

11.6 Release Training

Published: March 9, 2012

Teller/Member Service

- ◉ Roving tellers
- ◉ Currently serving
- ◉ Teller/Mbr Service workflow controls
- ◉ Photo ID on file changes
- ◉ Global Search update
- ◉ Easy access to membership information
- ◉ Access to teller drawer from teller
- ◉ Enhancements to close process
- ◉ Qualifile by ChexSystems



Management Processing/Dashboards

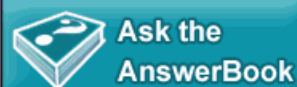
MNMGMT

Menus

- 5300 Call Report Tools
- 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

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

- 1 • CU*BASE Employee Security
- 2 • Member Maintenance
- 3 • Div/Int Balance Rate Forecasting
- 4 • Div/Int Split Rate Forecasting
- 5 • Certificate Repricing Forecast
- 6 • Tiered Services Forecast

Leadership Dashboards

- 9 • 5300 Call Report Ratios Dashbrd
- 10 • ARU/Online Banking Stats Dashbrd
- 11 • Budget Review/Analysis
- 12 • Check Processing Stats Dashboard
- 13 • Collections Dashboard/Summary
- 14 • Contingent Liability Analysis

- 15 • Fee Income/Waiver Dashboard
- 16 • Financial Statement Review
- 17 • Loan App Monthly Stats Comparisn
- 18 • Loan Concentration Analysis
- 19 • Loan Queue Activity Tracking
- 20 • Loan/Share Trial Bal. Review
- 21 • New/Closed Accounts Dashboard
- 22 • New/Closed Memberships Dashboard
- 23 • NSF Statistics Dashboard
- 24 • Package Loans to be Sold
- 25 • Tiered Svcs Monthly Comparison
- 26 • Transaction Analysis Tools
- 28 ✱ Review CU Configurations
- 29 ✱ Other Management Tools

Menu option ☐Speed sequence Search for:

Employee Security Maintenance

UPDATE

Employee ID

Employee ID	Job Category	Name
20		
21		
22		
23		
24		
27		
28		
29		
30		
32		
33		
34		
35		
36		
37		
38		
40		
41		
43		

- Edit
- Delete
- Update Spcl Security
- Copy
- Update Acct Security

Employee ID	Job Category	Name
45		
46		
47		
49		
50		
51		
53		
54		
55		
57		
59		
60		
61		
62		
66		
67		
68		
69		
70		

- Edit
- Delete
- Update Spcl Security
- Copy
- Update Acct Security

Employee ID	Job Category	Name
89		CU*ANSWERS CLIENT SUPPORT
9A		XTEND AGENT LEVEL 1
9B		XTEND AGENT LEVEL 2
9C		XTEND AGENT LEVEL 3
90		CU*ANSWERS OPERATIONS SUPPORT
91		CU*ANSWERS SYSTEMS SUPPORT
92		CU*ANSWERS PROGRAMMING SUPPORT
93		PENSION (CU*ANSWERS)
96		Home banking

- Edit
- Delete
- Update Spcl Security
- Copy
- Update Acct Security



Menu Security	F2
Cancel	F7
CU Options	F9
DC Employees	F10
View Maint	F11



Employee IDs 89 through 99 are reserved for use by internal processes.
Please DO NOT use these IDs for any credit union employees.

Employee Security Maintenance

UPDATE

Employee ID

Employee ID	Job Category	Name
20		
21		
22		
23		
24		
27		
28		
29		
30		
32		
33		
34		
35		
36		
37		
38		
40		
41		
43		

- Edit
- Delete
- Update Spcl Security
- Copy
- Update Acct Security

Employee ID	Job Category	Name
45		
46		
47		
49		
50		
51		
53		
54		
55		
57		
59		
60		
61		
62		
66		
67		
68		
69		
70		

- Edit
- Delete
- Update Spcl Security
- Copy
- Update Acct Security

Employee ID	Job Category	Name
89		CU*ANSWERS CLIENT SUPPORT
9A		XTEND AGENT LEVEL 1
9B		XTEND AGENT LEVEL 2
9C		XTEND AGENT LEVEL 3
90		CU*ANSWERS OPERATIONS SUPPORT
91		CU*ANSWERS SYSTEMS SUPPORT
92		CU*ANSWERS PROGRAMMING SUPPORT
93		XTENSION (CU*ANSWERS)
96		Online banking

- Edit
- Delete
- Update Spcl Security
- Copy
- Update Acct Security

Menu Security	F2
Cancel	F7
CU Options	F9
DC Employees	F10
View Maint	F11



Employee IDs 89 through 99 are reserved for use by internal processes.
Please DO NOT use these IDs for any credit union employees.

UPDATE

Employee ID

Employee ID	Job Category	Name	Employee ID	Job Category	Name	Employee ID	Job Category	Name
20			45					
21			46					
22			47					

SaveEnt

BypassF8

Employee ID92

Password

Vault #1

Other authorized vaults

Select3 selected

Branches to Exclude

0000000000000000

0000000000000000

NameCU*ANSWERS PROGRAMMING SUPPORT

Job category

Allow teller posting

Comments800-327-3478

Corp IDs to Exclude

0000000000000000

0000000000000000

←→⏮⏭

(2774)

Learn About This Feature

- Edit
- Delete
- Update

Menu Security	F2
Cancel	F7
CU Options	F9
DC Employees	F10
View Maint	F11

(2767) 2/16/12 15:04:10



Employee IDs 89 through 99 are reserved for use by internal processes. Please DO NOT use these IDs for any credit union employees.

[Learn About This Feature](#)

Employee Security Maintenance

UPDATE

Employee ID

Employee ID

20
21
22
23
24
27
28
29
30
32
33
34
35
36
37
38
40
41
43

☐ Edit
☐ Delete
☐ Update

Session 0 CU*BASE GOLD - X Vault Description

Vault #	Description
01	C U - MAIN OFFICE
02	C U - OFFICE
03	CU - FFICE
04	FFICE
05	OFFICE
06	ICE
07	OFFICE
08	BRANCH
09	DOL BRANCH
10	MEIJER
11	MEIJER
12	CU - UNION
13	CREDIT UNION
14	VILLAGE
20	MAIN OFFICE

☐ Select

To make multiple selections hold the Ctrl key.

(4469) [Learn About This Feature](#)

Menu	
Cancel	F7
CU Options	F9
DC Employees	F10
View Maint	F11



Member Service

MNSERV

Menus

5300 Call Report Tools
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

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



Member Service/Posting

- 1 • Teller Line Posting
- 2 • Direct Member Posting
- 3 • Member Acct Adjustment (Coded)
- 4 • Reverse Tran/Adjust Tir Drawer
- 5 • Member Transfers

Print Functions

- 6 • Print Miscellaneous CU Checks
- 7 • Reprint CU Checks
- 8 • Member Starter/Replacement Chks
- 9 • Print Member Transaction History
- 10 • Print Misc Member Account Forms
- 11 • Print Member Envelopes
- 12 • Print Member Certificate Form

Misc. Member Service/Processing

- 13 • Open/Maintain Memberships/Accts
- 14 • Close Memberships/Accounts
- 15 • Check/Draft Stop Payment
- 16 • Teller Drawer Control/Inquiry
- 17 • Teller/Vault Cash Transfer Inq
- 18 • Member Check Disbursement Inq
- 19 • Post Wire Transfer to Mbr Acct
- 20 • Work New/Closed Memberships
- 21 • Work Online Banking Apps/Requests
- 22 • Member Personal Banker
- 23 • Work New/Closed Accounts
- 24 • Work with CTR Forms

Menu option ☐Speed sequence Search for: 

Teller Processing

Employee ID Password Credit union ID CU*BASE CREDIT UNIONAccount base

Vault ID 01

Process code S = Funds In/Serving Another Owner

Account type 000

Privacy controls are ON

☒ Masking ☐ Questions

This workstation is Call Center

Search Criteria

Last name SSN/TIN 2 digitsCredit card First name Employee # Account DBA name Reference 

IMPORTANT: If using either the "Check" or "Money Order" process code, be sure to use the account type field to specify the account from which funds should be taken to create the check or money order.

Cancel F7	Comments F9	Device Config F10	Transaction Desc F11	Transfer F13	Non-Member Svcs F14
Close Accounts F22	Rate Inquiry F23	Drawer Ctrl/Audit F24			

Teller Control



Employee ID CU*ANSWERS PROGRAMMING SUPPORT

Vault 01

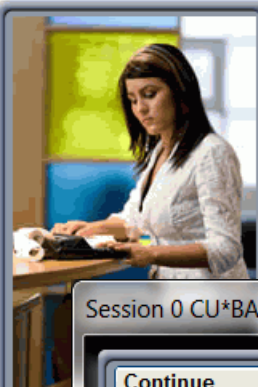
Beginning cash	0.00	Cash in drawer	80,543.56
Vaults to teller +	25.00	Checks in drawer	10,102,124.99
Teller to vaults -	130.00	Inhouse drafts	2,123.00
TCD/TCR +/- members +	135.00		
Cash +/- member +	216,140.07	Total drawer balance	10,184,791.55
Wdr/disb from accounts -	135,626.51		
		Cash in drawer	80,543.56
Cash in drawer	80,543.56	Cash over (+)	0.00
		Cash short (-)	0.00
		Adj closing cash	80,543.56

Activate	F1
Close	F2
Audit	F3
Clear	F4
Save Inv	F5
Bypass	F8
Quantity	F11
Cash Xfers Inq	F12
Device Config	F13
Change Vault	F17

Cash inventory as of Feb 16, 2012 [MMDDYY] Enter Amounts

Coins	Rolled	Loose	Bills	Total
Pennies	0.00	0.00	Ones 0.00	Subtotal 0.00
Nickels	0.00	0.00	Fives 0.00	Misc 1 0.00
Dimes	0.00	0.00	Tens 0.00	Misc 2 0.00
Quarters	0.00	0.00	Twenties 0.00	Misc 3 0.00
Half dlr	0.00	0.00	Fifties 0.00	Misc 4 0.00
Dollars	0.00	0.00	Hundreds 0.00	Total cash 0.00
Subtotal	0.00	0.00	Subtotal 0.00	Net (Adj cash - inv) 80,543.56-

Teller Control



Employee ID CU*ANSWERS PROGRAMMING SUPPORT

Vault 01

Beginning cash	0.00	Cash in drawer	80,543.56
Vaults to teller +	25.00	Checks in drawer	10,102,124.99
Teller to vaults -	130.00	Inhouse drafts	2,123.00
TCD/TCR +/- members +	135.00		
Cash +/- member +	216,140.07	Total drawer balance	10,184,791.55
Wdr/dish from accounts -	135,626.51	Cash in drawer	80,543.56

Session 0 CU*BASE GOLD - Teller Control

Continue Ent
Bypass F8

You are activating at the following branch/vault 01 - C U - MAIN OFFICE



(2900)

[Learn About This Feature](#)

Active
Close
Audit
Clear
Save

Bypass F8
Quantity F11
Cash Xfers Inq F12
Device Config F13
Change Vault F17

Quarters	0.00	0.00	Twenties	0.00	Misc 3	0.00
Half dlr	0.00	0.00	Fifties	0.00	Misc 4	0.00
Dollars	0.00	0.00	Hundreds	0.00	Total cash	0.00
Subtotal	0.00	0.00	Subtotal	0.00	Net (Adj cash - inv)	80,543.56-

Teller Control



Employee ID CU*ANSWERS PROGRAMMING SUPPORT

Vault 01

Beginning cash	0.00	Cash in drawer	80,543.56
Vaults to teller +	25.00	Checks in drawer	10,102,124.99
Teller to vaults -	130.00	Inhouse drafts	2,123.00
TCD/TCR +/- members +	135.00		
Cash +/- member +	216,140.07	Total drawer balance	10,184,791.55
Wdr/disb from accounts -	135,626.51		
		Cash in drawer	80,543.56
Cash in drawer	80,543.56	Cash over (+)	0.00
		Cash short (-)	0.00
		Adj closing cash	80,543.56

Activate	F1
Close	F2
Audit	F3
Clear	F4
Save Inv	F5
Bypass	F8
Quan	F11
Cash Inq	F12
Device fig	F13
Change Vault	F17

Cash inventory as of Feb 16, 2012 [MMDDYY] Enter Amounts

Coins	Rolled	Loose	Bills	Total
Pennies	0.00	0.00	Ones	0.00
Nickels	0.00	0.00	Fives	0.00
Dimes	0.00	0.00	Tens	0.00
Quarters	0.00	0.00	Twenties	0.00
Half dlr	0.00	0.00	Fifties	0.00
Dollars	0.00	0.00	Hundreds	0.00
Subtotal	0.00	0.00	Subtotal	0.00
			Net (Adj cash - inv)	80,543.56-

Teller Processing

Credit union ID CU*BASE CREDIT UNION

Account base

Process code S = Funds In/Serving Another Owner

Vault ID 01

Account type 000

Privacy controls are ON

☒ Masking☐ Questions

This workstation is Call Center

Search Criteria

Last name

SSN

2 digits

Credit card

First name

Employee #

Account

DBA name

Reference



IMPORTANT: If using either the "Check" or "Money Order" process code, be sure to use the account type field to specify the account from which funds should be taken to create the check or money order.

Cancel	F7	Comments	F9	Device Config	F10	Transaction Desc	F11	Transfer	F13	Non-Member Svcs	F14
Close Accounts	F22	Rate Inquiry	F23	Drawer Ctrl/Audit	F24						

Teller Processing

Credit union ID CU*BASE CREDIT UNIONAccount base

Vault ID 01

Account type 000

Privacy controls are ON

☒ Masking☐ Questions

This workstation is Call Center

Process code S = Funds In/Serving Another Owner

F = Funds In/Serving Primary Member

S = Funds In/Serving Another Owner

A = Misc. Advances

C = Check

M = Money Orders

P = Phone Inquiry

Last name

First name

DBA name

Search Criteria

 2 digits

Credit card

Account

Fee #

Reference



IMPORTANT: If using either the "Check" or "Money Order" process code, be sure to use the account type field to specify the account from which funds should be taken to create the check or money order.

Cancel	F7	Comments	F9	Device Config	F10	Transaction Desc	F11	Transfer	F13	Non-Member Svcs	F14
Close Accounts	F22	Rate Inquiry	F23	Drawer Ctrl/Audit	F24						

Teller Processing

Credit union ID CU*BASE CREDIT UNIONAccount base

Vault ID 01

Process code S = Full In/Serving Another Owner

Account type 000

Privacy controls are ON

☒ Masking ☐ Questions

This workstation is Call Center

Search Criteria

Last name SSN/TIN 2 digitsCredit card First name Employee # Account DBA name Reference 

IMPORTANT: If using either the "Check" or "Money Order" process code, be sure to use the account type field to specify the account from which funds should be taken to create the check or money order.

Cancel F7	Comments F9	Device Config F10	Transaction Desc F11	Transfer F13	Non-Member Svcs F14
Close Accounts F22	Rate Inquiry F23	Drawer Ctrl/Audit F24			

Teller Processing

Credit union ID CU*BASE CREDIT UNIONAccount base 626

Vault ID 01

Process code S = Funds In/Serving Another Owner

Account type 000

Privacy controls are ON

☒ Masking☐ Questions

This workstation is Call Center

Search Criteria

Last name SSN/TIN 2 digitsCredit card First name Employee # Account DBA name Reference 

IMPORTANT: If using either the "Check" or "Money Order" process code, be sure to use the account type field to specify the account from which funds should be taken to create the check or money order.

Cancel F7	Comments F9	Device Config F10	Transaction Desc F11	Transfer F13	Non-Member Svcs F14
Close Accounts F22	Rate Inquiry F23	Drawer Ctrl/Audit F24			

Teller Processing

Credit union ID CU*BASE CREDIT UNION

Account base

Vault ID 01

Privacy controls are ON

☒ Masking☐ Questions

This workstation is Call Center

Session 0 CU*BASE GOLD - Choose an Owner

Last n

First n

DBA n

Backup F3

Account 626 SALLY K MEMBER

Who Are You Serving Today?

Name	Age	Gender
SALLY K MEMBER	012	F
AMANDA R MEMBER	109	F
WILLIAM H MEMBER	078	M

☐ Select

Serving a Non-Owner



(4453)

[Learn About This Feature](#)

IMPORTANT: If using either the "Check" or "Money Order" process code, be sure to use the account type field to specify the account from which funds should be taken to create the check or money order.

