



Configuring Fee Options

Listing of available fee options

INSIDE THIS GUIDE:

This guide describes the fee options available to your credit union.

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Introduction

This document was put together to help credit unions understand the capabilities they have to assess fees to members through CBX. If you are a credit union that is looking for non-interest income strategies, this document may be worthwhile to review to see what opportunities you may or may not have configured, or maybe instead of generating more non-interest income, your credit union needs to review the audience that is subject to that fee (check out your Fee Waiver Configurations). Our goal is to not only document the fees that are available but also inspire credit unions who may be looking for additional opportunity.

Additionally, if your credit union has a fee that is not currently documented here, please reach out to the Earnings Edge team, so we can add the details to our document for all to see.

Handy tip for finding a fee in this document: Use CTRL + F. Type your fee in the field and use Enter.

Additional Resources:

Also refer to these booklets

- [Month=End Processing Verification](#)
- [Year-End Guide for Online Credit Unions](#)
- [Balancing Made Easy](#)

The CU*Answers Earnings Edge team is here to assist at any time. Find us, contact us, and learn more via [The Store](#) | [The Website](#) | [Email](#)

Individual Fee Listing

1Click Offers Fee (Funded or Unfunded)	
Tool #	Tool #1045 Configure 1Click Unfunded Loan Offers or Tool #1340 Configure 1Click Offers
Description	<p>1Click Offers allow you to offer pre-approved, guaranteed loan accounts to targeted members via It's Me 247.</p> <p>Offer 1Click Unfunded loan offers to pre-approve a member for a loan with a specific dealer.</p>
Tips	<ul style="list-style-type: none"> • Enter an optional fee the member will be charged at the time they accept the offer. • The member will select the fee account at the time they accept the offer. (This must be a savings or checking account. The fee cannot be charged to a loan account or deducted from the loan amount.)
Waivers	<ul style="list-style-type: none"> • n/a
Resources	https://help.cubase.org/cubase/ONECLKUL-01.htm https://help.cubase.org/cubase/ONECLKLN-01.htm

Account-to-Account (A2A) Transfer Fee	
Tool #	Tool #569 Online/Mobile/Text Banking VMS Config , then A2A
Description	A2A transfers allow a member to transfer money between their account at your credit union and accounts at other financial institutions. This fee allows you to charge for the service.
Tips	<ul style="list-style-type: none"> • This A2A fee amount will be taken from the account to which the A2A deposit is being made or from which the A2A withdrawal is being made. The fee cannot be charged to a sub-share account. • If the A2A transfer is an incoming loan payment on a loan account, a fee will not be assessed.

Waivers	<ul style="list-style-type: none"> • Low age, high age. • Aggregate savings, aggregate loans. • Presence of ATM/debit/credit card. • Presence of OTB savings/loan account. • Employee can manually waive the fee when making the transfer. • Tiered Services (separate incoming and outgoing waiver). • Marketing Clubs (separate incoming and outgoing waiver).
Resources	https://help.cubase.org/cubase/UCUA2A-01.htm

Audio Response Fee (CU*TALK)	
Tool #	Tool #274 Configure Self-Service Fees , then Audio banking
Description	Use this member service fee to charge for audio banking minute usage.
Tips	Charge per minute and give waivers to show the value of this service to your members.
Waivers	<ul style="list-style-type: none"> • Low age, high age. • Aggregate savings, aggregate loans. • Presence of ATM/debit/credit card. • Presence of OTB savings/loan account. • Set waivers by aggregate savings dividends per period. • Waive a set minutes per month. • Tiered Services (free minutes, per minute fee). • Marketing Clubs (free minutes, per minute fee).
Resources	https://help.cubase.org/cubase/USSCFG-01.htm

Bill Pay Fee	
Tool #	Tool #1955 Bill Pay Marketing Msg and Fees Config , then the icon next to fees

Description	You can assign a service charge when members enroll for bill payment services to control how enrollment and subscriber fees will be charged.
Tips	<ul style="list-style-type: none"> • Separate fees are required for P2P products. • Members who enroll via It's Me 247 are automatically assigned service charge code 01. Therefore, that code should always be set up with your standard fee parameters. • Other codes can be set up for special memberships (board members, employees) and for use with your Tiered Services and Marketing Club programs. • If your business bill pay is with Paymentus, you can configure different bill pay fees for your consumer members versus your business members. • Certain bill pay providers, including It's Me 247 Bill Pay (Fiserv), do not support service charges.
Waivers	<ul style="list-style-type: none"> • Service charge codes for Person to Person and Business products (P2P, B2P, and BBP) will not be updated. • Marketing Clubs. • Tiered Services programs based on service charge codes configured for bill pay products (BP).
Resources	https://help.cubase.org/cubase/UEPCFG-01.htm

CD Secured Fee	
Tool #	Tool #194 Certificate Products Configuration , then Certificate Type, then check the Allow CD secured loans via online/mobile banking checkbox and use Enter
Description	As an example, your member has a \$10,000 regular CD with four years to go on the term but needs the money now and doesn't want to close out the CD and pay the penalty. This is a great opportunity for a CD secured loan. Once the loan is created, a pledged share record is set up to secure the CD funds as collateral on the loan account.
Tips	<ul style="list-style-type: none"> • A processing fee can be charged when the member opens the loan.

