





CU*BASE 15.0

CU*BASE® Software Upgrade

















Online CUs	Site-Four	Self Processing CUs
April 19, 2015	April 19, 2015	May 11-12, 2015

Updated booklets mentioned in this summary will be available on our website no later than **April 17, 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.

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Member Facing

 Show Members Their Credit Score in Online Banking

You can now share with members a history of the credit scores you have on file for them, by activating a new Credit Score History page in online banking. The idea here is to allow you to be transparent about what your records show, but more importantly, to start a conversation with a member who is curious about their score and how your credit union uses it.

You can decide which scores will show, based on how long ago they were pulled, as well as how far back you want the scores history to go. Members who don't have recent scores on file will instead see a message that encourages them to contact the credit union to find out more.

You can configure instructions to appear on the page as well as a link to your website to provide whatever credit education or marketing you'd like. There's even a new Smart Message you can activate to encourage members to check out the new feature.



CREDIT SCORE | I'M A PLATINUM MEMBER

Your Credit Score History

Below is the most recent credit score the credit union has on file for you, from the last time a score was obtained (notice the "as of" date). Viewing your score here does not initiate a request for credit information directly from any bureau. Contact us if you have questions or would like tips on how to improve your score.

Your credit score on file as of 1/27/2015

FICO SCORE
The score lenders use.

706

min 300 670 740 800 850 max
FICO® Score Meter

Your FICO score pulled on 1/27/2015 is the same score that Cartoon City FCU uses to manage your account. [Click here for more credit education.](#)

FICO and "The score lenders use" are trademarks or registered trademarks of the Fair Isaac Corporation in the United States and other countries. © 2015 Fair Isaac Corporation. All rights reserved.

Key Factors affecting your FICO Score [Show previous scores](#)

- Reason: Proportion of balances to credit limits on bank/national revolving or other revolving accounts is too high**
Your FICO™ Score evaluates your balances in relation to available credit on revolving accounts. The extent of your credit usage is one of the most important factors in your FICO™ Score. In your case, this proportion of balances to credit limits is too high on these accounts.
Actions You Can Take:
Try to pay down your credit cards or other revolving balances. Keep in mind that consolidating or moving your debt from one account to another will usually not help your FICO™ Score since the total amount owed remains the same.
- Reason: Time since most recent account opening is too short**
Your FICO™ Score considers how recently you opened a new credit account. People who recently opened a new credit account are more likely to miss future payments than those who have not.
Actions You Can Take:
Avoid opening more credit accounts at this time and as a general rule, if you don't need or plan to use credit, don't apply for it.

[Apply for a Loan Today](#) [Learn More About Credit Scores](#) [Contact Me About My Score](#)



Managing your credit is an important aspect of your financial health. Cartoon City Federal Credit Union offers this view of your credit score history with us in an effort to partner with you to assist you in achieving your financial goals.

This credit score history comes from your interactions with the credit union. We will not have on record scores that other entities may have pulled to check your credit. We may pull a credit report for you when you open a membership, seek to open a checking account, or apply for a loan. Be assured that viewing these scores here will not affect your score.

This feature is especially good for credit unions that run regular soft credit pulls to keep member credit scores up to date. To get a sense of the scores you have that members would be seeing, take a look at the "Credit Score History Dashboard" (on the Management Processing/Active Beta Tests (MNMGMT) menu).

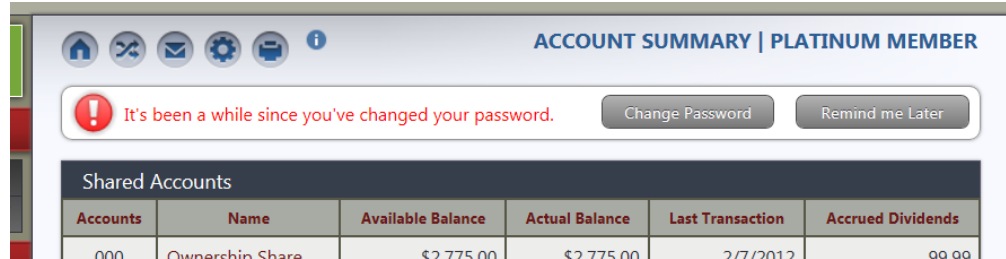
You've paid for the score. Why not use it to get your member's attention, give them a bit of education, and then tell them how you can use that score to build a loan just for them?

If you'd like to activate this new feature, complete the ARU/Online Banking Request form and fax it to any Client Services & Education team member. This form is available on the CU*BASE Reference Page under "I." (Self Processors can access the *ARU/Online Banking configuration via OPER > 10 > 8.*)

	More information will be available in the "Credit Scores in Online Banking" booklet available on the CU*BASE Reference Page under "C." This booklet will be available with the release.
	Details for all related screens will be available via CU*BASE GOLD online help with the release.

 Online Banking Reminds Members When They Have Not Changed their Password in the Last 30 Days

We all know it is a good practice to encourage members to change their passwords regularly. Now friendly reminders will be built right into online banking!





Currently there is a way to expire unused passwords, but as long as the member consistently logs in, there is no way to force them to change their password. With this release we are introducing a middle ground option. **It's Me 247** will now display an automated “soft” warning message to members that will encourage them to change their password more frequently, without making it mandatory.

This feature is not configurable and will be implemented with the release for all credit unions. *Everyone who has not changed their online banking password in the last 30 days will see this reminder the next time they log in.*

Members will also be able to view their selections on a new “Password Change History” page available from the “Info Center” section in online banking.



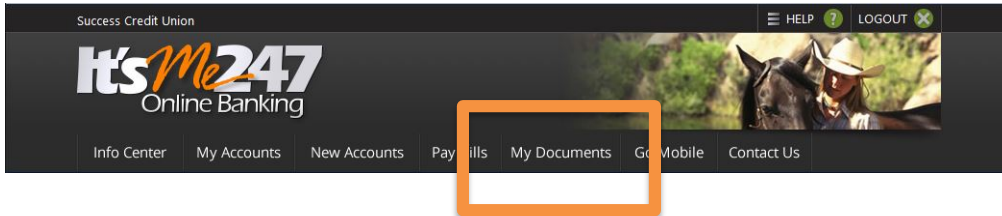
Refer to the “Auditing” section to see how this is recorded in CU*BASE.