Cancel F7	Comments F9	Device Config F10	Transaction Desc F11	Transfer F13	Non-Member Svcs F14
Close Accounts F22	Rate Inquiry F23	Drawer Ctrl/Audit F24			

(3248) 2/16/12 15:21:44

[Learn About This Feature](#)

Teller Processing

Credit union ID CU*BASE CREDIT UNION

Account base

Vault ID 01

Privacy controls are ON

☒ Masking☐ Questions

This workstation is Call Center

Session 0 CU*BASE GOLD - Choose an Owner

Backup F3

Account 626 SALLY K MEMBER

Who Are You Serving Today?

Name	Age	Gender
SALLY K MEMBER	012	F
AMANDA R MEMBER	109	F
WILLIAM H MEMBER	078	M

☐ Select

Serving a Non-Owner

[Learn About This Feature](#)

IMPORTANT: If using either the "Check" or "Money Order" process code, be sure to use the account type field to specify the account from which funds should be taken to create the check or money order.

Cancel F7	Comments F9	Device Config F10	Transaction Desc F11	Transfer F13	Non-Member Svcs F14
Close Accounts F22	Rate Inquiry F23	Drawer Ctrl/Audit F24			

(3248) 2/16/12 15:21:44

[Learn About This Feature](#)

Teller Processing

Session 0 CU*BASE GOLD - Verify Member

Cred
Acco
ProceLast
First
DBA

Currently Serving



WILLIAM H
MEMBER
Joint Owner

SSN/TIN 906

Birthdate Jan 09, 1934

Verify My ID



Verified Member Ent
Cancel F7
Sales Tools F15
Tracker Rev F21
Membership Desig F23

(4475)



Individual

SALLY K MEMBER

Account #

626

Name ID ME

Corp ID 01

I'm a
VIP-GOLD
member!
(click for more info)

Details Participation & Config Misc Info

Address 123 MAIN STREET
APARTMENT A3
ANYCITY, MI 49000

Home ph 555-123-4567

Other ph 999-999-9999

Work ph 999-999-9999 ext 99999

Fax 999-999-9999

Email amember@yahoo.com

Transaction
Activity \$

Secondary
Names

Cross
Sales

Type	Comment	ID	Date
000	Open End Plan Dated 6-4-04, Ind. No ins.	51	Jun 11, 2004

Press Enter to confirm verification of member identity & comments.


[Learn About This Feature](#)

Cancel F7 Comments F9 Device Config F10 Transaction Desc F11 Transfer F13 Non-Member Svcs F14
Close Accounts F22 Rate Inquiry F23 Drawer Ctrl/Audit F24

(3248) 2/16/12 15:21:44

[Learn About This Feature](#)

Click For Procedures

Individual Account

Comments on File

Cash

Outside checks 0.00

In-house checks 0.00

Total funds in 0.00

Name SALLY K MEMBER

Account # 626 DECEASED

Tiered Svc level VIP-GOLD

Outside checks Hold days Type

Serving WILLIAM H MEMBER (Joint Owner)

Loan Payoff Or Current Balance	Loan Payment Or Net Available	Description Toggle Nicknames	Account Type	Deposit Amount	IRA	Withdrawal Amount	IRA	Proc Code	JO
100,722.82	100,717.82	TEST NICKNAME	000	<input type="text" value="0.00"/>		<input type="text" value="0.00"/>			
*****	*****	TRAD IRA SHARES	020	<input type="text" value="0.00"/>					
*****	*****	CHRISTMAS CLUB	051	<input type="text" value="0.00"/>					
917.10	300.00	USED VEHICLES	605	<input type="text" value="0.00"/>					
*****	175.76	USED AUTO LEASE	725	<input type="text" value="0.00"/>					
10,593.15	318.00	HOT *****5684	811	<input type="text" value="0.00"/>		<input type="text" value="0.00"/>			

- Verify Member F1
- Trans Override F2
- Post F5
- Cancel F7
- Misc Receipts F8
- Bal w Mbr F9
- Bal F his Mbr F11
- Unlock # Items F13
- Sales Tools F15
- In-House Checks F16
- Outside Checks F17
- Phone Operator F18
- Toggle Card # F22

☐ Suppress receipt☐ Suppress balances

Total funds in	0.00
Check cash fee	- 0.00
Net total of transactions	- 0.00
Cash back	0.00

 Refresh
Cash Back

 Deposit
Calculator

Teller Processing

Credit union ID CU*BASE CREDIT UNIONAccount base Process code **S = Funds In/Serving Another Owner**

Vault ID 01

Account type 000

Privacy controls are ON

☒ Masking☐ Questions

This workstation is Call Center

Search Criteria

Last name SSN

2 digits

Credit card First name Employee # Account DBA name Reference 

IMPORTANT: If using either the "Check" or "Money Order" process code, be sure to use the account type field to specify the account from which funds should be taken to create the check or money order.

Cancel F7	Comments F9	Device Config F10	Transaction Desc F11	Transfer F13	Non-Member Svcs F14
Close Accounts F22	Rate Inquiry F23	Drawer Ctrl/Audit F24			

Teller Processing

Credit union ID CU*BASE CREDIT UNION

Account base

Vault ID 01

Account type 000

Privacy controls are ON

☒ Masking☐ Questions

This workstation is Call Center

Process code S = Funds In/Serving Another Owner

F = Funds In/Serving Primary Member

S = Funds In/Serving Another Owner

A = Misc. Advances

C = Check

M = Money Orders

P = Phone Inquiry

Last name

First name

DBA name

Search Criteria

2 digits

Credit card

ee #

Account

Reference



IMPORTANT: If using either the "Check" or "Money Order" process code, be sure to use the account type field to specify the account from which funds should be taken to create the check or money order.

Cancel	F7	Comments	F9	Device Config	F10	Transaction Desc	F11	Transfer	F13	Non-Member Svcs	F14
Open Accounts	F21	Close Accounts	F22	Rate Inquiry	F23	Drawer Ctrl/Audit	F24				



General Configuration 1

MNCNFC

★ Menus

5300 Call Report Tools
ACH/Payroll Processing
Auditing Functions
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Configuration Functions
CU*BASE Main Menu
CU*BASE Report Builder 1

★ 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

General System Configuration

- | | |
|--------------------------------------|---------------------------------------|
| 1 • New/Closed Reason Codes/Comments | 16 • Shared Branch Config |
| 2 • Member/Employee Type | 17 • ARU/Online Bank Transfer Control |
| 3 • User-Defined Code Configuration | 18 • Daily Print/Fiche - OUTQ Control |
| 4 • Auto Transfer Frequency Config | 19 • Define Member Tracker Types |
| 5 • Branch Office Descriptions | 20 • Define OTB Product Codes |
| 6 • CU Check/Bank Definitions | 21 • Define Decision/Approval Matrix |
| 7 • Time Card Parameter Config | 22 • 247 Lender Minimum Requirements |
| 8 • Misc. Posting Codes Config | 23 • Define Non-Member Teller Svcs |
| 9 • ATM/Supp Vault Location Config | 24 • Membership Designation Config |
| 10 • CU Hardware Configuration | 25 • Workflow Ctrls: Open Mbrs/Accts |
| 11 • Direct Mail Group Configuration | 26 • Workflow Ctrls: Teller/Mbr Svc |
| 12 • Safe Deposit Box Configuration | 27 • Restated Nicknames Config |
| 13 • Check Order Interface Config | 28 • Define Privacy Controls |
| 14 • Bank Secrecy Act Monitoring Cfg | 29 • Red Flag Controls |
| | 30 • Effective Dating Controls |



Ask the
AnswerBook

Menu option ☐Speed sequence Search for: 

Teller and Member Service Workflow Controls

[CHANGE](#)

Cancel F7
Privacy Controls F9
View BSA Config F10
Check Holds Cnfg F11

Teller Processing Controls

- ☐ Print teller audit reports when closing drawer
- ☒ Display warning of other transactions today (fraud alert)
- ☒ Auto-display the pop-up window for ID verification and account comments
- ☒ Auto-display warning window for wrong email address in Teller

Default process code ☒ S ☐ F = Funds In/Serving Primary Member ☒ S = Funds In/Serving Another Owner

Other Member Service Controls

Auto-display warning window for wrong email address in: ☒ Inquiry ☒ Phone

- ☐ Print daily follow ups report
- ☐ Auto-display member account comments window in Inquiry/Phone
- ☒ Auto-display delinquent loan account info window in Inquiry
- ☐ Auto-freeze all sub-accounts (level 3) if member is deceased

Purge stop payment records after months

- ☒ Print current balance on receipts
- ☒ Allow ACH distribution maintenance via Phone Op

Teller/Inquiry/Phone Shared Controls

- ☒ Automatically toggle to account nicknames (Teller/Inquiry/Phone)
- ☒ Automatically toggle to credit card # (will override nickname) (Teller/Inquiry/Phone)



Refer to online help for additional controls that may affect teller workflow and warning messages

Currently Serving



WILLIAM H
MEMBER
Joint Owner

SSN/TIN 906

Birthdate Jan 09, 1934

Verify My ID



Verified Member Ent

Cancel F7

Sales Tools F15

Tracker Review F21

Membership Desig F23

(4475)



Individual

SALLY K MEMBER

Account # 6 Name ID ME Corp ID 01

Details

Participation & Config

Misc Info

Address 123 MAIN STREET
APARTMENT A3
ANYCITY, MI 49000

Home ph 555-123-4567

Other ph 999-999-9999

Work ph 999-999-9999 ext 99999

Fax 999-999-9999

Email  amember@yahoo.com

I'm a
VIP-GOLD
member!

(click for more info)

Transaction
Activity \$Secondary
Names Cross
Sell 

Type	Comment	ID	Date
000	Open End Plan Dated 6-4-04, Ind. No ins.	51	Jun 11, 2004

Press Enter to confirm verification of member identity & comments.

[Learn About This Feature](#)

Secondary Names Inquiry

Individual



Account # 626
SSN/TIN ***-**-**26 ☒ Photo ID on file
Name SALLY K MEMBER

Name	SSN/TIN	Birth Date	Type	Joint Owner	Benef	Add'l Signer	ID On File
AMANDA R MEMBER	***-**-**28	Feb 13, 1903	000	X			<input type="checkbox"/>
WILLIAM H MEMBER	***-**-**06	Jan 09, 1934	000	X			<input checked="" type="checkbox"/>
WILLIAM H MEMBER	***-**-**06	Jan 09, 1934	605			X	<input checked="" type="checkbox"/>
WILLIAM H MEMBER	***-**-**06	Jan 09, 1934	811			X	<input checked="" type="checkbox"/>

Backup F3
Update F5
Sort By Acct Type F14
Only Joint Owners F17
Only Beneficiaries F18
Only Add. Signers F19

A highlighted record indicates a deceased individual.



Search for Active Members

Employee ID Password Account base 

Privacy controls are ON

☒ Masking ☐ Questions

This workstation is CU Staff

Search Criteria

Last name	<input type="text" value="MEMBER"/>	First name	<input type="text" value="WILLIAM"/>	DBA name	<input type="text"/>
SSN/TIN	<input type="text"/> 4 digits	Employee #	<input type="text"/>	Reference	<input type="text"/>
Account	<input type="text"/>	Credit card	<input type="text"/>		

Backup	F3	Cancel	F7	Closed Members	F13
--------	----	--------	----	----------------	-----

Search for Active Members

Employee ID Password Account base

Privacy controls are ON

☒ Masking ☐ Questions

This workstation is CU Staff

Search Criteria

Last name First name DBA name SSN/TIN 4 digits Employee # Reference Account Credit card

This Person			Has This Relationship		With This Mbrship		Which is Owned By	
Name ▲			SSN/TIN	Relationship	Account #	Type		
MEMBER	WILLIAM	H	*****7906	Member (Individual)	552	000		
MEMBER	WILLIAM	H	*****7906	IRA Beneficiary (TRAD)	626	IRA	MEMBER, SALLY K	
MEMBER	WILLIAM	H	*****7906	Joint Owner	626	000	MEMBER, SALLY K	
MEMBER	WILLIAM	H	*****7906	Co-borrower	626	605	MEMBER, SALLY K	
MEMBER	WILLIAM	H	*****7906	Co-borrower	626	811	MEMBER, SALLY K	
MEMBER	WRONG		*****8038	Non-member	NonMbr			
</								

☐ Select this person
 ☐ Show only accounts for this SSN/TIN
 ☐ Show only accounts where this SSN/TIN is primary

 F3
 F7
 F13

(4436) 3/08/12 08:50:02

6 search records selected

[Learn About This Feature](#)

Search for Active Members

Employee ID Password Account base

Privacy controls are ON

☒ Masking ☐ Questions

This workstation is CU Staff

Search Criteria

Last name First name DBA name SSN/TIN 4 digits Employee # Reference Account Credit card

This Person			Has This Relationship		With This Mbrship		Which is Owned By
Name	SSN/TIN		Relationship	Account #	Type		
MEMBER WILLIAM	H *****7906		Member (Individual)	552	000		
MEMBER WILLIAM	H *****7906		IRA Beneficiary (TRAD)	626	IRA	MEMBER, SALLY K	
MEMBER WILLIAM	H *****7906		Joint Owner	626	000	MEMBER, SALLY K	
MEMBER WILLIAM	H *****7906		Co-borrower	626	605	MEMBER, SALLY K	
MEMBER WILLIAM	H *****7906		Co-borrower	626	811	MEMBER, SALLY K	
MEMBER WRONG	*****8038		Non-member	NonMbr			

☒ Select this person
 ☐ Show only accounts for this SSN/TIN
 ☐ Show only accounts where this SSN/TIN is primary


[4436] 3/08/12 08:50:02

6 search records selected

[Learn About This Feature](#)



Employee ID Password

Account base

Privacy controls are ON

☒ Masking ☐ Questions

This workstation is CU Staff

Last name	MEMBER	First name	WILLIAM	DBA name	
SSN/TIN		4 digits	Employee #		Reference
Account		Credit card			

[illegible]

☒ Select this person
 ☐ Show only accounts for this SSN/TIN
 ☐ Show only accounts where this SSN/TIN is primary



Backup	F3	Cancel	F7	Closed Members	F13
--------	----	--------	----	----------------	-----

(4436) 3/08/12 08:51:01

5 search records selected

[Learn About This Feature](#)

Search for Active Members

Employee ID Password Account base

Privacy controls are ON

☒ Masking ☐ Questions

This workstation is CU Staff

Search Criteria

Last name First name DBA name SSN/TIN 4 digits Employee # Reference Account Credit card

This Person			Has This Relationship		With This Mbrship		Which is Owned By
Name	SSN/TIN		Relationship	Account #	Type	Primary Name	
MEMBER WILLIAM	H *****7906		Member (Individual)	552	000		
MEMBER WILLIAM	H *****7906		IRA Beneficiary (TRAD)	626	IRA	MEMBER, SALLY K	
MEMBER WILLIAM	H *****7906		Joint Owner	626	000	MEMBER, SALLY K	
MEMBER WILLIAM	H *****7906		Co-borrower	626	605	MEMBER, SALLY K	
MEMBER WILLIAM	H *****7906		Co-borrower	626	811	MEMBER, SALLY K	

☒ Select this person
 ☐ Show only accounts for this SSN/TIN
 ☐ Show only accounts where this SSN/TIN is primary


(4436) 3/08/12 08:51:01

5 search records selected

[Learn About This Feature](#)



Employee ID **99** Password *********

Account base

Privacy controls are ON

☒ Masking ☐ Questions

This workstation is CU Staff

Last name	MEMBER	First name	WILLIAM	DBA name	
SSN/TIN		4 digits	Employee #		Reference
Account		Credit card			

[illegible]

☒ Select this person
 ☐ Show only accounts for this SSN/TIN
 ☐ Show only accounts where this SSN/TIN is primary



Backup	F3	Cancel	F7	Closed Members	F13
--------	----	--------	----	----------------	-----

(4436) 3/08/12 08:51:47

1 search records selected

[Learn About This Feature](#)



Member Service

MNSERV

Menus

5300 Call Report Tools
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

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



Member Service/Posting

- 1 • Teller Line Posting
- 2 • Direct/Mail Member Posting
- 3 • Member Acct Adjustment (Coded)
- 4 • Reverse Tran/Adjust Tir Drawer
- 5 • Member Transfers

