



CU\*BASE

11.5

CU\*BASE<sup>®</sup> Software Upgrade

Online CUs	CU*NorthWest/CU*South	Self Processing CUs
December 4, 2011	December 11, 2011	December 12-13, 2011

Updated booklets  mentioned in this summary will be available on our website no later than **December 2, 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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 Adverse Action Form Updates

Two regulatory changes initiated changes to the Adverse Action form that members receive when they are denied a loan. (These changes also affect the *membership* Adverse Action form.)

## Credit Score Information Appears Directly on Printed Form

First (precipitated by the Dodd Frank Act), the credit score, credit score range, and the denial reason codes related to the borrower's credit score will now appear on the denial form printed directly from CU\*BASE. You will no longer need to use the PDF created for this purpose.


## Co-Borrower Form Prints with Borrower Form

Second, this credit score information will print on both the borrower Adverse Action Form *and now also a co-borrower Adverse Action form*, if a Social Security number for a co-borrower exists on the application. **If a co-applicant form is generated, you can only print the forms from the co-applicant screen. Use F14-Print Denial Notice to print both forms.** This second change is in accordance with a regulatory change of the Fair Credit Reporting Act (FCRA) and its relationship to the Equal Credit Opportunity Act (Regulation B).

If a co-applicant form is generated, you can only print forms from the co-applicant screen. Use F14-Print to print both the applicant and co-applicant denial forms.

### What Does My Lending Manager Need to Do?

Lending Managers, you have a "To Do" for this release. For the credit score agency's range to appear on the form printed from CU\*BASE, you must enter the range in new fields included on the Credit Bureau and Regulatory Agency configuration screen (Loan Products menu (MNCNFB) #17-Loan Denial Notices Agencies Configuration). Otherwise the new text will appear with blank spaces for your staff to enter the range manually every time a denial notice is generated.

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

### New Credit Score Action Code and Credit Score History

#### Conversion of Credit Score History Data to New Credit Score History File (CRBCSH)

This release we have consolidated all credit scores for members into a new Credit Score History File (CRBCSH). This change creates a long-term historical record of a member's credit scores, and allows us to drive additional development with credit score data, such as the Credit Score History Dashboard, mentioned below.

So that you will be able to use this valuable new analysis right away, we have run a one-time process to populate this new file with existing data from various places on the system. We have included scores from the Credit Report Summary File (CRBSUM), plus scores from the Closed End Loan File (MEMBER5), Open End Loans File (MEMER6), Additional Signers Loan File (ADSL), and Open End Loan Contract File (OPENDLF), where the Credit Report Number is not zero and a duplicate record does not already exist in the History file.

Going forward this file will store a record every time a member's credit score is updated for any reason: when you've run a normal credit report through CU\*BASE or updated the score, had a soft credit report pulled for your membership, or when you update the score in the Open End Loans File screen.


#### New Action "Credit Score History" Code and Credit Score History Dashboard

A new Action Code (Credit Score History) is now available when creating or working with members' loan applications. (One way to access the Action Codes is via the Lending Menu (MNLOAN) #8-Work/View Member Application, then F1-New Application.)

From this new Action Code, you can now access the new "Credit Report History Dashboard" (shown to the right), listing all available credit scores for the member. This new tool should help you chart a member's credit history over time and assist your underwriter in making more informed decisions. Use F5-Graph to view graphing of the last twelve scores.



The Credit Report History Dashboard can also be accessed from many other locations, such via the Open Loan Contract screen (Action Code LC, "Open End Loan Contract") and the View Stored Credit Reports screen (Action Code VC, "View Stored Credit Report File").

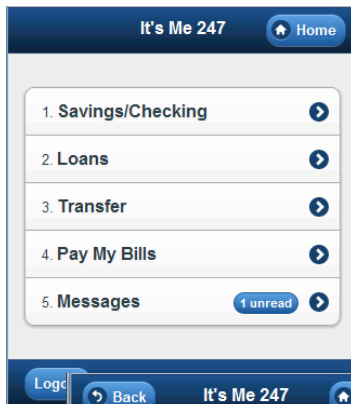
 Details for all related screens will be available via CU\*BASE GOLD Online Help with the release.

