

CU*BASE

11.3

CU*BASE® Software Upgrade

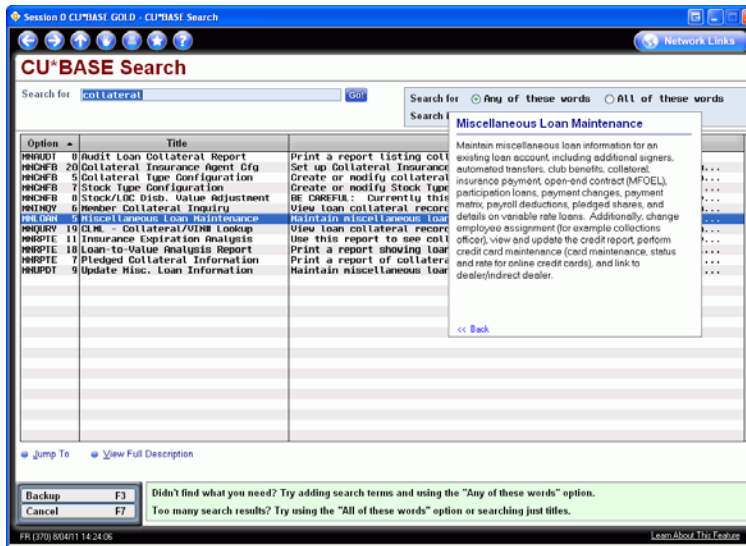
Online CUs	CU*NorthWest/CU*South	Self Processing CUs
September 18, 2011	September 25, 2011	October 3-4, 2011

Updated booklets mentioned in this summary will be available on our website no later than **September 19, 2011**. 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.

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 New GOLD Search and Menu Option Descriptions



Full Featured “GOLD Search”





Previously, when you used the “Search for” field in the lower right hand corner of the CU*BASE menu screen, you *only searched the text of the options*, and this sometimes meant you did not find what you were looking for. Previously, if you wanted to maintain the collateral on an loan and searched for “collateral,” your results did not show “Miscellaneous Loan Maintenance” since this option does not include the word “collateral” in the title.

Now, when you enter “collateral” in the “Search for” field, you move to the new GOLD Search (shown to the left) which searches *descriptive text on what you can do with each option*. (And the option to

maintain collateral is now included in the list as shown in the example). If you click “View Full Description” a large pop-up appears explaining what you can do; selecting “Jump To” moves you directly to the first screen of that option.

Find Out What CU*BASE Does – Before You Select It



Workstation Functions

- 8  Change Employee Password
- 9  Change User ID Password
- 10  Activate Auto Security
- 11  Deactivate Auto Security

Find out what CU*BASE menu option in CU*BASE does – before you select it on any Menu screen. Click the dot or star in front of an option to view the CU*BASE Search descriptive pop up, which explains what you can do when you select it. This is great for training new employees, as well as a handy tool for investigating if you want to get or give security access to a CU*BASE option.

 CTR Forms Direct from CU*BASE

We have enhanced the teller system to replace the existing warning message that tellers see when a transaction warrants a Currency Transaction Report (CTR) to be completed. Instead of just telling the teller to complete a form, the system can now display a series of CTR form fill-in screens, with many of the fields pre-populated from the transaction and CU*BASE files. All data used to compile the form will be stored so that the CTR can be printed immediately by the teller or later (3 month retention) by another employee, and it can be reviewed, edited, reprinted, and ultimately marked as “locked/submitted” via the BSA Inquiry tool (via the Auditing menu (MNAUDT #1-Work Daily BSA/CTR Activity) or the new Member Service menu option (MNSERV) #24-Work with CTR Forms). Audit Tracker notes will also be generated as an additional tracking mechanism. Activate this feature via the Bank Secrecy Configuration (General Configuration menu (MNCNFC) #14-Bank Secrecy Act Monitoring Cfg).

	Refer to the “Bank Secrecy Act Monitoring Tools” 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.


 New/Closed Account Dashboard

Following quickly on the heels of the New/Closed *Membership* Dashboard from Release 11.0 is the new New/Closed *Account* Dashboard. Now you can “get to the answer” quickly to view data at the account level. With the click of a button, view nine analysis screens of the same accounts with over twenty-four different break-downs. The Membership Dashboard is quickly gaining momentum and we are sure the Accounts Dashboard will too!

The New-Closed Account Dashboard is easily accessed via the Management Dashboard Menu (MNMGMT) #21-New/Closed Accounts Dashboard or the Member Service menu (MNSERV) #23-Work New/Closed Accounts (to allow check lists to be worked). On the entry screen choose your filters and press Enter to review your results – all on one screen. As with the New-Closed Membership Dashboard, the first screen allows you to view the credit score and household information of the accounts, or to work an account checklist, this time for the associated sub account.

