



CU*BASE 14.2

CU*BASE® Software Upgrade

Online CUs	Site-Four	Self Processing CUs
September 14, 2014	September 14, 2014	September 15-16, 2014





This release is a FEP-only release. Existing FEP clients will receive these changes on the dates above. All other credit unions will receive them when they convert to FEP.



Watch for the FEP logo (shown to the left) in documentation. It will indicate that this is an enhancement you will receive only if you have converted to FEP!




Updated booklets mentioned in this summary will be available on our website no later than **September 12, 2014**. 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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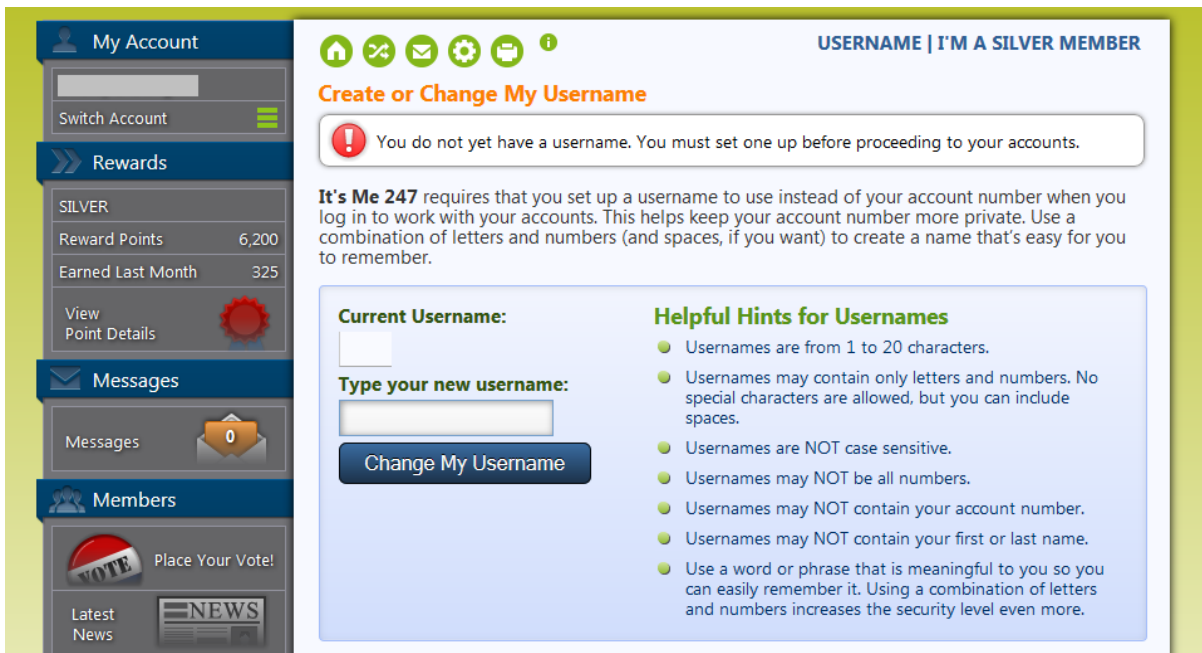
Affects Members

Optional Requirement for Usernames in Place of Account Numbers to Log into Online and Mobile Web Banking

Currently a member can set up a username in place of their account number when logging into **It's Me 247** and mobile web banking, but it has always been an optional feature. For additional security some credit unions have asked that a username be required in place of the account number. This new feature, announced at the 2014 Leadership Conference, is included in the 14.2 release.

First and foremost, the feature **will be optional and must be activated** by your credit union. You decide if and when you want to flip the switch.