	<ul style="list-style-type: none"> • The fee must come from a savings or checking account. It cannot come from the new loan account. • Your credit union can even elect to not charge an increased interest rate on the loan and simply earn money on these loans with the fees. • If a member does not complete the process to open the loan (for example, fails to complete a required promissory note), a loan application is created and is sent to the loan queue. The processing fee is not charged for this loan application.
Waivers	<ul style="list-style-type: none"> • n/a
Resources	https://www.cuanswers.com/wp-content/uploads/DepositSecuredLoans.pdf

Cashiers or Official Check Request / Corporate Check Fee	
Tool #	Tool #237 Configure Check Printing Fees
Description	<p>Most checks printed by a credit union are part of normal internal credit union operations—paying bills, issuing loan proceeds, paying large withdrawals to save on cash reserves, etc.</p> <p>However, a member may occasionally request a check be cut from his or her account. In these cases, your credit union may elect to charge a fee for this service to offset the cost of printing and processing the check.</p>
Tips	<ul style="list-style-type: none"> • You can configure fees for printing credit union checks via Teller or Phone Operator as well as via the Auto Check Funds Transfer (CFT) system. You may elect to configure fees for either method, or both, as desired. • You may specify fee amounts, number of “free” items per day or month, and when fees will be waived.
Waivers	<ul style="list-style-type: none"> • Tiered Services (separate waivers for incoming and outgoing transfers). • Marketing Clubs.
Resources	https://help.cubase.org/cubase/UCFCFG-01.htm

Check Cashing Fee (for Members)	
Tool #	Tool #188 Cashed Check Fee Configuration
Description	This is an interactive fee, meaning that the fee is charged as a miscellaneous receipt through the teller auditing system.
Tips	<p>There are two options for setting the fee:</p> <ul style="list-style-type: none"> • Flat Fee: This option lets you specify a flat fee to be charged regardless of the amount of the checks being cashed. With this configuration, you may also specify the number of “free” items to be granted before the fee takes effect. • Percentage of Checks Cashed: With this option, the fee is calculated at the time of the transaction by adding the total amount of checks being cashed and multiplying by a percentage.
Waivers	<ul style="list-style-type: none"> • Tiered Services. • Marketing Clubs.
Resources	https://help.cubase.org/cubase/UCCCFG-01.htm

Check Cashing Fee (for Non-Members)	
Tool #	Tool #188 Cashed Check Fee Configuration
Description	This is an interactive fee, meaning that the fee is charged as a miscellaneous receipt through the teller auditing system.
Tips	<p>There are two options for setting the fee:</p> <ul style="list-style-type: none"> • Flat Fee: This option lets you specify a flat fee to be charged regardless of the amount of the checks being cashed. With this configuration, you may also specify the number of “free” items to be granted before the fee takes effect. • Percentage of Checks Cashed: With this option, the fee is calculated at the time of the transaction by adding the total amount of checks being cashed and multiplying by a percentage.
Waivers	<ul style="list-style-type: none"> • n/a (for non-members)
Resources	https://help.cubase.org/cubase/UCCCFG-01.htm

Courtesy Pay Fee (ANR Fee)	
Tool #	Tool #558 NSF/OD Transfer Configuration , then Overdraft Protection & NSF configuration
Description	This fee specifies how a member should be charged if they use Courtesy Pay, and they are charged an Automated Non-Return fee.
Tips	<ul style="list-style-type: none"> • This fee is configured by Dividend Application. • You can set a tolerance amount so that a fee is not charged if the transaction only takes the account a small amount below the available balance. • You can also set a fee cap per day so that a member is not charged above a certain amount per day. All fees above that amount are waived. • You can charge a different fee by Origin code, for example, to charge a lower fee for debit card transactions. • You can charge a fee for transactions larger than a certain amount.
Waivers	<ul style="list-style-type: none"> • Tolerance amounts, fee caps, origin code, and transaction amount greater than requirements (covered above) may result in a fee being automatically waived (if these requirements are met by previous fees).
Resources	https://help.cubase.org/cubase/UNSFOD-03.htm

Credit Card Fee (Online Credit Cards Only)	
Tool #	Tool #458 Loan Category Configuration (credit card configuration screens)
Description	These fees can be activated per credit union policies and procedures.
Tips	<ul style="list-style-type: none"> • The credit card configuration screens in the Loan Category tool allow for the activation of the following credit card fees: over limit fee, non-fee tolerance, and transaction charges.
Waivers	<ul style="list-style-type: none"> • n/a

Resources	https://help.cubase.org/cubase/ULNCAT-07.htm https://help.cubase.org/cubase/UCCRRT-03.htm
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Deposit Item Fee	
Tool #	Tool #339 Deposit Item Fee Configuration
Description	Some members may deposit more checks than others. This fee allows your credit union to recoup some costs associated with this check processing.
Tips	<ul style="list-style-type: none"> • Configure charges in two different ways: when items are deposited regardless of what type of account the member has or based on dividend application. • Use Tool #427 Learn-From-Peer: Deposit Item Fees and select Learn from a Peer to evaluate other credit union deposit item fee programs and configure yours accordingly. • Offer different fee amounts, dependent on the number of checks cashed per month, in a plateau rate.
Waivers	<ul style="list-style-type: none"> • Fee-free deposits can be offered in the lowest tier. • Low age, high age. • Aggregate savings, aggregate loans. • Presence of ATM/debit/credit card. • Presence of OTB savings/loan account. • Manual fee waiver when making the transfer. • Marketing Clubs.
Resources	https://help.cubase.org/cubase/UDICFG-01.htm

Direct Mail Post Fee	
Tool #	Tool #341 Direct/Mail Member Posting
Description	This feature is used for batch processing of transactions with a single G/L account as the offset, including direct input of RDC transactions. You may post to member savings, checking, tax escrow, and loan accounts.

