Release Summary and Information

Product	Release Date	Released to the Following
CU*BASE® GOLD *and* CBX® **Version #** **25.05**	**May 18, 2025**	• Online Credit Unions • Self-Processors • Site-Four Credit Unions

| Documentation Updates:

 Updated resource guides and online help topics will be posted on our website no later than:

 Friday, May 16, 2025 | Additional Resources:

 [Database Changes](#)
 [Tool Changes](#)
 [Register for Release Training](#)

 Available Soon:

 Release Training Video
 Resources Companion Guide | 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. |

This release includes changes to key database tables (files). **You must update your automated Queries** before their next scheduled run date! See the separate Database Changes announcement for instructions.

Included in this Release

Revised: April 30, 2025

Top Enhancements

✓ Lending Forms Now Supported by CU*Forms with Access from CU*BASE/CBX

*Learn more in CU*Forms and online help*

CU*Forms is more convenient than ever! Now you can use this popular new forms generation tool to replace the loan form printing process. You can also create new FormFLOW for your lenders to use to make managing your electronic document process easy.

Even more exciting, now you can access FormFLOW directly from frequently used CU*BASE or CBX!

Member Service

✎ Create an "Edit" Function in Member Connect That Doesn't Require a File Name

Learn more: online help

Make changes to your Member Connect messages in a snap! We're rolling out a new tool that streamlines the process and saves time for your credit union staff. You can now easily make changes to your messages with **Tool #1058** *Member Connect Message Maintenance*! Sending your Member Connect messages will still be done the same way as always, this new tool will simply help you adjust your correspondence on the fly!

✓ Reassign Individual Follow-Ups from the Work with Tracker Follow-ups Screen

Learn more: How to Work Member Follow-Ups and online help

Thank you SLO Credit Union for the Idea Form!

Now, you can re-assign individual tracker follow-ups to another employee ID directly from **Tool #5** *Work with Member Follow-Ups*. This new option is similar to **Tool #1035** *Reassign or Close Tracker Follow-Ups*, but instead of reassigning a batch of trackers, you will be able to reassign a single tracker. This ability will come in handy especially if you accidentally assign a tracker to the wrong employee ID.

Back Office/Accounting

☑ Block List for ITM Services

Learn more: online help

Currently ITMs allow members to see all sub accounts on a membership. This release introduces an enhancement from a new block list to prevent members from using ITM services, thereby closing this loophole. Both supported ITM integrations (Hyosung and NCR, plus any future ones we might build) have been changed to look at this list before allowing a member to proceed with ITM options.

NOTE: When an ITM is offline with CBX, it may revert to acting like an ATM, at which point this block list will no longer apply. However, there is a separate function within ATM/Debit card setup that allows your credit union to block members from using various ATM services at the individual card level if they wish.

🖉 ITMs Now Allow Loan Payments Other Than Scheduled Payment

Learn more: online help

Credit Unions with integrated ITMs now have more power to control their check payment features. Choose the level of liability you're willing to take with check payments. Support over payment, underpayment (partial pays), and decide if you should include line of credits or credit cards. Activate these settings in **Tool #158** *ATM/Supplemental Vault Location Config*.

🖉 Change Default Value of Fee Code for New Safe Deposit Boxes

Never miss out on revenue opportunities with your Safe Deposit Boxes! This enhancement updates the functionality of **Tool #912** *Update Safe Deposit Box Information* so that your rental fees are easier to manage and view. This enhancement will also help ensure that your credit union isn't mistakenly renting a Safe Deposit Box for free.

☑ Enhancement to Max Earning Sweep Configuration

Learn more: online help

This enhancement was the result of an idea form from TBA Credit Union.

As the name implies, Max Earnings helps businesses maximize dividends on their daily operational accounts via daily sweeps to a higher-earning money market or other credit union investment savings account. Money can be transferred daily between a designated "operating" account and a designated "investment" account at end of day and beginning of day. With this release, we have added a new balance transfer amount to **Tool #1096 *Max Earnings Daily Sweep Configuration***.

☑ View Mailing Status of Your Sage Direct Mortgage Statements

Learn more: online help

If your statement printing vendor is Sage Direct, you can now check on the status of your mortgage statements from the Member Statement Audit screen accessed within Member Inquiry (*Member Inquiry > Statements > Audit Inquiry*). Mortgage statements will be identified by the letter "G" in the Statement Type column.