Contact a Client Service Representative to activate this feature. *Self Processors: The setting is located in the ARU/Online Banking Configuration screen, accessed via OPER > #10 > #8 ARU/Online Banking Configuration.*



The screenshot displays the 'Create or Change My Username' interface. At the top, it says 'USERNAME | I'M A SILVER MEMBER'. Below this is a notification: 'You do not yet have a username. You must set one up before proceeding to your accounts.' The main content area is titled 'It's Me 247 requires that you set up a username to use instead of your account number when you log in to work with your accounts. This helps keep your account number more private. Use a combination of letters and numbers (and spaces, if you want) to create a name that's easy for you to remember.' There are two input fields: 'Current Username:' (empty) and 'Type your new username:' (empty). A 'Change My Username' button is positioned below the second field. To the right, under 'Helpful Hints for Usernames', there are six bullet points:

- Usernames are from 1 to 20 characters.
- Usernames may contain only letters and numbers. No special characters are allowed, but you can include spaces.
- Usernames are NOT case sensitive.
- Usernames may NOT be all numbers.
- Usernames may NOT contain your account number.
- Usernames may NOT contain your first or last name.
- Use a word or phrase that is meaningful to you so you can easily remember it. Using a combination of letters and numbers increases the security level even more.

How Does it Affect Members?

- Members without usernames will login with their account number the first time (and then set up a username).
- Once you do turn the feature on, any member who doesn't already have a username will be automatically taken to the setup page and prompted to create one the next time they log in. They cannot advance until they create a username.
- Members will be asked to set up a username after accepting the Online Use Agreement (and before they set their password and challenge question answers).
- Members who already have a username won't need to do anything.
- Members will be able to change their username in both standard online banking and mobile web banking.

- Just like now, once the member has set up a username, they can change at any time, but they can't clear it. (CU*BASE does have a feature that allows an employee to clear a username, and in this case, the member is prompted to set up a new one the next time they login.)

Security Features



- Remember that user names are not passwords. They're intended to help keep the account number more private. But if the member forgets their username, they'll need to contact the credit union, the same as if they forget their account number now.
- Just like now, usernames may contain both letters and numbers. They can contain spaces, but not special characters. They are not case-sensitive.
- Usernames cannot contain the account number, or the member's first or last name. (Members with already existing usernames will not be asked to change their username, but must follow these rules when they change their username.)

Usernames can also be set up via mobile web banking, but for now, brand-new users will still need to use a desktop PC to log in the very first time so that they can also accept the User Agreement and set up their password and security questions.



Contact Xtend for Assistance with Member Communications

When activating this feature, be sure to include Xtend in your planning. Xtend will take care of emailing your members to inform them of the new username requirements and how to set up a username. Contact info@xtendcu.com for more information.

	Learn more in the "Mobile Web Banking" and the "Securing and Controlling Access to It's Me 247 " booklets available under "M" and "S" on the It's Me 247 Reference Page. http://www.cuanswers.com/client_reference_itsme.php This booklet will be updated with the release. Also refer to the Kitchen page on this topic. http://www.cuanswers.com/kitchen/requiring_usernames.php
	Details for all related screens will be available via CU*BASE GOLD online help with the release.

Qualified Dividend Products Can Now Be Sold Online (Show in the Rate Board)

The CU*BASE Qualified Dividends feature allows credit unions to set up checking accounts with specific eligibility requirements (such as e-Statement enrollment, a certain number of debit card transactions, etc.) to receive a higher interest rate. At the end of the month, when the dividends are calculated, the member either receives the **qualified rate** (which can be tiered) or the **base** rate (for non-qualifying accounts). Up to this release, however, qualified dividend products could not be shown on the rate board since there was no easy way to disclose to members that they wouldn't always qualify for the highest rate.

With this release, this information can be disclosed, and your credit union can now sell qualified dividend accounts in online banking.

