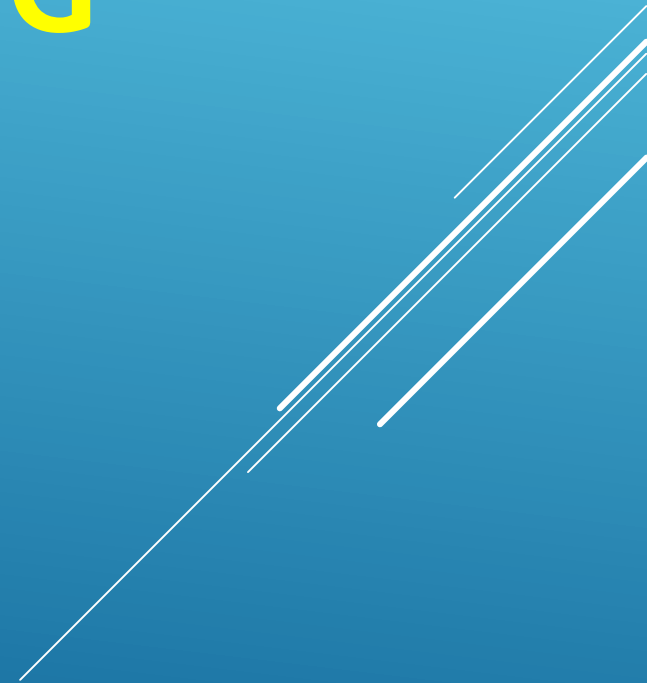


16.05 RELEASE TRAINING




MEMBER FACING

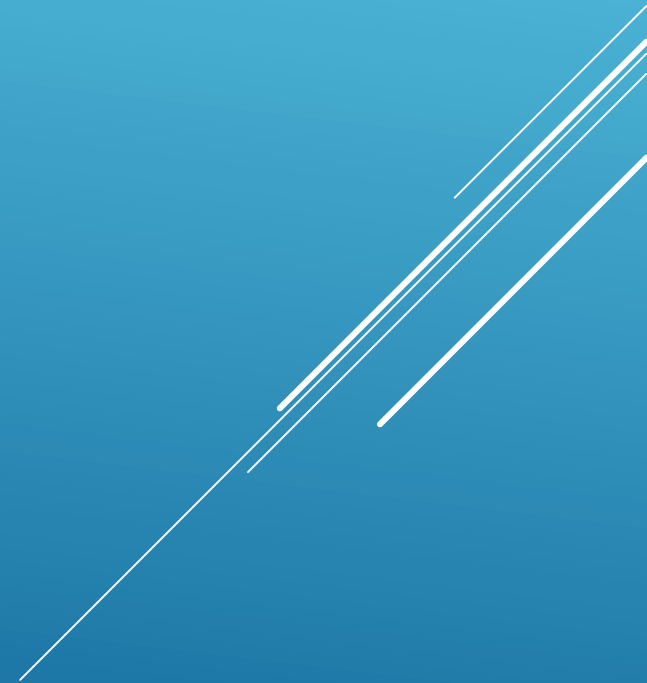


ARCHITECTURE FOR MEMBERSHIP APPLICATION/OPENING PROCESS (MAP/MOP)

Contact the Internet Retailer Support Center
(irsc@cuanswers.com) or 616-285-5711 ext. 371

A decorative graphic consisting of several parallel white lines of varying lengths, slanted diagonally from the bottom right towards the top right, set against a blue gradient background.

INTRODUCING THE MOBILE EXPERIENCE
CENTER – THE FREE APP STORE IN ONLINE
BANKING



Info Center

My Accounts

New Accounts

Pay & Transfer

My Documents

Personal Finance

Go Mobile



Mobile Banking

Banking on your mobile browser



Mobile Web Banking

Text Banking

Quick Account Info & Alerts

Your available balance is...

A Deposit has been made...

Your balance is below...

More Information

Mobile Apps

iPhone and Android apps for our members




Mobile Experience



Mobile Experience Center


ALLIANCE ONE ATM LOCATOR	ELEMENT MOBILE	FIND BRANCH	PEPPERONI ROLL
--------------------------	-----------------------	-------------	----------------



Element Mobile

Element Federal Credit Union






The Element Federal Credit Union app is an awesome tool to keep you connected to your account and the innovative products and services available at your fingertips. If you can't find the information that you need, let us know and we'll find it or integrate what is needed!



Available for iPhone

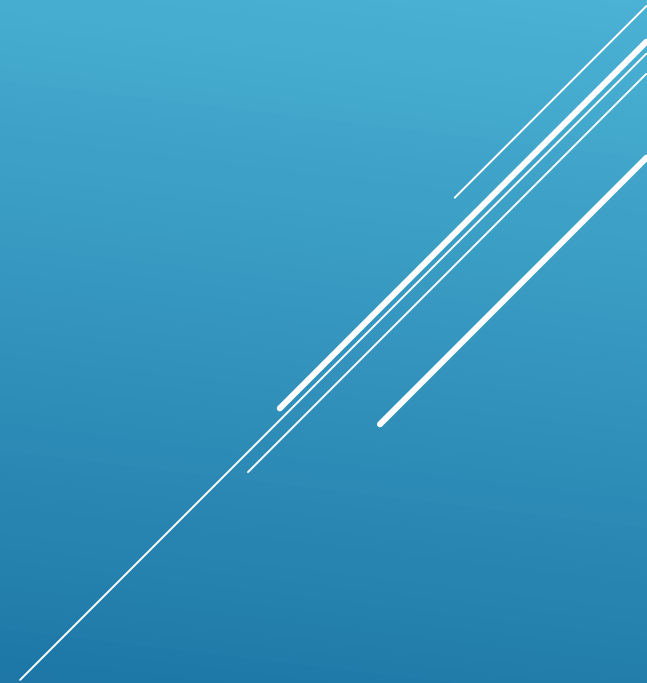
Available for Android

Mobile Experiences That Our Members Like

 <p>Waze Waze Inc.</p>	 <p>Dropbox Dropbox</p>	 <p>Skype Skype Communications</p>	 <p>Spotify Spotify Ltd.</p>	 <p>Uber Uber Technologies, Inc.</p>
--	---	--	--	---

Contact the Internet
Retailer Support
Center
(irsc@cuanswers.com)
or 616-285-5711 ext.
371

ESTATEMENTS NOW VIEWED INSIDE OF “IT’S
ME 247”





View My Monthly Statements 5 Total 1/27/2016 Search Options



Statement of Account



From: 12/01/15 to 12/31/15
Member #: [REDACTED]

Please keep this December year end statement for your tax records. Remember that your 1099-INT info is on this statement & no separate mailing will be sent. Also, the fair market value of your IRS & all tax information is being provided to the IRS.

JOE D SAMPLE
4734 SAMPLE RD
SAMPLE, MI 49315-9101

MEMBERSHIP SUMMARY INFORMATION FOR MEMBER # 192 AS OF 12/31/15

YOU EARNED 225 PARTICIPATION POINTS, YOUR NEW LEVEL WILL BE: BASIC SERVICE

Suffix	Account Description	Beginning Balance	Total Debits	Total Credits	Ending Balance	Last Tran
000	SHARES	88.70	.00	.00	88.70	4/10/15
001	CHECKING	6,047.90	11,413.94	7,179.67	1,813.63	12/28/15
850	PLAT PREF 7.8	Please refer to credit card statement			887.86	12/29/15

000: SHARES

Joint Owner: MARY J ALBER

Year-to-Date Divd Paid: \$.00

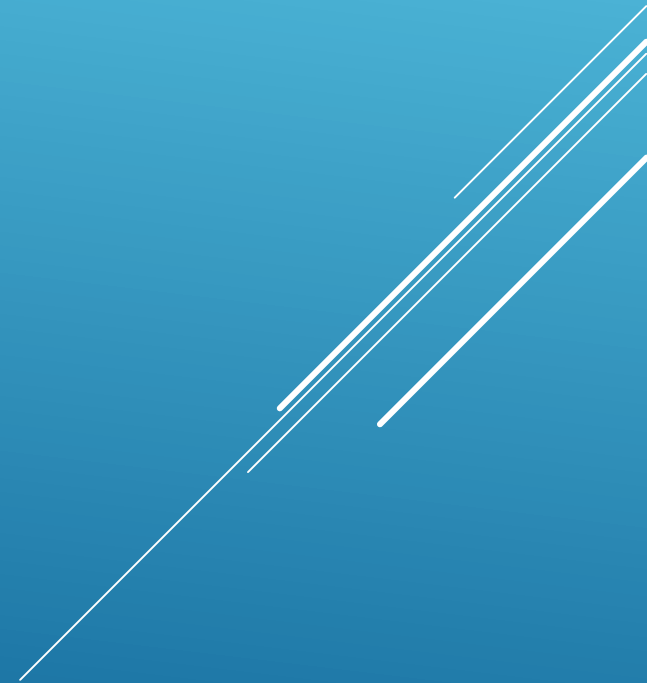
No Activity on Account, Last Trans Date: 4/10/15

Balance: \$88.70

TELLER/MEMBER SERVICE



A MORE POWERFUL PHONE OP HISTORY
TOOL...NOW AVAILABLE FROM MEMBER
INQUIRY TOO!



Individual Account

SSN/TIN ***-**-8629
 Birthdate Mar 05, 1953



Name **ED MEMBER**

Account # Name ID ME Corp ID 01

VIP-PLATINUM
 member with
455 points!
 (click for more info)

Mother's maiden name:

 Driver's license:
 ***** 444

Contact Information Participation & Configuration Miscellaneous Information

Address Opened Jan 18, 1965

Home (989) 111-1111

Email No Email Address On File

My Other Accounts Follow-Ups

Secondary Names Cross Sales

Transaction Activity Print Envelope

Online Banking Household Stats

- Verify My ID !
- Comments
- New Account
- Closed Accounts
- Name/Address
- Sales Tools
- OTB/Cards !
- Tax File Inquiry
- ARU/HB Transfers
- Statements
- Show Nicknames !
- Show Card # !
- Procedures

Typ	Description	Loan Payoff/ Current Balance	Loan Payment Net Available	Next Pmt/ Last Trans/ CD Maturity	IRA	P/R	ATM Go!	AFT Go!	FRZ	TRK	ACH Go!	ODP	BOX Go!	J/O
000	REGULAR SAVINGS	48,517.75	48,512.75	3/30/2016	.	.	.	Y	0	Y	Y	.	.	Y
020	TRAD IRA SHARES	26,087.17	26,087.17	3/23/2016	Y	.	.	.	0	.	.	.	.	.
045	SAVE TO WIN	17,990.71	0.00	2/18/2017	.	.	.	.	0	.	.	.	.	.
110	CHECKING	440.47	440.47	3/29/2016	.	.	.	.	0	Y	Y	Y	.	Y
300	CERTIFICATE	3,000.25	0.00	5/29/2016	.	.	.	Y	0	.	Y	.	.	.
301	CERTIFICATE	1,350.25	0.00	5/22/2016	.	.	.	.	0	.	.	.	.	.

Select Account type desired



Scan e-Document

View e-Document

Imaging Solutions

Log!

Transaction Inquiry

CHECKING

Account # **CHECKING** Current balance **440.47**
 Name **ED MEMBER** Available **440.47**

Search by: Date **Feb 09, 2016** [MMDDYYYY] Check # **0000000** Transaction amount Desc ID

Debits Only **Credits Only** **All** **Toggle Description** **Checks Only** **Teller/Cash Activity**

Business Date	Activity Date	Activity Time	Amount	Check#	Balance	Description	Transfer Acct	ID	Print Receipt
2/09/16	2/09/16	19:09:10	700.27-	2452	3,056.01	ACH/KROGER		99	
2/10/16	2/10/16	19:32:13	60.00-	2454	2,996.01	CHECK 00000738074		-C	
2/16/16	2/16/16	19:35:06	44.94-	2455	2,951.07	CHECK 00000747343		.E	
2/17/16	2/17/16	19:37:23	60.00-	2456	2,891.07	CHECK 00000750438		-C	
3/14/16	3/14/16	08:54:07	108.93		3,000.00	OVERDRAFT TRANSFER	-000	92	
3/14/16	3/14/16	08:54:04	3,000.00-	1234	0.00	CHECK W/D		92	
3/15/16	3/15/16	10:59:20	25.00-		25.00-	CHECKING CASH W/D		92	●
3/15/16	3/15/16	10:59:20	35.00-		60.00-	BOUNCE PROTECT FEE		92	●
3/22/16	3/22/16	08:39:55	150.00		90.00	CHECKING DEPOSIT		92	●
3/22/16	3/22/16	08:40:57	300.98		390.98	CHECKING DEPOSIT		92	●
3/22/16	3/22/16	08:43:47	5,480.99		5,871.97	TRANSFER DEPOSIT		92	●
3/22/16	3/22/16	10:14:33	129.15-	5005	5,742.82	CHECK W/D		92	
3/22/16	3/22/16	14:57:51	85.18		5,828.00	CHECKING DEPOSIT		92	●
3/23/16	3/23/16	09:33:39	1.00		5,829.00	PHONE TRANSFER	-000	-9	
3/23/16	3/23/16	12:26:45	58.95-	2452	5,770.05	CHECK W/D		92	
3/23/16	3/23/16	13:11:51	15.00-		5,755.05	CHECKING CASH W/D		92	●

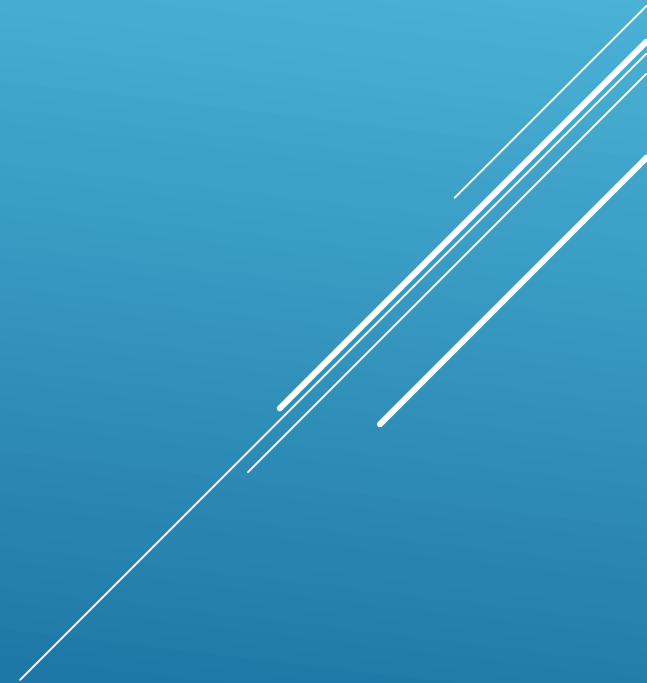
● [Additional Transaction Information](#) ● [Retrieve e-Receipt](#)



i Highlighted rows indicate transactions that have been suppressed from the statement.

New Account	New Type	Dividend/Interest Calc	NSF	Uncollected Funds	Secured Funds
OTB/Cards	Payroll	Tracker Review	O/D Protection	A2A Tran History	

INTRODUCING A NEW COMBINED AUDIT
KEY INQUIRY TOOL: ACTIVITY FOR THIS
MEMBER



Transaction Inquiry

CHECKING

Account # CHECKING Current balance 440.47
 Name ED MEMBER Available 440.47

Search by: Date [MMDDYYYY] Check # Transaction amount Desc ID



Business Date	Activity Date	Activity Time	Amount	Check#	Balance	Description	Transfer Acct	ID	Print Receipt
2/09/16	2/09/16	19:09:10	700.27-	2452	3,056.01	ACH/KROGER		99	
2/10/16	2/10/16	19:32:13	60.00-	2454	2,996.01	CHECK 00000738074		-C	
2/16/16	2/16/16	19:35:06	44.94-	2455	2,951.07	CHECK 00000747343		.E	
2/17/16	2/17/16	19:37:23	60.00-	2456	2,891.07	CHECK 00000750438		-C	
3/14/16	3/14/16	08:54:07	108.93		3,000.00	OVERDRAFT TRANSFER	-000	92	
3/14/16	3/14/16	08:54:04	3,000.00-	1234	0.00	CHECK W/D		92	
3/15/16	3/15/16	10:59:20	25.00-		25.00-	CHECKING CASH W/D		92	●
3/15/16	3/15/16	10:59:20	35.00-		60.00-	BOUNCE PROTECT FEE		92	●
3/22/16	3/22/16	08:39:55	150.00		90.00	CHECKING DEPOSIT		92	●
3/22/16	3/22/16	08:40:57	300.98		390.98	CHECKING DEPOSIT		92	●
3/22/16	3/22/16	08:43:47	5,480.99		5,871.97	TRANSFER DEPOSIT		92	●
3/22/16	3/22/16	10:14:33	129.15-	5005	5,742.82	CHECK W/D		92	
3/22/16	3/22/16	14:57:51	85.18		5,828.00	CHECKING DEPOSIT		92	●
3/23/16	3/23/16	09:33:39	1.00		5,829.00	PHONE TRANSFER	-000	-9	
3/23/16	3/23/16	12:26:45	58.95-	2452	5,770.05	CHECK W/D		92	
3/23/16	3/23/16	13:11:51	15.00-		5,755.05	CHECKING CASH W/D		92	●

● [Additional Transaction Information](#) ● [Retrieve e-Receipt](#)



i Highlighted rows indicate transactions that have been suppressed from the statement.



