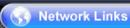
# **CONCENTRATION RISK ANALYSIS**













### Management Processing/Dashboards

MNMGMT

#### 😭 Menus

ACH/Payroll Processing Auditing Functions Back Office Check Processing Check/ATM Processing Collection Processing Configuration Functions CU\*BASE Main Menu CU\*BASE Report Builder 1 CU\*BASE Report Builder 2 🔳

#### 😭 Speed Sequences

Account Maintenance Acct Adjustment (Coded) Acct Adjustment (Full) Add Club Members ATM Check Digit Calc Calc Number of Days Calculate Check Digit Change Printer Outque Close Memberships/Accts Collateral - VIN# Lookup

#### Processing/Forecasting Tools

- CU\*BASE Employee Security
- Member Rate Maintenance
- Div/Int Base Rate Forecasting
- Div/Int Split Rate Forecasting
- Certificate Repricing Forecast
- Tiered Services Forecast

#### Leadership Dashboards

- 5300 Call Report Ratios Dashbrd
- ARU/Online Banking Stats Dashbrd
- Budget Review/Analysis
- Check Processing Stats Dashboard
- Collections Dashboard/Summary
- Contingent Liability Analysis

- Fee Income/Waiver Dashboard
- Financial Statement Review
- Loan App Monthly Stats Comparisn
- Loan Concentration Analysis
- In Comparison of the Property of the Prope
- Share Trial Bal. Review السياق
- New/Closed Accounts Dashboard
- New/Closed Memberships Dashboard
- NSF Statistics Dashboard
- Package Loans to be Sold
- Tiered Svcs Monthly Comparison
- Transaction Analysis Tools
- 28 \* Review CU Configurations
- 29 \* Other Management Tools

Ask the AnswerBook

















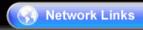
Menu option Search for:

Speed sequence









## Loan Concentration Analysis

Loan category

Select

O selected

Loans to include 🛕 💿 All loans 🔘 CU owned portion of all loans

O Investor owned portion of all loans

Outstanding loan balance greater than

Loan balance

305,955,462

			Credit			Open		
SSN/TIN	Member Name		Score	Loan Balance	Disbursement Limit	End	Credit Union	Investor Balance
***-**-6068	R		759	886,077	1,246,061	*	682,867	203,210
***-**-1671	FI		677	793,521	837,000	*	793,521	0
<b>    ***-**-3!                                     </b>	Si		0	792,379	834,000		792,379	0
***-**-0	CI		737	786,745	827,400	*	607,645	179,100
***-**-7 <sup>3</sup> <u> </u> /	H		795	621,297	770,938	*	621,297	0
***-**-2002	Wi		760	621,297	768,938	*	621,297	0
***-**-2384	FI		765	538,628	572,880		387,324	151,304
***-**-6571	Si		0	484,098	559,938	*	484,098	0
***-**-8634	KI		0	476,348	484,650		238,998	237,349
***-**-8792	El		790	466,598	557,050		466,598	0
***-**-6981	SI	LOPMENT	0	414,963	473,678		414,963	0
***-**-6395	II		699	403,755	432,795		12,594	391,161
***-**-6972	Z	LLC	0	400,057	485,000		400,057	0
***-**-2264	P		815	397,614	415,500		0	397,614
***-**-3757	FI		819	390,743	396,667		390,743	0
***-**-4677	Al		761	390,142	400,000		0	390,142
***-**-8262	Ji		586	384,197	525,100	*	384,197	0

Outstanding Loan Recap/Inquiry

Last 12 Credit Scores
 Member Analysis



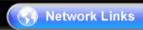
Cancel F7 Export F9 Member Connect F10 Show Svc Income F11 Print F14



Note: An asterisk in the Open End column indicates that there are open-end loans for this SSN/TIN.







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Loan category

Select

O selected

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O Investor owned portion of all loans

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		Credit			Open		
SSN/TIN	Member Name	Score	Loan Balance	Disbursement Limit	End	Credit Union	Investor Balance
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***-**-1671	F	677	793,521	837,000	*	793,521	0
***-**-3929	5	0	792,379	834,000		792,379	0
***-**-7136	C	737	786,745	827,400	*	607,645	179,100
***-**-7776	H	795	621,297	770,938	*	621,297	0
***-**-2002	և	760	621,297	768,938	*	621,297	0
***-**-2384	F	765	538,628	572,880		387,324	151,304
***-**-6571	S	0	484,098	559,938	*	484,098	0
***-**-8634	K	0	476,348	484,650		238,998	237,349
***-**-8792	L	790	466,598	557,050		466,598	0
***-**-6981	8	ENT 0	414,963	473,678		414,963	0
***-**-6395	I	699	403,755	432,795		12,594	391,161
***-**-6972	2	0	400,057	485,000		400,057	0
***-**-2264	F	815	397,614	415,500		0	397,614
***-**-3757	F	819	390,743	396,667		390,743	0
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Outstanding Loan Recap/Inquiry

Last 12 Credit Scores

Member Analysis



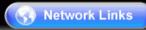




Note: An asterisk in the Open End column indicates that there are open-end loans for this SSN/TIN.







# Outstanding Loan Recap/Inquiry

SSN/TIN 8 NS Credit score 759 Service income 7,197
Outstanding disbursement limit 1,296,961 Outstanding loan balance 886,977 CU balance 682,867

Investor balance 203,210

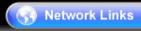
mrootor baranco									
	Primary	Loan	Purpose	Last	Collateral	Oth	Credit	Union	
Loan Account	Member Name	Balance	Description	Trans	Description	Col	Name	%	Balance
18188 611	L I		USED AUTO				CU	100.00	11,036
18188 615	l I				MONACO SIGNATURE S		CU	100.00	102,638
18188 790	t I	203,210	REAL ESTAT	11/01/11	PRIMARY RESIDENCE		CU	0.00	
18188 693			OVERDRAFT	12/27/10	None		CU	100.00	
18188 866	t I	18,055		11/16/11	None		CU	100.00	
25958 761	5	26,897			SHRED TECH DOCUMEN		CU	100.00	
25958 762	5				MOBILE DOCUMENT DE	Х	CU	100.00	
25958 866	<u> </u>	2,431	BUSINESS C	11/16/11	None		CU	100.00	2,431
25958 755	5		BUSINESS	0/00/00	None		CU	100.00	
40937 751		230,131	BUSINESS		COMMERCIAL OFFICE		CU	100.00	
25958 763	5		BUSINESS		TWO (2) TOYOTA FOR		CU	100.00	
25958 760	5	166,277	BUSINESS	10/29/11	ALPINE HARD DRIVE	Х	CU	100.00	166,277











## Loan Concentration Analysis

Loan category

Select

O selected

Loans to include 🛕 💿 All loans 🔘 CU owned portion of all loans

O Investor owned portion of all loans

Outstanding Ioan balance greater than

Loan balance

305,955,462

		Cr	edit			Open		
SSN/TIN	Member Name	So	соге	Loan Balance	Disbursement Limit	Énd	Credit Union	Investor Balance
***-**-6068	R		759	886,077	1,246,061	*	682,867	203,210
***-** <b>[</b> ]671	F		677	793,521	837,000	*	793,521	0
***-**	S		0	792,379	834,000		792,379	0
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***-** <sup>7</sup> 1 <sup>1</sup> 6	H		795	621,297	770,938	*	621,297	0
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***-**-6981	S	MENT	0	414,963	473,678		414,963	0
***-**-6395	I		699	403,755	432,795		12,594	391,161
***-**-6972	Z		0	400,057	485,000		400,057	0
***-**-2264	P		815	397,614	415,500		0	397,614
***-**-3757	F		819	390,743	396,667		390,743	0
***-**-4677	A		761	390,142	400,000		0	390,142
***-**-8262	J		586	384,197	525,100	*	384,197	0

Outstanding Loan Recap/Inquiry

Last 12 Credit Scores
 Member Analysis



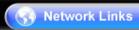
Cancel F7 Export F9 Member Connect F10 Show Svc Income F11 Print F14



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***-**-7776	F	795	621,297	770,938	*	621,297	0
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***-**-3757	F	819	390,743	396,667		390,743	0
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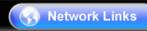
Cancel F7 Export F9 Member Connect F10 Show Svc Income F11 Print F14



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## **Account Analysis for SSN/TIN**

SSN/TIN	***-**-6068
---------	-------------

		Summary
Total Ioan balance	886,077	

Ownership: Credit union balance 682,867 77% of total

Investor balance 203,210 23% of total

Security: Secured 2,745,609 310% of total

Unsecured of total

Weighted average rate 4.990

Overdraft accounts 0

Contingent Liability								
Share draft accts with neg bal	Туре С	500						
Line of credit loans	Type L	26,000						
Open-credit loans	Туре О	0						
Credit card loans	Type V	12,514						
	Total	0						

Loans								
Role	Mbrships	Loans	Amount					
Primary on	1	7	334,939					
Co-Applicant on	0	0	0					
Spouse on	0	0	0					
Guarantor on	2	7	551,138					
Totals	3	14	886,077					

Last 9 Scores - 68 Months									
Jan 24, 2006	765	Nov 04, 2009	786	Sep 15, 2011	768				
Nov 05, 2007	795	May 24, 2010	792						
Feb 15, 2008	788	Oct 12, 2010	759						
Aug 24, 2009	759	Mar 01, 2011	726						
				<u>III</u> <u>S</u> how	chart				

Deposits							
Role	Mbrships	Deposits	Amount				
Primary on	1	3	5,821				
Joint owner on	4	6	10,085				
Beneficiary on	0	0	0				
Other	0	0	0				
Totals	5	9	15,906				

Credit Scores							
Last non-zero	759	Non-zero average	771				
High	795	Low	726				

Backup F3

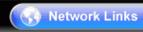
(4272) 12/05/11 10:37:44

Learn About This Feature

0





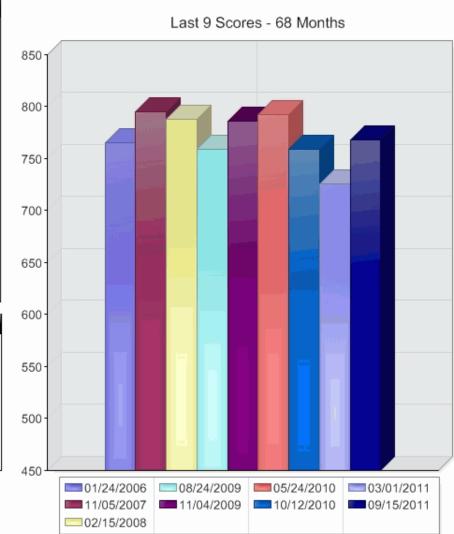


## Account Analysis for SSN/TIN

# or SSN/TIN SSN/TIN \*\*\*-\*\*-6068

#### Summary Total Ioan balance 886,077 Credit union balance 77% of total Ownership: 682,867 Investor balance 203,210 23% of total Security: Secured 2,745,609 310% of total Unsecured of total Delinquency: <= 30 Days O% of total > 30 Days O% of total 0 Weighted average rate 4.990

		Last 9 Scores - 6	8 Months	
Jan 24, 2006	765	Nov 04, 2009	786	Sep 15, 2011 768
Nov 05, 2007	795	May 24, 2010	792	
Feb 15, 2008	788	Oct 12, 2010	759	
Aug 24, 2009	759	Mar 01, 2011	726	
				₩ Hide chart



Backup F3

Overdraft accounts

(4272) 12/05/11 10:37:44

Learn About This Feature

# PACKAGING LOANS FOR SALE











## Management Processing/Dashboards

MNMGMT

#### 😭 Menus

ACH/Payroll Processing Auditing Functions Back Office Check Processing Check/ATM Processing Collection Processing Configuration Functions CU\*BASE Main Menu CU\*BASE Report Builder 1 CU\*BASE Report Builder 2 🔳

#### 😭 Speed Sequences

Account Maintenance Acct Adjustment (Coded) Acct Adjustment (Full) Add Club Members ATM Check Digit Calc Calc Number of Days Calculate Check Digit Change Printer Outque Close Memberships/Accts Collateral - VIN# Lookup

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- NSF Statistics Dashboard
- Package Loans to be Sold
- Tie ThSvcs Monthly Comparison
- Tra

  dction Analysis Tools
- 28 \* Review CU Configurations
- 29 \* Other Management Tools

