



Online Credit Cards

Advanced Credit Card and Loan Maintenance

INSIDE THIS GUIDE:

Creating credit card loans within the core LOS, ordering plastics, maintaining credit card loans, maintaining credit card plastics, understanding transaction types, and using core tools to successfully manage your online credit cards.

Last Revision date: March 13, 2026

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Advanced Credit Card Maintenance

There are occasions when changes must be made on accounts that are performed through automated processes. Through Advanced Card Maintenance, updates are allowed for some of these fields.

CAUTION: While the core provides manual update capabilities, the effects of these changes are critical. They affect the status, accruals, and billing process of the credit card account. **Contact a Client Service Representative for assistance.**

Maintaining Account Information

Update Account Information (Tool #20)

From this screen, you can perform two types of account maintenance.

- ◆ **Account flag maintenance (Acct Flag Maint)** which affects data such as delinquency and overline counts, good standing counts, and current minimum payment due. See the screen shown on page 4.
- ◆ **Charge type maintenance (Chg Type Maint)** which affects data directly related to rates on the credit card account. See the screen shown on page 6.

Maintaining Account Flags

This feature is used in rare cases where certain settings on the account need to be adjusted, or when the minimum payment amount needs to be changed for the current billing cycle (see Page **Error! Bookmark not defined.** for complete instructions).

This is a powerful feature that can cause problems if not used correctly. Please contact a Client Service Rep. for assistance.

Update Account Information (Tool #20), then “Acct Flag Maint”

Advanced Card Maintenance

Account #
Category **V1** **MC DIAMOND**

Statement Information

Lock rates

Prior balance paid

Minimum payment paid

Overlimit count

Overlimit seq days

Overlimit max days

Past due max days

Good standing count

Current delquency fine

Statement date **Jun 30, 2025**

Due date **Jul 28, 2025**

Statement balance 611.33

Statement unpaid minimum due 0.00

Statement current minimum due

Statement overline 0.00

Statement print minimum payment 30.00

Minimum ID flag

Overrides **N**

Field Name	Description
Lock rates	At account level, rates can't be changed when this flag is turned on. When a mass update is done for the entire portfolio, the rate on this card will be protected. This applies to variable rate changes as well.
Prior balance paid	Prior balance paid – entire balance on the statement at the time the billing cycle ran. If they paid the balance to zero, this checkbox will be checked.
Minimum payment paid	This checkbox is checked if the minimum payment was paid by the due date.
Overlimit count	The number in this field is the total number of days in the current cycle that this card was overlimit. If the number in this count is greater than 1, the system looks at the loan category configuration to determine the amount to charge for the overlimit, if any. The number resets to zero when the monthly statement cycle runs.
Overlimit seq days	If the account is currently overlimit, this count will track the number of <i>consecutive</i> (sequential) days the account has been overlimit. This is evaluated every day and reset to zero whenever the account is not overlimit anymore. This number is NOT reset to zero at statement cycle time, so that the system can track a person who was overlimit across a month end (such as on the 30th, 31st, 1st, 2nd, etc.).
Overlimit max days	This is the greatest number of <i>consecutive</i> days the account was overlimit for this period. The number is reset to zero when the monthly statement cycle runs.
Past due max days	The number in this field is the number of days the card has been past due at the time the current month billing cycle runs. The number of days accumulates from when the first payment is due. The system looks to see

