







CU*BASE[®] Software Upgrade

CU*BASE 13.2















Online CUs	CU*NorthWest/CU*South	Self Processing CUs
October 6, 2013	October 13, 2013	November 4-5, 2013







Updated booklets  mentioned in this summary will be available on our website no later than **October 4, 2013**. 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 247 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.

- Important: If you are using the Automated Reports & Queries feature to automate Queries each month, you'll need to keep a close eye on file changes each time there's a release and update any files used in your automated Queries so they run properly. Refer to the File Changes document attached to the announcement for this release for details.

-  **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.
-  **May Incur a Fee** There may be a fee involved to implement this feature for your credit union, such as a one-time setup and/or a monthly maintenance fee, or related charges from a third-party vendor.

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Top Pick of 2013

☑ Top Pick of 2013: New Targeted Tiered Services Dashboard – Evaluate Segments to Test Your Ideas about Your “Best” Members

The star of 2013, the new Targeted Tiered Services Analysis dashboard is similar to the existing Tiered Services Monthly Comparison ***except that it allows you to analyze the participation of a specific segment of your membership by Tiered Service scoring.*** Use this new dashboard to test out your ideas about who your “best members” really are!

Access the new Targeted Tiered Services Analysis dashboard via #22 *Targeted Tiered Score Analysis* on the Management Processing Active Beta Test (MNMGMT) menu. (The already existing Tiered Services Monthly Comparison whose goals it mimics can be access via #24 *Tiered Svcs Monthly Comparison* on the Management Dashboards (MNMGMMD) menu).

Upon entry to the new dashboard, a new screen will allow you to select a group of members based on branch, membership designation, gender, credit score, and individual goals in Tiered Services (such as enrollment in eStatements).



Pressing Enter will move you through all of the Tiered Services goals screens for a side-by-side comparison of how your selected members scored on these goals against the statistics of your general membership.

Think of all the questions you might ask using this new dashboard!

- Which branch has the most Platinum members? Get your branch managers involved in penetration analysis and marketing.
- Use membership designation to see how your business or indirect members score. Special credit union member leaders will be interested in this analysis.
- Drill down by gender subset. Your marketing staff may change a campaign based on the findings.
- How do your members score based on the credit scores? Do A-paper members really score more often as platinum versus C-paper? Get your risk-based-pricing teams on board with what their total relationship mean to your credit union.
- How do your selected tiered-service groups score? How do online banking members score compared to the average member?

- Do eStatement members really use the credit union more than non-eStatement members? Do they use bill pay as much as you think?

We've placed this new Targeted Tiered Services dashboard on the "Active Beta" Management Dashboard. Watch for upcoming "Dashboard Dive" executive study group sessions on this and other management dashboards.

	Refer to the "Tiered Service Levels: Implementation Guide" booklet available on the CU*BASE Reference page for details.
	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

 Tiered Service Enhancements: New Points and a New Waiver Now Added to Tiered Services

New with the 13.2 release are some highly anticipated point additions and a new waiver for Tiered Services. New Tiered Service points can now be added or subtracted from a member's score for the following conditions:

Goal 4: Analyzing Member Self-Service Relationships	
Points	Description
100	ATM/POS PIN-based activity
	Debit/Signature-based activity
	OTB or online credit card
100	Audio response - active
100	Online banking - active
50	E-statements - enrolled
50	Bill payment/presentment - Enrolled
10	Valid e-mail address
10	E-Notices subscription
10	E-Alerts subscription
10	Mobile text banking - Enrolled
150	Wrong address
10	CU marketing opt-in
10	3rd party marketing opt-in
10	Reg E opt-in

Added to Goal 4: Self Service Products:

- Valid email
- Enrollment in eNotices
- Enrollment in eAlerts
- Enrollment in Mobile Text Banking
- Wrong Address
(negative points can be assigned)
- Opt In for Reg E
- Opt In for 3rd party marketing messaging
- Opt In for credit union communications

