

# CU\*TALK CHANGE REQUEST: RATE MESSAGES

Rev. March 3, 2017

Use this form to update the recorded messages that are used to read savings, certificate, and loan rates to your members in CU\*TALK audio response. **Please fill out this form electronically; handwritten copies are not accepted by our third-party recording resource.**

Credit Union Name \_\_\_\_\_ CU# \_\_\_\_\_  
Completed by \_\_\_\_\_ Date \_\_\_\_\_

We are interested in having a special phone number just for our members. Please have someone contact me.

## Instructions

Rates for up to 9 different savings products, 9 different certificate products, and 18 different loan products can be read to members in CU\*TALK. All messages are professionally recorded by a third-party company, so be sure that the text below is complete and reads exactly the way you want the recording to be made. The system will read this text then finish the sentence with the rate figures pulled from CU\*BASE (such as “*The APY for our regular savings account is one point zero two five percent*”).

⇒ IMPORTANT: All savings/certificate rates are expressed as Annual Percentage Yields, so be sure to include that verbiage or “APY” in your descriptive text. If you wish the text to read “annual percentage yield” be sure to spell it out in your description. If the text reads APY the voice will read it as the letters A P Y. Loan rates are expressed as “rates” but your text can read “interest rate” if appropriate.

## Changing Your Audio Rates

The actual APYs/rates that are read in Audio are configured using **Tool #882 Update ARU Interest Rates**, using the screen shown here.

Remember that the descriptions on the screen are for your information only to remind you what rate goes on which line. CU\*TALK just reads a recorded message #1, then rate #1, then recorded message #2, then rate #2, and so on. If you rearrange these without also

SAVINGS APY	Rate	LOAN RATE	Rate
REGULAR SAVINGS	0.050	NEW VEHICLES	2.950
EDUCATION SAVINGS	0.950	USED VEHICLES	2.450
REGULAR IRA	0.100	MORTGAGE: LOAN SCORE 770+	0.000
	0.000	MORTGAGE: LOAN 740-769	0.000
HONEY MONET INSURED	0.050	HOME EQUITY: SCORE 770+	0.000
ESOP/401K	0.050	HOME EQUITY 740-769	0.000
UNION CLUB	0.050	SHARWILLE	4.500
CHRISTMAS CLUB	0.050	RV & BOAT	6.000
SAVINGS CLUB	0.050	SHARE PLEDGED	4.250

  

CERTIFICATE APY	Rate		Rate
3 MONTH CERTIFICATE	0.050	EDUCATION	5.000
6 MONTH CERTIFICATE	0.050		0.000
9 MONTH CERTIFICATE	0.100	CLASSIC VISA	9.500
12 MONTH CERTIFICATE	0.100	GOLD MASTERCARD	12.000
18 MONTH CERTIFICATE	0.150	CLASSIC MASTERCARD	14.000
24 MONTH CERTIFICATE	0.300	CHECKING OVERDRAFT	10.240
36 MONTH CERTIFICATE	0.700		0.000
48 MONTH CERTIFICATE	1.000	HOME IMPROVEMENT SECURED	8.500
60 MONTH CERTIFICATE	1.250		0.000

**IMPORTANT:** This screen is used only for credit unions that have NOT activated text-to-speech (TTS) features. The TTS option automatically reads rates from your credit union's online rate board (the same one that is used by online banking), rather than playing separate pre-recorded messages combined with the rates on this screen.

Contact a CSR if you wish to convert to the text-to-speech method so that you no longer have to update audio response rates separately.

submitting a request for the recordings to be modified, the rates won't match the product descriptions the member hears!

### ***Submitting This Form***

After filling this form out electronically, click the File menu and choose Save As and save the document (use any name and location you like). Then attach the file to an email message and send it to [csr@cuanswers.com](mailto:csr@cuanswers.com). All changes submitted by the 10th of the month will be implemented within 14 business days. Changes received after the 10th deadline will not be implemented until the following month.

## *Savings Annual Percentage Yields*

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#	<i>Product Name</i>	<i>Descriptive Text to be Read to the Member</i>	<i>Special Instructions</i>
What is the number in front of this rate on your CU*BASE screen?	What description appears on the CU*BASE screen for this rate?	What text would you like the recorded voice to say just before reading the rate? (Remember that the rate comes from the CU*BASE screen, so don't include any rates here!)	Are there any words in your text that might be difficult for someone to pronounce correctly? Spell them phonetically.

Rates for these items have already been updated on my CU\*BASE configuration screen

Please contact me about coordinating a rate change to coincide with the new recording(s)

## Certificate Annual Percentage Yields

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#	Product Name	Descriptive Text to be Read to the Member	Special Instructions
What is the number in front of this rate on your CU*BASE screen?	What description appears on the CU*BASE screen for this rate?	What text would you like the recorded voice to say just before reading the rate? (Remember that the rate comes from the CU*BASE screen, so don't include any rates here!)	Are there any words in your text that might be difficult for someone to pronounce correctly? Spell them phonetically.

Rates for these items have already been updated on my CU\*BASE configuration screen

Please contact me about coordinating a rate change to coincide with the new recording(s)

