CU*BASE ®

WESCO

Announcing . . .

CU*BASE Software Upgrade
Effective December 14, 1998

Introduction

With the end of 1998 rapidly approaching, it is time for the annual CU*BASE year-end release. In addition to the usual tax-related changes in preparation for 1998 reporting, we have taken this opportunity to implement a number of minor enhancements and fixes to the software.

Year 2000 READY

As you know, the most important changes for this year revolve around the IRS regulations for Roth and Education IRA reporting. On December 2, materials were sent to you regarding the changes to CU*BASE to handle these new IRA types. Be sure to refer to those materials for the tasks your credit union must perform prior to the end of the year to convert any existing "temporary" Roth and Education accounts to the new system. (If you have not yet received the "CU*BASE Enhancements for Roth & Education IRA Processing" booklet, please contact Judy LaValley at ext. 155 for another copy.)

The remaining items in this release are for the most part minor, "behind the scenes" changes or "passive" enhancements that should not require much in the way of training to understand. As you'll see, some of these items have actually already been released.

Contents
CU*BASE Software Upgrade, December 1998

Following is a brief synopsis of the new features and enhancements that have been recently released or will be included in this upgrade:

♦ **IRA Enhancements for Roth and Education IRAs**
As described in the separate "CU*BASE Enhancements for Roth & Education IRA Processing" booklet sent last week, WESCO has made significant changes to the CU*BASE IRA processing system to allow for the special requirements of Roth and Education IRA plans. <u>These changes also affect all of your Traditional and SEP plan IRA information as well</u>. The weekend of December 12 will be used to set up your existing IRA accounts and balance file records, as well as to convert any existing "temporary" Roth or Education accounts to fit the new system. Please refer to the separate booklet or contact a WESCO Client Service Representative if you have questions. (The final training session will be held on December 10, so if you haven't registered yet, call Judy LaValley at ext. 155 today and plan to attend!)

♦ **CU*BASE New Accounts Forms**
This exciting new feature, which was released last month, lets your credit union create and maintain its own Truth In Savings disclosures as well as a myriad of other new account forms, from marketing materials to signature forms. See the "CU*BASE New Account Forms" booklet mailed separately in late November.

♦ **Loan/Share Trial Balance Review Enhancements**

This tool, which was originally released in 1996, has been modified to make it easier to work with when comparing loan and share figures between two different dates.

MNMGMT #8 "CU Loan/Share Trial Bal. Review"

```
12/07/98              Loan/Share Trial Balance Review           11:36
                               Summary                          IMBSU

Corporation:  1   WESCO TEST CREDIT UNION
Record Date: 10 / 31 / 1998 Saturday  Comparison Date:  9 / 30 / 1998 Wedn

Application                Date       Balance     #/Accts    Avg Bal
SHARES                  10/31/98   7,269,439.14     3,583    2,028.87
SHARES                   9/30/98   7,166,969.61     3,623    1,978.19
                                     102,469.53       40-       50.68

CHECKING                10/31/98     966,305.53     1,033      935.44
CHECKING                 9/30/98     796,218.05     1,033      770.78
                                     170,087.48                164.66

CATES                   10/31/98   3,781,847.82       371   10,193.66
CATES                    9/30/98   3,661,760.71       355   10,314.82
                                     120,087.11        16      121.16-

                                                              More...

             Loan:Share Ratio   85.200%   55.000%

   Cmd/5-Detail   Cmd/7-CANCEL   Cmd/10-Toggle Average/Accrued
```

The subtotals will now <u>always</u> calculate the most *recent* date minus the *oldest* date.

A Date column has been added to make it easier to identify the figures.

♦ **Cross Selling "Tips"**

A new feature was added a few weeks ago to assist your staff with cross-sales efforts. You can now add free-form "tips" to each item on the cross-sales tracking list, to provide helpful hints on how to sell the product or service while working with a member. Similar to Marketing Tips and Procedures for credit union products, this feature can be more broad in nature as it is not tied directly to a specific share or loan product but rather to an item on your Cross Sales Task list.