Field Name	Description
	if the loan is still past due after your payment and continues to determine whether it's been paid yet. Max number can be 999.
Good standing count	<p>This number represents the number of months in a row the account has been neither late nor overlimit. Can be a positive or a negative number. The number is calculated at cycle time, at which time 1 is either added or subtracted depending on the account status.</p> <p>This count is used to determine when the normal rate should be resumed, in cases where the member's rate was changed to the penalty rate after going overlimit or delinquent. (Penalty rate settings are configured in the loan category.)</p>
Current delq. fine	The dollar amount that was added this billing cycle. Any amount in this field will print on the member statement.
Statement Info	
Statement date	The date of the last billing cycle run.
Due date	The date on which this loan is due.
Statement Balance	The card balance at the time the monthly billing cycle ran.
Statement Unpaid minimum due	If the minimum payment was not paid in a prior month, those amounts accumulate in this field each month.
Statement current minimum due	<p>Enter a different amount into this field if you wish to record a different minimum payment amount for the <u>current</u> month's billing cycle, even though the member's statement may have had a different minimum on it. This allows the member to pay this agreed-upon amount and the system will consider it to have satisfied the minimum payment due.</p> <p>Changes to this field will cause the Min ID flag to appear as M, even if you change the amount back to its original setting.</p> <div style="border: 1px solid black; background-color: #f8d7da; padding: 5px; margin: 10px 0;"> <p>IMPORTANT: You must also change the Schedule pmt amount on the Account Information Update screen for this change to work properly.</p> </div>
Statement overline	If there is an amount in this field, the balance on the card exceeded the card limit at the time the billing cycle ran.
Statement printed minimum payment	The amount in this field is the amount that was printed on the billing statement.
Min ID flag	<p>This flag is used to indicate when the <i>current</i> minimum amount due is different from what the normal calculated amount would be, for one of the following reasons:</p> <p>M - Amount was changed Manually by changing the <i>Current minimum due</i> amount on <u>this</u> screen. Affects the current payment cycle only.</p> <p>O - Amount was overridden using the Payment Change feature (Tool #51, see Page Error! Bookmark not defined.). Remember that this type of change could affect multiple future payment cycles as well.</p>

Field Name	Description
	<p>Z - Zero payment amount (“skip a pay”) was entered using the Payment Change feature (MNLOAN #5, see Page Error! Bookmark not defined.). Each zero-payment record affects one cycle only.</p> <p><i>NOTE: This flag relates to now; the Overrides flag described below relates to a future month.</i></p>
Overrides	<p>Y - Means a pending payment change override was set up (to set up a different payment amount in an upcoming cycle, such as a skip a pay or reaffirmation), but is not in place yet.</p> <p>For a reaffirmation, this will appear Y until the record is removed or a new record takes effect with an amount of all 9s (see Page Error! Bookmark not defined.).</p> <p>N - Means there are no pending changes to the payment amount.</p> <p><i>NOTE: This flag relates to a future month; the Min ID flag described above relates to now.</i></p>

Maintaining Charge Type Information

This feature is used in rare cases where certain settings on the Charge Type record for a specific account need to be adjusted. This sometimes is needed if an Account Adjustment is not done correctly.

This is a powerful feature that can cause problems if not used correctly. Please contact a Client Service Rep. for assistance.

Chg Type Maint

CB Advanced Card Maintenance

Account #
Category **V1** **MC DIAMOND**

Charge Type	Detail Category	Start	End	Rate	L	O	Description
BT 999	V1	0000000000	9999999999	10.000			Balance Transfer
CA 999	V1	0000000000	9999999999	10.000			Cash Advance
PU 999	V1	0000000000	9999999999	10.000			Purchase

● Maintenance
↑ ↓

Select the charge type to be maintained and click *Maintenance*:

CB Advanced Card Maintenance

Skip
Account # Detail category **V1** **MC DIAMOND**

Charge type **BT 999**
Date range **0000000000** to **9999999999**

Description **Balance Transfer**

Paid by due

Paid gross

Cumulative date **Jul 09, 2025**
Cumulative

Cumulative days **9**
Avg daily balance **0.00**

See the field descriptions below for a description of the various settings that can be changed on the charge type record for this loan.

Field	Description
Charge type	Identifies the type of charge record = PU, CA, BT
Description	The description associated with this charge type as set up in loan configuration.

Field	Description
Range	The date range during which this charge type is effective. The field is defined in configuration.
Paid gross	The amount that has been paid on this loan within this billing cycle up to the current date. The number in this field moves to paid by due when a payment is received before the statement due date.
Paid by due	This is the amount received as payment on this account on or prior to the due date. Any amount received after the due date will stay in Paid gross.
Cumulative date	Each night that the billing cycle runs, this date field is populated and cannot be changed.
Cumulative days	The number of days in the billing cycle.
Cumulative	This is the aggregate amount of all debits and credits for this loan. Cumulated throughout the month, it is cleared at billing cycle time then immediately starts over.
Avg. daily balance (ADB)	This is the amount derived when the formula for calculating the ADB is performed.

Changing the Loan Category of a Credit Card

Use this function to change the loan category on a credit card loan, to apply new configurations (ie, a new rate) to a credit card loan. The "Change Loan Category" function will evaluate the credit card loan, look for any restrictions that would prevent the loan category from being changed, such as a Write-off, and then take the steps to assign the new category configurations to the existing loan. Loan category is stored on the credit card loan card loan with the charge type buckets, meaning that there is no clean up when a loan category is moved – the old buckets retain their payoff rate even after the new category is established, and you will be able to differentiate between the previous buckets and the new buckets at a glance in the credit card inquiry screen. Follow the steps below to update the credit card loan category.

