







Online CUs	Site-Four	Self Processing CUs
November 9, 2014	November 9, 2014	November 10-11, 2014











Updated booklets  mentioned in this summary will be available on our website no later than **November 7, 2014, unless otherwise noted**. 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.

Be sure you don't miss the full release training on November 18 and 20 at 2 PM. Specialized training for Skip-Pay and Associated Applications will also be held on November 19. (More information on these trainings can be found in these sections in the document.) *Please note that all the trainings occur after the release is implemented.*

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## Lending

### Skip-Pay Processing for Consumer Loans



The highly anticipated “Skip-Pay for Consumer Loans,” a top pick for the Lender\*VP priorities, will now be available with the 14.3 release. This feature will automate most of the manual processing done by credit unions today for member-elected consumer-loan skip-pay programs. Many credit unions offer this type of program, and the manual steps can be very time consuming.

In a nutshell, the member-elected Skip-Pay program works as follows: The credit union configures a program and advertises that it is available for a certain period (i.e. Dec. for Christmas). Then the member opts in and agrees to pay a fee for the privilege of skipping a payment. Members can be enrolled via CU\*BASE or opt in themselves using **It’s Me 247** (if selected by the credit union).

This is different from batch marketing skip-pays where the CU grants a skip-pay to all members based on general eligibility rules; no fee is charged and the member does not have to opt in (currently only supported for credit cards). The credit card program will not be affected and will remain a separate product.

### Easy to Configure Your Skip-a-Payment Programs and Set Member Eligibility

Credit unions can configure “programs” using the new configure screen accessed through the new **Skip-a-Payment Program Config**, accessed on the Loan Products (MNCNFB) menu. For example, your credit union might configure one program for a Christmas Skip-Pay and another for a skip-pay program for loans of a specific loan category. In this configuration, you can configure eligibility rules, program dates, loan category restrictions, number of payments a member can skip on an annual basis, etc. *NOTE: Loans that use the 360-day mortgage interest calculation are not supported by this feature.*


**Important Note:** Automated funds transfers (AFT), ACH, and payroll transfers to the loan will NOT be affected if a member elects to skip a payment. These transfers to the loan will need to be manually cancelled for the month of the skipped payment. CU\*BASE will provide warnings that these monthly payments exist, and the member will be instructed to contact the credit union for assistance with cancelling the payment for a month. Future enhancements will allow your credit union to exclude these members from qualifying to skip a payment.


A view-only version of the configuration screens (so that people can see the programs without accidentally making edits) will be accessed by **Skip-Pay Program Config Inquiry** on the Collection Processing (MNCOLL) menu.

### Easy for Employee to Enroll Member in CU\*BASE

Once the program is activated, your employee can enroll members via the new “Opt in for Consumer Loan Skip a Pay” screen, accessed via **Member Skip-Pay Program Opt-In** on the Collection Processing (MNCOLL) and Member Service (MNSERV) menus. Your employee enters the account number and presses Enter to see the programs for which the member is qualified.

### Easy for Members to Enroll Online

If a member’s loan qualifies for a skip-pay program, the member will see  next to the loan in the loan summary. If the member hovers over the button, the pop-up window will read “This loan may qualify for our Skip a Payment program.”

Loans					
Account	Name	Regular Payment	Amount Due	Due Date	Balance
621	<u>NEW AUTO LOAN</u>	 \$514.78	\$509.06	6/20/2014	\$10,835.34
625	<u>USED AUTO LOAN</u>	\$119.04	\$100.80	6/20/2014	\$1,940.86

The member will move to the loan detail, where they will click the Skip-A-Pay button.

Maturity Date:	3/20/2016
Annual Percentage Rate:	4.750%
Payment Frequency:	Monthly

[Account Detail](#)
[Pay Now](#)
[Skip-A-Pay](#)
[Print Loan Coupons](#)

A window will then appear with the message “Please wait while we check your account status and payment history for eligibility for our skip-payment program.” Then based on their eligibility, the member will either advance to a screen to select to skip a payment or to a screen saying the member is not eligible for a skip-payment and to contact the credit union if they need assistance making their loan payment.

### Report Allows You to Monitor Who Skips a Payment



Data on your members who skipped a payment (by date range and program) is available on a printed report that can be accessed from **Skip-a-Payment History Report** on the Reports E (MNRPTE) menu.

