Software Upgrade

Product:	Version #:	To be released to:	On date:
CU*BASE® GOLD	17.12	Online CUs	**December 3, 2017**
		Site-Four	**December 3, 2017**
		Self-Processors	**December 11-12, 2017**

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

December 1, 2017

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

INCLUDED IN THIS RELEASE

Accounting/Back Office

✅ IRA and HSA Contribution Limits Now Flooded by Age-Based Formula

Learn more: IRA Processing, Health Savings Accounts (HSAs), and online help.

As per usual, we will flood the adjusted contribution limits when we build the new year's IRA and HSA balance records. This year-end, however, we will also be adding any catch-up contributions if the member meets the age criteria specified by the IRS. This means that you will not have to manually update these accounts yourself!

Defaults will be set to a catch-up contribution amount of $1,000, to apply to members aged 50 and above for Traditional and Roth IRA plans, and age 55 and above for HSAs (single/family). These new limits will be flooded to your member balance files on January 1, 2018, when the new tax year begins. (No changes will be made to balance files for the 2017 tax year.)

> IMPORTANT: This change currently will NOT affect brand-new balance file records you may create during 2018 for members opening their first IRA or HSA account. Those balance file records will be set up with the default contribution limits but will not include the catch-up amount automatically. If the member wants to make catch-up contributions during the 2018 tax year, you'll need to manually adjust their contribution limit. Then during next year's year-end cycle, the system will take over adjusting the limit to include the catch-up for eligible members. *(We do have a future project planned to include this age calculation when opening new accounts; stay tuned for details later next year.)*

Special note to Self-Processing Credit Unions: To expedite your EOY/BOY processing, new menu options have been created that will allow your credit union to update the IRA and HSA limits for next year, ahead of time, without impacting the current limits that exist in **Tool #414 *IRA Plan Type Activation*** and **Tool #811 *Set HSA Annual Deposit Limits***. In order to flood the information to your IRA and HSA configurations, the limit updates **must be completed before BOY processing** using menu MNOP05, option #8 *Set IRA & HSA Limits (Next Year)*, and entering 2018 as the tax year.

Run Budget Projections on Your Investment Assets and OTB Products

Learn more: Budgeting with CU*BASE

CU*BASE budgeting tools continue to evolve! New features being added with this release:

- We've opened up the projections feature so that you can link any asset or liability GL to its corresponding income or expense GL. You must still tie a *single* asset/liability GL to a *single* income/expense account. This will allow you to use the projection tools to project balances on things like investment assets, OTB products, etc., and use the modeling tools to calculate the income/expense amounts for your budget based on those projections.
- When running balance projections on any asset or liability, there will now be an additional step that will allow you to allocate the budgeted total across all of your branches by indicating the pro-rated percentage for each branch. This will be especially helpful for new GL accounts or ones that don't have recent history on all branches.

Remember that the budgeting tools are an ongoing part of our Active Beta series, which means your credit union can play an active role in helping us verify, refine and evolve these tools. And if you are thinking about setting up your first budget in CU*BASE, we can help! Contact Keegan Daniel, VP of Professional Services for Earnings Edge and ask about special consulting services (https://store.cuanswers.com/product/budgeting-with-cubase/).

Last Ten Account Lookup Added for Updating Uncollected Funds

Learn more: online help.

Now when you are updating uncollected funds using **Tool #919 *Update Uncollected Funds Information*** you will now be able to use the "Last Ten lookup" to easily find the last ten accounts you accessed. We have been adding this handy feature to many screens in CU*BASE, and now you will find it on this screen as well. *This enhancement was implemented as the result of an idea submitted by Members Source Credit Union.*
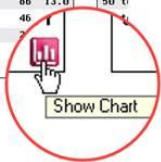
Marketing/CEO

☑ CU*BASE Graphs are Changing with the 17.12 Release

Learn more: online help.

For years we have used a special software to create graphs on the fly on many CU*BASE screens and via PDF downloads. This software is what drives the on-screen graph you get when you click the ☐ button on a dashboard or other analysis feature.