	More information will be available in the “It’s Me 247: Controlling and Securing Access” booklet available on the It’s Me 247 Reference Page under “S”. 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.

 Members Access eStatements via a Relabeled “My Documents” Button

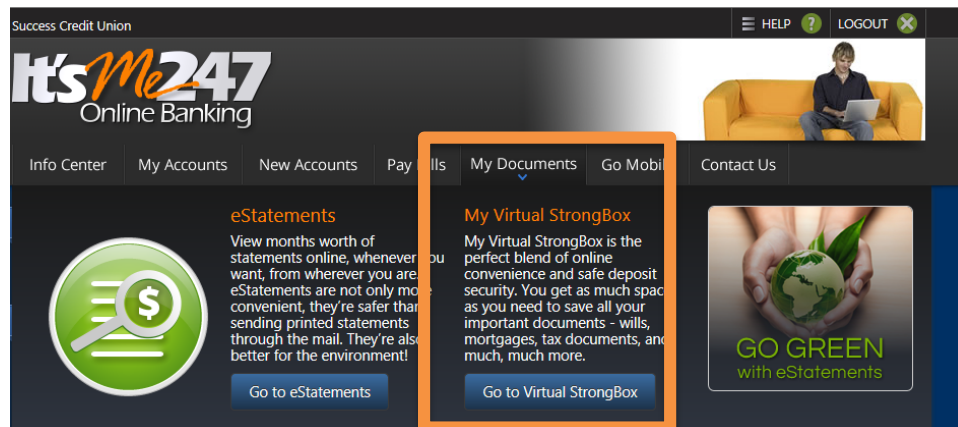
CU*Answers continues to be ahead of the curve with its commitment to eDocument development. Watch for more advances in this area soon.

With this release, the formerly-named “eStatements” button will be relabeled “My Documents.” This is due to the changing focus of what can be accessed from this selection. From this access point, members will access their eStatements, your online newsletter (if offered), and their My Virtual Strongbox. (See below.)




 SSO to My Virtual StrongBox Lets Members Save Critical Documents Securely via Online Banking

My Virtual StrongBox is an online safe deposit box where members can conveniently save their important documents, such as wills, mortgages, tax documents, and more—all safely and securely. With this release CU*Answers has created a new single sign-on link that lets members jump directly to My Virtual StrongBox from **It's Me 247**.



To get started, first contact My Virtual StrongBox to learn more and obtain pricing information. Contact information, a link to the authorization form, and the fax number are all included in the “My Virtual StrongBox” brochure. Once you have an implementation date, submit your authorization form and we'll take care of activating the SSO in online banking for your members.

 More information is available in the “My Virtual Strongbox” brochure posted on the **It's Me 247** Reference Page under “M.” This brochure will be available with the release.

 Members Can Track their Progress to Qualify for Higher Dividend Rate in Online Banking

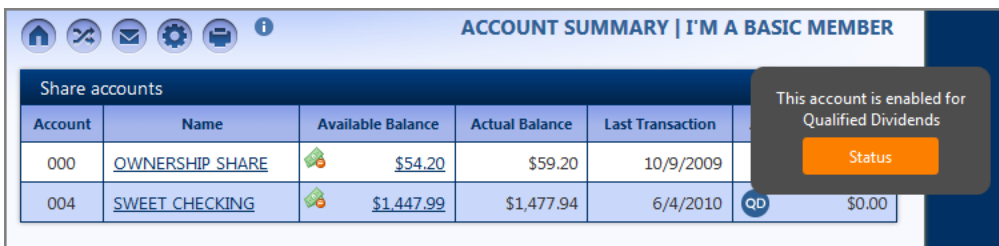
Thanks to Honor Credit Union for their assistance with this project.

With the Qualified Dividend feature you can tie checking dividend applications with specific eligibility requirements, then set up two rate schedules: the qualified rate schedule and the base rate for non-qualified accounts, which can even be set to 0% if you wish. Starting with the 14.2 CU*BASE release in September 2014, you could begin selling these products in your online banking rate board.


With the 15.0 release credit unions who offer Qualified dividends using the CU*BASE configuration can provide status updates to members via **It's Me 247**. Members will be able to log in and see live, real-time updates showing how their monthly activity is tracking towards the requirements for the higher rate.

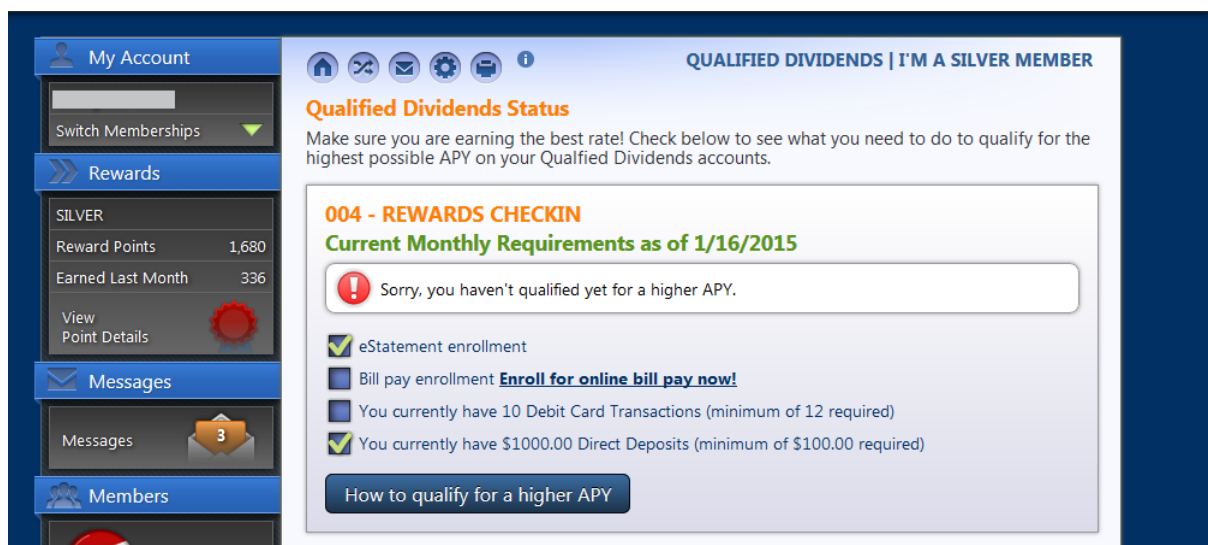
If you are not already using the Qualified Dividend feature in CU*BASE, now might be the time to do so! (This feature is available only when using the CU*BASE Qualified Dividends tools; third-party programs are not supported.)