Activity for This Member

Account # **ED MEMBER**

Teller ID

Transaction amount to

Processing date **Feb 29, 2016** to **Mar 31, 2016** [MMDDYYYY]

Processing time to

Person served

Origin code **Select 00 selected**

Audit key type **ACT**

Account type

Deleted flag Active Deleted Both

Date	Time	Tlr ID	Audit Key	Audit Key Type	MR/MA/Transaction Description	Origin Code	Acct Type	Transaction Amount	Del Flag	Served
3/30/2016	11:30:29	92	181 9	Cash In		01		15.00		BELINDA A MEMBER
3/30/2016	11:30:29	92	182 2	Deposit/Payment		01	000	15.00		BELINDA A MEMBER
3/29/2016	11:27:21	92	171 W	TransferWithdrw		01	000	1,000.25		ED MEMBER
3/29/2016	11:27:21	92	172 1	TransferDeposit		01	110	1,000.25		ED MEMBER
3/29/2016	10:12:54	92	168 B	Cash Out		01		18.95		ED MEMBER
3/29/2016	10:12:53	92	167 6	Outside Check		01		18.95		ED MEMBER
3/29/2016	9:18:39	92	166 4	Misc Receipt		01		5.25		ED MEMBER
3/29/2016	9:18:35	92	165 9	Cash In		01		5.25		ED MEMBER
3/28/2016	13:46:17	92	164 B	Cash Out		01		5,000.00		ED MEMBER
3/28/2016	13:45:03	92	162 8	Withdraw/Disbur		01	110	5,000.00		ED MEMBER
3/28/2016	13:45:03	92	163 N	NSF/ANR Fee		01	110	35.00		ED MEMBER
3/28/2016	8:57:11	;Y			PHONE TRANSFER FEE	15	000	2.00		
3/28/2016	8:57:11	;Y			PHONE TRANSFER	15	000	500.00		
3/23/2016	15:47:27	92	146 2	Deposit/Payment		01	045	86.01		BELINDA A MEMBER



Session 0 CU*BASE GOLD - Origin Code Selection

Jump to description starting with

Jump to code starting with

Search for description containing

Code	Description		Code	Description	
01	TELLER PROCESSING				
02	SHARE DRAFT FROM BANK PROCESS				
04	DIRECT POSTING PROCESSING				
08	ERROR CORRECTION PROCESSING				
10	CERTIFICATE PROCESSING				
11	ACH NETWORK PROCESSING				
15	PHONE OPERATOR TRANS				
96	AUDIO RESPONSE PROCESSING				
99	AUTOMATIC SYSTEM PROCESSING				

Select



Select All

Unselect All



(4132)

BEEFED UP SECONDARY TRANSACTION
DESCRIPTION – NOW AVAILABLE VIA
INQUIRY TOO



Transaction Inquiry

SAVE TO WIN

Account # █-045 SAVE TO WIN
Name ED MEMBER

Current balance 17,990.71
Available 0.00

Search by: Date [MMDDYYYY]

Transaction amount Desc ID

Business Date	Activity Date	Activity Time	Amount	IRA Code	Balance	Description	Transfer Acct	ID	Print Receipt
2/18/16	2/18/16	11:02:54	16,840.87		16,840.87	CD ACCOUNT TRANSFER	-000	ME	
3/22/16	3/22/16	08:40:57	999.01		17,839.88	SAVE 2 WIN DEPOSIT		92	
3/22/16	3/22/16	14:57:54	64.82		17,904.70	SAVE 2 WIN DEPOSIT		92	
3/23/16	3/23/16	15:47:27	86.01		17,990.71	SAVE 2 WIN DEPOSIT		92	

Additional Transaction Information
 Retrieve e-Receipt
 ↑ ↓

Highlighted rows indicate transactions that have been suppressed from the statement.

New Account	New Type	NSF	Uncollected Funds	Secured Funds	OTB/Cards
Payroll	Tracker Review	O/D Protection	A2A Tran History		



Account ████████-020 ED MEMBER

Receipt available for reprint Yes Seq # 0008416

Business Date	Activity Date	Activity Time	Amount	Balance	IRA Code
Mar 22, 2016	Mar 22, 2016	14:57:42	250.05	26,077.17	C

Transaction description

TRAD IRA DEPOSIT
 A TEST ENTRY OF A SECONDARY DESCRIPTION ON A TRADITIONAL IRA DEPOSIT ACCOUNT

Employee or Shared Branch CUID 92 CU*ANSWERS PROGRAMMING SUPPORT

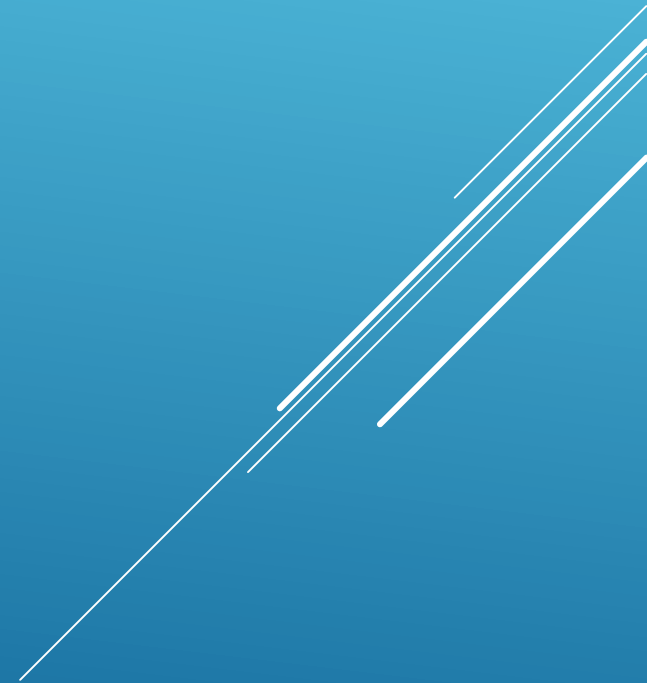
Person served BELINDA MEMBER
 Receipt ID RECPT ID 5157060

IRA posting code CURRENT YEAR CONTRIBUTION



ENHANCED FRAUD WARNING WINDOW

NEW SCREEN SHOWS MEMBER'S
TRANSACTION ACTIVITY THAT TRIGGERS
WARNING



General Configuration 1

Search for

My Menus

- 5300 Call Report Tools
- ACH/Payroll Processing
- Audit Misc. Configurations
- Auditing Functions
- Back Office
- Check Processing
- Check/ATM Processing
- Collection Processing
- Configuration Functions
- CU*BASE Main Menu
- CU*BASE Report Builder 1

My Shortcuts

- Account Maintenance
- Acct Adjustment (Coded)
- Acct Adjustment (Full)
- Add Club Members
- ATM Check Digit Calc
- Calc Number of Days
- Calculate Check Digit
- Change Printer Outqueue
- Close Memberships/Accts
- Collateral - VIN# Lookup
- Collection Processing

Menu option
Shortcut

General System Configuration

- | | |
|--|--|
| <ul style="list-style-type: none"> 1 • New/Closed Reason Codes/Comments 2 • Member/Employee Type 3 • User-Defined Code Configuration 4 • Auto Transfer Frequency Config 5 • Branch Office Descriptions 6 • CU Check/Bank Definitions 7 • Time Card Parameter Config 8 • Misc. Posting Codes Config 9 • ATM/Supp Vault Location Config 10 • CU Hardware Configuration 11 • Direct Mail Group Configuration 12 • Safe Deposit Box Configuration 13 • Check Order Interface Config 14 • Bank Secrecy Act Monitoring Cfg | <ul style="list-style-type: none"> 16 • Shared Branch Config 17 • ACH Posting Controls 18 • Abnormal Activity Monitoring Cfg 19 • Configure Due Diligence Codes 20 • Define OTB Product Codes 21 • Define Decision/Approval Matrix 22 • 247 Lender Minimum Requirements 23 • Define Non-Member Teller Svcs 24 • Membership Designation Config 25 • Workflow Ctrls: Open Mbrs/Accts <li style="border: 2px solid red;">26 • Workflow Ctrls: Teller/Mbr Svc 27 • Restricted Nicknames Config 28 • Define Privacy Controls 29 • Red Flag Controls 30 • Effective Dating Controls |
|--|--|

Inquiry	Custom Menu	Loan Quoter	Main Menu
Phone Operator	Preferences	Rate Inquiry	Signoff

Teller and Member Service Workflow Controls

CHANGE

Teller Processing Controls

Print teller audit reports when closing drawer

Display warning (fraud alert) if other transaction(s) occurred within past (0=today only, or 1-9) calendar day(s)

For transactions originated via: Teller posting (01) PIN-based ATM/debit (13) Phone Op (15) ARU/online banking (96)

Auto-display the pop-up window for ID verification and account comments

Auto-display warning window for wrong email address in Teller

Default process code Funds in/serving primary member Funds in/serving another owner

If serving a joint owner, print joint owner name in place of primary member name on receipt

Other Member Service Controls

Auto-display warning window for wrong e-mail address in Inquiry Phone

Print daily follow-ups report

Auto-display member account comments window in Inquiry/Phone

Auto-display delinquent loan account info window in Inquiry


Auto-freeze all sub-accounts if member is deceased Freeze code Allow No DR No CR No transactions

Purge stop payment records after months

Print current balance on receipts

Allow ACH distribution maintenance via Phone Op

Phone operator wrap up Call type and purpose Call type only None

 Refer to online help for additional controls that may effect teller workflow and warning messages.

Teller/Inquiry/Phone Shared Controls

Automatically toggle to account nicknames (Teller/Inquiry/Phone)

Display cross sales shortcut fields

Automatically toggle to credit card # (will override nickname) (Teller/Inquiry/Phone)

Highlight base share accounts below par value

Highlight share accounts with negative balance

View Privacy Controls

View BSA Configuration

View Check Holds Config



Teller Processing

Credit union ID

Account #

Process code **Funds in/serving primary member** ▼

Vault ID **01**

Account type **000**

Privacy controls are ON

Masking Questions

This workstation is Call Center

Search Criteria

Last name First name DBA name

SSN/TIN

Employ

Session 0 CU*BASE GOLD - Suspicious Activity/Fraud Alert

This member shows activity **today or in the previous 3 day(s)** via at least one of the monitored origination points.
VERIFY ACTIVITY BEFORE PROCEEDING.

Skip
 Verify Activity

(6003)



If using either the "Check" or "Money Order" process code, use the account type field to specify the account from which funds should be taken.

Comments	Device Config	Transaction Desc	Transfer	Non-Member Svcs	Close Accounts
Rate Inquiry	Drawer Control/Audit				

Verify for Suspicious Activity

Account # **ED MEMBER**

Teller ID

Transaction amount to

Processing date **Mar 26, 2016** to **Mar 29, 2016** [MMDDYYYY]

Processing time to

Person served **000000000**

Origin code **01 13 15 96**

Audit key type **ALL**

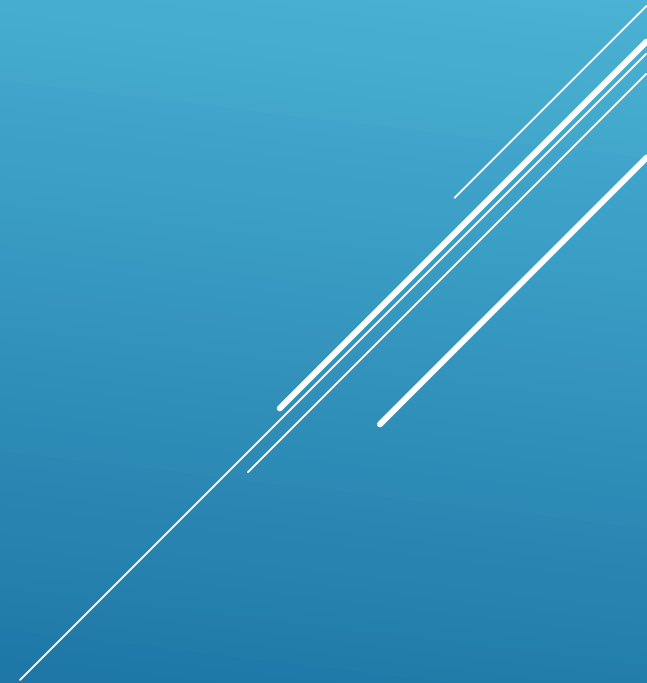
Account type

Deleted flag Active Deleted Both

Date	Time	Tlr ID	Audit Key	Audit Key Type	MR/MA/Transaction Description	Origin Code	Acct Type	Transaction Amount	Del Flag	Served
3/29/2016	10:12:54	92	168	B	Cash Out	01		18.95		ED MEMBER
3/29/2016	10:12:53	92	167	6	Outside Check	01		18.95		ED MEMBER
3/29/2016	9:18:39	92	166	4	Misc Receipt	01		5.25		ED MEMBER
3/29/2016	9:18:35	92	165	9	Cash In	01		5.25		ED MEMBER
3/28/2016	13:46:17	92	164	B	Cash Out	01		5,000.00		ED MEMBER
3/28/2016	13:45:03	92	162	8	Withdraw/Disbur	01	110	5,000.00		ED MEMBER
3/28/2016	13:45:03	92	163	N		01	110	35.00		ED MEMBER
3/28/2016	8:57:11				PHONE TRANSFER FEE	15	000	2.00		
3/28/2016	8:57:11				PHONE TRANSFER	15	000	500.00		



ALWAYS VIEW THE ONLINE BANKING
BUTTON



Individual Account

SSN/TIN ****-**-7890
 Birthdate Mar 23, 1990



Name **KATHLEEN W TEST**

Account # Name ID TE Corp ID 01

BASIC SERVICE
 member with
0 points!
 (click for more info)

Code word:

 Mother's maiden name:

 Driver's license:
 ***** XXX

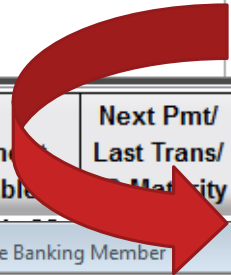
Contact Information Participation & Configuration Miscellaneous Information

Address Opened Mar 23, 2016
 Home (989) 222-3332
 Email No Email Address On File

- My Other Accounts Follow-Ups
- Secondary Names Cross Sales
- Transaction Activity Print Envelope
- Online Banking Household Stats

- No ID on File !
- Comments !
- New Account
- Add Cmt/Message
- Check Digit
- Names/Address
- Sales Tools
- OTB/Cards
- Tax File Inquiry
- ARU/HB Transfers
- Statements
- Nicknames
- Toggle Card #

Typ	Description	Loan Payoff/ Current Balance	Loan Payment Net Available	Next Pmt/ Last Trans/ Maturity	IRA	P/R	ATM Go!	AFT Go!	FRZ	TRK	ACH Go!	ODP	BOX Go!	J/O
000	REGULAR SAVINGS													



Session 0 CU*BASE GOLD Edition - Online Banking Member

Agreement accepted
 Date opened Mar 23, 2016
 Days between open and agreement

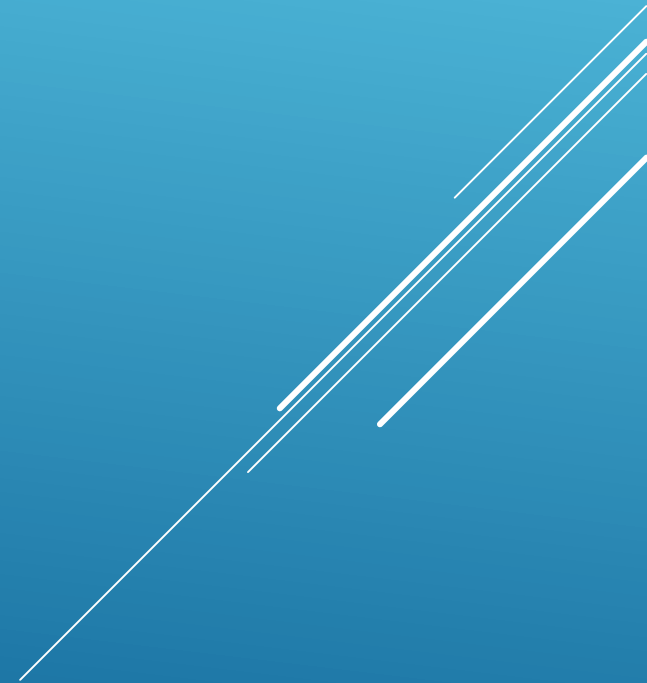
E-statements 0/00/00
 Bill payment 0/00/00
 Joined via online banking
 eAlerts/eNotices
 PIB

Activity	Current Month	Previous Month
Logons used	0	0
Free logons remaining	999999	
Last logged in	0/00/00	

eAlerts/eNotices PIB Settings Reset Questions Password History Reset Password

Display Username

DISBURSE AVAILABLE BALANCE FUNDS AT THE TELLER LINE



Savings Products

Search for

My Menus

- 5300 Call Report Tools
- ACH/Payroll Processing
- Audit Misc. Configurations
- Auditing Functions
- Back Office
- Check Processing
- Check/ATM Processing
- Collection Processing
- Configuration Functions
- CU*BASE Main Menu
- CU*BASE Report Builder 1