To create the tips, use the "Cross Selling Task List Config." command (MNMRKT #24), move the cursor to the desired task and press Cmd/9-Maintenance.

```
10/05/98            Cross Sales Tracking - Task List           08:47:29
                                                               UCSTTL-01

Co Tsk  Description                  Co Tsk  Description
 1 01   CHECKING ACCOUNTS            1  44   MBI (MECH BREAK INS)
 1 02   SAVINGS/MEMBERSHIP           1  45   PAYMENT PROTECTION
 1 10   CU ACCESS OD PROTECTION      1  46   MONEY MARKET
 1 21   AUDIO RESPONSE               1  47   CHRISTMAS CLUB
 1 23   NET PAYRO
 1 25   CREDIT CA       Cross Sales Tracking - Task List
 1 30   IRA (TRAD                                           TION
 1 31   CD OVER $    Corporation:  1
 1 32   CD 10,000    Task Number: 25                        TAP)
 1 33   FINANCIAL    Description: CREDIT CARD
 1 35   TELEMARKE
 1 40   SECURED L    Cmd/3-Back Up   Cmd/22-Tips          D EDU
 1 41   HOME EQUI
 1 42   MORTGAGE
 1 43   UNSECURED
                                                             More...

   Cmd/4-Delete    Cmd/6-Add    Cmd/7-CANCEL    Cmd/9-Maintenance   Roll Keys
```

Use this new key to enter the tips for selling this product or service.

Cmd/22-Tips

```
10/05/98                  Cross Sales Tracking Tips             08:50:21
DAWNM                           CHANGE                          UCSTIP-01

Corp ID:   01
Task...:   25   CREDIT CARD


   Line   Comment
    01    180-DAY EXTENDED WARRANTY INSURANCE
    02    TRAVEL AND VACATION CLUB AUTOMATIC ENROLLMENT
    03    25-DAY GRACE PERIOD
    04    BONUS MILES ON NORTHWEST AIRLINES
    05    NO ANNUAL FEE; FIXED RATE
    06
    07
    08
    09
    10
    11
    12
                                                               More...

   Enter-Save      Cmd/3-Backup      Roll Up/Down
```

There are 99 lines available for tips, procedures, and policies to aid a member service representative in selling this product or service.

Once the tip has been configured, it can be viewed at any time when working with the Cross Sales Tracking Task List:

```
12/07/98             Cross Sales Tracking - Check List          11:26:54
                                                                UCSTCL-01
Account Base......:       123456    EDWARD M SMITH

Options: 1=Pending, 2=Not Interested, 3=Approved, 4=Pre-approved
         5=Denied, 6=Revoked, 7=Reset

                               Contacted                Processed
  Service                    Date     ID BR Status     Date     ID BR
_ CHECKING ACCOUNTS         10/05/1998 89 01 Approved   10/05/1998 89 01
_ SAVINGS/MEMBERSHIP        10/05/1998 89 01 Approved   10/05/1998 89 01
_ AUDIO RESPONSE
_ NET PAYROLL               10/05/1998 89 01 Not Interested
_ CREDIT CARD               10/05/1998 89 01 Pre-approved 10/05/1998 89 01
_ IRA (TRAD., ROTH AND EDUC.)
_ CD OVER $10,000
_ CD 10,000 OR LESS
_ FINANCIAL PLANNING
_ TELEMARKETING CONTACT


Cmd/3-Backup  Cmd/4-Delete  Cmd/6-Create/Update List
Cmd/11-Work With Survey  Cmd/22-Tips
```

Place the cursor on the task and press this key to view the tips for selling this product or service.

♦ **Member Comments for Audio/PC Banking Messages**
As described in the "Leaving Special Messages for Members via CU*TALK and CU*@HOME" booklet sent to you late in November, it is now possible to create a special type of Member Comment that will be read to the member in both CU*TALK and CU*@HOME.

? Remember that although the comments can be created now, they will not begin being delivered to members until the release of the new CU*TALK and CU*@HOME systems on January 13, 1999.

♦ **Updating PIN Numbers**

In preparation for the new CU*TALK and CU*@HOME releases in January, we have made some changes to the "Update Audio Pin Numbers" command (MNUPDA #11):

```
12/01/98                       Update Pin Number                   17:24:48
                                                                    UPIN-01



Account Base. . . . . . . . . . . . . . . . . . . . . . . .  .........

Select one of the following options:

  Reset PIN to last four digits of members Social Security #? .   Y

  Disable PIN so this account cannot be accessed via ARU/HB?. .   N

  New custom PIN number . . . . . . . . . . . . . . . . . . .   ....




Cmd/7-CANCEL
```

> Use this to automatically change the member's PIN back to the last four digits of his/her SSN.

> When the new Audio/PC Banking systems are released in January, this option can be used to disable <u>all</u> access to this member's accounts from either system.

> Use this field to manually change to a specific PIN as requested by the member. Be sure to answer "N" in the *Reset PIN...* option as well.

Notice that you can now choose to simply reset the PIN to the last four digits of the SSN. With the new security features that will be included in the new Audio and PC Home Banking systems, this will <u>require</u> the member to change their PIN the first time they call.