Activate the feature by checking "Allow members to see current status via online banking" in the Qualified Dividend configuration, accessed right from the Share Dividend configuration (**Share Products** on the Savings Products menu).



Account	Name	Available Balance	Actual Balance	Last Transaction	
000	OWNERSHIP SHARE	\$54.20	\$59.20	10/9/2009	
004	SWEET CHECKING	\$1,447.99	\$1,477.94	6/4/2010	QD \$0.00


Once the online tracking feature is activated, members will see a  indicator on the Account Summary page. From there they select to view the status of the account.



QUALIFIED DIVIDENDS | I'M A SILVER MEMBER



Qualified Dividends Status
Make sure you are earning the best rate! Check below to see what you need to do to qualify for the highest possible APY on your Qualified Dividends accounts.

004 - REWARDS CHECKIN
Current Monthly Requirements as of 1/16/2015

 Sorry, you haven't qualified yet for a higher APY.

- eStatement enrollment
- Bill pay enrollment **Enroll for online bill pay now!**
- You currently have 10 Debit Card Transactions (minimum of 12 required)
- You currently have \$1000.00 Direct Deposits (minimum of \$100.00 required)

[How to qualify for a higher APY](#)


	More information will be available in the "Qualified Dividends" booklet posted on the CU*BASE Reference Page under "Q." 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.

Enhancement to Account to Account (A2A) Transfers Made In Online

Banking


Beginning with this release, members making Account to Account (A2A) transfers in online banking now must check a box in front of the sentence “I authorize the credit union to initiate an electronic transaction to the financial institution indicated above.”

After they click the “I authorize this transfer” button (already existing), they will then move to a new screen which gives them the option to print the transaction.

 More information will be available in the “Account to Account (A2A)” booklet available on the CU*BASE Reference Page under “A.” This booklet will be updated with the release.

Our Network is Getting Larger! Three Additional Time Zones Now Supported

With this release we have added support for the Alaskan, Hawaii, and Transatlantic time zones. So if you happen to visit the Alaska credit union that recently joined our network, you will see this reflected on your receipt.

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

Lending/Collections

Refer to the “CEO/Management” section for a list of lending reports that are now included in the Report Scheduler feature. Several of these reports are used for participation loan processing.

Introducing Enhanced Tools for Written-Off Loans

Be sure not to miss the training on this feature led by our experts in CU*Answers Collections Services. Trainings will be held on April 9 from 9:30-11:00 AM ET and April 21 (after the release) from 1:30-3:00 PM ET.



The CU*BASE Loan Write-off feature has always provided a way for credit unions to reclassify underperforming loans without giving up the ability to continue collecting on the loan and reduce your potential losses.

This project takes the process to a whole new level. In addition to further automating and streamlining the procedure, now when loans are written off the system will take a snapshot of the loan status at time of write-off. This new history will allow for more detailed trend analysis, including funds collected while the loan was at a write-off status.

The new tool also includes a separate function for automating the charge-off and account closing for uncollectible loans, including all related G/L entries. As with write-offs, the system will take a snapshot of loan status details for use in historical tracking and analysis.

The new Write-off/Charge-off dashboard (accessed via the new ***Ln Write-off/Charge-off History*** on the Management Analysis Dashboards 1 (MNMGMMD) menu) will let you monitor these loans for board approvals and compliance with your policies. It also gives your

lending management valuable insight into your credit union's efforts to manage balance sheet examiner concerns and your overall loan yield.

	More information will be available in the Write Off/Charge Off Loans Processing" booklet available on the CU*BASE Reference Page under "W." 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.

 Detailed Soft Pull of Credit Score is Now Supported

With this release we now support a new credit score pull type: a detailed soft pull. Currently available for TransUnion subscribers only, but we're already working on future enhancements for Experian users, too.

Interested credit unions will need a separate subscriber code from TransUnion to handle this processing. Contact Lender*VP at lendervp@cuanswers.com for assistance and configuration.

 CU*BASE Sends Emails Each Time a Loan Status is Changed

This was implemented as the result of numerous Idea Forms.



Thanks to Pathways Credit Union for their assistance with this project.

Now lending team members can receive an email whenever an underwriting code is changed on a pending loan application. Underwriters can be notified when there's something to approve, and lenders can be Johnny-on-the-spot to give members the good news once the approval comes through. You choose which underwriting codes prompt the notifications, and to which email address they are sent (we recommend you set up distribution email groups that you can adjust as your team changes).

Subject: Status change for Loan App #62454

The Underwriting Code on this loan application was changed by JOE EMPLOYEE from CO-SIGNER REQUESTED to DENIED as of 13:20:17 on 2015-02-17.

To configure the "TO" email addresses used by individual underwriting codes, use **Underwriting Code Config** on the Loan Products (MNCNFB) configuration menu. To set up your credit union's "FROM" address (for bounce-backs primarily), use **Config CU FROM Email Addresses** on the Internet member Services Config (MNCNFE) menu.