My Shortcuts

- Account Maintenance
- Acct Adjustment (Coded)
- Acct Adjustment (Full)
- Add Club Members
- ATM Check Digit Calc
- Calc Number of Days
- Calculate Check Digit
- Change Printer Outqueue
- Close Memberships/Accts
- Collateral - VIN# Lookup
- Collection Processing

Menu option
Shortcut

Savings Product Configuration

- 1 • Share Products
- 2 • Certificate Products

Misc. Savings Product Options

- 3 • Account Suffix Configuration
- 4 • GL Account Control Configuration
- 5 • Configure Misc Mbr Acct Forms
- 6 • Club Parameter Configuration
- 7 • Club Transfer Indicator Config
- 8 • Service Charge Configuration
- 9 • NSF/OD Transfer Configuration
- 10 • Regulation D Configuration
- 11 • Dormant/Escheat Configuration
- 12 • CD Variable Rate Configuration

- 16 • Member SD/Checking Config
- 17 • Member Starter/Rep Chks Config
- 18 • Config. Laser CD Forms
- 19 • IRA Plan Type Activation
- 20 • Print CD Configuration Report
- 21 • Print Share Div Config Report
- 22 • ANR/Negative Bal Notice Config
- 23 • Set HSA Annual Deposit Limits

Inquiry	Custom Menu	Loan Quoter	Main Menu
Phone Operator	Preferences	Rate Inquiry	Signoff

- Options Overdraft protection activation
 Overdraft protection & NSF configuration



(2601)

Origin/Process	Overdraft Protection		ANR/Courtesy Pay		Reg	Charge	ANR/NSF Fee (Stats)	
	Use ODP Balances for		Use Negative Balance Limit for		DD Fees	NSF Fees	Based on Avail/Curr	
01 Teller withdrawals	<input type="checkbox"/> Posting		<input checked="" type="checkbox"/> Posting				<input checked="" type="radio"/> Avail	<input type="radio"/> Current
01 Teller inhouse checks	<input type="checkbox"/> Posting		<input type="checkbox"/> Posting		<input checked="" type="checkbox"/> Yes	N/A	<input checked="" type="radio"/> Avail	<input type="radio"/> Current
11 ACH	<input checked="" type="checkbox"/> Posting		<input type="checkbox"/> Posting		<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input checked="" type="radio"/> Avail	<input type="radio"/> Current
02 Checks	<input checked="" type="checkbox"/> Posting		<input type="checkbox"/> Posting		<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input checked="" type="radio"/> Avail	<input type="radio"/> Current
13 PIN ATM/debit	<input checked="" type="checkbox"/> Posting	<input checked="" type="checkbox"/> Authorization	<input type="checkbox"/> Posting	<input type="checkbox"/> Authorization	<input checked="" type="checkbox"/> Yes	<input checked="" type="checkbox"/> Yes	<input type="radio"/> Avail	<input checked="" type="radio"/> Current
16 Debit card (Signature)	<input checked="" type="checkbox"/> Posting	<input checked="" type="checkbox"/> Authorization	<input checked="" type="checkbox"/> Posting	<input checked="" type="checkbox"/> Authorization	<input checked="" type="checkbox"/> Yes	<input checked="" type="checkbox"/> Yes	<input type="radio"/> Avail	<input checked="" type="radio"/> Current
20 Bill pay	<input checked="" type="checkbox"/> Posting		<input type="checkbox"/> Posting		<input checked="" type="checkbox"/> Yes	<input checked="" type="checkbox"/> Yes	<input checked="" type="radio"/> Avail	<input type="radio"/> Current

Allow combined O/D protection

Last maintained by **MARYU**

On **Mar 28, 2016**



(2598)

Individual Account

Cash
 Outside checks  0.00
 Inhouse checks  0.00
 Total funds in 0.00

Name ED MEMBER

Account #

Outside checks Hold days Type

**I'm a
VIP-PLATINUM
member!**



[\(click for more info\)](#)

Loan Payoff or Current Balance	Loan Payment or Net Available	Description	Acct Type	Deposit Amount	IRA HSA	Withdrawal Amount	IRA HSA	Proc Code	JO
48,517.75	48,512.75	REGULAR SAVINGS	000	0.00		0.00			
26,087.17	26,087.17	TRAD IRA SHARES	020	0.00		0.00			
17,990.71	0.00	SAVE TO WIN	045	0.00					
440.47	1,405.47	CHECKING	110	0.00		0.00			
3,000.25	0.00	CERTIFICATE	300	0.00					
1,350.25	0.00	CERTIFICATE	301	0.00					



Suppress receipt Suppress balances



Verify Member 	Bal Forward/This Mbr	Phone Operator
Trans Override	Unlock # Items	Show Nicknames 
Post	Sales Tools	Show Card #
Misc Receipts	In-House Checks	Procedures
Bal Forward/New Mbr	Outside Checks	

Total funds in	0.00	<div style="background-color: #D9534F; color: white; padding: 5px; margin-bottom: 5px;">Post</div> <div style="background-color: #D9534F; color: white; padding: 5px; margin-bottom: 5px;">Refresh Cash Back</div> <div style="background-color: #D9534F; color: white; padding: 5px;">Deposit Calculator</div>
Check cash fee	- 0.00	
Transaction net total	- 0.00	
Cash back	0.00	

Individual Account

Cash
 Outside checks  0.00
 Inhouse checks  0.00
 Total funds in 0.00

Name ED MEMBER

Account #

Outside checks Hold days Type

**I'm a
VIP-PLATINUM
member!**

[\(click for more info\)](#)

Loan Payoff or Current Balance	Loan Payment or Net Available	Description	Acct Type	Deposit Amount	IRA HSA	Withdrawal Amount	IRA HSA	Proc Code	JO
48,517.75	48,512.75	REGULAR SAVINGS	000	0.00		0.00			
26,087.17						0.00			
17,990.71						0.00			
440.47						0.00			
3,000.25									
1,350.25									

Session 0 CU*BASE GOLD Edition - Confirm


Transaction will overdraw account. Member may be charged an ANR fee of \$ 35.00

Add/Update

← → ↑ || 🖨 🔗 i ? @

(32)

Suppress receipt

Verify Member 

Trans Override

Post

Misc Receipts

Bal Forward/New Mbr


Bal Forward

Unlock # Items

Sales Tools

In-House Checks

Outside Checks

Show Nicknames 

Show Card #

Procedures

Check cash fee -

Transaction net total -

Cash back

0.00

0.00

0.00

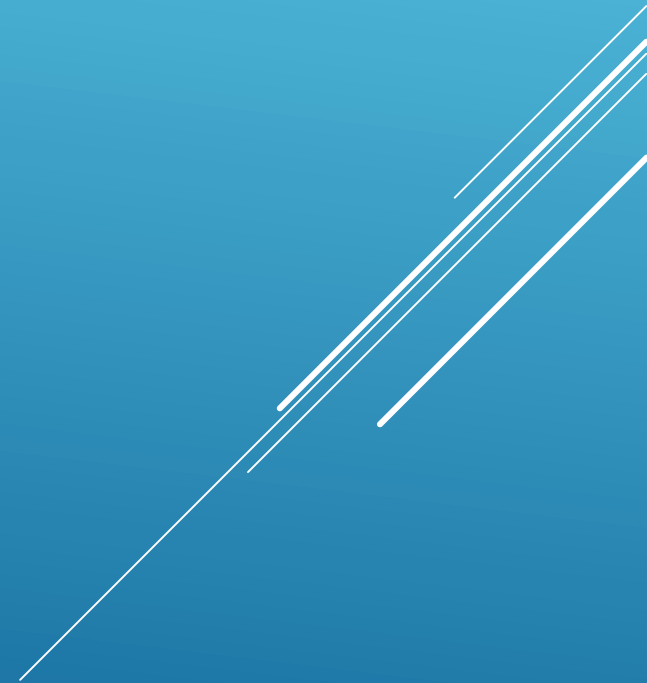
0.00

Post

Refresh Cash Back

Deposit Calculator

WHO WAS SERVED NOW EASIER TO
RESEARCH



Session 0 CU*BASE GOLD Edition - Additional Transaction Information



Account ED MEMBER

Receipt available for reprint **No** Seq # 0008430

Business Date	Activity Date	Activity Time	Amount	Check#	Balance	Transfer Acct.
Mar 23, 2016	Mar 23, 2016	14:06:12	159.03-		4,475.22	

Employee or Shared Branch CUID	Transaction description
92 CU*ANSWERS PROGRAMMING SUPPORT	CHECK W/D Person served LARRY M TEST

CHANGE TO RECEIPT DESCRIPTION FOR IN-HOUSE DRAFTS



AUDIT



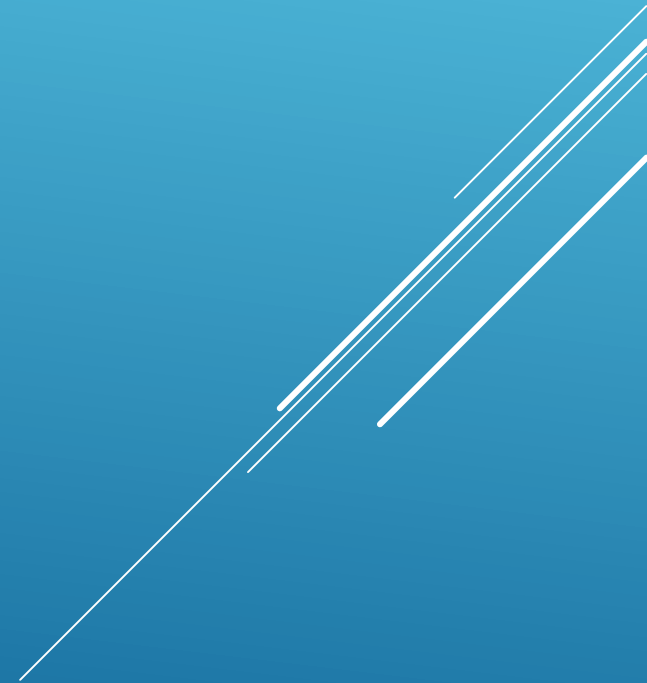
ENHANCEMENTS TO THE TELLER SARS/FRAUD ALERT



BETTER TOOL FOR TRACKING CASHED- CHECK ACTIVITY



ATM TRANSACTIONS NOW INCLUDED IN
BANK SECRECY MONITORING



Auditing Functions 1

Search for

My Menus

- 5300 Call Report Tools
- ACH/Payroll Processing
- Audit Misc. Configurations
- Auditing Functions**
- Back Office
- Check Processing
- Check/ATM Processing
- Collection Processing
- Configuration Functions
- CU*BASE Main Menu
- CU*BASE Report Builder 1


My Shortcuts

- Account Maintenance
- Acct Adjustment (Coded)
- Acct Adjustment (Full)
- Add Club Members
- ATM Check Digit Calc
- Calc Number of Days
- Calculate Check Digit
- Change Printer Outqueue
- Close Memberships/Accts
- Collateral - VIN# Lookup
- Collection Processing

Menu option

Shortcut

Work Member Accounts & Activity

- 1 • Work Daily BSA/CTR Activity 
- 2 • Print BSA/SAR Activity Report
- 3 • Create a Batch of Tracker Notes
- 4 • Scan a Single Name Through OFAC
- 5 • Work Dormant Members
- 6 • Print Dormancy Master List
- 7 • Audit Disabled/Inactive PIN/PWs
- 8 • Audit Loan Collateral Report
- 9 • Sample High-Risk Checking Accts
- 10 • Sample High-Risk Transactions
- 11 • Review Collections Summary Stats
- 12 • Run FinCEN 314(a) Scan
- 13 • Review Monthly Misc Receipts
- 14 • Review Monthly Misc Advances

- 15 • Loan Concentration Risk by Mbr
- 16 • Ln Portfolio Concentration Risk
- 17 • eStatement Batch Un-enrollment
- 18 • Loans w/ Int Due Above Pmt Amt
- 19 • ATM/Dbt/Crdt Card Status Changes
- 20 • OFAC Non-Member Scan History

Additional Menus

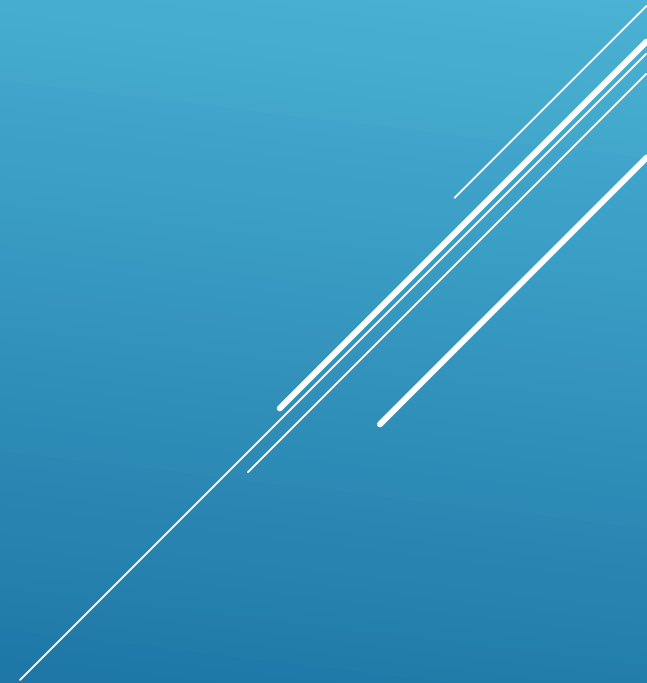
- 28 * Audit Employees/Insiders
- 29 * Audit CU Configurations

 Inquiry	 Custom Menu	 Loan Quoter	 Main Menu
 Phone Operator	 Preferences	 Rate Inquiry	 Signoff

MARKETING



ONE CLICK NEXT SUGGESTED PRODUCT
TAKES TELLERS DIRECTLY TO YOUR
PROMOTION



Individual Account

SSN/TIN ***-**-9611
 Birthdate Feb 04, 1952



Name **SUZIE Q MEMBER**

Account # [REDACTED] Name ID ME Corp ID 01

VIP-PLATINUM member with **715 points!**
 (click for more info)

Contact Information Participation & Configuration Miscellaneous Information

Address 1234 ANYSTREET ANYTOWN, MI 49999
 Home (989) 555-1234
 Email *****

- My Other Accounts
- Follow-Ups
- Secondary Names
- Cross Sales
- Transaction Activity
- Print Envelope
- Online Banking
- Household Stats

- No ID on File !
- Comments !
- New Account
- Closed Accounts
- Name/Address
- Sales Tools
- OTB/Cards !
- Tax File Inquiry
- ARU/HB Transfers
- Statements
- Show Nicknames
- Show Card # !
- Procedures

Typ	Description	Loan Payoff/ Current Balance	Loan Payment Net Available	Next Pmt/ Last Trans/ CD Maturity	IRA	P/R	ATM Go!	AFT Go!	FRZ	TRK	ACH Go!	ODP	BOX Go!	J/O
000	REGULAR SAVINGS	5,891.99	5,886.99	4/08/2016	.	.								
110	CHECKING	13.21	13.21	4/07/2016	.	.								
795	FANNIE MORTGAGE	56,159.47	652.41	5/01/2016	.	.								
900	MC CLASSIC	4.24	4.24	3/28/2016	.	.								

Your image or promotion content here...now clickable

Select Account type desired 000

Scan e-Document
 View e-Document



Sell this member an ATM/Debit Card!

Cross Sales Tasks

Account base

Credit score

Filter by need group

Filter by task

Need Group	Task	LT	Last Memo Type	# Conv
01 Teller Self Service	01 ATM DEBIT CARD	ST	PN Pending	8

View Last Conversation

View Conversation Thread

Create Conversation

Need Group Tips

Task Tips



Work the task and
close the follow-up
in one step

- Show All Tasks
- Follow Up
- Last Contact Emp

http://www.cuanswers.com/ CU*Answers

Contact Support

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CU*Answers Tour

This is one of the most powerful credit unions in the world. Plug in, turn it on, harness the power of the CU*Answers network.

Watch The Video

Plant The Seed And Get Started With MAP

Join Kristian Daniel of the Internet Retailer Support Center for a webinar discussing how to get started with the Membership Application Process (MAP), as he covers the customization options, functionality, and the...

See Dates & Times

Got Questions?

A lot has been happening with Show Me the Steps, your "go to" for simple, quick instructions on tasks related to CU*BASE, its Me 247 Online Banking, ProDOC, and more!

Get Answers

\$1,500 still up for grabs!

Enter your best complete video by May 2 for a chance to win \$1,500! Put your creativity to work.

Learn More!

Reminder: We All Are Bedrock Members!

ATTENTION ONLINE CREDIT UNIONS Bedrock Community Credit Union Reminder You may be familiar with Bedrock Community Credit Union, the CU*Answers simulated training environment (with our favorite members Fred and Wilma Flintstone). This credit union environment is meant to help online credit unions meet training needs, explore features, and have a place to test things out....

