CU*BASE

12.0

CU*BASE® Software Upgrade

Online CUs	CU*NorthWest/CU*South	Self Processing CUs
July 22, 2012	**July 29, 2012**	**August 13-14, 2012**

Updated booklets 📖 mentioned in this summary will be available on our website no later than **July 20, 2012**. Access the CU*BASE Reference page by selecting "I am a Client" from http://www.cuanswers.com, Docs & Information, then CU*BASE Reference. Access the "**It's Me 247**" Reference page by selecting "I am a Client" from http://www.cuanswers.com, Docs & Information, then It's Me Reference. Documentation will also be available through the What's New topic in Online Help when you get the release. Updated Online Help 🖑, including the "What's New" summary list of all changes, will be included when you receive the release.

✅	**Immediate Effect**	Changes automatically take place on the day the release is implemented; no additional configuration is required.
✏️	**Must be Activated**	Your credit union must make a decision either to activate it or modify configuration parameters. This sometimes requires contacting a Client Service Representative.
🧑	**Team Implementation**	Work with a Client Service Representative before implementation.

Contents

Member Services

✅ My Other Accounts ("See/Jump" for CU*BASE)

With the implementation of CU*BASE version 11.6 in March, we introduced See/Jump controls. In a nutshell, once this feature is activated, and the appropriate permissions are given, the member can log into one account in online banking and click "My Other Accounts" to either "Jump" to another account or "See" account balance and transaction information for their other accounts. If you have not activated this feature, we encourage you to activate it as a service to your members with multiple memberships at your credit union.

This release introduces the "My Other Accounts" feature for CU*BASE. Are you assisting a member who wants you to withdraw funds from another account? Now it's very easy to find that second account. In Phone Operator or Inquiry use the new "My Other Accounts" button (shown below with the new Print Envelope button) to move to a new screen listing all accounts where this member is a primary owner, joint owner, or co-borrower (shown to the right below). *Basically, this screen lists the accounts where the member has access to the funds of the account. If the member is a beneficiary, for example, this account is not included in the list.* To access the member's second account, just select it from the list and use "Jump to this membership" to move directly to this second account.
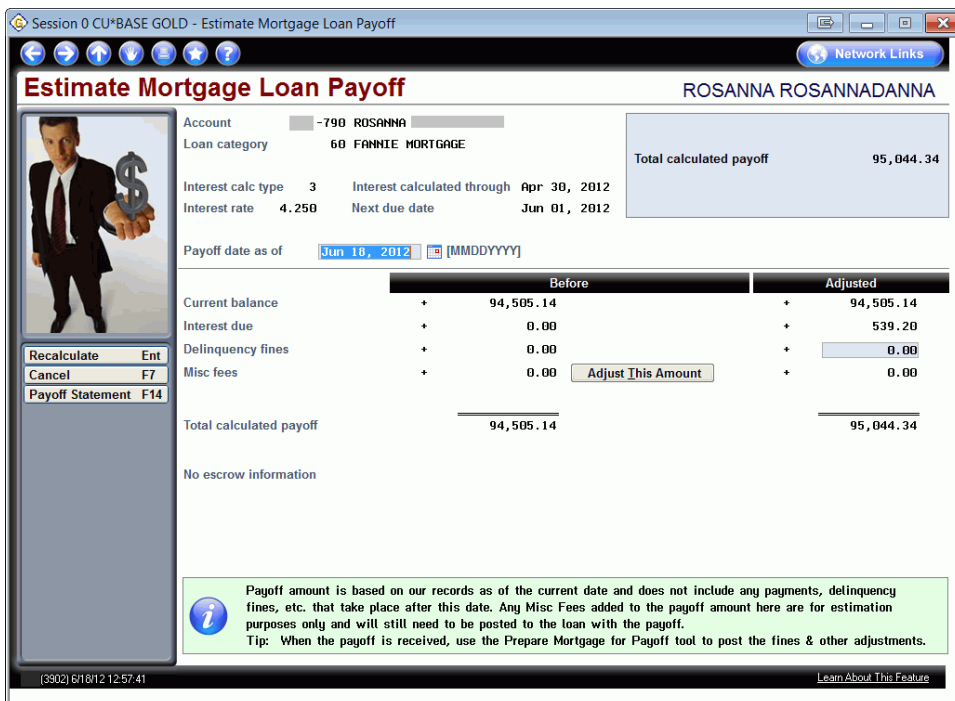
Where the new "My Other Accounts" button is especially helpful is on the transfer screen. If the member wants to transfer funds to another of his or her accounts, simply enter the amount of the transfer. Instead of needing to manually enter the second account, click the "My Other Accounts" button on this screen and select this account from the new screen (shown above). All the details for this second account are automatically filled in for you! We hope you enjoy this helpful time saver.

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

✅ Phone Operator Payoff Calculator – Now for 360 Mortgages Too!

When a member wants to determine the amount they still owe on a 365-day calc loan (such as an auto loan), you can currently use the Payoff Calculator in Phone Operator to determine the final amount based on a selected date or number of days in the future. Now you can also use this feature to determine the payoff of a 360 (interest-calculation type) loan (a mortgage, for example).
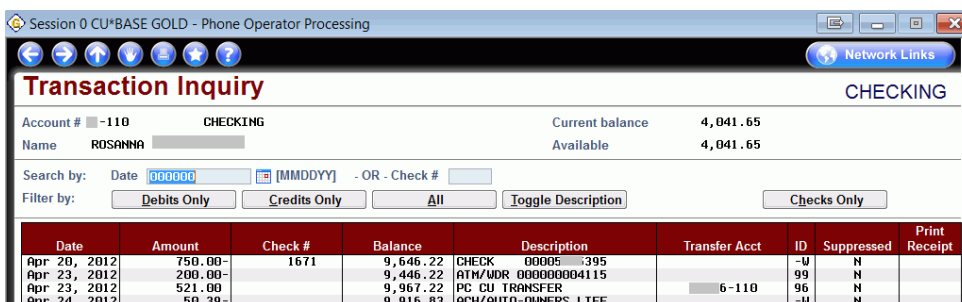
If you select a loan and "Payoff" (as is already the case), and your loan is a 360-day calc loan, you will access a new Estimate Mortgage Loan Payoff screen. This mortgage-version payoff screen includes additional relevant mortgage information, including estimated finance charges and year-to-date interest paid (see below). (If you use a 365-day interest calc for your mortgages, you can also access this mortgage payoff screen by using F12-Mortgage Payoff from the original Payoff screen.)

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

✅ Updated Phone Operator History Screen

You will appreciate the updated Phone Operator History screen! We've widened the screen to allow for a new "Suppressed" column so it is much clearer if the transaction was suppressed from the statement. (Previously these items were highlighted.) Additionally, you will now view several more transaction records without the need to scroll to a second screen.

