



CBX[®] MANUAL MERGER GUIDE

Provided by CU*Answers

CU*Answers
makes
credit unions
GO!

Guaranteeing the Difference for Your Merger

As part of this commitment, CU*Answers will assist any CBX credit union with an incoming merger opportunity. No matter the size, CU*Answers is here to assist.

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[Look inside for details!](#)

Your CBX Manual Merger

Introduction

A manual merger can be your best approach to the new merger opportunity for the credit union. This guide reviews various data and third-party elements to assist you in your prep and processing throughout the merger. We will work with your team to provide expertise and ensure you have a successful manual merger.



**Don't have the expertise?
CU*Answers does!**

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Products

During a manual merger, your team will need to review what data is available to them and determine if any new products will be added for the merging members. If any new products are needed, the credit union can contact the Conversion team for questions on creating the necessary products. Remember to review any Truth-in-Savings agreements on shares, drafts, and CDs to determine any disclosures (or redisclosures) needed. For lending, remember to review any Truth-in-Lending agreements to determine configuration setup and any disclosures (or redisclosures) needed.



Data

Your team will also need to review the data that is available and determine what data can be imported into CBX, flooded, etc. Below are a number of items to consider as it relates to data for a manual merger.

- Membership Data – CBX has an import tool for new prospective members where, if available, your credit union could upload 13 fields of data. These fields include items like SSN, first name, last name, address fields, etc. that are used when opening a membership. Refer to our Importing a List of Prospective Member Names booklet for more information.
- Your credit union may have access to other data elements for membership opening, joint owners, and other fields that can be entered during the manual opening of the membership and subaccounts needed. Please see our addendum at the end of the document 'Data Items for Consideration'.
 - There are two data considerations that impact other decisions. We strongly recommend the credit union prefix account numbers and assign a separate branch for members. This will help with several items, including workflow defaults below.
- When your credit union goes through the membership opening process, you have the option to select defaults by branch that can assist the process. Potential defaults by branch include reason code and dept/sponsor number. You can also bypass certain workflow options like running a credit report, Qualifile, or opting in/out for Reg E. These options can be found in Tool 1004, Workflow Controls: Open Mbrships/Accts.
- There are more options where the credit union can flood certain fields in CBX using Tool 1210, Self-Directed Data Floods. This allows for floods including freezes, mail codes, estate enrollment and more. Please see the Self-Directed Data Floods booklet on our CU*Answers reference page for more information.
- Dormancy Considerations – When the credit union loads balances to fund merger accounts, it will populate a last transaction date. This will start their dormancy tracking where they might have previously been dormant. Prior dormant manual merger accounts will need to be tracked manually. This is a good opportunity to clean up any dormant accounts prior to the merger.
- Tool 7950 – Custom Maintenance Tool – We have a tool that can be provided for temporary use where the staff can perform limited maintenance on merger member accounts without triggering an email/online banking notification to the member. Contact the Conversion Team to request this tool no less than 30 days prior to needed usage date.
- Its Me 247 enrollment – There are two configuration options for a first time user in Tool 569; Method A where a default, temporary password is set for the member to log in for the first time or Method B where a text or email is sent to the member with a code to log in for the first time. We highly recommend using Method B for your credit union otherwise members will need to call for default password resets to use online banking.
- Credit Reporting Loan Purpose Codes – It is important to understand what the old core will be doing for credit reporting in regards to bureau tradelines. Are they are moving the loans to a \$0 balance and using the correct comment code to essentially transfer the tradeline? To keep the tradelines as clean as possible, it is imperative to select correct purpose codes when adding merger loans. The CBX purpose code drives credit reporting with the stored credit reporting type code. Merger loans should report post-merger with the same credit reporting codes being used pre-merger.

General Ledgers

- The credit union will need to move the GL balances from the merging credit union into your GLs. We will provide a GL Conversion Spreadsheet where the credit union can list the merging credit union GLs in a column and then another column to list the existing or new GL at the surviving credit union.
- Loading the balances consists of a single journal entry of the GLs at time of merger. Please note the branch number being used for the entry if the merging credit union branch number should be used. After the GL balances are loaded and a beginning of day is ran, your member trial balance (LGLACT) may be out of balance and need reallocation. This is a typical task for the credit union once the member balances are in the new branch(es).

Fees

While the credit union may not adopt any fees from the merging credit union, there may be surviving credit union fees to review. Will merged members be subject to fee charged under the surviving credit union? If not, a marketing club may be used for applicable fee waivers. Please see our Marketing Club Configuration document on the CU*Answers reference page for more information on what fees can be waived using marketing clubs.

