



CU*BASE® Software Upgrade

Online CUs	CU*NorthWest/CU*South	Self Processing CUs
December 12, 2010	December 19, 2010	December 20-21, 2010

Updated booklets  mentioned in this summary will be available on our website no later than **December 12, 2010**. Access the CU*BASE Reference Page by selecting "I am a Client" from <http://www.cuanswers.com>, Docs & Information, then CU*BASE Reference. Access the "It's Me 247" Reference Page by selecting "I am a Client" from <http://www.cuanswers.com>, Docs & Information, then It's Me Reference. Documentation will also be available through the What's New topic in online help when you get the release. Updated online help , including the "What's New" summary list of all changes, will be included when you receive the release.

We have updated the tax file to comply with new regulatory requirements with this release. Be sure to refer to your Year-end Processing Guide for more details.

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Reg E Exemptions by Membership Designation

With this release, credit unions can now choose to deactivate Reg E Opt In/Opt Out functionality for memberships with specific Membership Designation codes, such as businesses. If the new *Exempt from Reg E. Opt In/Out Requirements* box is checked in the Membership Designation Configuration (General Configuration 1 menu (MNCNFC) #25-Membership Designation Config.), all new memberships with this Designation (and accounts for that membership) will automatically be set to "Opt In." Employees will not even see the Opt In/Opt Out checkboxes at the bottom of the screen. (Existing memberships will need to be manually maintained first before changing an existing designation.)

Employees will also not be able to change any affected memberships or accounts to "Opt Out" since access points to change the status (via Phone Operator, Membership Update, Inquiry and Phone Operator) will be either removed or blocked. (The F13-Reg E Settings function key from Inquiry, Phone Operator and Membership Update will be removed and Member Personal Banker access will not allow access.) On affected accounts, messaging reading, "This membership is exempt from Reg E Requirements." will appear on the screen to alert your employees of this status.

The exemption also blocks members' ability to change their "Opt In/Opt Out" status online. Members with an exempted membership will not see the "My Overdraft Services" tab in the "Preferences" section of **It's Me 247**.

*If you activate this feature, be sure to explain its effect to your front line staff so that they are aware of the changes they might encounter in CU*BASE, and so they understand how it affects members in It's Me 247.*

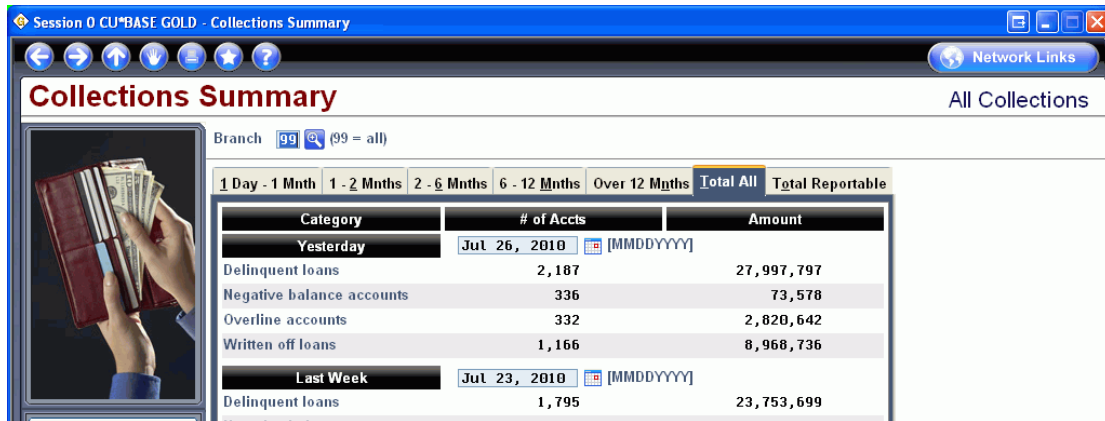
	Refer to the "Opt In/Opt Out (Reg E) – Managing Your Offering" booklet available on CU*BASE Reference Page for details.
	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

Dashboard Enhancements

Each year when credit union CEOs meet as part of the CEO Strategies Focus Group, they offer ideas for improvements to the various analysis dashboards available in CU*BASE. We're happy to release several nice enhancements based on that input:

Collections Dashboard Includes Total All and Total Reportable Figures

Collections menu (MNCOLL) #4-Collections Summary now shows two new tabs: "Total Reportable" delinquency (which excludes the loans that are less than two months delinquent) and "Total All" delinquency (including all delinquent accounts). Both the number and balances on the accounts are listed in each tabbed selection.



Negative Balance Summary	
# of accounts	195
Negative balance	30,098.83-
Within ANR Limit	
# of accounts	88
Negative balance	18,669.58-
Below ANR Limit	
# of accounts	107
Negative balance	11,429.25-

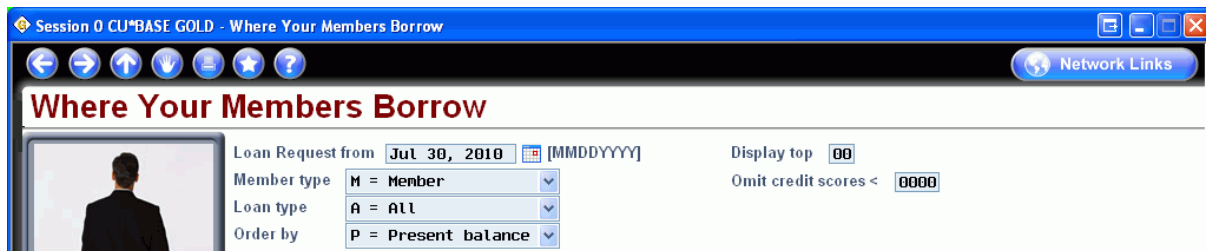
Collections Inquiry Shows ANR Breakdown

The Collections Inquiry (Collections menu (MNCOLL) #1-Work Collections, then F15-Summary), which shows totals of accounts with a negative balance, now shows even more helpful data. This dashboard now breaks down these statistics to show accounts that fall *within* the ANR limit or accounts that are *below* the ANR limit.