☑ Last Ten Accounts Feature Added to Member Personal Banker

When using Member Personal Banker (Member Services menu: MNSERV #22), you can now access a listing of the last ten accounts you serviced. Simply click the lookup button next to the account field to view a listing of these accounts.

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

☑ Last Ten Accounts Feature Added When Printing Miscellaneous Member Account Forms

Now when you print for a member a miscellaneous member account such as a TIS disclosure, membership card, or fee schedule, you can use the handy last-ten account lookup to find the member you were just serving. Access this new lookup on the entry screen of the Member Services menu: MNSERV #10-Print Miscellaneous Member Account Forms.

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

☑ Allow Checks or Transfers on Dividends to Base Share

Prior to this release, base share accounts could not create dividend checks or transfer dividends when they were paid. With this release, we have changed the programming to allow these features. (If the configured transfer account is no longer available, the dividends will remain in the base share account.)

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

☑ Shared Branching Check Holds

This project was implemented for all credit unions on May 2, 2012.

Following input from multiple credit union staff who were confused about how shared-branching check holds should work compared to regular CU*BASE teller holds and electronic (ATM) holds, we consulted with FSCC and simplified the check-hold process.

For those credit unions using CUSC and FSCC Issuer Shared Branching tools, check holds are now determined as follows:

- If the teller flags the check for "Immediate" availability, then the funds will not be held and will be immediately available to the member.
- If the teller flags the check for a "Local" hold, then funds will be held for the number of days configured in the Issuer Configuration screen.

> Online credit unions can contact a Client Service Representative to adjust this configuration. Self-processing credit unions can adjust this configuration in OPER 10 > 28 (option 13 for CUSC and option 14 for FSCC). Please note that regardless of the hold configured here, $200 will be automatically released on the next business day as required by Regulation CC.

📖	For details, refer to the "CUSC Acquirer" and "FSCC Acquirer Teller Training" booklets available on the CU*BASE Reference page.
🖱	Details for all related screens are via CU*BASE GOLD Online Help.

Lending

Permanent Underwriting Comments

Lending officers use underwriting comments to record information that the underwriter uses for approvals and denials of a loan. These comments are not permanent and can be changed, allowing loan officers to edit and adjust their comments. Credit unions have asked for a way to protect (either accidentally or purposely) certain underwriting comments from being changed, such as a maximum-approval limit or other special instructions about a particular member.

We understood the need and decided to use an existing and well-understood process, Trackers, to record permanent underwriting comments. To use the new feature, your first step is to create a Memo Type to support underwriting comments by checking the new "Used for permanent underwriting comments" box in the Memo Type configuration (Tracker menu: MNTRAK #8-Configure Memo Types). *This new option is only available for Memo Types associated with Collection Tracker (XX) Types.* Then when you want to record a permanent underwriting comment, simply use the Tracker feature and add a conversation using the configured Memo Type.

To review these permanent underwriting comments later, simply access the Underwriting Comments screen for the member. The top right-hand corner of the screen indicates that permanent comments have been entered. *Refer to the top right corner of the screen in the example above.* To view these permanent comments, just select the new "View Underwriting Trackers" button, and you are taken directly to the Tracker Conversation screen, filtered to show only the permanent underwriting comments (Tracker conversations with the specified Memo Type for the member).

> Remember that Trackers are only available for members. If you are assisting a non-member, simply use the comment feature that is currently available to enter your underwriting comments.

📖	For details, refer to the "Configuring Tools for Your Loan Team" booklet available on the CU*BASE Reference page.
🖰	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

✅ Expanded Loan Application Now Allows for Unlimited Income/Employment Sources

Loan officers, you can now add unlimited employment and income information in a loan application – all on one screen! Now instead of entering only one current and one previous employer on the Employer screen (as you do currently), you will be able to record and view a historical listing of all employment and income sources for a member on the newly designed Employers/Income screen (shown below). From here use F6-Add Employer/Inc to add additional employment and income sources or edit existing ones. You can categorize each entry according to the type of income (employment or other), the status of the income (current or previous), and whether this source should print on forms and reports. *We did not change any forms with this release, so we use this "Print on selected forms & reports" indicator when there is not space for multiple income sources. The Employer section of the five-page loan application, for example, only includes space for one current and one previous employer.*

The Employers/Income button was selected to access the screen shown above.

Note regarding online loan applications: A member is not required to enter an employment income on the online loan application, but if the member does enter information, this income will be added to the Employment/Income screen (shown above). While this may result in duplicate employment sources appearing on this screen, we felt it was best to gather all the information the member presented and allow the loan officer to make the final determination of what income to use for the calculations. If it is in fact a duplicate, simply delete the employment record.

The "Income" screen will change to become the new "Income Summary" screen (shown below). This screen shows total figures for employment income, other income, and total annual gross income. Previously the "other" sources were documented here as well - now this is documented with the employment income on the Employment/Income screen.

> While you can enter employment and other earnings as either net or gross amounts, both the Income Summary screen (below) and the Financial Summary screen and Loan Officer Worksheet currently show only gross figures. If the "Gross Pay" field is left blank when the income is entered, CU*BASE calculates net earnings to be 80% of the gross amount. For the most accurate summary calculations, we recommend that loan officers enter the correct gross amount on employment and income records. *(NOTE: A future project is being planned to allow for a toggle to either net or gross pay amounts on the Financial Summary and LOW. Stay tuned!)*

The Income Summary button was selected to access the screen shown above.

📖	For further details, refer to the "Loan Team Tools" booklet available on the CU*BASE Reference page.
🖱	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

Mortgage Payoff Statements Now Available

Currently, the Payoff feature allows an employee to print a payoff statement (for 365-day calc loans) to hand to the member so the member has a record of the payoff amount. This 365-day payoff statement is created using the Miscellaneous Forms feature with using a specially designated form, PAYOFF.

This release adds the ability to calculate the payoff for a 360-day calc loan such as a mortgage. *This is covered in more detail in the Member Services section of this document.*

Credit unions can now print a new mortgage payoff form when calculating this payoff by selecting F14-Payoff Statement from the new mortgage payoff screen. This payoff form has added functionality to include fee information on the statement.

In order to print these mortgage payoff forms, credit unions must first configure a PAYOFM form using the Misc. Member Account Forms Layout screen (Saving Products menu: MNCNFA #5-Configure Misc Mbr Acct Forms) shown below.

📖	For further details, refer to the "Miscellaneous Member Account Forms" booklet available on the CU*BASE Reference page.
🖱	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

CPI Force-Placed Insurance

This release makes it much easier to manage force-placed insurance processing. Currently, when a force-placed insurance policy is sent to CU*BASE, the balance is increased, but the credit union must then manually adjust the payment, leaving room for human error and just basically increasing the work to manage the process.