	More information will be available in the "Configuring Tools for your Loan Team" booklet available on the CU*BASE Reference Page under "L." 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.

 Timestamp Added to Underwriter Audit Report

This was implemented as the result of an Idea form.

Currently there is no easy way to track exactly how long it takes a loan to be processed. With this release a new "Time" column will be added to the far right of the Underwriter Audit Report (**Underwriter Audit Report** on the Reports D (MNRPTD) menu).

While we were at it we added a multiple select for Employee ID so it is easy to run the report for several employees at a time.

	More information will be available in the “Configuring Tools for your Loan Team” booklet available on the CU*BASE Reference Page under “L.” 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.

 Denial Reasons Added to Loan Application Detail Report

This change was implemented at the request of an Idea form.

The Loan Application Detail Report gives a detailed outline of your lending department's activities. With the 15.0 release, the report will be expanded to show the reasons or comments from the denial. To access this report select **Loan Application Analysis** on the Reports D (MNRPTD) menu and then click the *Detail* button.

	Details for all related screens will be available via CU*BASE GOLD online help with the release.
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 New Export Allows You to Create a File of the Loans Packaged for Sale Report

Currently you can print a report from the Package Loans to be Sold detail screen (accessed on the Management Analysis Dashboards 1 (MNMGMMD) menu). With 15.0, you can also export the report data to a file. From the detail screen use the updated *Print/Export Selected* (F14) button. From these use the new *Export Report Data* (F10) button.


	Details for all related screens will be available via CU*BASE GOLD online help with the release.
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 Changes to Credit Card Interest Rate Handling

Due to the nature of credit cards where the interest rates reside at the detail level for purchases, advances, and balance transfers, it is necessary for the account (MEMBER record) interest rate to remain at zero to eliminate issues with reporting, dashboard information, etc.

Because some clients include a base rate in their product configuration as a way of advertising the product rates in online banking, some credit card accounts may have defaulted the rate in at the time of the loan request. For credit card products, when creating a new loan request we will now set the interest rate to zero regardless of the product configuration, and we've added necessary edits on all screens to eliminate user entry of an interest rate other than zero. That way you can continue to configure a base rate for the purposes of advertising in online banking, but will no longer have bad data affecting your reports.

Remember, since credit cards may have different rates at the bucket level, we recommend that you put the rate detail in the member sales info and leave the base rate at zero. The member sales info is configurable in the loan product configuration for products that have been enabled for display in online banking.

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

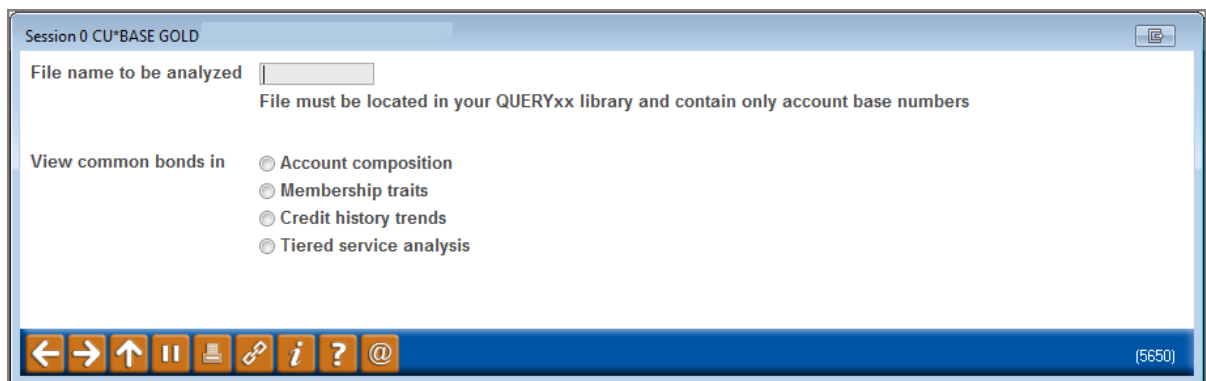
 “Common Bonds” Analysis – Analyze the Features of Any Group

The “Common Bonds” feature allows you to take the groups of members that you’ve gathered using a dashboard and analyze them based on what they have in common – what accounts they all have, what demographic characteristics they share, and even how their credit scores compare.


The Common Bonds analysis currently can be accessed from the Patronage Dashboard and Where Your Members Shop Dashboards, both found on the “Know Your Member” Analysis Tools (MNMGMMA) menu. It will also be added to the new Fee Income Waiver Dashboard, new with this release. Watch for this analysis to be added with more dashboards in upcoming releases.

With this release we have added a standalone feature to access the common bonds analyses, allowing you to analyze those same common bonds for any group of members you want. Simply enter a file name with member account numbers and select **Common Bonds for Mbr Grp** on the Active Beta Tests (MNMGMMA) menu.

There are probably more answers than questions! Take a file containing member accounts (even a file from a vendor) and ask questions such as, “How many of these members have certificates?” “How many of these members are enrolled in eStatements?” “Into which age groups do these members fall?” and more and more!



With this release, we have also added “Tiered Service Analysis” to the common bonds feature. This analyzes your group according to the Targeted Tiered Service Analysis screens, which compare your selected group to all members across all Tiered Scoring analyses (Summary and Goals 1 to 5) so you can find out things like eStatement enrollment, online banking use, and more.

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

 Fee Income Waiver/Fee Refund Dashboards Added to the Active Beta Menu

Currently the Fee Income/Waiver Analysis shows information on the number and dollar amount of your fee waivers. However, no detail is provided as to who performed the waiver, at which branch it was performed, or what G/L was affected, nor can you see the impact of after-the-fact fee refunds posted by your employees.

