Reference Guide

CU*ANSWERS Cards & Payments

Credit Card Reports

INSIDE THIS GUIDE:

This guide describes online credit card reports that are commonly used, including brief descriptions and sample reports.

Last Revision date: July 10, 2026

Find other Reference Materials page on our website: https://www.cuanswers.com/resources/doc/cubase-reference/

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Daily and Monthly Reports to Monitor

Reports you should check **every day**:

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- **PCCFINC6** (Credit Card Charges Posting Report). See page **11**.
- **LXMTPAN1B** (ATM/Debit/Credit Maintenance Sent to the Vendor). See page **5**.
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Reports that should be checked **periodically**:

- *At least once a week:* **LNBOCL** (Negative Balance (Overpaid Open Credit Loans). See page **24**.
- *Once a month:* **PCCFINC4** (Credit Card Charges Posting Report). See page **10**.
- *At least twice a month:* **LCCOVLMT** (Overlimit Account Listing). See page **22**.
- *At least once a quarter:* **LCCIXX** (Inactive Credit Card Report). See page **25**.

Other reports you will need to have **archived for research as needed**:

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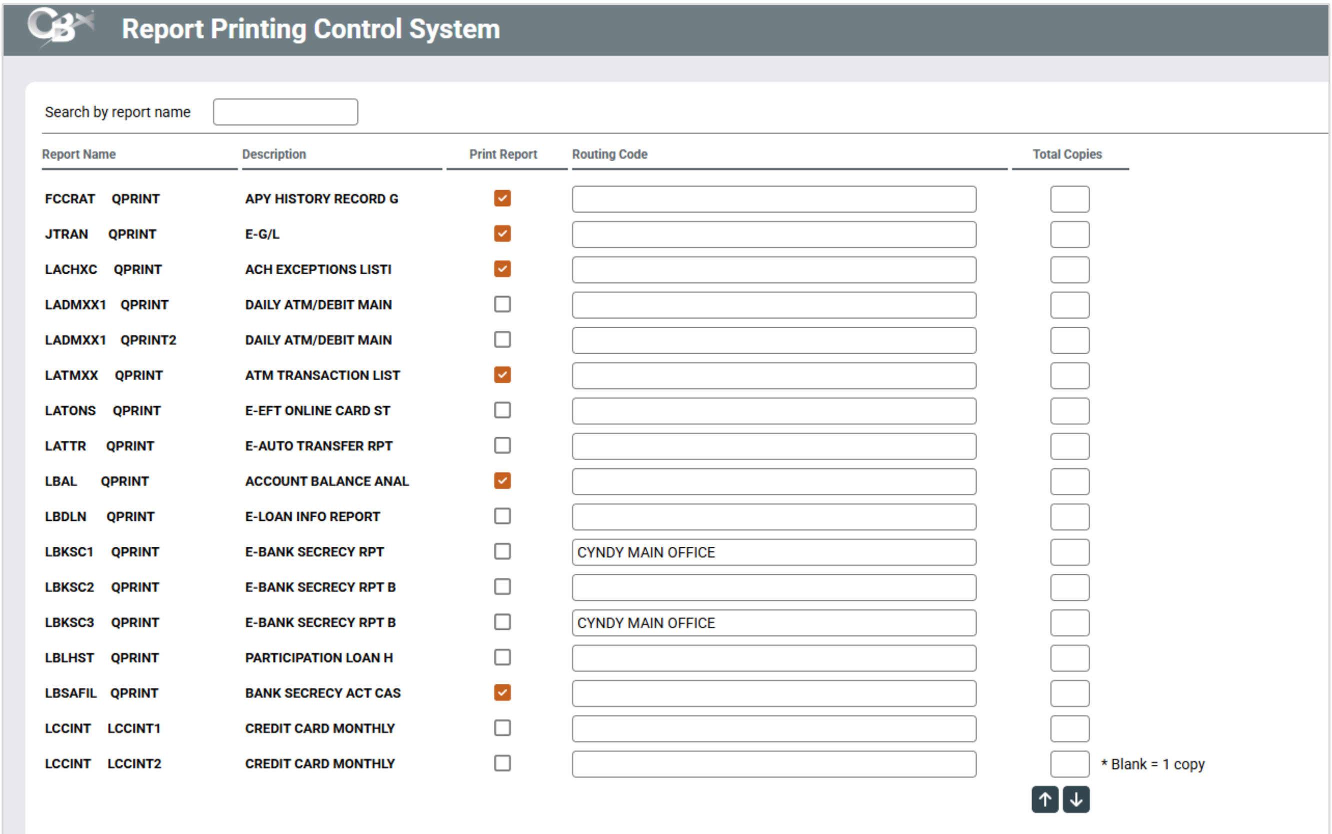
Making Sure Credit Card Reports Are Archived

As with any other daily or monthly report, it is your credit union's responsibility to set up the daily OUTQ routing settings so that credit card reports are printed and archived as appropriate, according to the purpose of each report.