With the new CPI force-placed insurance method (available with vendors SWBC and Allied), when a policy is received, the balance is increased, *and the payment is automatically adjusted after a configured number of grace days.* If a refund for the policy is received during the grace period, then the balance is simply readjusted and the payment is not increased. Credit unions that use this new processing method also can access a history of posted and pending premiums via the Account Update screen.

> To begin with, we have implemented this process with some exceptions: loans with payments other than monthly, variable rate loans, and LOCs with automated payment changes will still need to be handled manually. New reports have been developed to assist credit unions with handling payments and exceptions.

If you are interested in the new processing, contact Allied or SWBC to make arrangements for them to send data to CU*BASE in a different file format. Additionally, contact a Client Service Representative for help with setting up the back-office controls needed for processing. *Self Processors, this configuration is located in the Master CU Parameter Configuration (OPER 10 >1).*

📖	For further details, refer to the "CPI Forced-Placed Insurance" booklet available on the CU*BASE Reference page.
🖱	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

✅ Loan Dashboard Enhancements

We are adding the "Loan Balances to Include" participation lending filter to even more lending dashboards with this release. Now you can view "all," "only the credit union portion," or "only the investor portion" of loan balances on the Loan Share Trial Balance Review (Management Processing/Dashboards menu: MNMGMT #21-Loan/Share Trial Bal. Review – previously #20) and Collections Summary (Collections menu: MNCOLL #4-Collections Dashboard). While we were at it, we made several other improvements to both dashboards that we are sure you will appreciate!

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

✅ Participation Trial Balance Enhancements

The Participation Trial Balance Report (Participation menu: MNPART #17-PLI Trial Balance) now allows the selection of multiple loan categories. In addition, the Summary Report now shows the grand total for all investors. So that the report is ready for credit unions to send to investors, this total is not included on the last page of the Detail Report (as is currently the case).

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

✅ Loan-to-Value Report Enhancements

The Loan-to-Value Report (Reports E menu: MNRPTE #18) has been enhanced so that both current and original loan-to-value percentages are included. The selection criteria were also adjusted, including the addition of an open date-range selection. Additionally, for real estate loans with "other debts," combined loan-to-value (CLTV) figures are now included when you select either "current" or "original" balance (previously only original was supported). Selecting the new option, "Include only real estate loans that have other debts (for CLTV calc)," limits the results to only those loans on the report.

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

✅ Loan Classification Report Enhancement

We've added the count to the Loan Classification Report (Collections menu: MNCOLL #21-Print Classification Code Report) to assist with reporting on modified loans in the 5300 Call Report. A new loan-category filter will also assist you if you have modified loans across several loan categories. We've also added sorting options to display the data according to account, classification category, or loan category.

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

✅ Dealer Track Enhancement – Additional Terms Now Supported

Previously, indirect-vehicle products were determined by the year of the collateral and then by product they were attached to (new, used, or demo), with the requirement that the term be calculated in full years. Now credit unions can configure multiple vehicle years with a variety products (that can be attached to the same year of the collateral) with any length of term.

Indirect-delivery channels also now support *loan applications that are submitted with any length of term*. Previously, when a dealer submitted an application, CU*BASE changed the term to match the configured term and percentage rate for the product. For example, if a dealer selected a new car with a term of 67 months and the default was 84 months with an

8% rate, then the loan would receive an 84-month term with an 8% rate. The loan officer then needed to manually adjust the loan in CU*BASE to match the dealer's application.

Now, the handling of terms (that are not equal to the loan product) has changed. Using this same example, CU*BASE now accepts the 67-month term and assigns the percentage rate of the next higher-term product. If the credit union also has a Dealer Track product with a 72-month term and a rate of 7%, then this loan application will be accepted in CU*BASE with the 67-month term at 7%.

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

Dealer Track - Collateral Other Than Auto Allowed

This project was implemented for all credit unions on April 25, 2012.

Do you have or are you interested in having a Dealer Track relationship with boat, motorcycle, or RV dealers? Previously, our Dealer Track interface only allowed for automotive collateral (collateral type "A"). Because of this, dealers submitting applications for marine vehicles, recreational vehicles, and motorcycles had to adjust their collateral type on applications in order for them to be accepted by CU*BASE.

Now CU*BASE will accept dealer applications with marine-vehicle, recreational-vehicle, or motorcycle collateral types. Credit unions will need to first configure CU*BASE to recognize marine, recreational, and motorcycle collateral types. If you are interested in setting up these collateral types, contact Lender*VP at sales@lendervp.com for assistance.

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

Allow Custom Tracker Descriptions

With release 12.0, you can now assign a custom name when you combine the conversations of multiple Trackers. Currently, the name of the first Tracker created is used. Just use the Combine Tracker Conversations feature (Tracker menu: MNTRAK #11) and enter your custom name. We know this will be helpful for many collections departments that want to combine collections Trackers, but who have an original Tracker that does not have a generic name of "Collection Card."

> Remember that the "Allow conversations to be moved from one tracker to another" box must be checked in the Tracker configuration (Tracker menu: MNTRACK #7) in order for Tracker conversations to be combined.

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

Management/CEO

☑ Automating Credit Union Reports and Saving Report Filters

This release introduces the highly anticipated "Report Scheduler," a time-saving automation feature that came directly out of the CEO Strategies conference. The Report Scheduler allows you to select and save the filters you use to run several commonly used reports and then set these reports to be run automatically by our operations staff on the first of the month.

> We want to emphasize this is not a "leave it and forget it" feature. Set aside time each month to review your reports to ensure that they are archiving and printing correctly. Regular review of your filters is also a good idea since you may wish to adjust your settings from time to time.

To save your report settings, use the new F24-Save Settings button (now available on twenty-one reports that support the feature). We recommend adding your name or other identifier to your saved settings; it will be important later to differentiate, for example, the CEO's favorite settings from those used by someone on the accounting team.

*For more details on setting up this feature, refer to the "Automating Reports and Queries" booklet, available on the CU*BASE Reference page.*

You can also view reports that support the automated feature, view your saved filters, and save new filters directly from the new Report Automation listing screen (shown below). This listing is accessed in the Configurations menu: MNCNFX #24-Standard Reports. (Look in the new Report Automation Tools section.)
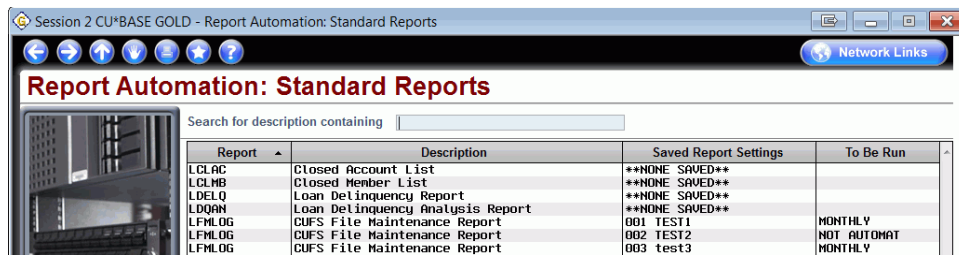
Have a report with several filters that you print quite a few times a month? Even if you don't automate your reports to run monthly, the Save Settings feature will still be valuable, especially for reports with many different selection options. First, save your filters with the new F24-Save Settings. Then, at a later time, use the new F23-Retrieve Settings to populate the report with your saved filters and then simply run the report! (Alternatively, you can print these reports directly from the Automated Report Master File shown above.)