Print Functions

- 6 • Print Miscellaneous CU Checks
- 7 • Reprint CU Checks
- 8 • Member Starter/Replacement Chks
- 9 • Print Member Transaction History
- 10 • Print Misc Member Account Forms
- 11 • Print Member Envelopes
- 12 • Print Member Certificate Form

Misc. Member Service/Processing

- 13 • Open/Maintain Memberships/Accts
- 14 • Close Memberships/Accounts
- 15 • Check/Draft Stop Payment
- 16 • Drawer Control/Inquiry
- 17 • Teller/Vault Cash Transfer Inq
- 18 • Member Check Disbursement Inq
- 19 • Post Wire Transfer to Mbr Acct
- 20 • Work New/Closed Memberships
- 21 • Work Online Banking Apps/Requests
- 22 • Member Personal Banker
- 23 • Work New/Closed Accounts
- 24 • Work with CTR Forms



Menu option

Speed sequence

Search for:



Member Service

MNSERV

Session 0 CU*BASE GOLD - Close Account Processing

5300
ACH/
Audit
Back
Check
Check
Colle
Confi
CU*B
CU*B
Sp
Acco
Acct
Acct
Add C
ATM
Calc
Calcu
Chan
Close
Colla

Cancel F7

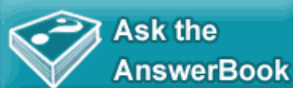
Corp ID 01

Run SEQ - (1-8)

Close accounts	<input type="checkbox"/>
Close memberships	<input checked="" type="checkbox"/>
Redeem certificates	<input type="checkbox"/>
Post dividends to a single account	<input type="checkbox"/>
Update master information	<input type="checkbox"/>
Update account information	<input type="checkbox"/>
Teller processing	<input type="checkbox"/>
Member overdraft protection	<input type="checkbox"/>

(4395)

[Learn About This Feature](#)



Menu option ☐ Speed sequence
Search for:



Member Service

MNSERV

Session 0 CU*BASE GOLD - Close Account Processing

Main Member Service Processing

Cancel F7

Corp ID 01

Run SEQ - (1-8)

Close accounts	<input type="checkbox"/>
Close memberships	<input checked="" type="checkbox"/>
Redeem certificates	<input type="checkbox"/>
Post dividends to a single account	<input type="checkbox"/>
Update master information	<input type="checkbox"/>
Update account information	<input type="checkbox"/>
Teller processing	<input type="checkbox"/>
Member overdraft protection	<input type="checkbox"/>



(4395)

[Learn About This Feature](#)Ask the
AnswerBookMenu option ☐Speed sequence Search for: 



Member Service

MNSERV

Menus

5300 Call Report Tools
ACH/Payroll Processing
Auditing Functions
Back Office
Check Processing
Check
Collected
Config
CU*BASE
CU*BASE
Sp
Accou
Acct A
Acct A
Add Club Members
ATM Check Digit Calc
Calc Number of Days
Calculate Check Digit
Change Printer Outque
Close Memberships/Accts
Collateral - VIN# Lookup

Member Service/Posting

- 1 • Teller Line Posting
- 2 • Direct/Mail Member Posting
- 3 • Member Acct Adjustment (Coded)
- 4 • Reverse Tran/Adjust Tir Drawer

Misc. Member Service/Processing

- 13 • Open/Maintain Memberships/Accts
- 14 • Close Memberships/Accounts
- 15 • Check/Draft Stop Payment
- 16 • Teller Drawer Control/Inquiry

Session 0 CU*BASE GOLD - Close Memberships

Cancel F7
Checklist F18

Account #
Reason code
☒ Print report of account closed



(4476)

[Learn About This Feature](#)

- 11 • Print Member Envelopes
- 12 • Print Member Certificate Form

- 24 • Work with CTR Forms



Ask the
AnswerBook

Menu option ☐Speed sequence Search for:



Member Service

MNSERV

Menus

- 5300 Call Report Tools
- ACH/Payroll Processing
- Auditing Functions
- Back Office
- Check Processing
- Check
- Collec
- Config
- CU*BA
- CU*BA
- Sp
- Accou
- Acct A
- Acct A
- Add Club Members
- ATM Check Digit Calc
- Calc Number of Days
- Calculate Check Digit
- Change Printer Outque
- Close Memberships/Accts
- Collateral - VIN# Lookup

Member Service/Posting

- 1 • Teller Line Posting
- 2 • Direct/Mail Member Posting
- 3 • Member Acct Adjustment (Coded)
- 4 • Reverse Tran/Adjust Tir Drawer

Misc. Member Service/Processing

- 13 • Open/Maintain Memberships/Accts
- 14 • Close Memberships/Accounts
- 15 • Check/Draft Stop Payment
- 16 • Teller Drawer Control/Inquiry

Session 0 CU*BASE GOLD - Close Memberships

Cancel F7
Checklist F18

Account # 000000001

Reason code 11

☒ Print report of accounts closed

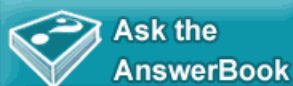
(4476)

[Learn About This Feature](#)

11 • Print Member Envelopes

24 • Work with CTR Forms

12 • Print Member Certificate Form



Menu option ☐ Speed sequence
Search for:

Member name ALVIN CHIPMUNK

[illegible]

- | | |
|-----------|-----|
| Backup | F3 |
| Close | F5 |
| Checklist | F18 |
| Ref | Ent |



Close Memberships



Backup F3
Refresh Ent

Account base 1

Member name ALVIN CHIPMUNK

Member branch 10

This Membership Cannot Be Closed For The Following Reasons:

Type	Description
	Membership attached to CRDT type OTB account
	Membership attached to LOAN type OTB account
	Membership attached to SAVE type OTB account
	Membership attached to online DEBIT card
	Membership attached to online ATM card
	Membership attached to online ATM card
	Membership attached to online ATM card
	Membership attached to online ATM card
000	Account has a balance of 3,155.60
000	Account is secured to account 1-705
000	Account attached to online DEBIT card
000	Account attached to online ATM card
000	Account attached to online ATM card
000	Account attached to online ATM card
000	Account attached to online ATM card
110	Account has a balance of 4,866.39
110	Account attached to online DEBIT card
110	Account attached to online ATM card



Click For
Procedures

Individual Account

DECEASED Jan 01, 2012

SSN/TIN

Birthdate Jan 01, 2000

Code word:

CODEWORD

Mother's maiden name:
SMITH

Verify My ID



Name SALLY K MEMBER

Account # 626 Name ID ME Corp ID 01

VIP-GOLD

member with
280 points!

(click for more info)

Contact Information

Participation & Configuration

Miscellaneous Information

Address 123 MAIN STREET

APARTMENT A3

Alt Addr ANYCITY, MI 49000

Home (555) 123-4567

Work (999) 999-9999 ext 99999

Email amember@yahoo.com

Open Mar 20, 1977

Other ph (999) 999-9999

Fax (999) 999-9999

Transaction
Activity \$Secondary
NamesOnline
BankingCross
SalesOutstanding
Follow-ups

Comments	F1
New Account	F5
Cancel	F7
Add Cmt/Message	F9
Check Digit	F12
Names/Address	F14
Sales Tools	F15
OTB/Cards	F17
Tax File Inquiry	F18
ARU/HB Transfers	F19
Statements	F20
Nicknames	F21
A2A History Inq	F24

Type	Description Toggle Card #	Loan Payoff/ Current Balance	Loan Payment/ Net Available	Next Payment/ Last Trans/ CD Maturity	IRA	P/R	ATM	AFT	FRZ	TRK	ACH	ODP	BOX	J/O
000	TEST NICKNAME	100,722.82	100,717.82	Feb 17, 2012	.	.	.	.	0	Y	Y	.	.	.
020	TRAD IRA SHARES	363.17	363.17	Jul 20, 2011	Y	.	.	.	0	.	.	.	.	.
051	CHRISTMAS CLUB	100.00	100.00	Jan 10, 2012	.	.	.	.	0	.	Y	.	.	.
605	USED VEHICLES	917.10	300.00	May 10, 2013	.	.	.	.	0	.	.	.	.	.
725	USED AUTO LEASE	0.00	175.76	Feb 26, 2012	.	.	.	.	0	.	.	.	.	.
811	HOT *****5684	10,593.15	318.00	Jan 28, 2012	.	.	.	.	0	.	.	.	.	.

- ☐ Average
- ☐ Bump CD Rate
- ☐ Check
- ☐ History
- ☐ Inquiry
- ☐ List
- ☐ Misc Rcpts
- ☐ Nicknames
- ☐ Payoff
- ☐ Stop
- ☐ Transfer
- ☐ Wire
- ☐ CC Inquiry



Click For Procedures

Individual Account

DECEASED Jan 01, 2012

SSN/TIN

Birthdate Jan 01, 2000

Code word:

CODEWORD

Mother's maiden name:
SMITH

Verify My ID



Name SALLY K MEMBER

Account # 626 Name ID ME Corp ID 01

VIP-GOLD

member with

280 points!

(click for more info)

Contact Information

Participation & Configuration

Miscellaneous Information

☒ Allow shared branch transactions

Last contacted Jul 21, 2011

Marital status U = Unmarried

Full middle name Al

Reference 500001

Employee # 1234567890

Statement group 9

Employee type 1

Check hold status 0

Certification of SSN P

Due diligence (0 - 9) 2

Tran source ID 31

☒ Foreign citizen☐ Proxy ballots☐ Dividend withholding☒ Exclude from dormancy☒ Force monthly statement

Comments	F1
New Account	F5
Cancel	F7
Add Cmt/Message	F9
Check Digit	F12
Names/Address	F14
Sales Tools	F15
OTB/Cards	F17
Tax File Inquiry	F18
ARU/HB Transfers	F19
Statements	F20
Nicknames	F21
A2A History Inq	F24

Type	Description	Loan Payoff/ Current Balance	Loan Payment/ Net Available	Next Payment/ Last Trans/ CD Maturity	IRA	P/R	ATM	Go!	AFT	FRZ	TRK	Go!	ACH	ODP	BOX	Go!	J/O
000	TEST NICKNAME	100,722.82	100,717.82	Feb 17, 2012	.	.	.	.	.	0	Y	Y	.	.	.	.	.
020	TRAD IRA SHARES	363.17	363.17	Jul 20, 2011	Y	.	.	.	.	0	.	.	.	.	.	.	.
051	CHRISTMAS CLUB	100.00	100.00	Jan 10, 2012	.	.	.	.	.	0	.	Y	.	.	.	.	.
605	USED VEHICLES	917.10	300.00	May 10, 2013	.	.	.	.	.	0	.	.	.	.	.	.	.
725	USED AUTO LEASE	0.00	175.76	Feb 26, 2012	.	.	.	.	.	0	.	.	.	.	.	.	.
811	HOT *****5684	10,593.15	318.00	Jan 28, 2012	.	.	.	.	.	0	.	.	.	.	.	.	.

- ☐ Average
- ☐ Bump CD Rate
- ☐ Check
- ☐ History
- ☐ Inquiry
- ☐ List
- ☐ Misc Rcpts
- ☐ Nicknames
- ☐ Payoff
- ☐ Stop
- ☐ Transfer
- ☐ Wire
- ☐ CC Inquiry



Member Account Inquiry



[New Account](#) F5
[New Type](#) F6
[Cancel](#) F7
[Dividend Calc](#) F11
[NSF](#) F13
[Uncollected](#) F14
[Secured Funds](#) F15
[IRA/HSA](#) F18
[Payroll](#) F19
[Tracker Review](#) F21
[O/D Protection](#) F22

Account # MARY J MEYER

Opened Feb 20, 1980

[Joint Owners](#)[Beneficiaries](#)

G/L account 902.90-01

Account type 051 CHRISTMAS CLUB

Div appl CC CHRISTMAS CLUB

Outstanding accrued club benefits 0.00

Current balance 200.18

Annual b/u withholding 0.00

- secured 0.00

Period average balance 200.18

- uncollected 0.00

Period minimum balance 200.18

= Net available 200.18

YTD club benefits 0.00

1st date negative 00000000

MSR

ATM ID

of ATM withdrawals

of ATM overdrafts

of withdrawals 0

of transfers 0

Frozen 0 NO

Passbook NO

AFT NO

Payroll NO

Dividend Information

Dividend payment code 1 ADD DIV. TO CURRENT

Quarter 1 0.04

Total 0.04

Dividend transfer account 000000000-000

2 0.00

Accrued 0.00

3 0.00

4 0.00

The club will expire 03/31. Upon expiration the funds will be transferred to the 000 account (primary) or 000 account (secondary).

Transaction inquiry date Dec 28, 2011 [MMDDYY]

Session 0 CU*BASE GOLD - New Account Creation

New Account Creation Individual

Corp ID 01 Member branch 01
 Account base 4355 Date membership opened Aug 26, 1985
 Name JRM

Selection Criteria

Application ☐
 Reason code ☐

Type	Description	Low	High
BU	BUSINESS CHECKING	110	115
CC	CHRISTMAS CLUB	051	051
CK	REGULAR CHECKING		
EC	ESCRROW		
ED	COVERDELL SHARES		
ET	EDUCATION SAVINGS		
FE	ETA		
FE	FREE N EASY CHECKING		
GS	GROWTH SAVINGS I		
GT	GROWTH SAVINGS II		
GJ	GROWTH SAVINGS III		
GV	GROWTH SAVINGS IV		
HS	HOMETOWN CHECKING		

Backup F3
 Cancel F7
 Skip F8
 Open CD F10
 Learn F44
 Risk Assessment F14
 Cover Sales F46
 OTB/Cards F17
 Procedures F21
 Marketing Tips F22

Session 0 CU*BASE GOLD - QualiFile Risk Assessment

Backup F3
 Continue F5

Name SAMPLE A MEMBER
 Result QualiFile risk assessment completed
 QualiFile score 9999 QualiFile decision REVIEW
 Passphrase Copy saturs informally defect
 View Report

To see the risk assessment report, copy the passphrase and enter it as instructed on the separate browser window

FR (444)

https://c
 cuanswers.com

File Edit View Favorites Tools Help

Consumer Information (As Entered)

SAMPLE A MEMBER SSN/ITIN: 364-58-9611
 1234 ANYSTREET DOB: 11/12/1960
 ANYCITY, MI 499991086

Home Phone: (989)555-4444
 Country of Citizenship:

Account Actions

Action: REVIEW

Recommended Actions: ASK FOR SECOND FORM OF ID
 ASK FOR UTILITY BILL/PAY STUB

Product Offer

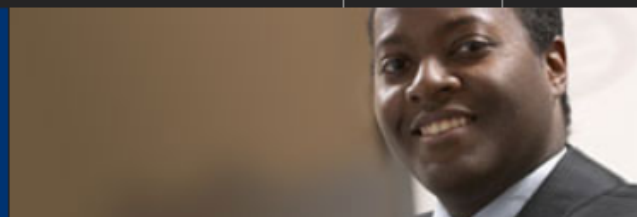
Product	Limits	A.P.R.
CHECKING ACCOUNT WITH ATM		

QualiFile® Detail

QualiFile Score:	Reasons:	Code	Text
9999		Z3	NO DEBIT OR CREDIT DATA FOUND

Member Facing

- ◉ See/Jump controls
- ◉ Members transfer with greater security
- ◉ Direct pass through to PSCU (OTB Cards)
- ◉ Members view IRA Plan Type



My Messages



My Accounts



New Accounts



Pay My Bills



E-Statements



MoneyDesktop



Contact Us



Go Mobile!



My Accounts

Account Summary

My Other Accounts

Transfer Money


Nicknames



Scheduled Check
Transfers

ACH Transactions

Checks Cleared

My Accounts | I'm a Vip-silver member.

 [Print](#) [Share accounts](#)[View my other share accounts](#)

Account	Name	Available Balance	Actual Balance	Last Transaction	Accrued Dividends
000	REGULAR SAVINGS	 \$2,488.72	\$2,498.72	1/3/2012	\$0.00
110	REGULAR CHECKIN	 \$0.00	\$70.00	12/30/2011	\$0.00

Page will timeout in 9:43

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. Copyright © 2012, CU*Answers. All Rights Reserved. v.0.0.0.28956.