Ask the AnswerBook

















Menu option Search for:

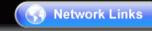
Speed sequence



Q

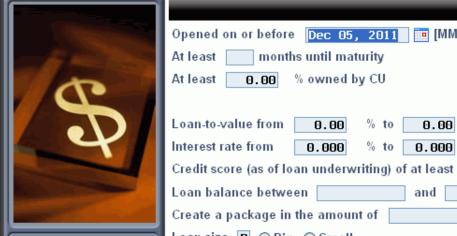






#### Potential Loans to be Sold

Acti∨e Package: \*NONE



Work With Pkgs F6 Cancel F7

Loan Selection Criteria		
pened on or before Dec 05, 2011 🏢 [MMDDYYYY]	Business unit	Select
t least months until maturity	Loan category	Select
t least 0.00 % owned by CU	Medallion type	
oan-to-value from 0.00 % to 0.00 %		_

Loan size **B** ⊙ Big ○ Small

Create a package in the amount of

Include delinquent loans? If yes... less than 99 months or less than 90 days

0.000

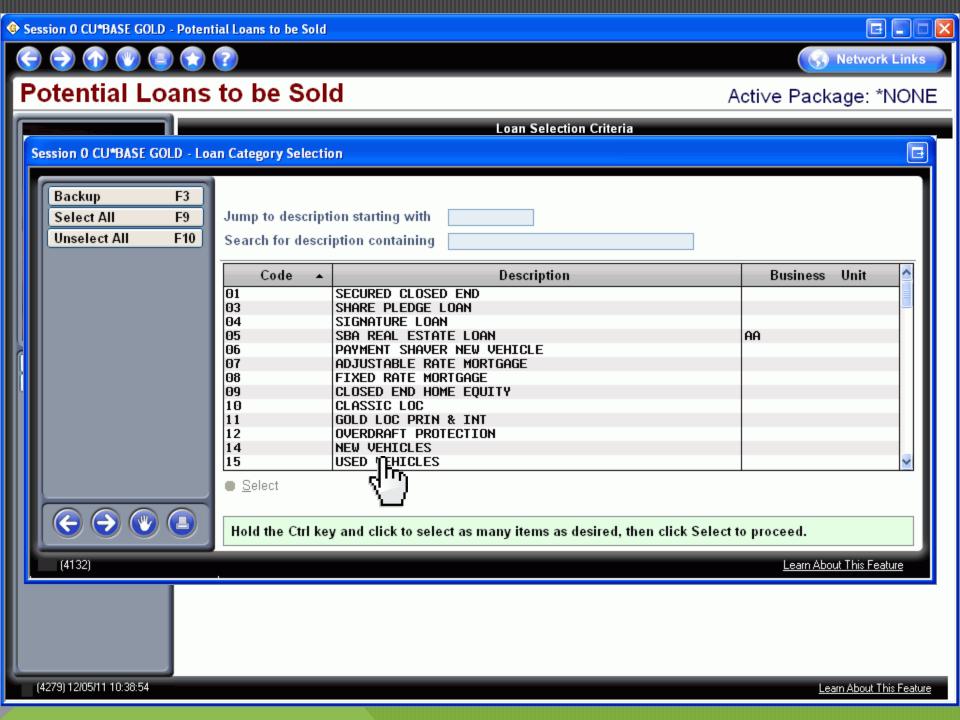
and

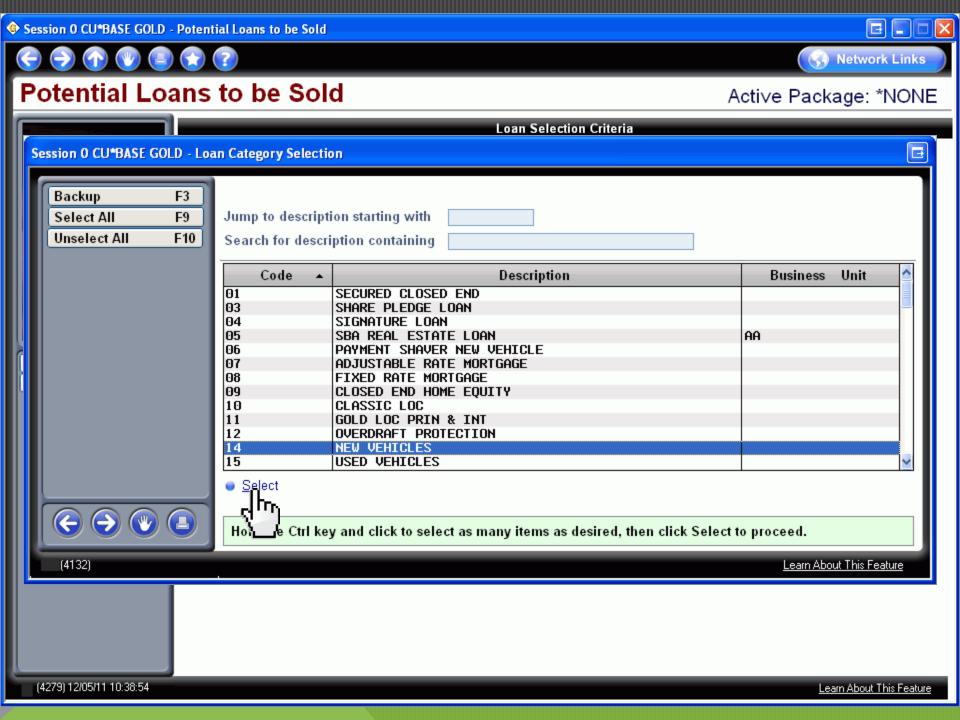
Include only 100% owned by credit union

Package(s) exist in the amount of 25,979,476 5

0.000

% to







1 selected





### Potential Loans to be Sold

Acti∨e Package: \*NONE

Select

Select

Select

**Business** unit

Loan category

Medallion type



Work With Pkgs F6
Cancel F7

Loan Selection Criteria
Opened on or before Dec 05, 2011 🏢 [MMDDYYYY]
At least months until maturity
At least % owned by CU
Loan-to-value from 0.00 % to 0.00 %
Interest rate from 0.000 % to 0.000 %
Credit score (as of loan underwriting) of at least
Loan balance between and
Create a package in the amount of
Loan size

Include delinquent loans? If yes... less than 99 months or less than 90 days

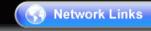
5 Package(s) exist in the amount of 25,979,476

Include only 100% owned by credit union



1 selected





## Pollmtial Loans to be Sold

Acti∨e Package: \*NONE

Select

Select

Select



Work With Pkgs F6
Cancel F7

Opened on or before	Dec 05, 2011	[MMDDYYYY]
At least 36 months	until maturity	

At least 100.00 % owned by CU

Loan-to-value from 50.00 % to 80.00 % Interest rate from 3.900 % to 5.900 %

Credit score (as of loan underwriting) of at least 660

Loan balance between 7,500 and 35,000

Create a package in the amount of 1,000,000

Loan size B 💿 Big 🔘 Small

Include delinquent loans? If yes... less than 99 months or less than 90 days

Loan Selection Criteria

Business unit

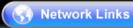
Loan category

Medallion type

- Include only 100% owned by credit union
- 5 Package(s) exist in the amount of 25,979,476







### Potential Loans to be Sold

Working Acti∨e Pkg: \*NONE

Total selected available to sell loans

823,639

CU owned 905,170 100.00%

Total selected current balance

905,170

0.00%

Investor owned

Total available 814,634

50 of 51

loans 98.03%

Max participation %

101

		Maturity	Available	Current	CU Owned	% CU	_	Credit	LVT /
Account	Name	Months	To Sell →	Balance	Balance	Owned	Rate	Score	CLTV
54 3-605	L Company	73	31,173	34,637	34,637	100.00%	4.790	801	77.86%
2 ?-605	J	68	26,542	29,492	29,492	100.00%	5.290	724	77.48%
1 5-605	C	67	26,121	29,024	29,024	100.00%	5.650		79.54%
3 1-605		49	24,522	27,247	27,247	100.00%	5.900		63.96%
1 3-606	C	69	24,064	26,738	26,738	100.00%	5.900		79.96%
3-605		44	24,048	26,721	26,721	100.00%	5.300		77.85%
3-605		55	23,930	26,589	26,589	100.00%	5.000	803	72.07%
1 5-605		65	23,560	26,178	26,178	100.00%	4.280	737	73.79%
3 7-605		71	20,151	22,390	22,390	100.00%	5.790	746	78.13%
1 1-605		68	20,061	22,291	22,291	100.00%	4.890	764	62.72%
3 2-605		59	19,869	22,077	22,077	100.00%	4.790	801	61.10%
3 5-605		38	19,789	21,988	21,988	100.00%	5.250	813	61.07%
3 3-605		73	19,530	21,700	21,700	100.00%	5.790	783	78.32%
5-606		56	18,459	20,510	20,510	100.00%	5.000	750	68.72%
j-605		47	18,214	20,238	20,238	100.00%	3.900	818	63.93%
1 5-605		39	17,716	19,685	19,685	100.00%	4.990	772	52.19%
55 0-605		51	17,491	19,435	19,435	100.00%	5.800		54.07%
1 5-605	Υ	48	17,338	19,265	19,265	100.00%	5.900	768	77.26%



Inquiry

Investors

Hold the Ctrl key and click to select or unselect as many items as desired, then choose an option to proceed.

Backup

Print/Exp Sel Lns F14

Create Package Cancel

Clear Changes

F9

Member Connect F10

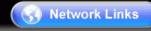
Payment Info

F11

Learn About This Feature







Totals

905,170

Active Package: \*NONE

Propaga	te part %		Propagate yield	0/0		Max participatio	on % 090					
Тур	Name	# Pmts Left	Current Balance	CU Own %	Part %	Participation Amount	Available To Sell	Int Rate	Par Rate	Yield %	Sell Mos	Servicing Income
605 W	R 🔍	75 / 84	34,637	10.00	90	31,173	0	4.790	0.000	4.790	75	9,332
605 J	N 🗨	69 / 72	29,492	<b>(4)</b> 10.00	90	26,542	0	5.290	0.000	5.290	69	8,073
605 D	o 🗨	69 / 84	29,024	<b>Q</b> 10.00	90	26,121	0	5.650	0.000	5.650	69	8,486
605 J	s 🗨	41 / 72	27,247	<b>Q</b> 10.00	90	24,522	0	5.900	0.000	5.900	41	4,943
606 D	ı 🗨	70 / 84	26,738	<b>Q</b> 10.00	90	24,064	0	5.900	0.000	5.900	70	8,282
605 T	s 🗨	45 / 63	26,721	<b>Q</b> 10.00	90	24,048	0	5.300	0.000	5.300	45	4,779
605 D	U 🗨	57 / 72	26,589	<b>Q</b> 10.00	90	23,930	0	5.000	0.000	5.000	57	5,683
605 T	E 🗨	66 / 72	26,178	<b>Q</b> 10.00	90	23,560	0	4.280	0.000	4.280	66	5,546
605 M	н 🗨	73 / 84	22,390	<b>Q</b> 10.00	90	20,151	0	5.790	0.000	5.790	73	7,097
												<b>Λ</b> Ψ
					=						_	

814,634

0



Learn About This Feature

188,497







Active Package: \*NONE

Propagate	e part % 90		Propagate yield %			Max participation	ı % 090					
Тур	Name	# Pmts Left	Current Balance	8	Part %	Participation Amount	Available To Sell	Int Rate	Par Rate		Sell Mos	Servicing Income
605 W	R 🔍	75 / 84	34,637 🍳	10.00	90	31,173	0	4.790	0.000	4.790	75	9,332
605 J	N 🔍	69 / 72	29,492 🍳	10.00	90	26,542	0	5.290	0.000	5.290	69	8,073
605 D	0 🔍	69 / 84	29,024 🍳	10.00	90	26,121	0	5.650	0.000	5.650	69	8,486
605 J	s 👰	41 / 72	27,247 🍳	10.00	90	24,522	0	5.900	0.000	5.900	41	4,943
606 D	I 🍳	70 / 84	26,738 🍳	10.00	90	24,064	0	5.900	0.000	5.900	70	8,282
605 T	s 👰	45 / 63	26,721 🍳	10.00	90	24,048	0	5.300	0.000	5.300	45	4,779
605 D	U 🍳	57 / 72	26,589 🍳	10.00	90	23,930	0	5.000	0.000	5.000	57	5,683
605 T	E 🝳	66 / 72	26,178 🍳	10.00	90	23,560	0	4.280	0.000	4.280	66	5,546
605 M	н 🍳	73 / 84	22,390 🍳	10.00	90	20,151	0	5.790	0.000	5.790	73	7,097
											_	Λ.Ψ
		Totals	905,170		_	814,634	0					188,497