From this listing, use F15-Analysis to select from nine different analysis dashboards (or just press Enter to view them all). The amount of data and statistics on this screen is staggering. Here is a listing of some of the items you will find:

- Total savings and lending products
- % of checking accounts with overdraft protection
- Certificate types sold and the average terms
- Loans by purpose and security codes
- Loan interest rate analysis, credit score analysis, etc.
- Member demographics linked to the products they opened

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

“Learn from a Peer” New Fee and Tiered Services Comparisons

New “Learn From a Peer” Comparison Style – Compare Several Credit Unions At Once

With this release we are introducing a new fee comparison style where you can compare *multiple* credit union configurations – all at the same time! Select your comparison credit union membership size or asset size; then compare *all credit unions fee configurations on a single* dashboard! (Many of the new fee comparisons below use the new multi-credit union comparison style.)

Additional Fee Configuration Comparison Available

With this release, we are adding comparisons of several over-the-counter fees as well as self-service and bill pay fees (see listing to the right).

Access these Fee Comparisons via the recently-added Fee/Waiver Dashboard (Management Processing Dashboard menu (MNMGMT) #16-Fee Income/Waiver Analysis). Select the Fee from this listing, then F10-Learn from a Peer to access the fee comparisons. You can also view these comparisons directly via new menu options on the Learn from a Peer menu (MNMGMB).

New “Learn from a Peer” Fee Comparisons with this Release	Where Fee is Configured in CU*BASE
Deposit Item Fee	MNCNFD #15
CU Printed Check Fee	MNCNFD #17
CU Printed Money Order Fee	MNCNFD #18
Phone Transfer Fee	MNCNFD #19
Self Service Fee	MNCNFE #3
Online Bill Payment Fee	MNCNFE #17
Starter Check Fee	MNCNFA #17

“Learn from a Peer” Tiered Service Comparison

You can already compare your *Tiered Service results* with another credit union, but now you can compare your *Tiered Service configuration* side-by-side with another credit union using the new Learn from a Peer Tiered Service Configuration Comparison (Learn from a Peer menu (MNMGMB) #9-Tiered Services Program Cfg).

With all the new Tiered Services changes in this release (see following section), this might be the time to turn on the feature at your credit union! Use “Learn from a Peer” to analyze some credit unions with effective

programs. First find a credit union with a successful penetration using the Tiered Services Peer Analysis (Learn from a Peer menu (MNMGMB) #1-Tiered Services Peer Analysis). Then use the new "Learn from a Peer" Tiered Service Configuration Comparison (Learn from a Peer menu (MNMGMB) #9-Tiered Services Program Cfg) to view that credit union's Tiered Services configuration.

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

Enhancements to the Tiered Service Program

Setting the Stage for Future Development

This release is the first part of a long term focus on member rewards, including the expanded presence of the Tiered Service programs on **It's Me 247**. It also includes substantial development of the infrastructure to allow Tiered Services Rewards to move toward offering new online rewards fulfillment services so that members can redeem points for a wide range of goods and services online.

"Reward" Points with Expiration Features

"Lifetime Points" are now renamed "*Reward Points*" with an option to configure expiration dates (so that "lifetime" points are no longer "for a lifetime"). This change gives credit unions more flexibility and control over how reward points accumulate. A new configurable automated *expiration process* allows credit unions to track *points used and points expired*. You can now begin to assign a dollar value to the points. This sets the stage for credit unions to sell services online for point redemption, such as better certificate rates.

Credit unions wishing to expire their points will need to work directly with Barb Cooper (bcooper@cuanswers.com) on the Gividends team. The expiration process has been through thorough testing by our staff and passive BETA testing; however, we ask that the initial credit unions be prepared to provide an additional "live check" of this feature.

Save a Stamp! Market Your Rewards Program via Regular Statements or Through a Separate Membership Mailing

Previously, credit unions could only print a Lifetime Point statement for a member or group of members on demand. Credit unions were then responsible for the stuffing and mailing of the reward statements. This release includes a new option to print the new "Rewards Points" statement as a *new section on regular member account statements (including e-Statements)*. This will save the cost of printing, stuffing, and mailing separate statements and will also work well to remind members about points they can redeem before they expire. *Contact a Client Services Representative to change your statement configuration if you are interested in including this feature on your statement.*



LIFETIME SUPERSTAR POINT HISTORY		
Thank you for your participation in the "LIFETIME SUPERSTAR" program! We value your relationship with the credit union. To thank you for your membership, you may redeem your accumulated points for valuable prizes. Ask a member service representative for a list of current items and point requirements. THANK YOU for being a SUPERSTAR MEMBER!		
ACTIVITY SUMMARY		
Date	Description	Points
05/01/10	Beginning Balance	275
	Points earned/added	100
	Points redeemed/subtracted	-0
	Points expired	-0
05/31/10	Remaining Available Points	375
	100 points will expire on 8/1/2010	
	50 points will expire on 9/1/2010	
	75 points will expire on 10/1/2010	

As an alternative, if you still want your rewards statement to get the extra attention of a separate mailing, your credit union can also have a third-party print a separate Rewards Statement for a selected batch of members. This way the credit union still determines the timing, but sends the print file to the vendor for printing, stuffing, and mailing.

 **New Ways to Market Your Tiered Services Program Online to Members**

You will love the new ways you can market your Tiered Service Rewards to members.