With this release, new features are being added to this dashboard, which can now be accessed via **Fee Income/Waivers/Refunds** on the Active Beta Tests (MNMGMMA) menu:

- **Fee Refunds** – Use this new button to see fees that were reversed (refunded) via member account adjustments and transaction reversals, with filtering options to group by types of refunds and G/L offsets.
- **Fee Waivers (by Employee)** – Use this new button to see a breakdown of fees waived directly by your staff, giving the number of fees waived, the dollar amount, and other details. You can also select an employee to see the specific accounts for which fees were waived.

Fee Waivers History by Employee							
Select date range from <input type="text" value="Jan 01, 2015"/> [MMDDYYYY] to <input type="text" value="Feb 16, 2015"/> [MMDDYYYY]							
Emp ID	Employee Name	Fee Description	# Trans	Total \$	Avg \$/ TR	# Members	Avg \$/ Member
AMANI		PRINTED CHECK FEES	9	9.00	1	9	1
AMANI		PRINTED MONEY ORDER FEES	26	26.00	1	15	2
AMANI		STARTER CHECK FEES	5	7.00	1	3	2
ANGII		CASHED CHECK FEES	98	.98	0	93	0
ANGII		PRINTED CHECK FEES	10	10.00	1	7	1
ANGII		PRINTED MONEY ORDER FEES	6	6.00	1	5	1
ANGII		STARTER CHECK FEES	2	6.00	3	2	3
ANDY		CASHED CHECK FEES	1	.01	0	1	0
ANDY		NEW MEMBER FEE	8	80.00	10	8	10
ANDY		PRINTED CHECK FEES	3	3.00	1	2	2
ANDY		PHONE TRANSFER FEES	21	42.00	2	12	4
ANDY		STARTER CHECK FEES	3	9.00	3	3	3
AMY I		CASHED CHECK FEES	15	.15	0	14	0
AMY I		PRINTED CHECK FEES	3	3.00	1	3	1
AMY I		PHONE TRANSFER FEES	27	53.00	2	23	2

Detail ↑ ↓

Total employees:	141	Avg \$/Emp:	183		14,069	25,831.49	2
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Details for all related screens will be available via CU*BASE GOLD online help with the release.



Fourteen New Reports Added to the Report Scheduler Feature

With the 12.1 CU*BASE Release in July 2012 twenty-one reports were configured to support the Report Scheduler feature. This time-saving feature allows you to set and save filters for commonly-run reports and even have them run automatically by our Operations staff on the first of the month.

With this release we introduce the second phase and fourteen new reports including the previously-mentioned Cross Sales Report. This brings the total reports with this feature to **35 reports!** Below is a listing of the new reports we have added with this release.

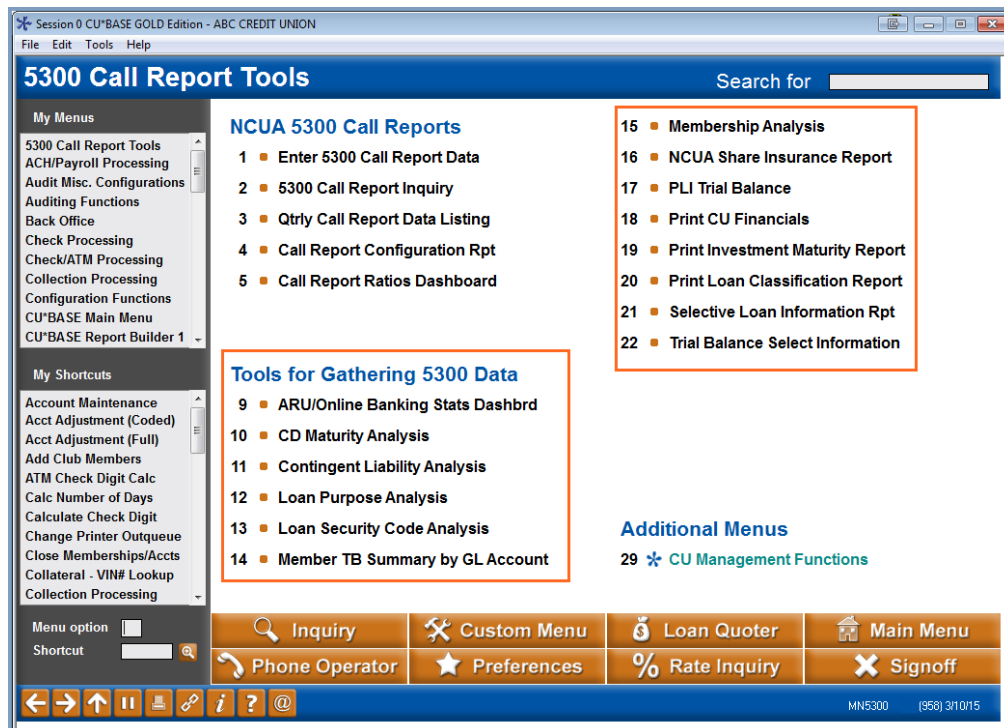
Report name	Where it is accessed
Share Certificate Accrued Dividend Report (LCDDV)	Accrued Dividend Summary on the Reports C (MNRPTC) menu
Check Register Report (LCKTBS)	Print CU Check Register on the Check Processing (MNACCK) menu
Decision Model Performance Report (LDMPF)	247 Lender Performance Report on the Reports E (MNRPTE) menu
Escrow Disbursement Report (LESCDS)	Print Disbursement Listing on the Extended Loan Processing (MNEXLN) menu
PLI – Participation Loan Trial Balance Report (LPLBAL)	PLI Trial Balance on the Participation Loan Processing (MNPART) menu
PLI – Delinquency Report (LPLDEQ)	Part Loan Delinquency Analysis on the Participation Loan Processing (MNPART) menu
Rural Development Loan Detail Report (LPLRUR)	Rural Development Loan Detail on the Participation Loan Processing (MNPART) menu

Certificate of Deposit Detail Report (LTBCD)	CD Selective Trial Balance on the Reports B (MNRPTB) menu
Fixed Asset Trial Balance Report (LTBFA)	Print Subsidiary TB Detail on the Subsidiaries (MNGLFA) menu
List Teller Activity Analysis Report (LTEACT)	Teller Activity Analysis Report on the Teller & Cash Analysis Tools (MNHTLA) and Reports D (MNRPTD) menus
Teller Activity Report (LTLACT)	Teller Activity Report on the Vault Control (MNHTEL) menu and CU Teller Activity Report on the Reports D (MNRPTD) menu.
Cross Sales Analysis (LTKPE1)	Cross Sales Analysis Report on the Member Tracker Tools (MNTRAK) menu
NCUA Share Insurance Reports (LSHINS)	NCUA Share Insurance Report on the Reports D (MNRPTD) menu
Investment Maturity Report (LINMT)	Print Investment Maturity Report on the Investments (MNINVS) menu

	More information will be available in the "Automated Reports and Queries" booklet available on the CU*BASE Reference Page under "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.