## Training Available After the Release

Be sure to attend the **Skip-a-Pay for Consumer Loan training** offered by the Client Services and Education department. The training will be held **November 19 from 3:30 – 4:30 PM ET**. Register for this class here:

<http://www.cuanswers.com/resources/edu/courses/syllabi/?course=SE.23b>

*Please note that this training is after the release is implemented.*

★★	Don't miss the <b>Skip Payment for Consumer Loan Training</b> offered by the Client Services and Education department. (More information is above.) <i>Please note that this training is offered after the release is implemented.</i>
	More information will be available in the "Skip Payment for Consumer Loans" booklet. <b>NOTE: This booklet will not be available until after the release. We will follow with an announcement when documentation is available.</b>
	Details for all related screens will be available via CU*BASE GOLD online help with the release.

## Importing Prospective Member Names into Pending Membership Apps Database



Imagine being able to purchase lists of prospective members from external sources and having an easy way to import them directly into CU\*BASE. Or attending a trade show and being able to jot down name and email addresses for potential new members then pull them into CU\*BASE to be worked by your team. Now you can!

A new *Import Member Apps* (F11) button added to the entry screen of **Work Online Banking Apps Requests** on the Member Service (MNSERV) menu allows your credit union to easily import data into partial membership-application records. The file must contain the first name, last name, and either an email address or phone number of the prospective member in a comma-delimited file (.CSV), such as an Excel spreadsheet.

The process allows for the upload of additional information such as address, birthdate, and Social Security number. If you don't supply a SSN, a temporary imitation one is generated during the upload process to allow a record to be made. You can even enter a "source code" during the upload to track these prospects and for further statistics.

Once these partial records are uploaded, you will work them as you would an online membership request. Using the *Edit* feature, you then update the record with additional information (such as the correct SSN) prior to creating the membership record.

A special thanks goes out to Notre Dame Federal Credit Union for spearheading this project with us.

	Learn more in the "Importing a List of Prospective Member Names into the CU*BASE Pending Membership Application Database" booklet, posted under "I" on the CU*BASE Reference page: <a href="http://www.cuanswers.com/client_reference.php">http://www.cuanswers.com/client_reference.php</a> . 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.

 Associated Applications (for Wisconsin Marital Property Regulations)



This enhancement is in response to Wisconsin Marital Property regulations, which dictate that spouses of applicants must be included in the loan-application process. Currently, Wisconsin credit unions create separate loan applications when there are two applicants with spouses. This is required in order for them to accurately calculate the appropriate ratios for their underwriting decision.

The new Associated Applications feature will streamline this process by allowing credit unions to indicate whether there is both a primary and secondary associated application. A new **Associated Application** (F14) button on the *Loan Application – Select Co-Signers* screen will allow the lending officers to move to a new screen where they can enter up to four names – a spouse for the primary borrower if appropriate, the co-borrower name and, if appropriate, the co-borrower’s spouse. CU\*BASE will then duplicate the loan request and link it to the original loan request. Ratios can then be calculated based on all relevant parties.



Action taken on the original loan request will have a trickle-down effect, removing the need for manual action on the second loan request. Associated applications will be represented as a single application for the purposes of loan-application statistics such as denial-to-application ratios.

Training Available After the Release

Be sure to attend the **Associated Applications** training offered by the Client Services and Education department. This training will be held on **November 19 from 2:00-3:00 PM ET**. Register for this class here:

<http://www.cuanswers.com/resources/edu/courses/syllabi/?course=SE.23a>


Please note that this training is after the release is implemented.

**	Don't miss the <b>Associated Applications training</b> offered by the Client Services and Education department. (More information is above.) <i>Please note that this training is offered after the release is implemented.</i>
	Learn more in the "Associated Applications" booklet, posted under "A" on the CU*BASE Reference page <a href="http://www.cuanswers.com/client_reference.php">http://www.cuanswers.com/client_reference.php</a> . 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.

 Global Search Button Added to Co-borrower Screen Makes It Easy to Add Member or Non-Member as a Co-Applicant

As part of the Associated Applications project, a global search button was added to the *Loan Application – Select Co-Signers* screen where the user can add co-borrowers to a loan application. This handy tool will be helpful with all applications, not just the kind using the Associated Applications feature.

No longer will you need to know the name or Social Security number of the person cosigning the loan. If the person is in your database (member or non-member), it will be easy to find them.

	Details for all related screens will be available via CU*BASE GOLD online help with the release.
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### ✓ Adjustments Made to How the System Calculates Modified APR


Previously, the system was inconsistently including miscellaneous loan coverage when calculating modified APR. With the 14.3 release, you will be able to more easily control whether miscellaneous loan coverage (such as GAP) will be included in the modified APR calculation.