Backup	F3
Create	F6
Refresh & Update	F9
CU Owned	F11
CO OWITEG	

Learn About This Feature







Totals

905,170

Active Package: \*NONE

Propa	agate part %	90		Propagate yield	1% [	00002		Max participation 9	% 090					
Тур	Name		# Pmts Left	Current Balance		CU Own %	Part %	Participation Amount	Available To Sell	Int Rate	Par Rate	Yield %	Sell Mos	Servicing Income
605	W	R 🔍	75 / 84	34,637	•	10.00	90	31,173	0	4.790	0.000	4.790	75	9,332
605 .	J i	N 🔍	69 / 72	29,492	<b>Q</b>	10.00	90	26,542	0	5.290	0.000	5.290	69	8,073
605 1	D (	0 🔍	69 / 84	29,024	•	10.00	90	26,121	0	5.650	0.000	5.650	69	8,486
605	J :	s 🔍	41 / 72	27,247	<b>Q</b>	10.00	90	24,522	0	5.900	0.000	5.900	41	4,943
606 1	D :	I 🔍	70 / 84	26,738	<b>Q</b>	10.00	90	24,064	0	5.900	0.000	5.900	70	8,282
605	т :	s 👰	45 / 63	26,721	•	10.00	90	24,048	0	5.300	0.000	5.300	45	4,779
605 1	D I	и 🗨	57 / 72	26,589	•	10.00	90	23,930	0	5.000	0.000	5.000	57	5,683
605	T I	E 🔍	66 / 72	26,178	•	10.00	90	23,560	0	4.280	0.000	4.280	66	5,546
605 1	M	н 🗨	73 / 84	22,390	•	10.00	90	20,151	0	5.790	0.000	5.790	73	7,097
					_		_							Λ ψ

814,634

0



Learn About This Feature

188,497







57 / 72

66 / 72

73 / 84

Нℚ

26,589

26,178

22,390

10.00

10.00

10.00

90

90

90

Acti∨e Package: \*NONE

Propagate	e part % 90		Propagate yield %	00002		Max participatio	n % 090					
Тур	Name	# Pmts Left	Current Balance	CU Own %	Part %	Participation Amount	Available To Sell	Int Rate	Par Rate	Yield %	Sell Mos	Servicing Income
605 W	R 🗨	75 / 84	34,637 🧧	10.00	90	31,173	0	4.790	4.788	0.002	75	3
605 J	N 🔍	69 / 72	29,492 🧧	10.00	90	26,542	0	5.290	5.288	0.002	69	3
605 D	o 🗨	69 / 84	29,024 🧧	10.00	90	26,121	0	5.650	5.648	0.002	69	3
605 J	s 🔍	41 / 72	27,247 🧧	10.00	90	24,522	0	5.900	5.898	0.002	41	1
606 D	ı 🗨	70 / 84	26,738 🧧	10.00	90	24,064	0	5.900	5.898	0.002	70	2
605 T	s 🔍	45 / 63	26,721 🧧	10.00	90	24,048	0	5.300	5.298	0.002	45	1



51

2

2

Totals 905,170 814,634 0

23,930

23,560

20,151

5.000

4.280

4.998

4.278

5.790 5.788

0.002

0.002

0.002

57

66

73

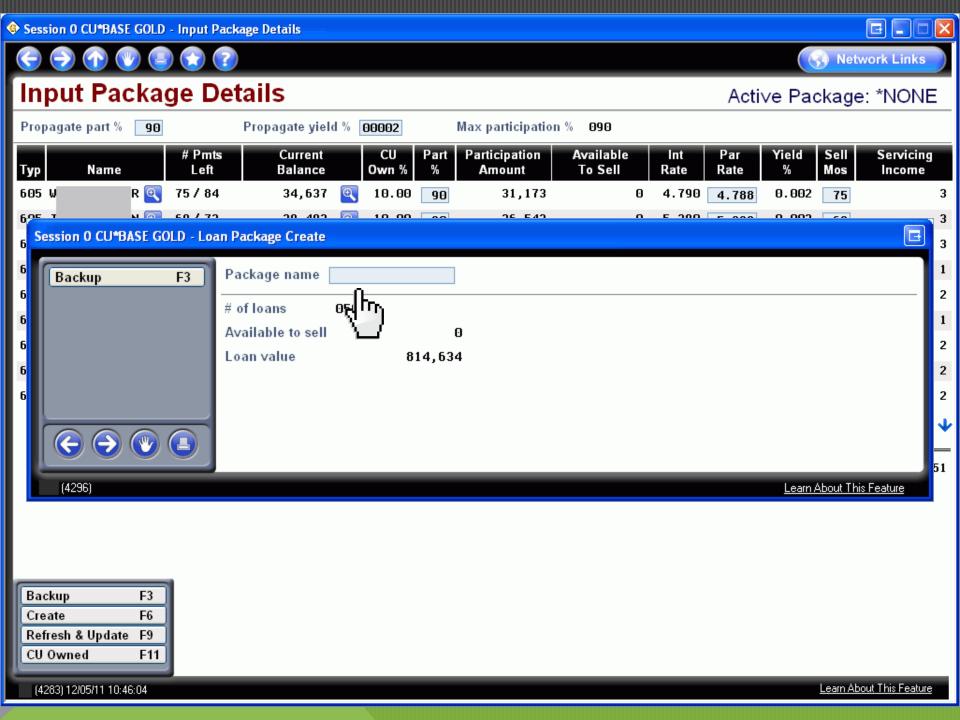


605 D

605 T

605 M

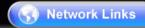
Learn About This Feature











Active Package: NEW AUTO

Prop	agate part %	90		Propagate yiel	d %	2		Max participatio	n % 090					
Тур	Name		# Pmts Left	Current Balance		CU Own %	Part %	Participation Amount	Available To Sell	Int Rate	Par Rate	Yield %	Sell Mos	Servicing Income
605	ι :	₹ 🔍	75 / 84	34,637	•	10.00	90	31,173	0	4.790	4.788	0.002	75	3
605	;	<b>ا</b> @	69 / 72	29,492	<b>Q</b>	10.00	90	26,542	0	5.290	5.288	0.002	69	3
605	t :	) <b>Q</b>	69 / 84	29,024	•	10.00	90	26,121	0	5.650	5.648	0.002	69	3
605	:	<b>Q</b>	41 / 72	27,247	•	10.00	90	24,522	0	5.900	5.898	0.002	41	1
606	[	Q	70 / 84	26,738	•	10.00	90	24,064	0	5.900	5.898	0.002	70	2
605	1 :	<b>Q</b>	45 / 63	26,721	•	10.00	90	24,048	0	5.300	5.298	0.002	45	1
605	[ .	J 🗨	57 / 72	26,589	•	10.00	90	23,930	0	5.000	4.998	0.002	57	2
605	1 :	<b>Q</b>	66 / 72	26,178	<b>Q</b>	10.00	90	23,560	0	4.280	4.278	0.002	66	2
605		I 🔍	73 / 84	22,390	•	10.00	90	20,151	0	5.790	5.788	0.002	73	2
														<b>↑ ↓</b>

814,634

0



3062-Loan Package Created

905,170

Totals

51









90,497

#### Potential Loans to be Sold

Working Acti∨e Pkg: NEW AUTO

Total selected available to sell loans

9,005

Total selected current balance

905,170

Investor owned

CU owned

814,673 90.01%

9.99%

Total available 814,634

50 of 1

loans 0.00%

Max participation % 090

		Maturity	Available	Current	CU Owned	% CU		Credit	LVT /
Account	Name	Months	To Sell ▼	Balance	Balance	Owned	Rate	Score	CLTV
54 0-605	W	73	0	34,637	3,463	10.00%	* 4.790	801	77.86%
2 2-605	J	68	0	29,492	2,949	10.00%	* 5.290		77.48%
1 5-605	D	67	0	29,024	2,902	10.00%	* 5.650	798	79.54%
3 4-605	J	49	•	27,247	2,724	10.00%			63.96%
1 3-606	D	69	0	26,738	2,673	10.00%			79.96%
9-605	T	44	0	26,721	2,672	10.00%	* 5.300	679	77.85%
3-605		55	•	26,589	2,658	10.00%		803	72.07%
1 5-605		65	0	26,178	2,617	10.00%			73.79%
3 7-605		71	0	22,390	2,239	10.00%		746	78.13%
1 4-605	M	68	0	22,291	2,229	10.00%		764	62.72%
3 2-605	T	59	0	22,077	2,207	10.00%	* 4.790	801	61.10%
3 5-605	D	38	0	21,988	2,198	10.00%	* 5.250	813	61.07%
3 9-605	S	73	0	21,700	2,170	10.00%	* 5.790	783	78.32%
5-606	G	56	0	20,510	2,051	10.00%		750	68.72%
5-605	S	47	0	20,238	2,023	10.00%		818	63.93%
1 5-605	R	39	0	19,685	1,968	10.00%	* 4.990	772	52.19%
55 0-605	C	51	0	19,435	1,943	10.00%	* 5.800		54.07%
1 5-605	M	48	•	19,265	1,926	10.00%	* 5.900	768	77.26%

Select

Inquiry

Investors

Hold the Ctrl key and click to select or unselect as many items as desired, then choose an option to proceed.

Backup Update Package F6 Cancel F7 Clear Changes F9 Member Connect F10 Payment Info F11 Print/Exp Sel Lns F14 Pkg Summary F15

# **MEDALLION COLLATERAL TYPE**











#### Loan Products

MNCNFB

#### 😭 Menus

ACH/Payroll Processing Auditing Functions Back Office Check Processing Check/ATM Processing Collection Processing Configuration Functions CU\*BASE Main Menu CU\*BASE Report Builder 1 CU\*BASE Report Builder 2 😺

#### 😭 Speed Sequences

Account Maintenance Acct Adjustment (Coded) Acct Adjustment (Full) Add Club Members ATM Check Digit Calc Calc Number of Days Calculate Check Digit Change Printer Outque Close Memberships/Accts Collateral - VIN# Lookup

#### Loan Product Configuration

- Loan Category Configuration
- Variable Rate Code Configuration
- Purpose Code Configuration
- Security Code Configuration
- Collateral Type Configuration
- Loan Product Configuration
- Stock Type Configuration
- Stock/LOC Disb Value Adjustment
- Base Ratio Analysis Config
- Loan Application Text Config
- Underwriting Code Config
- Business Unit Configuration
- Medallion Collateral Config
- Re-Price Medallion Collateral



#### Agent/Third Party Tracking

- 16 Financial Institution Config
- Loan Denial Notices Agency Cfg
- Ln Insurance/Debt Protection Cfg
- Escrow Payee Config
- Collateral Insurance Agent Cfg
- Loan Delivery Channel Config

#### Collection Configuration

- Loan Classification Code Config
- Loan Fines Configuration
- Delinquent Notice Config
- Collection Parameter Config
- 27 \* Online Credit Card Configs