 Tools for Gathering 5300 Data Can All Be Accessed from One Location

Currently reports used to gather data for the 5300 Call Report are found on many different menus. New with this release, you can also find them grouped on the existing 5300 Call Report Tools (MN5300) menu.



Report Enhancements for the 5300 Call Report

Loan Maturity Report Enhancements

With this release we have updated the Loan Maturity report to allow selection of the “length of time to maturity from” not only the current date, but also the loan’s original term or review date (next adjustment date). This flexibility of date selection for the matured calculation better meets NCUA requirements for reporting loans outstanding on the real estate loan schedule of the 5300 Call Report. Additionally, the report can now be filtered according to the lease or balloon setting.

This report can be found via the **Loan Maturity Analysis** on the Reports D (MNRPTD) menu and now also via the **Print Investment Maturity Report** on the 5300 Call Report Tools (MN5300) menu).

NCUA Share Insurance Reports Enhancements

The NCUA Share Insurance Report separates out business and government accounts for the uninsured accounts calculation. Per the NCUA, business and government accounts are insured separately from the other ownership types, i.e. singly-held, jointly-held, IRAs, etc. Refer to the NCUA site for detailed information on NCUA Share Insurance. These changes appear in the selection criteria, two new reports and new sections in the summary report.

NOTE: With this release, this report is also being added to the Report Scheduler feature so you can schedule this report to run each month automatically. (See previous section).

In addition, you can now mask a specific number of SSN/TIN digits for display on the detail reports.

This report can be found via **NCUA Share Insurance Report** on the Reports D (MNRPTD) menu) and now also on the 5300 Call Report Tools (MN5300) menu.

Investment Maturity Report Enhancements

We have enhanced the Investment Maturity Report to default to the ranges used for the 5300 Call Report. Now there is no need to manually enter them each quarter. (You can always enter other ranges if needed.) We have also adjusted the selection used for the maturity calculation. Now, you will first indicate whether to use the investment maturity or review date, and then indicate the starting date used for the maturity/months calculation.

Per credit union request, the report now includes the investment rate and an average investment rate for each of the maturity terms.

NOTE: With this release, this report is also being added to the Report Scheduler feature so you can schedule this report to run each month automatically. (See previous section).

This report can be found via **Print Investment Maturity Report** on the Investments (MNINVS) menu) and now also on the 5300 Call Report Tools (MN5300) menu.



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

New Handling Instructions for Late Statement Inserts

One of the most time-consuming and labor-intensive steps in monthly statement processing is following up with credit unions whose marketing inserts arrive late at the statement print vendor. Is the insert critical enough where you want to delay your statements until it

arrives? The answer is usually no, but until now we had no way to know that for sure without tracking down someone at the credit union authorized to make the decision. With the 15.0 release a new “Instructions for late arrival” column on the *Statement Inserts/Mailing* screen allows you to indicate your preference for each insert with the selections of *Proceed* or *Wait*. If you choose *Wait* for any individual insert, your statements will not be processed until that insert arrives.



IMPORTANT: If you choose *Proceed* and your inserts are late, **your statements will still be run after all other credit unions’ statements are processed.** *This is due to the automated processing programming that must be done in advance of the main print runs.* But because we already know your preference we’ll no longer need to delay even longer while we track someone down and find out what you’d like us to do.

NOTE: Because of the additional handling that is required at the last minute when inserts cannot be programmed into the automated handling system, your credit union WILL still be subject to the usual Late Insert Fee whenever your inserts do not arrive at Sage by the day before the last business day of the month. Refer to the [Statement Insert Instructions](#) flyer for details.

	Details for all related screens will be available via CU*BASE GOLD online help with the release.
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Easier Way to Collect Fees for Statement Styles

The statement styles feature (**Config Styles to Members** on the Internet Member Services (MNCNFE) menu) allows you to charge a member for a specific statement type (such as large print). This feature can also be used to charge all members who receive a paper statement. Currently, you can specify a single Dividend Application from which to pull the fee. With this release, if the funds are not available from the configured Dividend Application, the program will now look to other accounts of that same type, then pull funds from the base share account in an attempt to collect the fee. If a member does not happen to have an account for that Dividend Application, or if there are insufficient funds for the entire fee, fees will automatically be pulled from the base share.

	More information will be available in the “Member Selected Statement Styles” booklet available on the CU*BASE Reference Page under “S.” 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.

Select the Frequency on the Loan Maturity Analysis (on the All Accounts Dashboard Screens)

Now when you are on the Loan Maturity Dashboard (the seventh account analysis screen in the All Account Dashboards accessed via **All Accounts Analysis Dashboard** on the Management Analysis Dashboards 1 (MNMGMMD) menu), you will be able to control which aging periods you wish to analyze. Use *Select Frequency* (F13) to group loans according to the # of weeks or # of years until maturity, in addition to the default setting (# of months until maturity).

	Details for all related screens will be available via CU*BASE GOLD online help with the release.
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 Export to PDF and Export to Excel Features Added to Nine Additional Dashboards

The Export to PDF and Export to Excel features that are available on many dashboards are a favorite feature for many clients in management and leadership positions. Using them you can export the data to a full-color PDF or for use in spreadsheet applications.

