

Release Information

Product	Release Date
CBX®	July 14, 2026
Released to the Following:	Keys to the Symbols:
• Online Credit Unions • Site-Four Credit Unions • Self-Processing Credit Unions	☒ 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.

Notes for This Release

All projects will be available immediately, however, review the projects that will require activation or interaction with a CUSO representative.

Included in This Release

Enhancements to Interest Only Loans

Project Number: 63501

This release will add new configurable options for interest-only loans, as well as corrections to certain behaviors for these loan types.

- This enhancement will not touch any historical data. This will only impact new data and new transactions going forward (on your existing portfolio and any new loans).
- For your interest-only loan portfolio to benefit from this project, we recommend having interest in first place in your payment matrix, both at the category and individual loan level. If you do not have interest in first place, you will see no change in how your interest-only loan portfolio performs today.
- Interested in having your matrix updated both at the loan and category levels? Please contact us at lendervp@cuanswers.com.

Partial pay & due date determination calculations

(Only applicable with matrix update)

- The enhancement will prevent partial payment calculation errors and correct due date determinations on interest-only loans with partial payments.

Delinquency calculations

Will process correctly up until second payment calc date if matrix is updated; if not updated, delinquency calculations will remain as they are today on your portfolio.

- Delinquency calculations will be processed correctly as long as the loan has not hit the second payment calculation date while being delinquent.

- If the loan passes the second payment calculation date while delinquent, we recommend that your credit union manually monitor and adjust those loans as needed.
- To help catch delinquent interest-only loans that may have passed the second payment calculation date, we recommend to start monitoring these loan types at 30 days delinquent.

Direct how additional funds are applied to non-delinquent interest only loans

(Available without matrix update)

- You are now able to direct how additional funds are applied to non-delinquent interest only loans before the due date – either automatically to principal or follow the matrix (in the second screen in the loan category configuration).



Optional End-of-Day Payment Changes for Interest Only Loan

Project Number: 63501

*Managed by CU*Answers, please contact us to update this on your behalf if you would like (available without matrix update).*

- Today, all interest-only loan payment changes happen at beginning of day.
- This enhancement will be giving your credit union the option to move payment changes to end of day instead of beginning of day, meaning on the day of the change, the member would still see the old payment amount all the way until the end of the day.
- This change would impact all your interest-only loan categories.



“What’s New” Button and Indicator in CBX

Project Number: 68115

With this release we have added a “What’s New” button to the bottom navigation of CBX and an orange/red indicator.



This indicator will show whenever a new version of CBX is deployed (triggered on a version # change). When you click the button you will be directed to the CBX [What’s New](#) help topic to learn more about the changes in the recent release. Once you click the icon, the indicator goes away until the CBX version # changes again. The indicator is controlled by user ID.

Database Changes

Attention Database Administrators: With each new release, new database tables/fields, or changes to existing tables/fields may be implemented. **There are no database updates in this release.**

Tool Changes

Attention Security Administrators: With each new release, new tools or changes to existing tools may be implemented. **There are no tool updates in this release.**

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