Reports Supporting the Automation Feature	Access Point
Print Collections Delinquency	MNCOLL #18
Loan Delinquency Analysis	MNCOLL #19 or MNPRTD #8
Print PLI Analysis by Loan	MNPART #18
Trial Balance Select Information	MNRPTB #1
Member Name & Address Listing	MNRPTB #3
New Membership Report	MNRPTB #4
New Member Account Report	MNRPTB #5
Closed Membership Report	MNRPTB #6
Closed Member Account Report	MNRPTB #7
Member File Maintenance Report	MNRPTB #8
G/L Trial Balance	MNRPTC #2 or MNGELE #17

General Transaction Register	MNRPTC #8
Member Account Adjustments	MNRPTC #9 or MNADJ #26
Investment Trial Balance	MNRPTC #17
Loan Purpose Analysis	MNRPTD #2
Loan Security Code Analysis	MNRPTD #3
Loan Interest Analysis	MNRPTD #4
CD Maturity Analysis	MNRPTD #10
Selective Loan Information Report	MNRPTE #2
New/Refinanced Loan History	MNRPTE #3
IRA Contrib. & Fair Market Value	MNRPTF #4

📖	For further details, refer to the "Automating Reports and Queries" booklet available on the CU*BASE Reference page.
🖱	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

☑ Automating Credit Union Queries

Do you have repetitive Queries that you run each month? Would you like to automate the process? Use the new Query Scheduler to automate the running of selected Queries on the first of the month!

> Again, we want to emphasize that this is not a "set it and forget it" automation process. Be sure to review your Queries to ensure that they have not been adjusted. Also be sure to add a monthly reminder to your calendar to check that your Queries and reports are run as expected.

To automate the running of Queries, use the new Query Scheduler (Configuration Function menu: MNCNFX #25-Custom Reports (Query) Reports/Files), select a Query from your QUERYxx library using the lookup, and CU*BASE will populate a new "Settings for Custom Report or Inquiry" screen with a list of the files used in the Query. Select whether to use current or end-of-month files, and use F5-Add/Update to add this Query to the automation listing. (You can even choose to automate the running of several Queries that build on each other.) On the first of the month, the Query Scheduler will run the Queries that are set to run automatically, either by building database files or by printing reports, depending on how you set up the original Query to run.

> When creating the Queries for the Query Scheduler, it is very important that you use only current month files. When you set up the automation process, CU*BASE allows you to indicate whether you would like the Scheduler to automatically substitute the proper file name to pull from the most recent month-end. Query Scheduler will not work properly if end-of-month file names are used in the original Query saved in your QUERYxx library, so you may need to set up separate Queries to be used only by the Query Scheduler.

*For more details on setting up Queries for the Query Scheduler, refer to the "Automating Reports and Queries" booklet, available on the CU*BASE Reference page.*

📖	For further details, refer to the "Automating Reports and Queries" booklet available on the CU*BASE Reference page.
🖱	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

ANR/NSF Fee Options: Available vs. Current Balance for ATM/Debit Card Transactions

Currently with ANR and NSF Fee processing, CU*BASE uses the account's *available balance* to *determine if a fee should be charged* when a debit transaction causes the account to dip into a negative-balance amount. Credit unions have expressed frustration in trying to explain to members why they are being assessed an NSF or ANR fee when there are funds in their account (the current balance is positive but the available balance is negative). Starting with CU*BASE release 11.0 in April 2011, we began adding the available balance to the secondary-transaction descriptions for NSF and ANR fees (in Phone Operator, member statements, and in online banking). While this was a first step in explaining the situation, we needed to go a step further and create an option to calculate fees based on current balance.

Heightened consumer interest in fees and the fact the credit unions tend to be more responsive to these needs have driven the need for two fee options: one configuration for fees based on available balance (currently offered) and one for fees based on current balance (new with this release). With this release, you can now assess ANR and NSF fees only when the member's current balance goes negative, regardless of the available balance at the time of posting. This will help avoid member confusion due to delays between purchase authorizations and postings.

> We realize that not all credit unions will be interested in changing their fee structure. From our initial analysis on one credit union's ATM and debit ANR/NSF fees, we determined that the credit union's income would decrease by 75-90%. Careful analysis will be needed if you choose to change the way you calculate your ANR-fee structure.

No changes were made to the authorization of transactions – these calculations still consider the member's available balance. *Credit unions selecting available balance are simply selecting that the member's available balance be used to determine if a fee should be charged.*

> A change to the available-balance option will also affect NSF statistics on dashboards such as the NSF Statistics dashboard (accessed via the Management Processing/Dashboards menu: MNMGMT #24) and NSF Summary Stats screen (accessed via F13-NSF from the Member Account Inquiry screen) since the count of NSFs will decrease. (The "# of Occurrences" count indicates the number of times an item was presented as NSF.)

The configuration for current-versus-available balance is configured with a new selection on the Overdraft Protection/ANR Activation screen (Savings Products menu: MNCNFA #9-NSF/ODP Transfer Configuration, then #1 ODP Activation). Once the release is implemented, you can set CU*BASE to configure "PIN ATM/Debit" and "Debit Card (Sig)" ANR/NSF fees by current balance. At the implementation of the release, all credit unions will be set to "Available" (shown below).

	For further details, refer to the "Automated Non-Returns" booklet available on the CU*BASE Reference page.
	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

✔ Concentration Risk Analysis

CU*Answers is proud to announce the release of the Concentration Risk Analysis. This powerful tool will assist you in defending and managing your lending practices, as well as staying informed about the concentration risk associated with different segments at your credit union. We are committed to providing you with powerful analytics dashboards, and this is by far the most extensive tool we have developed. Access this tool via the Management Processing/Dashboards menu: MNMGMT #19-Ln Portfolio Concentration Risk. (This is not to be confused with the already existing but renamed menu option, MNMGMT #18-Loan Concentration Risk by Mbr.)

On the entry screen, enter your net worth and use the filters to define the segments at your credit union that you wish to review. For example, you may wish to review your new auto loans or your D & E paper credit reports. An extensive number of filters are available on this page to limit your results; pretty much anything related to lending is included here.

Press Enter to view a listing of loans included in this segment. You'll then view the loan balance, percentage owned by the credit union, credit score, and rate. Additionally, loans over 60 days delinquent will be highlighted.