Description	Balance	Current Rate	Annual Yield	Minimum Deposit	Available Online
REGULAR SHARES	\$5.00	0.150%	0.150%	\$5.00	
SAVINGS	\$0.00			\$0.00	
CHRISTMAS CLUB	\$0.00			\$0.00	Open
IRA SAVINGS	\$0.00			\$25.00	
CHECKING	\$0.00	3.070%	QD 3.110%	\$0.00	Open
	\$25,001.00	0.500%	QD 0.500%		

Page will timeout in 5:24

Rate board will show just the qualified rate tiers

Hover over the QD button to see the non-qualified rate and link to CU-defined sales info

Earn .0100% APY on entire balance when qualifications are not met.
more info

When your member then goes to the rate board to open a qualified dividend account online, the member will view the Qualified rate, and can hover over a “QD” button (next to the rate) to view a pop up window that says that they will “Earn xxx APY on the entire balance when qualifications are not met.”

Below this text will be a “More Info” button that will take the member to your sales info text where you can explain the rates and qualifications. (NOTE: Tiered rates are supported on the rate board. In this case, each tier has a “QD” button.)

In CU*BASE **Member Rate Maintenance** on the Management Processing/Active Beta Tests (MNMGMT) menu now allows your credit union to display these accounts for purchase in online banking. **When activating this product to show it online, be sure to also update the Sales Information your member sees to explain what they need to do to qualify for the higher rate.**

Qualified dividend products will only be shown in the online banking rate board. Coming soon these accounts will also be available in mobile web banking’s rate board.

	Learn more in the “Qualified Dividends” booklet available under “Q” on the CU*BASE Reference Page. http://www.cuanswers.com/client_reference.php This booklet will be updated with the release.
	Details for all related screens will be available via CU*BASE GOLD online help with the release.



Dividend Payment and Early Withdrawal Penalty Text Can Now Be Printed on Miscellaneous Member Account Forms

This feature was developed at the result of an Idea form.

With this release, we have added new *Dividend payment method (CD)* and *Early withdrawal penalty* fields to the *Share/CD account details* section of the miscellaneous account forms feature (**Configure Misc Mbr Acct Forms** on the Savings Products menu). When selected,

the dividend payment method and early withdrawal penalty text will print on the form, with the associated data pulled from the account record.

The “Early withdrawal penalty CD” text will read “xxx days interest,” “Earned int up to xxx days,” or “Higher of earned/xxx days int,” depending on how the *Penalty Code* field is configured.

	Learn more in the “Miscellaneous Member Account Forms” booklet available under “M” on the CU*BASE Reference Page. http://www.cuanswers.com/client_reference.php This booklet will be updated with the release.
	Details for all related screens will be available via CU*BASE GOLD online help with the release.

CEO

Statement Reconciliation Analysis Tools


Currently, reconciling the statement activity on your invoice to CU*BASE requires a series of complicated custom Queries. At the request of our credit unions to make this easier and to meet the request of auditors, we have created a new statement reconciliation dashboard.

From the new menu option, available via **Statemnt Reconciliation/Analysis** on the Member Communication (MNPRTC) menu, you will be able to quickly access a breakdown of your statement production to see how many members qualified for a statement minus the amount suppressed to give a total number of statements for the period. Then that is broken down to see how those statements were delivered (i.e. printed and mailed, returned to CU, and e-statements).

What’s more, the dashboard presents up to 8 statement periods for the selected statement type (regular/credit card/mortgage), statement format (monthly/quarterly/credit card), and statement period end date. So not only will you be able to reconcile your invoice for auditors, it will be easy to see how your statement production is trending to help with your business planning!

Finally, you can view more detailed information for any selected statement period to see how the numbers were calculated, and view statement style and insert details.

Since we created the file that stores this information with a previous release, you will not have to wait for data to accrue from the date of release—you’ll already be able to see activity going back to September 2013!

	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.
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NCUA Edits Added to 5300 Call Report Tool


When you submit your Call Report via the NCUA’s online tools, automated comparison routines check your data, compare it to a series of rules and your previous Call Reports, and provide feedback in the form of errors and warning messages. These must be corrected on the NCUA online site prior to submitting your quarterly report, and in some cases require you to adjust the data shown in CU*BASE to keep them in synch.