We have added a new option in the miscellaneous coverage configuration. When configuring misc. coverage, such as GAP, you will be able to select whether to include that coverage in modified APR.

Coverage code	GA
Description	GAP
Contract #	12345
Corp ID	01
Fee amount	399.00
<input type="checkbox"/> Include in loan amount	<input type="checkbox"/> Include in modified APR


When adding miscellaneous coverage on a loan request, the system will look at the two flags above to determine whether to include the amount in the modified APR. You will also be able to change the flags on an individual basis when the coverage is added to the loan request. So, if your credit union requires GAP but does not require another misc. coverage, you can individually dictate which of those coverages factor into the modified APR.

If your credit union uses modified APR, after you receive this release please verify that the APR is being calculated correctly by the system.

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

### ✓ Insurance Expiration Date Aging Report Now Allows for the Exclusion of Written Off Loans

Credit unions can now select to exclude written off loans on the Insurance Expiration Date Aging Report (accessed via **Insurance Expiration** Analysis on the Reports E (MNRPTE) menu) by unchecking the new "List Written Off Loans" filter on the selection screen.

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

## Teller/Member Service

### ✓ More Powerful Search Tool Makes it Easy to Find Messages Sent to Members (and to View More of Them)

Currently research into the delivery of messages and emails to members is fragmented into different areas of CU\*BASE. e-Alert, e-Notice, and Personal Internet Branch emails can be researched at the member level, but the history is on two separate screens. Member Reach emails cannot be researched while assisting members. At this time, you must use the PCMMBR report to view a list of all members who were sent a message. eStatement notification research requires a special service and cannot be researched in CU\*BASE.

## View All System-Generated Messages to Members in One Place at the Member Level

With the 14.3 release, we will be rolling out a full-feature Message Center History screen that includes a record of e-Notices, e-Alerts, PIB, Member Connect, and e-Statement (notification) messages or emails sent to a member – all on one screen!

You will be able to view all of this information while you are serving the member without the need of a printed report. *This new CU\*BASE screen will not show a message if a member has deleted it in online banking.*

### The New “Message Center History” Screen Is Easy to Access

Use the Online Banking button in Phone Operator and Inquiry to get to the new *Message Center History* screen. From the *Online Banking Member* screen, access either the e-Alert or PIB maintenance screens for the member. With 14.3, both will have a relabeled *Message History* (F10) button that accesses the new *Message Center History* screen with more message types, as mentioned earlier in this section.

*The buttons on these screens currently take you to different history screens, each listing a partial message history.*

The new *Message Center History* screen can also be accessed via Member Personal Banker through *eAlerts/eNotices* (*subscribe or change settings; view eAlert history*).



### See What the Member Sees

The new *Message Center History* screen allows you to filter the message by *Message Type*: e-Alerts, e-Notices, e-Statements (notification emails), PIB, and Member Reach. This mirrors what the member sees in their Message Center in online banking.

### Additional Features

Additional new features include:

- The ability to filter by a date range
- Sorting on all columns including the *Email* column
- A new *Read* column which allows you to see if the message was read by the member
- Full text of the message in the detail screen accessed from the Message Center

	Learn more in the following booklets: “Marketing with Member Connect” posted under “M,” “Getting Started with E-Statements” and “E-Alerts,” both posted under “E,” and “Member Notices: Configuring and Printing CU-Defined Notices and e-Notices, posted under “N.” All can be found on the CU*BASE Reference page <a href="http://www.cuanswers.com/client_reference.php">http://www.cuanswers.com/client_reference.php</a> . These booklets will be updated within a week following the release.
	Details for all related screens will be available via CU*BASE GOLD online help with the release.

## CEO/Management



### Budget Rewrite

This project has been 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 has changed. Here are just some of the key features in the new software:



- New **Budget Groups** for grouping your G/L accounts according to the sub-totals on your income statement. Used when calculating budget figures, and critical if you want to take advantage of the new variance analysis tools.

- Expanded calculation methods to calculate budget figures using previous-year figures. Choose a new **parallel** calc type that automatically annualizes and adjusts for seasonal differences, or a straight +/- math using either **monthly or daily averages**.
- Run **multiple passes** with different calculation parameters to populate your budget a little bit at a time. Do **what-if calculations** to your heart's content on a new style of "working" budget that won't affect your real, "finalized" budget until you are ready.
- A new **variance dashboard** lets you compare your plan to your actual performance throughout the year. Flexible filters let you quickly see all variances over x%, or variances of at least \$10K, or performance for a specific budget group, and so on.
- Take budget figures created in Excel or another tool and **upload** them into CU\*BASE so you can take advantage of the variance analysis tools all year long.
- New dashboard tools to view your budget as you work, and new reports for printing.