☑ Track ACH On-Demand Posting with a New EOD Report

We've added a new ACH On-Demand Posting report (LACHDMD) that will run during end-of-day processing and archive to CU*Spy. This report, which mirrors the canned query information displayed in **Tool #*1925 ACH Deposits Posted Early (ACHDTL)***, will give you a historical record of ACH On-Demand transactions.

The new ACH On-Demand Posting report will be helpful for tracking your historical balancing efforts and can be used for proof when an auditor asks how you balanced your ACH on a prior day.

☑ Enhancements on GL History Search Screen

Learn more: online help
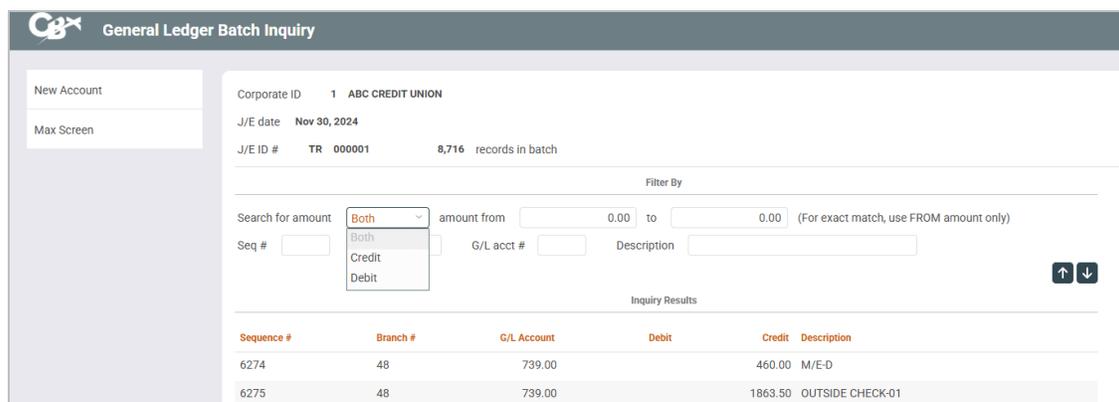
With this release, many enhancements have been made to the G/L History Search screen to make it easier to find certain entries. Here are some of the changes!

- Use the *Search for amount* to search for debits, credits, or both. The "Both" option searches both credits and debits for the selected amount range. The "Both" option was also added to the batch search.

- See expected results when searching by both Description and Branch, or amount range and description.

- Added a new single select lookup to the Branch filter.

Lending

📝 Add Option to Loan Category to Prevent Loan Payoff From OLB

Learn more: 1Click Loans, 1Click Overview help topic, and [online help](#)

You now have the option to prevent members from paying down certain loans in online banking to a zero balance. This feature, easily activated with **Tool #458** *Loan Category Configuration*, will ensure that your credit union has items such as daily interest or escrow accounts settled before the account is taken to a zero balance. When this feature is activated, a member attempting to pay a loan down to zero balance in online banking will see a message that instructs them to contact the credit union if they want to pay off the loan. Here is an example of what a member would see when trying to pay certain loans down to a zero balance:

> ❌ We are sorry, but there are special procedures we need to follow if you are paying this loan completely to zero. Please contact the credit union, and we will be happy to help you pay off your loan.

☑ Enhancements To Mini-Contracts When Intro Rates Expire

Learn more: Variable Rate Loans and [online help](#)

With this enhancement, when the introductory period ends, the code will change from the update variable rate code (intro rate) to the mini-contract code. This initial change will apply the rate attached to the mini-contract code ignoring the per change caps in the mini contract itself. After that initial change, it will obey the per change caps for all future changes.

> **Example:**
>
> Prime is currently 7.50%
>
> Current rate on the loan with the introductory rate = 2.50%
>
> Member qualifies for an overall rate of Prime + 1%
>
> Rate change happens after the intro period expires, moving the rate to 8.50% (Prime + 1%)
>
> ***Ignoring all per change caps for that first initial change***

☑ PMI and Property Tax Information for 1098 Tax Forms Now Automatically Populated During EOY Processing

Learn more: [online help](#)

This new automated routine during year-end processing will take the amounts from the member escrow account attached to the loan, take the sum of payments using the insurance payment/tax payment code, and automatically add them to the tax reporting file for use in their respective boxes on the 1098 form. Note that any manual adjustments to PMI or tax disbursements will still need to be adjusted in the member tax file using **Tool #899** *Update IRS Tax Information*.