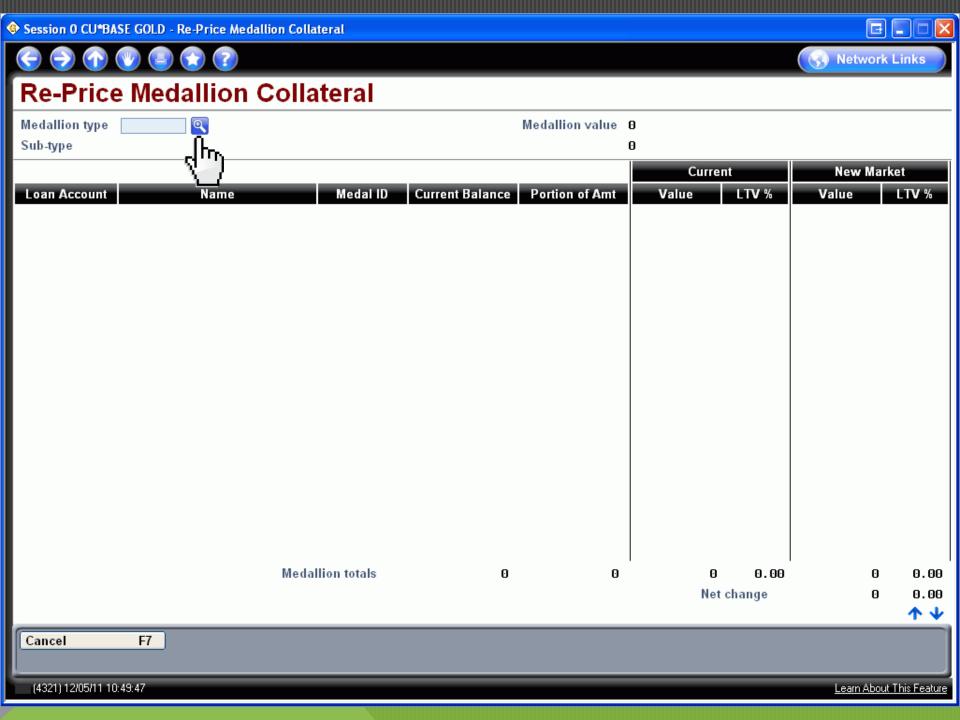


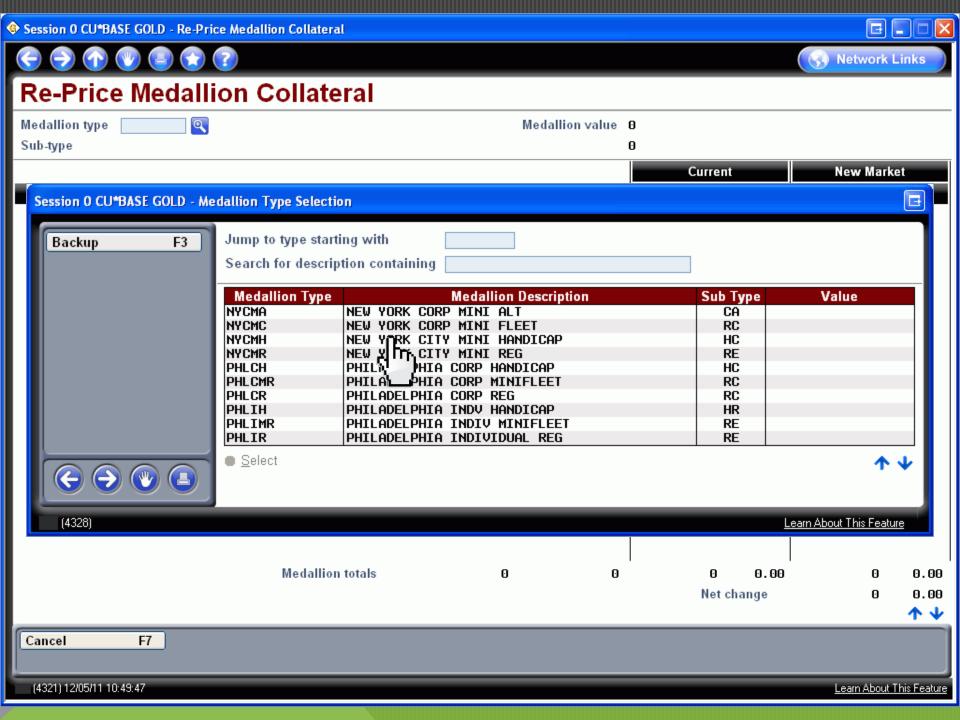
Search for:

Menu option

Speed sequence



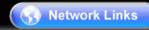












#### Re-Price Medallion Collateral

Medallion type

NYCMC

**NEW YORK CORP MINI FLEET** 

Medallion value 0

Sub-type

REGULAR CORPORATE

# of loans 139

					Current		New Market	
Loan Account	Name	Medal ID	Current Balance	Portion of Amt	Value	LTV %	Value	LTV %
-501	A	1K-16	90,891	45,446	0		Θ	
		9J-81		45,446	0		0	
		NA		0	0		0	
-502	A	1K16	91,604	45,802	0		0	
		9J81		45,802	0		0	
-501	A	8J35	260,175	130,088	0		0	
		8J36		130,088	0		0	
501	JACOB	2P11	121,397	60,699	0		0	
		2P12		60,699	0		0	
-502	R	9K69	68,431	34,216	0		0	
		9K70		34,216	0		0	
-501	A	1K25	191,338	95,669	0		0	
		1P27		95,669	0		0	
-500	L	8J64	181,092	90,546	0		0	
		8J65		90,546	0		0	
-500	JOSEPH	8L21	1,366	683	0		0	
		8L22		683	0		0	
-500	El	1K56	178,971	89,486	0		0	
		Medallion totals	72,480,010	70,146,122	2,560,000	2740.08	2,560,000	2740.08

Net change

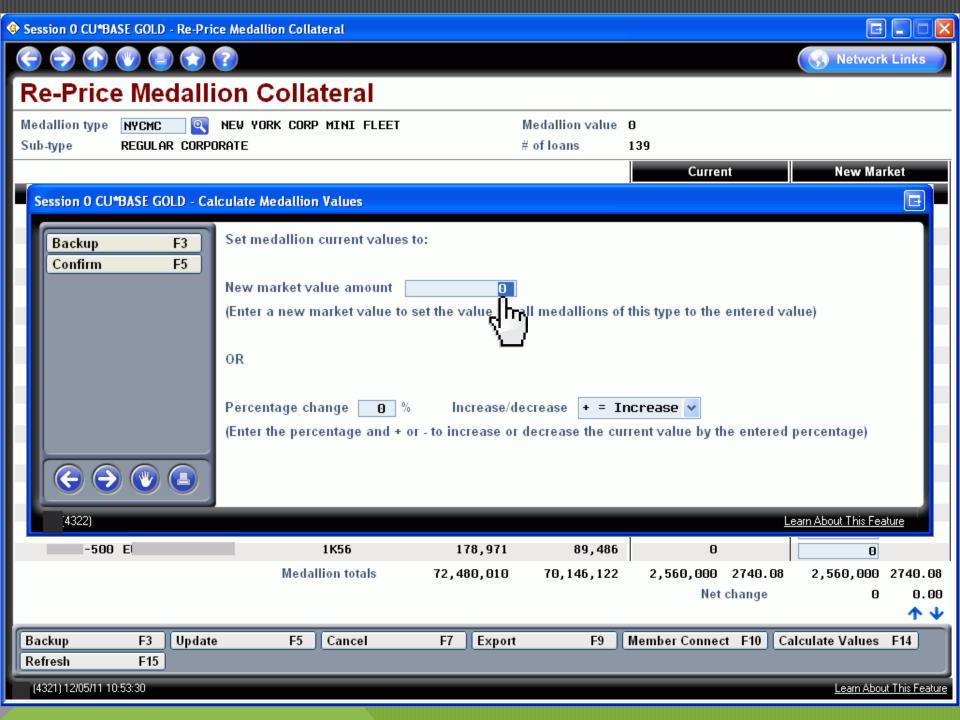
0 0.00

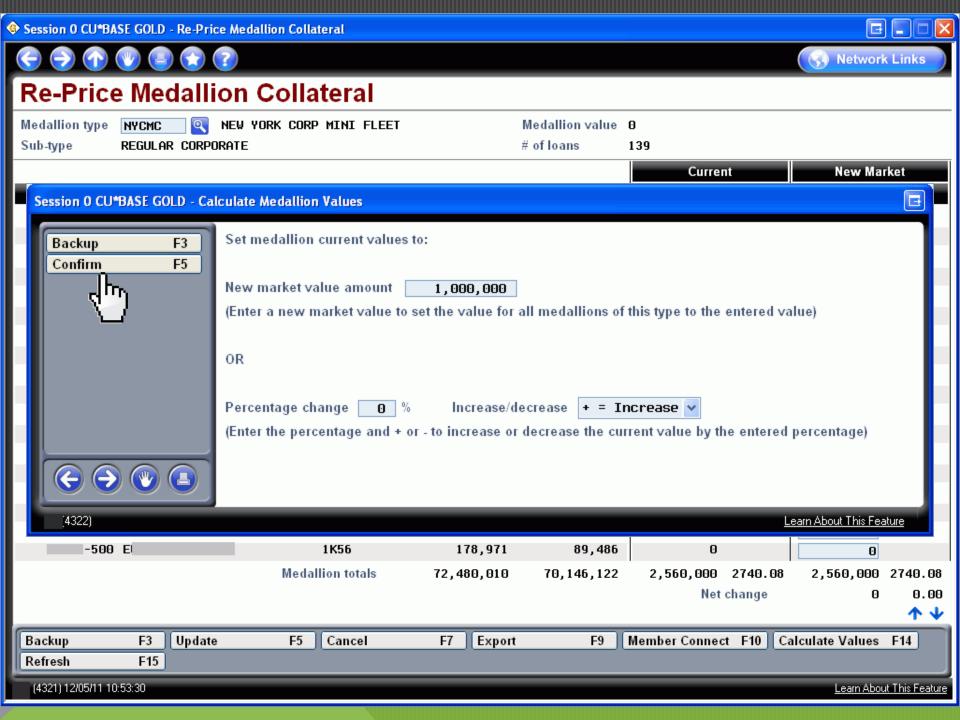


Backup F3 Update F5 Cancel F7 Export F9 Member Connect F10 Calculate Values F14

Refresh F15

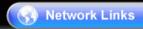
(4321) 12/05/11 10:53:30











#### Re-Price Medallion Collateral

Medallion type

(4321) 12/05/11 10:54:12

NYCMC

**NEW YORK CORP MINI FLEET** 

Medallion value 0

Sub-type REGULAR CORPORATE

# of loans 139

					Current	New Market	
Loan Account	Name	Medal ID	Current Balance	Portion of Amt	Value LTV %	Value	LTV %
-501	A	1K-16	90,891	45,446	0	1,000,000	4.54
		9J-81		45,446	0	1,000,000	4.54
		NA		0	0	1,000,000	
-502	A	1K16	91,604	45,802	0	1,000,000	4.58
		9J81		45,802	0	1,000,000	4.58
-501	A	8J35	260,175	130,088	0	1,000,000	13.01
		8J36		130,088	0	1,000,000	13.01
501	JACOB	2P11	121,397	60,699	0	1,000,000	6.07
		2P12		60,699	0	1,000,000	6.07
-502	R	9K69	68,431	34,216	0	1,000,000	3.42
		9K70		34,216	0	1,000,000	3.42
-501	A	1K25	191,338	95,669	0	1,000,000	9.57
		1P27		95,669	0	1,000,000	9.57
-500	L	8J64	181,092	90,546	0	1,000,000	9.05
		8J65		90,546	0	1,000,000	9.05
-500	JOSEPH	8L21	1,366	683	0	1,000,000	7
		8L22		683	0	1,000,000	7
-500	El	1K56	178,971	89,486	0	1,000,000	8.95
		Medallion totals	72,480,010	70,146,122	2,560,000 2740.08	293,000,000	23.94

Net change 290, 440, 000 2716.14-

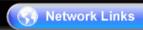


Backup F3 Update F5 Cancel F7 Export F9 Member Connect F10 Calculate Values F14

Refresh F15







#### Re-Price Medallion Collateral

Medallion type

NYCMC

NEW YORK CORP MINI FLEET

Medallion value 0

Sub-type REGULAR CORPORATE

# of loans 139

					Current		New Market	
Loan Account	Name	Medal ID	Current Balance	Portion of Amt	Value	LTV %	Value	LTV %
-501	A	1K-16	90,891	45,446	1,000,000	4.54	1,000,000	4.54
		9J-81		45,446	1,000,000	4.54	1,000,000	4.54
		NA		0	1,000,000		1,000,000	
-502	A	1K16	91,604	45,802	1,000,000	4.58	1,000,000	4.58
		9J81		45,802	1,000,000	4.58	1,000,000	4.58
-501	A	8J35	260,175	130,088	1,000,000	13.01	1,000,000	13.01
		8J36		130,088	1,000,000	13.01	1,000,000	13.01
501	JACOB	2P11	121,397	60,699	1,000,000	6.07	1,000,000	6.07
		2P12		60,699	1,000,000	6.07	1,000,000	6.07
-502	R	9K69	68,431	34,216	1,000,000	3.42	1,000,000	3.42
		9K70		34,216	1,000,000	3.42	1,000,000	3.42
-501	A	1K25	191,338	95,669	1,000,000	9.57	1,000,000	9.57
		1P27		95,669	1,000,000	9.57	1,000,000	9.57
-500	L	8J64	181,092	90,546	1,000,000	9.05	1,000,000	9.05
		8J65		90,546	1,000,000	9.05	1,000,000	9.05
-500	JOSEPH	8L21	1,366	683	1,000,000	7	1,000,000	7
		8L22		683	1,000,000	7	1,000,000	7
-500	E	1K56	178,971	89,486	1,000,000	8.95	1,000,000	8.95
		Medallion totals	72,480,010	70,146,122	293,000,000	23.94	293,000,000	23.94