	(Transactions against certificate accounts are not allowed from this screen.) Each charge can have a separate fee.
Tips	<ul style="list-style-type: none"> It is helpful to use templates for this feature. In this case, you can save a default amount, such as 99 cents, in the fee fields. When you post the actual journal entry, these entries will remind you to clear them and enter your own fee values.
Waivers	<ul style="list-style-type: none"> n/a
Resources	https://help.cubase.org/cubase/TDMTB-01.htm

Domestic/International Wire Transfer Fee

Tool #	Tool #534 <i>Misc. Posting Codes Configuration</i> , then Wire Transfers
Description	This fee is configured for each deposit product that you have.
Tips	<ul style="list-style-type: none"> You can specify the fee amount for both incoming and outgoing wires. The incoming and outgoing fees can be the same or different, or you could leave either of them at \$0.00 to charge no fee. You also could create a code for FedLine wires, with a separate code for Western Union wires.
Waivers	<ul style="list-style-type: none"> You can configure the fee so that an employee can manually waive the fee when making the transfer.
Resources	https://help.cubase.org/cubase/UMREX-05.htm

Dormant Account Fee / Inactive Account Fee

Tool #	Tool #346 <i>Dormant/Escheat Configuration</i>
Description	Set up your credit union's rules for handling dormant member accounts, including dormancy fees and escheat settings.
Tips	<ul style="list-style-type: none"> You can select whether to charge the fee annually (once every 12 months), monthly (on the last day of the month), or quarterly

	<p>(once every three months on the last day of March, June, September, and December).</p> <ul style="list-style-type: none"> • If assessing dormancy fees, use Priority (F2) to specify the share accounts from which fees should be drawn. • If you wish to increase or decrease the time periods for either dormancy or escheat, please contact a Client Service Representative to discuss if it will be appropriate to refresh your existing dormancy master file first. • An active <i>exclude from dormancy</i> flag on the individual's master membership record can be used to exclude the membership from being monitored for dormant status or assessed dormancy fees. You can use this with, for example, a co-signer on a loan who has no interest in a membership.
Waivers	<ul style="list-style-type: none"> • Low age, high age. • Aggregate savings, aggregate loans. • Presence of ATM/debit/credit card. • Presence of OTB savings/loan account.
Resources	<p>https://www.cuanswers.com/wp-content/uploads/DormancyandEscheatMonitoring.pdf</p> <p>and</p> <p>https://help.cubase.org/cubase/UCFGDI-01.htm</p>

Early ACH Posting Fee	
Tool #	Tool #569 Online/Mobile/Text Banking VMS Config , then ACH On Demand Posting Services
Description	<p>Do you have members requesting to post their paycheck to their account a day early?</p> <p>Post pending ACH credit deposits (that are in the ACH warehouse) early by using this on-demand, one-time posting feature. This feature must be requested by an individual member each time they wish to receive their deposit early.</p> <p>Configure your fee and related settings to allow one-time, on-demand posting of pending ACH deposits for members via Phone Operator or by members via mobile or online banking.</p>

Tips	<ul style="list-style-type: none"> • The feature is available for credit ACH transactions only. • The fee amount cannot be taken directly out of the deposit. The fee must be taken from a savings/checking account with available funds. If configured, the fee can be drawn from the base deposit account, regardless of available funds. • NOTE: The member MUST have funds available for the fee in one of their savings/checking accounts prior to posting the transaction unless you have configured the ability to skip available funds verification. • The ability to skip available funds verification is applicable only if the <i>'Base deposit (seq 99) suffix must have sufficient funds for fee in advance, without the incoming deposit'</i> checkbox is unchecked, and the fee is being drawn from the base deposit account (which must be a savings/checking account). • NOTE: DO NOT CONFUSE this with the feature that allows you to early-post incoming credit transactions for a configured ACH Company, your SEG's payroll for example, through an automatic effective date override. • You can charge sales tax for this fee.
Waivers	<ul style="list-style-type: none"> • You can configure the fee to allow an employee to waive the fee at the time of the transfer.
Resources	https://help.cubase.org/cubase/UACHMN-01.htm

eStatement Fee	
Tool #	Tool #251 Configure eStatements Settings & Fees
Description	<p>Use this fee to set up the statement delivery options and fee information you wish to charge members for each option (eStatement only, eStatement and mailed copy of statement, or eStatement and printed statement for a set number of months).</p> <p>You can offer a bonus or a fee for each option, allowing you to reward or discourage members for their selected statement delivery option.</p>
Tips	<ul style="list-style-type: none"> • If your credit union requires a correct email address, and the member's email address is flagged as invalid, and the member is enrolled in e-Statements, the member will not receive the fee/bonus configured for e-Statements.