Then use F12-Summary to view the entry analysis screen (shown below), where you will find pertinent data, including the number of loans sixty days or more delinquent, the balance of these delinquent loans, and the delinquent balance as a percentage of the total portfolio value.
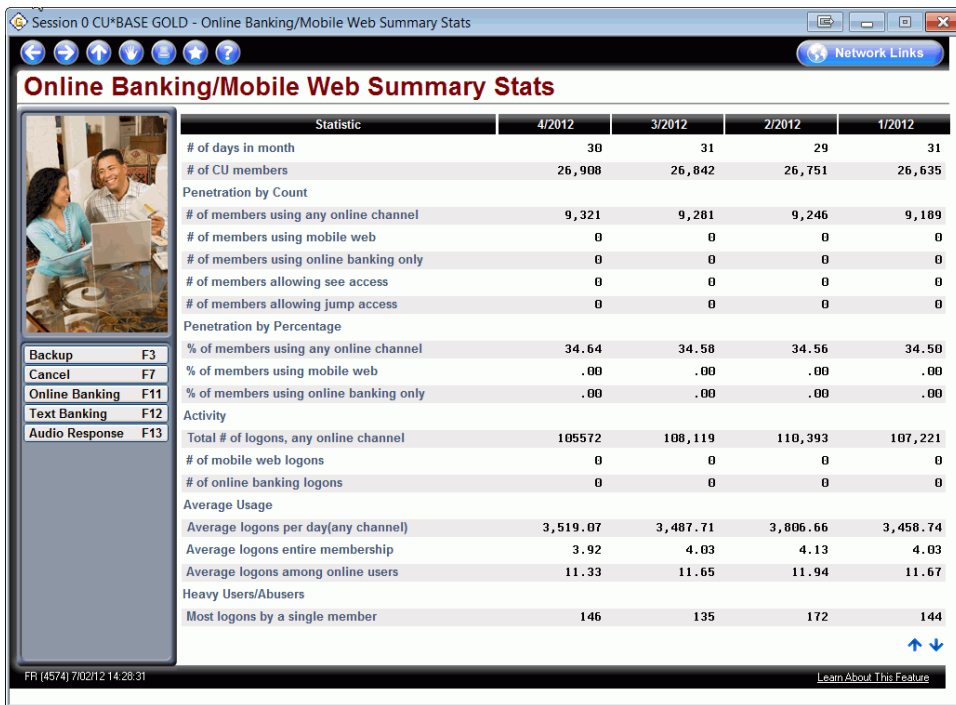
From here, select F10-Member View to view the breakdown of the loans by credit score, number, balance, or percentage of net worth. Additional collateral and product-analysis dashboards are also available.

The real power of this dashboard, however, is that it is also a trending tool. Once you have created your segment, save the filters and create a snapshot of the details of the segment. The next month, return to the Concentration Risk Analysis, retrieve these settings, and create a new snapshot to compare your progress toward managing your risk.

📖	For further details, refer to the "Managing Your Concentration Risk: Concentration Risk Analysis" brochure available on the CU*BASE Reference page.
🖰	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

✅ Mobile Web and Mobile Text Banking Statistics to ARU/Online Banking Dashboard

The renamed "Online Banking/Mobile Web Summary Stats" dashboard (Management Processing/Dashboards menu: MNMGMT #9-ARU/Online Banking Stats) now includes statistics on Mobile Web Banking and Mobile Text Banking! While we were at it, we also grouped and reorganized the data so that it is easier to understand the statistics. On the entry screen, view the penetration of members using Mobile Web banking and online banking, as well as "See/Jump" usage. Use F12-Text Banking to view statistics on Mobile Text Banking usage.

📖	For further details, refer to the "Mobile Web Banking" and "Mobile Text Banking" booklets available under "M" on the CU*BASE Reference page.
🖱	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

✅ Learn from a Peer – Loan Rate Comparison Analysis

We've introduced Learn from a Peer rate analyses for Share/Share draft and CD dividend applications. Now we have added the cream of the crop – a loan-rate comparison. Access this information via the Learn from a Peer menu: MNMGMB #22-Loan Rate Analysis Dashboard.

Are your loan rates competitive? With the new loan-rate dashboard, you can easily compare your rates with those of other credit unions. Use this dashboard to compare your loan rates with those of credit unions in your area, or with credit unions of a similar or larger asset or membership size. Data on the dashboard is broken out by non-credit card and credit card products (with totals at the bottom of the screen) so you can focus on these areas of your loan portfolio separately from one another. Use the detail screen to view your products listed side-by-side with two other credit unions you select. You can also view a breakdown of credit card products by charge type as well as the configuration of selected non-credit card products.

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

✅ NEW! Member Retention (by Year Opened) Dashboard

Session 0 CU*BASE GOLD - Member Retention / Year Opened Analysis

Network Links

Member Retention / Year Opened Analysis

| 17 Years considered between | 1995 | and | 2011 | | | | | Records analyzed | | 42,495 |

		01 Year Later		02 Years Later		03 Years Later		04 Years Later		05 Years Later	
Class Of	Accts Opened	# Accounts	%	# Accounts	%	# Accounts	%	# Accounts	%	# Accounts	%
2011	2,816	2,593	92								
2010	2,736	2,520	92	2,249	82						
2009	3,048	2,752	90	2,482	81	2,270	74				
2008	3,327	3,065	92	2,815	85	2,571	77	2,325	70		
2007	2,714	2,489	92	2,242	83	2,097	77	1,950	72	1,768	65
2006	2,981	2,740	92	2,440	82	2,237	75	2,089	70	1,963	66
2005	2,059	1,920	93	1,727	84	1,603	78	1,488	72	1,422	69
2004	1,600	1,452	91	1,302	81	1,195	75	1,094	68	1,019	64
2003	1,734	1,496	86	1,299	75	1,192	69	1,101	63	1,019	59
2002	1,965	1,822	93	1,586	81	1,433	73	1,334	68	1,229	63
2001	1,460	1,459	100	1,340	92	1,172	80	1,069	73	987	68
2000	1,447	1,445	100	1,440	100	1,331	92	1,163	80	1,087	75
1999	1,556	1,555	100	1,554	100	1,550	100	1,473	95	1,324	85
1998	1,127	1,126	100	1,122	100	1,119	99	1,118	99	1,047	93
1997	962	961	100	961	100	959	100	958	100	957	99
1996	945	943	100	943	100	942	100	941	100	940	99
1995	774	774	100	774	100	774	100	774	100	773	100
Total	33,251	31,112	94	26,276	86	22,445	81	18,877	77	15,535	73
Average	1,956	1,830		1,642		1,496		1,348		1,195	

| Backup | F3 | Reset Filters | F5 | Cancel | F7 | Filters | F9 | |

(4570) 6/19/12 08:56:46   Learn About This Feature

How well does your credit union attract and retain members? Is your retention rate constant over the years, or has it increased or decreased over time?