♦ **CD Laser Form Changes**

The generic laser certificate form program has been changed to allow for up to 2 optional member signature lines at the bottom of the form. This is an increase from the one signature line available before. *MNCNFA #21 "Config. Laser CD Forms"*

♦ **WMail Enhancements**

To make WMail even easier to learn and use, we have added some helpful tips right on the WMail screen. We have also rearranged the fields to make it faster and easier to create a new message:

```
12/07/98                      WMAIL Send/Receive                   11:44:01
                                December  1998                     WM0010-01
Opt: 1=Send Mail              S  M  T  W  T  F  S
     2=Edit Message                    1  2  3  4  5      For group messages,
     3=Copy Message            6  7  8  9 10 11 12        only use option
     4=Delete Message         13 14 15 16 17 18 19        1=Send on first user
     5=Display Message         20 21 22 23 24 25 26       in group!
     6=Print Message           27 28 29 30 31

  Send to: _____ ?/??          (Optional) Day: __  Time: ____  A/P: _
                                                       (hhmmsA)
Opt    Date       Time    Re:                           From      To
 _   12/01/1998  10:05:03 A Today's meeting             DAWNM     BARBC
 _   12/01/1998  10:08:14 A group message to be copied  BARBC     DAWNM




                                                                  Bottom
Cmd/7-CANCEL   Cmd/9-Previous   Cmd/10-Next   Roll Keys
```

> Because the day and time fields are optional, they have been moved aside to make them easier to bypass.

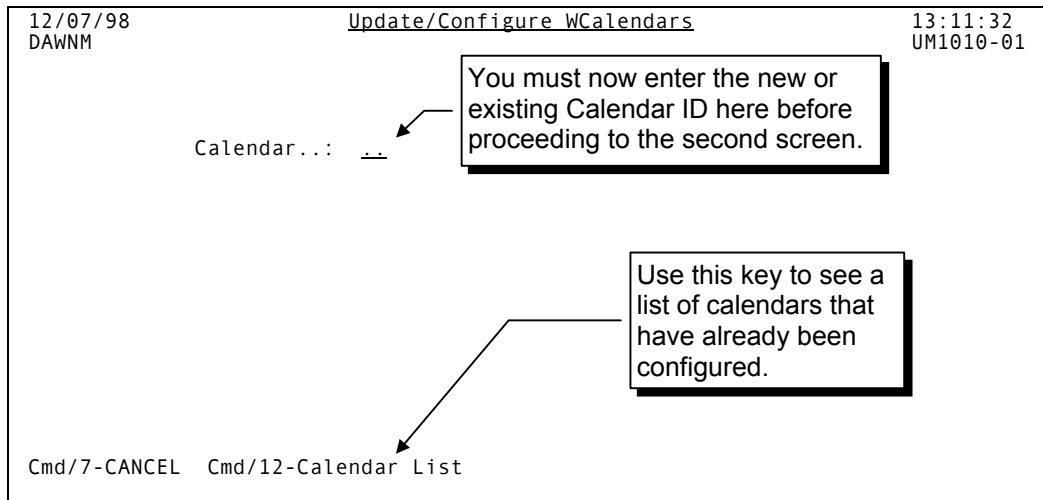> Enter ? to see user IDs, or ?? to see group IDs.

In response to several reported issues, additional miscellaneous fixes have been made to WMail as well, including new explanatory error messages. In addition, you can now copy a group message (before it is sent) and send it to an individual.
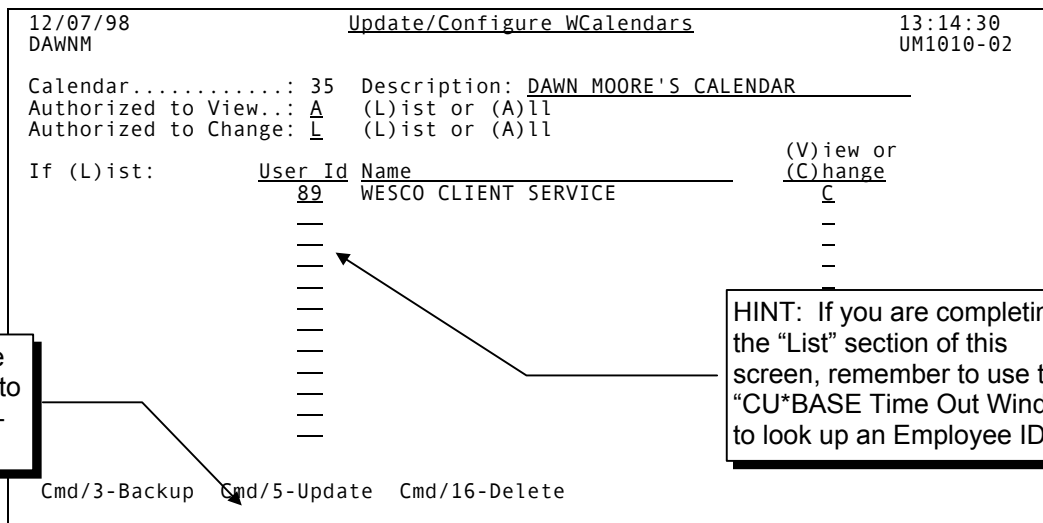