My I

I h

19

Rewan

My last

120

Click fo



My Messages



My Accounts



New Accounts



Pay My Bills



E-Statements



MoneyDesktop



Contact Us



Go Mobile!



My Accounts

Account Summary

My Other Accounts

Transfer Money

Nicknames

Scheduled Check
Transfers

ACH Transactions

Checks Cleared

My Other Accounts

Do you have another membership with this credit union? You can view its account summary and details or jump to it for full access right from this location! The account owner must contact the credit union to grant access.

Qualifications:

- Another membership opened under the same Social Security Number
- A membership on which you are a joint-owner (such as a spouse's account)

Page will timeout in 9:48

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. Copyright © 2012, CU*Answers. All Rights Reserved. v.0.0.0.28956.



My I

I H

19

Rewan

My last

120

Click fo

Member Personal Banker

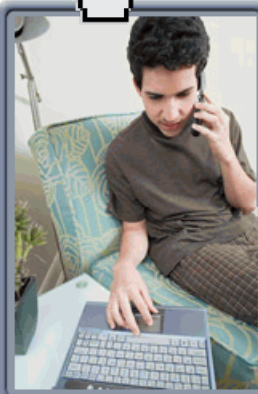


Backup F3
Cancel F7
Bypass F8

Account base	8	Date opened	Nov 23, 1982
Name	MARY MEMBER	DBA name	DBA: TRUSTEE
Agreement accepted	Feb 24, 2012		
E-Statements	000000	<input checked="" type="checkbox"/> PIB	
Bill payment	000000	<input type="checkbox"/> eAlerts/eNotices	

- ☐ E-statements (enroll or change enrollment status)
- ☐ Choose style for printed statements
- ☐ Bill Payment (enroll or change enrollment status)
- ☐ Bill Payment PIN reset
- ☐ Online banking/ARU (activate, change PIN/password; view password history)
- ☐ Online banking/ARU Transfer Control (update or add transfer accounts)
- ☐ See/Jump relationships (allow other members to access your account online)
- ☐ Personal Internet Branch (enroll or change PIB settings)
- ☐ Password reset (change PIB password or view PIB username)
- ☐ eAlerts/eNotices (subscribe or change settings; view eAlert history)
- ☐ A2A account relationships (add, modify, or remove relationships)
- ☐ Email address maintenance
- ☐ Reset online banking security questions
- ☐ Mobile banking (view member access and mobile devices)
- ☐ Debit card round up (enroll or change transfer account)
- ☐ Reg E opt in/out preference

Member Personal Banker



Backup	F3
Cancel	F7
Bypass	F8

Account base 8

Date opened Nov 23, 1982

Name MARY MEMBER

DBA name DBA: TRUSTEE

Agreement accepted Feb 24, 2012

E-Statements 000000

☒ PIB

Bill payment 000000

☐ eAlerts/eNotices

- ☐ E-statements (enroll or change enrollment status)
- ☐ Choose style for printed statements
- ☐ Bill Payment (enroll or change enrollment status)
- ☐ Bill Payment PIN reset
- ☐ Online banking/ARU (activate, change PIN/password; view password history)
- ☐ Online banking/ARU Transfer Control (update or add transfer accounts)
- ☒ See/Jump relationships (allow other members to access your account online)
- ☐ Personal Internet Branch (enroll or change PIB settings)
- ☐ PIB password reset (change PIB password or view PIB username)
- ☐ eAlerts/eNotices (subscribe or change settings; view eAlert history)
- ☐ A2A account relationships (add, modify, or remove relationships)
- ☐ Email address maintenance
- ☐ Reset online banking security questions
- ☐ Mobile banking (view member access and mobile devices)
- ☐ Debit card round up (enroll or change transfer account)
- ☐ Reg E opt in/out preference

Manage Member See/Jump Authorizations

[Change](#)

Member 8 MARY MEMBER

The Following People Have Permission to Access My Account Online From Their Own Membership Accounts:

Account	Name	Relationship	See/Jump To My Account	
2	MARY MEMBER	Primary Owner	<input type="checkbox"/> See	<input type="checkbox"/> Jump
67	JOHN Q MEMBER	Joint-Owner	<input type="checkbox"/> See	<input type="checkbox"/> Jump



These privileges can be granted (a) if this member is the primary owner on more than one membership, or (b) if any other credit union members are listed as joint on this base share (000) account.

Backup	F3
Save	F5
Cancel	F7

Manage Member See/Jump Authorizations

[Change](#)

Member 8 MARY MEMBER

The Following People Have Permission to Access My Account Online From Their Own Membership Accounts:

Account	Name	Relationship	See/Jump To My Account	
2	MARY MEMBER	Primary Owner	<input checked="" type="checkbox"/> See	<input checked="" type="checkbox"/> Jump
67	JOHN Q MEMBER	Joint-Owner	<input checked="" type="checkbox"/> See	<input checked="" type="checkbox"/> Jump

Backup	F3
Save	F5
Cancel	F7



These privileges can be granted (a) if this member is the primary owner on more than one membership, or (b) if any other credit union members are listed as joint on this base share (000) account.



My Messages



My Accounts



New Accounts



Pay My Bills



E-Statements



MoneyDesktop



Contact Us



Go Mobile!



My Accounts

Account Summary

My Other Accounts

Transfer Money


Nicknames



Scheduled Check
Transfers

ACH Transactions

Checks Cleared

My Accounts | I'm a Vip-silver member.

 [Print](#) [Share accounts](#)[View my other share accounts](#)

Account	Name	Available Balance	Actual Balance	Last Transaction	Accrued Dividends
000	REGULAR SAVINGS	 \$2,488.72	\$2,498.72	1/3/2012	\$0.00
110	REGULAR CHECKIN	 \$0.00	\$70.00	12/30/2011	\$0.00

Page will timeout in 9:43

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. Copyright © 2012, CU*Answers. All Rights Reserved. v.0.0.0.28956.



My I

I h

19

Rewan

My last

120

Click fo



My Messages



My Accounts



New Accounts



Pay My Bills



E-Statements



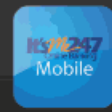
MoneyDesktop



Contact Us



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My Other Accounts

8: MARY MEMBER

[Jump to account](#)

My Accounts

Account Summary

My Other Accounts

Transfer Money

Nicknames

Scheduled Check Transfers

Page will timeout in 9:47

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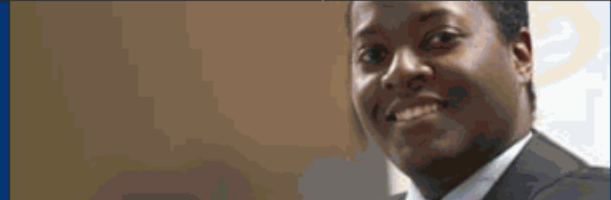


My

I
19
Rewa

My last
320

Click f



My Messages



My Accounts



New Accounts



Pay My Bills



E-Statements



MoneyDesktop



Contact Us



Go Mobile!



My Other Accounts

8: MARY MEMBER

[Jump to account](#)

 [Share accounts](#)

Account	Name	Available Balance	Actual Balance	Last Transaction	Accrued Dividends
000	REGULAR SAVINGS	 \$0.00	(\$10.00)	2/8/2012	\$0.00

My Accounts

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My

I

19

Rewa

My last

320

Click f



My Messages



My Accounts



New Accounts



Pay My Bills



E-Statements



MoneyDesktop



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Go Mobile!



My Other Accounts

8: MARY MEMBER

[Jump to account](#)



Page will timeout in 9:47

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My Accounts

Account Summary

My Other Accounts

Transfer Money

Nicknames

Scheduled Check Transfers

My

I
19
Rewa

My last
320

Click f

It's Me 247

Online Banking



My Messages



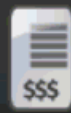
My Accounts



New Accounts



Pay My Bills



E-Statements



MoneyDesktop



Contact Us



Go Mobile!



My Accounts

Account Summary

Transfer Money

Nicknames

Scheduled Check
Transfers

ACH Transactions

Checks Cleared

Check Stop Payment

Movin' my money around

 [Print](#)Signed on as guest to:  8: MARY MEMBER[Jump back](#)

From here you can move money between available accounts, just complete four easy steps. Specify the timeframe of the transfer, select the source and destination accounts, and you're practically finished! All that's left is telling us how much to transfer. At any point in the process you can track your progress using the summary on the right.

Set up my transfer:

Step 1. When do I want it to happen?

If you want this to happen right away, pick Right Away. Or, you can schedule it to happen at a later date and whether or not it repeats:

☐ Right Away

What I have so far:

When?

From where?

To where?



Movin' my money around



From here you can move money between available accounts, just complete four easy steps. Select the timeframe of the transfer, select the source and destination accounts, and you're practically finished! All that's left is telling us how much to transfer. At any point in the process you can track progress using the summary on the right.

Set up my transfer:

Step 1. When do I want it to happen?

Step 2. Where am I getting the money?

Step 3. Where's it going?

Pick the account where you want to put the money:

My CU accounts:

- ☐ 000 - Regular Savings: \$59.59
- ☐ 080 - Growth Savings: \$25,836.73

Other member accounts:

Enter account number -

Enter first three letters of last name What's this?

- ☐ Mary Member (08): 000 - Regular Savings

What I have so far:

When?

Right Away

From where?

080 - Growth Savings
\$25,836.73

To where?

How much?

Memo:



My Messages



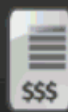
My Accounts



New Accounts



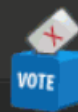
Pay My Bills



E-Statements



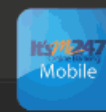
Vote Now



Contact Us




Go Mobile!



Certificate Information

 [Print](#)

402 - 60 MO IRA CERT

IRA Plan:	Roth
Value if redeemed now:	\$1,204.37
Annual Percentage Yield:	5.480%
Renewal Option: 	<u>Will automatically renew upon maturity.</u> 
Maturity Date:	10/6/2011
Last Renewal Date:	10/6/2006
Actual Balance:	\$1,229.49
Available Balance:	\$229.49
Last Transaction Date:	10/6/2006
Accrued Dividends:	\$1.26
Dividends Paid YTD:	\$28.33
Dividend Payment Method:	Add dividends back into this certificate.
Dividend Payment Frequency:	Monthly

My Accounts

[Account Summary](#)[Transfer Money](#)[Nicknames](#)[Scheduled Check Transfers](#)[ACH Transactions \(1\)](#)[Checks Cleared](#)[Check Stop Payment](#)[Check Withdrawal](#)

My Points

I have
18,140
Reward Points

My last score was
591 points.

[Click for details](#)



Lending

- ◉ Credit report analytics
- ◉ Redesigned loan application screens
- ◉ Selective Loan Trial Balance enhancements
- ◉ OTB maintenance changes
- ◉ VIN lookup for closed collateral
- ◉ Wait times now look at underwriter codes
- ◉ Catch up calculator
- ◉ Updated Participation Lending report
- ◉ Delinquency fine calculation



Pre-Membership Loan Request Recap


Application # 107268

SSN/TIN  HANNAHSUSANAH SAVANAHRAVANAHApplication created YES 

Loan category 38 ED LOC

Application date Jan 18, 2012



Loan product 048 EdLOC

[Review Decision](#) 

Processing Details		Payment Summary	
Disbursement date	Jan 18, 2012	Amount requested	5,000.00
First payment date	Feb 18, 2012		
Maturity date	Jan 18, 2032	Total amount financed	5,000.00
Amort term date		+ Total finance charges	11,475.77
Frequency	MONTHLY	+ Total CDI premiums	0.00
Payment	68.66	+ Total SCL premiums	0.00
Final payment	66.03	+ Total JCL premiums	0.00
# of payments	240	Total amount in payments	16,475.77
Interest rate	15.750		
Modified APR	15.750	Misc coverages in loan	0.00
Loan fees to include in modified APR	0.00	Other misc coverages	0.00

Edit Loan	F2
UW Comments	F5
Checklist	F6
Save/Done	F10
Override	F13
View/Print Amort	F14

Centralized Underwriting Codes

Code ☐ 
ID ☐ 
PW (Control Off)

[Complete Loan Application](#)[Create Loan Account](#)[Loan](#)[OTB Approval/Denial](#)[Save/Done](#)

Loan Application #107268: Request & Personal

Applicant

Account # 37 **HANNAHSUSANAH SAVANAHRVANA**

Co-applicant R R GRIMM

Type G = Guarantor

Relationship

SSN/TIN

3

Birthdate

Oct 06, 1981

Phone

000-000-0000

Driver's license

State

Toggle Co-Applicant

Marital status:

☐ Married☐ Separated☐ Unmarried

Amount requested 5,000.00

Rate 15.75

Purpose ADULT EDUCATION

Collateral desc HONDA

[Update](#)

Year 2005 ACCORD

ID # 1

Estimated value 40,000.00

LTV 12.50%

Amount pledged 1,000.00

Payment amount 68.66

Pmts 240

Repayment 1 = Payroll deduct.

Insurance No Insurance

IMPORTANT: If starting a brand-new application, to quickly pull in data from the Household database and then exit without moving through the remaining screens: Click Summary and then click Save/Done (NOT Cancel).

Current Address

Address 588

City WASHINGTON

State, ZIP PA 153010000

☐ Own ☐ Rent

Date moved 00/00/0000

Previous Address

Address

City

State, ZIP 000000000

☐ Own ☐ Rent

Date moved 00/00/0000

Toggle Co-App	F1
Save/Backup	F3
UW Comments	F5
Cancel	F7
Save/Done	F10
Name/Address	F14
Chg Co-Applicant	F15
Update Collateral	F16

Loan Req & Personal

Employment

Income

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Debts

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Misc & Comments

Summary

Print

Loan Application #107268: Employment

Applicant

Applicant **HANNAHSUSANAH SAVANAHRAVANA**

Guarantor

R R GRIMM**Current Employer**

Employer
Address line 1
Address line 2
City
State, ZIP
Start date [MMDDYYYY]
Phone Ext
Title
Business type
☐ Full-time ☐ Self-employed

Previous Employer

Employer
Address line 1
Address line 2
City
State, ZIP
Start date [MMDDYYYY]
End date [MMDDYYYY]
Phone

[Toggle Co-Applicant](#)

[Toggle Co-App](#) F1
[Save/Backup](#) F3
[UW Comments](#) F5
[Cancel](#) F7
[Save/Done](#) F10
[Current to Prev](#) F12
[Prev to Current](#) F13

Note: When there is a co-applicant on the application, if you press the Enter key to proceed through the remaining screens, the system will automatically stop on both the applicant and co-applicant views for each screen. This is handy if you just want to quickly scroll through the entire application and don't want to forget to look at co-applicant details also.

Loan Req & Personal

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Miscellaneous

Summary

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Loan Application #107268: Income

Applicant

Applicant **HANNAHSUSANAH SAVANAHRAMANAH**

Guarantor

R R GRIMM

Income		Credit Union Account	
Employment income	<input type="text"/>	Account #	<input type="text"/>
Income from	<input type="text"/>	Checking balance	As of Jan 18, 2012
Income from	<input type="text"/>	Savings balance	
Total			
Pay frequency	A = Annually ▼	Toggle Co-Applicant	
Net/Gross	G = Gross ▼		

Enter income in whole dollars and using the same increment. Use the Pay Frequency field to set the increment.

[Toggle Co-App](#) F1
[Save/Backup](#) F3
[UW Comments](#) F5
[Cancel](#) F7
[Save/Done](#) F10
[Refresh Balances](#) F12

Other Depository Accounts

Institution	<input type="text"/>	Checking balance	<input type="text"/>	Account #	<input type="text"/>
Address	<input type="text"/>	Savings balance	<input type="text"/>	Account #	<input type="text"/>
City, State, ZIP	<input type="text"/>				
Phone	<input type="text"/>				

Loan Req & Personal

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Print

Loan Application #107268: References

Applicant

Applicant **HANNAHSUSANAH SAVANAHRAVANA**

Guarantor

R R GRIMM**Reference #1: Paid Off Debt**

Name
Address
City, State, ZIP
Phone 000-000-0000

Reference #2: Relative

Name
Address
City, State, ZIP
Phone 000-000-0000
Relationship

[Toggle Co-Applicant](#)**Reference #3: Non-Relative**

Name
Address
City, State, ZIP
Phone 000-000-0000

[Toggle Co-App](#) F1
[Save/Backup](#) F3
[UW Comments](#) F5
[Cancel](#) F7
[Save/Done](#) F10



To clear reference information, remove the name.