- Show Rewards Points Through a New Configurable Badge** – A newly designed badge allows you to select whether to display the membership’s “Monthly Points Earned” as well as the “Reward Points.” (You can also select to show only the Rewards Points or show only the Monthly Points.) All credit unions will be converted to only show the Monthly Points Earned (currently the only option).
- Market Your “Instant Benefits” Online** – Tell the member the benefits of being a participating member! If you show Tiered Service Points online, members will now see a new “What are my Benefits?” page with an easy-to-understand breakdown of the “Instant Benefits” they have earned for the month (based on your Tiered Service waivers), such as free overdraft protection. Members can access this page by selecting “Click for details” on the Tiered Service badge.
- Show a Rewards Statement Online** – If your credit union chooses to show Rewards Points on the Tiered Service Badge, members will see a new online “Rewards Statement” *allowing you to market your Rewards program online*. This Rewards Statement includes a history of the earning and spending of Reward Points by the member. Save the stamp by posting this information online!
- Select Which Tiered Service Features to Show Online** – The configuration setting to activate Tiered Services in online banking has been moved from OPER to new “Configure Tiered Services Online Banking Features” option within the Tiered Service Configuration (General Configurations 2 menu (MNCNFD) #1-Tiered Services Config). This full-featured configuration now allows credit unions to select just what features they turn “on” in online banking, including the ability to change the settings for the newly-designed Tiered Service Badge and to enter a configurable message on a new Instant Benefits breakdown page.

	Refer to the “Tiered Service Levels Implementation Guide” 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.

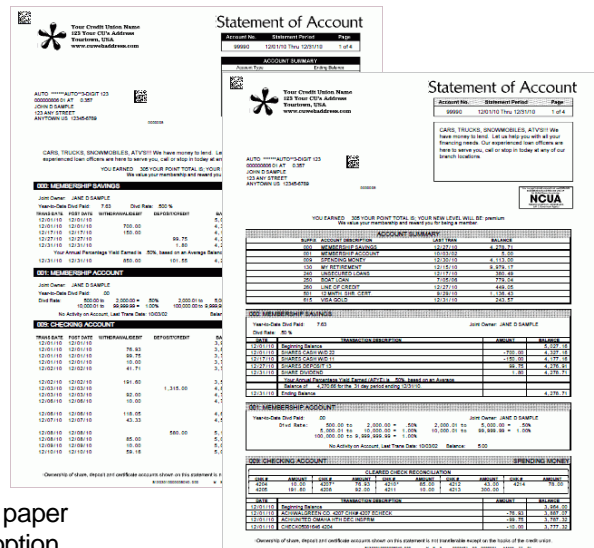
 **Member Selected Statement Styles**

Increase the Value of Your Members Most Basic Member Communication

Use Statement Styles to drive greater e-Statement enrollment at your credit union!

Traditionally members have selected between e-statements and paper statements with no real pricing variations to consider, other than some indirect pricing. The new Member Selected Statement Styles will drive the idea of *statements having value* by adding the ability for the member to choose a personal paper option, as well as the concept of “paper statements for a fee” (with e-Statement eventually maybe becoming the only free option).

Credit unions can begin by introducing the new statement designs (for example the Large Print design) and not charge for their regular statement. From this foundation they can expand to charge for all paper statements, driving members to the free e-Statement option.



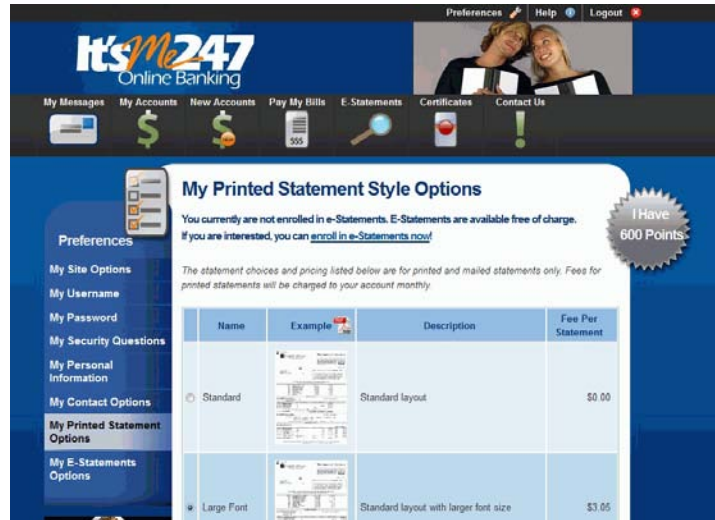
Note: A member's selected Printed Statement Styles have no effect on the member's e-Statement. The Styles affect only printed statements.

The Printed Statement Styles Configuration (Internet Member Services Configuration menu (MNCNFE) #21-Config Styles Available to Mbrs), allows credit unions to select the statement styles they offer, to decide which can be selected online by members, and to assign a fee to each style (with standard age/balance and Tiered Service waivers available).