With this release we have added the Excel and PDF exports to nine existing dashboards. Their names and access points are listed below.

NOTE: The PDF feature requires a third party software be installed on your computer. Check out the PDF Export brochure available on the CU*BASE Reference page under “P” for more information.

<i>Dashboard</i>	<i>Access Point</i>
EFT Card Portfolio Dashboard	<i>EFT Portfolio Dashboard</i> on the Management Analysis Dashboards 1 (MNMGMMD) menu.
EFT Transaction Analysis	<i>EFT Portfolio Dashboard</i> on the Management Analysis Dashboards 1 (MNMGMMD) menu, then the <i>EFT Trx Analysis</i> (F4) button.
Analysis of Unused Cards	<i>EFT Portfolio Dashboard</i> on the Management Analysis Dashboards 1 (MNMGMMD) menu, then the <i>Analyze Unused</i> (F11) button.
ATM Network Summary	<i>ATM Network/Terminal Activity</i> on the Management Analysis Dashboards 1 (MNMGMMD) menu, select <i>Network</i> and press Enter.
Check Processing Statistics	<i>Check Processing Stats Dashboard</i> on the Management Analysis Dashboards 1 (MNMGMMD) menu.
Transaction Activity Summary Comparison	<i>Trans Activity Summary Comparison</i> on the Management Analysis Dashboards 2 (MNMGMME) menu. <i>(Previously accessed on the Management Analysis 1 (MNMGMMD) menu)</i>
Trans Handling Analysis Rules/Transaction Cost Weight Factors	<i>Trans Handling/Analysis Rules</i> on the Management Analysis Dashboards 2 (MNMGMME) menu, select <i>Transaction cost/weigh factors by origin/dividend application</i> , and press Enter. <i>(Previously accessed on the Management Analysis 1 (MNMGMMD) menu)</i>
Trans Handling Analysis Rules/Reg D Transaction Policy	<i>Trans Handling/Analysis Rules</i> on the Management Analysis Dashboards 2 (MNMGMME) menu, select <i>Reg. D transaction policy by origin/dividend application</i> , and press Enter. <i>(Previously accessed on the Management Analysis 1 (MNMGMMD) menu)</i>
Trans Handling Analysis Rules/Transaction	<i>Trans Handling/Analysis Rules</i> on the Management Analysis Dashboards 2 (MNMGMME) menu, select

Configuration Reversal Cross Ref	<i>Transaction configuration and reversal cross reference, and press Enter. (Previously accessed on the Management Analysis 1 (MNMGM) menu)</i>
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 Export to File and Member Connect Feature Added to the Credit Score History Analysis

In addition to the Excel and PDF exports mentioned above, we have added the Export button to the Credit Score History Analysis (**Credit Score History Dashboard** on the Management Processing/Active Beta Tests (MNMGM) menu). Once the button is selected, an additional screen appears allowing you to export the only account numbers (for use with Member Connect) or export the account detail (for use with query).



Marketing/Sales


 Enter Your eStatement Notification Message in One Location – and Customize the Subject Line!

With this release we are separating the configuration of eStatements from the writing of the notification emails text. This allows you to give access to maintain the email message only and not the configuration. Going forward you will use only **Update Monthly eStatement Emails** on the Member Communications (MNPRTC) menu to compose the notification message. As an added bonus, you can now change the subject line that appears on your eStatement email messages!

This same feature will also be used to update the text of the separate email notification for mortgage eStatements.

*NOTE: To define your credit union’s “FROM” email address for these eStatement notification emails to members, use **Config CU FROM Email Addresses** on the Internet Member Services Config (MNCNFE) menu.*

	More information will be available in the “eStatement Configuration” booklet available on the CU*BASE Reference Page under “E.” 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.

 Cross Sales Enhancements Allow You to Evaluate Program Incentive Costs

The Cross Sales Analysis Report (**Cross Sales Analysis Report** on the Member Tracker Tools (MNTRAK) menu) allows you to analyze data in your referral programs. With this release we have made some changes to make it an even more effective tool, including most importantly the ability to enter an incentive amount so you can calculate the costs associated with a cross sales incentive program.

New sorts allow you to group the report results by branch or incentive program (Need Group and Task) so you can track grand totals either way. And as was discussed in the “CEO” section of this summary, this report is now added to the Automated Reports feature. Set and save your several different filters and then CU*BASE will run them automatically at the beginning of each month!

Session 0 CU*BASE GOLD
File Edit Tools Help

Cross Sales Analysis Dashboard

Contact date range: Jan 16, 2015 [MMDDYYYY] to Feb 15, 2015 [MMDDYYYY]
 Employees: [Select] Task: [Select] Need group: 30 [Search]
 Employee branch: [Select] Memo type: [Select] 1 selected Incentive amount: 0.20
 Employee job category: [Select]

Account Base	Need Group/Task	Task Description	Memo type	Contact Date	Employee #/Name	Br	Incentive
30	06	Loan referrals	AP	Approved	Jan 17, 2015	DA	.20
30	30	PIN for Home Banking/ARU	AP	Approved	Jan 16, 2015	EP	.20
30	30	PIN for Home Banking/ARU	AP	Approved	Jan 16, 2015	FC	.20
30	30	PIN for Home Banking/ARU	AP	Approved	Jan 16, 2015	KF	.20
30	30	PIN for Home Banking/ARU	AP	Approved	Jan 16, 2015	12	.20
30	30	PIN for Home Banking/ARU	AP	Approved	Jan 16, 2015	NJ	.20
30	06	Loan referrals	AP	Approved	Jan 16, 2015	53	.20
30	27	Opt in for bounce protect	AP	Approved	Jan 17, 2015	R2	.20
30	05	Loan Steals	AP	Approved	Jan 18, 2015	HU	.20
30	27	Opt in for bounce protect	AP	Approved	Jan 16, 2015	SH	.20
30	27	Opt in for bounce protect	AP	Approved	Jan 16, 2015	SH	.20

Tracker Review Member Inquiry

Memo type count 11 Total incentive 2.20

(5663) 2/16/15

If you don't feel like using a printed report, we have also added a new online Cross Sales Analysis dashboard (available via the Active Beta Tests (MNMGMGT) menu) to allow you to do "what if" calculations on incentive amounts based on need group and task with a "Total incentive" at the bottom of the listing. Now you can play what-if scenarios to estimate the costs associated with different incentive programs you might be considering.