Loan Req & Personal

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Misc & Comments

Summary



Loan Application #107268: Assets

Co-Applicant

Applicant HANNAHSUSANAH SAVANAHRAVANAH

Guarantor R R GRIMM

If the applicant and co-applicant are from the same household, there may be some duplication of assets.

Use Delete to remove the duplicate co-applicant info, if necessary.

Real Estate Assets

Asset Code	Description	Market Value	Secured	Real Estate Assets
HOME01			<input type="checkbox"/>	
RE-02			<input type="checkbox"/>	
RE-03			<input type="checkbox"/>	

Other Assets

Asset Code	Description	Market Value	Secured	Other Assets
AS-04			<input type="checkbox"/>	
AS-05			<input type="checkbox"/>	
AS-06			<input type="checkbox"/>	
AS-07			<input type="checkbox"/>	
AS-08			<input type="checkbox"/>	
AS-09			<input type="checkbox"/>	
AS-10			<input type="checkbox"/>	

Total assets

Toggle Applicant F1
Save/Backup F3
UW Comments F5
Cancel F7
Save/Done F10

Loan Req & Personal

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Loan Application #107268: Debts

Applicant

Applicant **HANNAHSUSANAH SAVANAHRAVANAH**

Guarantor

R R GRIMM

Total mortgage balances 136,500

Total installment balances 142,417

Total CC/revolving balances 23,326

Source	Institution Name	Account	LOC	Limit/Org Bal	Current Balance	Payment	Frq	Est Rate	Type	Sec
Manual	<input checked="" type="checkbox"/> TRW APARTMENT	2	<input type="checkbox"/>			180	M			<input type="checkbox"/>
Manual	<input checked="" type="checkbox"/> HEARTWELL MORTGAGE	7	<input type="checkbox"/>	154,700	136,500	975	M			<input type="checkbox"/>
Credit Rpt	<input checked="" type="checkbox"/> UNIV OF PA	Trade 111	<input type="checkbox"/>	760	59	30	M			<input type="checkbox"/>
Credit Rpt	<input checked="" type="checkbox"/> SM SERVICING	Trade 111	<input type="checkbox"/>	20,000	20,000	184	M			<input type="checkbox"/>
Credit Rpt	<input checked="" type="checkbox"/> SM SERVICING	Trade 111	<input type="checkbox"/>	16,704	16,704	138	M			<input type="checkbox"/>
Credit Rpt	<input checked="" type="checkbox"/> MELON EST ST	Trade 111	<input type="checkbox"/>	5,000	7,245	42	M	0.150		<input type="checkbox"/>
Credit Rpt	<input checked="" type="checkbox"/> ABC SERVICING	Trade 111	<input type="checkbox"/>	7,500	7,500	98	M	9.475		<input type="checkbox"/>
Credit Rpt	<input checked="" type="checkbox"/> ABC SERVICING	Trade 111	<input type="checkbox"/>	7,500	7,500	98	M	9.475		<input type="checkbox"/>
Credit Rpt	<input checked="" type="checkbox"/> ABC SERVICING	Trade 111	<input type="checkbox"/>	8,500	8,500	113	M	9.875		<input type="checkbox"/>
Credit Rpt	<input checked="" type="checkbox"/> PHEAA/AES	Trade 111	<input type="checkbox"/>	8,500	8,500	113	M	9.875		<input type="checkbox"/>
Credit Rpt	<input checked="" type="checkbox"/> PHEAA/AES	Trade 111	<input type="checkbox"/>	1,000	1,000	13	M	9.300		<input type="checkbox"/>
Credit Rpt	<input checked="" type="checkbox"/> BNK MRFRSBRO	Trade 111	<input type="checkbox"/>	10,000	12,219	164	M	15.125		<input type="checkbox"/>
Credit Rpt	<input checked="" type="checkbox"/> PHEAA/AES	Trade 11	<input type="checkbox"/>	10,000	13,190	177	M	17.225		<input type="checkbox"/>
Credit Rpt	<input checked="" type="checkbox"/> PHEAA/AES	Trade 111	<input type="checkbox"/>	20,000	20,000	35	M			<input type="checkbox"/>

Toggle Co-Applicant

- Toggle Co-App F1
- Save/Backup F3
- UW Comments F5
- Cancel F7
- View CU Loans F18
- Add/Update RE F21
- Add/Update Loans F22
- Add/Update Cards F23

= Rent
 = Mortgage
 = 2nd Mortgage
 = Auto
 = LOC
 = Installment
 = CC/Revolving

Note: Updated debts are highlighted.

Loan Req & Personal

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Loan Application #107268: Debts

Applicant

Applicant **HANNAHSUSANAH SAVANAHRAVANAH**

Guarantor

R R GRIMM

Total mortgage balances 136,500

Total installment balances 142,417

Total CC/revolving balances 23,326

Source	Institution Name	Account	LOC	Limit/Org Bal	Current Balance	Payment	Frq	Est Rate	Type	Sec
Manual	<input checked="" type="checkbox"/> TRW APARTMENT	2	<input type="checkbox"/>			180	M			<input type="checkbox"/>
Manual	<input checked="" type="checkbox"/> HEARTWELL MORTGAGE	7	<input type="checkbox"/>	154,700	136,500	975	M			<input type="checkbox"/>
Credit Rpt	<input checked="" type="checkbox"/> UNIV									<input type="checkbox"/>
Credit Rpt	<input checked="" type="checkbox"/> SM SE									<input type="checkbox"/>
Credit Rpt	<input checked="" type="checkbox"/> SM SE									<input type="checkbox"/>
Credit Rpt	<input checked="" type="checkbox"/> MELO									<input type="checkbox"/>
Credit Rpt	<input checked="" type="checkbox"/> ABC S									<input type="checkbox"/>
Credit Rpt	<input checked="" type="checkbox"/> ABC S									<input type="checkbox"/>
Credit Rpt	<input checked="" type="checkbox"/> ABC S									<input type="checkbox"/>
Credit Rpt	<input checked="" type="checkbox"/> PHEA									<input type="checkbox"/>
Credit Rpt	<input checked="" type="checkbox"/> PHEA									<input type="checkbox"/>
Credit Rpt	<input checked="" type="checkbox"/> BNK M									<input type="checkbox"/>
Credit Rpt	<input checked="" type="checkbox"/> PHEA									<input type="checkbox"/>
Credit Rpt	<input checked="" type="checkbox"/> PHEA									<input type="checkbox"/>

Session 0 CU*BASE GOLD - Application Credit Report:

 Backup F3
 Cancel F7

Credit report # 01

SUBSCRIBER	BALDT	LIMIT	HIGHCRD	LOAN CODE
SUB#	KOB TYP TRM ECOA OPEN	BALANCE	PAIDDT	MOS REV
ACCOUNT #	LSTPD	MONTH PAY	PAST DUE	MAX DLQ AMT
PYMT STATUS		PYMT HIST BY MONTH		30/60/90
REMARKS				MAX DLQ DT

Trade Detail				
UNIV OF PA	10-2011	\$	\$000000760	N
U 03:	U I04 25 I	12-2005	\$000000059	(37)
	06-2011	\$000000030	\$000000060	\$00000060
90 DAYS PAST DUE		4321111212111111111111	03/01/01	09-2011
Comment:				

(4407)

Learn About This Feature

 Toggle Co-App F1
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 UW Comments F5
 Cancel F7
 View CU Loans F18
 Add/Update RE F21
 Add/Update Loans F22
 Add/Update Cards F23

= Rent

= Mortgage

= 2nd Mortgage

= Auto

= LOC

= Installment

= CC/Revolving

Note: Updated debts are highlighted.

Loan Req & Personal

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Loan Application #107268: Debts

Applicant

Applicant **HANNAHSUSANAH SAVANAHRAVANAH**

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Total mortgage balances 136,500

Total installment balances 142,417

Total CC/revolving balances 23,326

Source	Institution Name	Account	LOC	Limit/Org Bal	Current Balance	Payment	Frq	Est Rate	Type	Sec
Manual	<input checked="" type="checkbox"/> TRW APARTMENT	2	<input type="checkbox"/>			180	M			<input type="checkbox"/>
Manual	<input checked="" type="checkbox"/> HEARTWELL MORTGAGE	7	<input type="checkbox"/>	154,700	136,500	975	M			<input type="checkbox"/>
Credit Rpt	<input checked="" type="checkbox"/> UNIV OF PA	Trade 111	<input type="checkbox"/>	760	59	30	M			<input type="checkbox"/>
Credit Rpt	<input checked="" type="checkbox"/> SM SERVICING	Trade 111	<input type="checkbox"/>	20,000	20,000	184	M			<input type="checkbox"/>
Credit Rpt	<input checked="" type="checkbox"/> SM SERVICING	Trade 111	<input type="checkbox"/>	16,704	16,704	138	M			<input type="checkbox"/>
Credit Rpt	<input checked="" type="checkbox"/> MELON EST ST	Trade 111	<input type="checkbox"/>	5,000	7,245	42	M	0.150		<input type="checkbox"/>
Credit Rpt	<input checked="" type="checkbox"/> ABC SERVICING	Trade 111	<input type="checkbox"/>	7,500	7,500	98	M	9.475		<input type="checkbox"/>
Credit Rpt	<input checked="" type="checkbox"/> ABC SERVICING	Trade 111	<input type="checkbox"/>	7,500	7,500	98	M	9.475		<input type="checkbox"/>
Credit Rpt	<input checked="" type="checkbox"/> ABC SERVICING	Trade 111	<input type="checkbox"/>	8,500	8,500	113	M	9.875		<input type="checkbox"/>
Credit Rpt	<input checked="" type="checkbox"/> PHEAA/AES	Trade 111	<input type="checkbox"/>	8,500	8,500	113	M	9.875		<input type="checkbox"/>
Credit Rpt	<input checked="" type="checkbox"/> PHEAA/AES	Trade 111	<input type="checkbox"/>	1,000	1,000	13	M	9.300		<input type="checkbox"/>
Credit Rpt	<input checked="" type="checkbox"/> BNK MRFRSBRO	Trade 111	<input type="checkbox"/>	10,000	12,219	164	M	15.125		<input type="checkbox"/>
Credit Rpt	<input checked="" type="checkbox"/> PHEAA/AES	Trade 11	<input type="checkbox"/>	10,000	13,190	177	M	17.225		<input type="checkbox"/>
Credit Rpt	<input checked="" type="checkbox"/> PHEAA/AES	Trade 111	<input type="checkbox"/>	20,000	20,000	35	M			<input type="checkbox"/>

Toggle Co-Applicant

Toggle Co-App F1
 Save/Backup F3
 UW Comments F5
 Cancel F7
 View CU Loans F18
 Add/Update RE F21
 Add/Update Loans F22
 Add/Update Cards F23

= Rent
 = Mortgage
 = 2nd Mortgage
 = Auto
 = LOC
 = Installment
 = CC/Revolving

Note: Updated debts are highlighted.

Loan Req & Personal

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TransUnion Credit Report

Analysis

Name SPICER HANNAH

File received status COMPLETE

SSN 37 [REDACTED]

Birth year

Requested Feb 03, 2012

Report # 104377

Address			Employer	
Current	588 [REDACTED]		Current	0 INC
	WASHINGTON	PA 15301 0000	Reported	Feb 2012
Previous			Previous	0 INC
			Reported	Feb 2012

Inquiries 5 Last 6 months 1
 Last inquiry Feb 03, 2012
 # Satisfactory accounts 8
 # Trade lines 31 [Trade](#)
 # Paid off loans 12
 Oldest trade line May 06, 2005

Installment balance 142,417
 Scheduled/estimated payments 2,169
 Real estate estimated balance [No Data](#)
 Real estate estimated payment [No Data](#)
 Revolving line estimated balance 23,326
 Revolving line available 6,626

Public records [No Data](#)
 Past due amount 723
 Currently delq/derogatory [Trade](#)

EMPIRICA Score: 0531

Bankruptcy/MDS Score: 0000

00039 Serious delinquency

00000 No adverse factor

00018 Number of accts w delinquency

00010 Bal to cr limits to high (rev)

00013 Time since delq to recent/unkn

[Toggle Applicant F1](#)
[Backup F3](#)
[Cancel F7](#)
[Report Detail F9](#)
[View History F10](#)
[Print F14](#)

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TransUnion Credit Report

Detail

Name SPICER HANNAH

Requested Feb 03, 2012

Report # 104377

Position to Section

Position to Trade Line

The data on this screen will be stored online for only 60 days (or your credit union's configured retention period), so it is possible for summary data to exist on the other credit report screens while this screen will be blank.

Cancel	F7
View Credit Report Analysis	F8
View Decision	F10
Print Hard Copy of Report Data	F14

Report Detail

***** TRU CONSUMER CREDIT REPORT *****

*

*

Date: 02/03/2012 Time: 11:32:26 Credit File Date: 2012/02/03

HANNAH 37 CA- 588

WASHINGTON, PA 153

HANNAH SPICER

SS:

DOB:

Current Address: 588
WASHINGTON PA 15301

RPDT: 02-2012

Current Employer: 0 INC

RPDT: 02-2012

AKA:

Former Name:

Previous Address: 588
WASHINGTON PA 15301

RPDT: 02-2012

Previous Employer: 0 INC

RPDT: 02-2012

----- CONSUMER STATEMENT -----

----- FRAUD SUMMARY -----

Fraud Victim Indicator: NO



TransUnion Credit Report

Detail

Name SPICER HANNAH

Requested Feb 03, 2012

Report # 104377

Position to Section

CONSUMER STATEMENT
FRAUD SUMMARY
SCORE SUMMARY
PUBLIC RECORDS
TRADES
REAL ESTATE/MORTGAGE ACCOUNTS
INSTALLMENT ACCOUNTS
REVOLVING ACCOUNTS
OTHER ACCOUNTS
INQUIRIES

The data on this screen will be stored online for only 60 days (or your credit union's configured retention period), so it is possible for summary data to exist on the other credit report screens while this screen will be blank.

Cancel F7
View Credit Report Analysis F8
View Decision F10
Print Hard Copy of Report Data F14

Report Detail

***** TRU CONSUMER CREDIT REPORT *****

*
*

Date: 02/03/2012 Time: 11:32:26 Credit File Date: 2012/02/03
HANNAH 37 CA- 588
WASHINGTON, PA 15301

HANNAH SPICER

SS: [REDACTED]

DOB: [REDACTED]

Current Address: 588 [REDACTED]
WASHINGTON PA 15301
RPDT: 02-2012

Current Employer: 0 INC
RPDT: 02-2012

AKA:
Former Name:

Previous Address: 588 [REDACTED]
WASHINGTON PA 15301
RPDT: 02-2012

Previous Employer: 0 INC
RPTD: 02-2012

----- CONSUMER STATEMENT -----

----- FRAUD SUMMARY -----

Fraud Victim Indicator: NO



TransUnion Credit Report

Detail

Name SPICER HANNAH

Requested Feb 03, 2012

Report # 104377

Position to Section

Position to Trade Line

The data on this screen will be stored online for only 60 days (or your credit union's configured retention period), so it is possible for summary data to exist on the other credit report screens while this screen will be blank.

Cancel	F7
View Credit Report Analysis	F8
View Decision	F10
Print Hard Copy of Report Data	F14

Report Detail

***** TRU CONSUMER CREDIT REPORT *****

*

*

Date: 02/03/2012 Time: 11:32:26 Credit File Date: 2012/02/03

SPICER HANNAH 37 CA- 588

WASHINGTON, PA 153

HANNAH SPICER

S:

OB:

Current Address: 588

WASHINGTON PA 15301

RPDT: 02-2012

Current Employer: 0 INC

RPDT: 02-2012

AKA:

Former Name:

Previous Address: 588

WASHINGTON PA 15301

RPDT: 02-2012

Previous Employer: 0 INC

RPDT: 02-2012

----- CONSUMER STATEMENT -----

----- FRAUD SUMMARY -----

Fraud Victim Indicator: NO

TransUnion Credit Report

Detail

Name SPICER HANNAH

Requested Feb 03, 2012

Report # 104377

Position to Section

Position to Trade Line

UNIV OF PA
UNIV OF PA
NORDSTROM
NORDSTROM
SM SERVICING
SM SERVICING
SM SERVICING
SM SERVICING
MELON EST ST
MELON EST ST

stored online for only 60 days
(or your credit union's configured
retention period), so it is possible
for summary data to exist on the
other credit report screens while
this screen will be blank.

