The CU*Expert Program

Guaranteeing the Difference for your Conversion

CU*ANSWERS
A Credit Union Service Organization

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The CU*Expert Program

Introduction
A program designed with the credit union in mind! Every credit union has at least one expert on staff, a “go to” person. It can sometimes be difficult for those individuals, and their staff members to migrate to a new software package, where they need to re-learn what has become second nature. With the CU*Expert Program, CU*Answers can help to develop that individual. This program will take training to the next level! As you read through this development plan, you will see the 9-step detailed process, along with the expected outcome. After completing this comprehensive program, the CU*Expert will need to be committed to continued education on the CU*BASE product to keep up to date on software enhancements and development.

How do we choose a CU*Expert
To begin, we recommend the Credit Union have one CU*Expert per branch. For clarity, this document will assume a single CU*Expert. In most cases a credit union will designate more than one person for this role. Keep in mind, this individual will be the “go-to’ person for the staff. He/she may be a Head Teller, a Branch Manager, or some other employee well-versed in day-to-day operations. The CU*Expert should be in a leadership role.

Your Credit Union’s Expert will:

- *Have the expertise to manage an office during your conversion*
- *Gain the knowledge and ability to communicate their expertise*
- *Be trained to be the “go to” person for CU*BASE*
Expectations and Results

At the completion of this program, the CU*Expert will have the expertise to manage an office during a conversion without the physical assistance of a CU*Answers staff member, and have the knowledge/ability to communicate that expertise. For this program, we have compiled a list of the 50+ most utilized transactions/processes.

**Teller**
- Activating a teller drawer
- Posting transactions
- Closing a teller drawer
- Balancing Cash and Checks
- Shared Branching Transactions
- Rate Inquiry (Share, CD, Loan)
- Using the Teller Processing screens to obtain member information

**Head Teller**
- Trouble shooting and making same day teller corrections
- Understanding Teller Cash Dispensers (TCD’s) (when applicable)
- Post Teller/Vault/Bank cash sales
- Balance Branch Cash (complete cash inventory)
- Balance Branch Checks
- Using the Cash Analysis Reports for Branch Cash Tracking
- Using the teller audit function to search for errors

**Lending**
- Creating a loan request
- Printing loan forms
- Disbursing a loan
- Performing maintenance on a loan
- Pulling an online credit report
- Loan payment amortization inquiry
- Working with member household information via application entry
- View/Work loans in the underwriting queue (including home banking applications)
- Retrieving member loan application requests placed via CU*TALK
- Work with member electronic loan file
- Denying loan requests/printing denial notice
Member Services

- Understanding all features of Phone Operator
- Understanding all the features of Account Inquiry
- Performing maintenance on a deposit account
- Performing maintenance on a membership
- Changing an address
- Printing an envelope
- Printing account forms
- Opening a membership- including enrolling into a Household
- Closing a membership – including deleting from a Household
- Understanding the non-member database
- Opening a sub share
- Opening a certificate
- Closing a sub share
- Redeeming a certificate
- Creating a Household
- Updating a Household
- Work PC Home Banking request for contacts, changes, new accounts, etc.
- Rate Inquiry
- Maintaining Account comments
- Account Adjustments
- Member Service Denial Notices

Miscellaneous

- Directing a terminal to route to a different printer
- Printing daily reports
- Viewing /searching reports from CU*SPY
- Understanding “Favorites”
- Changing an employee password
- Changing a terminal password
- Resetting an employee password
- Resetting a terminal passwords (if they will have authority)
- Using online help
Timeline

*In the following timeline, you will notice that the initial contact begins approximately six months prior to the conversion, and counts down to the conversion week. This is simply a quick glance guide; details can be found under “The Process” section of this document.*
The Process

Step 1 – Pre-Site Visit/Product Review
Approximately six months prior to the conversion date, a pre-site product review is completed with the Management Team of the Credit Union. This is the starting point of the conversion process. It is critical that the CU*Expert attend this meeting, as well as any others to stay abreast of decisions that are made and how we are moving forward.

Step 2 – Pre-Conversion Training/Data Entry 2-Day Session
This is a custom two-day session. We will begin by training .10 Introduction to CU*Answers CU*BASE and 1.00 Introduction to Teller Processing, to prepare the CU*Expert for taking all of the online courses independently.
We will then work on setting up products for the credit union on CU*BASE. Based on the products that the credit union will be using a schedule will be developed by the conversion trainer and/or coordinator, and communicated 2 weeks in advance. The CU staff that typically will need to be in attendance include the CU*Expert, Management, and accounting staff. The following is a common list of products that we can train and configure with the CU staff, as well as the courses that will be trained.

Training
- .10 Introduction to CU*Answers CU*BASE
- 1.00 Introduction to Teller Processing
- CU*@HOME VMS – training and configuration
- Truth-In-Savings forms – training and configuration
- Notices – training and configuration
- Subsidiary/Investment entry
- Accounts Payable Vendors entry
Step 3 – Learn CU*BASE via Online Courses

This training is designed for the CU*Expert to become familiar with the software prior to the hands-on training at CU*Answers. The CU*Expert will work independently learning the CU*BASE software via the online courses. These courses should be taken a minimum of two times each prior to the next step of the program.