♦ **WCalendar Enhancements**
To make it easier to create and maintain calendar security, we have added a front-end screen to the "Update/Configure WCalendars" command (MNUPDA #21, formerly called "Update WCalendar Security"):

Screen 1

```
12/07/98              Update/Configure WCalendars              13:11:32
DAWNM                                                          UM1010-01



                                         ┌─────────────────────────────┐
                                         │ You must now enter the new or│
                                         │ existing Calendar ID here    │
                Calendar..:  ..  ◄────────│ before proceeding to the     │
                                         │ second screen.               │
                                         └─────────────────────────────┘


                                         ┌──────────────────┐
                                         │ Use this key to  │
                                         │ see a list of    │
                                         │ calendars that   │
                                         │ have already been│
                                         │ configured.      │
                                         └──────────────────┘




Cmd/7-CANCEL   Cmd/12-Calendar List
```

Screen 2

```
12/07/98              Update/Configure WCalendars              13:14:30
DAWNM                                                          UM1010-02

Calendar............: 35  Description: DAWN MOORE'S CALENDAR
Authorized to View..: A   (L)ist or (A)ll
Authorized to Change: L   (L)ist or (A)ll
                                                    (V)iew or
If (L)ist:         User Id Name                     (C)hange
                       89  WESCO CLIENT SERVICE          C
                       __  _____                      _
                       __                                _
┌──────────────────┐   __
│ Use this key to  │   __
│ save any changes │   __           ┌──────────────────────────┐
│ made to this     │   __           │ HINT:  If you are         │
│ calendar config- │   __           │ completing the "List"     │
│ uration.         │   __           │ section of this screen,   │
└──────────────────┘   __           │ remember to use the       │
                                    │ "CU*BASE Time Out Window" │
                                    │ to look up an Employee ID.│
                                    └──────────────────────────┘
Cmd/3-Backup   Cmd/5-Update   Cmd/16-Delete
```

The configuration program has also been modified to correct various display errors that caused calendars to be created incorrectly.

We have also added helpful tips to the main WCalendar screen:

```
12/07/98                          WCalendar                      13:09:17
                                December 1998                    WM1000-02
                        S    M    T    W    T    F    S
                                  01   02   03   04   05   For appointments over
Flag Entire Day?        06   07   08   09   10   11   12   30 min. enter a + sign
   V=Vacation           13   14   15   16   17   18   19   in the far right column
   O=Out                20   21   22   23   24   25   26   and press ENTER.
   R=Reserved           27   28   29   30   31

Monday, December 07, 1998                       89 WESCO CSR
   Time    Appointment                                                    +
 7:00 AM   _____  _
 7:30 AM   _____  _
 8:00 AM   _____  _
 8:30 AM   _____  _
 9:00 AM   _____  _
 9:30 AM   _____  _
10:00 AM   _____  _
10:30 AM   _____  _
11:00 AM   _____  _
11:30 AM   _____  _
                                                                    More...
Enter-Save   Cmd/3-Backup   Cmd/7-CANCEL   Cmd/9-Previous Day   Cmd/10-Next Day
```

♦ **Other Miscellaneous Enhancements**

- **Backup Withholding for Tax Escrow Accounts** - If a member is set up for backup withholding, the system will now apply that withholding to dividends earned on tax escrow accounts.

- **1099-MISC Forms for Vendors by Corporate ID** - For credit unions that have multiple corporations, the 1099-MISC printing program has been modified so that a separate form can now be produced for each corporation. If 1099-MISC forms should print for your vendors, be sure to specify "Y" in the *Create a Form 1099 Year End* field (MNACCK #3). Also use the Cmd/20-Corp Detail/1099 Maintenance feature to enter the correct figures for each corporation. (For more details, see the "Accounts Payable Vendor Corporate Detail" booklet dated 8/26/98.)

- Many other minor enhancements and changes have also been implemented based on reported issues. These will be reported in the next issue of the *CU&A* newsletter, as usual.