Read more »



Session 0 CU*BASE GOLD - ABC TEST CREDIT UNION

File Edit Tools Help



Cross Sales Tasks










Account base

Credit score

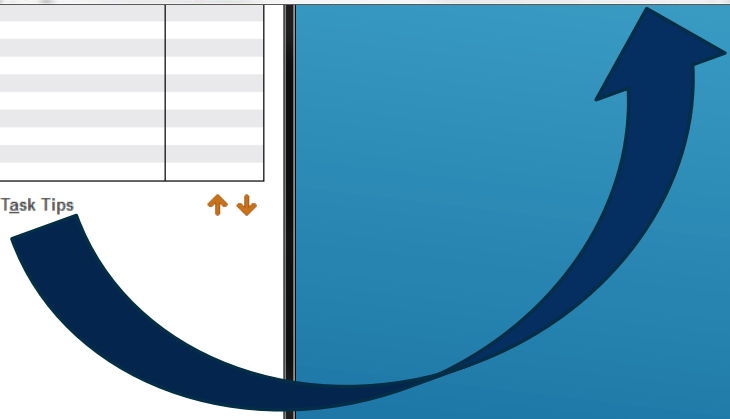
Filter by need group 05  Filter by task 08 

Need Group	Task	LT
05 MORTGAGE DEPT	08 MORTGAGE REFERRAL	ST

View Last Conversation
 View Conversation Thread
 Create Conversation
 Need Group Tips
 Task Tips
  

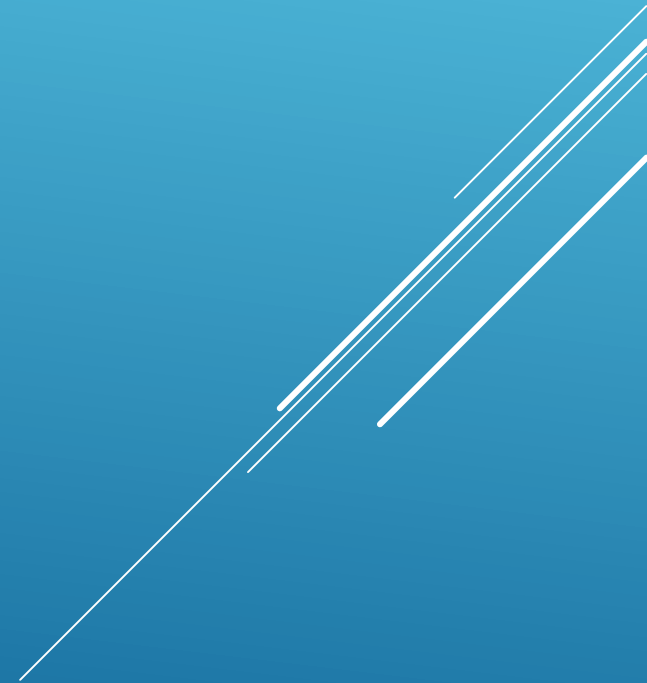
(5960) 3/31/16



LENDING

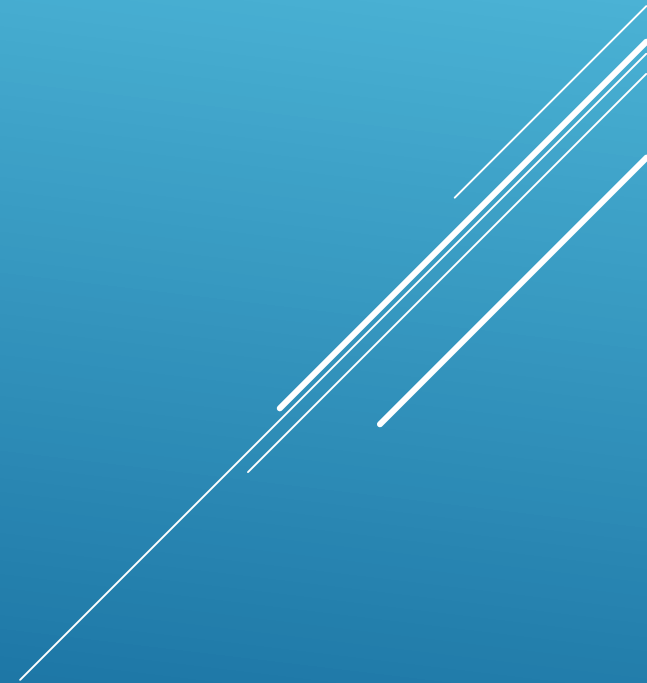


FREE REMOTE SIGNATURE CAPABILITY NOW
AVAILABLE TO ONLINE CLIENTS



REDESIGNED ACCESS TO THE LOAN
PRODUCT CONFIGURATION SCREENS

MORE CONTROLS IN LOAN REQUESTS AND
LOAN FORM DEFAULTS



Loan Products

Search for

My Menus

- 5300 Call Report Tools
- ACH/Payroll Processing
- Audit Misc. Configurations
- Auditing Functions
- Back Office
- Check Processing
- Check/ATM Processing
- Collection Processing
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- CU*BASE Main Menu
- CU*BASE Report Builder 1

My Shortcuts

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- Add Club Members
- ATM Check Digit Calc
- Calc Number of Days
- Calculate Check Digit
- Change Printer Outqueue
- Close Memberships/Accts
- Collateral - VIN# Lookup
- Collection Processing

Menu option
Shortcut

Loan Product Configuration

- 1 • Loan Category Configuration
- 2 • Variable Rate Code Configuration
- 3 • Purpose Code Configuration
- 4 • Security Code Configuration
- 5 • Collateral Type Configuration
- 6 • Loan Product Configuration
- 7 • Stock Type Configuration
- 8 • Stock/LOC Disb Value Adjustment
- 9 • Base Ratio Analysis Config
- 10 • Loan Application Text Config
- 11 • Underwriting Code Config
- 12 • Business Unit Configuration
- 13 • Medallion Collateral Config
- 14 • Re-Price Medallion Collateral

- 15 • Loan Workflow/App Check Config
- 16 • Skip-a-Payment Program Config

Agent/Third Party Tracking

- 17 • Financial Institution Config
- 18 • Loan Denial Notices Agency Cfg
- 19 • Ln Insurance/Debt Protection Cfg
- 20 • Escrow Payee Config
- 21 • Collateral Insurance Agent Cfg
- 22 • Loan Delivery Channel Config

- 26 * Collection Configuration
- 27 * Online Credit Card Configs

Inquiry	Custom Menu	Loan Quoter	Main Menu
Phone Operator	Preferences	Rate Inquiry	Signoff

Loan Product Configuration

Search Options		Display Options	
Product code	<input type="text" value="45"/>	Loan category	<input type="checkbox"/>
Search For Product	<input type="text"/>	Corp ID	<input type="checkbox"/> (99 = all)
		Delivery channel	<input type="checkbox"/>

Corp ID	Prod #	Sequence	Product Description	Loan Category
01	045	00	CONSOLIDATION LOANS	04-SIGNATURE LOAN
01	048	00	EdLOC	38-ED LOC
01	049	00	BUSINESS PLATINUM VISA CREDIT CARD 2% REPAY P+5% 8	32-BUSINESS PLAT
01	050	00	BUSINESS LOAN FIXED RATE (NEW 06/20/08)	22-BUS LOAN FIXED
01	052	00	BUSINESS LOAN VARIABLE RATE (NEW 06/20/08)	23-BUS LOAN ADJ
01	054	00	BUSINESS LINE OF CREDIT INTEREST ONLY (NEW 06/08)	26-BUSINESS LOC
01	056	00	BUSINESS FIXED RATE REAL ESTATE (NEW 06/08)	21-BUS R/E FIXED
01	058	00	BUSINESS VARIABLE RATE REAL ESTATE (NEW 06/08)	17-BUS ADJ RT MORT
01	060	00	(OLD) BUSINESS LOAN FIXED RATE BALLOON	22-BUS LOAN FIXED
01	061	00	(OLD) BUSINESS ADJUSTABLE RATE MORTGAGE	17-BUS ADJ RT MORT
01	062	00	(OLD) BUSINESS REAL ESTATE FIXED RATE	21-BUS R/E FIXED
01	063	00	(OLD) BUSINESS LOAN FIXED RATE	22-BUS LOAN FIXED
01	064	00	(OLD) BUSINESS LOAN VARIABLE RATE	23-BUS LOAN ADJ
01	065	00	(OLD) BUSINESS CONSTRUCTION MORTGAGE	24-BUS CONST MORT
01	066	00	(OLD) BUSINESS LINE OF CREDIT INTEREST ONLY	26-BUSINESS LOC
01	067	00	(OLD) BUSINESS GOLD LINE OF CREDIT PRIN & INTEREST	19-BUS GOLD LOC
01	069	00	SBA LOAN P&I	81-SBA LOAN
01	070	00	sba loan interest only	81-SBA LOAN
01	071	00	Visa Classic 11.50%/1.5% Payment	72-VISA CLASSIC

- Change
- View
- Copy
- Reassign
- Delete
- Rate History



Add New Product






Corp ID 01 Product # 005 NEW VEHICLE 39 MONTHS

[CHANGE](#)

- | | |
|--|---|
| <input type="checkbox"/> General loan information | <input type="checkbox"/> Default loan forms |
| <input type="checkbox"/> Loan product defaults | <input type="checkbox"/> Checklist |
| <input type="checkbox"/> Insurance/Debt protection product selection | <input type="checkbox"/> Procedures |
| <input type="checkbox"/> Online banking | <input type="checkbox"/> Marketing tips |
| <input type="checkbox"/> Member sales information | |

 Risk-based pricing and miscellaneous coverages are available via the General loan information option.



Product Configuration

CHANGE

Product # **045** **CONSOLIDATION LOANS**

Loan category **04** **04-SIGNATURE LOAN** Low **0.000**

Corp ID **01** High **25.000**

Use application workflow style **001** (blank = standard)

Product code base rate **3.500**

Loan fees to be included in modified APR **0.00**

Default collections officer **XX** Miscellaneous coverage on loan

Require Dealer/Indirect ID

Display In

- Loan processing
- Loan quoter
- External loan delivery channels

Amortization/External Loan Delivery Channel Defaults

Variant **0.000** + - Rate **3.500** - Or - Use risk-based pricing

Frequency code **M** Purpose **40** Delinquency code **3** Variable rate code **007**

of payments **61** Security code **03** Collateral type ECOA code **1**

Loan Quoter Defaults

Quote multiple payments Payment in final Loan type Balloon Lease General

Variant **1.000** + - Rate **4.500** Rate var + **2.000** - **1.000**

of payments and frequency A) **039 M** B) **051 M** C) **063 M**

Amortization term for balloon loans A) **000** B) **000** C) **000**

Recalculate

Rate History






Corp ID 01 Product # 005 NEW VEHICLE 39 MONTHS

[CHANGE](#)

- | | |
|--|--|
| <input type="checkbox"/> General loan information | <input checked="" type="checkbox"/> Default loan forms |
| <input checked="" type="checkbox"/> Loan product defaults | <input type="checkbox"/> Checklist |
| <input type="checkbox"/> Insurance/Debt protection product selection | <input type="checkbox"/> Procedures |
| <input type="checkbox"/> Online banking | <input type="checkbox"/> Marketing tips |
| <input type="checkbox"/> Member sales information | |

 Risk-based pricing and miscellaneous coverages are available via the General loan information option.



Loan Product Defaults

CHANGE

Product # 045 CONSOLIDATION LOANS

Field on Loan Request	Default Value	Show	Lock
Frequency	M	<input checked="" type="checkbox"/>	<input type="checkbox"/>
# of payments	61	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Variable rate code	007	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Purpose code	40	<input type="checkbox"/>	<input type="checkbox"/>
Security code	03	<input type="checkbox"/>	<input type="checkbox"/>
ECOA code	1	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Delinquency code	3	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Collateral type		<input checked="" type="checkbox"/>	<input type="checkbox"/>
Loan type	General	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Loan fees included in modified APR	0.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Maturity date		<input checked="" type="checkbox"/>	<input type="checkbox"/>
Review date (# of days before maturity)	00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Application date		<input checked="" type="checkbox"/>	<input type="checkbox"/>
Disbursement date (# of days)	00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
First payment date (Minimum # of days)	30	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Day of first payment	00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Default collections officer	XX	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Include in open-end loan contract		<input checked="" type="checkbox"/>	<input type="checkbox"/>

Default Loan Forms

CHANGE

Product # 045 CONSOLIDATION LOANS

Loan category 04

Form ID	Description	Required For Loan Creation	Required For Loan Application
ACOD	Smp Pl VISA/GD MC TILD Acct OP	<input type="checkbox"/>	
ADDN	Addendum to Credit Plan	<input checked="" type="checkbox"/>	
AP01	Consumer Lending Plan		<input type="checkbox"/>
CEND	Closed End Note & Disclosure	<input checked="" type="checkbox"/>	
DEN2	Blank Generic Denial Notice	<input type="checkbox"/>	
EACO	Smp Platinum MC Diamond MC TIL	<input type="checkbox"/>	
EADD	Addendum to Credit Plan	<input type="checkbox"/>	
EAPP	eDoc Standard LN ap		<input type="checkbox"/>
EAP1	eDoc Gen Shrt		<input type="checkbox"/>
ECEN	MM Closed End Note	<input type="checkbox"/>	
EDEN	eDoc Denial Notice		<input type="checkbox"/>
ELAP	Loan Application		<input type="checkbox"/>
ELOW	eDoc Loan Officer Worksheet		<input type="checkbox"/>
ENCO	Notice to Co Signer & Guarant.	<input type="checkbox"/>	
EOEC	Consumer Lending Plan	<input type="checkbox"/>	
EOER	O/E Cr Plan Advance Receipt	<input type="checkbox"/>	
ERGV	CON-Price You Pay For Credit	<input type="checkbox"/>	
ESMP	SMP PL MC/Dmnd MC CC Agreement	<input type="checkbox"/>	
ESPI	SMP PL MC/Dmnd MC CC App (AP)		<input type="checkbox"/>
ESUB	Subsequent Action	<input type="checkbox"/>	



Loan Request

Application # 202999

Account base **KATHLEEN W TEST**

Credit score

Paper grade

Loan category **04 SIGNATURE LOAN**

Loan product **045 CONSOLIDATION LOANS**

Loan type General Balloon Lease

Delivery channel **CU CU*BASE**

Interviewer **-4**

Loan Information

Amount requested

of payments **061** Frequency **M**

Interest rate (.000 to 25.000)

Payment

Miscellaneous Dates

Application date [MMDDYYYY]

Disbursement date [MMDDYYYY]

First payment date **Apr 28, 2016**

Payment day

Additional Details

Refinanced amount

Variable int code

Maturity date [MMDDYYYY]

Create new collateral type

Loan fees to include in modified APR

Delq fine **3**

Review date [MMDDYYYY]

EOCA Dealer/indirect ID

Edit collateral

- Skip
- Unlock Fields
- Change Product
- Delete

Loan Request

Application # 203001

Account base KATHLEEN W TEST

Credit score

Paper grade

Loan category 14 NEW VEHICLES

Loan product 001 NEW VEHICLE 27 MONTHS

Loan type General Balloon Lease

Delivery channel CU CU*BASE

Interviewer 89 CU*ANSWERS CLIENT SUPPORT

Loan Information

Amount requested
 # of payments 015 Frequency M
 Interest rate (1.890 to 25.000)
 Payment

Miscellaneous Dates

Application date Mar 29, 2016
 Disbursement date Mar 29, 2016
 First payment date Jul 15, 2016
 Payment day 15

Additional Details

Refinanced amount
 Variable int code
 Maturity date Sep 15, 2017
 Create new collateral type

Loan fees to include in modified APR 0.00
 Purpose 04 Security 03 Delq fine
 Review date Sep 10, 2017
 ECOA 2 Dealer/indirect ID
 Edit collateral

- Skip
- Unlock Fields
- Change Product
- Delete

Loan Request

Application # 203078

Account base JOHN G MEMBER

Credit score 744 Paper grade X

Loan category 12 OVERDRAFT PROT

Loan product 012 OVERDRAFT PROTECTION

Delivery channel CU CU*BASE

Interviewer ;Y

Loan Information		Miscellaneous Dates	
Amount requested	<input type="text"/> 0.00	Application date	<input type="text"/> Apr 18, 2016 <input type="button" value="📅"/> [MMDDYYYY]
# of payments	<input type="text"/> 048	Disbursement date	<input type="text"/> Apr 18, 2016 <input type="button" value="📅"/> [MMDDYYYY]
Interest rate	<input type="text"/> 11.240 (8.000 to 25.000)		
Payment	<input type="text"/> 0.00		

Additional Details	
Refinanced amount	<input type="text"/> 0.00 Dealer/indirect ID <input type="text"/> <input type="button" value="🔍"/>

Skip Unlock Fields Change Product Delete



File Edit Tools Help

Loan Creation

Loan account # KATHLEEN W. TEST
Loan category 14 NEW VEHICLES
Application # 203001 Open date Mar 29, 2016 [MMDDYYYY]

Printer P1
Drawer 2

Note Information

Assign account type 605 Low 605 High 608

Include in open-end loan contract

Approval ID Collector ID Interviewer ID 89

File verification date Apr 18, 2016 [MMDDYYYY] Credit report # (Primary borrower) CU risk level



If a recent credit report exists for this member, the Credit report # and CU risk level fields will be filled in automatically, using the most recent report on file for the primary borrower. This links the report to this loan so that it will be archived and available for viewing throughout the life of the loan. Any additional signers on this loan will also be linked to the most recent credit report in their name, if one exists in the file.