The new Member Retention dashboard ("Know Your Member" Analysis Tools menu: MNMGMA #20-Member Retention by Year Opened) is a powerful tool that allows you to view the number of memberships opened in a year, and how many of those members remained at your credit union over a series of five years (or an interval you select). Narrow your selections to view data in five-year intervals (2012, 2007, 2002, 1997, and 1992) to see trends over the last twenty years. You can even narrow your focus to view only specific membership designations (such as indirect lending), a specific gender, or to view members who were a specific age when they joined your credit union.

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

✅ NEW! Account Retention (by Year Opened) Dashboard

Similar to the dashboard mentioned previously, the Account Retention (by Year Opened) dashboard also allows you to view trends in data, this time based on the year the *account* was opened. Similar selection options on this screen allow you to narrow your view to just the years and intervals you wish to analyze. The filtering screen for this dashboard is extensive, allowing you to narrow your results to view specific dividend types, dividend applications, loan categories, CD types, membership designations, age when opened, and gender. Access this retention dashboard on the "Know Your Member" Analysis Tools menu: MNMGMA #22-Account Retention by Year Opened.

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

☑ Membership Retention (by Member Age Group) Dashboard Enhancements

We renamed (and renumbered) the "Knowing Your Member" Analysis Tools: MNMGMA #17-*Open/Closed/Active Memberships* to MNMGMA #19-*Member Retention by Age Group*. Since this dashboard breaks down membership-retention data by age group and gender, we thought that new option name was clearer.

We've also added average-age figures (by all members and by gender) to this dashboard. This can be used together with the previously mentioned membership-retention dashboard that breaks the data down by year opened.

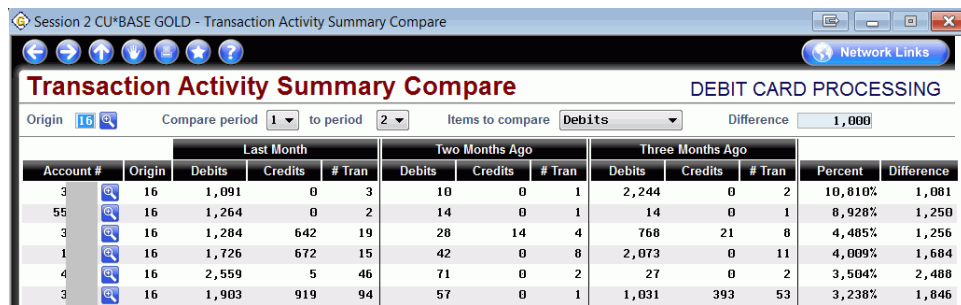| 🖰 | Details for all related screens will be available via CU*BASE GOLD Online Help with the release. |

☑ NEW! Account Retention (by Member Age Group) Dashboard

What age group tends to be attracted to your different products? How long do those products tend to be retained by members of different age groups?   Answer these questions and more with the new *Account* Retention/Age Group dashboard! Instead of analyzing *membership* retention data as the dashboard mentioned directly above, this dashboard analyzes *account* data by age group and gender. To begin your analysis, simply select a dividend application from the filters and press Enter. Additional filters allow you to narrow this view by loan category, business unit, and certificate type or to exclude written-off loans. Access this new dashboard via the "Know Your Member" Analysis Tools menu: MNMGMA #21-Account Retention by Age Group.

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

☑ Transaction Sampling Dashboard

When sampling transaction activity at your credit union, you can now use F9-Summary Comp to access the new Transaction Activity Summary Compare dashboard, which allows you to review the transaction activity on a selected delivery channel, broken down by member. The power of this dashboard lies in your ability to review differences in activity over a certain dollar amount for the purpose of viewing out-of-the-ordinary activity that may need your review. View debit and credit amounts and number of transactions for the three months, and compare the change between the two months that you select.

Access this new dashboard via the "Know Your Member" Analysis Tools dashboard: MNMGMA #12-Sample Trans by Delivery Channel. Select a delivery channel, then F9-Summary Comp.

| 📖 | For further details, refer to the "Abnormal Activity Monitoring" booklet available on the CU*BASE Reference page. |
| 🖰 | Details for all related screens will be available via CU*BASE GOLD Online Help with the release. |

☑ Tiered Services Analysis Dashboard Enhancements
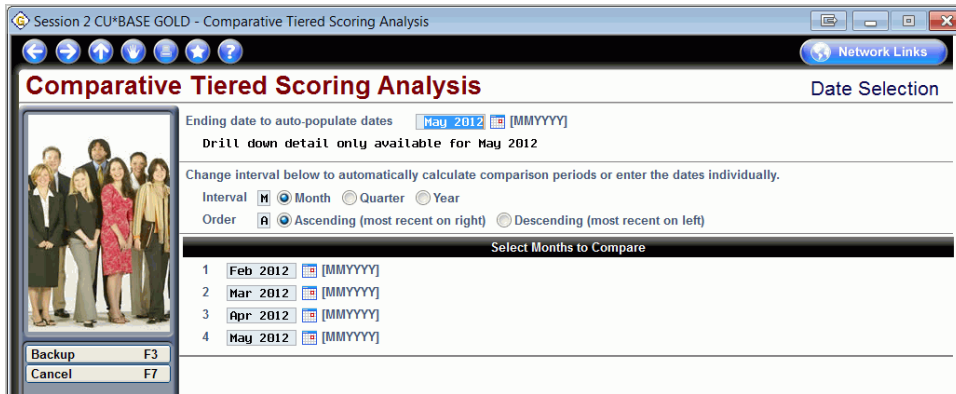
We've added to the Tiered Services Dashboard some helpful enhancements that you are sure to appreciate! Access this dashboard via the Management Processing/Dashboards menu: MNMGMT #26-Tiered Services Monthly Comparison (previously #25). On the entry screen, select an interval (monthly, quarterly, or yearly), press Enter, and CU*BASE will automatically enter the dates for you! Additionally, we have changed the Summary screen (first screen) to add total figures at the bottom of all columns. We've also added additional columns that break out current month statistics by members with zero Tiered Services points (versus members with points).

📖	For further details, refer to the "Tiered Service Levels: Implementation Guide" available on the CU*BASE Reference page.
🖱	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

☑ ATM Activity Dashboard

Are you considering changing your ATM fee structure or closing an ATM due to minimal use? You can now find helpful analysis on the new ATM Activity dashboard. This new dashboard (accessed via the Management Processing/Dashboards menu: MNMGMT #10-ATM Network Terminal Activity) shows member ATM transactions (by network or by terminal). Select a specified date range to view number of unique members processing deposits, withdrawals, transfers, and inquiries during that time period.

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

☑ New YTD Dividends Interest Report

You can now run an on-demand report in CU*BASE that lists the amount of dividends year-to-date (for shares and certificates), the interest paid year-to-date (for loans), or both. Access this new report via the Reports (B) menu: MNRPTB-#11-YTD Dividends/Interest Paid Rpt.

