

CU*Forms Update Coming January 20th, 2025

On January 20th, 2025, there will be a new version of CU*Forms giving your credit union a new set of features. These features focus on preparation for the Lending release in May 2025.

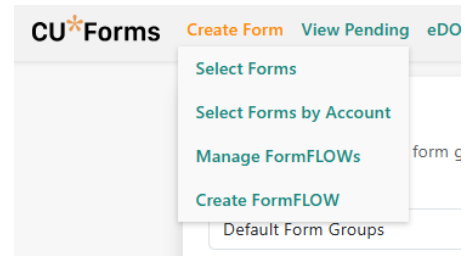
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CU*Forms Menu Changes

With the ability to create more than just membership FormFLOWS, we expanded the “Create Form” dropdown to include the following options:

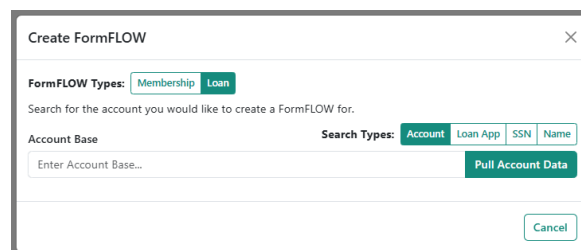
- **Select Forms by Account** – Enter an Account number to select forms by membership product or by loan configuration without creating FormFLOWS.
- **Manage FormFLOWS** – edit, view, delete membership and lending FormFLOWS
- **Create FormFLOW** – create membership and lending FormFLOWS



New Lending FormFLOW Process

Manually Creating a FormFLOW

Lending FormFLOWS can be started by clicking on “Create FormFLOW”. Select the “Loan” FormFLOW Type and search by account, loan application number, SSN, or name.



If the member has more than one booked loan or application, you will be prompted to select the one you are working with.

Select Loan Account - KYLE KARNES (62652)

Select the loan account from below that you would like to use.

Account Suffix	Application Number	Description
N/A	94650	NEW AUTO
772	74134	USED AUTO

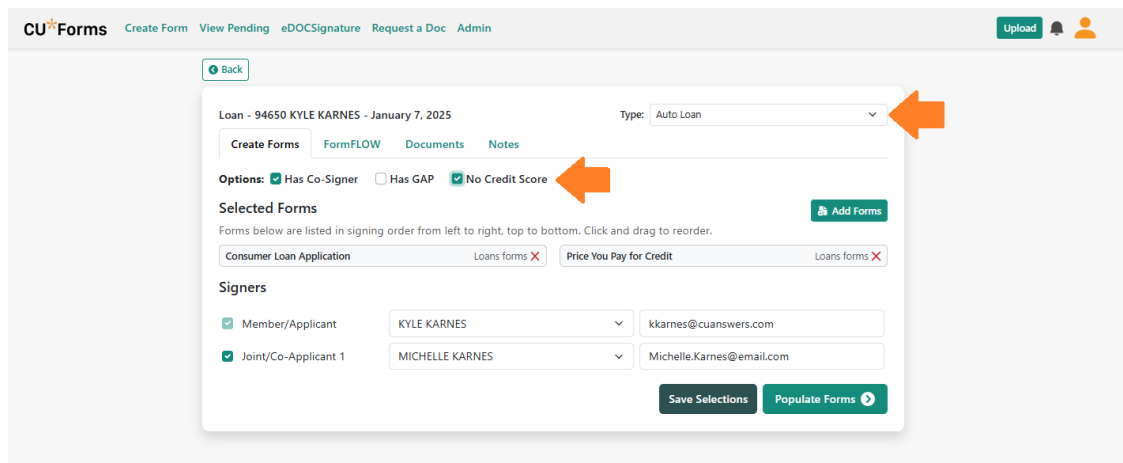
[Return to Search](#)

FormFLOW - Create Forms

On the Loan FormFLOW screen, you will notice that the FormFLOW associated to that loan product will auto select based on your FormFLOW lending configuration selections (check out the [CU*Forms](#) manual to learn more about FormFLOW Configuration)

The next item you will notice is “Options” which is what we call criteria-based forms. When an option is checked, it will automatically select the forms assigned to the criterion. For example, if you have a co-signer, any co-signer forms will automatically select based on the credit unions configuration.

Simply select “Populate Forms” to start the forms signing process as you have done before or move into FormFLOW to start the checklist portion of your workflow.