## Instant Card Issue Enhancements (ATM/Debit Card Enhancement)

If you are using the Instant Card Issue feature that is integrated in the CU\*BASE EFT platform, you will now see two additional flags on the “Instant Card Issue” screens used to order new cards and to reorder cards. You will now be able to select “Print or Queue” to print a card immediately or to send the card to a queue to print later in the day. The second flag “Instant Activation” allows you to select whether the card is instantly activated or if it requires a member to activate (i.e. by a phone call). In order for these flags to work, coordination with Datacard Group is necessary, and additional charges may apply.

Interested in Instant Card Issue? Contact the Gividends EFT Group for more information at [gividendseftgroup@cuanswers.com](mailto:gividendseftgroup@cuanswers.com).

## EasyPay for iPay (Now Available for Mobile Web Banking!)



Introducing EasyPay for iPay – for Mobile Web Banking! Members will appreciate the convenience of being able to pay their bills – right from their phone. This enhancement may also drive more members to use Mobile Web Banking.

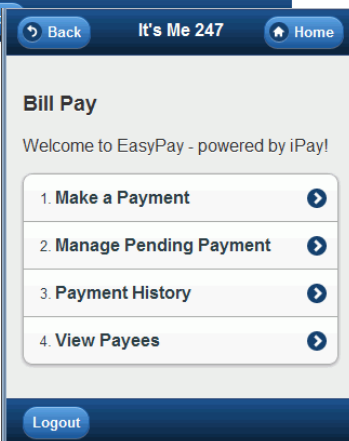
A new “Pay My Bills” button will appear in the entry screen (shown upper left) once the release is implemented at your credit union. (This “Pay My Bills” button appears only if the member has already enrolled in bill pay via the main **It's Me 247** website.)

Members who select this new option will need to first accept a new Use Agreement presented by iPay (right on their phone). Once the member accepts this agreement, the member then moves to the “Bill Pay” screen (shown lower left) where they will be able to:

- Schedule a new payment
- Manage an existing (pending) payment
- View payment history
- View existing payees

(For enrollment and to access all the bill pay features, such as creating new payees, the member must access EasyPay by iPay via the main **It's Me 247** website.)

Your members can immediately begin using this feature. There is no activation needed, either by a CSR or at your credit union.



Remember that we are still connecting to the iPay website to process the payments, just as we do from **It's Me 247**. We provide the tools to make the payment, but ultimately it is iPay that does the processing.

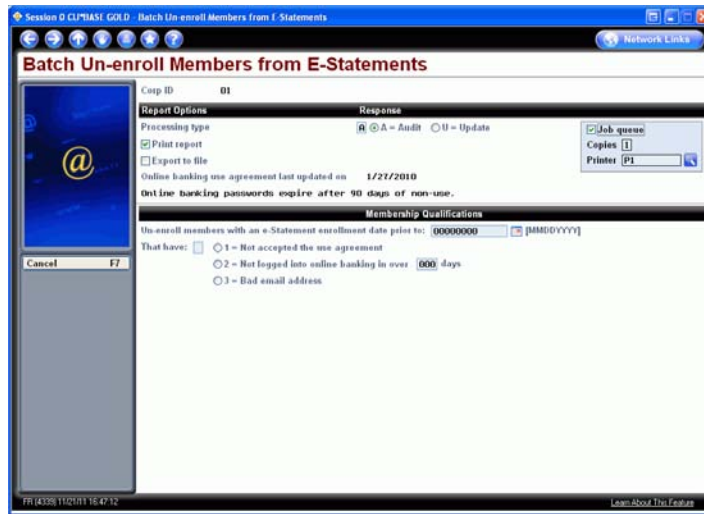
Are you using EasyPay by Fiserv as your bill pay product? Watch for development of a Fiserv mobile bill pay product coming soon!

**TIP FOR EASY ACCESS TO MOBILE WEB BANKING:** Remember that for easy access to Mobile Web Banking, members can always “bookmark” the Mobile Web Banking web page on their mobile phone, so that an icon for the website appears in the “App” area.



Refer to the “Mobile Web Banking” booklet available on CU\*BASE Reference Page for details.

 Batch Un-enrollment from e-Statements



Auditors, this release includes a new on-demand “Batch Un-enroll Members from E-Statements” feature, yet another tool to comply with Reg. E’s requirement to prove that members qualify to receive electronic communication! This feature allows you to un-enroll members based on several criteria: not having accepted the online banking use agreement, not having logged in over a certain period, or having an email address marked as invalid by the system. Use one or several of these un-enrollment options (available on the Auditing menu (MNAUDT) #16-e-Statement Batch Un-enrollment to ensure your credit union’s policies are being followed.

