some "Help" links to the **download** page that jump to various Microsoft and Intuit support websites as appropriate (change as actually implemented December 2 for online CUs and with the year-end release for self processors)

Note: For security reasons, when a member clicks one of these links he will immediately be logged out of online banking and the help site will appear in the same browser window.

Also, here are a couple of other changes that were actually added at the last-minute to the 8.3 release you already received:

- **New Statement Flag** - A new field now appears on the final Update Membership Information screen (MNUPDT #1) when updating an existing membership. The field is labeled *Force monthly statement (Reg. E override)* and is intended to allow you to force the system to generate a monthly statement *every* month for a particular membership, even if they wouldn't normally meet the requirements to receive one every month (due to things like account activity, presence of a particular account type, etc.).

Since widespread use of this might increase your statement costs, we recommend you give your staff some guidelines on when it should and should not be used. This flag will be unchecked for all existing members, so you will not notice any changes unless you decide to check the flag for a particular membership.

- **OFAC Scans Added** - The new A2A (account to account) feature includes OFAC scans of new A2A relationships as they are added for members in CU\*BASE. We have also added this same OFAC scan to all outgoing Wire Transfers. Now when you post an outgoing wire transfer from Phone Operator, CU\*BASE will run an OFAC scan on both the individual (or organization), as well as the institution. (This means that possibly two scans will be run on the wire transfer.)

The results of these scans are then recorded on the member's Audit Tracker record for use with auditing. The method for running these OFAC scans will be slightly different from OFAC scans you run now on new member and non-member records. Because you enter name information into a long, free-form text field, the data you type will be brought into a new OFAC scan screen, where you can break the information down into individual first, middle initial, and last name fields for a more thorough OFAC scan, as appropriate.