	<ul style="list-style-type: none"> • If the credit union does not require a valid email address, all members will receive the fee/waiver configured for e-Statements, regardless of whether the member's email address is valid or invalid. • NOTE: A member is only charged a fee or rebate when a standard statement is produced. If a member receives a quarterly statement, the member is charged the fee or receives the fee waiver only on the months when their statement is generated. • Monthly credit card statements are not considered by CBX when charging the fee or giving a fee waiver – only standard statements are considered.
Waivers	<ul style="list-style-type: none"> • Tiered Services.
Resources	https://help.cubase.org/cubase/UESTCFG-01.htm

Foreign ATM Withdrawals Fee / Balance Inquiries Fee	
Tool #	Tool #236 Configure ATM Service Charge Groups
Description	Use this fee to charge members for every withdrawal (or balance inquiry) they make via a foreign ATM.
Tips	<ul style="list-style-type: none"> • When ATM and debit cards are created, a default service charge group is assigned, but you may change it to any of the groups configured in this tool. • You can set up different service charge groups to charge different fees to different members; for example, you may offer your employees special accounts with a lower fee. • Your credit union may offer special accounts which provide no-fee ATM usage. • These charge group codes are attached to the dividend application to determine eligibility. • You can elect to include POS, ATM, or both types of transactions. • You can elect whether to include PIN-less PIN transactions. • You can charge per transaction (which is by transaction type) or have a combined usage fee based on all transaction types. • You can define the number of free uses per month.

Waivers	<ul style="list-style-type: none"> • Tiered Services and Marketing Clubs, but they can sometimes conflict. <ul style="list-style-type: none"> ○ For this reason, you can assign a member a permanent service charge group, that will not be changed by Tiered Service scoring, via their ATM card record by using codes 90-99. • You can elect to give a certain number of free uses per month (either per transaction or combined usage). <i>See Tips section above.</i>
Resources	https://help.cubase.org/cubase/UPANSCG-02.htm

Foreign Currency Conversions Fee (ISA)	
Tool #	Tool #146 ATM/Dbt/Crd: BIN Config Inquiry (Maintenance: OPER Tool #5412 EFT: BIN Configuration)
Description	This fee is charged for currency conversion and is charged by BIN.
Tips	<ul style="list-style-type: none"> • The CU*Answers Cards & Payments team can sit down with you to ensure this fee meets your expectations. • Separate fees can be configured for signature- and PIN-based transactions. Use the <i>ISA Fee% with no conversion</i> and <i>ISA Fee% with conversion</i> fields within the BIN configuration to set these fees. • For PIN-based transactions, the default entry is .80% per Visa / MC mandate. Credit Unions can choose to charge a higher percentage, but a disclosure to the member is required. 'No conversion' means the transaction amount is already in US Dollars. The percentage is applied to the transaction amount.
Waivers	<ul style="list-style-type: none"> • n/a
Resources	https://help.cubase.org/oper/Content/UPANBIN-03.htm https://help.cubase.org/oper/Content/UPANBIN-04.htm

History Printout Fee / Transaction History Fee	
Tool #	OPER Tool #5427 Master CU Parameter Config

	Tool #665 Print Member Transaction History
Description	This fee can be charged when an employee prints a Member Transaction History Report for a member.
Tips	<ul style="list-style-type: none"> • The configuration allows you to set a default sub-account to be charged the fee. • The service charge amount is configured in your Master CU Parameters. Contact a CSR for assistance.
Waivers	<ul style="list-style-type: none"> • You can configure the fee to allow an employee to manually waive this fee when they print the transaction list for the member.
Resources	https://help.cubase.org/oper/Content/USCU-04.htm https://help.cubase.org/cubase/LSTAT-01.htm

Late Payments Fee / Late Fee	
Tool #	Tool #464 Loan Fines Configuration
Description	<p>Your Loan Fines Configuration (Tool #464) is where you can define which late fees are available, and then the code must be added to the appropriate loan products (Tool #470). (They can be unique by loan product.)</p> <p>There are multiple delinquency fine code definitions within your library, so it might make sense to sit down with the Lender*VP team to discuss your credit union's approach.</p>
Tips	<p>Delinquency fine codes control the following:</p> <ul style="list-style-type: none"> • When and how delinquency fines are assessed. • The G/L income account for fines. • Whether or not fines are recurring. <p>Delinquency takes the percentage of interest and principal only. Escrow is not included in the calculation.</p>
Waivers	<ul style="list-style-type: none"> • Tiered Services.
Resources	https://help.cubase.org/cubase/UDLQFN-02.htm

Marketing Club Fee	
Tool #	Tool #486 Marketing Club Configuration
Description	With this use of a Marketing Club, your credit union offers to enroll members in a club to receive a special service. The system will automatically monitor the member's status and, if necessary, charge a fee according to club rules.
Tips	<ul style="list-style-type: none"> • Fees can be charged monthly, quarterly, or annually. • Fees can be charged based on the members ability to pay (guaranteed) or based on the eligibility rules (qualified). • Fees can charge the account below the available balance, the negative balance, or from a frozen account.
Waivers	<ul style="list-style-type: none"> • Aggregate savings, aggregate loans. • Presence of ATM/debit/credit card. • Presence of OTB savings/loan account.
Resources	https://www.cuanswers.com/wp-content/uploads/CUBASEMarketingClubs.pdf