Market Statement Styles Online

Once your credit union activates Statement Style selection online, members *not already enrolled in e-Statements* will see the new "My Printed Statements" page (shown to the left.)

Clearly marked links on this page encourage selection of a Style or enrollment in e-Statements (which may soon be your only free option). Employees can also select a Statement Style for an individual member via Member Personal Banker.



Currently the Statement Styles feature is ready to go for Sage Direct clients; however, the programming is in place to configure styles for other vendors. But the structure is all in place should your print vendor want to step up and design some alternate styles. Contact a Client Service Representative for more information.

	Refer to the "Member Selected Statement Styles" booklet available on CU*BASE Reference Page for details. <i>Note: This booklet will be posted no later than September 26th, 2011.</i>
	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

Next Suggested Product





Over the years we've tossed around many different ideas for ways to incorporate a "next suggested product" marketing feature directly into CU*BASE Teller, Phone Operator, and Inquiry features.

Say you have a batch of members that are eligible for your VIP checking product... wouldn't it be nice for tellers and member service representatives to see a promo pop when they service these members?

After exploring several different avenues to accomplish this, from static and simple to highly complex and configurable, we've adapted our existing *Cross Sales Tracking* and related *Sales*

Tracker tools to provide more intuitive reminders to staff about products and services the credit union wishes to promote more aggressively—that applies to that particular member, based on your analysis of that member's actual relationship with your credit union. Once activated, your employees will be notified in CU*BASE that the member qualifies when assisting the member. (*Interested in learning more? Check out the "Cross Sales and Next Suggested Product" booklet which includes step-by-step directions on setting up this program at your credit union.*)

Coming Soon! Online "Smart Messaging," coming next year, will allow credit unions to market services (such as e-Statement and bill pay enrollment) to members via It's Me 247.

	Refer to the “Cross Selling Credit Union Services and Next Suggested Product” booklet (previously named “Cross Sales”) 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.

Daily Lending Efficiencies

In addition to allowing you to segment your loan categories by a new configurable Business Type code and making the improvements described above to the Lending Queue screen, we are making numerous improvements to other key lending reports and dashboards.

Business Unit



Now credit unions can group loans with a specific purpose, such as mortgage loans, via use of the new Business Unit codes. Credit unions first configure their Business Unit code(s) via the new configuration (Loan Products menu (MNCNFB) #12-Business Unit Configuration), then enter that code in a newly added Business Unit field in the first Loan Category configuration screen for the related loan categories (Loan Product Menu (MNCNFB) #1-Loan Category Configuration). Using this feature simplifies analysis and day-to-day work since Business Unit has been added to filtering tools, such as the following “Top Ten Lending” reports, the Loan Queue and Activity Tracking dashboards.

Changes to Loan Queue and Activity Tracking Dashboard




Several changes have been made to the Loan Queue (Lending Menu (MNLOAN) #8-Work/View Application Status) and Activity Tracking Dashboard (F17-Activity Tracking from this screen) that your lending team is sure to appreciate!

- New filters for business unit, underwriter, and loan product code allow you to view applications based on these conditions.
- A multiple select, giving you more flexibility and allowing you to filter for multiple items, for example, multiple dealers or interviewers.
- The Branch filter (already existing) has been changed to pull the Interviewer Branch instead of the member branch—in other words, the branch doing the work. Along with the expanded interviewer and underwriter ID filters, this should greatly enhance your ability to analyze the activity at any individual branch.

Product Code Now Saved with Application



With this release, the initial loan product code selected will remain with the loan application, even if the loan application is made online. This information appears on the Loan Information screen (where the initial loan details are entered) and the Loan Recap screen. This means you can analyze and group applications by Loan Product, for example on the Loan Queue and Activity Tracking Dashboard screens, until the loan is actually booked. (To ensure maximum flexibility in the configuration of loan products in the future, Product Codes cannot be saved once the account is created.)

	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.
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Easier Access to Lending Dashboards by Management

Management can easily review lending statistics on the Loan Application Statistics and Loan Queue Activity Tracking Dashboards, now accessible via a new handy location on the Management Processing/Dashboards menu (MNMGMT). Access these Dashboards via #18- Loan App Activity Monthly Stats Comparison and #19-Loan Queue Activity Tracking. These Dashboards are also accessed via the Lending menu (MNLOAN) through options 8 and 13.

☑ "Top 10" Lending Reports Enhancements



As part of Lender*VP's Top 10 Initiative, seven lending reports have been updated with this release.

These reports all include the following four enhancements:

- The multiple select feature that allows you to select multiple items in a filter.
- A new filter for business unit. *NOTE: The Loan Application Analysis now allows for a report output based on Business Unit if selected.*
- The "Export to file" feature, which allows you to export your report results for use with Report Builder or Member Connect
- A new checkbox to choose to include or exclude written-off loans. (Not included with the Loan Application Analysis.)