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

☑ Access Data on Months Prior to the Previous End-of-Month – Without a Tape Backup!

Previously, if you wanted to run a report on month-end data before the prior end of month, you needed assistance from our operations staff to load the tape, and you were charged a fee. Once this release is implemented, we will be retaining three end-of-month files for you to access without assistance from operations! For example, in September you will be able to access data on not only current (September) and previous month (August) end-of-month

files, but you will also be able to run reports from the two prior end-of-month files (June and July) as well!

> We will begin saving additional end-of-month files once the release is implemented, building up to save three months of end-of-month files. At release implementation, you will still only have access to the current and previous end-of-month files, as is currently the case.

Self Processors, to retain more (or less) than three sets of end-of-month files (EOM files for the three prior months), change the setting for the new "# of months for EOM retention" field now available in the Master CU Parameter Config (OPER #10 > 1). This configured EOM file retention is not to be confused with the retention of transaction history.

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

Marketing

🖊 Smart Messaging for "It's Me 247"

Interested in promoting additional services, such as bill pay and e-Notices, to your members while they bank online? With so many members using online banking (and not visiting branches or receiving statement inserts), the rules for marketing products to members have changed. Beginning with this release, however, you can activate "Smart Messaging" to market selected products to targeted members (members not already using the product) in the form of a graphical advertisement – all while they bank online.
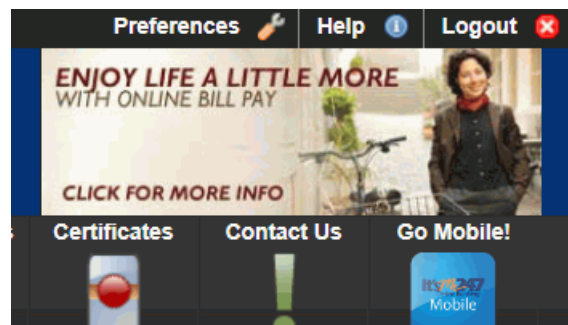
Members will see graphics marketing the services you select in two places: the upper right corner (cycling through with the other theme graphics) and in the lower-left navigation bar. If the member clicks the graphic (as it suggests), they move directly to the appropriate enrollment screen, such as the bill pay enrollment screen. (If an enrollment screen is not appropriate, they are directed to a contact screen where they can request more details from your credit union.)

So what makes them a "smart" message? In a nutshell, it's because the system can be smart about whether or not the member should get the promo, based on things like enrollment status or an activation flag. So the available messages include things like e-statements, bill pay, and other features that are easy "no-brainers" to promote regularly to members.

The graphics have already been created by our Web Services team, so activation is very easy! Select the new "Smart Message" selection in the Online Banking VMS Configuration (MNCNFE #1), and simply check the products you want to promote via Smart Messaging. Your member will immediately begin to see the graphics. (You may choose one or two items from the list to be sure your members will see the graphics several times during your campaign.)

*For a full listing of available products and the graphics associated with them, refer to the "Smart Messaging" booklet, available on the CU*BASE Reference page.*

📖	For further details, refer to the "Smart Messaging" booklet available on the CU*BASE Reference page.
✋	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

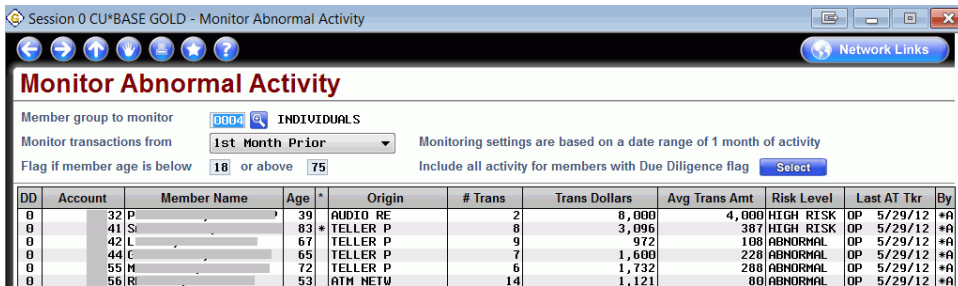### ☑ Updated Inquiry to Review Enrolled/Suspended Marketing Club Members

Now, using the "Work with Marketing Club Members" screen (Marketing Functions menu: MNMRKT #2-Work with Marketing Club Members), you can easily view a member's status in a marketing club. New filters allow you to jump to a member or a last name, view only active or suspended members, and view all members in a specific club.

📖	For further details, refer to the "Marketing Clubs: Configuration, Benefits and Enrollment" booklet available on the CU*BASE Reference page.
🖱	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

Auditing

✏️ Abnormal Activity Monitoring

This release introduces the "Abnormal Activity Monitoring" dashboard (accessed on the Auditing menu: MNAUDT #28-Monitor Abnormal Trans Activity), a new way to examine memberships with transactions that may be out of the range of what is considered normal activity at your credit union for a specific membership. The top pick of the Audit Link "Dirty Dozen" project list, this dashboard provides a detailed listing of memberships that have an abnormal or high-risk number or dollar amount of transactions as defined by your credit union. Use this new tool to perform your due diligence and monitor memberships for "out of the ordinary" or abnormal transactions that may indicate money laundering, fraud, or other suspicious activity.

|	
📖	For further details, refer to the "Abnormal Activity Monitoring" booklet available on the CU*BASE Reference page.
🖱	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

☑ Watch for Abnormal Activity – From Phone Operator, Inquiry, and Verify Member

You can quickly review an account for abnormal transaction activity right from Verify Member, Phone Operator, or Inquiry. Now when you click on the blue "Transaction Activity" button on these screens, you will see the member's daily averages and monthly transaction totals across the current and previous three months. This data is broken down by origin code so you can monitor specific channels of transaction activity to watch for unusual patterns.

The real power of this screen is that it also assists you in quickly evaluating the member's current-month activity against two other baseline figures: the member's three-month-average totals and the average totals of all members at your credit union.

📖	For further details, refer to the "Abnormal Activity Monitoring" booklet available on the CU*BASE Reference page.
🖱	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

☑ OFAC Scan Now Archived to OUTQ
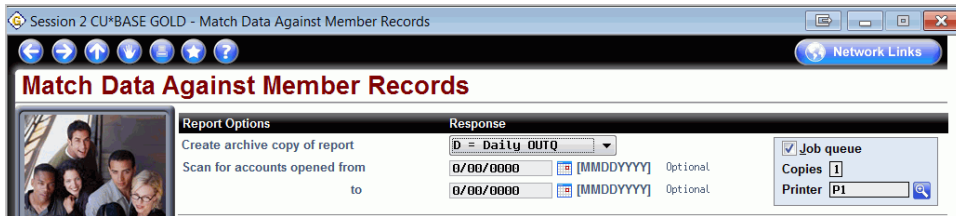
Now when you run the batch OFAC Report (Auditing menu: MNAUDT #2-Run OFAC Data Match (Batch Scan)), you can select to also send a copy to your Daily OUTQ or Monthly OUTQ for archival in CU*SPY *at the same time*. This prevents errors from duplicate Tracker entries that occur when you run the scan a second time in order to get a second copy of the report.