OUTQ Report Control **(Tool #573)**



Report Name		Description	Print Report	Routing Code	Total Copies
FCCRAT	QPRINT	APY HISTORY RECORD G	✓		
JTRAN	QPRINT	E-G/L	✓		
LACHXC	QPRINT	ACH EXCEPTIONS LISTI	✓		
LADMXX1	QPRINT	DAILY ATM/DEBIT MAIN			
LADMXX1	QPRINT2	DAILY ATM/DEBIT MAIN			
LATMXX	QPRINT	ATM TRANSACTION LIST	✓		
LATONS	QPRINT	E-EFT ONLINE CARD ST			
LATTR	QPRINT	E-AUTO TRANSFER RPT			
LBAL	QPRINT	ACCOUNT BALANCE ANAL	✓		
LBDLN	QPRINT	E-LOAN INFO REPORT			
LBKSC1	QPRINT	E-BANK SECRECY RPT		CYNDY MAIN OFFICE	
LBKSC2	QPRINT	E-BANK SECRECY RPT B			
LBKSC3	QPRINT	E-BANK SECRECY RPT B		CYNDY MAIN OFFICE	
LBLHST	QPRINT	PARTICIPATION LOAN H			
LBSAFIL	QPRINT	BANK SECRECY ACT CAS	✓		
LCCINT	LCCINT1	CREDIT CARD MONTHLY			
LCCINT	LCCINT2	CREDIT CARD MONTHLY			* Blank = 1 copy

On each of the reports listed on the following pages, you will see our recommendation for the routing code you should use on this screen to ensure that critical credit card reports are archived.

Credit Card Report Listing

LXMPAN1B – ATM/Debit/CC Maintenance Sent to the Vendor

Generated	Daily
Description	This report includes any maintenance or card additions that were done in CBX and sent to your card vendor via the batch maintenance file for your online ATM/debit/credit cards.
Purpose / Tips	We recommend that this report be reviewed daily and matched back to the vendor reports.

```
 7/01/26  22:25:22                          CREDIT UNION                      LXMTPAN1B      PAGE      1
    RUN ON   7/01/26                 ATM/DEBIT/CC MAINTENANCE SENT TO THE VENDOR                USER
                                                VENDOR: COOP
                                          AP CARDHOLDER MAINTENANCE
  DATA DESCRIPTION                DATA VALUE                     DATA DESCRIPTION                DATA VALUE


Card Transmission Record                                       Card#                           ************ 14
  File Update Code              5 (5=Add)                      Issuing FI-ID                   31
  CARD STATUS                      (Card Active)               Card Access Withdrawals         Y (Allow)
  Card Access Deposits          Y (Allow)                      Card Access Inquiries           Y (Allow)
  Card Access Payments-To       Y (Allow)                      Card Access Payments From       Y (Allow)
  Card Access Transfers To      Y (Allow)                      Card Access Transfers From      Y (Allow)
  Card Access Purchases         Y (Allow)                      Card Access 3rd Party pymt      Y (Allow)
  Pin Fail Count Reset             (no change)                 Limit Group                     01
  Card Activation               N                              Pin Auth Flag                   00 (AP holds the offset)
  Pin Auth Flag                 0000 (Natural Pin)             Expiration YYMM                 3102
  Greeting Name                                                Media Type                      IP
  Auto Issue Indicator          Y                              Card Association                M (MasterCard)
  Card Type                     DR (Debit)                     Card Sub Type                   CO (Consumer)
  Card Category                 ST (Standard)                  Card Companion Mini             N
  Card Companion Micro          N                              Card Companion Mobile           N
  Contact Preference            H (Primary Phone)              Power Attorney Flag             N
  FI CU Branch Num                                             VIP Indicator                   N
  Travel Indicator              N                              Address1 Type                   P (Primary)
  Address1 Format Indicator     D (Domestic US)                Address1 Line1                  RD
  Address1 City/State                                          Address1 Country
  Address1 Zip Code                                            Member1 Number
  Member1 Primary Ind           Y                              Member1 First Name
  Member1 Last Name             T                              Member1 Middle Initial
  Member1 Card Order Flag       C (Card)                       Member1 Card Order Status Flag  1 (New Order)
  Member1 Card Order Status Date 2026-07-01                    Member1 Card Issue Reissue Fla  1 (Issue New Card Immediately)
  Member1 Card Replacement Indic Y                             Member1 Date Card Issued        2026-07-01
  Member1 Date Card Last Issued 2026-07-01                     Member1 Photo ID                N
  Member1 DOB                   1952-02-27                     Member1 SSN                     *****4
  Member1 Maiden                G                              Member1 Military Flag           N
  Member1 Military Language Id  EN                             Member1 Phone1 Number           18
  Member1 Phone1 Type           P                              Member1 Phone1 call first       Y
  Member1 Phone1 call second    N                              Member1 Phone2 Number           18
  Member1 Phone2 Type           S                              Member1 Phone2 call first       N
  Member1 Phone2 call second    N                              Member1 Phone4 Number           8
  Member1 Phone4 Type           M                              Member1 Phone4 call first       N
  Member1 Phone4 call second    N                              Maint Date/Time                 06
```