CU*Forms Create Form View Pending eDOCSignature Request a Doc Admin Upload

Loan - 94650 KYLE KARNES - January 7, 2025 Type: Auto Loan

Options: Has Co-Signer Has GAP No Credit Score

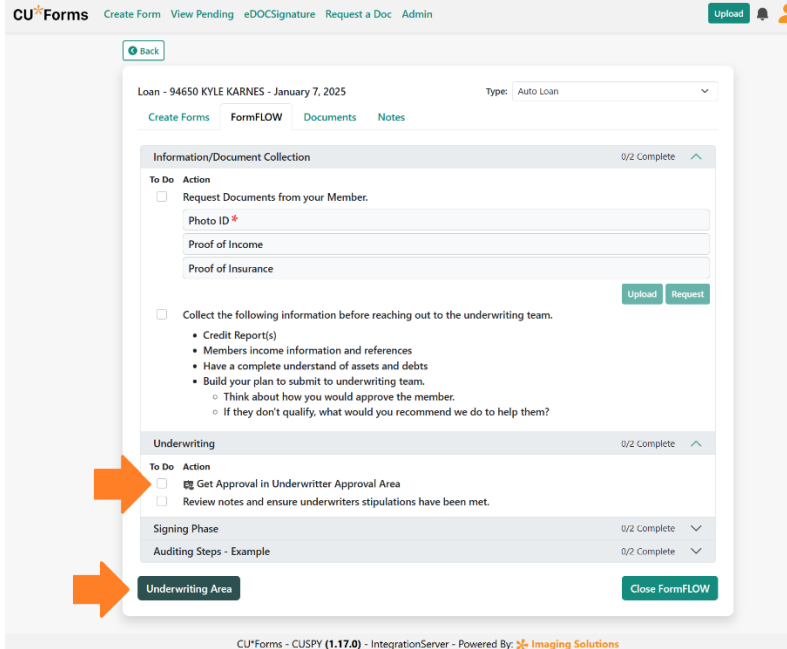
Selected Forms: Consumer Loan Application, Price You Pay for Credit

Signers: Member/Applicant (KYLE KARNES), Joint/Co-Applicant 1 (MICHELLE KARNES)

Buttons: Save Selections, Populate Forms

Working in Lending FormFLOW

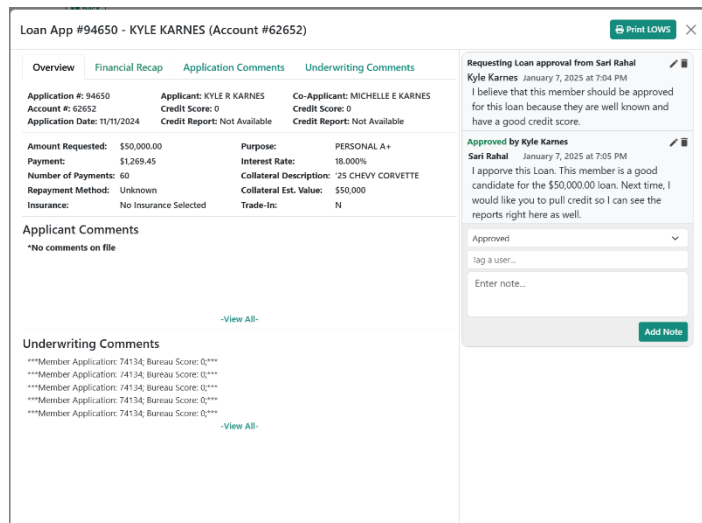
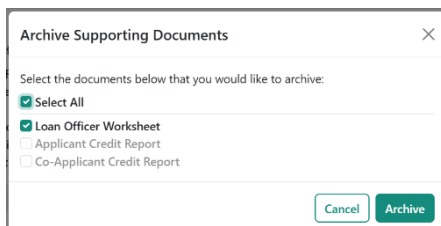
Lending FormFLOW uses the same great foundation of the Membership FormFLOW. You can easily create a checklist to request/upload documents, make documentation steps for your staff, jump out to another website, notify other team members that they have items to do, and now get loan approval in the new “Underwriting Area.”



The new “Underwriting Area” creates a place where a loan officer can learn to be an underwriter. View the loan overview right inside of FormFLOW. This screen displays:

- Overview of the loan information
- Credit Reports of the Applicant or Co-Applicant
- Financial Recap data including debt ratios
- Application and Underwriting Comments from CU*BASE

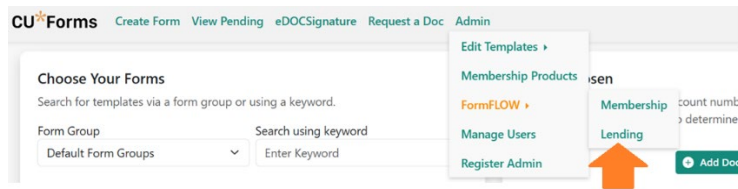
This area facilitates conversation between the loan officer and the underwriter, allowing the underwriter to ask information and approve as necessary. That conversation gets archived with the FormFLOW Summary to iDocVAULT (next to other loan documents) when all steps are complete.