Other Considerations

- Marketing Club – Will the merging members needs to be added to any existing marketing clubs under the surviving credit union? Will the merging members need to be added to a new club to waive any fees under the surviving credit union? More information on marketing club options can be found in our Marketing Club booklet at <https://www.cuanswers.com/wp-content/uploads/CUBASEMarketingClubs.pdf>.
- Courtesy Pay – The credit union should review all products that have courtesy pay for the merging membership to see if the products courtesy pay parameters match or will change. This may determine is another product would need to be created or information be added to your merger guide for members. Please see the Automated NonReturns booklet for more information on the parameter options within CBX. <https://www.cuanswers.com/wp-content/uploads/AutomatedNonReturns.pdf>
- Tiered Scoring – Does the surviving credit union have tiered scoring in use? If so, note that manually merged members will need to go through a full 1st of month with balances loaded, etc. to be scored. If the merging credit union has some form of tiered scoring, the surviving credit union may decide to grant merging members points, however, this type of update is done at the member level. Please see the Tiered Service Level Implementation Guide here for more details. <https://www.cuanswers.com/wp-content/uploads/TieredServiceLevelsImplementationGuide.pdf>

Third Parties

- Although the credit union is doing a manual merger, there are still third-party items that could need programming resources so it is important to contact CU*Answers Conversion team as soon as you have determined you will perform a manual merger.
- Third party items to discuss (but not limited to):
 - ACH – Program for the new routing and transit number and potentially program translates. **
 - Drafts – Program for new routing and transit number and potentially program for translates.
 - Debit Cards – Are the merging BINs owned and moving to the surviving credit union? Has the credit union opened a project with the vendor? Is a mass reissue needed instead?
 - Credit Cards – Do the credit card balances and transactions live on the core today? How do credit cards work today for payments, etc.?
 - Bill Pay – Merging members will enroll in bill pay post-merger. Will there be an incentive where the CU could use Direct Mail Post to credit the members?
 - Loan Insurance/Debt Protection – Has the non-surviving CU vendor been contacted to verify if the program can move to the survivor or will members need to move to a plan supported under the surviving CU?
 - Credit Bureaus – Please ensure all credit bureaus where the non-surviving credit union reports have been notified of the merger and have a plan on reporting. Typically, the final reporting would zero out tradeline balances and the loans would have a comment that ‘transfers’ the tradeline.
 - Audit Link – If you are using their services, have they been notified? Do any new due diligence codes, etc. need to be configured?
 - Xtend – If you are using their services, have they been notified? If the CU is using marketing, manually added accounts could trigger automated messages. Be sure to notify them with plenty of notice for any updates needed or questions.

***If these options are needed, memberships, shares, and drafts must be opened 30 days prior to manual merger date.*

Marketing and Education

- We have marketing samples that will be provided to the credit union. Those samples can be used as a guide to create your own materials or used where you can insert your contact, dates, products, and more. All marketing materials whether they are being published online or via print materials should be sent to your Conversion Coordinator for review to ensure content is accurate. We want to be sure that anything being sent to print or publish has accurate information.
- We recommend the merging credit union staff be trained like any new employee you would hire. Typical steps are online training classes, then Bedrock training using the Exercise for Success booklets, and then job shadowing or CTE (Custom Training Edition) can be completed. User IDs can be requested approximately 30 days prior to the manual merger unless the merging team members will be using CBX prior to the merger.

Closing Words

If you find yourself with the opportunity to merge another credit union with yours, the CU*Answers Conversion Team is here to provide expertise and support to ensure a successful process. With years of expertise and experience, we'll help you ensure your credit union has a successful manual merger. We look forward to working with you on your next manual merger project!

Merging Credit Union Information

ASSET SIZE.....: NUMBER OF MEMBERS...:
NUMBER OF EMPLOYEES: NUMBER OF LOCATIONS:
EFFECTIVE DATE OF MERGER (MM/YY): REQUESTED DATE FOR DATA MERGER:

Account Types (Product Name / #of Accounts)

MEMBERSHIP SHARE.....: <input type="text"/>	TRADITIONAL IRA.....: <input type="text"/>
SUB SHARES.....: <input type="text"/>	ROTH IRA.....: <input type="text"/>
SUB SHARES.....: <input type="text"/>	SEP IRA.....: <input type="text"/>
SUB SHARES.....: <input type="text"/>	COVERDELL SHARE...: <input type="text"/>
SUB SHARES.....: <input type="text"/>	HSA SHARE.....: <input type="text"/>
BUSINESS SHARES.....: <input type="text"/>	ESCROWS.....: <input type="text"/>
SHARE CERTIFICATES.....: <input type="text"/>	IRA CERTIFICATES.....: <input type="text"/>
CHECKING.....: <input type="text"/>	CHECKING.....: <input type="text"/>
BUSINESS CHECKING.....: <input type="text"/>	HSA CHECKING.....: <input type="text"/>

Loans (Product Name / #of Accounts)

CLOSED END.....: <input type="text"/>	LINES OF CREDIT.....: <input type="text"/>
VEHICLE.....: <input type="text"/>	RECREATIONAL VEHICLE: <input type="text"/>
365 MORTGAGE.....: <input type="text"/>	360 MORTGAGE.....: <input type="text"/>
HOME EQUITY CLOSED END: <input type="text"/>	HOME EQUITY LOC....: <input type="text"/>