To archive a copy of your OFAC Report, select your physical printer as you do now. Then also select one of the OUTQs from the new "Create archive copy of report" drop-down at the top of the screen (shown above). If you just want to print a copy of the report (with no archiving), simply select "No extra copy" from this drop-down listing.

📖	For further details, refer to the "Using the CU*BASE Data Match System for OFAC Compliance" booklet available on the CU*BASE Reference page.
🖱	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

☑ New Data Center Employee Security Reports

A new set of reports on the Auditing menu now allows you to audit the activities performed by data center employees (CU*Answers employees, Xtend / Xtension employees, credit union employees "moonlighting" for Lender*VP Collections, etc.). This tool supplements the "Audit Insider/Employee Activity" inquiry (Auditing menu: MNAUDT #21 – previously #22), a canned Query of the SECAUD file that shows programs and accounts accessed by employees.

The new reports, accessed via the Auditing menu: MNAUDT#22-Audit Data Center Employee Activity, mirror three of the reports available under the "Insider Audit/Due Diligence Report" (Auditing menu: MNAUDT #23-Insider Audit/Due Diligence Rpt). These existing reports allow credit unions to audit activity on specially marked insider accounts only (board member accounts, employee accounts, etc.). Where those reports look at all employees but only for special memberships, the new reports will look at all memberships but only for activity performed by data center employees.

📖	For further details, refer to the "Auditing Employee Access to CU*BASE Tools: Data Center Employee Security" booklet available under "A" on the CU*BASE Reference page.
🖱	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

☑ Branch Indicator Added to BSA Report

We have added a Branch ID column to the BSA/SAR report, accessed on the Auditing menu: MNAUDT #2-Print BSA/SAR Activity Report. This change will help credit unions identify trends and schemes that members might use when attempting to structure transactions.

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

Accounting/Back Office

☑ New Method for Upload - Direct Mail Posting and G/L Import

We have used the programming in place for uploading files for FinCEN scanning and have put it to good use for uploads in other areas of CU*BASE. Previously, credit unions needed assistance from a Client Service Representative to upload files for posting via Direct Mail Posting (Member Services menu: MNSERV #2-Direct/Mail Member Posting) and G/L Import (General Ledger menu: MNGELE #1-Create/Post Journal Entries).

With this release, credit union employees (with proper upload permissions) can now upload the files themselves to CU*BASE via the File Upload feature, File Transfer/Audit Functions menu: MNFILE #2-File Upload (PC to iSeries). This change is due to the fact that new file definitions will be added to your QUERYXX library with this release.

> For step-by-step directions of the new process, be sure to check out the "Importing Transaction Files and Posting Them Via Direct Mail Post" and "Importing Transaction Files to the General Ledger" booklets available on the CU*BASE Reference page.

📖	For further details, refer to the "Importing Transaction Files and Posting Then Via Direct Mail Post" and "Importing Transaction Files to the General Ledger" booklets available under "D" and "G" on the CU*BASE Reference page.
🖱	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

✏ Duplicate Item Detection

Now credit unions whose item-processing vendor does not support suspect-duplicate detection of incoming share drafts can configure CU*BASE to flag these suspect duplicates for review. Contact your item-processing vendor to confirm whether your vendor already supports suspect-duplicate detection for share drafts. (CU*Answers Item Processing provides their clients with suspect detection for incoming share drafts for the previous 30 days.)

Activation of this feature is set in the Check Processing configuration (Savings Product menu: MNCNFA #16-Member SD/Checking Config.). Once activated, suspect duplicates appear as exceptions on the Share Draft Exceptions screen (Member Check/ATM Processing: MNSDAT #1-Work Member Exception File) with a new code: 30. These suspect duplicates also appear on a new "Potential Duplicate Records in Incoming Draft File" report (CKDFTDUP) that is generated when the share draft file is received (once the feature is activated). To be considered suspect duplicates, checks must match all of the following: check number, amount, and account number.

> Special handling is required for suspect duplicates. Refer to CU*BASE GOLD Online Help for the Share Draft Exception screen (Member Check/ATM Processing: MNSDAT #1-Work Member Exception File) for more information. Please note that automated-returns processing was not changed to handle duplicate items due to requirements that these items be handled differently than normal returned items.

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

✅ "No ANR Notice Printed" Option for Courtesy Pay Notices

Prior to this release, you did not have the option of excluding certain members (i.e. members whose accounts were flagged for bankruptcy) from receiving Courtesy Pay (ANR) notices on their checking accounts. Now you can block the sending of the ANR notice by checking the "No ANR notice printed" field in the Account Update screen for the member's checking account. When ANR notice processing is run, CU*BASE will skip all accounts with this flag checked.

📖	For further details, refer to the "Automated Non-Returns" and "Member Notices: Configuring and Printing CU Defined Notices and e-Notices" booklets available on the CU*BASE Reference page.
🖱	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

✅ Enhanced Tax Maintenance Screens

The tax screens were significantly streamlined with this release. Now when you create a tax record, CU*BASE is smarter and presents only the fields needed for that type of account or savings bond, which should help prevent fat-finger errors. Additionally, mortgage tax records include clear descriptions of the codes that may assist with research into discrepancies, such as those found between the "non-reportable" fields for the account and loan category. It also allows single-record maintenance for correction of 1098 reporting on loan tax records.

Refer to the "Year End Guide" for further explanation on preparing tax entries.

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

✅ For Self Processors: Select 1 or 2 Backup Tapes

Self processors using the two-disk backup method to back up their end-of-month files now have the option of using only one backup tape. To change the configuration to one tape, change the "Number of backup tape set? (1 or 2)" to one. Access this configuration via OPER > 3 >11-Copy Month End Files to Tape. *Consider using two tapes, one for on-site storage and one for off-site storage.*

EFT

✅ ATM Hold Maintenance

The new ATM Hold Maintenance feature, accessed via the Online ATM/Debit/Credit Card Processing menu: MNATMD #6-Release Holds on ATM Deposits, allows you to quickly release holds placed on a member's account via an ATM deposit, according to ATM terminal. This tool was specifically designed for a credit union that uses a standard long-term hold on all deposits but releases the hold for immediate availability of funds after envelopes have been opened and deposits verified.

> Remember that you can always use the *Member in Good Standing feature* to manage your ATM-deposit holds. Use this feature to reduce the hold days on your preferred members, while assigning longer hold days to members you select. For further details, refer to the "Electronic Deposit Holds" and "Member in Good Standing" booklets on the CU*BASE Reference page.

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