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

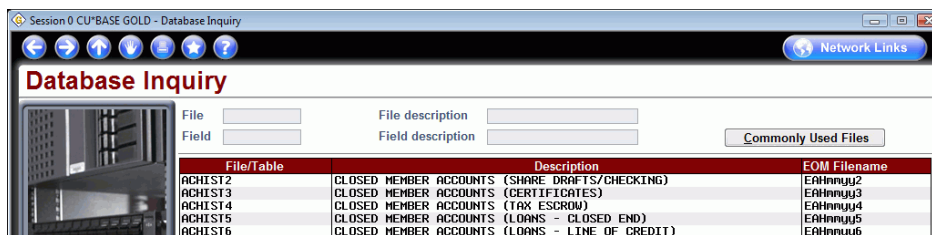
 User ID Inquiry and History

This project was initiated by our Client Services Team who wanted a quicker and more secure process for reviewing User IDs, but your auditor will also love this feature. The new User ID Inquiry (accessed via the Auditing menu (MNAUDT) #27- User ID Info & History) now lists User ID information for the credit union, including the “Last Logged in Date,” “Last Maintenance Date” and “Last Password Change Date.” Credit unions can also enter a “# of days since login” to view employees who have not logged in for a period greater than this number of days. Options to print the results or to view the User ID History are also available.

As a bonus, this means our CSR Team will no longer need to send lists of User IDs through the mail to your CU each quarter! Now your routine audits of User ID activity can be done online at any time, and the purge process will now be more automated and consistent for everyone.

Note to CU Security Officers: Caution should be used when giving access to this option and when printing the report, as they both give access to employee information that may be confidential.

 End of Month File Name Added to Database Inquiry Screen



The Database Inquiry screen (Report Builder 1 menu (MNQUERY) #2-Search for Fields and Files) is helpful when you are looking for just the right field or file for a Query. With this release, this screen now will provide additional help by listing the corresponding End-of-Month file name as well. Additionally, a new “Commonly-Used Files” button takes you directly to the “Commonly-Used CU\*BASE Files” topic in CU\*BASE Online help, which includes a listing of frequently-used files, along with a description of each file.

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

## Send Reports Directly to MONTHxx OUTQ

We've made it easy to send those reports you produce every month that you want included in your MONTHxx OUTQ, archived to CU\*Spy and placed on your CU\*Archives monthly CD. When printing any CU\*BASE report, you can now select MONTHxx as your printer ID, just like you send reports to your HOLDxx OUTQ. Reports will be generated directly to the MONTHxx output queue and routed for archival as usual.

Behind the scenes, the MONTHxx OUTQ will work similarly to the HOLDxx OUTQ, with one difference: the MONTHxx OUTQ is connected to a "virtual" printer device (also called MONTHxx) on the Production i5.

The reports you place in MONTHxx OUTQ will still be archived to CU\*SPY nightly and placed on your CU\*Archives Monthly CD. If you wish to print a hard copy, you will still need to remember to set the report to save and return it to the OUTQ after it is printed.

This is a first step towards implementing the Report Scheduler project, which is currently in development. The Report Scheduler design will allow credit unions to elect to have Operations run specific reports directly to the credit union designated printer, or even to the HOLDxx output queue for paperless on-screen review. Interested in this project? Check out the section in the Kitchen!

## "Learn From a Peer" CD Rate Analysis Dashboard

This release introduces another "Learn from a Peer" Dashboard – the CD Rate Analysis, found on the Learn from a Peer menu (MNNGMB) #20-CD Rate Analysis Dashboard. This comparison allows you to compare your Certificate rates with *multiple credit unions*, similar to several of the "Learn from a Peer" fee comparisons in the 11.3 release.

The Dashboard allows you to compare rates according to the length of the term ("Short" - up to 1 year, "Mid" - 1 year to 2 year, and "Long" - 2 years and above). You can also select two comparison credit unions to view all rates across all terms side-by-side with your own.

The power of this new tool is obvious – now you can see how your rates compare with others – of a specific asset or member size – or across the board.

### NEW BETA Format! We Want to Hear Your Comments!

As discussed in CEO School, we are rolling out this new Dashboard in a new style of BETA-Testing for Dashboards – where CEOs work alongside us as BETA testers. This new method has many benefits; the most obvious is that it allows us to roll out new Dashboards even sooner to you.

Our new beta process follows this process:

- We'll do a minimal amount of basic testing (screen functionality, data integrity, program errors, etc.).
- Then we'll place the command on a special area of the "Learn from a Peer" menu MNMGMB.
- CEOs will have a period of time to test the tool and report problems or suggestions to our QC team.