**COMING SOON: Budget Modeling!** We have done extensive development already on an additional feature that will let you budget your growth in assets and liabilities, then use them to **model** budget figures for associated income and expense G/Ls. We still have some additional design and coding work to do but you'll hear more details about this exciting new functionality during 2015.

### Get Help With Your First CU\*BASE Budget

Budgeting is more powerful than ever in CU\*BASE, but that means it's also more complex and may require some advance thought and planning before you dive in. Start by reviewing our "Budgeting with CU\*BASE" booklet for a step-by-step guide to our recommended approach. Then if you would like some help deciding your plan of attack or working through the budgeting process, contact Keegan Daniel, Manager of Earnings Edge (formerly Gividends) and ask about special consulting services!

	Learn more in the "Budgeting with CU*BASE" booklet, posted under "B" on the CU*BASE Reference page <a href="http://www.cuanswers.com/client_reference.php">http://www.cuanswers.com/client_reference.php</a> . This booklet will be posted with the release.
	Details for all related screens will be available via CU*BASE GOLD online help with the release.

### ACH Withdrawal Transactions Added to Where Your Members Shop (Active BETA)

Exciting enhancements are coming to the **Where Your Members Shop** dashboard available from the Management Processing/Active Beta Tests (MNMGMT) menu. Currently you can use this option to view where members use their ATM, debit, and credit cards. With the 14.3 release, you will also be able to easily see where your members are using ACH withdrawals the most.

This release also adds two new screens. When selecting a merchant to see the list of individuals, you will now be able to select an individual to view their activity summary. This new screen will display a side-by-side comparison of the member with the entire membership to see how their shopping habits compare.

You can even drill down on a line (i.e. ACH transactions) to see all activity of that type for that member during the previous month!

Due to the granularity of the information found in this dashboard and the concerns regarding staff being able to see detailed private employee information, we have also made a change to automatically omit employees from the search results. Members with an *Employee Type* value of 1-9 will be excluded.



Other enhancements include:

- Merchants can be excluded from results—similar to the ability to exclude creditors in the **Credit Report Data Mining** menu option.
- ACH transactions will display an extended description instead of the transaction location.
- Users will be able to perform all Common Bond analyses, including credit history trending.




















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

 Insider Employee Type Filter Added to Targeted Tiered Score Analysis


As promised at the 2014 Leadership Conference, we are making it easier to grade your own teams on whether they are truly “walking in the members’ shoes.” With the 14.3 release, you will be able to use the **Targeted Tiered Score Analysis** on the Management Processing/Active Beta Tests (MNMGMT) menu to analyze employee participation by creating a population segment using *Employee Type*.

Why are you omitting employee information from Where Your Members Shop but making it easier to find that information in this dashboard? CU\*Answers is working to strike a balance between making it easier to judge your teams on whether they’re using your products while also firming up the security of our dashboards and ensuring that private, detailed information about an employee is not shown. The Targeted Tiered Score Analysis enhancement is meant to give a sense of whether your employees (as a whole) are behaving like members and not to examine a particular employee’s private financial activity.

In the example below, employees have been found to be generally using self-service products at a higher rate than the entire membership. However, no employees are using audio response and an even smaller percentage is using bill pay! Is the team prepared to support members when they come looking for answers on those products?

Targeted Tiered Scoring Analysis							*All
GOAL 4: ANALYZING MEMBER SELF-SERVICE PRODUCTS				Drill down detail only available for October 2014			  
Description	10/2014		*ALL		*ALL		Comment
	Members	%	Members	%		%	
 ATM	39	50.0	10,350	32.1		.4	
 Checking/Debit	34	43.6	9,772	30.3		.3	
 Credit Card	31	39.7	8,515	26.4		.4	
 Active Audio Response			852	2.6			
 Active Online Bankng	45	57.7	12,371	38.4		.4	
 E-Stmt Enrolled	47	60.3	13,200	40.9		.4	
 Bill Pay Enrolled	5	6.4	2,633	8.2		.2	
 Valid e-Mail Address	58	87.2	20,700	64.2		.2	

Member/Employee Type can be configured on the General Configuration 1 (MNCNFC) menu. You may have up to 9 different employee types. These codes are also used to control what type of activity employees can perform on members associated with that particular employee type.