Additional Information

Collateral Link to dealer Additional signers Variable rate loan
 Automatic transfer Participation loan Payment matrix Credit card maintenance
 Payroll deduction Disburse funds Pledged shares ACH maintenance

Selected forms 2 selected

ACOD Smp PL VISA/GD MC TILD Acct OP ADDN Addendum to Credit Plan

Lock Fields

View Credit Report



Default Loan Forms

CHANGE

Product 001 NEW VEHICLE 27 MONTHS

Loan Category 14

Form ID	Description	Selected for Loan Creation
ACOD	Smp Pl VISA/GD MC TILD Acct OP	<input checked="" type="checkbox"/>
ADDN	Addendum to Credit Plan	<input checked="" type="checkbox"/>
CEND	Closed End Note & Disclosure	<input type="checkbox"/>
DEN2	Blank Generic Denial Notice	<input type="checkbox"/>
GAPP	Generic Loan Application	<input type="checkbox"/>
LOWS	Blank Loan Officer Worksheet	<input type="checkbox"/>
NCOS	Notice to Cosigner & Guaranty	<input type="checkbox"/>
OARR	Open End Advance/Revolving Req	<input type="checkbox"/>
DEAR	Open-End Advance Receipt	<input type="checkbox"/>
OECP	Open-End Credit Plan	<input type="checkbox"/>
SMPC	SMP PL VISA/GD MC CC Agreement	<input type="checkbox"/>
SUBS	Subsequent Action Form	<input type="checkbox"/>



File Edit Tools Help

Loan Creation

Loan account # KATHLEEN W. TEST
 Loan category 14 NEW VEHICLES
 Application # 203001 Open date Mar 29, 2016 [MMDDYYYY]

Printer P1
 Drawer 2

Note Information

Assign account type 605 Low 605 High 608

Include in open-end loan contract

Approval ID Collector ID Interviewer ID 89

File verification date Apr 18, 2016 [MMDDYYYY] Credit report # (Primary borrower) CU risk level



If a recent credit report exists for this member, the Credit report # and CU risk level fields will be filled in automatically, using the most recent report on file for the primary borrower. This links the report to this loan so that it will be archived and available for viewing throughout the life of the loan. Any additional signers on this loan will also be linked to the most recent credit report in their name, if one exists in the file.

Additional Information

Collateral Link to dealer Additional signers Variable rate loan
 Automatic transfer Participation loan Payment matrix Credit card maintenance
 Payroll deduction Disburse funds Pledged shares ACH maintenance

Selected forms: 2 selected

ACOD Smp PL VISA/GD MC TILD Acct OP ADDN Addendum to Credit Plan

Lock Fields

View Credit Report



Loan Application #203002: Print Loan Application Forms

Printer ID Drawer Copies

Standard Forms

Application type Loan officer worksheet

- Include applicant's comments
- Include co-applicant's comments

Custom Forms - Form(s) to Print

Print	Type/Description	Print	Type/Description	Print	Type/Description
<input checked="" type="checkbox"/>	BA8A Home Equity Application				
<input checked="" type="checkbox"/>	EL1A Application w/ Credit Card				
<input checked="" type="checkbox"/>	LAPP Custom Loan Application				
<input type="checkbox"/>	SPIN SMP PL VISA/GD MC CC App (AP)				
<input type="checkbox"/>	TU3A Application w/o Credit Card				
<input type="checkbox"/>	TU4A Home Equity Application				
<input type="checkbox"/>	XACO Smp PL Visa/GD TILD ACCT				
<input type="checkbox"/>	XADD Addendum to Credit Plan (AP)				
<input type="checkbox"/>	XOEC Open-End Credit Plan (AP)				
<input type="checkbox"/>	XSMP SMP PL VISA/GD MC CC Agrmnt				

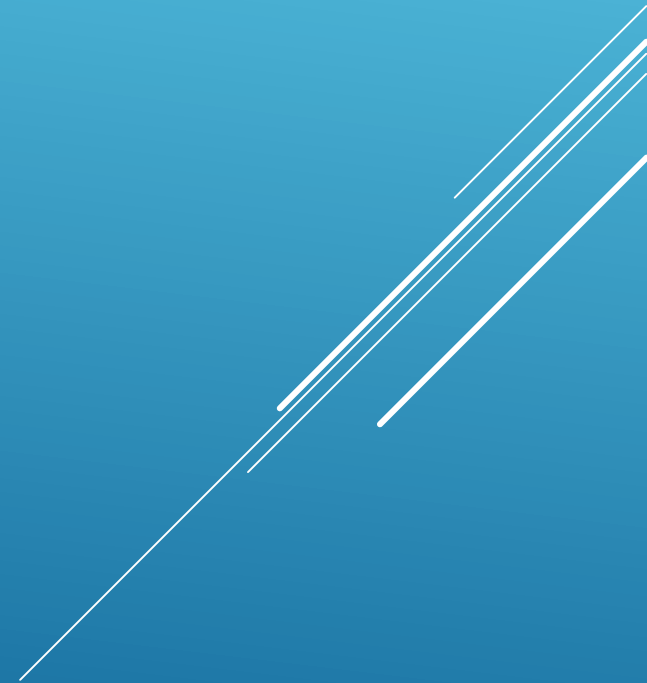


Loan Req & Personal	Employers/Income	Income Summary	References	Assets
Debts	Credit Report	Misc/Comments	Summary	Print

Mortgage Forms



EASILY COPY CHECKLIST TASKS FROM ONE
LOAN PRODUCT TO ANOTHER



Electronic Check List Task

Product # 900 new

Task/Description

Change Delete

Task/Description

Change Delete

Task/Description

Change Delete



- Save/Done
- Add Task
- Copy Checklist

Electronic Check List Task

Product # 900 new

Session 0 CU*BASE GOLD Edition - Loan Product Code Selection

Code	Description
001	NEW VEHICLE 27 MONTHS
002	NEW VEHICLE 27 MONTHS
003	NEW VEHICLE 63 MONTHS
004	NEW VEHICLE 51 MONTHS
005	NEW VEHICLE 39 MONTHS
008	SIGNATURE LOAN - SECURED (COLLATERAL OR COSIGNER)
009	CLOSED END HOME EQUITY LOAN
010	ATV's, Snowmobiles, Jet Ski's, Lawn & Garden, Trailers
011	MOBILE HOME LOAN
012	OVERDRAFT PROTECTION
013	SHARE PLEDGED LOAN
014	SIGNATURE LOAN - NO SECURITY
015	GOODMONEYUPCCFG

Select
 Procedures
 Marketing Tips



Choose Category

Choose Business Unit



(403)

Save/Done

Add Task

Copy Checklist



Electronic Check List Task

Product # 900 new

Session 0 CU*BASE GOLD Edition - Loan Product Code Selection

Code	Description
001	NEW VEHICLE 27 MONTHS
002	NEW VEHICLE 27 MONTHS
003	NEW VEHICLE 63 MONTHS
004	NEW VEHICLE 51 MONTHS
005	NEW VEHICLE 39 MONTHS
008	SIGNATURE LOAN - SECURED (COLLATERAL OR COSIGNER)
009	CLOSED END HOME EQUITY LOAN
010	ATV's, Snowmobiles, Jet Ski's, Lawn & Garden, Trailers
011	MOBILE HOME LOAN
012	OVERDRAFT PROTECTION
013	SHARE PLEDGED LOAN
014	SIGNATURE LOAN - NO SECURITY
015	GOODMONEYUPCCFG

Select
 Procedures
 Marketing Tips



Choose Category

Choose Business Unit



(403)

Save/Done

Add Task

Copy Checklist



Electronic Check List Task

Product # 900 new

Task/Description	
01	PULL EXISTING LOAN FILE (S)
02	WRITTEN EXPL. FOR BK/DQ
03	PROOF CURRENT OR PAID-IN-FULL
04	PYMT ON FCU LOAN, CC, OR -110
05	ADDITIONAL COLLATERAL INFO
06	VERIFY COLLATERAL VALUE
07	DEBT TO INCOME RATIO
08	MI REPEAT OFFENDER REG
09	APPLICANT OPEN ACCT W/\$10
10	CO-APPLICANT OPEN ACCT W/\$10
11	INCOME VERIFICATION FOR APP
12	INCOME VERIFICATION FOR CO-APP
13	DEALER # & CONTACT, USE UW CMT
14	INITIAL CHANGE AMOUNT/PURPOSE
15	COMPLETE APP WHERE MARKED
16	REVIEW & SIGN CREDIT REPORTS
17	\$12 FOR TITLE OR \$10 FOR UCC
18	VERIFY FCU ACCT/LOAN BALANCES
19	VERIFY CO-APP LIABILITY

Change Delete

Task/Description	
20	MEMBER CONTACT # ON SCREEN
21	PAYMENT METHOD
22	FIRST DUE DATE
23	CHECK DISBURSED, USE UW CMT
24	LIEN PLACED
25	OFFER GAP, IF YES, USE UW CMT
26	OFFER MBI, IF YES, USE UW CMT
27	OFFER PAYMENT PROTECTION INS
28	REASON FOR RATE, USE UW CMT
29	OWNER OF COLL-UW CMT IF DIFF
30	LOAN APPT ENTERED ON CALENDAR
31	LOAN FILE IN PROCESSOR'S BIN
32	OFFER PRE-APPROVALS

Change Delete

Task/Description	

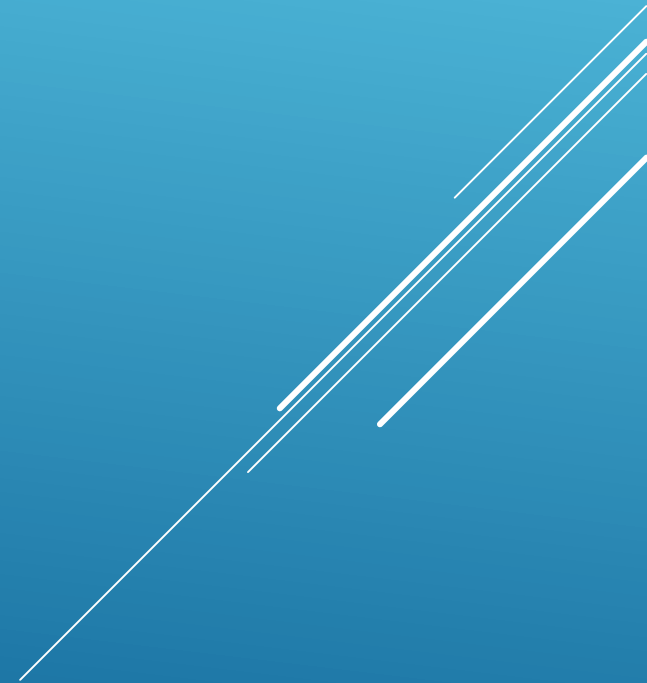
Change Delete



- Save/Done
- Add Task
- Copy Checklist



ALL REFERENCE DATA RETAINED SIMILAR
TO EMPLOYMENT RECORDS



Loan Application #203065: References Applicant

Applicant **JOHN G MEMBER**

	Print	Ref Type	Name	Address	City	ST	Email	Phone	Relationship	Source
	<input checked="" type="checkbox"/>	Relative	MARY MOTHER	124 Main Street	Ancity	MI	<input type="checkbox"/>	555-555-5555	MOM	
	<input checked="" type="checkbox"/>	Non Relati	JOHN FRIEND	333 EAST STREET	OTHCITY	MI	<input type="checkbox"/>	123-456-7890	FRIEND	
	<input type="checkbox"/>	Paid Debt	PAID OF DEBT				<input type="checkbox"/>			

Underwriting Comments |
 Loan Req & Personal |
 Employers/Income |
 Income Summary |
 Refer
Add Reference |
 Debts |
 Credit Report |
 Misc/Comments |
 Sum
Save/Done

Loan Application #45213: References Applicant

Applicant **BETTY B**

Reference #1: Paid-Off Debt				Reference #2: Relative			
Name	REFERENCE PAID OFF DEBT			Name	NAME OF RELATIVE XXX IIII		
Address	ADDRESS OF PAID OF DEBT X			Address	NAME OF RELATIVE ADDRESS		
City, State, ZIP	CITY OF	MI	00000	City, State, ZIP	CITY OF RELATIVE	MI	00000
Phone	6164511212			Phone	9994441212		
				Relationship	SISTER XXX MM IIIIII		

Reference #3: Non-Relative

Name	NAME OF NON RELATIVE XX I		
Address	ADDRESS OF NON RELATIVE X		
City, State, ZIP	CITY OF NON RELATIVE	MI	00000
Phone	5551212666		

To clear reference information, remove the name.

Underwriting Comments |
 Loan Req & Personal |
 Employers/Income |
 Income Summary |
 References |
 Assets
Save/Done |
 Debts |
 Credit Report |
 Misc/Comments |
 Summary |
 Print

[2193A 3/29/16]



Reference name Type Paid off debt Relative Non-relative
Address
City State ZIP code
Home phone Cell phone
Relationship

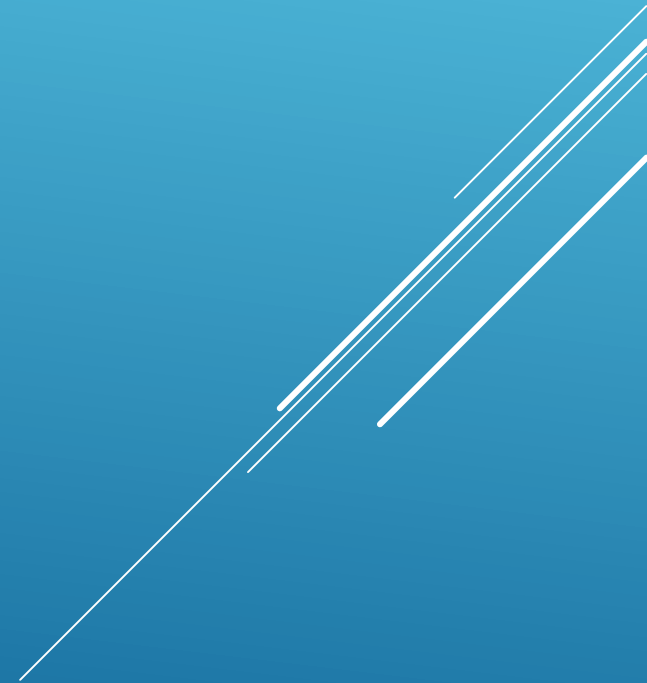
E-mail

Print reference name/address on standard loan forms
(You can select 3 references to print on forms)

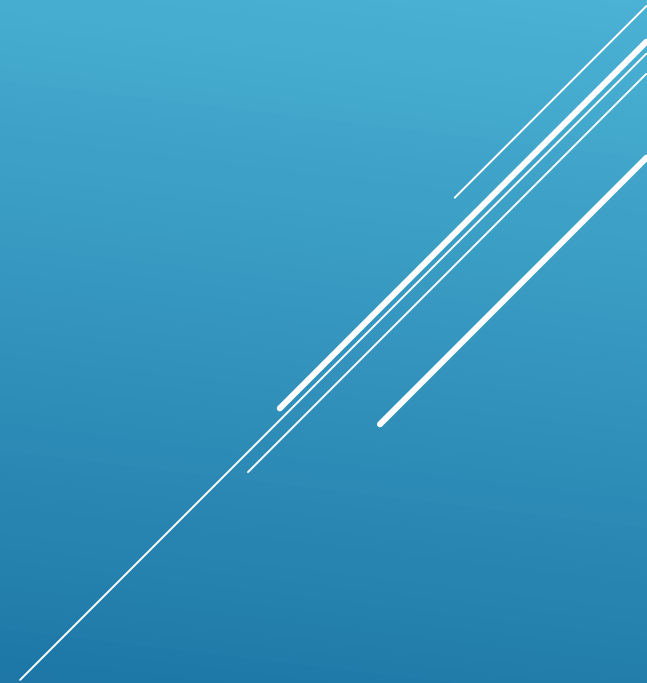
Done/Continue



NEW TOOL IN YOUR ARSENAL - THE “STEP-DOWN” BUSINESS LOAN



CEO/MANAGEMENT



NEW! WRITE-OFF/CHARGE-OFF DASHBOARD ANALYSIS



Collection Processing

Search for

My Menus

- 5300 Call Report Tools
- ACH/Payroll Processing
- Audit Misc. Configurations
- Auditing Functions
- Back Office
- Check Processing
- Check/ATM Processing
- Collection Processing
- Configuration Functions
- CU*BASE Main Menu
- CU*BASE Report Builder 1

My Shortcuts

- Account Maintenance
- Acct Adjustment (Coded)
- Acct Adjustment (Full)
- Add Club Members
- ATM Check Digit Calc
- Calc Number of Days
- Calculate Check Digit
- Change Printer Outqueue
- Close Memberships/Accts
- Collateral - VIN# Lookup
- Collection Processing

Menu option
Shortcut

Daily Collection Processing

- 1 • Work Collections
- 2 • Outstanding Follow-ups
- 3 • Classified Loan Review
- 4 • Collections Dashboard
- 5 • Write-off/Charge-off Dashboard
- 6 • Skip-Pay History Dashboard

Misc. Collection Processing

- 8 • Loan Classification Update
- 9 • Enter General Member Comments
- 10 • Member Skip-Pay Program Opt-in
- 11 • Skip-Pay Program Config Inquiry