- **NOTE:** For you to use this feature, the General Ledger and the account suffix range need to match for both old and new loan categories.

Account Information Update for LOC Account

The screenshot displays the 'Account Information Update' screen for a LOC Account. The interface is divided into several sections:

- Left Sidebar:** A list of menu items including 'Lease/Ball/ResVal', 'Loan Coverages', 'Skip-A-Pay History', 'Account Flag Maint', 'Charge Type Maint', 'Credit Report Info', 'Rate Maintenance', 'Change Loan Category' (highlighted), 'CC Rewards Maint', and 'Custom Fields'.
- Top Section:** 'Account Information Update' header with a logo. Below it, 'Last maintenance date' (Jul 16, 2025), 'Current balance' (427.19), and 'Secured balance' (0.00) are shown. A 'Credit Reporting Information' button is present.
- Right Section:** 'Account #' field, 'Loan category' (V1), 'DTI at loan creation' (0.0), and 'LTV at loan creation' (0.0).
- Bottom Section:** A grid of fields for account configuration, including 'G/L account' (702.25), 'Purpose code' (35), 'Security code' (40), 'Check digit' (1), 'Loan type' (Open), 'Payment frequency' (M), 'Process type' (V), 'Interest rate' (0.000), 'Interest payment code', 'Interest calc code' (5), 'Variable interest' (000), 'Next interest calc' (0019), 'Delinq control' (1 pmt/period), '# of times delinq' (000), 'Delinq fine' (8), '# of extensions' (000), 'Delinq fine YTD amount' (0.00), 'Insurance exp' (00000000), 'Original term' (000), 'Remaining term' (000), 'Original amount' (0.00), 'Rebate amount' (0.00), 'Enroll in cash back rewards' (checkbox), and 'Freeze placed by delinquency monitoring' (checkbox).

1. Access the member's loan account via **Tool #20 Update Account Information**.
2. Select "Change Loan Category" which will display the following screen. Note that only loan categories that share the same account suffix range are eligible for selection.

Change Credit Card Loan Category

3. From this screen, highlight or enter the new loan category code and choose “Select”

Change Credit Card Loan Category

Charge	Type	Current Category	Balance	YTD History	Rate	Charge	Type	Current Category	Rate
BT	999	V1	0.00		10.000	BT	999	V3	17.000
CA	999	V1	0.00		10.000	CA	999	V3	17.000
PU	999	V1	427.19	YES	10.000	PU	999	V3	17.000

4. Here, the core compares the current configurations and rate buckets with the buckets and configurations of the new loan category.

Moving Balances to the New Rate (Optional)

In the screen noted above, you can select to move balances from the current loan category to the newly selected loan category. Select the box to move the balances before selecting the Update function. Some caveats to this process are as follows:

- Any existing rate overrides (promotional buckets) will need to be re-added after moving the balances, and the balances will have to be manually adjusted to the new loan category/rate.
- Any buckets that do not exist on the new loan category will remain in the current loan category unless moved manually.
- When viewing the rate buckets following the move, you will still see buckets that exist in the previous loan category.

5. Select your options to move balances or not and then use the **Update** when ready to complete the change.

Button Descriptions

Button	Description
Update	This button will apply the credit card loan category change. USE CAUTION: there is no confirmation screen following the update when moving to a lower rate (you will be warned if the new loan category rate is higher, please review your credit union's policy in accordance with the Credit Card Act when completing this action), after selecting update, CBX will return directly to the previous Account Information Update screen.
Credit Card Inq	This button will take you to the credit card inquiry screen of the credit card loan, showing current configurations.
Current Ln Category	This button will take you to a view-only inquiry of the loan category configurations for the current loan category assigned to the credit card loan.
New Ln Category	This button will take you to a view-only inquiry of the loan category configurations for the new loan category assigned to the credit card loan.
Officer	This window shows all of the employees that have been assigned responsibility for this loan.

Credit Cards and Your Collections Efforts

Understanding Delinquency Monitoring for Credit Cards

Although credit cards are very similar to other types of loans when it comes to servicing tasks such as making payments and posting transactions, they require very different methods for calculating things like delinquency fines and amount past due. This is primarily due to the unique aspects of the Average Daily Balance (ADB) finance charge calculation used on these types of loans.