Net change 0



 Backup
 F3
 Update
 F5
 Cancel
 F7
 Export
 F9
 Member Connect
 F10
 Calculate Values
 F14

 Refresh
 F15

# PARTICIPATION LOAN INQUIRY





### Network Links

# **Individual Account**

SSN/TIN 102-58-3646 Birthdate Nov 29, 1970



Ы ΑN Name

35

Name ID FR Corp ID 01

I'm a LV4 member with 36 points! (click for more info)



Address

Contact Information Participation & Configuration

Opened Sep 01, 1995

Home -9643 Work 6553

Account#

No Email Address On File Email





-4454







Comments	F1
New Account	F5
Exit	F7
ACH	F10
Safe Deposit Box	F11
Closed	F13
Name/Address	F14
Sales Tools	F15
AFT	F16
OTB/Cards	F17
Tax File Inquiry	F18
ARU/HB Transfers	F19
Statements	F20
Nicknames	F21

	Description	Loan Payoff/	Loan Payment/	Next Payment/ Last Trans/				Go!			Go!		Go!	
Туре	Toggle Card#	Current Balance	Net Available	CD Maturity	IRA	P/R	ATM	AFT	FRZ	TRK	ACH	ODP	вох	J/O
000	REGULAR SHARES	10.07	0.07	Aug 16, 2011			Y		0	Y				
075	BASIC SHARE DRA	147.62	147.62	Nov 10, 2011			Y		0	Y	Y	Y		
518	MEDALLION LOANS	984,845.49	5,155.17	Dec 04, 2011					0	Y				-
519	MEDALLION LOANS	984,863.60	5,155.19	Dec 04, 2011					0	Y				
520	MEDALLION LOANS	973,296.02	5,110.39	Nov 26, 2011					0	Y				-
525	MEDALLION LOANS	1,032,347.91	5,404.59	Dec 04, 2011					0	Y				
526	MEDALLION LOANS	1,031,414.48	5,398.15	Dec 04, 2011					0	Y				
527	MEDALLION LOANS	1,031,413.39	5,392.56	Nov 04, 2011					0	Y				
528	MEDALLION LOANS	1,031,691.99	5,399.65	Dec 04, 2011					0	Y				
532	MEDALLION LOANS	985,815.39	5,160.10	Dec 04, 2011					0	Y				
- 0-												Mor		- Je

Other ph

Select

Account type desired









Network Links

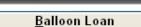






# **Member Account Inquiry**

Partial pay





	=
New Account	F5
New Type	F6
End	F7
History	F9
Interest Calc	F11
NSF	F13
Officer	F14
Loan Category	F20
Tracker Review	F21
OD Protection	F22

Account# 35 E	IN		Opened Mar	26, 2008 G/L acc	count 701.01-01
		ATION		Payment protection Misc coverages  Collateral Secured	N Q N Pledged Q Payroll Q
+ Delinquent fine	40.15 74.33 0.00 0.00	Interest rate Daily accrual YTD interest  Amort/maturity date Review date	4.750 0 134.03 46,521.78 Aug 04, 2014 Aug 04, 2014	Delinquent Add'I signers Part Ioan Frozen © NO Club benefits Accrued YTD Loan delivery chann	ACH AFT Check digit 0 0.00 0.00
Interest accrued through No	,080,000.00 ov 11, 2011 ,080,000.00 5,400.00 5,398.15 0.00	Secured funds Total disbursed Last disbursed Last payment Next payment # pmts remaining	0.00 1,080,000.00 Mar 26, 2008 Oct 31, 2011 04 Dec 04, 2011 33 of 36	Available funds First payment  ECOA code Escrow Escrow payment	0.00 Apr 26, 2008 1

5.55

Frequency

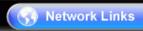
Oct 31, 2011 [MMDDYY] Transaction inquiry date

# of refinances

MONTHLY







### **Participation Loan Setup**

PL investor# 009 Reference #

Loan account 35 526 E N Original loan amt 1,080,000.00 Settlement calc routine PART PL type 90 MEDALLION NY PARTICIPATIO Sequence # 1 Settlement type AA

Current Lo	an Status	Servicing Information			
Current balance	1,029,940.15	Loan rate is	4.750		
+ Interest	1,474.33	Payment	5,398.15		
+ Delinquency fine	0.00	Next scheduled payment	Dec 04, 2011		
- Insurance rebate	0.00	Last payment date	Oct 31, 2011		0 04 2014
= Loan payoff	1,031,414.48	Last payment amount	5,400.00	Loan maturity date	Aug 04, 2014

Last Settlen	nent Detail			PLI Terms		
Reported date	Oct 31, 2011	Status	EXISTING		Last settlement date Oct	31, 2011
Term	46 S	PLI Ioan rate	4.000			
PLI principal balance	1,029,940.15	PLI % of participation	100.00		Rural development flag	N
PLI interest due	0.00	PLI original investment	1,034,295.75			
Principal paid	4,355.60	PLI projected payment	4,939.79			
Interest due paid	4,646.91	PLI start date	Aug 04, 2011			
Total settlement	238,830.27	PLI end date	Aug 04, 2014			
Monthly income earned	4,646.91					

If the PLI % of participation is not 100%, be sure that the PLI original investment amount is manually calculated using the PLI % (Loan balance X PLI %).

Backup F3 Cancel F7 Acct Inq F12 History F13 Acct Analysis F15

Action code

Action date

# **COLLATERAL ENHANCEMENTS**















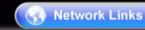
Premium amount

Flood zone

Premium frequency

640.00

ΑQ



# CHANGE

### Collateral Identification



Backup F3
Delete F4
Save/Update F5
Add F10
Legal Desc F14
URL F15
HMDA F17

Account base LAURIE Loan # 790 Item# 001 Loan category 60 FANNIE MORTGAGE Purpose 60 REAL ESTATE Loan amount 87,900.00 Security REAL ESTATE Collateral type ◐ MORTGAGE COLLATERAL Escrow Description Address PRIMARY RESIDENCE 5784 MAIN RD Location City ANYCITY ABC TOWNSHIP Year Acquired 00 ZIP 55555 State ΜI Title Holder L & DENNIS MEMBER County ANYCOUNTY Tax ID Estimated value 100,000.00 05-05-05-05 Amount pledged to loan 87,900.00 Loan to Value 87.90% Other debt for combined LTV 0.00Other debt desc Combined LTV 87.90% Insurance agent AGENCY S ✓ Property tax tracking 79321 🔍 Policy# Status ΑQ **Expiration date** Jul 16, 2011 [MMDDYYYY] Last date paid [MMDDYYYY] Dec 22, 2010

Next due date

✓ Past due

Jul 01, 2011

[MMDDYYYY]

# **ADVERSE ACTION NOTICE**







# Statement of Credit Denial, Termination, or Change

If this is acceptable, please notify us no later than



Backup	F3
Continue	Ent
Ու	

Applicant Name	LEON	Has a Co-applicant
Your application for	SIGNATURE LOAN -	NO SEC dated Nov 16, 2011 [III [MMDDYYYY]
in the amount of	1,550.00 ha	ns been given careful consideration and:
We are unable	to make a decision o	n your application because it is missing the following information:
In order to give	your application furt	her consideration, this information must be sent to the lender
no later than	00000000	[MMDDYYYY]
We are unable	to offer credit for the	reasons shown below, but can offer you credit on the following terms:

00000000

[MMDDYYYY]

Applicant Name















Insufficient number of credit references

Unable to verify credit references

Poor credit performance with us

Limited credit experience

Length of employment

Unable to verify income

Length of residence

No credit file



## Statement of Denial, Termination, or Change

**UPDATE** 



Backup	F3
Cancel	F7
Continue _	Ent
6 100	

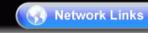
Applicant Name	LEON	Has a Co-applicant
Your application b	as been denied be	ecause of the following reason(s):

- Incomplete application
- Unacceptable type of credit references
- Delinquent past or present credit obligations
- Bankruptcy
- Excessive obligations in relation to income
- Garnishment, attachment, foreclosure, collection action or judgment, repossesion, or suit
- Unable to verify employment
- Temporary or irregular employment
- Insufficient income for amount of credit requested
- Temporary residence
- Unable to verify residence
- Other

(4361) 12/01/11 12:56:11







# Statement of Denial, Termination, or Change

**UPDATE** 

	Applicant Name LEON Has a Co-applicant
	Disclosure of Use of Information Obtained From an Outside Source (Check one only)
	☑ Our credit decision was based in whole or part on information obtained in a report from the consumer agency listed below:
	Experian 888-397-3742
	PO Box 2002
	ALLEN TX 75013
	WWW.EXPERIAN.COM
	Scores range from a low of 100 to a high of 150
	Decision based on an outside source
Sauce Fuel	Decision based on an outside source
Save Ent Back() F3	Federal Agency administering this CU for EOA compliance
Backt F3	Federal Trade Commission, Cleveland Regional Office,
View Lit Rpt F20	Ste 520A, Atrium Bldg, 668 Euclid, Cleveland OH 44114
	Date Dec 01, 2011 Denied by 92 CU*ANSWERS PROGRAMMING SUPPORT
	Last modified Dec 01, 2011 [III [MMDDYYYY]
	Primary borrower credit report # 0102566 CU risk level X # copies 1







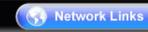








Co-Applicant Name



# Statement of Credit Denial, Termination, or Change

CATHY



Backup	F3
Continue	Ent
- 0	

Your application for	SIGNATURE LOAM	N - NO SEC dated Nov 16, 2011 [MMDDYYYY]		
in the amount of	1,550.00	has been given careful consideration and:		
■ We are unable to make a decision on your application because it is missing the following information:				

In order to give your application further consideration, this information must be sent to the lender [MMDDYYYY] no later than 00000000

We are unable to offer credit for the reasons shown below, but can offer you credit on the following terms:

[MMDDYYYY] If this is acceptable, please notify us no later than 00000000

















## Statement of Denial, Termination, or Change

**UPDATE** 



Backup	F3
Cancel	F7
Continue	Ent
6 μυ	

Co-Applicant Name CATHY

- Your application has been denied because of the following reason(s):
  - Incomplete application
  - Unacceptable type of credit references
  - Delinquent past or present credit obligations
  - Bankruptcy
  - Excessive obligations in relation to income
  - Garnishment, attachment, foreclosure, collection action or judgment, repossesion, or suit
  - Unable to verify employment
  - Temporary or irregular employment
  - Insufficient income for amount of credit requested
  - Temporary residence
  - Unable to verify residence
  - Other