Loan Modification Fee/Flex Loans Fee	
Tool #	Tool #458 Loan Category Configuration , then Future Mods
Description	With Flex Loans, members click Modify My Loan in It's Me 247 desktop banking to request a modification to an existing loan, to either lower their monthly payment or to pay off the loan more quickly. The feature puts decision-making power (within the parameters your credit union sets) in your members' hands to let them make changes when they need them. Your credit union can make this a fully self-service feature or elect to have your lending team work approvals. You may charge a fee to use this service.
Tips	<ul style="list-style-type: none"> • The configuration allows you to set a fee for loan modification, both for the auto-approved modifications (if configured) and for those that are pre-qualified or not qualified and sent to the loan queue for review.
Waivers	<ul style="list-style-type: none"> • n/a

Resources	https://help.cubase.org/cubase/ULNMOD-01.htm
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Membership Fee / Account Opening Deposit / Par Value Fee	
Tool #	OPER Tool #5427 Master CU Parameter Config
Description	Use this if you wish to charge a fee to members for opening a new membership. This is separate from the par value configured for your base share account.
Tips	<ul style="list-style-type: none"> • The fee can be dollars and cents. • The fee will be taken from the member's base share account (000), which will bring the account balance to a negative amount, along with par value, when the membership is first created.
Waivers	<ul style="list-style-type: none"> • n/a
Resources	https://help.cubase.org/oper/Content/USCU-04.htm

Modified APR Loan Fee	
Tool #	Tool #470 Loan Product Configuration , then General Loan Information
Description	Use the loan product configuration screen to define the default loan fee amount that should be entered into the Loan Request screen and used to calculate modified APR.
Tips	<ul style="list-style-type: none"> • The use of this field will depend on your credit union's policies, and the way you calculate and disclose fees, and their effect on loan rates. Confer with your designated compliance officer or appropriate consultant for advice.
Waivers	<ul style="list-style-type: none"> • n/a
Resources	https://help.cubase.org/cubase/UPCCFG-02.htm

Money Order Request Fee / Money Order Fee	
Tool #	Tool #270 Configure Printed Money Order Fees

Description	This fee is used to specify how members will be charged for money orders printed by the credit union.
Tips	<ul style="list-style-type: none"> • The Money Order Fee is an interactive fee. The system uses the fees configured on this screen when Proc Code “M” is used from the standard teller posting system or when a money order is posted on the Xpress Teller screen. • These fees are charged interactively at the time of each transaction. • You may configure a number of free items per month.
Waivers	<ul style="list-style-type: none"> • You may configure a number of free items. • Low age, high age. • Aggregate savings, aggregate loans. • Presence of ATM/debit/credit card. • Presence of OTB savings/loan account. • You can configure the fee so that an employee can manually waive the fee when making the transfer. • Tiered Services (separate incoming and outgoing waiver). • Marketing Clubs (separate incoming and outgoing waiver).
Resources	https://help.cubase.org/cubase/UMOCFG-01.htm

NSF Fee (Returned Item)	
Tool #	Tool #558 NSF/OD Transfer Configuration , then Overdraft Protection & NSF Configuration
Description	This fee specifies how a member should be charged if a transaction takes their account negative, and they are charged an NSF fee.
Tips	<ul style="list-style-type: none"> • This fee is configured by Dividend Application. • You can charge a fee per day or per item. • Remember that the Overdraft Protection/NSF program always searches for the negative balance it needs plus the fee.

	<ul style="list-style-type: none"> Also remember that Overdraft Protection (ODP) may be used to bring the account to a positive balance for the transfer to occur.
Waivers	<ul style="list-style-type: none"> For share drafts, you can work an NSF item and choose to waive this NSF fee for an individual check if appropriate, according to credit union policy.
Resources	https://help.cubase.org/cubase/UNSFOD-03.htm

Online Banking Fee (It's Me 247)

Tool #	Tool #274 Configure Self-Service Fees , then Online banking
Description	Use this member service fee to charge for online banking login usage.
Tips	Charge per login and give waivers to show the value of this service to your members.
Waivers	<ul style="list-style-type: none"> Low age, high age. Aggregate savings, aggregate loans. Presence of ATM/debit/credit card. Presence of OTB savings/loan account. Set waivers by aggregate savings dividends per period. Waive a set number of logins per month. Tiered Services (free logins, per login fee). Marketing club (free logins, per login fee).
Resources	https://help.cubase.org/cubase/USSCFG-01.htm

OTB Balance Transfer Fee

Tool #	Tool #337 Define OTB Product Codes
Description	Optional fees for balance transfers can be set up to occur every time a transfer is performed or once a month as a "flat" fee regardless of the number of transfers processed. Although designed primarily to offset the brokerage fee for an investment transfer, fees can be set up for any OTB product type.