Added to Goal 5: Analyzing Member-Elected Deposit Relationships:



- ACH loan payments

Additionally, a new waiver will be available:

- Waive Mobile Text Banking fees

These new points and waiver were not only added to the configuration screens, however. This expansive project also involved updating several posting and waiver programs. Additionally the new points were added to the following screens:

- The new Targeted Tiered Services Analysis dashboard, now available on via #22 *Targeted Tiered Score Analysis* on the Management Processing Active Beta Test (MNMGMT) menu
- The Tiered Services Learn from a Peer Dashboard via #24 *Tiered Svcs Monthly Comparison* on the Management Dashboards (MNMGMMD) menu).
- The Tiered Services Inquiry screen, accessed via the Tiered Services badge on the Inquiry, Phone Operator and Verify Member screens.
- The Tiered Services forecasting report, accessed via #6 *Tiered Service Forecast* on the Management Processing/Active Beta Tests (MNMGMT) menu

	Refer to the "Tiered Service Levels: Implementation Guide" booklet available on the CU*BASE Reference page for details.
	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

 Tiered Service Enhancements: Changes for What Members See in "It's Me 247" for Tiered Services

The *What are my Points?* Tiered Services page in **It's Me 247**, which outlines the points members have received for the previous month, now will include entries for the new points added with this release (if configured by your credit union).

For items such as third-party communications opt in or enrollment in eStatements, helpful links will appear *directly next* to the item that will take members to the online banking page where they can enroll in the service or change their preference online. (Previously buttons appeared at the bottom of the goal section.)

Additionally, the *My Benefits* page, which lists the waivers members receive, will include the new Mobile Text Banking fee waiver (if configured by your credit union).

Self Service Points


✔ Points you get for participating in the credit union's online and convenience services.

THIS MONTH: 345 OF 395 POSSIBLE POINTS.

LAST MONTH: 345 OF 395 POSSIBLE POINTS.

Contributing Points:



- I used my ATM card last month.
- I used my debit card last month.
- I have a credit union credit card.
- I used my audio banking last month.
- I used my online banking last month.
- I am enrolled for eStatements. [Enroll for eStatements now!](#)
- I am enrolled for online bill pay. [Enroll for online bill pay now!](#)
- The credit union has my correct email address on file.
- I have subscribed for eNotices.
- I have subscribed for an eAlert.
- I have enrolled for mobile text banking.
- I have opted in to receive information about products and services directly from the credit union. [Change My Contact Preferences.](#)
- I have opted in to receive information from other parties selected by the credit union. [Change My Contact Preferences.](#)
- I have opted in for overdraft services. [Change My Preference.](#)

	Refer to the "Tiered Service Levels: Implementation Guide" booklet available on the CU*BASE Reference page for details.
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 Marketing Club Enhancements

The Tiered Services and service change enhancements have led to enhancements to the marketing club configuration, too (**#4 Marketing Club Configuration** on the General Configuration 2 (MNCNFD) menu).

Now you can configure a club so that *Active Status Tracking* is based on the new conditions that will also be added to the goals in Tiered Services. (See previous section of this release summary for a listing of these items.) Additionally on the *Fee Waivers and Benefits* screen, the Mobile Text Banking waiver has been added and instead of three service charge exemptions, you can now waive as many of the configured transaction and account charges as you would like using the newly-added multiple select button.

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



Top Pick of 2013

Top Pick of 2013: Service Charge Redesign – New Flow, Service Charges on Loan Accounts, and More Credit Union Controls

With this release we have expanded the transaction and account service charge features (#12 on the General Configuration 2 (MNCNFD) menu) so that special service charge programs can be assessed on loan accounts, and also so that fees can be assessed on an annual basis and/or based on annual occurrences (like a fee that is charged every year on the date the account was opened).

We changed the configuration flow a bit so that it is easier to learn and more intuitive, with the ability to copy all of the parameters from one program to start another program. With the recently-added audit function, these new service charges can easily be configured and tested, then activated only when the program has been verified as matching your expectations.