Insufficient number of credit references

Unable to verify credit references

Limited credit experience

Poor credit performance with us

No credit file

Length of employment

Unable to verify income

Length of residence



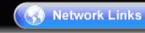








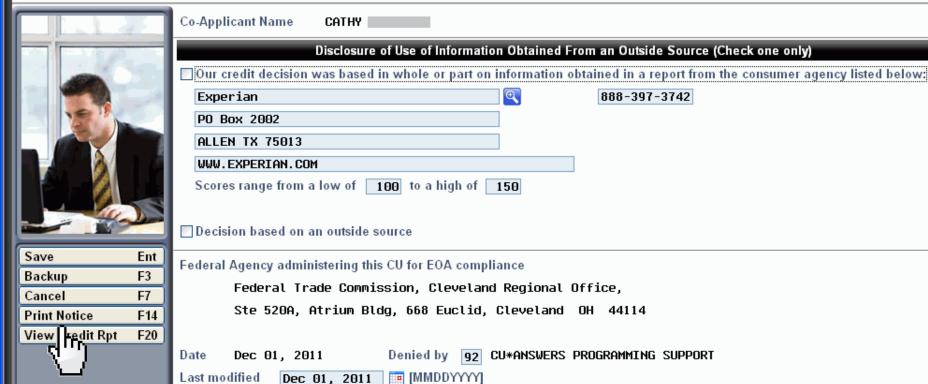




# Statement of Denial, Termination, or Change

Co-borrower credit report #

**UPDATE** 

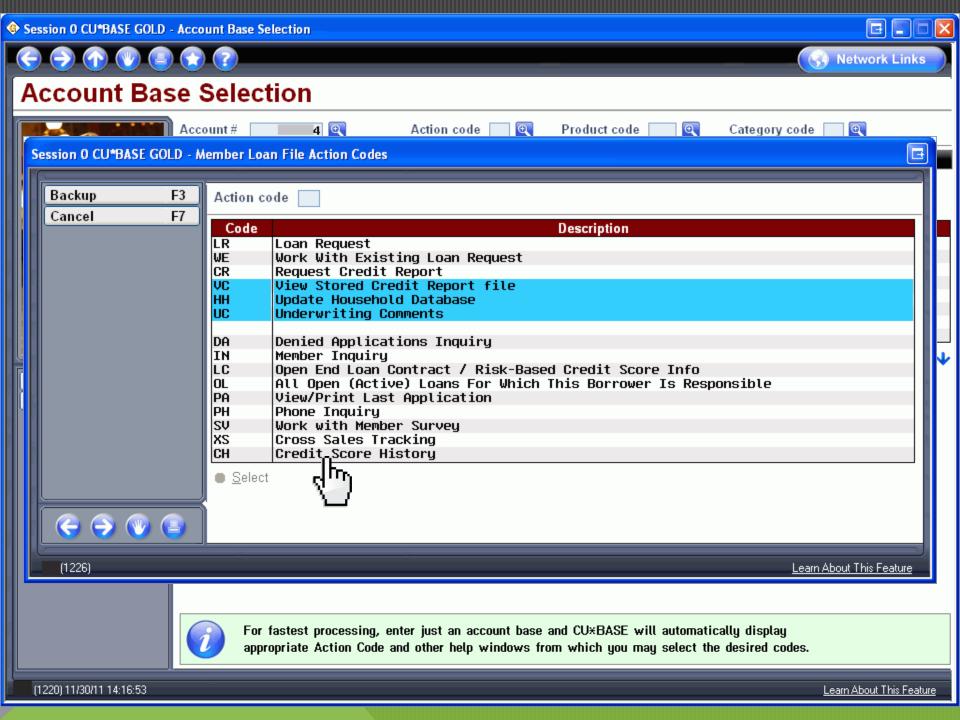


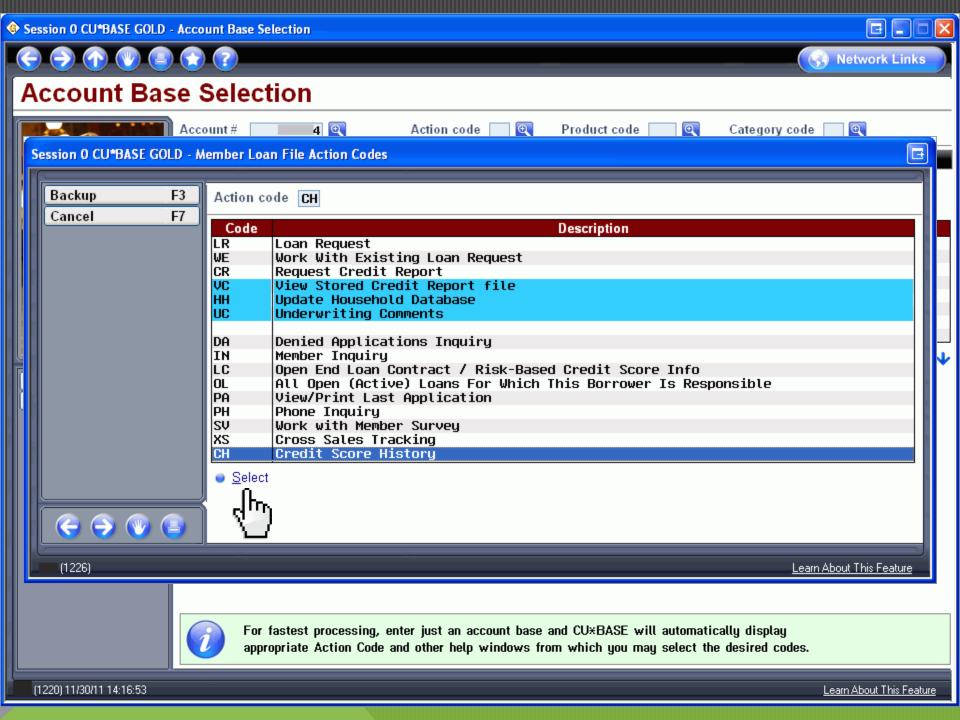
CU risk level

# copies 1

0102567

# **CREDIT SCORE HISTORY DASHBOARD**











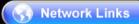






MARY A MEMBER





# **Credit Score History**

SSN/TIN \*\*\*-\*\*-0321 Account# 4

Non-Zero Credit Score Summary

Last 710

Avg 679

Min 616

Max 712

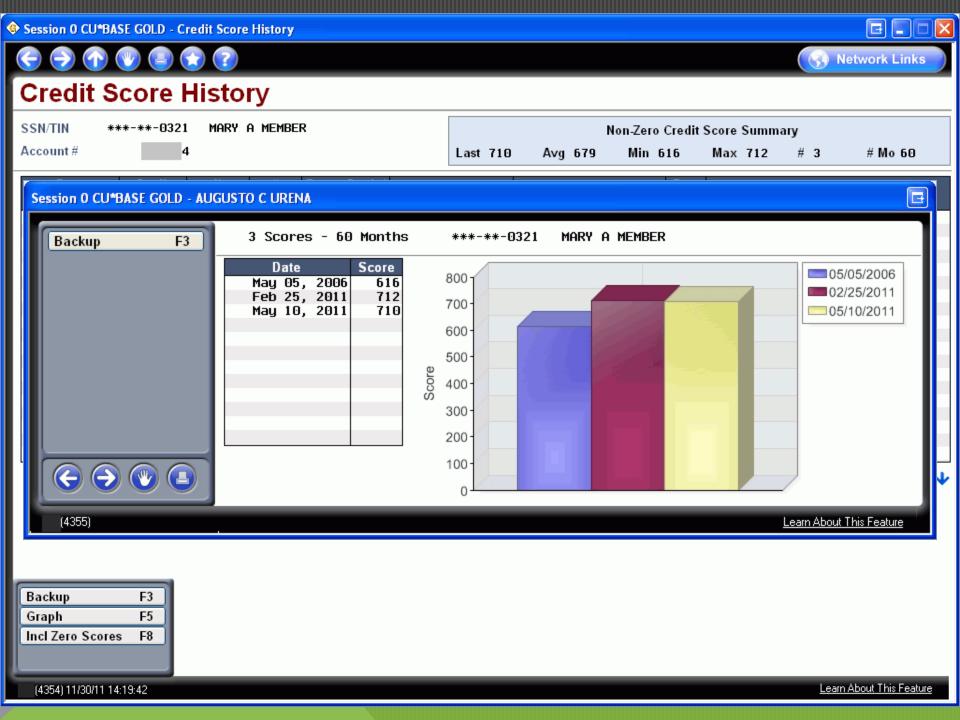
# 3

# Mo 60

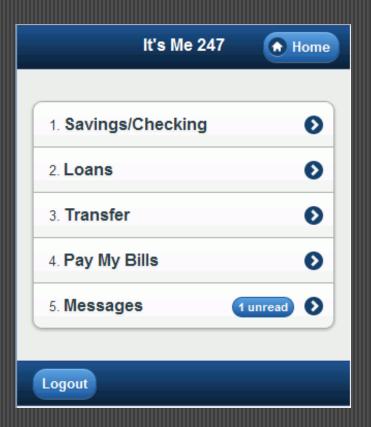
Date Requested	Credit Score	% Change	# Month	Paper Grade/ Risk Level	Method	Bureau	Emp ID	Employee Name
May 10, 2011 Feb 25, 2011 May 05, 2006		0.28- 15.58		X X	FULL PULL FULL PULL MANUAL	Experian Experian None	M1	MARIA  *** NAME NOT FOUND *** MARIA



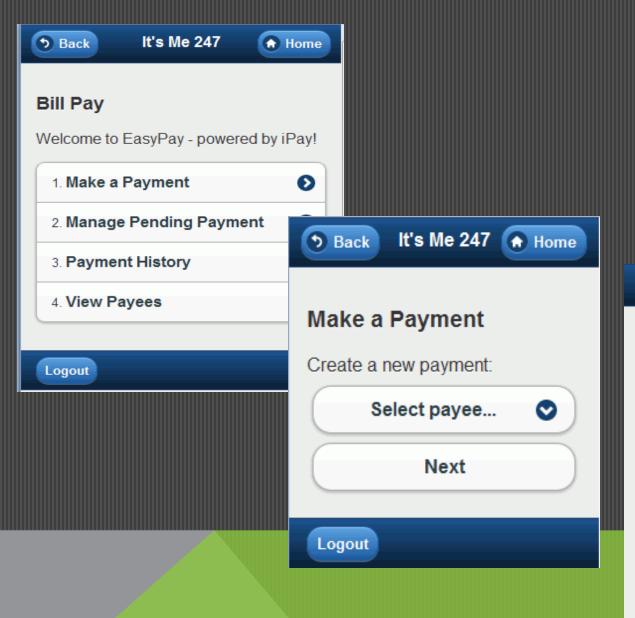


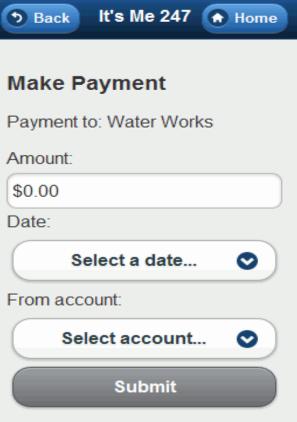


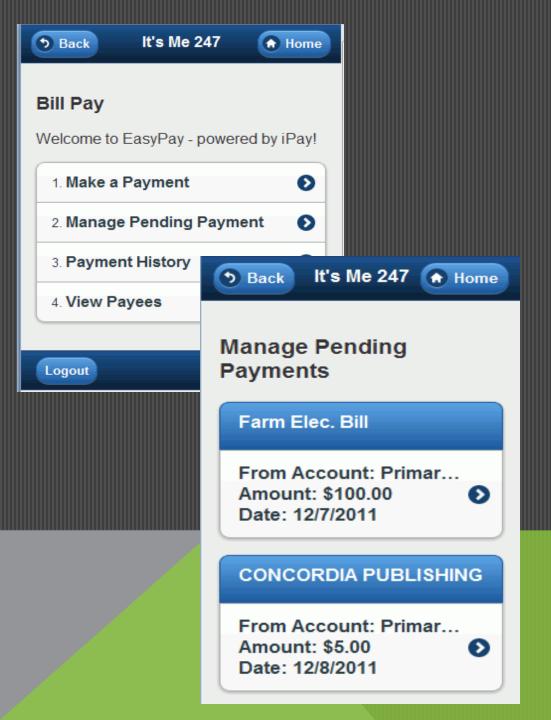
# **EASYPAY POWERED BY IPAY FOR MOBILE WEB**







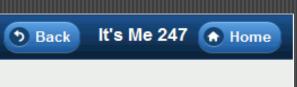


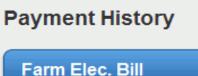




Logout







From Account: Primary Account: 020 - SHARE DRAFT Amount: \$87.15

Amount: \$87.15 Date: 11/23/2011 Confirmation: 2

#### Cable/TV

From Account: Primary Account: 020 - SHARE DRAFT

Amount: \$83.75 Date: 11/22/2011 Confirmation: 15

### **Active Payees**

**5** Back

#### Atira Credit Card

Account: \*\*\*\*\*\*\*\*7103

It's Me 247 Home

#### Cable/TV

Account: \*\*\*\*\*\*\*\*4892

#### **CONCORDIA PUBLISHING**

Account: \*\*\*\*2105

#### **DirecTV**

# **BATCH UNENROLLMENT FOR E-STATEMENTS**















### **Auditing Functions**

MNAUDT



ACH/Payroll Processing

Check/ATM Processing

Collection Processing

😭 Speed Sequences

Account Maintenance

Add Club Members

ATM Check Digit Calc Calc Number of Days

Calculate Check Digit

Change Printer Outque Close Memberships/Accts Collateral - VIN# Lookup

Acct Adjustment (Coded) Acct Adjustment (Full)