Cancel F7
View Credit Report Analysis F8
View Decision F10
Print Hard Copy of Report Data F14

Report Detail

***** TRU CONSUMER CREDIT REPORT *****

*

*

Date: 02/03/2012 Time: 11:32:26 Credit File Date: 2012/02/03

: HANNAH 37 CA- 588

WASHINGTON, PA 153

HANNAH SPICER

S:

OB:

Current Address: 588
WASHINGTON PA 15301

RPDT: 02-2012

Current Employer: 0 INC

RPDT: 02-2012

AKA:
Former Name:Previous Address: 588
WASHINGTON PA 15301

RPDT: 02-2012

Previous Employer: 0 INC

RPDT: 02-2012

----- CONSUMER STATEMENT -----

----- FRAUD SUMMARY -----

Fraud Victim Indicator: NO



TransUnion Credit Report

Detail

SPICER HANNAH

Requested Feb 03, 2012

Report # 104377

Position to Section

Position to Trade Line

The data on this screen will be stored online for only 60 days (or your credit union's configured retention period), so it is possible for summary data to exist on the other credit report screens while this screen will be blank.

Cancel	F7
View Credit Report Analysis	F8
View Decision	F10
Print Hard Copy of Report Data	F14

Report Detail

***** TRU CONSUMER CREDIT REPORT *****

*

*

Date: 02/03/2012 Time: 11:32:26 Credit File Date: 2012/02/03

SPICER HANNAH 37 CA- 588

WASHINGTON, PA 153

HANNAH SPICER

SS:

DOB:

Current Address: 588
WASHINGTON PA 15301

RPDT: 02-2012

Current Employer: 0 INC

RPDT: 02-2012

AKA:

Former Name:

Previous Address: 588
WASHINGTON PA 15301

RPDT: 02-2012

Previous Employer: 0 INC

RPDT: 02-2012

----- CONSUMER STATEMENT -----

----- FRAUD SUMMARY -----

Fraud Victim Indicator: NO

TransUnion Credit Report

Analysis

Name SPICER HANNAH

File received status COMPLETE

SSN 37 [REDACTED]

Birth year

Requested Feb 03, 2012

Report # 104377

Address			Employer	
Current	588 [REDACTED]		Current	0 INC
	WASHINGTON	PA 15301 0000	Reported	Feb 2012
Previous			Previous	0 INC
			Reported	Feb 2012

Inquiries 5 Last 6 months 1
 Last inquiry Feb 03, 2012
 # Satisfactory accounts 8
 # Trade lines 31 [Trade](#)
 # Paid off loans 12
 Oldest trade line May 06, 2005

Installment balance 142,417
 Scheduled/estimated payments 2,169
 Real estate estimated balance [No Data](#)
 Real estate estimated payment [No Data](#)
 Revolving line estimated balance 23,326
 Revolving line available 6,626

Public records [No Data](#)
 Past due amount 723
 Currently delq/derogatory [Trade](#)

EMPIRICA Score: 0531

Bankruptcy/MDS Score: 0000

00039 Serious delinquency

00000 No adverse factor

00018 Number of accts w delinquency

00010 Bal to cr limits to high (rev)

00013 Time since delq to recent/unkn

[Toggle Applicant F1](#)
[Backup F3](#)
[Cancel F7](#)
[Report Detail F9](#)
[View Decision F10](#)
[Print Report F14](#)

Loan Req & Personal

Employment

Income

References

Assets

Debts

Credit Report

Misc & Comments

Summary

Print

Loan Application #107268: Miscellaneous

Applicant **HANNAHSUSANAH SAVANAHRAVANA** Guarantor **R R GRIMM**

Miscellaneous Details	Applicant	Co-Applicant
Judgement	<input type="checkbox"/>	<input type="checkbox"/>
Bankruptcy	<input type="checkbox"/>	<input type="checkbox"/>
History of repossession/foreclosure	<input type="checkbox"/>	<input type="checkbox"/>
Pending lawsuits	<input type="checkbox"/>	<input type="checkbox"/>
Foreign citizen or permanent alien	<input type="checkbox"/>	<input type="checkbox"/>
Income likely to decline in next two years	<input type="checkbox"/>	<input type="checkbox"/>

Save/Backup	F3
UW Comments	F5
Cancel	F7
Save/Done	F10
Plastics/OTB	F12
Applicant Cmts	F13
Co-Applicant Cmts	F14

[Loan Req & Personal](#)[Employment](#)[Income](#)[References](#)[Assets](#)[Debts](#)[Credit Report](#)[Misc & Comments](#)[Summary](#)[Print](#)

Loan Application #107268: Summary

Combined

Applicant **HANNAHSUSANAH SAVANAHRAVANA** Guarantor **R R GRIMM**

Assets / Net Worth

Total assets	175,000	Total credit limit	0	Secured	10,000
Total debts	5,000	Outstanding	0	Unsecured	0
Net worth	170,000	Available	0	Total debt	10,000

Applicant:

Credit score 531
Grade X
Date Feb 03, 2012

Co-Applicant:

Credit score
Grade X
Date Jan 18, 2012

Income / Expenses	Annually (X)	Quarterly (X/4)	Monthly (X/12)	Weekly (X/52)
Gross	0	0	0	0
Mortgage expense	0	0	0	0
Secured expense	823	205	68	15
Unsecured expense	0	0	0	0
Total expense	823	205	68	15

Expense/Income Ratios		Score	Class A		Class B		Class C	
Total expense/total income	0.00 %	C	0 to	0.00	0.00 to	0.00	0.00 to	999.99
Unsecure/total income	0.00 %	C	0 to	0.00	0.00 to	0.00	0.00 to	999.99
Mortgage expense/total income	0.00 %	C	0 to	0.00	0.00 to	0.00	0.00 to	999.99
Total debts/total income	0.00 %	C	0 to	0.00	0.00 to	0.00	0.00 to	999.99
Total credit limit/total income	0.00 %	C	0 to	0.00	0.00 to	0.00	0.00 to	999.99

Loan to value

With New Loan

- Save/Backup F3
- UW Comments F5
- Cancel F7
- Save/Done F10
- Without New Loan F14
- Applicant Only F15
- View Combined F16
- Co-Applicant Only F17

Loan Req & Personal

Employment

Income

References

Assets

Debts

Credit Report

Misc & Comments

Summary

Print



Reports (E)

MNRPTE

★ Menus

5300 Call Report Tools
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

★ 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

Miscellaneous Loan Information

- | | |
|---------------------------------------|------------------------------------|
| 1 • Alpha Loan Account Listing | 15 • 247 Lender Performance Report |
| 2 • Selective Loan Information Rpt | 16 • 247 Lender Model Analysis |
| 3 • New Financed Loan History | 17 • Mini-Contract Var Rate Lns |
| 4 • Pledge Share/Loan Information | 18 • Loan-to-Value Analysis Report |
| 5 • Additional Signer Information | 19 • E-Statement Enrollment Report |
| 6 • Student Loan Information | |
| 7 • Pledged Collateral Information | |
| 8 • Insurance Agent Information | |
| 9 • Stock Secured Information | |
| 10 • Loans Paid Ahead Analysis | |
| 11 • Insurance Expiration Analysis | |
| 12 • Zero Balance Line of Credits | |
| 13 • Loan Info Sent to Credit Bureau | 27 ✱ Online Credit Card Reports |
| 14 • Neg Bal (Overpaid) Open Crdt Lns | 28 ✱ Misc Tax / Employee Reports |



Ask the
AnswerBook

Menu option ☐Speed sequence Search for:

Session 0 CU*BASE GOLD - CU*BASE CREDIT UNION

CU*BASE GOLD

Menus

5300 Call Report Tools

ACH/Payroll Processing

Auditing Functions

Back

Check

Check

Collection

Config

CU*BASE

CU*BASE

Sp

Account

Acct A

Acct A

Add C

ATM C

Calc

Calculate Check Digit

Change Printer Outque

Close Memberships/Accts

Collateral - VIN# Lookup

Reports (E)

MNRPTE

Miscellaneous Loan Information

1 • Alpha Loan Account Listing

2 • Selective Loan Information Rpt

15 • 247 Lender Performance Report

16 • 247 Lender Model Analysis

17 • Mini-Contract Var Rate Lns

Session 0 CU*BASE GOLD - Loan Information Report

Cancel F7

Report Options

Output format

Process date

Response

☒ Trial balance

☐ Loan delinquency analysis

☐ Loan interest analysis

Feb 2012 [MMYY]

(4397)

Learn About This Feature

Ask the AnswerBook

Search

Phone

Home

Money

Percent

Tools

Close

Menu option ☐ Speed sequence

Search for:

(958) 2/29/12 10:24:07

Learn About This Feature



☐ Print
 ☒ Detail & summary
 ☐ Summary
 ☐ Print name
 ☐ Print address
 ☒ Job queue
 ☐ Export to file

Process date **Mar 2012**
☒ Include written off loans
 Copies

Output format **Trial Balance**
 Printer

Corp ID	<input type="text"/>	Security code	<input type="button" value="Select"/>	Membership designation	<input type="button" value="Select"/>
Branch #	<input type="button" value="Select"/>	Process type	<input type="button" value="Select"/>	Loan classification code	<input type="button" value="Select"/>
G/L acct	<input type="text"/> to <input type="text"/>	Loan officer	<input type="button" value="Select"/>	Frozen account code	<input type="button" value="Select"/>
Business unit	<input type="button" value="Select"/>	# of refinances	<input type="text"/> to <input type="text"/>	Payment protection code	<input type="button" value="Select"/>
Category code	<input type="button" value="Select"/>	Interest calc type	<input type="button" value="Select"/>	Misc coverage code	<input type="button" value="Select"/>
Purpose code	<input type="button" value="Select"/>	User defined code	<input type="text"/>	Lease balloon flag	<input type="radio"/> Blank = N/A <input checked="" type="radio"/> L = Lease

Backup	F3
Cancel	F7

Loan Information Report

Print ☒ Detail & summary ☐ Summary

Process date Mar 2012

Output format Trial Balance

☐ Print name☒ Include written off loans☐ Print address☐ Export to file☒ Job queue

Copies 1

Printer P1

General Information

Corp

Branch

G/L a

Busin

Categ

Purpo

P

Disbu

Disbu

Curre

Paym

Inter

Total # of payments

of payments left

Interest rate

Payment frequency

Variable interest cd

Backup F3

Cancel F7

Session 0 CU*BASE GOLD - Loan Information Report

Cancel

F7

Report Options

Output format

Process date

Response

☒ Trial balance ☐ Loan delinquency analysis ☐ Loan interest analysis

Feb 2012

[MMYY]



(4397)

[Learn About This Feature](#)

Next payment

Delinquency Information

of payments

of months

of days

Delinquency fine ID

Low

High



Loan Information Report

Print ☒ Detail & summary ☐ Summary
 Process date Feb 2012
 Output format Trial Balance

☐ Print name ☐ Print address
☒ Include written off loans ☐ Export to file

☒ Job queue
 Copies 1
 Printer P1

General Information

Corp
 Brand
 G/L a
 Busin
 Categ
 Purpo
 P
 Disbu
 Disbu
 Curre
 Paym
 Inter

Session 0 CU*BASE GOLD - Loan Information Report

Cancel F7

Report Options

Response

Output format 2 ☐ Trial balance ☒ Loan delinquency analysis ☐ Loan interest analysis
 Process date Feb 2012 [MMYY]



(4398)

[Learn About This Feature](#)

Total # of payments	0.00	0.00
# of payments left	0.00	0.00
Interest rate	0.000	0.000
Payment frequency	Select	
Variable interest cd	Select	

Backup F3
 Cancel F7

Next payment

Delinquency Information

Low

High

of payments

of months

of days

Delinquency fine ID

[Select](#)



Loan Information Report

Print ☒ Detail & summary ☐ Summary ☐ Include participation loan investor detail report
 Sort by ☒ N ☐ Account base ☒ Member name ☐ Include 1-2 month call report term
 Report format ☒ P ☐ Payment ☐ Risk score ☐ Include written off loans ☐ Export to file
 Process date Mar 2012 Output format Loan Delinquency Analysis

☒ Job queue

Copies 1

Printer P1

General Information

Corp ID <input type="text"/>	Security code <input type="button" value="Select"/>	Membership designation <input type="button" value="Select"/>
Branch # <input type="button" value="Select"/>	Process type <input type="button" value="Select"/>	Loan classification code <input type="button" value="Select"/>
G/L acct <input type="text"/> to <input type="text"/>	Loan officer <input type="button" value="Select"/>	Frozen account code <input type="button" value="Select"/>
Business unit <input type="button" value="Select"/>	# of refinances <input type="text"/> to <input type="text"/>	Payment protection code <input type="button" value="Select"/>
Category code <input type="button" value="Select"/>	Interest calc type <input type="button" value="Select"/>	Misc coverage code <input type="button" value="Select"/>
Purpose code <input type="button" value="Select"/>	User defined code <input type="text"/>	Lease balloon flag <input type="checkbox"/> <input checked="" type="radio"/> Blank = N/A <input type="radio"/> L = Lease

Payment Information	Low	High	Date Information	Low - [MMDDYYYY]	High - [MMDDYYYY]
Disbursed amount	<input type="text"/>	<input type="text"/>	Review/Write off	<input type="text"/>	<input type="text"/>
Disbursement limit	<input type="text"/>	<input type="text"/>	Opened	<input type="text"/>	<input type="text"/>
Current balance	<input type="text"/>	<input type="text"/>	Maturity	<input type="text"/>	<input type="text"/>
Payment amount	<input type="text"/>	<input type="text"/>	Last disbursed	<input type="text"/>	<input type="text"/>
Interest due amount	<input type="text"/>	<input type="text"/>	Last payment	<input type="text"/>	<input type="text"/>
Total # of payments	<input type="text"/>	<input type="text"/>	Next payment	<input type="text"/>	<input type="text"/>
# of payments left	<input type="text"/>	<input type="text"/>			
Interest rate	<input type="text" value="0.000"/>	<input type="text" value="0.000"/>			
Payment frequency	<input type="button" value="Select"/>				
Variable interest cd	<input type="button" value="Select"/>				

Backup

F3

Cancel

F7



CU*BASE Report Builder 1

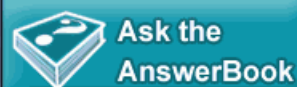
MNQURY

★ Menus

5300 Call Report Tools
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

★ 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
- 2 • Search for Files and Fields

Member/Account File Inquiries

- 5 • MASTER - Membership Records
- 6 • MEMBER1 - Share/IRA Accounts
- 7 • MEMBER2 - Checking/Draft Accts
- 8 • MEMBER3 - Certificate Accounts
- 9 • MEMBER5 - Loan Accounts
- 10 • MEMBER5 - Student Loan Inq
- 11 • MEMBER6 - LOC Accounts
- 12 • TRANS1 - SH/SD Transactions
- 13 • TRANS2 - LN/LOC Transactions
- 14 • TRANS3 - CD Transactions

Misc. File Inquiries

- 15 • ACHSM - ACH Fed Transmissn Summ
- 16 • AUDICC - ARU Stats
- 17 • AUDICC - Online Banking Stats
- 18 • AUDILA - ARU Loan App Requests
- 19 • CLML - Collateral/VIN# Lookup
- 20 • RHN - Cross Selling Task
- 21 • - IRA Bal File Comparison
- 22 • MSR/MSA/MSQ - Member Survey
- 23 • PCMBRCFG - Email Address Lookup
- 24 • PCMBRCFG - Mbrs with Email Adrrs
- 25 • PLASTIC - ATM/Debit Card Inq
- 26 • SECAUD - Employee Activity

Additional Menus

- 28 ✱ MNQRY2--CU*BASE Report Builder 2

Menu option ☐Speed sequence Search for:



CU*BASE Report Builder 1

MNQURY

Menus

5300 Call Report Tools
ACH/Payroll Processing
Auditing Functions
Back Office
Check Processing
Check
Colle
Conf
CU*B
CU*B

Star
Acco
Acct
Acct
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

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- 2 • Search for Files and Fields

Member/Account File Inquiries

Misc. File Inquiries

- 15 • ACHSM - ACH Fed Transmissn Summ
- 16 • AUDICC - ARU Stats
- 17 • AUDICC - Online Banking Stats
- 18 • AUDILA - ARU Loan App Requests

Session 0 CU*BASE GOLD - Member Collateral/VIN Number Inquiry

Backup F3
Cancel F7

Select inquiry for active or closed loans ☐ Active loans ☐ Closed loans

(4414)

[Learn About This Feature](#)

- 12 • TRANS1 - SH/SD Transactions
- 13 • TRANS2 - LN/LOC Transactions
- 14 • TRANS3 - CD Transactions

- 26 • SECAUD - Employee Activity

Additional Menus

- 28 ✱ MNQRY2--CU*BASE Report Builder 2



Ask the
AnswerBook

Menu option ☐Speed sequence Search for: 



CU*BASE Report Builder 1

MNQUERY

Menus

- 5300 Call Report Tools
- ACH/Payroll Processing
- Auditing Functions
- Back Office
- Check Processing
- Check Processing
- Collateral - VIN# Lookup
- Configuration
- CU*BASE
- CU*BASE
- Spreadsheets
- Accounts
- Accounting
- Accounting
- 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
- 2 • Search for Files and Fields

Misc. File Inquiries

- 15 • ACHSM - ACH Fed Transmissn Summ
- 16 • AUDICC - ARU Stats
- 17 • AUDICC - Online Banking Stats
- 18 • AUDILA - ARU Loan App Requests

Member/Account File Inquiries

Session 0 CU*BASE GOLD - Member Collateral/VIN Number Inquiry

Backup F3
Cancel F7

Select inquiry for active or closed loans ☐ Active loans ☒ Closed loans



(4414)

[Learn About This Feature](#)

- 12 • TRANS1 - SH/SD Transactions
- 13 • TRANS2 - LN/LOC Transactions
- 14 • TRANS3 - CD Transactions

- 26 • SECAUD - Employee Activity

Additional Menus

- 28 ✱ MNQUERY2--CU*BASE Report Builder 2



Menu option ☐ Speed sequence
Search for:

Select Records

Report Builder

Enter criteria to choose which data should appear on the report.