Tips	<ul style="list-style-type: none"> This fee is not widely utilized today. Please reach out to Earnings Edge for more details.
Waivers	<ul style="list-style-type: none"> n/a
Resources	https://www.cuanswers.com/wp-content/uploads/TrackingOTBProductswithCUBASE.pdf

Overdraft Protection Fee	
Tool #	Tool #558 NSF/OD Transfer Configuration , then Overdraft Protection & NSF Configuration
Description	This fee is charged when overdraft protection is used to cover a withdrawal. This fee is configured for each of your deposit products.
Tips	<ul style="list-style-type: none"> With all the buzz in the news surrounding the Consumer Financial Protection Bureau (CFPB) and their thoughts on “junk” fees, this is a fee that many credit unions have chosen to remove from their fee schedule. Overdraft protection (ODP) must be able to bring the account to a positive balance for the transfer to occur. If the available funds from the member’s ODP account(s) isn’t enough to cover the item and bring the account positive, then no transfers will occur, and the item will either be treated as NSF or subject to your ANR (Courtesy Pay) settings. You can do a fee by increment or an exact amount.
Waivers	<ul style="list-style-type: none"> Tiered Services (from share or LOC).
Resources	https://help.cubase.org/cubase/UNSFOD-03.htm

Pay Anyone Fee–Person to Person (P2P) Fee	
Tool #	Tool #1956 P2P Marketing Msg and Fees Config , then the icon next to fees
Description	You can assign a service charge when members enroll for P2P services and control how enrollment and subscriber fees will be charged.

Tips	<ul style="list-style-type: none"> • Separate fees are required for bill pay products. • Members who enroll via It's Me 247 are automatically assigned service charge code 01. Therefore, that code should always be set up with your standard fee parameters. • Other codes can be set up for special memberships (board members, employees) and for use with your Tiered Services and Marketing Club programs.
Waivers	<ul style="list-style-type: none"> • Marketing Clubs and Tiered Services programs can be used but only with service charge codes configured for bill pay products (BP). • Service charge codes for Person to Person and Business products (P2P, B2P, and BBP) will not be updated via Tiered Services or Marketing Clubs.
Resources	https://help.cubase.org/cubase/UBPCFG-02.htm

Safe Deposit Box Fee	
Tool #	Tool #772 Safe Deposit Box Configuration
Description	<p>This fee is used to define safe deposit box types and fee amounts. Each box type can have a different fee structure and description to identify the different types of boxes available.</p> <p>Fees can be set up so that up to five different fee levels can be assessed for the box type. Fees can be charged on an annual basis <i>only</i>. When a box is rented to a member, you may at that time choose which fee level will be assessed for that specific box.</p>
Tips	<ul style="list-style-type: none"> • You may wish to offer a special rate for employees and board members or offer a no-fee safe deposit box as part of a special promotional offering. • If you are going to assign a Tiered Service waiver for safe deposit box fees, it is important to assign the same fee to each Type; for example, all Type 1 levels should have the same fee. (The Tiered Service Instant Benefit configuration allows you to assign a Safe Deposit Box Type to each of the four Tiered Services levels.) • IMPORTANT: If the fees are changed after boxes have been rented, the rental fee will be changed on each individual box record thus changing the fee amount that the member will be charged. This is extremely helpful when you wish to adjust the fee amount for all

	boxes of the same type. If you wish an individual member to continue receiving the same fee as before the change, update the Fee amount field in the individual box record.
Waivers	<ul style="list-style-type: none"> • Tiered Services. • Marketing Clubs.
Resources	https://help.cubase.org/cubase/USBDEF2.htm

Sales Tax Fee	
Tool #	Tool #273 Configure Sales Tax on Service Fees
Description	Recent legislation in some states has required the charging of sales tax on certain services. Use this screen to configure the parameters for charging sales tax on the services listed on this screen. Additionally, fees can be charged on Miscellaneous Receipt charges.
Tips	<ul style="list-style-type: none"> • You can charge a sales tax fee as a flat amount or a percentage of the fee you are applying the sales tax to.
Waivers	<ul style="list-style-type: none"> • n/a
Resources	https://help.cubase.org/cubase/USLSTX-01.htm

Share Secured Fee	
Tool #	Tool #777 Savings/Checking Products Configuration , then check the Allow share secured via OLB checkbox and use Enter
Description	If your member has a higher balance on their savings or checking account and they want a loan (lower than that balance) that they can pay off with monthly payments, this is a great opportunity for a share or share draft secured loan. Once the loan is created, a pledged share record is set up to secure the savings or checking account fund as collateral for the loan account.
Tips	<ul style="list-style-type: none"> • A processing fee can be charged when the member opens the loan. • The fee must come from a savings or checking account. It cannot come from the new loan account.