Configuration Functions CU\*BASE Main Menu

CU\*BASE Report Builder 1

CU\*BASE Report Builder 2 🔳

Auditing Functions

😭 Menus

Back Office Check Processing

### Work Member Accounts & Activity

- Work Daily BSA/CTR Activity
- Print BSA/SAR Activity Report
- Run OFAC Data Match (Batch Scan)
- Scan a Single Name Through OFAC
- Work Dormant Members
- Print Dormancy Master List
- Audit Disabled/Inactive PIN/PWs
- Audit Loan Collateral Report
- Sample High-Risk Checking Accts
- Sample High-Risk Transactions
- Review Collections Summary Stats
- Run FinCEN 314(a) Scan
- Review Monthly Misc Receipts
- Review Monthly Misc Advances

- Loan Concentration Analysis
- e-Statement Batch Un-enrollment



### Employees/Insider/High Risk Mbrs

- Audit Insider/Employee Activity
- Insider Audit/Due Diligence Rpt
- Audit File Maintenance
- Print File Maintenance Report
- Employee Security Reports
- User ID Information & History
- 29 \* Audit CU Configurations













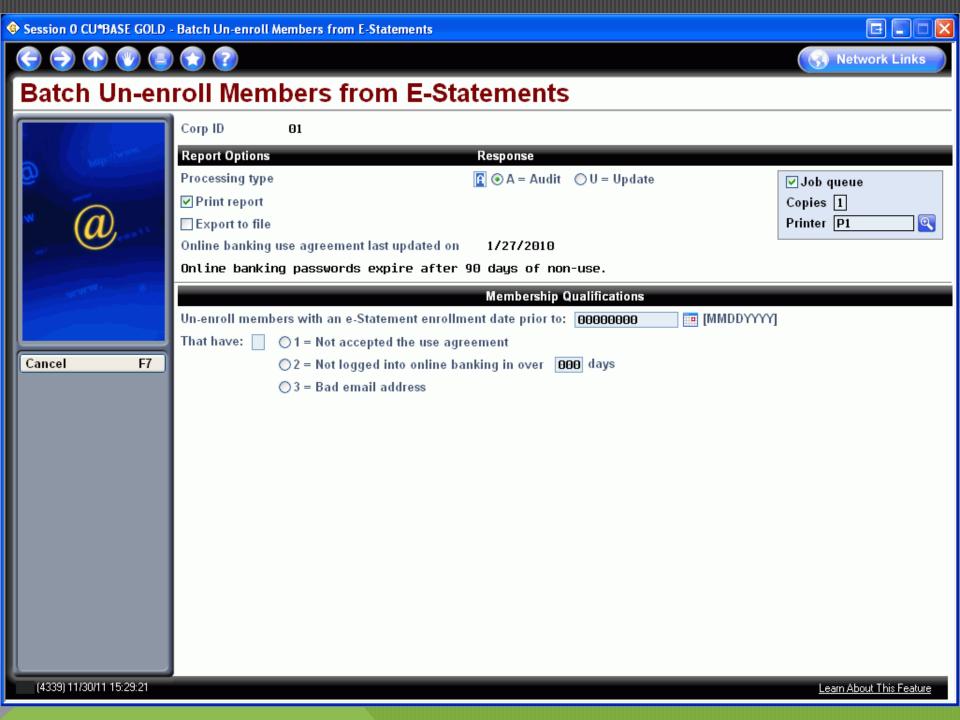




Menu option Search for:

Speed sequence



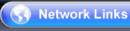


# **USER ID INQUIRY AND HISTORY**











# **Auditing Functions**

MNAUDT

# 😭 Menus

Auditing Functions

Check Processing

Back Office

ACH/Payroll Processing

Check/ATM Processing

Collection Processing

😭 Speed Sequences

Account Maintenance

Add Club Members

ATM Check Digit Calc Calc Number of Days

Calculate Check Digit

Change Printer Outque Close Memberships/Accts Collateral - VIN# Lookup

Acct Adjustment (Coded) Acct Adjustment (Full)

Configuration Functions CU\*BASE Main Menu

CU\*BASE Report Builder 1

CU\*BASE Report Builder 2 🔳

### Work Member Accounts & Activity

- Work Daily BSA/CTR Activity
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- Run OFAC Data Match (Batch Scan)
- Scan a Single Name Through OFAC
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- Print Dormancy Master List
- Audit Disabled/Inactive PIN/PWs
- Audit Loan Collateral Report
- Sample High-Risk Checking Accts
- Sample High-Risk Transactions
- Review Collections Summary Stats
- Run FinCEN 314(a) Scan
- Review Monthly Misc Receipts
- Review Monthly Misc Advances

- Loan Concentration Analysis
- e-Statement Batch Un-enrollment

### Employees/Insider/High Risk Mbrs

- Audit Insider/Employee Activity
- Insider Audit/Due Diligence Rpt
- Audit File Maintenance
- Print File Maintenance Report
- Employee Security Reports
- User ID Information & History

29 \* Audit Configurations



















Menu option Search for:

Speed sequence





Network Links

















### **User ID Information**

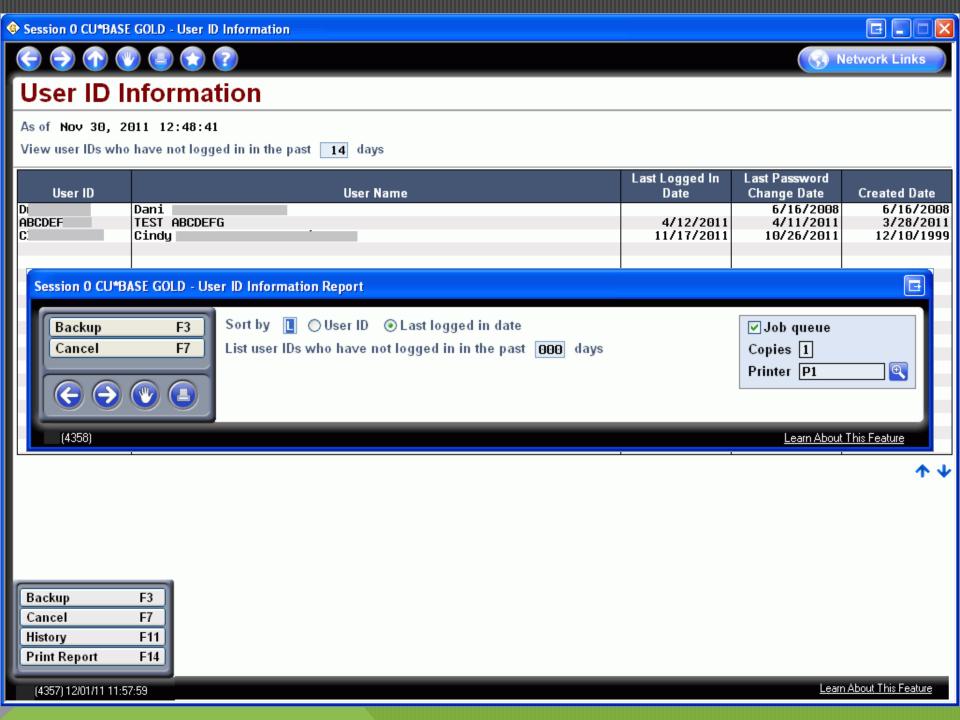
As of Nov 30, 2011 12:48:41

View user IDs who have not logged in in the past 14 days

		Last Logged In	Last Password	
User ID Di ABCDEF	User Name	Date	Change Date	Created Date
Di	Dani		6/16/2008	6/16/2008
ABCDEF	TEST ABCDEFG	4/12/2011	4/11/2011	3/28/2011 12/10/1999
C	Cindy	11/17/2011	10/26/2011	12/10/1999

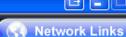






# END OF MONTH FILE NAME ADDED TO DATABASE INQUIRY SCREEN











### CU\*BASE Report Builder 1

MNQURY

### 😭 Menus

ACH/Payroll Processing Auditing Functions Back Office Check Processing Check/ATM Processing Collection Processing Configuration Functions CU\*BASE Main Menu CU\*BASE Report Builder 1 CU\*BASE Report Builder 2 🐷

### 😭 Speed Sequences

Account Maintenance Acct Adjustment (Coded) Acct Adjustment (Full) Add Club Members ATM Check Digit Calc Calc Number of Days Calculate Check Digit Change Printer Outque Close Memberships/Accts Collateral - VIN# Lookup

### CU\*BASE Report Builder

- 1 Build a Custom Report or Inquiry
- Search for Files and Fields

### Member/Ac\_bunt File Inquiries

- MASTER Membership Records
- MEMBER1 Share/IRA Accounts
- MEMBER2 Checking/Draft Accts
- MEMBER3 Certificate Accounts
- MEMBER5 Loan Accounts
- MEMBER5 Student Loan Ing
- MEMBER6 LOC Accounts
- TRANS1 SH/SD Transactions
- TRANS2 LN/LOC Transactions
- TRANS3 CD Transactions

### Misc. File Inquiries

- ACHSM ACH Fed Transmissn Summ
- AUDICC ARU Stats
- AUDICC Online Banking Stats
- AUDILA ARU Loan App Requests
- CLML Collateral/VIN# Lookup
- TKLRHN Cross Selling Task
- IRABL IRA Bal File Comparison
- MSR/MSA/MSQ Member Survey
- PCMBRCFG Email Address Lookup
- PCMBRCFG Mbrs with Email Addrs
- PLASTIC ATM/Debit Card Ing.
- SECAUD Employee Activity

#### Additional Menus

28 MNQRY2--CU\*BASE Report Builder 2





















Menu option Search for:

Speed sequence



Network Links









# **Database Inquiry**



Backup	F3
Cancel	F7
Query	F9

File	File description	
Field	Field description	<u>C</u> ommonly Used Files

File/Table	Description	EOM Filename
ACCNNFLT	BLOCKED ACCOUNT NICKNAME FILE	
ACCTLIST	LAST ACCOUNTS THAT A TELLER ACCESSED	
ACCTNM	MEMBER SELECTED ACCOUNT NICKNAMES	
ACCTSTS	ACCOUNT STATUS CODES - METRO II	
ACCTTYP	ACCOUNT TYPE CODES - METRO II	
ACHADA	ACH ADENDA DATA	
ACHCOUNT	PROCESS VERIFICATION LOG FILE	
ACHCTL	ACH - CONTROL FILE FOR ACH RETURNS/NOCS	
ACHDST	ACH DISTRIBUTION MASTER	
ACHEKP	AUTOMATED CHECK PRINT FILE	
ACHFED	ACH - RETURN/NOC ENTRY FILE FOR FED LINE	
ACHIN	ACH INPUT FILE	
ACHIST1	CLOSED MEMBER ACCOUNTS (SHARES AND IRA SHARES)	EAHnnyy1