With the ADB calculation, finance charges are calculated once each month, and then they are added to the balance of the account, similar to the average daily balance method of calculating dividends on share accounts. Unlike other loans, there is no daily interest accrual and the existing *Accrued Interest* and *YTD Interest Paid* fields are irrelevant for these types of loans.

Because finance charges are added to the loan balance, additional history records must be maintained on these loan types in order to track a member's delinquent status. Where this comes into play is primarily when a delinquent member makes payments to *catch up* a delinquent loan. Here's why:

On a normal loan, the core can extrapolate the number of payments past due using the regular payment amount, so that when the member pays a certain amount, the system can figure out how many payments that amount represents.

For example, say a car loan with a \$100 payment is three months past due. When the member finally submits a payment of \$300, the system divides the regular payment amount into that total and knows that this represents three full payments (for simplicity's sake, assume there aren't any fines this time!).

But with a credit card loan, one month's minimum payment might be \$50, and the next month's might be \$55 (because of additional finance charges added), and the next month \$250 (because of finance

charges and an additional purchase that was posted). If this loan was past due, and the member paid \$105, does that represent the 2 earlier payments being caught up or just a little bite out of the most recent payment due? Without a history showing these three individual payment amounts, it would be impossible for the core to tell.

That’s why the credit card Statement History tracking feature was created; to allow the core to look at each month’s minimum payment as reported to the member on his statement and calculate based on that amount exactly what to do when payments are made on delinquent loans.

Statement Due Date vs. Next Payment Due Date

Once a month when the billing cycle occurs, **regardless of how delinquent that member’s loan is**, the statement will always show the member when he or she needs to send a payment. The actual due date on the loan account record will not automatically move ahead until the **Amount Due** is satisfied. This dual treatment of the due date is necessary for accurate credit reporting and producing a monthly statement printed with a next due date.

Member Account Inquiry			
Loan Officer	<input type="checkbox"/> Pledged	Proc type	V CREDIT CARD LOAN
Loan Category	<input type="checkbox"/> Payroll	Payment protection	N
Tracker Review	<input type="checkbox"/> AFT <input type="checkbox"/> ACH	Delivery channel	CU Check digit 1
Overdraft Protection	<input type="button" value="Scan e-Document"/>	Misc coverage	N Frozen NO 0
	<input type="button" value="View e-Document"/>	Transaction inquiry date	Aug 20, 2024
Current balance	427.19	Interest rate	0.000%
+ Interest	0.00	Daily interest	0.00
+ Delinquent fine	0.00	YTD interest	0.00
- Insurance rebate	0.00	Variable interest	000
= Loan payoff	427.19	Review date	Apr 28, 2039
Disbursement limit	5,000.00	Int accrued through	Apr 09, 2019
Available funds	4,572.81	First payment	May 28, 2019
Total disbursed	56,566.14	Last disbursed	Jul 09, 2025
Last disbursed balance	1,044.52	Last payment	Aug 20, 2025
Last payment	3.00	Next payment	Aug 28, 2025
Regular payment	30.00	Frequency	MONTHLY
Amount due	0.00	Stepdown amount	0.00
Partial pay	0.00		

The next payment date on the loan account record will not automatically move ahead until a full payment is received to satisfy the amount due. This dual treatment of the due date is necessary for accurate credit reporting and producing a monthly statement printed with a next due date.

For this reason, the core retains the *Statement Due Date* field on the member’s loan, in addition to the existing *Next Payment Date* field. The statement due date gets updated every billing cycle. Like other types of loans, the next payment date is moved forward only when payments are made, to track for delinquency.

When a payment is made on a delinquent credit card loan, the system looks at the minimum payment amount for all previous months and automatically “bumps” the next payment due date forward one month for every full payment that is satisfied. If there is enough to satisfy the minimum payment amounts reported on the member’s previous two statements, for example, the next payment date would be bumped forward two months.

Any leftover funds that aren’t quite enough to satisfy another full payment will be stored in the *Partial Payment* field. The next time a payment is made, the system will use this amount to help determine how many months the Next Payment Due Date should be moved ahead.