	<ul style="list-style-type: none"> Your credit union can even elect to not charge an increased interest rate on the loan and simply earn money on these loans with the fees. If a member does not complete the process to open the loan (for example, fails to complete a required promissory note), a loan application is created and is sent to the loan queue. The processing fee is not charged for this loan application.
Waivers	<ul style="list-style-type: none"> n/a
Resources	https://www.cuanswers.com/wp-content/uploads/DepositSecuredLoans.pdf

Skip Payment Fee	
Tool #	Tool #820 Skip-a-Payment Program Configuration
Description	Your credit union configures a program and advertises that it is available for a certain period (such as a holiday skip in December or for payment relief during times of high unemployment). Then, the member opts in and agrees to pay a fee for the privilege of skipping a payment. Members can be enrolled via CBX or opt in themselves using It's Me 247 (if selected by the credit union).
Tips	<ul style="list-style-type: none"> Make sure to sit down with Lender*VP team to discuss maximizing the automation routines available in CBX. This feature is available for consumer loans and credit card loans; however, loans that use the 360-day mortgage interest calculation are not supported by this feature.
Waivers	<ul style="list-style-type: none"> You can elect to require or not require the member to pay their interest on a loan when they skip the payment (for consumer loans only, not credit card skip pays). If the loan qualifies for multiple skip programs, it is possible that the member could skip multiple payments on the loan in a short period of time. You can configure the fee so that the employee can waive the fee when the skip pay is done in CBX.
Resources	https://help.cubase.org/cubase/ULNSKPC-02.htm

Starter Check Fee / Temporary Check Fee	
Tool #	Tool #259 Configure Member Starter/Replcmnt Checks
Description	CBX Member Starter/Replacement Checks are an ideal way to get a member started with their new checking account.
Tips	<ul style="list-style-type: none"> • A configurable fee feature lets you gently remind members that ordering checks is still the most convenient method, while adding an additional revenue source. • A checkbox within the configuration allows the fee to take the account below the available balance. Leave this box unchecked to get a warning when this will happen.
Waivers	<ul style="list-style-type: none"> • The fee can be configured so that an employee can waive the fee.
Resources	https://help.cubase.org/cubase/UMBRCK-02.htm

Statement Style Fee	
Tool #	Tool #271 Configure Printed Statement Styles
Description	Introduce concept of “paper statements for a fee” or for paying for a large print statement.
Tips	<ul style="list-style-type: none"> • Begin by introducing the new statement designs (for example, the Large Print design) and not charge for their regular statement. • From this foundation, expand to charge for all paper statements, driving members to the free e-Statement option. • Statement style fees are posted to members by the fifth day of the month. • You can charge the fee to a specific DIVAPL or use the “chase the money” feature to look through several accounts to draw the fee.
Waivers	<ul style="list-style-type: none"> • Low age, high age. • Aggregate savings, aggregate loans, aggregate combined balance. • Presence of ATM/debit/credit card. • Presence of OTB savings/loan account.

	<ul style="list-style-type: none"> • Tiered Services.
Resources	https://help.cubase.org/cubase/UPSTMT-01.htm

Stop Payment Request	
Tool #	All stop payment fees are configured by product via Tool #777 Savings/Checking Products Configuration
Description	(Used for share draft/checking products with Application Type SD only.) Charge a fee for stop pay requests made on this account type.
Tips	<ul style="list-style-type: none"> • You can set up a fee for your staff to use in branch. • You can offer an independent fee for members who create a stop payment online on their own.
Waivers	<ul style="list-style-type: none"> • The fee can be configured so that a credit union employee can waive the fee at the time the stop pay is placed, but the employee cannot change the amount of the fee.
Resources	https://help.cubase.org/cubase/USDIV-02.htm

Text Banking Fee	
Tool #	Tool #569 Online/Mobile/Text Banking VMS Config , then Text Banking
Description	The top section of the screen allows the credit union to charge a subscription monthly fee (with an optional introductory rate), and the middle section allows you to configure fee waivers. The bottom of the screen allows the credit union to define their non-use and per text fees, according to a tiered hierarchy if desired.
Tips	<ul style="list-style-type: none"> • NOTE: If the member qualifies for any waiver, all text banking fees are waived. This includes any monthly subscription fee and fees for text banking messages (shown below). • NOTE: A monthly rate must be charged to charge an introductory rate. • NOTE: Members are charged per text by this configuration. If a member texts BAL and receives a balance text, that is counted as two texts (once for the incoming balance request and once for the

	<p>outgoing response with the balance information). If a member signs up for and receives a text e-Alert, that is counted by the system as one text.</p> <ul style="list-style-type: none"> Remember: you can also include a monthly fee or introductory rate in addition to a per text fee. You can optionally configure the fee to take the account negative.
Waivers	<ul style="list-style-type: none"> Low age, high age. Aggregate savings, aggregate loans. Presence of ATM/debit/credit card. Presence of OTB savings/loan account. You can waive the fee if the member is enrolled in eStatements. Tiered Services.
Resources	https://help.cubase.org/cubase/UCMOBCF-03.htm

<i>Transfer via Employee Fee / Phone Transfer Fee</i>	
Tool #	Tool #586 Phone Transfer Fee Configuration
Description	<p>This fee is charged when a member calls the credit union for assistance with a transfer on the account. The employee uses Phone Operator.</p> <p>Member can make transfers themselves via self-service products such as audio and online banking, and no fee will be charged. They can also come into the branch and make a transfer at the teller line for no fee.</p>
Tips	Use this to coach members to use self-service tools for making transfers rather than working with a credit union employee.
Waivers	<ul style="list-style-type: none"> You may configure the number of free items per day or month. Low age, high age. Aggregate savings, aggregate loans. Presence of ATM/debit/credit card. Presence of OTB savings/loan account. You can also configure the fee so that the employee can waive the fee at the time the transfer is made.