PCCFINC0 - Credit Card Average Daily Balance(ADB) Report

Generated	Daily
Description	This report records daily what the member's average daily balance by charge type looked like at end of the day, providing number of days accumulated, how many accumulation days added, and a summary of that day's average daily balance.
Purpose / Tips	Research tool provided for a credit union to review a specific member account for a snapshot in time of their bucket balances. This report is typically very large, and we do not recommend printing it in its entirety.

```
12/11/23     16.09                              CREDIT UNION                          PCCFINC0        PAGE      1
        RUN ON     12/12/23          CREDIT CARD AVERAGE DAILY BALANCE (ADB) REPORT                   USER OPER
                                               PROCESSING DATE - 12/11/23

  ACCOUNT ACCT   CHARGE   DTL       PREVIOUS      PURCHASES       PAYMENTS        CREDITS          PRIOR   CUM CUM     SUMMED DAILY
   NUMBER                 CAT        BALANCE                                                               ADD

        31  956  BT  999   V1            .00            .00            .00            .00            .00    1   11            .00
        31  956  CA  999   V1            .00            .00            .00            .00            .00    1   11            .00
        31  956  PU  999   V1       3,815.52            .00            .00            .00       3,815.52    1   11      41,970.72
        27  956  BT  999   V1            .00            .00            .00            .00            .00    1   11            .00
        27  956  CA  999   V1            .00            .00            .00            .00            .00    1   11            .00
        27  956  PU  999   V1         991.59            .00            .00            .00         991.59    1   11      10,907.49
        39  956  BT  999   V1            .00            .00            .00            .00            .00    1   11            .00
        39  956  CA  999   V1            .00            .00            .00            .00            .00    1   11            .00
        39  956  PU  999   V1         729.19         840.02            .00            .00         840.02    1   11      11,813.01
        60  956  BT  999   V1            .00            .00            .00            .00            .00    1   11            .00
        60  956  CA  999   V1            .00            .00            .00            .00            .00    1   11            .00
```

PCCFINC1 - Credit Card Flag Report

Generated	Daily
Description	This report records daily what the member's account flags looked like at end of day. Included is the member's overlimit status, whether the minimum balance requirement for the month has been satisfied, and whether the previous month's balance was paid in full (if paid in full, whether the member is eligible for no finance charges will be based on the charge type configuration).
Purpose / Tips	This report is typically very large, and we do not recommend printing it in its entirety.

12/11/23 16.09 CREDIT UNION PCCFINC1 PAGE 1
RUN ON 12/12/23 CREDIT CARD FLAG REPORT USER OPER
PROCESSING DATE - 12/11/23

ACCOUNT NUMBER	ACCT TYPE	FINE ID	DUE DATE	DISBURSE LIMIT	OVERLINE OLD	OVERLINE NEW	MIN BAL OLD	MIN BAL NEW	PRIOR OLD	PRIOR NEW	PAID TO BALANCE	MINIMUM PAY DUE	PRIOR BALANCE	CURRENT BALANCE
31	956	8	12/28/2023	30000.00							.00	39.00	3,815.52	3,815.52
27	956	8	12/28/2023	1000.00							.00	25.00	991.59	991.59
39	956	8	12/28/2023	20000.00							.00	25.00	729.19	1,569.21
60	956	8	12/28/2023	8000.00							.00	25.00	2,001.61	2,919.47
04	956	7	12/28/2023	24000.00							.00	34.00	3,352.80	4,337.29
87	956	8	12/28/2023	10000.00			Y	Y	Y	Y	.00	.00	.00	.00
05	956	8	12/28/2023	2000.00							.00	25.00	119.40	1,246.13
61	956		12/28/2023	6500.00							.00	55.00	5,415.13	5,415.13
98	956	8	12/28/2023	5000.00			Y	Y	Y	Y	.00	.00	.00	.00
53	956	8	12/28/2023	6500.00							.00	25.00	1,186.04	2,701.71
28	956	8	12/28/2023	15000.00			Y	Y			121.50	25.00	199.11	939.45
63	956	8	12/28/2023	2000.00			Y	Y	Y	Y	2,527.79	25.00	1,557.45	192.26