With this release, we added a number of the NCUA’s critical edits directly to the CU*BASE Call Report tool. For example, if total assets do not match total liabilities or the real estate loan information reported in the Assets section does not match the Specialized Lending section, CU*BASE will now present a warning message.

These warning messages, if applicable, display when you take the final step to create the xml file using *Create XML file* (F14) from the main 5300 Call Report Date screen. You'll just need to correct the appropriate data and repeat the process to create a fresh file.

We selected these warning messages based on client feedback. The new screen will not stop you from uploading your data to the NCUA, but is designed as a warning before the final upload step is taken. And there may still be some warnings that CU*BASE cannot evaluate ahead of time, that will appear only after you've pulled your data into the NCUA site. But we expect that this enhancement will significantly reduce the most common errors people were finding when using our upload process.

	Learn more in the "5300 Call Report" booklet available under "C" on the CU*BASE Reference Page. This booklet will be updated with the release.
	Details for all related screens will be available via CU*BASE GOLD online help with the release.

 Coming Soon! Budget Rewrite (SPECIAL BETA ONLY with 14.2)

TOPTEN

Accounting Priorities

This feature will be introduced in special beta with a few credit unions only. Watch for it to be introduced to all credit unions with the 14.3 release in November.

The budget rewrite is a from-the-ground-up rewrite of CU*BASE budget preparation and analysis tools. While the budget itself is still saved as part of your General Ledger history files for easy analysis and comparison to actual performance, everything about the way the budget figures are entered will change. Look forward to new features including: Budget groups that consolidate G/Ls according to sub-totals of your income statement, the ability to budget your growth in assets and liabilities (and then use them to model budget figures for associated income and expense G/Ls), expanded calculation methods, and more!

For more information and sample screens, refer to the Kitchen page on this topic. http://cuanswers.com/kitchen/budget_rewrite.php

	Learn more and see sample screens in the "Budget Rewrite" section of the Kitchen. http://cuanswers.com/kitchen/budget_rewrite.php
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Collections

 Collection Notice Expansion (for Mortgages, Credit Cards, and More)

TOP 10

Lender*VP Priorities

*This feature was developed as part of the Lender*VP Top Ten.*

Today collections teams only have one configuration for loan collections notices. There is no way to generate notices according to different delinquency time periods for different types of loans, such as credit card loans.

With this release, you will be able to generate notices at different times for different loans as we are expanding the standard collections notices to allow for three additional delinquent notice groups.



The entry delinquency notice configuration screen (***Delinquent Notice Config*** on the Loan Products (MNCNFB) menu) will now prompt you to select one of the four delinquent notice groups: “General” (your existing delinquent notice configuration), “Mortgage,” “Credit Card,” and “Other.” (The “Other” setting can be used for business loans or a second type of mortgage loan, for example.) You will then advance to the configuration screen to set up separate notice definitions. (This screen will be identical to the current delinquency notice configuration screen.)

To tie these new delinquent notice groups to your loans, you will use the new ***Delinquent Notice group*** field located on the first screen of the ***Loan Category*** configuration (Loan Products (MNCNFB) menu). At implementation this field will be populated with *General* for all loan categories.

This enhancement adds twelve new notice events: four for the “Mortgage”, four for the “Credit Card,” and four for the “Other” notice groups. Once your configuration is complete, you will need to assign these events to delinquency notice forms.

NOTE: This does not affect delinquency monitoring, just the notice generation process. Delinquency notice processing will now check the loan category to determine when the notice should be sent (and which notice the member should receive.).

Keep in mind that as with any time you make a change to your delinquency days settings, a reduction in the number of days may mean that a member could miss a delinquency warning notice. For example, if you change the day of your first notice from seven days to five and a member was six days delinquent, that member may miss the first notice. An increase, however, will not mean that a second notice is sent. Once a member receives a notice at a certain level, they do not receive an additional notice at that level.