Updated Report	Access Point
Loan Risk Score Analysis Report	MNCOLL #22 Loan Risk Score Analysis Report
Loan Delinquency Report	MNCOLL #18 Print Collection Delinquency
Loan Maturity Report	MNRPTD #9 Loan Maturity Report
Loan to Value Report	MNRPTE #18 Loan-to-Value Analysis Report
Loan Interest Analysis	MNRPTD #4 Loan Interest Analysis Report
Loan Delinquency Analysis	MNCOLL #19 Print Delinquency Analysis
Loan Application Analysis	MNRPTD #5 Loan Application Analysis

Participation Lending Enhancement for Reports



The first three lending reports listed above have an additional enhancement designed to assist credit unions servicing participation loans, just in time for the participation loan rewrite (mentioned next). A new "Loans balances to Include" option allows the credit union to view data on just the portion of the loan the credit union currently owns. The new filter allows a credit union to print "All" loans, or just to print the "CU owned" or "Investor owned" portion.



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

☑ Participation Rewrite

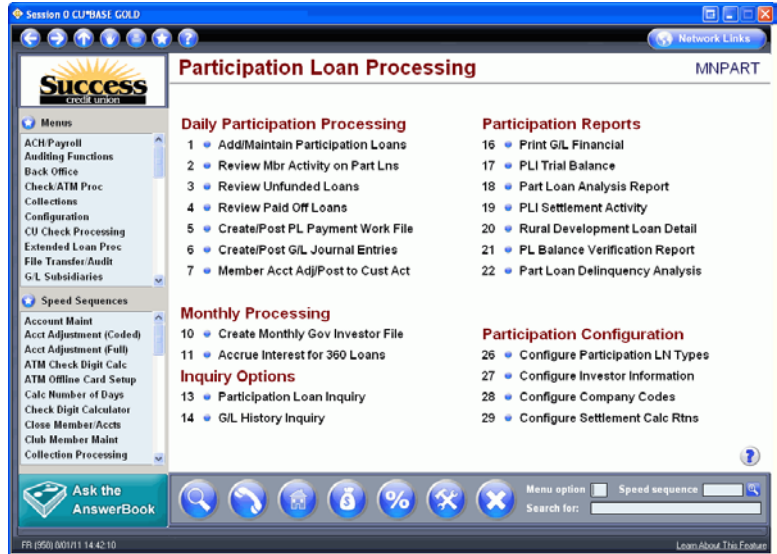


Lender*VP, Xtend SRS, and programming teams have completed a revamp of the tools for processing Participation Loans with CU*BASE, adding new features specifically designed for 360 mortgages through the secondary market (Fannie Mae, Freddie Mac, FHLB). This new programming includes enhanced logic for processing member loan payments (interest calc type 360 and 365 loans) in the participation loan settlement. Monthly settlement is now more precise, more specific to the investor, and more thoroughly documented to make the workflow more consistent, efficient, and easier to learn. Additionally, controls have been added to better facilitate network solutions for servicing mortgage loans (for CUSOs like Neighborhood Mortgage Solutions (NMS) and others).

New Menu! Participation Loan Processing (MNPART)

All the Participation Lending functionality has been moved to a new Participation Loan Processing Menu (MNPART), which is set up to be more consistent with your workflow – having separate sections for daily processing, monthly processing, reporting and configuration.

This menu consolidates all the Participation Lending options that were previously on the Extended Loan Processing menu (MNEXL2) (now obsolete), along with new access to features from the Adjustment and General Ledger menus.



Enhanced 360 Loan Support

For 360 loans, the participation loan accrual will be independent of the loan payment processing - the interest accrual for 360 loans is now a separate step in monthly PL investor processing (PL interest accrual for 365 loans will not change). This accrual step will provide a report for easy verification. To assist we have added a PL Next Interest Accrual Date similar to the Member Loan Next Accrual Date. For government investor loans, new edits have been added to assist you in ensuring the monthly processing steps occur in the correct order (settlement, reporting, then interest accrual).

	Refer to the new "Participation Lending: Fannie Mae Secondary Market Loan Servicing" "Participation Lending: Freddie Mac Secondary Market Loan Processing" "Participation Lending: FHLB Secondary Market Loan Servicing," and "Participation Lending: Standard 365 Loans and Other Loans" booklets 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.

Credit Card Enhancements

Credit Card and ATM/Debit Options Now on the Same Menus

With this release, we've combined ATM/Debit and Credit Card options together on the same menus.

- Credit Card Maintenance and Reporting Now On MNATMD** - Online credit card maintenance and reporting options have moved to the ATM/Debit menu, now newly named Online ATM/Debit/Credit Card Processing menu (MNATMD). For example, "Update/Order Online Credit Cards" (previously #22 on the Update Functions 2 menu (MNUPDA)) is now #3 on the MNATMD menu.
- Credit Card Configuration Now on MNCNFG** – Look for the Online Credit Card configuration options on the newly named ATM/Debit/Credit Card Configurations menu (MNCNFG), which previously housed ATM/Debit configuration options.

Improved Maintenance and Order Features

We've taken the coolest features we have learned from the ATM/Debit programming to initiate a complete redesign of the credit card order/maintenance screens. Now the processes are much more intuitive and easier to train.