Finally, if you wish to notify members when a service charge is assessed, we have added three new generic notice events that can be optionally added to one of your notice forms and sent to members after a service charge program runs.

Other miscellaneous enhancements to minimum balance, transaction and account service charges:

- Allow partial fees to be posted
- Exemption if online credit card present
- Exemption by membership designation
- Same relationship and aggregate balance exemptions on all three service charge types
- New conditions to incur fees will be included, such as wrong email address
- We're even changing the names on the posting reports so they are easier to find in CU*SPY

In addition to making it easier and safer to test a program before it goes live, all of these changes are intended to help us reduce the number of custom service charges that a credit union must pay us to develop, making it possible for you to more easily understand what options you have, and to give you more flexibility in the types of income programs you can envision.

Our Client Service team still wants to play a big role in helping you develop or modify your service charge programs. Even though the tools are now easier to use, there are still many details to consider when setting up a program, and our team has the experience to help you avoid pitfalls and make sure the program works exactly as you wish. So if you want to try any of the new settings on your existing fees, or if you have a program you've been wanting to try, give us a call and we'll help you get started!



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

Enhancements to the Loan/Share Balance Review

Based on some feedback from clients, we are introducing some enhancements to the Loan/Share Trial Balance (accessed via both via #3 on the ERM: Liquidity Risk Management Tools (MNRSK3) menu and #17 on the Management Dashboards (MNMGMMD) menu).

With this release, you can now use the new F16-View Exclusions to view G/Ls that are configured to not show in the dashboard, for example written off loan G/Ls. (These G/L exclusions are set via F23-Exclude G/L in the Chart of Account Maintenance.)



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

New Auto-Pop Routine for by Loan Classification Code Available for the September Call Report

Effective with the September Call Report, a new auto-pop routine by loan classification code will be available. This can be used for reporting loans in the Troubled Debt Restructured Loans and Purchased Credit Impaired Loans sections of the Call Report. If you are not already using loan classification code to track these loans, refer to Show Me the Steps for instructions on configuring and assigning a loan classification code.



Step by step instructions are available in the Show Me the Steps help!

[Configure Loan Classification Code for TDR Loan](#)

[Assign Loan Classification Code for TDR Loan](#)

Minor Statement Changes Implemented with August Month-End Statements

In an effort to help us maintain compliance with Regulation Z and the Dodd Frank Act, our compliance attorney advised us to make a few minor revisions to the sections of our member statements that relate to the interest calculation of open-end loans. These revisions will take effect with our August month-end statements generated on September 1.

The first revision related to the wording of the statement disclosure, which is found in various areas depending on statement style.

The disclosure used to read:

“Loan number(s) followed by an asterisk (*) are open end credit accounts. *The balance used to compute the Finance Charge is the actual outstanding balance each day after credits are subtracted and the new advances or charges are added.* The Finance Charge is computed on the daily outstanding balance by applying the daily periodic rate to the balance for the exact number of days such balance remains outstanding. The outstanding balance is shown in the columns marked balance and the daily periodic rate is disclosed after the account number. The ANNUAL PERCENTAGE RATE, which is determined by multiplying the Daily Periodic Rate by the number of periods in the year (365), is likewise disclosed after the account number.”

The *italicized* sentence above was changed to read: “With regard to those accounts, the balance subject to interest rate is the unpaid balance each day after credits are subtracted and the new advances or charges are added.”

The second revision removed the abbreviated disclosure at the top of the Loan Accounts section. We’ve removed this wording since this reference was redundant and did not contain all the necessary verbiage required by Regulation Z.

The third revision applies only to CU*Spy eStatements powered by eDOC. In order to be consistent with other statement output formats, we've removed the asterisk that appears in front of line-of-credit and credit card accounts in the summary section at the top of the statements.