Print Functions

- 16 • Print Miscellaneous Checks
- 17 • Reprint Checks
- 18 • Print Collection Delinquency
- 19 • Print Delinquency Analysis
- 20 • Print Misc Member Account Forms
- 21 • Print Loan Classification Report
- 22 • Print Risk Score Analysis Report
- 23 • Print Method B Delinquency Rpt
- 24 • Skip-a-Payment History Report

Special Collections Processing

- 27 • Charge Off Savings/Checking
- 28 • Write Off / Charge Off Loans
- 29 * Acct Adjustments/Trans Override

Inquiry	Custom Menu	Loan Quoter	Main Menu
Phone Operator	Preferences	Rate Inquiry	Signoff

Written Off Loan History Dashboard

Written off between and [MMDDYYYY] View indirect loans only
 Approved at board meeting on [MMYYYY] Branch WO/CO reason code

Interviewer 000 selected WO/CO approved by 000 selected Loan category 000 selected
 Business unit 000 selected Loan purpose 000 selected Loan security 000 selected

Account	Type	Rsn Code	WO Date	Last Name	Closed Date	Chrgd Off	Balance At Write Off	Current Balance	Net Change \$	Net Change %
0	601		Nov 29, 2013		Nov 29, 2013	Y	.00	.00	.00	.00
4	605	001	Mar 29, 2016		Mar 28, 2016	Y	13,815.49	.00	13,815.49-	100.00
1	600		Feb 11, 2014		Feb 11, 2014	Y	.00	.00	.00	.00
1	601		Feb 11, 2014		Feb 11, 2014	Y	.00	.00	.00	.00
1	800		Feb 11, 2014		Feb 11, 2014	Y	.00	.00	.00	.00
5	600		Nov 29, 2013		Nov 29, 2013	Y	.00	.00	.00	.00
2	630		Jun 30, 2011			N	21.48	19.78	1.70-	7.91
2	645		Jun 30, 2011			N	8,072.91	7,815.39	257.52-	3.18
2	680		Jun 30, 2011			N	2,945.89	2,856.81	89.08-	3.02
2	693		Jun 30, 2011			N	228.40	221.52	6.88-	3.01
1	645		Jul 28, 2010			N	400.00	400.00	.00	.00
4	612		Aug 30, 2012			N	367.55	367.55	.00	.00
4	811		Aug 30, 2012			N	12,979.48	12,979.48	.00	.00
4	866		Aug 30, 2012			N	15,349.63	15,349.63	.00	.00
1	900		Feb 24, 2015		Jul 20, 2015	N	.00	.00	.00	.00
2	600		Nov 08, 2004		Nov 08, 2004	Y	.00	.00	.00	.00

Credit Score history
 Account Inquiry
 Written off loan history
 Tracker review



Records 3,594	Members 2,412	Active 2,461	68.5 %	Closed 1,133	31.5 %
---------------	---------------	--------------	--------	--------------	--------

View Filters	Analysis	Export	Member Connect	View CO Loans	Common Bonds
Template Management	Clear Template				



Written Off Loan History Dashboard

TEMPLATE: 2015 LOS LOANS

Written off between **Jan 01, 2015** and **Dec 31, 2015** [MMDDYYYY] View indirect loans only

Approved at board meeting on **Jun 2015** [MMYYYY] Branch WO/CO reason code **LOS**

Interviewer 000 selected WO/CO approved by 000 selected Loan category 000 selected

Business unit 000 selected Loan purpose 000 selected Loan security 000 selected

Account	Type	Rsn Code	WO Date	Last Name	Closed Date	Chrgd Off	Balance At Write Off	Current Balance	Net Change \$	Net Change %
	770	LOS	Jun 19, 2015			N	3,135.20	3,135.20	.00	.00
	771	LOS	Jun 19, 2015			N	4,371.42	4,371.42	.00	.00
	770	LOS	Jun 19, 2015			N	8,123.44	6,701.50	1,421.94-	17.50

Credit Score history
 Account Inquiry
 Written off loan history
 Tracker review
↑ ↓

Records 3 Members 2 Active 3 100.0 % Closed .0 %

- View Filters
- Analysis 
- Export
- Member Connect
- View CO Loans
- Common Bonds
- Template Management
- Save Current Template
- Clear Template

Written Off/Charge Off Analysis

W/O Filter: 2015 LOS LOANS

W/O between Jan 01, 2015 and Dec 31, 2015

	Dollars	%	Count	%	Members	Usable Scores	Org Avg Crd Score	Event Avg Crd Score	Avg Crd Score Chg Orig to Draft	Avg Seasoning Months
Total written off	15,630	100.0	3	100.0	2	3	580	552	28-	35
Total charged off		.0		.0					0	
Combined	15,630		3		2	3	580	552	28-	35

Key Facts for Written Off Loans

Top Reasons	Dollars	%	Count	%
Loss of Income	15,630	100.0	3	100.0
		.0		.0
		.0		.0
		.0		.0
		.0		.0
View Totals	15,630	100.0	3	100.0

Top 3 Dealers	Dollars	%	Count	%
NORTHPOINTE MOTORS	8,123	51.9	1	33.3
USED CAR FACTORY	4,371	27.9	1	33.3
PLATTE VALLEY AUTO	3,135	20.0	1	33.3
View Totals	15,629	99.9	3	100.0

Top 3 Employees	Dollars	%	Count	%
	15,630	100.0	3	100.0
		.0		.0
		.0		.0
View Totals	15,630	100.0	3	100.0

Top 3 Categories	Dollars	%	Count	%
IN INDIRECT FRL0A	15,630	100.0	3	100.0
		.0		.0
		.0		.0
View Totals	15,630	100.0	3	100.0

Top 3 Members	Dollars	%	Count	%
	8,123	51.9	1	33.3
	7,506	48.0	2	66.6
		.0		.0
View Totals	15,629	99.9	3	100.0

Written Off/Charge Off Analysis

Written Off - All

W/O between Jan 01, 2015 and Dec 31, 2015

	Dollars	%	Count	%	Members	Usable Scores	Org Avg Crd Score	Event Avg Crd Score	Avg Crd Score Chg Orig to Draft	Avg Seasoning Months
Total written off	5,579,112	100.0	811	93.3	669	36	643	608	35-	43
Total charged off		.0	58	6.7	49				0	75
Combined	5,579,112		869		718	36	643	608	35-	45

Key Facts for Written Off Loans

Top Reasons	Dollars	%	Count	%
** Blank **	5,343,998	95.7	767	94.5
Loss of Income	51,855	.9	9	1.1
Unable to Locate	42,971	.7	8	.9
sold repo-def bal-fi	31,090	.5	4	.4
Deceased	27,330	.4	4	.4
refused to pay	19,918	.3	4	.4
View Totals	5,517,162	98.8	796	98.1

Top 3 Dealers	Dollars	%	Count	%
BILL MARSH PRICE POI	356,883	6.3	62	7.6
BILL MARSH CHRYSLER	243,677	4.3	31	3.8
PLATTE VALLEY AUTO	152,869	2.7	23	2.8
View Totals	753,429	13.5	116	14.3

Top 3 Categories	Dollars	%	Count	%
99 LNS IN COLLECT	5,343,998	95.7	767	94.5
IN INDIRECT FRL0A	202,524	3.6	29	3.5
01 FR INSTALLMENT	16,458	.2	8	.9
View Totals	5,562,980	99.7	804	99.1

Top 3 Employees	Dollars	%	Count	%
** Blank **	1,328,354	23.8	285	35.1
	813,515	14.6	129	15.9
	757,139	13.6	18	2.2
View Totals	2,899,008	52.0	432	53.3

Top 3 Members	Dollars	%	Count	%
	369,775	6.6	4	.4
	134,570	2.4	2	.2
	117,376	2.1	1	.1
View Totals	621,721	11.1	7	.8

records 4

Bankruptcy		Board Approved		Total Loans		
Year	Count	\$ Amount	Count	\$ Amount	% Approved	
2016	1	0	1	0	100.0	
2015	3	0	3	0	100.0	
2014	0	0	0	0	.0	
2013	2	0	2	0	100.0	

Totals



records 3

Bankruptcy		Board Approved		Total Loans		
Month	Count	\$ Amount	Count	\$ Amount	% Approved	
January	1	0	1	0	100.0	
February	0	0	0	0	.0	
March	0	0	0	0	.0	

Totals

1



Bankruptcy/Judgement Data for January 2016

Account #	Type	Bankruptcy	Bankruptcy Type	Judgement	Board Approval Date	Dollar Amount
159067	771	Jan 06, 2016	CHAPTER 7		Jan 2016	0

Totals

0



Written Off/Charge Off Analysis

Written Off - All

W/O between Jan 01, 2015 and Dec 31, 2015

	Dollars	%	Count	%	Members	Usable Scores	Org Avg Crd Score	Event Avg Crd Score	Avg Crd Score Chg Orig to Draft	Avg Seasoning Months
Total written off	5,579,112	100.0	811	93.3	669	36	643	608	35-	43
Total charged off		.0	58	6.7	49				0	75
Combined	5,579,112		869		718	36	643	608	35-	45

Key Facts for Written Off Loans

Top Reasons	Dollars	%	Count	%
** Blank **	5,343,998	95.7	767	94.5
Loss of Income	51,855	.9	9	1.1
Unable to Locate	42,971	.7	8	.9
sold repo-def bal-fi	31,090	.5	4	.4
Deceased	27,330	.4	4	.4
refused to pay	19,918	.3	4	.4
View Totals	5,517,162	98.8	796	98.1

Top 3 Dealers	Dollars	%	Count	%
BILL MARSH PRICE POI	356,883	6.3	62	7.6
BILL MARSH CHRYSLER	243,677	4.3	31	3.8
PLATTE VALLEY AUTO	152,869	2.7	23	2.8
View Totals	753,429	13.5	116	14.3

Top 3 Employees	Dollars	%	Count	%
** Blank **	1,328,354	23.8	285	35.1
	813,515	14.6	129	15.9
	757,139	13.6	18	2.2
View Totals	2,899,008	52.0	432	53.3

Top 3 Categories	Dollars	%	Count	%
99 LNS IN COLLECT	5,343,998	95.7	767	94.5
IN INDIRECT FRL0A	202,524	3.6	29	3.5
01 FR INSTALLMENT	16,458	.2	8	.9
View Totals	5,562,980	99.7	804	99.1

Top 3 Members	Dollars	%	Count	%
	369,775	6.6	4	.4
	134,570	2.4	2	.2
	117,376	2.1	1	.1
View Totals	621,721	11.1	7	.8

Session 0 CU*BASE GOLD - Board Approval Information by Year

records 22

Year	Written Off	Board Approved		Total Loans	
	Count	\$ Amount	Count	\$ Amount	% Approved
2016	7	48,274	7	48,274	100.0
2015	36	186,178	54	285,198	66.6
2014	0	0	75	490,635	.0
2013					
2012					
2011					
2010					
2009					
2008					
2007					
2006					
2005					
Totals		36			

Show Charged off

Session 0 CU*BASE GOLD - Board Approval Information for Year 2015

records 12

Month	Written Off	Board Approved		Total Loans	
	Count	\$ Amount	Count	\$ Amount	% Approved
January	0	0	4	28,475	.0
February	0	0	3	26,020	.0
March	0	0	10	43,863	.0
April	3	7,894	3	7,894	100.0
May	3	32,085	4	32,746	75.0
June	5	21,806	5	21,806	100.0
July	4	17,475	4	17,475	100.0
August	5				
September	1				
October	4				
November	0				
December	11				
Totals		36			

Session 0 CU*BASE GOLD - CREDIT UNION

File Edit Tools Help

Written Off Data for May 2015

Records 4

Account #	Type	Rsn Code	Written Off Date	Last Name	Closed Date	Balance at Write Off	Current Balance	Net Change \$	Net Change %	Board Approved
	970	UNA	May 27, 2015			995.00	995.00	.00	.00	May 2015
	770	TOT	May 27, 2015			660.46	660.46	.00	.00	May 2015
	770	DEF	May 27, 2015			14,730.34	14,730.34	.00	.00	May 2015
	772	DEF	May 27, 2015			16,360.65	16,360.65	.00	.00	May 2015
Total						32,746.45				

Written Off/Charge Off Analysis

Written Off - All

W/O between Jan 01, 2015 and Dec 31, 2015

	Dollars	%	Count	%	Members	Usable Scores	Org Avg Crd Score	Event Avg Crd Score	Avg Crd Score Chg Orig to Draft	Avg Seasoning Months
Total written off	5,579,112	100.0	811	93.3	669	36	643	608	35-	43
Total charged off		.0	58	6.7	49				0	75
Combined	5,579,112		869		718	36	643	608	35-	45

Key Facts for Written Off Loans

Top Reasons	Dollars	%	Count	%	Top 3 Dealers	Dollars	%	Count	%
** Blank **	5,343,998	95.7	767	94.5	BILL MARSH PRICE POI	356,883	6.3	62	7.6
Loss of Income	51,855	.9	9	1.1	BILL MARSH CHRYSLER	243,677	4.3	31	3.8

Unable to Locate	42,971	.7	8	.9
sold repo-def bal-fi	31,090	.5	4	.4
Deceased	27,330	.4	4	.4
refused to pay	19,918	.3	4	.4
View Totals	5,579,112		811	100.0

View

Top 3 Employees	Dollars
** Blank **	1,320,000
	810,000
	750,000
View Totals	2,880,000

View

Session 0 CU*BASE GOLD - All Written Off by Reason

records: 13

Reason	Dollars	%	Count	%
** Blank **	5,343,998	95.7	767	94.5
Loss of Income	51,855	.9	9	1.1
Unable to Locate	42,971	.7	8	.9
sold repo-def bal-fi	31,090	.5	4	.4
Deceased	27,330	.4	4	.4
refused to pay	19,918	.3	4	.4
Mechanical Issues	19,205	.3	1	.1
Bankruptcy Chapter 7	17,089	.3	3	.3
Collateral totaled-d	12,544	.2	4	.4
Bankruptcy Chapter 1	7,142	.1	2	.2
incarcerated	3,490	.0	2	.2
Medical	2,158	.0	2	.2
Divorce	236	.0	1	.1

Totals 5,579,112 100.0 811 100.0

Average 6,879

Bankruptcy Board Approval

Written Off/Charge Off Analysis

Written Off - All

W/O between Jan 01, 2015 and Dec 31, 2015

	Dollars	%	Count	%	Members	Usable Scores	Org Avg Crd Score	Event Avg Crd Score	Avg Crd Score Chg Orig to Draft	Avg Seasoning Months
Total written off	5,579,112	100.0	811	93.3	669	36	643	608	35-	43
Total charged off		.0	58	6.7	49				0	75
Combined	5,579,112		869		718	36	643	608	35-	45

Key Facts for Written Off Loans

Top Reasons	Dollars	%	Count	%	Top 3 Dealers	Dollars	%	Count	%
** Blank **	5,343,998	95.7	767	94.5	BTL MARSH PRICE POT	356,883	6.3	62	7.6
Loss of Income	51,800					3,677	4.3	31	3.8
Unable to Locate	42,900					2,869	2.7	23	2.8
sold repo-def bal-fi	31,000					3,429	13.5	116	14.3
Deceased	27,300								
refused to pay	19,900								
View Totals	5,517,112					3,998	95.7	767	94.5
						2,524	3.6	29	3.5
						5,458	.2	8	.9
View Totals	5,502,980						99.7	804	99.1

Session 0 CU*BASE GOLD - Select View

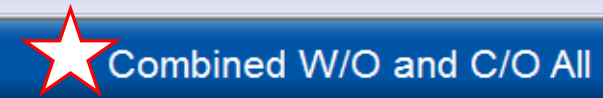
Select analysis view:

- Written off analysis
- Charged off analysis
- Combined analysis

(5990)

Top 3 Employees	Dollars	%	Count	%	Top 3 Members	Dollars	%	Count	%
** Blank **	1,328,354	23.8	285	35.1		369,775	6.6	4	.4
	813,515	14.6	129	15.9		134,570	2.4	2	.2
	757,139	13.6	18	2.2		117,376	2.1	1	.1
View Totals	2,899,008	52.0	432	53.3	View Totals	621,721	11.1	7	.8

Written Off/Charge Off Analysis



between Jan 01, 2015 and Dec 31, 2015

	Dollars	%	Count	%	Members	Usable Scores	Org Avg Crd Score	Event Avg Crd Score	Avg Crd Score Chg Orig to Draft	Avg Seasoning Months
Total written off	5,579,112	100.0	811	93.3	669	36	643	608	35-	43
Total charged off		.0	58	6.7	49				0	75
Combined	5,579,112		869		718	36	643	608	35-	45

Key Facts for Combined W/O and C/O Loans

Top Reasons	Dollars	%	Count	%
** Blank **	5,343,998	95.7	767	88.2
Loss of Income	51,855	.9	9	1.0
Unable to Locate	42,971	.7	8	.9
sold repo-def bal-fi	31,090	.5	4	.4
Deceased	27,330	.4	4	.4
refused to pay	19,918	.3	4	.4
View Totals	5,517,162	98.8	796	91.5

Top 3 Dealers	Dollars	%	Count	%
BILL MARSH PRICE POI	356,883	6.3	62	7.1
BILL MARSH CHRYSLER	243,677	4.3	31	3.5
PLATTE VALLEY AUTO	152,869	2.7	23	2.6
View Totals	753,429	13.5	116	13.3