<table>
<thead>
<tr>
<th>Course Code</th>
<th>Course Title</th>
</tr>
</thead>
<tbody>
<tr>
<td>CTM 100</td>
<td>Welcome to CU*BASE GOLD</td>
</tr>
<tr>
<td>CTM 101</td>
<td>Menus, Screens &amp; Navigation</td>
</tr>
<tr>
<td>CTM 400</td>
<td>Teller Processing 1</td>
</tr>
<tr>
<td>CTM 401</td>
<td>Teller Processing 2</td>
</tr>
<tr>
<td>CTM 200</td>
<td>Member Account Inquiry</td>
</tr>
<tr>
<td>CTM 201</td>
<td>Phone Operator</td>
</tr>
<tr>
<td>CTM 300</td>
<td>Member Services</td>
</tr>
<tr>
<td>CTM 500</td>
<td>Head Teller/Vault Management</td>
</tr>
<tr>
<td>CTM 600</td>
<td>Day-to-Day Loan Servicing</td>
</tr>
</tbody>
</table>

Step 4 – Customized 4-Day Training Session

This 4-day session will begin with one day of training/review of all the courses taken in Step 3 of the program to reinforce what has been learned. Day two and four will cover additional hands-on training (see below for the list of topics). Day three will be a field trip. CU*Experts and their CU*Answers trainer will spend a day at one of our client sites, to apply what they have learned in a "real" environment.

Day 1 - Review of all online courses taken in Step 3
(refer to chart above)
Day 2 - Additional hands-on training

<table>
<thead>
<tr>
<th>Task Description</th>
<th>Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Understanding How to Set Favorites</td>
<td>30 minutes</td>
</tr>
<tr>
<td>Printing</td>
<td>2 hours</td>
</tr>
<tr>
<td>• Loan Forms</td>
<td></td>
</tr>
<tr>
<td>• Miscellaneous Account Forms</td>
<td></td>
</tr>
<tr>
<td>• Envelopes</td>
<td></td>
</tr>
<tr>
<td>• Daily Reports</td>
<td></td>
</tr>
<tr>
<td>.60 CU*SPY Online Reports and Statement Retrieval</td>
<td>2 hours</td>
</tr>
<tr>
<td>1.50 Day-to-Day Savings Products</td>
<td>1 hour</td>
</tr>
<tr>
<td>1.40 Day-to-Day Certificates</td>
<td>1 hour</td>
</tr>
<tr>
<td>1.60 Day-to-Day IRA’s</td>
<td>1 hour</td>
</tr>
</tbody>
</table>
The Process  continued

Day 3 - CU*Experts and their CU*Answers trainer will spend a day at one of our client sites, to apply what they have learned in a "real" environment. Learning the credit union operation on the CU*BASE software will give you an opportunity to evaluate current procedures, and consider how the CU*BASE software will impact them. The following are some additional processes that we will focus on during this visit.

<table>
<thead>
<tr>
<th>Daily operation including:</th>
<th>8 hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Directing printers</td>
<td></td>
</tr>
<tr>
<td>• Printing reports</td>
<td></td>
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<tr>
<td>• Trouble shooting teller outages</td>
<td></td>
</tr>
<tr>
<td>• Payment reversals</td>
<td></td>
</tr>
<tr>
<td>• Account adjustments</td>
<td></td>
</tr>
<tr>
<td>• Re-printing checks</td>
<td></td>
</tr>
</tbody>
</table>

Day 4 - Review of Day Three/Lending

<table>
<thead>
<tr>
<th>Review of Day 3 - Q&amp;A</th>
<th>2 hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.70 Day-to-Day Loan Servicing</td>
<td>2 hours</td>
</tr>
<tr>
<td>5.10 Lending from Request to Disbursement: Understanding the Application Process</td>
<td>2 hours</td>
</tr>
</tbody>
</table>

Step 5 – CU*Expert Facilitates Staff Training

Pre-conversion training starts approximately 8 weeks prior to conversion. The CU*Expert will facilitate training sessions for all staff members utilizing the online courses. The CU*Expert will work with the CU*Answers training and conversion teams to develop a schedule for their staff.

Step 6 – All Staff Training – Facilitated by CU*Expert and CU*Answers Trainer

Two weeks prior to conversion, CU*Answers trainer and the CU*Expert will conduct training sessions on the following: Teller Posting, Member Services, Lending, Collections, Head Teller, and Back Office. Many of the classes will be a reinforcement of the online courses that the CU staff has already taken. A schedule for the two week period will be created by the Conversion Coordinator and the Credit Union’s conversion Project Leader and CU*Expert.
Step 7 – Participate in Management Configuration Session

During the week prior to your conversion, a Management Configuration Session will be held at CU*Answers. This all-day session should be attended by the credit union’s management team as well as the CU*Expert. During this session your Conversion Coordinator will review all of the credit union’s products and services and how they are configured on CU*BASE. Attending this session is critical for the CU*Expert to have a complete understanding of how data was converted in order to answer staff and member questions.

Step 8 – Staff Support - Post Conversion

The CU*Expert will be the “key” support person for staff at each office. Staff will be instructed to direct their questions to the Expert, and in turn, the CU*Expert will have a CU*Answers contact for assistance. This process insures consistency for the credit union by allowing the Expert to interpret how the software and the credit unions policies and procedures blend.

Step 9 – Ongoing CU*BASE Training

We recommend the CU*Expert continue expanding his/her range of knowledge by attending:

- CU*Answers University classes
- All Release training sessions
- Individual training sessions
- Special workshops scheduled for the CU*Expert and/or staff members.

Specific training can be scheduled through CU*Answers Education Department. Please visit http://www.cuanswers.com/education.php for complete information.