	Learn more in the “Configuring Tools for Collections” booklet available under “C” on the CU*BASE Reference Page. This booklet will be updated with the release.
	Details for all related screens will be available via CU*BASE GOLD online help with the release.



Automated Non>Returns Notices for Joint Owners

This project was the result of a client-submitted Idea Form.

Currently CU*BASE only generates Automated Non-Return (ANR) notices for the primary member. With joint owners sometimes living at different addresses, this can mean that the account could go negative (even to the point of requiring legal action) without them being notified.

With this release, ANR notices function more like loan notices, with both the member and the joint owner receiving notices. A new ***Delinquent notice level for joint owners*** field on the Automated Non>Returns Notice Definition screen (***ANR/Negative Bal Notice Config*** on the Savings Products (MNCNFA) allows you to enter 1-4 to indicate the level when the notice will be sent. At implementation this field will have a zero, meaning that joint owners will not receive a notice.

If activated, ANR Notices will be sent to joint owners (even those who are non-members), but not beneficiaries.

	Learn more in the “Automated Non>Returns” booklet available under “A” on the CU*BASE Reference Page http://www.cuanswers.com/client_reference.php . This booklet will be updated with the release.
	Details for all related screens will be available via CU*BASE GOLD online help with the release.

Lending

Also be sure to check out the collections notice expansion covered previously in the *Collections* section.

Lending Queue Columns Now Sortable

When working in the lending queue (accessible via **Work/View Application Status** (lending queue) on the Lending Functions (MNLOAN) menu), you have a number of options to narrow down the results seen on the screen including: application date, UW status, Interviewer ID, Delivery Channel, and more. Loans are then listed in the order of their application date and time (newest appearing on top).

With this release, we’re enhancing this screen even further by adding the widely requested ability to sort columns! You will now be able to click on any column in the lists of pending, booked, and denied loans. This will make it even easier for your teams to work through your loan pipeline in the manner you choose.

Improvements to Show All Codes Window in Lending Queue


Currently, when in **Work/View Application Status** (lending queue) on the Lending Functions (MNLOAN) menu, you get a quick snapshot of six key Underwriting Codes to get an idea of your current pending application activity. You can also select *Show All Codes* (F20) to view a fairly simple breakdown of the count of pending applications for each Underwriting Code.

Until this release, we never took advantage of the fact that we not only have this data on file for pending applications, but also for booked and denied applications. So, we’re adding more power to the existing “Show All Codes” tool, turning it into a new at-a-glance stats dashboard; another tool to help loan managers track their loan activity.

With the release *Show All Codes* (F20) will be renamed to *Counts by UW Code* (F20). This change was made to make it clearer that what you’re actually seeing is a statistical breakdown of loan activity by UW Code. You will also now be able to access this option from the booked and denied tabs in the lending queue as well as from the *Activity Tracking* (F17) screen.

Now when you enter the “Loan App Activity by Underwriting Code” screen, it will display the code (e.g. Approved w/ Conditions), underwriting code type (approval, denial or memo), the count, and the application/booked/denied date. These enhancements will make it much easier for your lending managers to track the entire loan application process by Underwriting Code and make sure the established process is working smoothly.

Additional improvements include renaming the “Stats” option in the “Application by Status” screen to “Summary by Month” to be more user friendly.

	Details for all related screens will be available via CU*BASE GOLD online help with the release.
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Enhancements to Escrow Analysis to Avoid the Need for Multiple Runs

Currently when you run your escrow analysis using **Create Escrow Analysis** on the Extended Loan Processing (MNEXLN) menu, you can either run the projections by all accounts, by a single loan category, or by a single account.

With this release, we have made some big enhancements to this screen, most notably that you can now **run the analysis by one or more escrow dividend applications** or by multiple loan categories.