Top 3 Categories	Dollars	%	Count	%
99 LNS IN COLLECT	5,343,998	95.7	767	88.2
IN INDIRECT FRL0A	202,524	3.6	29	3.3
01 FR INSTALLMENT	16,458	.2	8	.9
View Totals	5,562,980	99.7	804	92.5

Top 3 Employees	Dollars	%	Count	%
** Blank **	1,328,354	23.8	285	32.8
	813,515	14.6	129	14.8
	757,139	13.6	18	2.1
View Totals	2,899,008	52.0	432	49.7

Top 3 Members	Dollars	%	Count	%
	369,775	6.6	4	.4
	134,570	2.4	2	.2
	117,376	2.1	1	.1
View Totals	621,721	11.1	7	.8

Written Off Loan History Dashboard

TEMPLATE: 2015 LOS LOANS

Written off between **Jan 01, 2015** and **Dec 31, 2015** [MMDDYYYY] View indirect loans only

Approved at board meeting on **Jun 2015** [MMYYYY] Branch WO/CO reason code **LOS**

Interviewer 000 selected

WO/CO approved by 000 selected

Loan category 000 selected

Business unit 000 selected

Loan purpose 000 selected

Loan security 000 selected

Account	Type	Rsn Code	WO Date	Last Name	Closed Date	Chrgd Off	Balance At Write Off	Current Balance	Net Change \$	Net Change %
	770	LOS	Jun 19, 2015			N	3,135.20	3,135.20	.00	.00
	771	LOS	Jun 19, 2015			N	4,371.42	4,371.42	.00	.00
	770	LOS	Jun 19, 2015			N	8,123.44	6,701.50	1,421.94-	17.50

Credit Score history Account Inquiry Written off loan history Tracker review

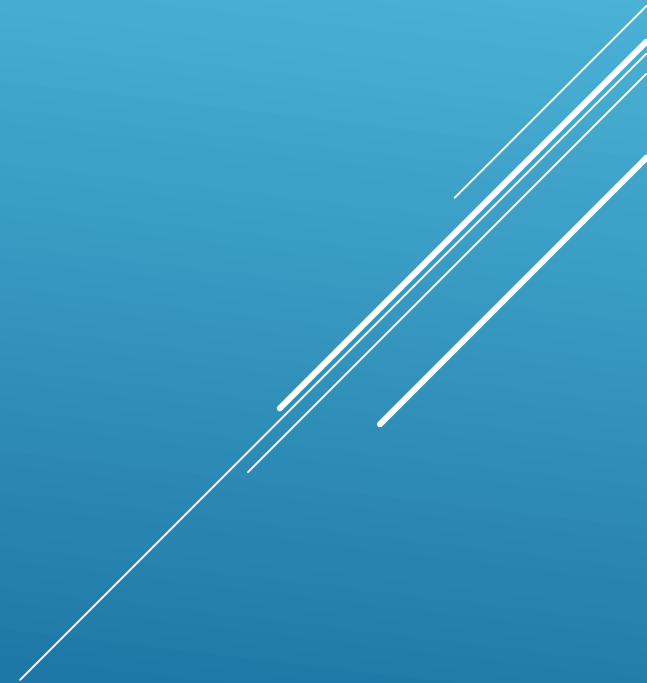


Records 3 Members 2 Active 3 100.0 % Closed .0 %

View Filters Analysis Export Member Connect View CO Loans Common Bonds
 Template Management Save Current Template Clear Template



NEW LEARN FROM A PEER ONLINE BANKING CHANGE DASHBOARD



Management Processing/Active Beta Tests

Search for

My Menus

- 5300 Call Report Tools
- ACH/Payroll Processing
- Audit Misc. Configurations
- Auditing Functions
- Back Office
- Check Processing
- Check/ATM Processing
- Collection Processing
- Configuration Functions
- CU*BASE Main Menu
- CU*BASE Report Builder 1

My Shortcuts

- Account Maintenance
- Acct Adjustment (Coded)
- Acct Adjustment (Full)
- Add Club Members
- ATM Check Digit Calc
- Calc Number of Days
- Calculate Check Digit
- Change Printer Outqueue
- Close Memberships/Accts
- Collateral - VIN# Lookup
- Collection Processing

Menu option
Shortcut

Processing/Forecasting Tools

- 1 • CU*BASE Employee Security
- 2 • Member Rate Maintenance
- 3 • Div/Int Base Rate Forecasting
- 4 • Div/Int Split Rate Forecasting
- 5 • Certificate Repricing Forecast
- 6 • Tiered Services Forecast

Active Beta Feedback & Info

- 13 • Executive Study Group Feedback
- 14 • Join the Beta Pool
- 15 • What's Cooking in the Kitchen

"Active Beta" - Tests in Process

- 16 • Common Bonds for Member Group
- 17 • Credit Card Portfolio Analysis
- 18 • Credit Score History Dashboard
- 19 • Fee Income/Waivers/Refunds
- 20 * GL/Budgeting Dashboards
- 21 • Loan Payments Analysis
- 22 • Net Relationships Dashboard
- 23 • **NEW! Netwrk Passwrđ Reset Actvty**
- 24 • Patronage Comparison

- 29 * Leadership Dashboards
- 30 * CU Management Functions

Inquiry	Custom Menu	Loan Quoter	Main Menu
Phone Operator	Preferences	Rate Inquiry	Signoff

Learn-from-Peer Online Bank Security Activity

Enrolled in Online Banking

Mark CUs within 10 % of my Asset range Membership Password security settings

Showing 227 of 228 CUs. Marked 2.

Values shown are member counts

Credit Union	Members	3/2015	4/2015	5/2015	6/2015	7/2015	8/2015	9/2015	10/2015	11/2015	12/2015	1/2016	2/2016
third coast fcu	2853										1,003	1,010	1,016
Aberdeen Federal CU	10985										5,712	5,729	5,756
Advantage Credit Uni	5553										2,047	2,059	2,080
Aeroquip Credit Unio	4313										2,543	2,550	2,552
Alabama Law Enforcem	1434										688	696	705
Allegan Community Fe	6540										2,949	2,962	2,995
Allegius Credit Unio	16947										6,858	6,881	6,907
Alpena Alcona Area C	27378										15,447	15,559	15,687
Alpena Community Cre	2975										1,605	1,618	1,633
Amicus Federal Credi	1086										643	641	633
Auto-Owners Associat	3166										2,122	2,132	2,136
Awakon Federal Credi	11361										5,822	5,873	5,930
AAA Federal CU	7341										3,662	3,680	3,700
AAC Credit Union	14186										7,199	7,209	7,225
ANECA FCU	5700										1,813	1,890	1,956

Contact Info

Compare to My CU



Highlighted rows are within the requested range. Click any column header to sort.

Reverse Trend Line

Isolate Marked

Active Online

Security Activity Type



Session 0 CU*BASE GOLD - Security Settings Selection

Show only CUs that enforce complex passwords

Leave blank to show all

Show CUs with minimum password length between and (6 to 10)

Leave blank to show all

Show CUs with # of days to expire for nonuse between and (0 - 090 or 999 for no expire)

Leave blank to show all



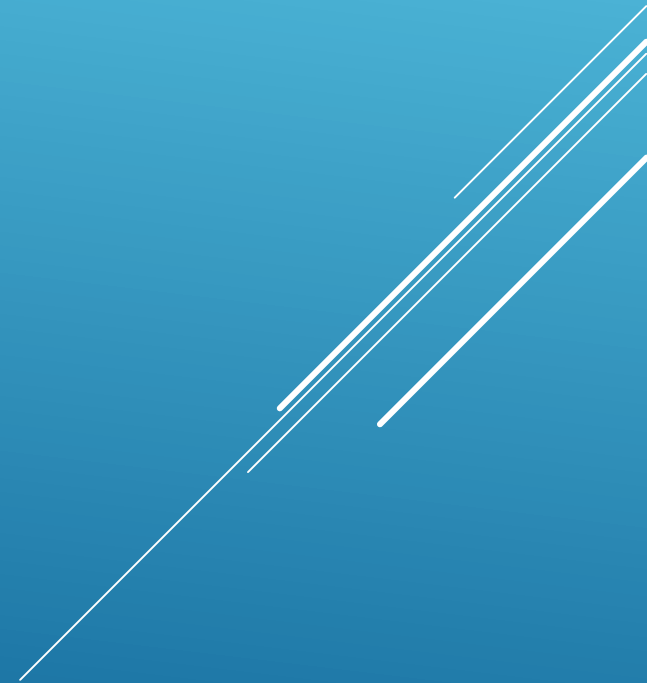
(5987)

Select Analysis View

- Disabled/3 invalid signons
- Password/PIN reset by CU
- Password/PIN disabled by CU
- Password/PIN changed by CU
- Password/PIN changed by member
- Password/PIN reset by member
- Password change reminder
- Member declined password change



PHONE OPERATOR WRAP-UP CODES – A TOOL TO TRACK CALL CENTER ACTIVITY



General Configuration 2

Search for

My Menus

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Menu option
Shortcut

Marketing Configuration

- 1 • Tiered Service Level Config
- 2 • SEG/Sponsor Configuration
- 3 • Cross Selling Task List Config
- 4 • Marketing Club Configuration
- 5 • Member Survey Configuration
- 6 • New/Closed Reason Codes/Comments
- 7 • Configure Misc Mbr Acct Forms
- 8 • Member In Good Standing Config

CU Pricing/Value Configuration

- 9 • **Configure Phone Op Wrap-up Codes**
- 11 * Fee Income/Waiver/Refund Analsys
- 12 • Service Charge Configuration
- 13 • NSF/OD Transfer Configuration
- 14 • Misc Member Fee Totals/Update

- 15 • Deposit Item Fee Configuration
- 16 • Cashed Check Fee Configuration
- 17 • CU Printed Check Fee Config
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- 20 • Electronic Deposit Hold Config
- 21 • Trans Handling/Analysis Rules
- 22 • Teller Check Holds Configuration
- 23 • Configure CU Non-Business Days
- 24 • Configure Sales Tax on Srvc Fees

Additional Menus

- 26 * Internet/Email Marketing
- 27 * Internet Member Services Config
- 28 * General Configuration 1

Inquiry	Custom Menu	Loan Quoter	Main Menu
Phone Operator	Preferences	Rate Inquiry	Signoff

General Configuration 2

Search for

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Shortcut

Marketing Configuration

- 1 • Tiered Service Level Config
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- 4 • Marketing
- 5 • Member
- 6 • New/Clos
- 7 • Configur
- 8 • Member
- 9 • Configur
- 15 • Deposit Item Fee Configuration
- 16 • Cashed Check Fee Configuration
- 17 • CU Printed Check Fee Config
- Order Fee Conf
- e Configuration
- Hold Config
- alysis Rules
- Configuration
- Business Days
- on Srvc Fees

Session 0 CU*BASE GOLD - Wrap Up Code Configuration

Wrap up code: Configure call type
 Configure primary subject for call

Navigation icons: ← → ↑ || 🖨️ 🔗 ⓘ ? @ (5975)

CU Pricing/Value Configuration

- 11 * Fee Income/Waiver/Refund Analys
- 12 • Service Charge Configuration
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Inquiry	Custom Menu	Loan Quoter	Main Menu
Phone Operator	Preferences	Rate Inquiry	Signoff

Call Type Configuration

Code	Call Type
001	Easy Call
002	Moderate Call
003	Difficult Call

Edit
 Delete
 View
 


Add Code



Primary Subject of Call Configuration

Code	Primary Subject of Call
INQ	Account Inquiry
LIST	List Print
STMT	Statement Copy Request
TEST	TEST
TRANS	Transfer

● Edit ● Delete ● View ↑ ↓

Add Code



General Configuration 1

Search for

My Menus

- 5300 Call Report Tools
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Menu option
 Shortcut

General System Configuration

- | | |
|--|--|
| <ul style="list-style-type: none"> 1 • New/Closed Reason Codes/Comments 2 • Member/Employee Type 3 • User-Defined Code Configuration 4 • Auto Transfer Frequency Config 5 • Branch Office Descriptions 6 • CU Check/Bank Definitions 7 • Time Card Parameter Config 8 • Misc. Posting Codes Config 9 • ATM/Supp Vault Location Config 10 • CU Hardware Configuration 11 • Direct Mail Group Configuration 12 • Safe Deposit Box Configuration 13 • Check Order Interface Config 14 • Bank Secrecy Act Monitoring Cfg | <ul style="list-style-type: none"> 16 • Shared Branch Config 17 • ACH Posting Controls 18 • Abnormal Activity Monitoring Cfg 19 • Configure Due Diligence Codes 20 • Define OTB Product Codes 21 • Define Decision/Approval Matrix 22 • 247 Lender Minimum Requirements 23 • Define Non-Member Teller Svcs 24 • Membership Designation Config 25 • Workflow Ctrls: Open Mbrs/Accts <li style="border: 2px solid red;">26 • Workflow Ctrls: Teller/Mbr Svc 27 • Restricted Nicknames Config 28 • Define Privacy Controls 29 • Red Flag Controls 30 • Effective Dating Controls |
|--|--|

Inquiry	Custom Menu	Loan Quoter	Main Menu
Phone Operator	Preferences	Rate Inquiry	Signoff

Teller and Member Service Workflow Controls

CHANGE


Teller Processing Controls

- Print teller audit reports when closing drawer
- Display warning (fraud alert) if other transaction(s) occurred within past (0=today only, or 1-9) calendar day(s)
 For transactions originated via: Teller posting (01) PIN-based ATM/debit (13) Phone Op (15) ARU/online banking (96)
- Auto-display the pop-up window for ID verification and account comments
- Auto-display warning window for wrong email address in Teller
- Default process code Funds in/serving primary member Funds in/serving another owner
- If serving a joint owner, print joint owner name in place of primary member name on receipt

Other Member Service Controls

- Auto-display warning window for wrong e-mail address in Inquiry Phone
- Print daily follow-ups report
- Auto-display member account comments window in Inquiry/Phone
- Auto-display delinquent loan account info window in Inquiry
- Auto-freeze all sub-accounts if member is deceased Freeze code Allow No DR No CR No transactions
- Purge stop payment records after months
- Print current balance on receipts

- Allow ACH distribution maintenance via Phone Op
 Phone operator wrap up Call type and purpose Call type only None

 Refer to online help for additional controls that may effect teller workflow and warning messages.

Teller/Inquiry/Phone Shared Controls

- Automatically toggle to account nicknames (Teller/Inquiry/Phone) Display cross sales shortcut fields
- Automatically toggle to credit card # (will override nickname) (Teller/Inquiry/Phone)
- Highlight base share accounts below par value
- Highlight share accounts with negative balance

View Privacy Controls

View BSA Configuration

View Check Holds Config



i Individual Account

SSN/TIN ***-**-8629
Birthdate Mar 05, 1953



Name ED MEMBER

Account # --- Name ID ME Corp ID 01

VIP-PLATINUM
member with
455 points!
(click for more info)

Contact Information Participation & Configuration Miscellaneous Information

Mother's maiden name:

Address 450 JERSEY RD

Opened Jan 18, 1965

My Other Accounts

Follow-Ups

Session 0 CU*BASE GOLD - Phone Operator Wrap Up

Need group Task Memo type

Call type

Primary subject for call

Verify

Comm

New A

Add C

Check

Name:

Sales

Log Cross Sales/Task

Save/Done

Navigation icons: back, forward, up, pause, print, link, info, help, search

(5962)

OTB/Cards

Tax File Inquiry

ARU/HB Transfers

Statements

Nicknames

Toggle Card #

- Average
- Bump CD Rate
- Check
- History
- Inquiry
- List
- Misc Rcpts
- Nicknames
- Payoff
- Stop
- Transfer
- Wire
- CC Inquiry

Scan e-Document

View e-Document

Log!