Combine (And/Or)	Field Name	Comparison	Criteria (Field, Number, 'Text', etc.)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>



Exit	F3
Insert	F9
Dsply. names only	F11
Cancel	F12
Files	F18
Next group	F19
Reorganize	F20
More keys	F24

Available Fields

Field Name	Text	Length	Decimal
OWNSSN	Collateral Owners SSN	9	0
ACCTBS	Account Base	9	0
ACTTYP	Account Type	3	0
SEQNO#	Closed Seq #	2	0
GLDSC1	Collateral Desc 1	30	

Select



Fields containing alphanumeric text must be entered with single quotes surrounding the value.

Work/View Application Status

Pending Processing

Created To [MMDDYYYY]Jump to: Loan app # Last name

To get a "dashboard" view of progress toward your team's goals, use F17 - Activity Tracking to display a statistical analysis screen showing all applications in the pipeline.

Wait Times This Week

1 < 1 hr
1 1 - 4 hrs
0 4 - 8 hrs
8 > 1 day

New Application F1
Refresh F5
Cancel F7
WMail F14
WCalendar F15
Activity Tracking F17
Show All Codes F20

Filter By

UW status
Interviewer ID
Dealer
Underwriter ID
Loan category

Product code
Interviewer branch
Delivery channel
Business unit

Pending Booked Denied

App #	Applicant Name	Application Date/Time	DC	Decision	Central Underwriting Status		
					Int	ID	Action
107473	LOANFIRSTNAMEA B LOANLAST	Mar 08, 2012 08:18	CU		92		
107475	LOANFIRSTNAMEA B LOANLAST	Mar 08, 2012 08:40	CU		92		
107471	CHARLOTTE LOANLAST	Mar 07, 2012 13:24	HB	Fail Fltr	96	96	HOME BANKING REQUEST
107464	CHARLOTTE LOANLAST	Mar 06, 2012 09:31	CU	Fail Fltr	89		Model-Requested
107466	WILMA W FLINSTONE	Mar 06, 2012 09:35	CU		89		
107465	STEPHANY L JONES NonMbr	Mar 06, 2012 09:32	CU		89		
107449	MICHAEL D LOANLAST	Mar 02, 2012 11:10	CU		89		
107451	LOANFIRSTNAMEA B LOANLAST	Mar 02, 2012 14:19	CU		92		
107452	CHARLOTTE LOANLAST NonMbr	Mar 02, 2012 14:57	CU		89		
107454	CHARLOTTE LOANLAST NonMbr	Mar 02, 2012 15:02	CU		89		
107432	LOANFIRSTNAMEA B LOANLAST	Feb 29, 2012 10:02	CU	Fail Fltr	89		Model-Requested
107401	LOANFIRSTNAMEA B LOANLAST	Feb 23, 2012 14:00	CU	Fail	89		Model-Requested

☐ Work w/ Loan Req ☐ UW Comments ☐ Dealer ☐ Decision
☐ Checklist ☐ App Comments ☐ Loan File ☐ Delete App



Key Activity Tracking

SUBMIT - UNDERWRITER

SUBMIT - MSO/MSR

DEALERTRACK

SUBMIT - LOAN REVIEW

HOME BANKING REQUEST 2

RETAILER DIRECT

- ◉ Credit CARD Act – Interest rate change management
- ◉ Fee for batch card reissue and update
- ◉ View credit card activity details
- ◉ Last ten member account lookup for ATM/Debit and credit cards

UPDATE

Begin with type Category code 75 VISA CLASSIC (R 13.9 / P 3.0%) Show dates [MMDDYYYY] (Blank for all)

[illegible]

↑ ↓

Backup	F3
Add New	F6
Bypass	F8



Online ATM/Debit/Credit Card Processing

MNATMD

Menus

5300 Call Report Tools
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CU*BASE Report Builder 1

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

Daily ATM/Dbt/Crdt Card Process

- 1 • ATM/Debit Card Maintenance
- 2 • ATM/Debit Card/Activity Inquiry
- 3 • Update/Order Online Credit Cards
- 4 • Update Restricted Credit Card #s
- 5 • Card Expiration Processing



View ATM/Debit/Credit Configs

- 16 • Vendor Config Inquiry
- 17 • BIN Config Inquiry
- 18 • Service Charge Groups Config Inq
- 19 • Card Stock Config Inquiry
- 20 • ATM Surcharge Rebate Reward Prgm

ATM/Debit/Credit Card Reporting

- 10 • ATM/Debit Daily Exceptions Rpt
- 11 • List Overlimit Credit Cards
- 12 • List Inactive Credit Cards
- 13 • List Duplicate Credit Cards

28 ✱ ATM/Debit/Credit Card Configs



Ask the
AnswerBook

Menu option ☐Speed sequence Search for:

Expiration: From [MMYYYY] To [MMYYYY]

↑ ↓

--



Expiration: From [MMYYYY] To [MMYYYY]



Update Card Expiration Dates

Position to card

- Inquiry
- Card Maintenance
- Tracker Review

Card Expiration Processing

Update Card Expiration Dates

BIN 4 [redacted] BIN type CREDIT

Expiration: From Mar 2012 To Mar 2012

Position Session 0 CU*BASE GOLD - Confirm Card Updates

Post/Confirm F5

Bypass F8

BIN 46 [redacted]

Original expiration dates: From Mar 2012 To Mar 2012

Total # of cards in batch 5

of cards to be reissued 5

of fees to be posted 5

Total fees 50.00

of cards skipped 0

Number of cards closed/blocked 0



Card expiration dates will be updated according to the number of months on the BIN configuration. If you have not finished, bypass and return to the menu. Settings are saved but nothing will be posted until update is confirmed.

(4431)

[Learn About This Feature](#)

Backup

F3

Process Updates

F5

Cancel

F7

Show All

F10

Print

F21

(4428) 2/29/12 10:31:30

[Learn About This Feature](#)

Card Expiration Processing

Update Card Expiration Dates



BIN 46

BIN type CREDIT

Expiration dates: From Mar 2012 To Mar 2012

Report Options**Response**☐ Include member address☐ Include closed/blocked cards☒ Job queue

Copies 1

Printer P1



Cancel

F7



Online ATM/Debit/Credit Card Processing

MNATMD

★ Menus

5300 Call Report Tools
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

★ 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

Daily ATM/Dbt/Crdt Card Process

- 1 • ATM/Debit Card Maintenance
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View ATM/Debit/Credit Configs

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- 10 • ATM/Debit Daily Exceptions Rpt
- 11 • List Overlimit Credit Cards
- 12 • List Inactive Credit Cards
- 13 • List Duplicate Credit Cards

28 ✱ ATM/Debit/Credit Card Configs



Ask the
AnswerBook

Menu option ☐Speed sequence Search for:



(or last 4 digits)

[illegible]

F3

F7

UPDATE

[illegible]

-



1068 | 2/29/12 11:23:23 [Learn About This Feature](#)



 Network Links

Viewing All Activity

Card sequence # 00000

Embossed name: Line 1	JOHN Q MEMBER
Line 2	

[illegible]

- Select



Backup	F3
Show Exception	F11



Offline activity may not be presented.



Multiple records can be selected using the Control key.

Auditing

- ◉ Interest due greater than scheduled amount report
- ◉ Mandate of Employee ID for Inquiry
- ◉ FinCEN Report Updates



Auditing Functions

MNAUDT

Menus

5300 Call Report Tools
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Check/ATM Processing
Collection Processing
Configuration Functions
CU*BASE Main Menu
CU*BASE Report Builder 1

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



Work Member Accounts & Activity

- 1 • Work Daily BSA/CTR Activity
- 2 • Print BSA/SAR Activity Report
- 3 • Run OFAC Data Match (Batch Scan)
- 4 • Scan a Single Name Through OFAC
- 5 • Work Dormant Members
- 6 • Print Dormancy Master List
- 7 • Audit Disabled/Inactive PIN/PWs
- 8 • Audit Loan Collateral Report
- 9 • Sample High-Risk Checking Accts
- 10 • Sample High-Risk Transactions
- 11 • Review Collections Summary Stats
- 12 • Run FinCEN 314(a) Scan
- 13 • Review Monthly Misc Receipts
- 14 • Review Monthly Misc Advances

- 15 • Loan Concentration Analysis
- 16 • e-Statement Batch Un-enrollment
- 17 • Loans w/ Int Due Above Pmt Amt



Employees/Insider/High Risk Mbrs

- 22 • Audit Insider/Employee Activity
- 23 • Insider Audit/Due Diligence Rpt
- 24 • Audit File Maintenance
- 25 • Print File Maintenance Report
- 26 • Employee Security Reports
- 27 • User ID Information & History

29 ✱ Audit CU Configurations

Menu option ☐Speed sequence Search for:



Auditing Functions

MNAUDT

Menus

5300 Call Report Tools
ACH/Payroll Processing
Auditing Functions

Back

Check

Check

Colle

Confir

CU*BASE

CU*BASE

Sp

Accou

Acct A

Acct A

Add C

ATM C

Calc

Calculate Check Digit

Change Printer Outque

Close Memberships/Accts

Collateral - VIN# Lookup

Work Member Accounts & Activity

1 • Work Daily BSA/CTR Activity

2 • Print BSA/SAR Activity Report

15 • Loan Concentration Analysis

16 • e-Statement Batch Un-enrollment

17 • Loans w/ Int Due Above Pmt Amt

Session 0 CU*BASE GOLD - Loan Interest Greater than Payment Report

Cancel

F7

Report Options

Response

Business unit

Select

0 selected

Optional

Loan category

Select

0 selected

Optional

☐ Include written off loans☐ Include delinquent loans☐ Export data to file☒ Job queue

Copies 1

Printer P1

[4413]

[Learn About This Feature](#)

14 • Review Monthly Misc Advances

29 * Audit CU Configurations



Ask the
AnswerBook



Menu option



Speed sequence

Search for:

Accounting/Back Office

- ◉ Journal entry posting improvements
- ◉ Upload your work...import data to post to the G/L
- ◉ Customize your message on Annual Escrow Disclosure

Maintain Journal Entries

Jump to seq # Go! Corp ID 1 Effective posting date Feb 18, 2012 Using J/E ID BA Using J/E # 112

Seq #	Branch #	G/L Account #	Debit	Credit	Source #	Description	Records imported	Records in error
1			0.00	0.00				0
2			0.00	0.00				
3			0.00	0.00				
4			0.00	0.00				
5			0.00	0.00				
6			0.00	0.00				
7			0.00	0.00				
8			0.00	0.00				
9			0.00	0.00				
10			0.00	0.00				
11			0.00	0.00				
12			0.00	0.00				
13			0.00	0.00				
14			0.00	0.00				
15			0.00	0.00				
16			0.00	0.00				
17			0.00	0.00				
18			0.00	0.00				
19			0.00	0.00				
20			0.00	0.00				

Debit 0.00
Credit 0.00
Net 0.00

Special Posting Features

Status Active
Reversing No
Year end
Recurring



Special F1 Post F2 New J/E F6 Import Entries F11 Bypass F12 Suspend J/E F18

(122) 2/17/12 14:06:30

[Learn About This Feature](#)

Maintain Journal Entries

Jump to seq # Go! Corp ID 1 Effective posting date Feb 18, 2012 Using J/E ID BA Using J/E # 112

Seq #	Branch #	G/L Account #	Debit	Credit	Source #	Description	Records imported	Records in error
1			0.00	0.00				0
2								

Session 0 CU*BASE GOLD - Import file to Post

Backup F3

Import F5

Option ☐☐ 1 = Flat☐ 2 = User-defined fixed format☐ 3 = User-defined comma delimitedFile to import

Defaults:

Source Description 

(4389)

[Learn About This Feature](#)

Special F1 Post F2 New J/E F6 Import Entries F11 Bypass F12 Suspend J/E F18

Maintain Journal Entries

Jump to seq # Go!