But for this format to be successful, we need CEO participation! We need you to dig into the data and verify a concept in the real world. If you think about it, this is a BETA of our BETA process. Will you participate?

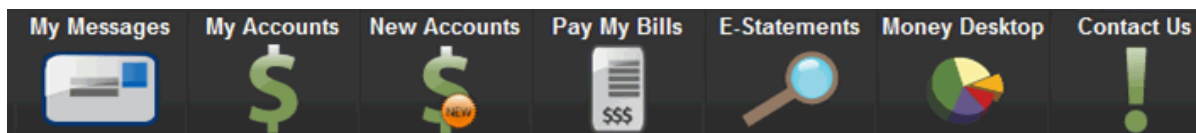


Details for all related screens will be available via CU\*BASE GOLD Online Help with the release.



## ☑ Coming Soon! MoneyDesktop

After requests by our partner credit unions to add some form of Personal Finance Management tool (PFM or OFM) to **It's Me 247**, CU\*Answers has teamed up with MoneyDesktop. Once activated at your credit union, members will see a "Money Desktop" button in the bar at the top of **It's Me 247** which will provide a direct link to the MoneyDesktop website, where they can create a Money Desktop account (or log on to an account they have already). Once logged in, members can view balances and associated transactions for their accounts from various financial institutions.



*The "Money Desktop" button will appear in place of the "Certificates" button. The online ballots feature also uses this position, but if you offer a ballot online, the member will need to complete the ballot before the MoneyDesktop button will appear.)*

**Interested in offering MoneyDesktop as a resource for your members?** We are currently running the feature as a BETA for a few credit unions. Watch for an announcement coming soon with more information on how to activate the feature at your credit union.

## Miscellaneous

- **Interest Accrual for 360 Loans Now Included in End-of-Day Processing** – For those credit unions that offer 360-Day interest calculation type loans, the timing of the interest accrual in daily processing changed from the beginning-of-day (BOD) to the end-of-day (EOD). This processing change occurred on November 20, 2011. For those credit unions with investor 360 loans that require a month-end settlement (for example Fannie Mae), this change eliminated the manual interest adjustment for loans with payments on the last day of the month.
- **Add Direct Transfer Amounts on IRA Summary for Year-End Statements** – To assist members with their taxes, as well as to understand their year-end statements better, these statements will now indicate when IRA transfers are the result of direct transfers, versus standard withdrawals.
- **In-House Check Screen Now Includes Member Name** – The In-House Checks screen now shows the member name for each individual check entered, helping to eliminate fat finger errors when posting on-us checks through the teller line.
- **Close Account Report Now Has Dealer Filter** – The Closed Account Report generated via Reports (B) menu (MNPRTB) #7-Closed Member Report now has a blue Select button, allowing you to choose to filter by one or more dealers. This gives you an easier process for communicating paid off loans to dealers to notify them for insurance rebates.
- **eDOC Document Maintenance Feature Now Available** – With this release Administrators can now edit the indexes of e-documents (receipts, photo IDs, and loan forms) accessed via the idocVault. Previously if information was entered incorrectly during the archival process, the security officer needed to fax a signed correction to WESCO Net, and then WESCO Net processed the change. Now, users with Administrator privileges can re-index these documents themselves. (They can also delete items and move items to different tables, for example if a photo ID is archived as a receipt.) New buttons will appear in idocVault next to the archived items.
- **5300 Call Report Addition** – On three 5300 Call Report automation routines (loan counts by purpose, security and category code), you now have the ability to exclude loans with a zero dollar balance from the count.
- **Loan Category Configuration Report Now Includes Updated Fields** – The Loan Category Configuration Report (Configuration Functions menu (MNCNFX) #18-Print Loan Category Config Rpt) has been updated to include new features, such as business unit. This report, designed to

assist in year-end tax report planning, shows all loan categories with all of the configuration parameters in one place.

- **New Escrow Payee Lookup** – When setting up or maintaining an escrow disbursement record (using the Extended Lending Menu (MNEXLN) #1-Open Update Escrow Disbursement Records), you can now view vendor contact information. A new F12-Escrow Payee allows you to access a view-only version of the Configure Escrow Payee Information screen (MNEXLN #9- Escrow Payee Information). Additionally a new “View” option and a new “F6-Add” have been added to the updated Configure Escrow Payee Information screen.

**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.