	<ul style="list-style-type: none"> • Tiered Services. • Marketing Clubs.
Resources	https://help.cubase.org/cubase/UPTCFG-01.htm

Fees by Miscellaneous Receipt and Manual Fees

Configure a Miscellaneous Receipt code to streamline the process for staff.

<i>Fees by Miscellaneous Receipt and Manual Fees</i>	
Tool #	Tool #534 <i>Misc. Posting Codes Configuration</i> , then Receipts
Description	<p>Some fee examples:</p> <ul style="list-style-type: none">• ACH origination, returned fee.• ATM/debit card replacement fee.• Account balancing fee.• Account early closure fee.• Amortization schedule fee.• Attachments/garnishment/levies fee.• Change in terms/payment extension processing fee.• Check deposit, returned fee.• Closed account fee.• Copy of corporate check fee.• Copy fee.• Coupon book fee.• Debit card replacement fee.• Debit card, express delivery fee.• Denied charge-back fee.• Empty envelope fee.• Fax services fee.• Foreign check collection fee.• IRA: Close IRA fee.• IRA: Early withdrawal penalty fee.• IRA: New account setup fee.• IRA: Rollover/transfer fee.• Incorrect instructions/Tracker fee.

	<ul style="list-style-type: none"> • Legal processing fee. • Loan application fee. • Mailed receipt fee. • Membership reinstatement fee. • Notary services fee. • One-time electronic payment fee (ACH transfer). • One-time electronic payment fee (card). • Pay by phone fee. • Payoff processing fee. • Prepaid gift card fee. • Reapplication fee. • Re-deposit returned item fee. • Reload expired points fee. • Remove joint owner fee. • Re-open account fee. • Research fee. • Rush order replacement fee. • Safe deposit box: drill fee. • Safe deposit box: lost key fee. • Statement copies fee. • Stop payment request, cashiers, or original check fee. • Subordination fee. • Title change fee. • Transaction receipt fee. • Verification of deposits/loans fee.
Tips	<ul style="list-style-type: none"> • We do not have any automated fee configuration for this process. Any manual fees that you are assessing for this fee today will need to continue to be manual.
Waivers	<ul style="list-style-type: none"> • n/a
Resources	https://help.cubase.org/cubase/UMREX-03.htm

Fees by Service Charges

Configure a service charge to streamline the process for staff.

Account Service Charges	
Tool #	Tool #810 Service Charge Configuration , then Account service charge
Description	<p>Some fee examples:</p> <ul style="list-style-type: none"> • IRA annual fee. • Inactive checking account fee. • Second chance check account fee. • Daily negative balance fee. • Minimum balance fee based on an average balance. • Wrong address fee/Returned Mail fee.
Tips	Use this to cover the costs of IRA administration.
Waivers	<ul style="list-style-type: none"> • Low age, high age. • Aggregate savings/loan balances. • Account exceptions (SH, SD, CD, IR, and OTB (any kind)). • Presence of ATM/debit/credit card. • Presence of OTB savings or loan account. • Marketing Clubs. • You can waive this fee if a member is enrolled in eStatements.
Resources	https://help.cubase.org/cubase/USVCGE3-01.htm

Transaction Service Charges	
Tool #	Tool #810 Service Charge Configuration , then Transaction service charge
Description	<p>Some fee examples:</p> <ul style="list-style-type: none"> • Transaction fee – money market (for Reg D and other). • Transaction fee – checking account.
Tips	<ul style="list-style-type: none"> • For money market accounts, use this as a Regulation D Compliance cost offset, to lock in funds, market competitive for investment minded members. • For checking accounts, use this to clear checks transaction fee as marginal cost offset on high volume accounts, abuse or “yes” fee, business account fee. • For individual members (based on average), this fee is a good giveaway for relationship promo. It is possible to set up a business club to set a tiered function for attracting business members if desired.

Waivers	<ul style="list-style-type: none"> • Low age, high age. • Aggregate savings/loan balances. • Account exceptions (SH, SD, CD, IR, and OTB (any kind)). • Presence of ATM/debit/credit card. • Presence of OTB savings or loan account. • Marketing Clubs. • You can waive this fee if a member is enrolled in eStatements.
Resources	https://help.cubase.org/cubase/USVCGE2-01.htm

Minimum Balance Service Charges	
Tool #	Tool #810 Service Charge Configuration , then Minimum balance service charge
Description	Some fee examples: <ul style="list-style-type: none"> • IRA Minimum balance fee.
Tips	<ul style="list-style-type: none"> • On a checking account, use this fee to raise average monthly balance and reduce NSF/OD, low-cost funds. • If your credit union only offers one checking account, it might make sense to offer waivers for members with high relationship balances or where key age groups are resistant to balance requirement.
Waivers	<ul style="list-style-type: none"> • Low age, high age. • Aggregate savings/loan balances. • Account exceptions (SH, SD, CD, IR, and OTB (any kind)). • Presence of ATM/debit/credit card. • Presence of OTB savings or loan account. • Marketing Clubs. • You can waive this fee if a member is enrolled in eStatements.
Resources	https://help.cubase.org/cubase/USVCGE1-02.htm