Delinquency Fines (or Late Payment Fee)

Similar to other types of loans, fines are not actually considered part of the loan balance until a payment is applied. At that time the appropriate portion of the payment is automatically applied to satisfy the fine first. When a credit card loan is past due, the core determines how many days it's past due and uses the delinquency fine code configuration (**Tool #464**) to calculate when to add the late fee and how much to charge. A delinquent condition is resolved only when all outstanding minimum payments plus late fees are paid. Once a loan passes its maturity date, the delinquency monitoring programs won't change the minimum payment due to the entire loan amount due like other types of loans.

A late payment fee cannot be larger than the minimum payment as calculated with each billing cycle. (This is shown on the Statement History Detail screen in the column heading *Current Min Due*.)

Statement History								
Account #		830						
1st delinquent	Sep 30, 2025	Delinquency #	3		Amt delq		279.00	
Next payment date	Oct 28, 2025	Delinquent months	2		+ Fine amt		28.01	
Next payment amount	92.00	Delinquent days	30		= Amt due		307.01	
Billing Date	Due Date	Min ID	Balance	Previous Unpaid Minimum Due	Current Minimum Due	Overline	Minimum Payment	
Dec 31, 2025	Jan 28, 2026		3,161.45	279.00	95.00	161.45	374.00	
Nov 30, 2025	Dec 28, 2025		3,119.09	256.99	94.00	119.09	350.99	
Oct 31, 2025	Nov 28, 2025		3,078.63	163.99	93.00	78.63	256.99	
Sep 30, 2025	Oct 28, 2025		3,037.38	71.99	92.00	37.38	163.99	
Aug 31, 2025	Sep 28, 2025		3,177.15	360.00	96.00	177.15	456.00	
Jul 31, 2025	Aug 28, 2025		3,129.30	266.00	94.00	129.30	360.00	

On this screen, the Minimum Payment column comprises a total of the amounts shown in the following columns:

$$\begin{array}{r}
 \text{Previous Unpaid Minimum Due} \\
 + \quad \text{Current Minimum Due} \\
 + \quad \text{Overlimit}^* \\
 \hline
 = \quad \text{Minimum Payment}
 \end{array}$$

NOTE: Loan category configuration determines whether the overlimit amount is to be added to the minimum payment amount, but it is not required.

If the fine is greater than the minimum payment, the core will assess the amount of the minimum payment as the fee amount. For example, if the configured late payment fee is \$35 and the member's minimum payment is \$20.00, the fine assessed will be \$20.00.

Late Payment Fee

A late payment fee is a configurable penalty charged if payment is received after the due date on the statement. Also referred to as a **delinquency fine**. These are handled the same way as all other loans on the core and are controlled by **Tool #464 Loan Fines Configuration**.

A late payment fee cannot be larger than the member's scheduled minimum payment. If the fine is greater than the minimum payment, the core will assess the amount of the minimum payment as the fee amount. For example, if the configured late payment fee is \$35 and the member's minimum payment is \$20.00, the member will be assessed a \$20.00 late payment fee. If, however, the member's minimum payment is \$22.00, then the member's late payment fee will be \$22.00.

Grace Period

A grace period is a configurable period during which finance charges are not assessed, assuming **the full loan balance is paid** by the due date. This configuration is *Charge Type* specific and is found in **Tool #907 Update Online Rate/Charge Types**. Although many credit card programs do not offer a grace period for cash advances or balance transfers, the core lets you specify which charge types use a grace period and which do not.

Stated another way - members qualify for a grace period for charges made in a selected month if they have paid **in full the loan balance** for the previous billing cycle. Otherwise, they do not qualify.

For example, if a member does not pay the purchase balance for the May billing cycle in full by June 25th, the member is not eligible for the grace period with respect to purchases made during the June billing cycle, regardless of whether the consumer pays the purchase balance of the June billing cycle in full by July 28th.

If a grace period is used, periodic finance charges will not be assessed for new charges if the full amount of the current cycle's New Balance is posted by the payment due date and the Previous Balance on the credit card account was zero or was a credit balance.

Here is an example using just one Charge Type for simplicity:

Example:

MAY:

May 28th Paid prior April loan balance by May due date.

May 29th Purchase of \$100.00

Balance = \$100.00

May 31 Ending balance = \$100.00

JUNE:

Jun 1 Balance = \$100.00

Jun 2 Purchase of \$200.00

Balance = \$300.00

June 28th Paid the full \$100.00 May lending loan balance

June 30 Ending balance = \$200.00

Because the member paid full April statement balance by May 28th due date, grace will apply to the 200 purchases in June.