- **All Maintenance is Now Done from One “Grand Central Station”** – After entering the account or card number in the card maintenance entry as usual, you enter a new “*Grand Central Station*” for all of the card maintenance for that account. On this newly designed screen you can order a card, change a card status, or change a rate, all in one place. A new third screen greatly simplifies the embossing process for the card selected on screen two; here you can easily reorder a card with the same emboss pattern (or edit or delete it), as well as view pending orders and emboss history.

Access this new “Grand Central Station” screen via either Online ATM/Debit/Credit Card Processing menu (MNATMD) #3 Update/Order Online Credit Cards (previously MNUPDA #22) or the Lending Menu (MNLOAN) #5-Miscellaneous Loan Maintenance. Both options now access the same screens.

- **Card Order Workflow Walks You Step-by-Step Through the Process** – A greatly improved card order workflow will really get your staff excited! Unlike the previous process where everything was on one screen, CU*BASE now walks step-by-step through the order process, each screen asking a different question (and only those required for the specific card). On the final screen the employee can even view a sample card for confirmation prior to ordering the card.

Offer Credit Card Loans Online

Previously, credit cards applications were not offered via **It's Me 247**. The Product Configuration (Lending Functions menu (MNCNFB) #6-Loan Product Configuration) did not allow you to enter rate board information necessary for marketing credit cards online. Now the Product Configuration for credit cards allows entry for these fields. The rate that appears on the board comes from the configured “Variant,” and it is also recommended that the credit union only enter one term (both are configured in the Product configuration). Credit unions will still need to provide their standard credit card disclosure(s) to the applicants when completing their application online.



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

“Route One” to Attract More Indirect Members

This year a lot has been said about the promise of indirect members, and the increased lending income and membership growth potential they offer credit unions. With the 11.3 Release, Lender VP is excited to offer a new indirect lending initiative with the introduction of Route One. (This is in addition to the already available DealerTrack and Retailer Direct.)

The recently-developed interface between Route One and CU*BASE opens new possibilities to drive business to your loan queue. Is your lending department already using indirect lending channels? Use Route One to partner with additional markets, such as the local car dealership who prefers this interface. Not using indirect lending at your credit union? Maybe this new Dealership Management option will be the impetus to get your credit union into the game.

Interested in more information? Go to <http://lendervp.com/contact/> and indicate you are interested in Route One!

Also with this release, the Indirect Lending Report accessed via the Indirect Lending/Dealer Processing menu (MNINDL) #3-Dealer TB/Reserve Calc now allows for the selection of more than one dealer.



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



Loan Underwriter Approval Limits



This release adds a feature that will allow your credit union to designate the maximum loan amounts an underwriter is authorized to approve. Once configured, new dollar limits, defined by Employee ID (for employees that are designated as Loan Underwriters) and Loan Category code, will be tied in with your credit union’s “approval” type Underwriting Codes.

When an underwriter enters an approval Underwriting Code to a loan request, the system will check the loan amount against that underwriter’s approval matrix and, if the amount is above their limit, block them from attaching the code. *Interested in activating this feature for your loan department? Contact a Client Service Representative to activate this feature; Self Processors can activate this feature via the Credit Union Master Parameters (OPER 10, 1).*

It is important to consider the timing of activation of this feature. Once in place, underwriter limits will need to be configured before loan officers can approve loans with underwriter codes requiring authorization.


	Refer to the “Configuring Tools for Your Loan Team” 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.

Off Trial Balance (OTB) Enhancements

Have another financial institution handling your accounts, for example mortgage loans or credit cards? This release opens new options for credit unions using OTB (Off Trial Balance) accounts at their credit union.

Members Can Now View OTB Information Online

Now credit unions can select to have members view their Off Trial Balance (OTB) accounts via online banking. Members will view the accounts on their Summary page and view detailed information of the account in an Account Details page. Credit unions can turn on this feature by checking the new “Display account information to members in online banking” checkbox in the OTB Product Type Configuration (MNCNFC #21-Define OTB Product Codes). *These accounts will appear in the Account Summary screen with asterisks in front of the account number as shown below.*

Account	Name	Available Balance	Actual Balance	Last Transaction	Accrued Dividends
000	REGULAR SAVINGS	 \$50,880.75	\$50,890.75	8/11/2011	\$0.17
051	CHRISTMAS CLUB	\$12,800.03	\$12,800.03	8/10/2011	\$0.04
110	REGULAR CHECKIN	\$3,011.76	\$3,011.76	6/23/2011	\$0.00

Account	Name	Regular Payment	Amount Due	Due Date	Payoff Balance
**9876	FIXED RATE 10YR	\$313.68	\$313.68	9/1/2011	\$20,150.00

IMPORTANT: A thorough review of your OTB data is necessary prior to activating this feature. Be sure your vendor is providing you the proper data for the designated fields that are shown online, and that you have reviewed it for the “live” presentation. Members will then view their OTB accounts in their Account Summary in Online Banking. The detail screen will note at the top of the page the last time the data was updated.