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



Market to Members to Members with Good Credit Using "Where Your Members Borrow"

Credit unions have wanted to use the "Where Your Members Borrow" tool ("Know Your Members" Analysis Tools menu (MNMGMMA) #6-Where Your Members Borrow) as a cross sales tool to market lending products to members...but only to the ones with good credit. We are responding with a new "Omit credit scores <" filter that allows you to limit the listing to include only members above a certain credit score. This filter remains as you drill down to individual lenders' listings. Don't forget to use the Export button and F10-Member Connect on the screen to contact these selected members.



Grand Totals Added to “Where Your Members Branch”

Member, Transaction, and Aggregate dollar totals are now available on the “Where Your Members Branch” (“Know Your Member” Analysis Tools menu (MNMGMA) #7-Where Your Members Branch) screens, including the Weekday and Weekend screens. Additionally, the main “Where Your Members Branch” screen includes Summary Totals of these three columns.

	“Where Your Members...” changes are documented in the “Knowing Your Member” and “Shared Branching” booklets. Refer to the CU*BASE Reference Page for details.
	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

Miscellaneous

- **Enhancement to the Patronage Dividend Feature** – We have enhanced the way that you can calculate and pay membership Patronage Dividends (MNMISC #27 Patronage Dividend Configuration). You can now specify a *minimum* dividend to pay, so if the member’s calculated dividend is less than, say, \$5.00, you can just round up to a minimum of \$5 per member. (This same feature could also be used to specify a *fixed* dividend amount, if you just want to use the program to qualify members then pay them all the same amount, as more of a gift than a true calculated dividend.) You can also specify a *cap* for the dividend payment amount, and if a member’s calculated dividend is above the cap, the system will pay the cap amount instead.
- **Fewer Suspect Hits on Data Match OFAC Report** – Someone at your credit union will be glad to hear that the Data Match OFAC Report will have fewer hits needing research! Now when an OFAC scan is run on a credit union membership, it will also scan against birth date, increasing the precision of the results. The report will now show only the suspect hits where the birth date either matches the OFAC file, or if the system cannot make the comparison because the dates are not formatted in a way for the system to make the comparison. This scan is run via the File Transfer/Audit Functions menu (MNFILE) #11-Run OFAC Data Match (Batch Scan), as well as via the Auditing (MNAUDT) menu. This change does not affect the Single Scan option also available on these two menus.
- **Available Balance/Current Balance Figures Added to Notice Events** – Available Balance can now be included on notices with the following three Notice Events: Payment Change (PAYCHG), Contract Pmt Change (CVRPMT), and Variable Rate Change (RATCHG). In order to add this amount you must manually change the configuration of each Notice through Member Communication menu (MNPRTC) #10-Configure Laser Notices. Select F10-Evnt Txt/Acct Dtl, then the Event Notice, and finally check the box for Available Balance. (Of course be sure these Notice Events are configured to appear on your notice forms too!) Refer to the booklet *Member Notice: Configuring and Printing CU-Defined Notices and e-Notices* available on the CU*BASE Reference Page.
- **Separate Reporting for Participation Loans on Loan Interest Analysis Report** - Credit unions have requested a way to exclude participation loans from the Loan Interest Analysis report (Reports D Menu (MNRPTD) #4-Loan Interest Analysis) to have a more accurate weighted average of their loan portfolio to share with their auditors. With this release, a new checkbox on the selection screen, “Report participation loans separately,” breaks out these loans in a separate section of the results. If this option is selected, the report will print with separate weighted averages for loans “100% owned by the credit union,” as well as for participation loans.
- **Date of Death Included in Date Selectors on Member Trial Balance Report** – Credit unions who review deceased members’ accounts monthly for ACH activity and for other communication purposes now have a new tool in their arsenal. A low and high “Date of Death” can now be entered as a filter on the Member Trial Balance Report, accessed via Reports (B) menu (MNRPTB) #1-Trial Balance Select Information.
- **Helpful Messaging for Incomplete Non-Member IRA Beneficiary Information** – Now helpful messaging will remind credit union employees to enter non-member information needed for IRA beneficiary reporting. When maintenance is performed on an IRA beneficiary distribution for beneficiaries with incomplete information, CU*BASE will show the following message - “Beneficiary info missing. Non-member record must be created to continue.” Before proceeding, a

non-member record will need to be created for the beneficiary using the Update Functions 2 menu (MNUPDA) #8-Update Non-Member Information. This will assure that CU*BASE has the necessary information needed for IRS reporting.

- **IRA Advisor Removed from “It’s Me 247” and all other locations** – As announced in the CU*Answers Client New Announcement on September 28th, 2010, all links to the IRA Advisor will be discontinued from all channels with this release. This includes the “Get IRA Advice” link from “It’s Me 247,” as well as links from Online Banking Community. Because of this change, a new **It’s Me 247** Introductory Tour video will be created for use on your credit union web site. The announcement of the new video will come in a separate announcement.
- **Phone Number Added to Pre-Member Lending Form** – When creating a pre-member loan request, you can now additionally input the home, work and other phone numbers, as well as the already existing personal information, such as address and birth date.
- **Application Date Added to Loan Officer Worksheet** – The Application Date has now been added to the top left corner of the Loan Officer worksheet.

**Immediate Effect**

Changes automatically in place on the day the release is implemented; no additional configuration required.

**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 a CU*BASE Client Service Representative before implementation.