



Announcing . . .

# CU\*BASE Software Upgrade

## Effective December 14, 1998

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December 9, 1998

### Introduction

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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.

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.



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#### CU\*BASE Software Upgrade, December 1998

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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. These changes also affect all of your Traditional and SEP plan IRA information as well. 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.

(continued)

◆ **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"

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-

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

Loan:Share Ratio 85.200% 55.000%

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

The subtotals will now always 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			
1	30	IRA (TRAD			
1	31	CD OVER \$			
1	32	CD 10,000			
1	33	FINANCIAL			
1	35	TELEMARKE			
1	40	SECURED L			
1	41	HOME EQUI			
1	42	MORTGAGE			
1	43	UNSECURED			

Corporation: 1  
Task Number: 25  
Description: CREDIT CARD

Cmd/3-Back Up Cmd/22-Tips

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

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

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

  Service                Contacted                Processed
  ---                ---
  - 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.

(continued)

◆ **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.

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.

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

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

Send to: _____ ??? (Optional) Day: __ Time: _____ A/P: _
                                                                (hhmmss)

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

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

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.

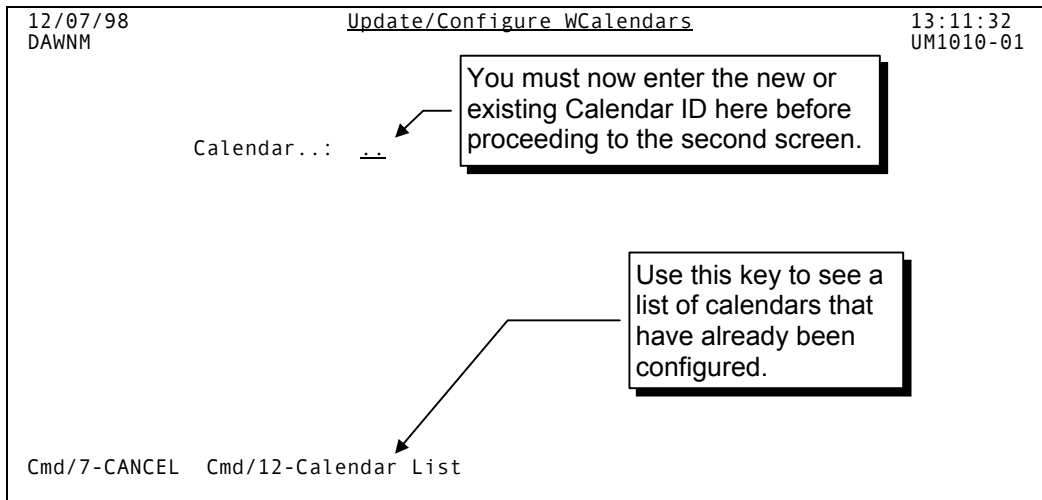
(continued)

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.

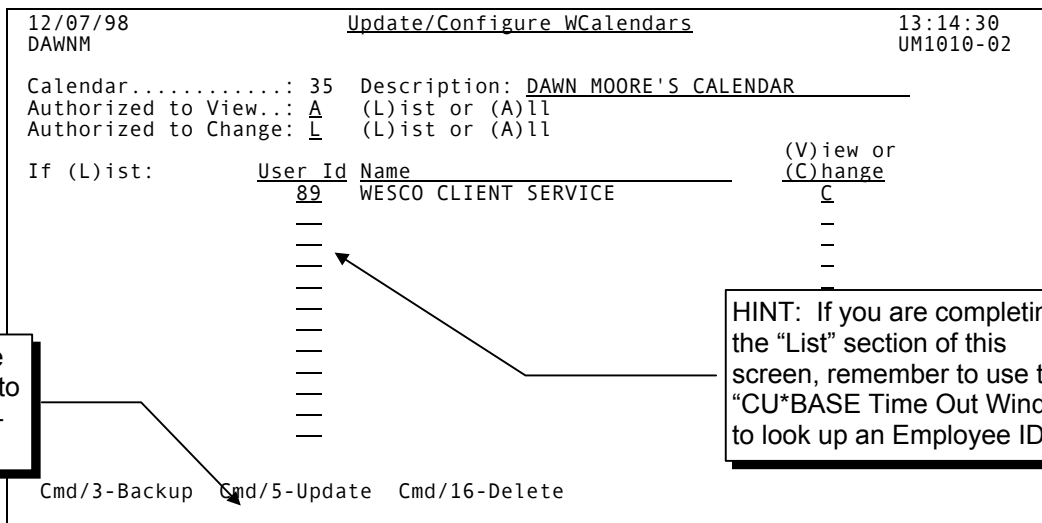
◆ **WCalendar Enhancements**

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



Screen 2



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

(continued)

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			
Flag Entire Day?	06	07	08	09	10	11	12	For appointments over		
V=Vacation	13	14	15	16	17	18	19	30 min. enter a + sign		
O=Out	20	21	22	23	24	25	26	in the far right column		
R=Reserved	27	28	29	30	31			and press ENTER.		
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.