No Finance Charge as the Purchase on June 2 is a current cycle purchase – Grace applies

JULY:

July 1 Beginning balance = \$200.00

July 28 Payment of \$100
Balance = \$100.00

July 31 Balance = \$100.00

Finance Charges are calculated **going back to July 1** based on a recalculated accumulated daily balance of \$100.00 through July 31.

AUGUST:

The Grace Period does not apply until the full loan balance is paid in full by the current billing cycle due date. Finance charge for August will calculate as normal.

Collections Inquiry for Credit Card Loans

Work Collections (Tool #982)

Collections Member Inquiry

Show Last Balance/Trans

Sort by Follow Up Date

Collection Reports

Position to account

Options... ▼

Collector ID	Contacted		Account	Type	Memo Type	Name	Type	Days	Last Pmt/Dep	Date of Pmt/Dep
	Yes	Mon/Day								
M	<input type="checkbox"/>	Nov 11	791	BP			DELQ	9	823.04	Jun 12, 2025
M	<input type="checkbox"/>	Nov 11	712	TL			DELQ	9	1,492.85	Jun 06, 2025
2	<input type="checkbox"/>	Jan 13	900	LM			DELQ	12	51.00	May 19, 2025
2	<input type="checkbox"/>	Jun 25	706	LM			DELQ	9	447.19	Jul 03, 2025
M	<input type="checkbox"/>	Nov 11	790				DELQ	9	1,172.13	Jun 16, 2025
O	<input type="checkbox"/>	Apr 16	790	PP			DELQ	9	3.12	Jun 05, 2025
8	<input type="checkbox"/>	Jan 13	956	CL			DELQ	12	45.00	Jul 07, 2025
8	<input type="checkbox"/>	Jan 13	811	CV			DELQ	12	572.73	May 04, 2025
8	<input type="checkbox"/>	Jan 13	866	LM			DELQ	12	1,600.00	May 09, 2025
8	<input type="checkbox"/>	Jan 13	900	CL			DELQ	12	64.00	Jun 28, 2025
D	<input type="checkbox"/>	Jan 13	705	LM			DELQ	39	400.00	Jun 27, 2025
2	<input type="checkbox"/>	Jan 13	716	PP			DELQ	39	400.00	Jun 24, 2025
8	<input type="checkbox"/>	Jan 13	900	PP			DELQ	12	50.00	Jun 24, 2025
M	<input type="checkbox"/>	Jan 27	790	CL			DELQ	39	1,196.35	May 02, 2025

Options... ▼

🔍 A highlighted account number indicates there is a follow-up either past due or due today. Click "Account" to sort.

Credit card loans will be shown in your collections list just like all other types of delinquent loans and are worked using the same techniques. Use *Work Member* (so you can record comments) and *Inquiry* from which you can access the Delinquency window as well as statement history, which is helpful when tracking a member’s delinquent amounts over time.

Viewing Account Delinquency Information

To display information about a delinquent credit card account, access Account Inquiry. If the account is delinquent, the screen below will automatically appear.

Loan Account Inquiry - Lookup next to Delinquency

✕ - Payment Information ☐

Summary
Escrow detail

Delinquency Details				Credit Report Information	
Fine ID	8	CREDIT CARD LATE FEE		Credit report #	██████████7
Control	P	Dec 28, 2025		Report date	Apr 15, 2024
Notice	0	Fines paid	0.00	Bureau	TRANSUNION
Delinquent interest due			0.00	Risk score	0696
Actual # of days delinquent:			91	MDS score	0000
Months	2	Days	30	CU risk level	X
		# times	4		
1st date delinquent	Sep 30, 2025		# pmts	3	
Amount Due				Regular Payment Information	
Amount delinquent		279.00		Regular payment	92.00
Fine amount		28.01		Escrow transfer	0.00
Amount due		307.01		Total payment	92.00
Partial payment		0.00		Next payment day	28 Date Oct 28, 2025

💡 Use Reporting History to see a history of credit bureau reporting for this loan, showing each time the loan was reported to the bureau(s).

Reporting History

Catch Up Calc

CPI History

Risk Level History

Write-Off History

← → ↑ ⏸ 🔄 ℹ ? 🗉
🗉 Let Us Know!
(182)

- Use Catch-up Calculator to help a member figure out what payment needs to be made to catch up a delinquent credit card account.