☑ Populate Loan Data to HMDA Database Tool More Easily!

Learn more: HDMA Downloads and [online help](#)

The HMDA database tool accessed via either **Tool #1090** *HMDA Database* or **Tool #51** *Miscellaneous Loan Maintenance* is enhanced to populate on-demand about twenty specific loan data points (such as loan amount, age, credit score and collateral address) that already exists in CU*BASE. This information will refresh each time that you select the new *Prefill* button within the tool (but be careful, as it will

overwrite anything manually entered). This new process will eliminate duplicate entry of data and will ensure that the most recent information from CU*BASE applies.

EFT

Retailer Groups for Credit Card Cash Back Now Available!

Learn more: online help

We are excited for this one! In another update to the Credit Card Cash Back program, you can now offer cash back rewards for members for using specific retailers. Much like the merchant categories, these retailer groups can be configured and then added to cash back reward programs via Tool #1550. Members enrolled in the program using these retailers will earn extra cash back; this is a great opportunity to embrace cooperative principles and reward both members and community businesses.

Note that as these processes rely on precise match from the transaction files, your credit union may want to plan a period of configuration and staff testing before launching any community retailer programs.

Retailer Groups for Card Activity Rebates Now Available

Learn more: online help

Also available are card activity rebates earned via retailer groups! Carefully configure your retailer groups, then visit **Tool #1320 *Card Activity Rebates Configuration*** to configure the groups and rates for member rebates. The Card Activity Rebate Summary report will now also display the retailer group transactions eligible for the rebates.

Dual Embossing for DBA Memberships (MI Type) for Credit and Debit Cards

Learn more: online help

*Thank you to our partners at CU*South for their contributions to this enhancement*

This enhancement introduces the ability to dual emboss credit and debit cards for individual memberships (MI). Designed for DBA accounts, configuring these options in the vendor and credit union configuration allows for either organization (MO type) only dual emboss, or both MO and MI memberships. When activated, the card order screen will show an option to Dual Emboss; selecting this option allows for a Line 1 business name and a Line 2 personal name. Your small business members will love this update!

New Configuration to Control "Order Card" Option for ATM/Debit Card Creation

Learn more: online help

This much requested new configuration is small but mighty and is sure to make staff working with instant issue have a smile; now in the ATM and debit BIN configuration options is a flag that controls whether the "Order Card" flag is defaulted on card orders. Changing the configuration default to "Order Card" from checked unchecked will save a step when ordering your member's instant issue card!

Database Analyst

☑ New Fields Available in Database View Tables for Use in Report Builder

Learn more: online help

We've made updates to several view tables for use in Report Builder. In both MBRNCLACQ (closed accounts on closed memberships) and MBRACLOSAQ (closed accounts on open memberships) we've added,

- Closed Sequence Number for the *account* (ACLSEQ in ACHIST1-6)
- Opened by Emp ID (MSROPN in ACHIST1-4, EMPLID in ACHIST5-6)
- Closed by Emp ID (MSRCLO in ACHIST1-6)
- LNCATG (ACHIST5-6), DIVAPL (ACHIST1-2, 4), CDTYPE (ACHIST3)

In table MBRNCLACQ only, we've also added field Closed Sequence Number for the *membership* (MCLSEQ from MSHIST).

Misc. and Previously Released

☑ New Save/Done Button for Payment Protection and Misc. Coverages Screen

Learn more: online help

Now when using **Tool #20** *Update Account Information*, the *Payment Protection and Misc. Coverages* screen now features a handy **Save/Done** button to use when finished with entering the necessary information.

☑ Screen Clarification in Tool #31 to Indicate Xtend Shared Branching Member

Learn more: online help

When accessing **Tool #31** *Reverse a Transaction*, the checkbox that indicates a shared branching member will now have the clarification *Xtend Shared Branch.* Note that the functionality hasn't changed, only the on-screen clarity of this option.

☑ Changes to Underlying API Structure for Scheduled OLB Payments

Learn more: online help

With this release, we updated the infrastructure behind the scenes when creating AFT/CFT records from Online Banking. There should be little visible changes to your members, and the overall process to create AFT/CFT transactions has not changed from a UI perspective.

End