Remember that these changes affect standard statement styles and eStatements only. If your credit union has chosen a customized statement format, such as a different back page or a format that is not one of our six standard statement styles, you are responsible for evaluating the effect these changes will have on your statements and contacting your vendor, whether that is Sage Direct or another vendor, if you need to make adjustments to your customized content.

If your credit union maintains its own statement environment through eDOC Innovations in-house vault system, you will need to contact eDOC Innovations directly to initiate the eStatement change: 800.425.7766 (option 2) or csr@edoclogic.com.

These revisions were implemented with our August month-end statements generated on September 1, 2013.

EFT



 Messaging and New Interactive Traffic Light Graphic to Improve Clarity

When Processing Instant Issue ATM/Debit and Credit Card Requests

When processing an instant card issue request (ATM, debit or credit card), CU*BASE will now not only provide the helpful messaging provided by DataCard right on the screen itself, but will also show an interactive traffic light that shows red, yellow or green, based on the status of the order. We are sure this increased communication will improve clarity of the status of your instant issue card orders.

A green traffic light will indicate that the device is ready for use or is processing. A yellow light will mean that the device is busy and the employee can proceed but processing may be delayed. And a red light will indicate that an action must be taken before the card order can be resumed. (Once this issue is resolved, simply press the *Refresh* button to reset the traffic light.)

After October 4th refer to the Reference Page for the new *Instant Issue* booklet. This booklet will include examples of screens with the new messaging and traffic light.



	Refer to the "Instant Issue" booklet available on the CU*BASE Reference page for details.
	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

 Instant Issue CardWizard Processing Now Available for Credit Cards

With this release, we are introducing the ability to use instant card issue processing for not only ATM and debit cards, but credit cards too! With instant issue, flat un-embossed plastics can be printed at your credit union that can be used immediately by your members with their own selected PIN number. This feature requires a specialized printer with software provided by Datacard Group.

At this time, credit card instant issue processing is only available for FIS credit card clients who use Datacard Group CardWizard to create instant issue cards. Interested credit unions will need to work with CU*Answers and both vendors for

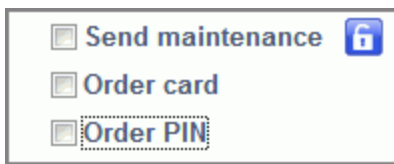
this implementation. Contact SettleMINT at settleminteft@cuanswers.com for a checklist to get started.

	Refer to the "Instant Issue" booklet available on the CU*BASE Reference page for details.
	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

 ATM/Debit Card Orders Can Now Be Cancelled Same Day

Currently, if you open a new ATM or debit card in error, there is no way to cancel the card order and completely close the card. (This does not apply to credit cards, where you can currently delete the pending order.) This is due to the fact that the new ATM and debit card requests are sent with the daily card maintenance file.

With the 13.2 release, you can now cancel an ATM or debit card order on the same day it is ordered, before daily maintenance is sent.

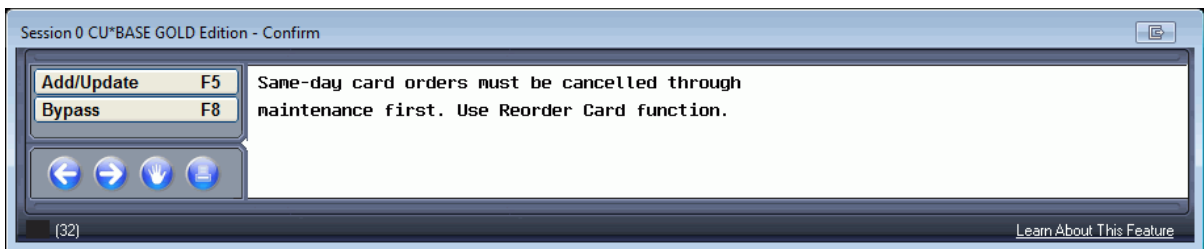


This feature is accessed from the Reorder Card/PIN screen. Click the new lock symbol next to the *Send Maintenance* check box. This will allow you to uncheck this box. You will also need to uncheck the both the *Order Card* and *Order PIN* checkbox. Use F5-Update to cancel the order. Once



the plastic order is cancelled, we recommend that you also change the status and close the card. **Remember this process can be used for same-day orders only.**

Show Me the Steps online help will include helpful step-by-step instructions on how to "Cancel ATM/debit card orders (same day)." Check out Show Me the Steps (keyword ATM/Debit) once the release is implemented for online credit unions (October 6, 2103),

If by chance you attempt to close the card first, you will receive the following screen which clearly states you must first cancel the card order.