Third Party Vendors

CURRENT DATA PROCESSOR: <input type="text"/>	SHARE DRAFTS.....: <input type="text"/>
DEBIT/ATM VENDOR.....: <input type="text"/>	ONLINE <input type="radio"/> BATCH <input type="radio"/>
NUMBER OF BINS: <input type="text"/>	NUMBER OF CARDS...: <input type="text"/>
CREDIT CARDS.....: <input type="text"/>	ONLINE <input type="radio"/> OTB <input type="radio"/>
NUMBER OF BINS: <input type="text"/>	NUMBER OF CARDS...: <input type="text"/>
NATIONAL SHARED BRANCHING: <input type="text"/>	
BILL PAY VENDOR.....: <input type="text"/>	SSO? YES <input type="radio"/> NO <input type="radio"/>
NUMBER OF ACTIVE SUBSCRIBERS: <input type="text"/>	
IRA ADMINISTRATOR.....: <input type="text"/>	
ESTATEMENT VENDOR....: <input type="text"/>	# OF ESTATEMENTS MONTHLY: <input type="text"/>
ARCHIVING SOLUTION...: <input type="text"/>	
DRIVER'S LICENSE IMAGES: YES <input type="radio"/> NO <input type="radio"/>	
RECEIPTS.....: YES <input type="radio"/> NO <input type="radio"/>	
LOAN FORMS.....: YES <input type="radio"/> NO <input type="radio"/>	

OTHER VENDORS:

Manual Merger Potential Data Items

CUID: _____

R&T: _____

CU#: _____

Last date on old system: _____

Phone numbers: _____

Fax numbers: _____

Version: _____

Current processor: _____

Test file date(s): #1 _____

#2 _____

#3 _____

General Data Conversions Notes

Area	Notes	CBX File Name
Account # format:	_____	
ACH Distributions:	_____	ACHDST
AFTs (Auto Funds Transfers:	_____	TRANSF
Alternate/Secondary Addresses:	_____	ALTADD
Backup Withholding (BWDIVD/ANNBKW):	_____	MASTER/MEMBER1,2
Birth Date (if blank flood with):	_____	MASTER
Branch Assignments (BRANCH):	_____	MASTER
CD Penalties YTD:	_____	MEMBER3
CD Dividend Disbursements:	_____	MEMBER3
CD Maturity:	_____	MEMBER3
Christmas Club Transfers:	_____	MEMBER1
Comment:	_____	COMENT
Employee/Board Accts (EMTYPE):	_____	MASTER
e-Statements:	_____	PCMBRCFG
Freezes:	_____	MEMBER1-6
Foreign Addresses:	_____	MASTER
Gender:	_____	MASTER
High Risk Accounts (field MTDDLVL (0-9):	_____	MASTR
IRAs:	_____	IRABL
Mail Codes:	_____	MASTER
Membership Designation and Type (MBRDESG/MASTYP):	_____	MASTER
Misc. Secured:	_____	MSCSEC
Nickname:	_____	ACCNM
ODP (Overdraft Protection):	_____	ODPMAST
Open Date (if blank flood with):	_____	MASTER
Phone Number (if blank flood with):	_____	MASTER
Reg E Opt In/Out:	_____	MASTR
Safe Deposit Boxes:	_____	SBOX
Savings Bond Interest:	_____	SAVBND
Secondary Names (Joint Owners):	_____	SECNAMES
SEG Groups (DEPT):	_____	MASTER
Stop Payments:	_____	SDSTOP
Third Party/CU Opt Out Codes:	_____	MASTER/MASTR
Trackers:	_____	TKLR*
Wrong Address (WRADD):	_____	MASTER
YTD NSF Fees/Counts:	_____	NSFAN
YTD Dividends:	_____	MEMBER1

Miscellaneous Loan Data Conversion Notes

Area	Notes	CBX File Name
Additional Signers/Co-Borrowers:	_____	ADSL
Balloon Loans (LESB#5/LESB#6):	_____	MEMBER5/6
Blocked Persons Database (BLSSN and BLCOMMENT):	_____	BLOCKMST
Collateral Codes:	_____	Configuration
Collateral Information:	_____	CLML
Debt Protection Codes:	_____	INSMS
Delinquency Fines (FINAMT):	_____	MEMBER5/6
ECOA Codes (ECOA):	_____	MEMBER5/6
First Payment Date (FPDTE):	_____	MEMBER5/6
High Credit Amount (HICRDAMT):	_____	MEMBER5/6
Interest Date:	_____	MEMBER5/6
Loan Officer IDs:	_____	MEMBER5/6
LOC Payments:	_____	Configuration
Next Payment Date (NXPAYDAT):	_____	MEMBER5/6
Open Date (OPENDAT) (if blank flood with):	_____	MEMBER5/6
Payments Left:	_____	MEMBER5/6
Term:	_____	MEMBER5/6
Purpose & Security Codes:	_____	MEMBER5/6
Risk Score:	_____	MEMBER5/6
Secured/Pledged Shares:	_____	SECURE
Title Tracking:	_____	CLML
Variable Rates:	_____	VARINT
Written-Off Loans:	_____	MEMBER5/6
YTD Interest Paid:	_____	

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