Depending on how your dividend applications are configured, this change may allow you to process your escrow accounts according to your relationships with mortgage companies.


We have also changed the wording on the screen so it is more user-friendly, made some fields conditional, and added the ability to include loans that already have a payment due for the new payment month. Read more about these changes in the CU*BASE online help.

	Learn more in the "Escrow Analysis" booklet under "E" on the CU*BASE Reference Page http://www.cuanswers.com/client_reference.php . This booklet will be updated with the release.
	Details for all related screens will be available via CU*BASE GOLD online help with the release.

Existing Members Applying for a Loan Now Scanned Against Blocked Persons Database

Currently if an existing member applies for a loan and their name or Social Security number is on the Blocked Persons Database, this may not be caught since currently no scan is performed. (If they attempt to open another membership, however, the Blocked Persons scan is performed and prevents them from opening another membership.)

With this release, we are adding the Blocked Person's scan to the loan application process so that every loan application is run through the scan. This will ensure that your credit union is always aware when members on this list apply for additional credit.

	Details for all related screens will be available via CU*BASE GOLD online help with the release.
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All Non-Member Co-Applicants Now Run through OFAC Scan – Regardless of Method Used to Add Them

Currently there are two ways to add a non-member co-applicant to a loan on the *Loan Application – Select Co-Signers* screen (accessed by selecting *Complete Loan Application* on the *Loan Recap* screen). You either enter the non-member's Social Security number directly in the screen or use the *Additional Signers* (F12) button to move to the *Additional Signer's Maintenance* screen, where you can also enter the non-member SSN. Currently, the second method runs the co-applicant through an OFAC scan, but the first method does not. With this release, both methods of adding a co-applicant will be run through an OFAC scan.

	Details for all related screens will be available via CU*BASE GOLD online help with the release.
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Loan-to-Value (LTV) Enhancements on the Collateral Item Summary Screen

Now when you view the Collateral Item Summary screen (accessed via **Miscellaneous Loan Maintenance** on the Lending Functions (MNLOAN) menu, Collateral, and then "Update"), you will see the LTV ratio based on the current loan balance as well as on the

original loan balance. If there are multiple collateral items for the loan, the LTV would be calculated using **all** collateral records.

Additionally, while on this screen, you can now use a new button to toggle between the pledged amount or the estimated current value of the collateral. These figures are then used to calculate the LTV ratios mentioned above.

Our thanks to Progressive CU for spearheading this special project that can now be enjoyed by all CU*BASE credit unions.

	Learn more in the "Collateral: Tools for Tracking Property Securing Loans" booklet under "C" on the CU*BASE Reference Page http://www.cuanswers.com/client_reference.php . This booklet will be updated with the release.
	Details for all related screens will be available via CU*BASE GOLD online help with the release.

Optionally Select to Use Disbursement Limit to Calculate Loan-to-Value (LTV) Ratio

You can now use the disbursement limit instead of current balance when calculating the LTV on line-of-credit (LOC) loans. To select disbursement limit, check the new *Use disbursement limit to calculate LTV for LOC loans* box on the loan category configuration (on the Loan Products (MNCNFB) menu). This is then used in various reports and dashboards across the system.

Our thanks to Progressive CU for spearheading this special project.

	Details for all related screens will be available via CU*BASE GOLD online help with the release.
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Additional Medallion Collateral Enhancements

The medallion collateral type was introduced in the November 2011 release and was designed specifically for use when taxicab license medallions are used as collateral (or other multi-collateral loan types).

With this release, when viewing the Collateral Item Summary screen for loans with medallion collateral the screen now conditionally displays a new Combined-Loan-to-Value (CLTV) using all loans for which the medallion is used as collateral.

Additional enhancements include a new pop up window alerting you if the medallion collateral is used for another loan and improved connectivity to the Re-Price Medallion feature. (This feature is explained below).