CU*Answers and the vendor who licenses this software have recently decided to part ways. The vendor's terms changed, and we could not renew our development license agreement going forward, which means we technically cannot support our existing graphs nor add any new ones. **Therefore, we have chosen to temporarily remove all on-screen graphs from CU*BASE with the 17.12 release.**

Out of approximately 11,000 GOLD panels, we had charts on about 60 of them. So while graphs were not a significant part of our overall offering, we know that you might be counting on a particular favorite graph for your next board meeting or presentation. Therefore, **we have secured a relationship with a new vendor and will start the process of regenerating new graphs** during the first quarter of the 2018 calendar year.

This project, which will be driven by the Asterisk Intelligence team, will likely involve a series of special releases to push out small batches of graphs, until we have replaced the ones you use the most. We're excited to have the AI team join with the GOLD developers in rethinking all of the graphs going forward so that they align with our new data analysis approaches.

Q: Can I still get PDFs of the data?
A: Yes. The ☐ PDF export feature will still work; however, the output will include only the data, not the associated graphical charts, as these were built by the same software as the on-screen graphs. (Learn more about PDF exports here.)

Q: What about Excel downloads?
A: This will not affect the graphs that you can get by using the ☐ button to download data directly to Excel. In that case the Excel graphing tools are used to produce the graphs, and there are no licensing issues there.

Q: Can I have a say in which graphs get replaced first?
A: Yes! If you have ideas about which graphs are most important to you, or even ideas about better ways to present the data on the graphs, please reach out to the AI team at AI@cuanswers.com so we can focus on your favorites as a priority. We appreciate your input!

☑ Exclude Members with Written-Off Loans from the Relationship Analysis

Learn more: online help.

The Relationship Analysis (Tool #752) allows the most flexibility to define age groups, but since its results include members with written-off loans, it can be challenging to use for direct communications to members via Member Connect *(since you don't want to accidentally reach out to a member with current write-offs)*. Now at the request of an *Idea Form from Metrum Credit Union* we have added an *Include written off loans* checkbox at the top of the dashboard. Uncheck this box and you can use this dashboard to market to members to your heart's content!

☑ Open Date Toggle Added to Package Loans for Sale

Learn more: online help.

The Package Loans to be Sold feature (Tool 574) can be used to group a batch of loans for participation lending or for credit union analysis. Now on the second dashboard screen use the *Toggle* button above Account to toggle the first

column to show the open date of the loan instead of the account number and suffix. The credit union that requested this enhancement has different review processes based on the origination of the loan.

Auditing

☑ Print Envelope for Closed Members at the Click of a Button

Learn more: online help.

Now your auditors can send a letter to members that close memberships at your credit union. *Thanks to an Idea Form submitted by Materion Credit Union,* you can now easily print an envelope for a closed member using the handy Print Envelope button – just like you can do with open members. You will see this new feature on the Closed Membership screen accessed via Inquiry and then the *View Closed Members* button.

Database Administrator

☑ Query Dividend Configuration Information in a Table Format (Four New Views!)

New with this release we are introducing four new table views that allow you to Query savings and checking dividend information and their related Automated Non-Return and Debit Card Round Up configurations. The new views include: DVACTSETQ (DIVAPL configuration), ANRBALSETQ (ANR limit configuration), ANRLVLSETQ (ANR level configuration), and DBTCRDRNDQ (Debit card roundup information). Some but not all of this is currently available via **Tool #689** *Print Share Dividend Appl Config Reports*, but these new views add information previously only available in the SYSCTL file.

TIP: You can see that a table is a view (a combination of tables) if the "View" column is checked **Tool #332** *Database Search Assistant*.

☑ External Data Warehouse (DEX) Configuration Easily Viewable in This New Tool

Learn more: online help.

Our DEX (Data EXchange) service handles periodic downloads from CU*BASE database tables for credit unions who have an external data warehouse. With this release, **Tool #1660** *View DEX Download Configuration* gives those database administrators more transparency into your credit union's custom DEX data feeds. You'll have easy access to a central list of current data tables included in your custom DEX for reporting, auditing, or making decisions on tables to add or remove from the DEX package. This enhancement is just one of many tools Asterisk Intelligence is developing in support of database administrators, users of external data warehouses, and technical support staff at credit unions in the network.