■ <u>V</u>iew Fields

Files 1,328







# Network Links



# **Database Inquiry**

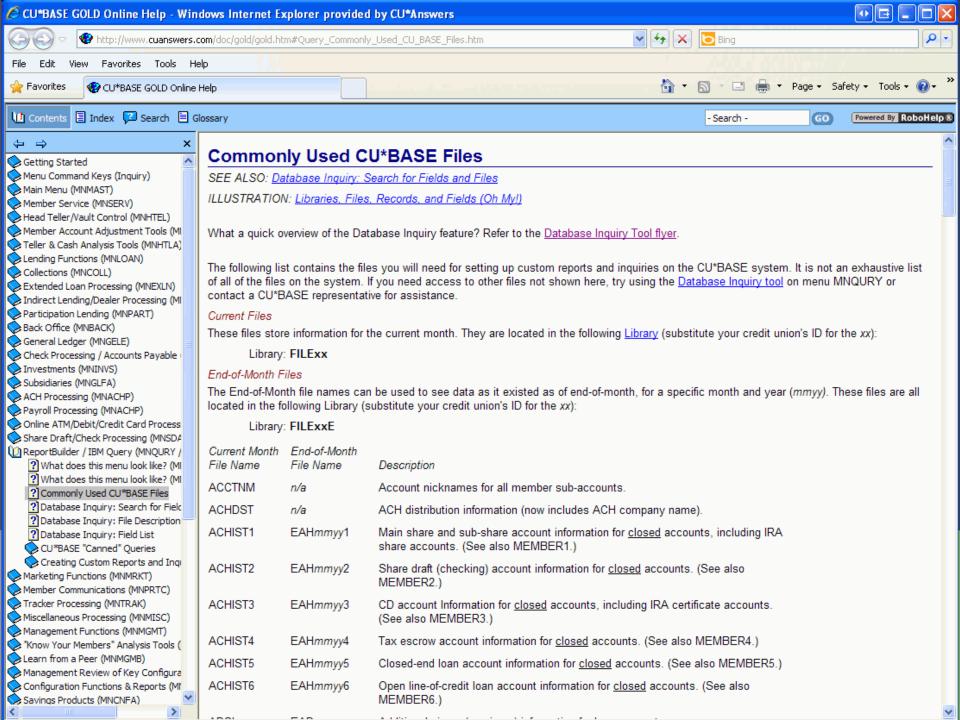


Backup	F3
Cancel	F7
Query	E9

File	File description	
Field	Field description	<u>C</u> ommonly Used Files
File/Table	Description	EOM Filename
ACHIST2	CLOSED MEMBER ACCOUNTS (SHARE DRAFTS/CHECKING)	n Hmmyy2
ACHIST3	CLOSED MEMBER ACCOUNTS (CERTIFICATES)	<b>I—_A</b> Hmmyy3
ACHIST4	CLOSED MEMBER ACCOUNTS (TAX ESCROW)	EAHmmyy4
ACHIST5	CLOSED MEMBER ACCOUNTS (LOANS - CLOSED END)	EAHnnyy5
ACHIST6	CLOSED MEMBER ACCOUNTS (LOANS - LINE OF CREDIT)	EAHnmyy6
ACHIST7	CLOSED MEMBER ACCOUNTS	EAHmmyy7
ACHPC	ACH PC FILE FOR MAGIC WRITER	
ACHPST	ACH POST FILE	
ACHPSTOD	ACH POSTING EXTRACT FILE (FOR ODP PURPOSES)	
ACHSM	ACH SUMMARY TOTALS FROM TRANSMISSIONS	
ACHSUS	ACH SUSPENSE ITEMS (WAREHOUSED ACH TRANSACTIONS)	
ACHTAP	ACH INPUT TAPE (FROM ANY SOURCE)	
ACHTAPA	ACH INPUT TAPE ADDENDA RECORDS ONLY	

Files 1,328

■ <u>V</u>iew Fields



## **LEARN FROM A PEER – CD RATE DASHBOARD**









### Learn From a Peer

MNMGMB

#### 😭 Menus

ACH/Payroll Processing Auditing Functions Back Office Check Processing Check/ATM Processing Collection Processing Configuration Functions CU\*BASE Main Menu

CU\*BASE Report Builder 1

CU\*BASE Report Builder 2 🔳

### 😭 Speed Sequences

Account Maintenance Acct Adjustment (Coded) Acct Adjustment (Full) Add Club Members ATM Check Digit Calc Calc Number of Days Calculate Check Digit Change Printer Outque Close Memberships/Accts Collateral - VIN# Lookup

### View Peer CU Configurations

- Bill Pay Service Charges
- Cashed Check Fees
- Check Printing Fees
- Deposit Item Fees
- Money Order Fees
- Phone Transfer Fees
- Self Service Fees
- Starter/Replacement Check Fees
- Tiered Services Program Cfg

### Peer CU Aggregate Mbr Analysis

16 Tiered Services Peer Analysis

### For Beta Testing by CEOs

20 CD Rate Analysis Dashboard



#### Additional Menus

27 \* Review Key CU Configurations

28 \* "Know the Member" Analysis Tools

29 \* Management Functions

30 \* Marketing Functions





















Menu option Search for:

Speed sequence









### **Learn from Peer Rate Analysis**

CDs Offered - Detail

CREDI	21	products		
Product -	Term	Rate 🗅		
12 MONTH CERTIFICATE	12 M	0.100 *		
12 MONTH IRA CERT	12 M	0.100 *		
18 MONTH CERTIFICATE	18 M	0.150 *		
18 MONTH IRA CERT	18 M	0.150 *		
2011 SAVE TO WIN CD	12 M	0.500		
21 MONTH CERTIFICATE	21 M			
24 MONTH CERTIFICATE	24 M			
24 MONTH IRA CERT	24 M			
3 MONTH CERTIFICATE	3 M			
3 MONTH IRA CERT	3 M			
36 MONTH CERTIFICATE	36 M			
36 MONTH IRA CERT	36 M			
4 MONTH CERTIFICATE	4 M			
48 MONTH CERTIFICATE	48 M			
48 MONTH IRA CERT	48 M			
6 MONTH CERTIFICATE	6 M	0.050 *		
6 MONTH IRA CERT	6 M	0.050 *		
60 MONTH CERTIFICATE	60 M			
60 MONTH IRA CERT	60 M			
9 MONTH CERTIFICATE	9 M			
9 MONTH IRA CERT	9 M	0.100 *		
■ <u>View Configuration</u>				

aaa federal Cu	31	products
Product -	Term	Rate 🔷
3 MONTH \$500 MIN	3 M	0.350
6 MO \$10,000 MIN	6 M	0.500
6 MONTH \$500 MIN	6 M	0.450
10YR VAR RATE IRA	120 M	0.350
12 MO \$10,000 MIN	12 M	0.800
12 MO IRA	12 M	0.800
12 MO. SPCL.JAN.'05	12 M	3.210
12 MONTH \$500 MIN	12 M	0.700
18 MO \$10,000 MIN	18 M	0.900
18 MO IRA	18 M	0.900
18 MONTH \$500 MIN	18 M	0.800
24 MO \$10,000 MIN	24 M	1.000
24 MO IRA	24 M	1.000
24 MONTH \$500 MIN	24 M	0.900
30 MO \$10,000 MIN	30 M	1.095
30 MO IRA	30 M	1.100
30 MONTH \$500 MIN	30 M	1.000
36 MO \$10,000 MIN	36 M	1.490
36 MO IRA	36 M	1.490
36 MONTH \$500 MIN	36 M	1.390
48 MO \$10,000 MIN	48 M	2.230
48 MO IRA	48 M	2.230
48 MONTH \$500 MIN	48 M	
60 MO IRA	60 M	2.480
60 MO. \$10,000 MIN	60 M	
60 MONTH \$500 MIN.	60 M	
DRIVE-UP SAV. 48 MO.	48 M	5.500
DRIVE-UP SAV. 60 MO.		5.500
DRIVE-UP SAV.36 MO	36 M	5.500
TEEN 12-MONT CERT.	12 M	0.800
Vious Configuration		1=1

AAC CREDIT UNION	36	products
Product -	Term	Rate
12 MO ROTH IRA CERT	12 M	0.750
12 MO TRAD IRA CERT	12 M	0.750
12 MONTH CERTIFICATE	12 M	0.750
15 MO ROTH IRA CERT	15 M	1.000
15 MO TRAD IRA CERT	15 M	1.000
15 MONTH CERTIFICATE	15 M	1.000
18 MO ROTH IRA CERT	18 M	1.240
18 MO TRAD IRA CERT	18 M	1.240
18 MONTH CERTIFICATE	18 M	1.240
21 MO ROTH IRA CERT	21 M	1.250
21 MO TRAD IRA CERT	21 M	1.250
21 MONTH CERTIFICATE	21 M	1.250
24 MO ROTH IRA CERT	24 M	1.300
24 MO TRAD IRA CERT	24 M	1.300
24 MONTH CERTIFICATE	24 M	1.300
30 MONTH IRA SPECIAL	30 M	1.650
30 MONTH ROTH	30 M	1.500
30 MONTH SPECIAL	30 M	1.650
36 MO ROTH IRA CERT	36 M	1.650
36 MO TRAD IRA CERT	36 M	1.650
36 MONTH CERTIFICATE	36 M	1.650
48 MO ROTH IRA CERT	48 M	1.750
48 MO TRAD IRA CERT	48 M	1.750
48 MONTH CERTIFICATE	48 M	1.750
6 MO CERTIFICATE	6 M	0.500
6 MO ROTH IRA CERT	6 M	0.500
6 MO TRAD IRA CERT	6 M	0.500
60 MO ROTH IRA CERT	60 M	2.150
60 MO TRAD IRA CERT	60 M	
60 MONTH CERTIFICATE	60 M	2.150
View Configuration		-

View Configuration

Backup F3
Cancel F7

Learn About This Feature







### **Learn from Peer Rate Analysis**

CDs Offered - Summary

Mark CUs within 10 % of my Membership range

Showing 55 of 55 CUs. Marked 1.

Filter by: Calc type ALL

IRA Both

Tiered rates BOTH

State ALL STATES

		Total		1 - 12 Months		13 - 24 Months		Over 24 Months	
Credit Union	Mbrs	Assets (\$M)	# Prd	# Products	% Prd	# Products	% Prd	# Products	% Prd 🔷
aaa federal cu	8,377	57.9	31	9	29.0	6	19.4	16	51.6
AAC CREDIT UNION	8,496	53.7	36	11	30.6	13	36.1	12	33.3
aberdeen federal cu	10,137	85.1	27	15	55.6	12	44.4		
AFFINITY GROUP CU	15,958	103.5	15	3	20.0	5	33.3	7	46.7
ALLEGIS CU	10,757	82.0		19	31.1	18	29.5	24	39.3
ALLEGIUS CREDIT UNIO	15,528	146.4	12	4	33.3	2	16.7	6	50.0
ALPENA ALCONA AREA C	27,177	242.2	29	11	37.9	7	24.1	11	37.9
ALPENA COMMUNITY CRE	3,195	19.1	2			1	50.0	1	50.0
AMALGAMATED CU	7,734	41.7	9	4	44.4	2	22.2	3	33.3
ATL FEDERAL CREDIT U	1,730	13.1	53	23	43.4	11	20.8	19	35.8
BREWERY CREDIT UNION	7,541	33.4	20	7	35.0	8	40.0	5	25.0
CALCITE CU	7,821	40.8	7	3	42.9	2	28.6	2	28.6
COMMSTAR CU	9,231	47.1	21	5	23.8	6	28.6	10	47.6
COMMUNITY CU	11,033	104.1	30	11	36.7	6	20.0	13	43.3
COMMUNITY SCHOOLS CR	10,680	59.5	19	7	36.8	3	15.8	9	47.4
COMMUNITY WEST CREDI	13,346	105.4	47	18	38.3	12	25.5	17	36.2
Coreplus Federal Cu *	21,840		17	8	47.1	2	11.8	7	41.2
DES MOINES POLICE OF	2,076	30.8	13	4	30.8	3	23.1	6	46.2
EDCO COMMUNITY CU	4,042	38.2	15	5	33.3	4	26.7	6	40.0
FARM BUREAU FAMILY C	1,853	14.4	18	6	33.3	3	16.7	9	50.0

Backup	F3
Cancel	F7

Total of 1,295 products analyzed:	# Products	1,295	478	324	493
	Average #	23.5	8.7	5.9	9.0
	% Products		36.9	25.0	38.1

Click any column header to sort. Credit unions marked with  $\,\star\,$  are within the requested membership range.

# MONEYDESKTOP



# **AND MORE - MISCELLANEOUS**

## **HOW CAN I SHARE THIS WITH MY STAFF?**



How can I share this information at my credit union to further train staff?

### **DIGGING DEEPER**

#### Resources available

- http://marketing.cuanswers.com/2011/12/05/its-me-247-text-banking-collateral/ for Mobile Text Banking collateral
- http://www.cuanswers.com/client\_reference.php for CU\*BASE reference material
- <u>http://www.cuanswers.com/client\_reference\_itsme.php</u> for It's Me 247 reference materials
- http://www.cuanswers.com/doc/gold/gold.htm for CU\*BASE GOLD online help
- http://www.cuanswers.com/doc/stepbystep/stepbystep.htm#welcome.htm for Show Me the Steps Help

## THANK YOU FOR ATTENDING!