Our thanks to Progressive CU for spearheading this special project.

	Learn more in the "Collateral: Tools for Tracking Property Securing Loans" booklet under "C" on the CU*BASE Reference Page http://www.cuanswers.com/client_reference.php . This booklet will be updated with the release.
	Details for all related screens will be available via CU*BASE GOLD online help with the release.

Updates to Re-Price Medallion Collateral Feature

The Re-Price Medallion Collateral feature (available via **Re-Price Medallion Collateral** on the Loan Products (MNCNFB) menu) allows periodic adjustments to the value of all medallion collateral records, thereby updating the loan-to-value percentages of the loans to which they are connected. Various enhancements were made to this feature with this

release, and a new inquiry-only dashboard was added to the Member Inquiry Functions menu (MNINQY) to allow staff to view medallion collateral information without the ability to make pricing changes.

*For more information on the feature, refer to the CU*BASE online help.*

Our thanks to Progressive CU for spearheading this special project.

🔒	Details for all related screens will be available via CU*BASE GOLD online help with the release.
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 **Enhancements to Package Loans to Be Sold Feature**

The Package Loans to be Sold feature, available via **Packaging Loans to be Sold** on the Management Analysis Dashboards (MNMGMMD) menu, allows your credit union to segment a portion of your loan portfolio for concentration risk analysis, or to prepare them for sale to a secondary borrower.

Quite a few enhancements will be added to this feature with this release, so if your credit union is not using this feature, now may be the time to check it out. These enhancements include:

- New selection criteria will be included in the loan filter screen, including: CU Risk Level, loan officer code, purpose code and security code.
- The same loan can exist in multiple packages instead of just a single package.
- You can now search to find which package a loan belongs to.
- Loan packages can be combined, and you can add comments to them.
- There is easy access to the participation loan inquiry and collateral screen from the package loan screens.
- The Packaging Loans to be Sold report will be enhanced to include additional information.

Our thanks to Progressive CU for spearheading this special project.

	Learn more in the "Packaging Loans for Sale: Managing Your Concentration Risk" brochure under "P" on the CU*BASE Reference Page http://www.cuanswers.com/client_reference.php . This brochure will be updated with the release.
🔒	Details for all related screens will be available via CU*BASE GOLD online help with the release.

EFT



 **New Buttons Make Creating a Credit Card Loan without Ordering a Plastic More User-Friendly**

If your credit union needs to overnight a credit card to a member, you can currently create the credit card loan and then exit at the first credit card ordering screen. This allows the loan (with an assigned and linked card number) to be created in CU*BASE without ordering an associated plastic to be mailed to the member. Then you can use your vendor website to place an expedited order for the plastic.

With the 14.2 release, you will now see new buttons that make the process of creating a credit card without ordering plastic more obvious and user-friendly. The first card ordering screen you see once you create a credit card loan is the Authorized Users screen. On this

screen you will now see a **Bypass Card Order** (F8) button. If you accidentally advance to the Choose Emboss screen, you can also select **Save and Bypass Card** (F17) button. The assigned and linked card number will appear on the Card Maintenance screen, but since there is no pending card order, this entry will not be highlighted.

All card numbers generated without a card will appear on the Daily CU*SPY PCTMXX (Credit Card Maintenance) reports.

	Learn more in the "Credit Card User Guide" booklet under "C" on the CU*BASE Reference Page http://www.cuanswers.com/client_reference.php . This booklet will be updated with the release.
	Details for all related screens will be available via CU*BASE GOLD online help with the release.

Accounting/Back Office

Be sure to check out the upcoming beta of the "Budget Rewrite" covered in the CEO section.

- Enhancements to the General Ledger Trial Balance by Date Report



This feature was developed as part of the Accounting Top Ten.

Currently you can use **Print GL Trial Balance** on the General Ledger (MNGELE) menu to print all posted G/L activity for an entire month (or range of months) at a time, and this can make for a lengthy report.