This is not a change to the process of closing a card. Existing cards will still follow the current steps to close a card. This new messaging simply explains more clearly that same-day card orders must be cancelled prior to card closing.

	Refer to the "ATM/Debit User Guide" booklet available on the CU*BASE Reference page for details. The steps for cancelling a card order (same day) will be included in this booklet.
	Details for all related screens will be available via CU*BASE GOLD Online Help with the release. Check out the "ATM/Debit/Credit Card" topic for directions in Show Me the Steps online help once the release is implemented.

First Step toward Encrypting ATM/Debit Card Files

Last fall we implemented encryption on the CU*BASE files containing online credit card data. With this release we will be implementing the first steps toward also encrypting ATM and debit card files. **At this time no ATM or debit card vendor files will be encrypted.** The only addition with this release is that the infrastructure programming will passively be tested on the system. Further testing with each individual ATM/debit card vendor is still required before the feature will be activated and for the vendors' files to be encrypted. This project is a significant one for our entire network, and we're excited to take this next step. Stay tuned for more details in the coming months.

Lending

New Distinguishing Between System- and Credit Union-Administered Freezes Placed on Loan Accounts Gives More Control to Credit Unions

Currently the system does not distinguish between an account freeze placed by a system process (specifically delinquency monitoring) versus one placed manually by a credit union employee. When the system places a freeze on an account due to delinquency monitoring, it also takes the freeze off (for example when the loan becomes current), or updates the freeze code back to the configured code for delinquency during the end of day cycle, even if the code has been manually changed in the meantime by a credit union employee.

With this release credit unions can choose to circumvent this behavior in special cases. In a nutshell, when a CU maintains the freeze flag on a loan account, the system will be smart enough to detect whether or not the current freeze was put in place by the delinquency monitoring system. If so, a new screen will appear allowing the employee to select that delinquency monitoring freeze processing ignore this account and for CU*BASE to use the employee's chosen code instead. (Employees can even keep the same code, or, more commonly, they can change from a freeze level 1 to a freeze level 3).

At this time only loan accounts can be removed from delinquency freeze monitoring. This enhancement does not affect share accounts that were frozen due to loan delinquency.



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

New Wisconsin League Loan and Share Forms Available

If you use WCUL forms, we now have six additional forms available. The new forms include: Funds Transfer Agreement and Notice, Payroll Deduction Authorization with Power of Attorney to Credit Union, Notice of Right to Cure Default/Take Possession, Simple Interest Deferral Agreement, Safety Deposit Box, and Combined Notice to Cosigner and Explanation of Personal Obligations (Open-End). Contact Lender VP Forms (at lendervpforms@cuanswers.com) for assistance with setup and associated costs.



Additional Co-Borrower Page Added to Wisconsin League Adverse Action Form

When you print a WCUL Adverse Action Form, an additional form will now print for each co-borrower.

 Access to CPI History Information from Phone Operator and Inquiry

Currently the CPI Force-Placed Insurance History File details are available only through account information update (Lending menu (MNLOAN) and Account Update menu (MNUPDT)). Not all employees that need to answer questions about force-placed insurance have access to this menu option, however.

Because of this, we've added access to the history screen on both the Delinquency Window (pop-up screen when accessing a delinquent account) and the Payment Protection and Miscellaneous Coverage screen. This will allow all staff members to provide members with information on their CPI history.