Between Releases (Member Facing)

In November we implemented some minor enhancements to **It's Me 247** Desktop and Mobile. *These enhancements were implemented on November 16 and 17, 2017, with some minor modifications on November 29th.*

☑ More Bill Pay History Available for Members

Learn more: It's Me 247 Bill Pay (Payveris)Product Overview and User Guide

Members using **It's Me 247** Bill Pay (Powered by Payveris) will now see up to 18 months of bill pay history online, the same as what your employees can see via CU*BASE.

☑ Notification for Check Payment Delivery Removed

Members using **It's Me 247** Bill Pay (Powered by Payveris) will no longer have the option to receive a notification when a check payment is delivered. The delivery date previously shown was not linked directly to the post office, causing confusion for members.

☑ OTB Detail Now Available in Mobile

If you show OTB detail history in **It's Me 247**, members will now also see it in Mobile Web Banking.

☑ Added Disclaimer About IRA/HSA Deposits to the Transfer Wizard

This enhancement was implemented from an Idea Form.

Wording members see when making a transfer was also enhanced. When transfer contributions are made to IRA or HSA accounts in online banking, the system posts them as current-year contributions.

Typically, that is what a member wants, but during the first few months of the year members might want to post something to the prior tax year before April 15.

We received a request to add a general disclaimer to explain how these normally post, so that members could stop and call the credit union if they wanted to log a prior-year contribution.

NOTE: If the account you are depositing to is an IRA or HSA account, the deposit will be logged as a current year contribution for tax purposes. If you would prefer it to be logged as a prior-year contribution, please contact us for assistance after completing the transfer.

Since **It's Me 247** is not able to determine whether the transfer is to an IRA or HSA account without significant programming changes, it was necessary to create a general-purpose message that appears on all transfers.

NOTE: Based on early feedback from CUs, the content and placement of this message has been adjusted since the change was originally implemented, to add clarity for members. Remember that when members call and ask you to log their transfer as a prior-year contribution, you'll use **Tool #918** *Update Trans Desc & IRA/HSA Post Codes* to adjust the IRA/HSA posting code.

☑ Clearer Messages When Processing Skip-Pays

Learn more: [Skip Payment for Consumer Loans](#)

Depending on the configurations that individual members have set up for their loans, they may see the following messages if they choose to skip a payment. Below are the updates to the skip-pay messages.

ACH Message:

Before	After
We see that you have an ACH distribution set up to deposit to this loan account. The next distribution will still process normally. Contact the credit union to make any adjustments to this automated payment method.	We see that you already have an incoming payroll distribution or other automated deposit set up to make payments on this loan account. The next distribution will still process normally, unless you contact us. Please contact the credit union a few business days prior to your due date and ask us to adjust your ACH distribution record.

Payroll Message:

Before	After
We see that you have an payroll distribution set up to deposit to this loan account. The next distribution will still process normally. Contact the credit union to make any adjustments to this automated payment method.	We see that you already have a payroll distribution set up to make a payment on this loan account. The next distribution will still process normally unless you contact us. Please contact the credit union a few days before your next paycheck and ask us to make adjustments to your payroll distribution record.

AFT Will Adjust Message:

Before	After
We see that you have an automatic transfer set up to make payments on this loan account. The AFT record will automatically adjust to skip this payment.	We see that you have an automatic transfer set up to make payments on this loan account. Don't worry, the system will automatically adjust so that this transfer will be skipped. After that, automated transfers will resume for your next regularly scheduled payment.

AFT Will Not Adjust Message:

Before	After
We see that you have an automatic transfer set up to make payments on this loan account. The next transfer will still process normally. Contact the credit union to adjust your AFT record.	We see that you already have an automatic transfer set up to make payments on this loan account. The next transfer will still process normally, unless you contact us. To make sure that payment transfer doesn't happen, please contact the credit union a few days prior to when that transfer normally occurs and ask us to adjust your AFT record.

END