(Future plans include a configurable matrix for standing incentive amounts as well as a standalone dashboard for employees to see only their own activities and status. Stay tuned!)

	More information will be available in the "Cross Selling and Next Suggested Product" booklet available on the CU*BASE Reference Page under "C." 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.

Teller/Member Service

Stop Payments on Credit Cards Now Allowed in CU*BASE

This enhancement was implemented because of a suggestion submitted with an Idea Form.

With the 15.0 release stop payments on credit card checks (sometimes referred to as "courtesy checks") will be allowed, but only via CU*BASE. Members who wish to request a stop pay must still contact their credit union. Fees for this service will need to be charged separately.

	Details for all related screens will be available via CU*BASE GOLD online help with the release.
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Enhancements to Comply with IRS Required Minimum Distribution Calculations

Our calculation for IRA required minimum distributions is now fully compliant with IRS parameters. This affected the RMD Inquiry and RMD Payout options.

The enhancements apply only to a sole beneficiary who is a spouse and is over ten years younger than the primary account holder. Additionally there is no longer a redetermination choice since redetermination is applicable in all cases.

	More information will be available in the "IRA Processing" booklet available on the CU*BASE Reference Page under "I." This booklet will be updated with the release.
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🔍	Details for all related screens will be available via CU*BASE GOLD online help with the release.
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 **QualiFile Risk Assessments Can Be Run When Adding a Non-Member as a Joint Owner or Beneficiary**

This enhancement was implemented because of a suggestion submitted with an Idea Form.

Currently you can run a QualiFile Risk Assessment on a member, but not on a non-member. With this release, you will now be able to run a scan on non-members when they are added as a joint owner or beneficiary during the creation or update of a membership. For the scan, CU*BASE evaluates the non-member using the ChexSystems configuration for the branch of the associated member.

🔍	Details for all related screens will be available via CU*BASE GOLD online help with the release.
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 **Last Ten Accounts Lookup Feature Added to Two Transaction Reversal Screens**

This enhancement was implemented because of a suggestion submitted with an Idea Form.

Now when you reverse a transaction it is easy to find the last few accounts you serviced. The “last ten account” lookup has been added to two screens: **Same Day Reverse Trans/Adj Drawer** and **Transaction Reversal** (both accessed on the Member Account Adjustment Tools (MNADJ) menu).

🔍	Details for all related screens will be available via CU*BASE GOLD online help with the release.
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 **Calculate an Average Daily Balance over a Range Other than Sixty Days**

Currently, you when you print a Verification of Deposit form, CU*BASE calculates the member’s average daily balance over sixty days. Now when you print the form via Phone Operator, you can input a number of days up to 180 days. Refer to online help for an explanation on how CU*BASE handles the calculation if the number entered is greater or less than the actual number of days in the transaction history file. If you have configured a Verification of Deposit form, the form will show the number of days you entered on the screen.

This ability to select a range other than sixty days is only available when you print the Deposit Verification form via Phone Operator using the *Average* option. If you print the form via the Miscellaneous Forms feature (on the Member Service (MNSERV) menu), the daily average balance will be based on the standard sixty days.

🔍	Details for all related screens will be available via CU*BASE GOLD online help with the release.
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 **eStatement Enrollment and Unenrollment Date Now View Only**

When you enroll or unenroll a member from eStatements, CU*BASE will no longer allow for the input of a date. This allows tighter controls to ensure the current date is always used and will prevent some of the problems that occur when the date gets inadvertently changed.

📖	More information will be available in the “eStatement Configuration” booklet available on the CU*BASE Reference Page under “E.” 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.

 Transaction Description for Debt Protection Altered to Remove the Word “Fee”

This enhancement was implemented because of a suggestion submitted with an Idea Form.

Currently when CU*BASE posts premiums for debt protection, the following transaction descriptions appear on the member’s statement: SINGLE DEBT PRO FEE, JOINT DEBT PRO FEE, BLENDED DEBT PRO FEE, and CO-BORROWER DEBT PRO. With this release, we are clarifying the descriptions and removing the word “fee.” The new transaction descriptions will be: DBT PROTECTN-SINGLE, DBT PROTECTN-JOINT, DBT PROTECTN-BLENDED, and DBT PROTECTN-COBORRW.

IMPORTANT: Be sure to update any custom queries or service charge configurations you might have that have selection criteria based on the original description text.

Audit



Several features covered in other sections of this document apply to auditors as well:

- Refer to the “Member Facing” section for more information about **new steps for online banking Account-to-Account (A2A) Transfers to allow you to remain in compliance.**
- Refer to the “Teller/Member” Service” section for information on the **ability to run a risk assessment scan for non-members added as joint owners or beneficiaries.**
- Refer to the “Lending” section for more information on the **addition of a timestamp to the Underwriter Auditing report.**

 CU*BASE Tracks When a Member Declines to Change Their Online Banking Password

Currently the existing Password Change History log (**Mbr PIN/Password Change History** on the Miscellaneous Processing (MNMISC) menu) lists all the times a member changes their online banking password.

With this release, members will be asked every thirty days to change their online banking password. The presentation of this reminder and the member’s response (change or skip) will be all recorded in the Password Change History log. *Refer to the “Member Facing” section for what the member sees in online banking.*

	More information will be available in the “It’s Me 247: Controlling and Securing Access” booklet available on the It’s Me 247 Reference Page under “S”. 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.