Pay OTB Accounts via Miscellaneous Receipts

Members can now make payments directly to OTB accounts through a Miscellaneous Receipt transaction (via Teller and Phone Operator). Additionally, members can now make payments to their OTB accounts in online banking via the Transfer Wizard. Previously, credit unions only had the option of setting up a savings sweep account which collected funds for payment to the OTB account.



Already Offering OTB Payments?

If you are already integrated to allow OTB payments, this change offers you another option for members who do not want sweep accounts (for example a business with many loan accounts, each needing its own corresponding sweep account). This new payment programming also gives credit unions the option to allow members to make payments directly via online banking. Turning on this feature will require additional programming, so contact a CSR for assistance.

Thinking About Allowing OTB Payments?

Maybe it is time for you to consider giving your members the ability to make payments to their OTB accounts at your credit union. If setting up sweep accounts was holding you back, now you have a new payment option. This programming change can also allow your members to make payments directly via online banking. Turning on this feature requires programming with your OTB vendor. Contact a CSR for assistance and a custom programming quote.

While the new technique is currently limited to payments made online, at the teller line, or over the phone, we are already at work to include additional payment channels members use most, such as AFTs and ACH distributions. Until then, balance transfer sweeps are your best option for the members who need those payment options.

	Refer to the "Tracking "Off Trial" Balance (OTB) Products with CU*BASE" 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.



Coming Soon: Mobile Text!

Mobile Text, the next extension of Mobile Banking, is beginning a BETA process and will be available soon for your credit union. Mobile Text will allow members to perform two-way texts to check their **It's Me 247** available balances and more! Members will only need to enroll their phones via online banking to be able to text, for example, "BAL MYMON" to view the available and current balance of the account they nickname "MYMON."

Based on our experience during the beta period, we will begin a gradual, phased-in rollout later this year, with a full rollout planned after the first of the new year, complete with marketing materials to introduce the tools to your members. Watch your email and keep an eye on the Kitchen for more details coming later this year!

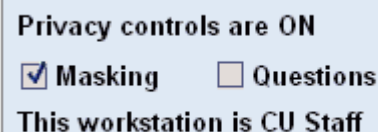
Miscellaneous

- Menus and Speed Sequences Get an Update** – With this release, we have updated our Menu and Speed Sequence lists (that appear on the left of Menu screen) to include a total of 53 menus and 45 speed sequences! In the process we updated and standardized the menu names to match the titles of their corresponding menu screens. For example, are you looking for the Head Teller menu in your listing? Look in your listing for "Vault Control." *Remember, you can always add additional menus and speed sequences to your lists by selecting the Star icon (Workstation Favorites) on the top of any menu screen.*
- Online Banking VMS (Virtual Member Services) Configuration Redesign** – Internet Member Services Config menu (MNCNFE) #1 has a new look with this release! While the functionality of the seven configuration screens (configuring everything from activating rate boards, to configuring A2A (Account-to-Account) transfers, to setting up credit union PIB defaults) remains the same, you will no longer have to access them one after the other. Instead, an entry screen, similar to the

entry screen of Member Personal Banker, will allow you to select only the specific configuration screen you want to view.

- **Check Processing Now Consistent with ACH Processing for Stop Payments** – Draft processing of stop payments is now consistent with the ACH stop payment processing. Previously, if a draft matched the check amount of a stop pay, but not the check number, the draft item posted normally. Now a match to either field results in a suspect item (as with ACH items). **IMPORTANT: Make sure your team knows they can expect to see more stop pay “suspect” items from now on!**
- **Social Security Number Search Returns to Inquiry, Phone and Teller** – When the Privacy Controls feature was added to CU*BASE, the ability to search by SSN/TIN was removed from the entry screens to Inquiry, Phone Operator and Teller. With this release, this search option is available again, allowing you to again search for a member via this information. (Your credit union Privacy Configuration determines the number of digits to be entered.)

- **Indicator Shows that Privacy Controls are “On”** – A new “Privacy Controls are On” box now appears in the upper right corner of the entry screens to Teller, Phone Operator and Inquiry when Privacy Controls (such as masking or code word entry) are active for the user.



Privacy controls are ON
 Masking Questions
 This workstation is CU Staff

Other than noticing the new box, this change will not have much effect on your staff. It will, however, be a great help to our Client Services Team in its research, and to determine if a workstation configuration is set up correctly. Refer to the “Privacy Controls” booklet on the Reference Page for more details.