After the underwriting approval is finished, staff can continue to process the loan as normal, coming back to the FormFLOW to complete any steps created by the credit union. Another new feature is the ability to archive support documents in the FormFLOW. You can also save the Loan Officer Worksheet and associated credit reports if available.

Configuring Lending FormFLOW

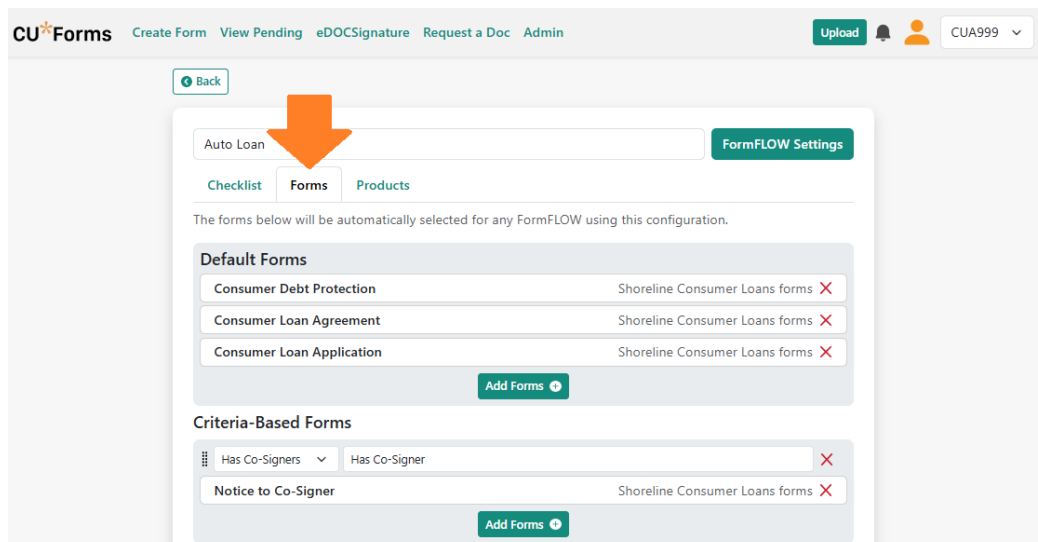
Click on the Lending FormFLOW option under “Admin” to setup a Lending FormFLOW.



After clicking on the Lending FormFLOW, you will see all the default FormFLOWS. Change and build new FormFLOWS by selecting “Create New Configuration.” If you are looking for a full guide on how to setup FormFLOWS, please reference our CU*Forms Manual (<https://www.cuanswers.com/wp-content/uploads/CUForms.pdf>).

Configuring Default Forms and Criteria-Based Forms

With this release all FormFLOWS can add default forms to the FormFLOW outside of products for memberships and loans. You can also set up Criteria-Based forms that are only added to a FormFLOW when the corresponding check box is selected through the process. You can find the configuration for this in the FormFLOW Configuration screens.



New CU*BASE Form Fields Available

With this update, your credit union now has access to more form fields to make using CU*Forms even better. These are most of the fields that we were missing to support loan applications and notes. We fully anticipated that we missed some, so please reach out to imaging@cuanswers.com if you find a field that you think we should add. Below is a full list of new fields:

- Debt - Creditor Name
- Debt - Interest Rate
- Debt - Last Payment Date
- Debt - Maturity Date
- Debt - Monthly Payment
- Debt - Original Balance/Credit Limit
- Debt - Owed By
- Debt - Present Balance
- Debt - Total Monthly Payment
- Debt - Total Original Balance/Credit Limit
- Debt - Total Present Balance
- Debt - Type
- Asset - Applicant Owned By
- Asset - Description
- Asset - Location/Comment
- Asset - Market Value
- Loan - Late Charge (Full late charge description)
- Loan - Application Description
- Loan - Application Date
- Credit Card - Balance Transfer Rate
- Credit Card - Cash Advance Rate
- Credit Card - Purchase Rate
- Debt - Total Monthly Payment
- Debt - Original Balance/Credit Limit
- Debt - Total Original Balance/Credit Limit
- Loan - Repayment Method
- TIS - Dividend Minimum Balance
- TIS - Dividend Maximum Balance
- TIS - CD Minimum Balance
- TIS - CD Maximum Balance
- TIS - CD Term Length
- TIS - CD Term Frequency
- TIS - CD Term
- Loan - Applicant Comment