Navigation icons: back, forward, up, pause, print, link, info, help, search

(393) 3/29/16

Session 0 CU*BASE GOLD - Phone Operator Wrap Up

Need group Task Memo type

Call type 

Primary subject for call 

Log Cross Sales/Task

Save/Done



(5962)

Session 0 CU*BASE GOLD - Call Type Selection

Call Type	Description
001	Easy Call
002	Moderate Call
003	Difficult Call

● Select

Call Type	Description


● Select



(5978)

Need group Task Memo type

Call type 

Primary subject for call 

Log Cross Sales/Task

Save/Done



(5962)

Primary Subject	Description
INQ	Account Inquiry
LIST	List Print
STMT	Statement Copy Request
TEST	TEST
TRANS	Transfer

■ Select



(5979)

COLLECT A PARTIAL FEE IN AVAILABLE
BALANCE FOR SERVICE CHARGES

FEE WAIVERS FOR ACTIVE CREDIT CARDS
NOW STANDARDIZED



General Configuration 2

Search for

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Inquiry	Custom Menu	Loan Quoter	Main Menu
Phone Operator	Preferences	Rate Inquiry	Signoff

Minimum Balance Service Charge Fees and Waivers

ADD

Application type

Dividend application

Activate this service charge program

Generate notice event when posting to member

Fee Details

Transaction description

Service charge amount

Service charge G/L

Charge same account

If not, charge dividend application

If funds not available, use dividend application

Then

Then

Charge new accounts (same month as account opened)

Allow fee to take account below available balance

Post fee to frozen accounts

Allow fee to take account balance negative

Post partial fee

Update last transaction date for dormancy monitoring

Waive if member maintains min bal (MMBAL) of at least

Relationship Waivers

Honor waivers in Marketing Club configuration

Exclude membership designations

Waive if accounts present:

SH SD CD IR TX LN OC

Waive if present:

ATM card Debit card Credit card OTB savings acct OTB loan acct

Waive if enrolled in e-statements

Waive if below age or above age

Aggregate Balance Waivers

Waive if aggregate share balance is equal to or over

Include SH SD CD IR TX

Waive if aggregate loan balance is equal to or over

Include LN OC

Waive if combined aggregate balance is equal to or over

Include SH SD CD IR TX LN OC

Save/Done

Last maintained Mar 31, 2016 By *A ANNIKA DIERINGER



Minimum Balance Service Charge Fees and Waivers

ADD

Application type

Dividend application

Activate this service charge program

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Fee Details

Transaction description Service charge amount Service charge G/L

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Waive if combined aggregate balance is equal to or over

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Save/Done

Last maintained Mar 31, 2016 By *A ANNIKA DIERINGER



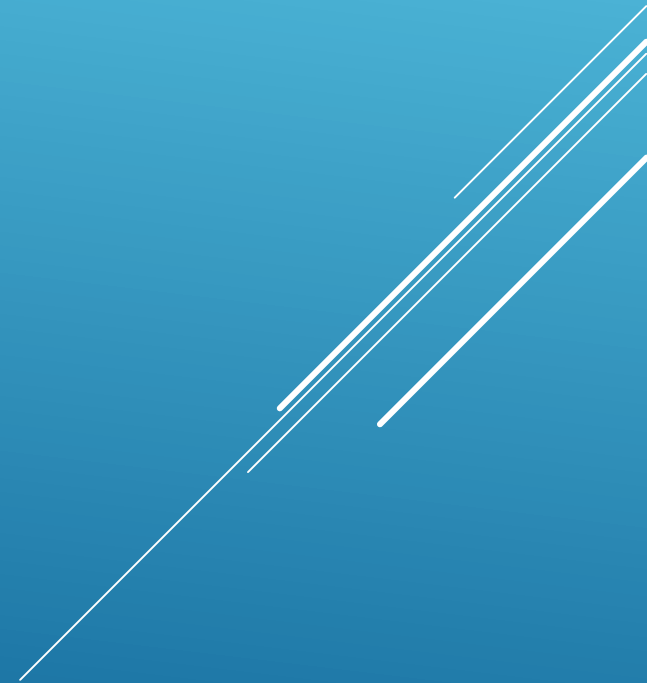
DASHBOARD STANDARDIZATION PHASE 4

FILE CHANGE FOR CERTIFICATE (CD) TYPES
EXPANSION

CHANGES TO AND SUNSET OF
TRANSACTION ORIGIN CODES

A decorative graphic consisting of several parallel white lines of varying lengths, slanted upwards from left to right, located in the bottom right corner of the slide.

ACCOUNTING/BACK OFFICE



NEW FEATURES FOR HANDLING TRANSACTIONS VIA DIRECT/MAIL POST



Member Service

Search for

My Menus

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Menu option
Shortcut

Member Service/Posting

- 1 • Teller Line Posting
- 2 • Direct/Mail Member Posting
- 3 • Member Acct Adjustment (Coded)
- 4 • Reverse Tran/Adjust Tir Drawer
- 5 • Member Transfers

Print Functions

- 6 • Print Miscellaneous CU Checks
- 7 • Reprint CU Checks
- 8 • Member Starter/Replacement Chks
- 9 • Print Member Transaction History
- 10 • Print Misc Member Account Forms
- 11 • Print Member Envelopes
- 12 • Print Member Certificate Form

Misc. Member Service/Processing

- 13 • Open/Maintain Memberships/Accts
- 14 • Close Memberships/Accounts
- 15 • Check/Draft Stop Payment
- 16 • Teller Drawer Control/Inquiry
- 17 • Teller/Vault Cash Transfer Inq
- 18 • Member Check Disbursement Inq
- 19 • Post Wire Transfer to Mbr Acct
- 20 • Work New/Closed Memberships
- 21 • Work Online Bankng Apps/Requests
- 22 • Member Personal Banker
- 23 • Work New/Closed Accounts
- 24 • Work with CTR Forms
- 25 • Work Pending Promise Deposits
- 26 • Member Skip-Pay Program Opt-in

Inquiry	Custom Menu	Loan Quoter	Main Menu
Phone Operator	Preferences	Rate Inquiry	Signoff

Mail/Direct Transaction Processing

Group: TEMPORARY

Branch
 Post code

Transaction date Mar 31, 2016

Batch Details

Allow negative balance

Records imported
 Records in error 0

Copies Print register
 Printer

Seq #	Susp/Act	Account #	Name	Transaction Type	Amount	Description	IRA
<input type="button" value="✕"/> 1	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="button" value="▼"/>	0.00	<input type="text"/>	<input type="button" value="🔍"/>
<input type="button" value="✕"/> 2	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="button" value="▼"/>	0.00	<input type="text"/>	<input type="button" value="🔍"/>
<input type="button" value="✕"/> 3	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="button" value="▼"/>	0.00	<input type="text"/>	<input type="button" value="🔍"/>
<input type="button" value="✕"/> 4	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="button" value="▼"/>	0.00	<input type="text"/>	<input type="button" value="🔍"/>
<input type="button" value="✕"/> 5	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="button" value="▼"/>	0.00	<input type="text"/>	<input type="button" value="🔍"/>
<input type="button" value="✕"/> 6	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="button" value="▼"/>	0.00	<input type="text"/>	<input type="button" value="🔍"/>
<input type="button" value="✕"/> 7	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="button" value="▼"/>	0.00	<input type="text"/>	<input type="button" value="🔍"/>
<input type="button" value="✕"/> 8	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="button" value="▼"/>	0.00	<input type="text"/>	<input type="button" value="🔍"/>
<input type="button" value="✕"/> 9	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="button" value="▼"/>	0.00	<input type="text"/>	<input type="button" value="🔍"/>
<input type="button" value="✕"/> 10	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="button" value="▼"/>	0.00	<input type="text"/>	<input type="button" value="🔍"/>
<input type="button" value="✕"/> 11	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="button" value="▼"/>	0.00	<input type="text"/>	<input type="button" value="🔍"/>
<input type="button" value="✕"/> 12	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="button" value="▼"/>	0.00	<input type="text"/>	<input type="button" value="🔍"/>
<input type="button" value="✕"/> 13	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="button" value="▼"/>	0.00	<input type="text"/>	<input type="button" value="🔍"/>
<input type="button" value="✕"/> 14	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="button" value="▼"/>	0.00	<input type="text"/>	<input type="button" value="🔍"/>
<input type="button" value="✕"/> 15	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="button" value="▼"/>	0.00	<input type="text"/>	<input type="button" value="🔍"/>
<input type="button" value="✕"/> 16	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="button" value="▼"/>	0.00	<input type="text"/>	<input type="button" value="🔍"/>

Deposit/payment 0.00
 Withdrawal 0.00
Total funds received 0.00

↑ ↓

Mail/Direct Transaction Processing

Group: TEMPORARY

Branch ■
 Post code ■

Transaction date Mar 31, 2016

Records imported
 Records in error 0

Copies 1 Print register
 Printer P1

Allow negative balance

Seq #	Susp/Act	Account #	Name	Transaction Type	Amount	Description	IRA
1	<input checked="" type="checkbox"/>				0.00		
2	<input checked="" type="checkbox"/>				0.00		
1	<input checked="" type="checkbox"/>						
1	<input checked="" type="checkbox"/>						
1	<input checked="" type="checkbox"/>						
1	<input checked="" type="checkbox"/>						
1	<input checked="" type="checkbox"/>						
1	<input checked="" type="checkbox"/>						
1	<input checked="" type="checkbox"/>						
1	<input checked="" type="checkbox"/>						
1	<input checked="" type="checkbox"/>						
1	<input checked="" type="checkbox"/>						
1	<input checked="" type="checkbox"/>						
15	<input checked="" type="checkbox"/>				0.00		
16	<input checked="" type="checkbox"/>				0.00		

Session 0 CU*BASE GOLD - Batch Details

Allow zero dollar transactions

Secondary transaction description to apply to all batch entries:

(5957)

Deposit/payment 0.00
 Withdrawal 0.00

 Total funds received 0.00

Post Inquiry Select Group Clear Group Import Sort Errors

UPGRADES TO CREDIT CARD BIN
FUNCTIONALITY

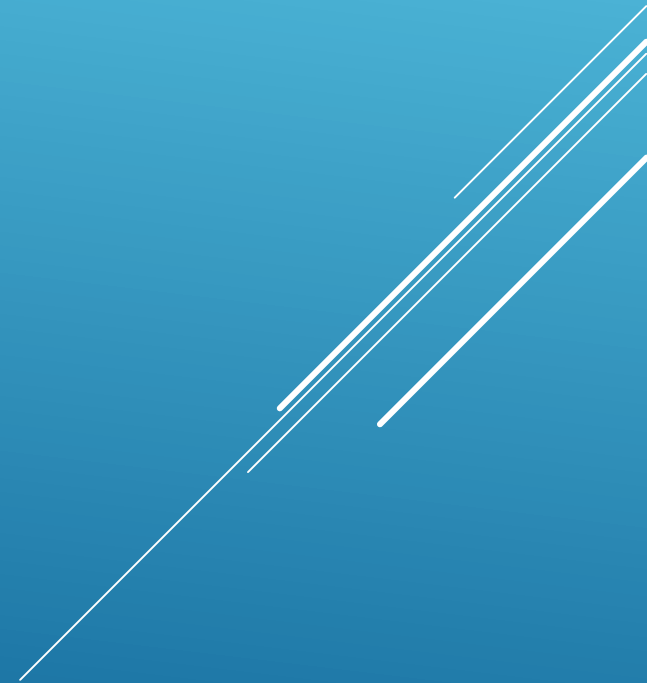
MASTERCARD INTRODUCES NEW BIN SERIES

A decorative graphic consisting of several parallel white lines of varying lengths, slanted upwards from left to right, located in the bottom right corner of the slide.

SELF PROCESSORS



START, END AND MONITOR YOUR
SUBSYSTEMS FROM ONE CONVENIENT
PLACE!



NEW OPER HELP





-Search-



- OPER: Credit Union Master Definition (CUMSTRPF) - Detail
- OPER: Cross-Reference File Maintenance (1)
- OPER: Cross-Reference File Maintenance (2)
- OPER: Updating Credit Union IDs
- OPER: Statement Format Configuration
- OPER: Statement Format Configuration: General Info
- OPER: Custom/Standard Loan Form Config (1)
- OPER: Custom/Standard Loan Form Config (2)
- OPER: Online Credit Bureau Configuration
- OPER: ARU/Online Banking Configuration**
- OPER: Daily File Backup Configuration
- OPER: Configure ACH Routing & Transit Numbers (1)
- OPER: Configure ACH Routing & Transit Numbers (2)

Home > Credit Union Configuration 1 (MNOP09) > OPER: ARU/Online Banking Configuration

OPER: ARU/Online Banking Configuration



[Click here to magnify](#)

Screen ID: UARU2-01 **Screen Title:** Audio Parameters **Panel Number:** 3852

[Have a question? Visit AnswerBook](#)

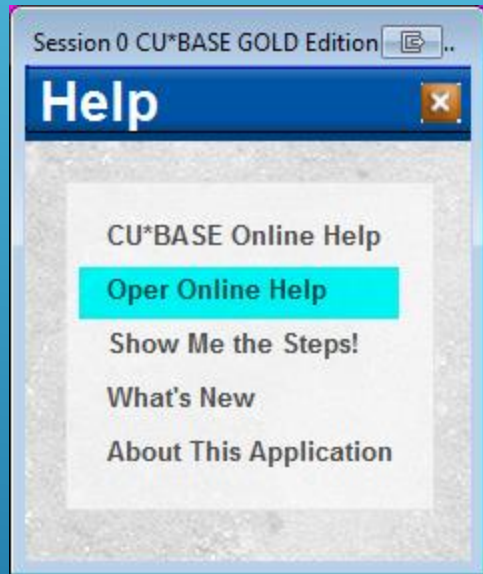
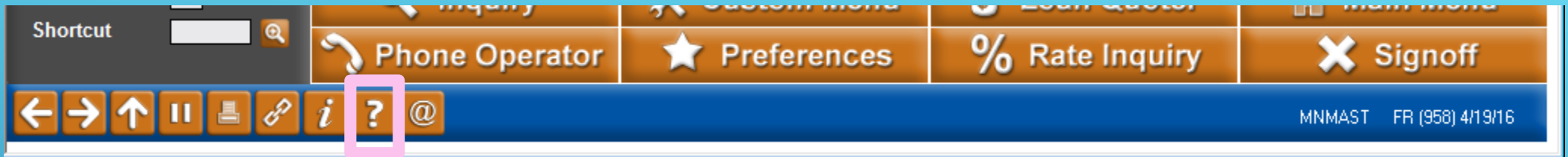
Access this screen via OPER > #10-Credit Union Configurations > #8 ARU/Online Banking Configuration. A view-only version of this screen can be accessed via **ARU/Online Banking Controls** on the Management Review of Key Configurations (MNMGMCM).

This screen contains the master parameters that control how online banking and audio response will behave for your members. Complete all fields (described below) as appropriate and use Enter to save.

- To update the savings, certificate and loan rates that are read to members in audio response, use [Rates](#) (F2).
- NOTE: Connectivity (F11) should be used only by a CU*BASE representative to control how your members are granted access to the audio banking/online banking servers. Do not change any settings in this window.

IMPORTANT: Online credit unions are only able to access a view-only version of this screen via the Management Configuration screen. If you would like any of these settings to be changed for your credit union, contact a CU*BASE Client Service Representative. Self-processing credit unions should also consult a Client Service Representative for advice before making changes to these settings. Remember that some features used in a service bureau environment are not





Shortcut

Phone Operator ★ Preferences % Rate Inquiry ✕ Signoff

← → ↑ || 🖨️ 🔗 **i** ? @ MNMAST [958] 4/19/16

Session 0 CU*BASE GOLD - ABC TEST CREDIT UNION - 10:29:24

File Edit Tools Help

Operations MNOP01 Search

<p>Operations Menus</p> <ul style="list-style-type: none"> 1 Back Office Products : Rec/Post 2 Daily Processing 3 Monthly Processing 4 Annual/Tax Processing 5 File Maintenance/Purge Proc 6 Statement Processing 7 On-Demand Processing 8 CPI / Misc Insurance Processing 	<p>Special iSeries Options</p> <ul style="list-style-type: none"> 16 iSeries System Tools #1 17 iSeries System Tools #2 18 Defense MD Tools
<p>Special Processing</p> <ul style="list-style-type: none"> 10 Credit Union Configurations 1 11 CU*BASE Conversion Tools 	<p>Workstation Functions</p> <ul style="list-style-type: none"> 26 Change Employee ID Password 27 Change User Name/Login Password 28 Activate Auto Security 29 Deactivate Auto Security

Menu option Shortcut

Inquiry Go to CU*BASE
 Phone Operator Operations Home
 Custom Menu Signoff

CU*BASE operator edition

← → ↑ || 🖨️ 🔗 **i** ? @ (5766) 4/19/16

Annual/Tax Processing
 Back Office Products: Rec/Post
 BancVue Processing
 Conversion Tools
 CPI Insurance Processing: Crea
 CPI Insurance Processing: Rece
 Credit Union Configuration 1
 Credit Union Configurations 2
 Bill Pay Processing
 CU* Subsystem Switches
 Daily Processing
 Electronic Banking Switch Cont
 File Maintenance/Purge Process
 Indirect Lending Subsystem Swi
 Instant Issue Switch Control
 Off Trial Balance (OTB) Paymen
 Off Trial Balance (OTB) Proces
 Offline ATM/Debit Card Proc.
 Offline/Batch FIS Credit Card
 On-Demand Processing
 Online Switch Control
 Operations (Main Menu)
 iSeries System Tools #1
 iSeries System Tools #2
 ISO COOP Subsystem Switch
 ISO Elan Subsystem Switch
 ISO Fiserv Subsystem Switch
 ISO FIS Subsystem Switch
 ISO Master

DON'T FORGET!

Product:	Version #:	To be released to:	On date:
CU*BASE® GOLD	16.05	Online CUs	May 15, 2016
		Site-Four	May 15, 2016
		Self-Processors	June 6-7, 2016

Updated booklets will be posted on our website no later than:

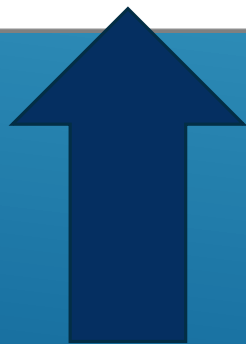
May 13, 2016

This release includes changes to key database tables (files). **You must update your automated Queries** prior to their next scheduled run date!

See the separate Database Changes announcement for instructions.

Key to the symbols:

- ✓ You'll see it immediately
- ✍ You'll need to activate it
- 👤 You'll need to work with a CSR to set it up
- 💰 There may be related fees; contact a CSR



QUESTIONS?



THANKS FOR ATTENDING!