This release adds some new enhancements, including the addition of the day to the *Period beginning* and *Period ending* fields to allow this report to be printed for a day or day range within a month. Other enhancements include the standardization of the G/L range selection fields with a multiple select button, and a new *Export to file* box that allows you to export the data to use in Report Builder (Query).

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


*Also be sure to check out the optional requirement for usernames to log into **It's Me 247**, covered in the "Affects Members" section. Also review the "Lending" section for additional conditions where the Blocked Persons and OFAC scans are run.*

- New Maintenance File and Inquiry for CU Risk Level

Currently there is no easy way to provide the examiners with the history of changes to the credit union risk level. With this release, we are providing a new file to track changes to this field.

A new inquiry screen listing the changes to this level will be accessible via a new *Risk Level History* (F13) button on the Delinquency window from Member Account Inquiry. Additionally, we have added the risk level to the "Outstanding Loan Recap/Inquiry" accessible when the OL (Open Loans Inquiry) action code is used on the **Process Member Applications** screen on the Lending Functions (MNLOAN) menu.



Changes to a member's risk level still are made via **Miscellaneous Loan Maintenance** on the Lending Functions menu, by selecting *Credit Bureau link*, and then changing the score in the *CU Risk Level* field.

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

 **OFAC Single Scan Will Scan the Foreign Sanctions Evaders (FSE) List**

In July, we implemented a change to scan against the Foreign Sanctions Evaders (FSE) list, but this only applied to the batch scan process run by our Operations team and by Self Processors (see the section below for more information).

With this release, the single scan for OFAC will also search against the FSE list for suspected matches. This will apply both to the single scan available via menu option and to the automated scans run during membership opening, non-member record creation, outgoing wires, IATs, A2A, money orders, and corporate checks.

	Learn more in the "Downloading the OFAC Lists or the CU*BASE Data Match System" booklet (for Self Processors) and "Using the CU*BASE Data Match System for OFAC Compliance" (for all clients) under "O" on the CU*BASE Reference Page http://www.cuanswers.com/client_reference.php . This booklet will be updated with the release.
	Details for all related screens will be available via CU*BASE GOLD online help with the release.

Implemented Previously

 **OFAC Batch Scans Now Scanning the Foreign Sanctions Evaders (FSE) List**



This change was implemented July 22, 2014.

We added the capability to use the CU*BASE Data Match system to scan your membership against the Foreign Sanctions Evaders (FSE) list. As of now, this change only impacts scans performed via the on-demand batch scan run automatically for online clients on Saturdays. The system will scan your membership twice, once for the SDN list and a second time for the FSE list, and will generate two reports to help identify which list any potential matches may appear on. Additionally, separate trackers are created to identify whether a suspected match exists in either list.

Contact - Date: 08/09/2014 Time: 05:44:00 By Emp: 99
 Name: GARY [redacted] Memo Type: OP OFAC/PLC Pass
OFAC FSE scan run on 08/09/2014. No suspected match.

Contact - Date: 08/09/2014 Time: 05:42:48 By Emp: 99
 Name: GARY [redacted] Memo Type: OP OFAC/PLC Pass
OFAC scan run on 08/09/2014. No suspected match.

Self Processors only: **IMPORTANT:** Since this is a new list, you must first download new Field Definition Files (*.FDF) from our website, and also change your procedures to start routinely downloading the FSE list from treasury.gov. Use OPER #7 > #7-Run **OFAC Data Match** to run the scan.

	Learn more in the "Downloading the OFAC Lists or the CU*BASE Data Match System" booklet (for Self Processors) and "Using the CU*BASE Data Match System for OFAC Compliance" (for all clients) under "O" on the CU*BASE Reference Page http://www.cuanswers.com/client_reference.php . This booklet will be updated with the release.
	Details for all related screens will be available via CU*BASE GOLD online help with the release.