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

## ✓ Employee ID Associated with Opening OR Closing Membership or Account Shown in Open/Closed (All) Dashboards



This feature is available due to the File Expansion Project (FEP).

Currently when you view the analysis for the Open/Closed (All) Membership dashboard (accessed by **All Membership Dashboard** on the Management Analysis Dashboards (MNMGMMD) menu), you view the employee who opened the membership, regardless of whether the membership is closed. Likewise with the Open/Closed (All) Account dashboard (accessed by **All Accounts Dashboard** on the Management Analysis Dashboards (MNMGMMD) menu), the analysis shows the employee who opened the account, whether or not it is closed.

During the File Expansion Project, we began recording the employee ID of the person who closed memberships and accounts. Starting with the 14.3 release, when you analyze closed memberships on the Open/Closed (All) Membership dashboard by setting the *Status* filter to *Closed*, you will now see the employee who closed the membership. Additionally when you analyze closed accounts using the Open/Closed (All) Account dashboard (again setting the *Status* filter to *Closed*, you will see the person who closed the account.

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

## EFT

### ✓ Inquiry Versions of the Credit Card Maintenance Screens Available

Currently when you are working with credit cards, there are only the maintenance screens available. These screens are accessed via **Update/Order Online Credit Cards** on the Online ATM/Debit/Credit Card Processing (MNATMD) menu.

With this release, if you just want to view the cards a member has but do not want to perform maintenance, you can use new Inquiry-only versions of these screens. These will be access via the new **Online Credit Card Orders Inquiry** on the same menu where you will find the maintenance versions (Online ATM/Debit/Credit Card Processing (MNATMD) menu). This mimics the ATM maintenance and inquiry options on that menu.

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

### ✓ COOP Card Status Changes Now Sent with Nightly Maintenance

Several behind-the-scenes changes have been implemented during the second phase of certification for card-status changes for COOP. One of the larger changes is that we will now include card-status changes in the nightly card-maintenance transmission. These changes will continue to print on your card-maintenance reports. (Currently they appear on the report but are not included in the nightly transmission.) Card-status changes will continue to be sent interactively.

As always continue to review your card-maintenance reports. Because of these changes, we ask that you also compare card-status changes with those recorded on the COOP website.

## Implemented Previously

### Learn from a Peer Data Now Includes Site-Four Credit Unions

*This enhancement was implemented prior to the release, and is currently in production.*

The Learn from a Peer feature allows you to compare your credit union with others within the network on a variety of measures including fee configurations, your Tiered Services program and penetration, and product rates. These are all available from the Learn from a Peer (MNMGMB) menu.

Previously only CU\*Answers credit unions were included in the comparison, but now you can also compare your data with credit unions included in Site-Four (CU\*NorthWest and CU\*South). This gives you a wider range of credit union programs (over 200 credit unions!) for comparison.

At this time self-processors are not included in Learn form a Peer comparisons.

 Automated CTR Upload Acknowledgement Report Now Includes FinCEN's BSA ID Number




*This change was implemented September 15, 2014.*

The Automated CTR Upload to FinCEN process (implemented with the 13.5 release in March 2014) allows you to send completed CTRs directly from CU\*BASE to FinCEN, without the need to record them separately on the FinCEN website. *If your credit union is not yet using this feature, contact a Client Service Representative.*

Credit unions using this feature began receiving summary-confirmation and error reports in their DAILY OUTQ in March without much fanfare. The “FinCEN CTR Acknowledgement Report” (PRECVCTR1A) lists CTRs received by FinCEN through the batch-upload process and the error report (also PRECVCTR1A) records the errors FinCEN sends back for correction. Both are then moved to CU\*Spy for auditing purposes.

In September we added the FinCEN “BSA ID Number” to the report listing the CTRs received. *Your auditing staff will appreciate this change since this number is used by credit union auditors to confirm that the CTR was received by FinCEN.*

9/15/14	9:00.07			CREDIT UNION	PRECVCTR1A	PAGE
RUN ON	9/15/14	FINCEN CTR ACKNOWLEDGEMENT REPORT				USER
				FILE DATE:	09/12/14	
SSN/TIN	DATE	CASH IN	CASH OUT	BSA ID NUMBER		
	9/02/2014	30,000		31		
	9/03/2014	24,952		31		
*** END OF REPORT ***						

 Learn more in the “Bank Secrecy Act Monitoring Tools” booklet under “B” on the CU\*BASE Reference page [http://www.cuanswers.com/client\\_reference.php](http://www.cuanswers.com/client_reference.php).