PCCFINC2 - Credit Card Minimum Payment Calculation Report

Generated	Monthly
Description	This is a report that records the calculated “minimum payment due” on the last day of the month for all credit card accounts. This amount may include any overlimit amount and/or if the member has any outstanding minimum payment due from the previous month (if the product is configured to do so).
Purpose / Tips	Report is provided to allow research for previous month’s minimum calculated payment and appropriate fees. This report is typically very large, and we do not recommend printing it in its entirety.

4/30/26 1.10.02 CREDIT UNION PCCFINC2 PAGE 1
RUN ON 5/01/26 CREDIT CARD MINIMUM PAYMENT CALCULATION REPORT USER OPERATOR
PROCESSING DATE - 4/30/26

ACCOUNT NUMBER	ACCT	LOAN	LOAN	ROUND FLAG	CREDIT LIMIT	CURRENT BALANCE	PRINTED MIN. BAL.	NEW CALC. MIN. BAL.	OVERLINE MIN. BAL.	PAST DUE MIN. BAL.	TYPE
	956	V1	30.00	Y	1,000.00	985.52	30.00	30.00	.00	.00	
	956	V1	30.00	Y	20,000.00	1,319.90	30.00	30.00	.00	.00	
	956	V1	30.00	Y	24,000.00	4,914.41	50.00	50.00	.00	.00	
	956	V1	30.00	Y	2,000.00	581.62	30.00	30.00	.00	.00	
	956	V1	30.00	Y	6,500.00	3,931.74	40.00	40.00	.00	.00	
	956	V1	30.00	Y	7,000.00	.00	.00	.00	.00	.00	
	956	V1	30.00	Y	15,000.00	52.96	30.00	30.00	.00	.00	
	956	V1	30.00	Y	13,500.00	596.17	30.00	30.00	.00	.00	
	956	V1	30.00	Y	4,000.00	.00	.00	.00	.00	.00	
	956	V1	30.00	Y	20,000.00	9,700.28	97.00	97.00	.00	.00	
	956	V1	30.00	Y	15,000.00	14,522.22	146.00	146.00	.00	.00	
	956	V1	30.00	Y	12,500.00	5,549.05	56.00	56.00	.00	.00	
	956	V1	30.00	Y	7,500.00	638.34	30.00	30.00	.00	.00	
	956	V1	30.00	Y	3,500.00	.00	.00	.00	.00	.00	
	956	V1	30.00	Y	10,000.00	9,075.08	91.00	91.00	.00	.00	
	956	V1	30.00	Y	35,000.00	26,896.09	.00	.00	.00	.00	
	956		PAYMENT CALCULATION OVERRIDE			269.00 TO	.00	FOR REASON Z			
	956	V1	30.00	Y	25,000.00	11,346.36	114.00	114.00	.00	.00	
	956	V1	30.00	Y	25,000.00	.00	.00	.00	.00	.00	
	957	V1	30.00	Y	12,000.00	2,685.54	30.00	30.00	.00	.00	