Corp ID 1

Effective posting date Feb 18, 2012

Using J/E ID BA

Using J/E # 112

Seq #	Branch #	G/L Account #	Debit	Credit	Source #	Description	Records imported	Records in error
1			0.00	0.00				0
2								
3								
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								
14								
15								
16								
17								
18								
19			0.00	0.00				
20			0.00	0.00				

Session 0 CU*BASE GOLD - Import file to Post

Backup F3

Import F5

Option 3

☐ 1 = Flat☐ 2 = User-defined fixed format☒ 3 = User-defined comma delimited

File to import COMMAFR

Defaults:

Source

Description

(4389)

[Learn About This Feature](#)

Special F1 Post F2 New J/E F6 Import Entries F11 Bypass F12 Suspend J/E F18

(2122) 2/17/12 14:06:30

[Learn About This Feature](#)

Maintain Journal Entries

Jump to seq # Go! Corp ID 1 Effective posting date Feb 18, 2012 Using J/E ID BA Using J/E # 112

Seq #	Branch #	G/L Account #	Debit	Credit	Source #	Description	Records imported	Records in error
1			0.00	0.00				0

Session 0 CU*BASE GOLD - User Defined File Definition

Backup F3
Import F5

Data Element	Sequence Number
Branch/Location	1
G/L Acct #	2
Debit	3
Credit	4
Source #	5
Description	6

Comma Delimited



(4390)

[Learn About This Feature](#)

Special F1 Post F2 New J/E F6 Import Entries F11 Bypass F12 Suspend J/E F18

(1222) 2/17/12 14:06:30

[Learn About This Feature](#)

Maintain Journal Entries

Jump to seq # Go! Corp ID 1 Effective posting date Mar 03, 2012 Using J/E ID BA Using J/E # 12345

Seq #	Branch #	G/L Account #	Debit	Credit	Source #	Description	Records imported	Records in error
1	<input type="text" value="1"/>	<input type="text" value="739.00"/>	135,759.00	0.00	123456789	TEST DESCRIPTION	2	0
2	<input type="text" value="1"/>	<input type="text" value="739.00"/>	0.00	12,447,567.00	123456789	ANOTHER DESCRIPTION		
3	<input type="text"/>	<input type="text"/>	0.00	0.00				
4	<input type="text"/>	<input type="text"/>	0.00	0.00				
5	<input type="text"/>	<input type="text"/>	0.00	0.00				
6	<input type="text"/>	<input type="text"/>	0.00	0.00				
7	<input type="text"/>	<input type="text"/>	0.00	0.00				
8	<input type="text"/>	<input type="text"/>	0.00	0.00				
9	<input type="text"/>	<input type="text"/>	0.00	0.00				
10	<input type="text"/>	<input type="text"/>	0.00	0.00				
11	<input type="text"/>	<input type="text"/>	0.00	0.00				
12	<input type="text"/>	<input type="text"/>	0.00	0.00				
13	<input type="text"/>	<input type="text"/>	0.00	0.00				
14	<input type="text"/>	<input type="text"/>	0.00	0.00				
15	<input type="text"/>	<input type="text"/>	0.00	0.00				
16	<input type="text"/>	<input type="text"/>	0.00	0.00				
17	<input type="text"/>	<input type="text"/>	0.00	0.00				
18	<input type="text"/>	<input type="text"/>	0.00	0.00				
19	<input type="text"/>	<input type="text"/>	0.00	0.00				
20	<input type="text"/>	<input type="text"/>	0.00	0.00				

Debit 135,759.00
Credit 12,447,567.00
Net 12,311,808.00-

Special Posting Features

Status Active
Reversing No
Year end
Recurring



Special F1 Post F2 New J/E F6 Import Entries F11 Bypass F12 Suspend J/E F18

(12/21) 2/17/12 14:10:54

G/L-0016 Debit minus credit net total must be zero

[Learn About This Feature](#)



Extended Loan Processing

MNEXLN

★ Menus

5300 Call Report Tools
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

★ 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



Escrow Processing

- 1 • Open/Update Escrow Disb. Records
- 2 • Disburse Funds to Escrow Payee
- 3 • Print Disbursement Listing
- 4 • Verify Disbursements

Escrow Analysis

- 6 • Create Escrow Analysis
- 7 • Escrow Analysis Inquiry

Escrow Configuration

- 9 • Configure Escrow Payees
- 10 • Configure Escrow Type Codes
- 11 • Escrow Analysis Configuration

Additional Functions

- 13 * Indirect Billing/Dealer Process
- 14 * Participation Loan Processing

Student Loan Processing

- 16 • Add-on Additional Funds
- 17 • Payout Acknowledgement
- 18 • Disburse Loan Funds
- 19 • Print Student Loan Register
- 20 • Print Student Loan Interest Due
- 21 • Print Payout Aging Statistics

Government Report Processing

- 22 • Create Quarterly Work File
- 23 • Print Quarterly Work File Audit
- 24 • Quarterly Work File Inquiry
- 25 • Update Quarterly Work File
- 26 • Print Quarterly Govt. Reports
- 27 • Post Government Interest Owed

Menu option ☐Speed sequence Search for: 

Escrow Analysis Configuration



Cancel

F7

Surplus (under \$50.00) Short Deficiency ☒ Print name on analysis form

Closing paragraph on escrow disclosure:

*****Please review the following important information regarding payment method:

If your loan payment is made by auto funds transfer, the credit union will update the transfer to the new payment amount.

If your loan payment is made from another financial institution, please contact that institution and communicate the change in the payment amount.

If you pay with a coupon booklet, a new booklet has been ordered for you. It will arrive in the mail shortly.

Marketing

- ◉ Multiple select to Cross Sales Analysis Report

Cross Sales Analysis Report





Cancel

F7

Report Options

Response

Starting point (initiate, referral, contacted, etc.)

Memo type (blank for all conversations prior to ending point)   OptionalExclude conversations more than days prior to ending point OptionalEmployee ID (blank for all) Optional☒ Job queueCopies Printer 

Ending point (approved, processed, closed, etc.)

Memo type  Contact dates from  [MMDDYYYY]

to

  [MMDDYYYY]Employee ID (blank for all) Optional

Sort/count by

 ▼

Need group (blank for all)

  Optional

Task # (blank for all)

 Optional

Member account (blank for all)

 Optional☐ Export report to file

Management

- ◉ Learn from a Peer – Share Rate Analysis
- ◉ View Teller/Mbr Service workflow controls
- ◉ Any End-of-Month file for Raddon download



Learn From a Peer

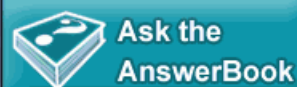
MNMGMB

★ Menus

5300 Call Report Tools
ACH/Payroll Processing
Auditing Functions
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Check Processing
Check/ATM Processing
Collection Processing
Configuration Functions
CU*BASE Main Menu
CU*BASE Report Builder 1

★ 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

- 1 • Bill Pay Service Charges
- 2 • Cashed Check Fees
- 3 • Check Printing Fees
- 4 • Deposit Item Fees
- 5 • Money Order Fees
- 6 • Phone Transfer Fees
- 7 • Self Service Fees
- 8 • Starter/Replacement Check Fees
- 9 • Tiered Services Program Cfg

Peer CU Aggregate Mbr Analysis

- 16 • Tiered Services Peer Analysis

For Beta Testing by CEOs

- 20 • CD Rate Analysis Dashboard
- 21 • Share Rate Analysis Dashboard



Additional Menus

- 27 * Review Key CU Configurations
- 28 * "Know the Member" Analysis Tools
- 29 * Management Functions
- 30 * Marketing Functions

Menu option ☐Speed sequence Search for: 

Learn-from-Peer Savings Rates Analysis

Dividends Offered

Mark CUs within % of my ☒ Membership ☐ Asset Range

Showing 65 of 65 CUs. Marked 1.

 Filter by: Calc type ☐ Simple ☐ Compound ☐ Daily ☒ All
 State
Split rates ☐ Yes ☐ No ☒ Both☒ Show zero total counts

Credit Union	Total			Savings	IRAs	Checking	Escrow
	# Members	Assets (\$M)	# Products	# Products	# Products	# Products	# Products
ABERDEEN FEDERAL CU	10,137	85.1	17	5	6	5	1
AFFINITY GROUP CU	15,958	103.5	28	15	4	9	
ALLEGIS CU	10,757	82.0	17	7	4	4	2
ALLEGIOUS CREDIT UNIO	15,528	146.4	11	5	5	1	
ALPENA ALCONA AREA C	27,177	242.2	18	9	3	2	4
ALPENA COMMUNITY CRE	3,195	19.1	15	8	4	2	1
AMALGAMATED CU	7,734	41.7	15	7	4	3	1
ATL FEDERAL CREDIT U	1,730	13.1	17	9	4	3	1
AUTO-OWNERS ASSOCIAT	3,302	25.9	4	3		1	
BAY AREA CREDIT UNIO	5,160	51.6	18	6	3	8	1
BIG DUTCH FLEET CU	3,056	15.1	8	3	4	1	
BREWERY CREDIT UNION	7,541	33.4	21	6	6	8	1
CALCITE CU	7,821	40.8	17	9	4	2	2
COMMSTAR CU	9,231	47.1	19	12	1	5	1
COMMUNITY CU	11,033	104.1	20	7	3	9	1
COMMUNITY SCHOOLS CR	10,680	59.5	20	11	4	5	
COMMUNITY WEST CREDI	13,346	105.4	29	21	3	4	1
COREPLUS FEDERAL CU	21,840	192.8	23	8	5	8	2
COUNTRY HERITAGE CU	1,783	28.6	9	3	3	3	
COUNTY-CITY CU	3,183	20.7	16	5	3	7	1

☒ Contact Info
 ☐ Compare to My CU
 ☐ Detail: Total
 ☐ Detail: Savings
 ☐ Detail: IRAs
 ☐ Detail: Checking
 ☐ Detail: Escrow

Product totals	# Products	1,117	538	251	269	59
	Average #	17.2	8.3	3.9	4.1	0.9
	% Products		48.2	22.5	24.1	5.3

Credit unions marked with * are within the requested membership range. Click any column header to sort.

Learn-from-Peer Savings Rates Analysis

Dividends Offered

Mark CUs within % of my ☒ Membership ☐ Asset Range

Showing 65 of 65 CUs. Marked 1.

 Filter by: Calc type ☐ Simple ☐ Compound ☐ Daily ☒ All
 State
Split rates ☐ Yes ☐ No ☒ Both☒ Show zero total counts

Credit Union	Total			Savings	IRAs	Checking	Escrow
	# Members	Assets (\$M)	# Products	# Products	# Products	# Products	# Products
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COUNTRY HERITAGE CU	1,783	28.6	9	3	3	3	
COUNTY-CITY CU	3,183	20.7	16	5	3	7	1

☒ Contact Info ☒ Compare to My CU ☒ Detail: Total ☒ Detail: Savings ☒ Detail: IRAs ☒ Detail: Checking ☒ Detail: Escrow

Product totals	# Products	1,117	538	251	269	59
	Average #	17.2	8.3	3.9	4.1	0.9
	% Products		48.2	22.5	24.1	5.3

Credit unions marked with * are within the requested membership range. Click any column header to sort.

Learn-from-Peer Savings Rates Analysis

Dividends Offered

Mark CUs within % of my ☒ Membership ☐ Asset Range

Showing 65 of 65 CUs. Marked 1.

 Filter by: Calc type ☐ Simple ☐ Compound ☐ Daily ☒ All
 State
Split rates ☐ Yes ☐ No ☒ Both☒ Show zero total counts

Credit Union	Total			Savings	IRAs	Checking	Escrow
	# Members	Assets (\$M)	# Products	# Products	# Products	# Products	# Products
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COUNTY-CITY CU	3,183	20.7	16	5	3	7	1

☒ Contact Info ☒ Compare to My CU ☒ Detail: Total ☒ Detail: Savings ☒ Detail: IRAs ☒ Detail: Checking ☒ Detail: Escrow

Product totals	# Products	1,117	538	251	269	59
	Average #	17.2	8.3	3.9	4.1	0.9
	% Products		48.2	22.5	24.1	5.3

Credit unions marked with * are within the requested membership range. Click any column header to sort.

Learn-from-Peer Savings Rates Analysis

Offered - Detail

CREDI products

Product	Rate
2I TWO STAR + CHECK	0.05
2S TWO STAR CHECKIN	0.00
3I THREE STAR+ CHEC	0.10
3S THREE STAR CHECK	0.00
4I FOUR STAR + CHEC	0.15
4S FOUR STAR CHECKI	0.00
5I FIVE STAR + CHEC	0.20
5S FIVE STAR CHECKI	0.00
BC BUSINESS CLUB	0.10 *
BS BUSINESS/ORG SAV	0.10 *
BU BUSINESS CHECKIN	0.00
CC CHRISTMAS CLUB	0.03 *
CK REGULAR CHECKING	0.00
EC ESCROW	0.02 *
ED COVERDELL SHARES	0.10 *
ES EDUCATION SAVING	0.95
ET ETA	0.02 *
FA ESCROW FANNIE MA	0.00
FC FCU ESCROW	0.00
FE FREE N EASY CHEC	0.00
FM ESCROW FREDDIE M	0.00
GS GROWTH SAVINGS I	0.10
GT GROWTH SAVINGS I	0.20
GU GROWTH SAVINGS I	0.30
GV GROWTH SAVINGS I	0.40
HC HOMETOWN CHECKIN	0.03
HS HSH CHECKING	0.00
IP INT PLUS CHECKIN	0.03
IR TRAD IRA SHARES	0.10 *
IT TRAD IRA SHARE T	0.10 *

View Configuration

ABERDEEN FEDERAL 17 products

Product	Rate
BC BUSINESS CHECKIN	0.05 *
BS BUSINESS CHECKIN	0.00
BT BENEFICIARY TRAD	2.50
CC CHRISTMAS CLUB	1.00
CK ORGANIZATIONAL C	0.00
ED EDUCATION IRA SH	2.50
FI FIN INST CHECKIN	0.00
IR TRADITIONAL IRA	2.50
LS LIFE SAVINGS	0.15
ME MORTGAGE ESCROW	0.00
RC ROTH CONVERSION	2.50
RT ROTH IRA SHARES	2.50
SD PERSONAL CHECKIN	0.05 *
SE SEP IRA SHARES	2.50
SH REGULAR SHARES	0.15
SP SUPER SHARES	0.15 *
SS SECONDARY SHARES	0.15

View Configuration

AFFINITY GROUP CU 28 products

Product	Rate
BK SMARTCHOICE BUS	0.00
BM SMARTCHOICE BUS	0.10 *
BP BUSINESS CHECKIN	0.00
BS BUSINESS CHK	0.00
CC HOLIDAY CLUB	0.05
CK CHECKING	0.00 *
CL COLLEGE CHECKING	0.00
CM CORP MONEY MARKE	0.00 *
CW WYSOUTH CHECKING	0.00
ED EDUCATION IRA SH	0.40
HS HEALTH SAVINGS A	0.00
HV HVS SPECIAL SHAR	0.00
IR TRAD IRA SHARES	0.40
MC MC CLASSIC PMT A	0.00
MG MC PLATINUM PMT	0.00
MK MONEY MARKET CHK	0.10 *
MM MONEY MARKET ACC	0.10 *
MP MC GOLD PMT ACCT	0.00
MS MORTGAGE SWEEP A	0.00
PR PAYMENT RESERVE	0.00
RT ROTH IRA SHARES	0.40
SC CW SHARE SAVINGS	0.05
SE SEP IRA SHARES	0.40
SH SHARE SAVINGS	0.05
SS SPECIAL SAVINGS	0.05
SW WS SHARE SAVINGS	0.05
VG VISA GOLD PMT AC	0.00
VS VISA CLASSIC PMT	0.00

View Configuration

 Backup F3
 Cancel F7

An asterisk * indicates a split or tiered rate product.



Management Review of Key Configurations

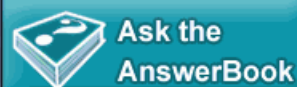
MNMGMCM

★ Menus

5300 Call Report Tools
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

★ 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



Review Day-to-Day Team Work

- 1 • Accounting/General Ledger Review
- 2 • Accounts Payable/Vendor Review
- 3 • AIREs File Review
- 4 • Collections Activity Review
- 5 • Cross Selling Analysis Report
- 6 • Fixed Asset/Property Review
- 7 • Investments Review
- 8 • Participation Loan Review
- 9 • SEG/Sponsor Review
- 10 • Survey Review

Audit CU Configurations

- 16 • ARU/Online Banking Controls
- 17 • NSF/Overdraft Program
- 18 • Savings/Checking Products
- 19 • Loan Categories
- 20 • Service Charge Programs
- 21 • Employee Security Settings/Maint
- 22 • Reg D Configuration
- 23 • Print List of Tran Code/Origins
- 24 • View Reg E Triggers for Stmts
- 25 • BSA Configuration
- 26 • Dormancy Configuration
- 27 • Workflow Ctrls: Teller/Mbr Svc
- 28 ✱ Fee Controls / Learn from a Peer
- 29 ✱ Other Management Tools

Menu option ☐Speed sequence Search for:

Teller and Member Service Workflow Controls

[VIEW](#)

Cancel F7
Privacy Controls F9
View BSA Config F10
Check Holds Cnfg F11

Teller Processing Controls

- ☐ Print teller audit reports when closing drawer
- ☒ Display warning of other transactions today (fraud alert)
- ☒ Auto-display the pop-up window for ID verification and account comments
- ☒ Auto-display warning window for wrong email address in Teller

Default process code S ☐ F = Funds In/Serving Primary Member ☒ S = Funds In/Serving Another Owner

Other Member Service Controls

Auto-display warning window for wrong email address in: ☒ Inquiry ☒ Phone

- ☐ Print daily follow ups report
- ☐ Auto-display member account comments window in Inquiry/Phone
- ☒ Auto-display delinquent loan account info window in Inquiry

☐ Auto-freeze all sub-accounts (level 3) if member is deceased Purge stop payment records after 6 months

- ☒ Print current balance on receipts
- ☒ Allow ACH distribution maintenance via Phone Op

Teller/Inquiry/Phone Shared Controls

- ☒ Automatically toggle to account nicknames (Teller/Inquiry/Phone)
- ☒ Automatically toggle to credit card # (will override nickname) (Teller/Inquiry/Phone)



Refer to online help for additional controls that may affect teller workflow and warning messages

Shared Branching Enhancements

- ◉ FSCC Shared Branch Enhancements
- ◉ CUSC Shared Branch Enhancements

Introducing CU*BASE SE

- Hide the 000 Membership Share Account



Questions?

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

Thank you for attending!