	Refer to the "CPI Force-Placed Insurance" booklet available on the CU*BASE Reference page for details.
	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

 Packaging Loans for Sale Enhancements

As announced last month, we've implemented minor changes to *Package Loans to be Sold*, accessible from the Management Analysis Dashboards (MNMGMMD) menu. Essentially, we've eliminated credit card loans from the loans available for packaging. On the Loan Category Selection window (accessible by clicking *Select* next to *Loan category* on the Find Loans to Sell to a Partner screen) longer displays online credit card loans as an option. (Note: If you select by business unit instead, any online credit card categories attached to that unit will be ignored.)

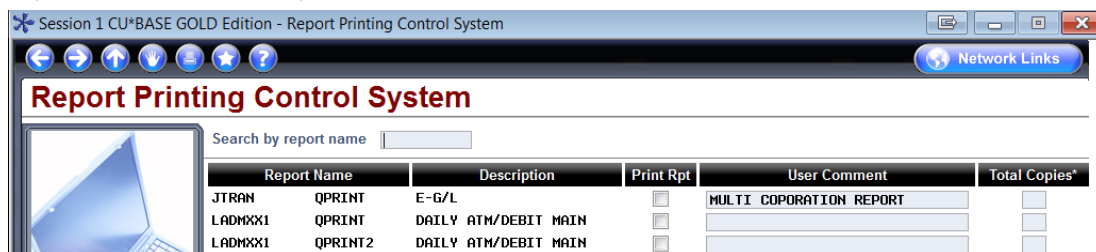
You'll notice a couple changes related to line-of-credit (LOC) loans as well. When this loan type is selected as a loan category, the screen that appears after you press *Enter* will no longer display a value in the *Maturity Months* column since months to maturity are not relevant for LOC loans. The column will instead show as blank. Additionally, when toggling to the payment information display, accessible by clicking the *Payment Info* button on the Potential Loans to be Sold screen, the *Payment Information* column will no longer display remaining payments, but "LOC" instead.

These changes were implemented to all credit unions on August 1st, 2013.

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

 Updated OUTQ Report Control Screen



As part of the changes we are making to the way daily reports are archived to CD-ROM (refer to the email sent to all clients on 9/12 and the letter sent to archival-service subscribers on 9/13), with this release we are also adjusting the way that the OUTQ Report Control feature works in CU*BASE. This feature traditionally was used to control how daily reports were routed through the various output queues for printing and archival purposes. Starting October 1st, the techniques for this long-term archival are changing completely, and therefore this tool is being adjusted and simplified.

When selecting *OUTQ Report Control* on the Member Communication (MNPRTC) menu, instead of codes that send reports to print or “microfiche” (archive) or delete, you’ll now see only a simple checkbox to either print the report or not. (You can still enter a comment for your own notes, and designate additional copies where appropriate.) Remember that the new pricing structure is a flat rate based on credit union member size, not page count, which means the number and size of reports archived will no longer have the impact on your cost as it did before. Any report that is produced *will be archived*, whether you print it or not.

Since it has probably been a while since you visited this screen, we recommend you take a look after the release goes in, and think about which reports you really need to be printed as hard copies each day. Any reports that were previously set to Print, Combined Print & Microfiche, Special Print, or Monthly Microfiche & Print will be set to print . All other codes will set not to print .



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

Mobile Web Banking

Mobile Web Banking Versioning

To prepare for the File Expansion Project (FEP), we are rolling out behind-the-scenes programming to allow for multiple versions of Mobile Web Banking to be run at the same time. This change will be transparent to the user, but will allow us to run different BETAs of Mobile Web Banking, similar to how **It's Me 247** works currently.

This change will be implemented on September 28, 2013.

Improved Styling of Mobile Web Banking

Your members will soon see small changes to the look of Mobile Web banking, including: an **It's Me 247** logo on the *Login* and *Home* page, more consistent placing of the *Home* and *Logout* buttons at the top of the pages, and some improved graphics and styling.

This upgrade of the front-end infrastructure will be implemented on October 1, 2013.