- **Automated ANR Scoring Also Lowers ANR Levels** – Automated ANR Scoring will now decrease a member’s allowed negative balance limit, should the member fall into a lower ANR tier. (Currently the system will increase a member’s limit, but won’t decrease it.) This allow this feature to be more flexible to raise and lower this benefit when applicable. Haven’t considered using ANR scoring at your credit union? Now might be the time to try it out. Already using the automated ANR scoring? Be sure to tell your collectors that they might notice an occasional situation where the member’s actual negative balance is more than the negative balance limit, due to the system automatically reducing the limit as part of the scoring procedure.
- **Print Accounting Format for Financial Statements** – If you used the Print Accounting Format feature via the General Ledger menu (MNGELE) #16-Print CU Financials, you will notice that some quirks with positive and negative signs for numbers have been corrected to work as documented. Remember that this feature was intended to follow some very specific rules about G/L types (assets vs. liabilities, etc.) and that how you set up your financial report can have a very significant effect on whether this feature works the way you expect or not. (Refer to online help for the Configuring Financial Reports feature, specifically related to the “Bypass/Accumulate” and other sub-totaling functions.)
- **Rate Benefit Calculation Change** – We have expanded the rate benefit accrual field in the MEMBER records to three decimal positions. By making this change, we are allowing the rate benefit payments to be consistent with our normal dividend calculations. For example, if the rate benefit the credit union offers is equal to the interest rate on the dividend application, the dividend and club benefit payments will be exactly the same rather than being pennies different because of rounding differences. For the simple and compound calculations, CU*BASE updates these values on a daily basis, so the change will be effective from the date of the release going forward. For average daily calculations, since all calculations are done at the end of the dividend period, the change will immediately affect these calculations.
- **Export All “Your Where Your Members Borrow” Data with One Export Function** – A new F9-Export All feature on the Where Your Members Borrow screen (“Know Your Member” Analysis Tools menu (MNMGMMA) #6-Where Your Members Borrow) now allows you to export all creditors to file instead of only one at a time, which was previously the only option.
- **Select a Printer When Printing an Escrow Analysis** – Now when you print an Escrow Analysis, you will advance to a new screen where you can select a printer (other than your default printer, which was previously the only option).


- **LELOG Report Expanded** – Previously, on days when EOD processing was run early, such as on Memorial Day (or on Saturday afternoons for Self Processors), changes to **It's Me 247** (while saved in CU*BASE File Maintenance) were not recorded in the CU*SPY LELOG report. With this release the LELOG report has been updated to report these changes on the next day that EOD processing is run.
- **Customer Number in Accounts Payable Vendor is Now Expanded and Alphanumeric** – The Customer Number field for the Vendor in Accounts Payable (Check Processing Menu (MNACCK) #3-Work with AP Vendors) has been expanded to 20 characters and now allows for alphanumeric entry.
- **Indirect Lending Report Now Allows Selection of Multiple Lenders** - As mentioned earlier in this publication, the Indirect Lending Report accessed via the Indirect Lending/Dealer Processing menu (MNINDL) #3 Dealer TB/Reserve Calc. Report now allows the selection of multiple dealers.
- **Tiered Services Scoring Correction** – With this release we will be changing how the points for the “Special accounts with dividend application(s) of” item under Goal 1: Primary Financial Institution is calculated. As documented, members who have more than one sub-account under your specified dividend application(s) should earn points only once. For example, ABC Credit Union gives 500 points for CK and VP type accounts. If a member has two CK checking accounts he should score only once (500 points). We found that for some time now the system has been incorrectly scoring so that members have been receiving points for each individual account (in the example above, the member would get 1000 points). Scoring has been corrected so it will now work as documented. If your Tiered Service config. grants points for this item (only affects this one item under Goal 1), the next time scoring is done you might have a few members dropped to a lower level if (a) the member happens to have more than one account of that type, and (b) the member was close enough to the cusp of two tiers that the loss of points drops them to a different tier.
- **CU*Talk Spanish Enhancements** - We recently announced some enhancements to the Spanish vocabulary option for CU*Talk. Previously, if a member selected the Spanish language option when they called into CU*Talk, only the menus would be read in Spanish. Since the change, member related information (account suffix, transaction amount, date, etc.) is read in Spanish too! CU-defined information like your hours and locations will continue to be presented in English. A note about rates: if the credit union is configured for text-to-speech both the prompt and rate will be read in English; if the credit union is not using text-to-speech, the prompt will be read in English and the rate in Spanish.

Announced in Release 11.2

- **Check Funds Released Complies with Reg CC Change** – We have changed our programming to comply with the new requirements of Reg CC, which state that the *next day availability* of check deposits from \$100.00 to \$200.00.
- **FinCEN Scan Update** – Now when your auditors run the manual FinCEN 314(a) scan (Auditing menu (MNAUDT) #12) added in the last release, they will see fewer suspects on the resulting report!
- **Teller Activity Report Also for Reporting on Multiple Employee IDs** – The Teller Activity Report (MNHTEL #19-Teller Activity Reports) now allows you to select multiple Employee IDs for reporting.
- **Excel 2010 Now Supported** – Starting with 11.0 Excel 2010 is now supported for Exports on various Dashboards.
- **Audio Banking Response Query (AUDICC) Included Statistics on Spanish** – The AUDICC Query, available from the Query menu (MNQUERY) #16-ARU Stats, now includes statistics on Spanish speakers. To view this information, filter for the condition A:CCLOGT equals to ‘S’.

Announced in Release 11.1

- **Contact the Board via Network Links** – You can now contact the Board of Directors via a new link on the Network Links page (that is accessible only to clients).
- **Modified APR for Balloon Loans Now Supported** – CU*BASE now supports modified APR for balloon loans. All Modified APR calculations were verified against the CUNA calculator.

 **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.