PCCFINC3 - Credit Card Monthly Finance Charge Calculation Report

Generated	Monthly
Description	Based on the credit card charge type balances at month end, this report contains the calculated finance charge on each applicable charge type. Also included are the flags indicating whether the member made their payment by the due date and whether they satisfied the previous month's balance due.
Purpose / Tips	This report summarizes all finance charges at the charge type level for all cards with balances at month end. It is used as a research tool for reviewing why a finance charge was assessed on an account. This report is typically very large, and we do not recommend printing it in its entirety.

```
4/30/26    1.10.02                                  CREDIT UNION                         PCCFINC3        PAGE      1
       RUN ON      5/01/26            CREDIT CARD MONTHLY FINANCE CHARGE CALCULATION REPORT
                                               PROCESSING DATE -  4/30/26                                   USER OPERATOR

 ACCOUNT ACCT LOAN  CHARGE  DTL  INTR  GRACE FORGIVE  PAID  #       CURRENT     CUM DAILY  AVERAGE DAILY   CURRENT
  NUMBER TYPE CATG TYPE SEQ CAT  RATE  FLAG   FLAG    FLAG  DAY      BALANCE       BALANCE      BALANCE   PERIODIC F/C

          956  V1   BT  999  V1 10.000  Y      N             30          .00          .00          .00         .00
          956  V1   CA  999  V1 10.000  N      N             30          .00          .00          .00         .00
          956  V1   PU  999  V1 10.000  Y      N             30       977.72     28460.07       948.67        7.80
                                                                                                             7.80  TOTAL-ACCOUNT        827 956
          956  V1   BT  999  V1 10.000  Y      N       Y     30          .00     14729.52       490.98         .00
          956  V1   CA  999  V1 10.000  N      N       Y     30          .00          .00          .00         .00
          956  V1   PU  999  V1 10.000  Y      N       Y     30     1,319.90          .00          .00         .00
                                                                                                              .00  TOTAL-ACCOUNT       1139 956
          956  V1   BT  999  V1 10.000  Y      N       Y     30          .00     81463.25     2,715.44         .00
          956  V1   CA  999  V1 10.000  N      N       Y     30          .00          .00          .00         .00
          956  V1   PU  999  V1 10.000  Y      N       Y     30     4,914.41          .00          .00         .00
                                                                                                              .00  TOTAL-ACCOUNT       1204 956
          956  V1   BT  999  V1 10.000  Y      N       Y     30          .00     13217.03       440.57         .00
          956  V1   CA  999  V1 10.000  N      N       Y     30          .00          .00          .00         .00
          956  V1   PU  999  V1 10.000  Y      N       Y     30       581.62          .00          .00         .00
                                                                                                              .00  TOTAL-ACCOUNT       2005 956
          956  V1   BT  999  V1 10.000  Y      N             30          .00          .00          .00         .00
          956  V1   CA  999  V1 10.000  N      N             30          .00          .00          .00         .00
          956  V1   PU  999  V1 10.000  Y      N             30     3,898.71    120557.38     4,018.58       33.03
                                                                                                            33.03  TOTAL-ACCOUNT       2061 956
          956  V1   BT  999  V1 10.000  Y      N       Y     30          .00          .00          .00         .00
          956  V1   CA  999  V1 10.000  N      N       Y     30          .00          .00          .00         .00
          956  V1   PU  999  V1 10.000  Y      N       Y     30          .00          .00          .00         .00
                                                                                                              .00  TOTAL-ACCOUNT       2598 956
          956  V1   BT  999  V1 10.000  Y      N       Y     30          .00     32777.43     1,092.58         .00
          956  V1   CA  999  V1 10.000  N      N       Y     30          .00          .00          .00         .00
          956  V1   PU  999  V1 10.000  Y      N       Y     30        52.96          .00          .00         .00
                                                                                                              .00  TOTAL-ACCOUNT       3728 956
          956  V1   BT  999  V1 10.000  Y      N       Y     30          .00     13329.32       444.31         .00
          956  V1   CA  999  V1 10.000  N      N       Y     30          .00          .00          .00         .00
          956  V1   PU  999  V1 10.000  Y      N       Y     30       596.17          .00          .00         .00
                                                                                                              .00  TOTAL-ACCOUNT       4094 956
          956  V1   BT  999  V1 10.000  Y      N       Y     30          .00          .00          .00         .00
          956  V1   CA  999  V1 10.000  N      N       Y     30          .00          .00          .00         .00
          956  V1   PU  999  V1 10.000  Y      N       Y     30          .00          .00          .00         .00
                                                                                                              .00  TOTAL-ACCOUNT       4397 956
          956  V1   BT  999  V1 10.000  Y      N       Y     30          .00    168781.15     5,626.04         .00
```

PCCFINC4 - Credit Card Charges Posting Report - (Annual Fee/Overlimit Fee/Finance Charges)

Generated	Monthly
Description	This report includes finance charges by charge type along with annual fees and overlimit fees. It includes all three (finance charges by charge type, annual fees, and overlimit fees) both **posted and non-posted charges** assessed at month end.
Purpose / Tips	This report is provided to review any posting errors and adjust as needed to member accounts. Possible errors include a frozen account and an invalid G/L number. We recommend this report be reviewed at the beginning of every month.
OUTQ Routing	It is recommended that this report be printed and archived. Be sure to select to print this report.

```
4/30/26   1.10.02                          CREDIT UNION                         PCCFINC4        PAGE      1
        RUN ON     5/01/26             CREDIT CARD CHARGES POSTING REPORT
                                         PROCESSING DATE -   4/30/26                          USER OPERATOR

  ACCOUNT    LN   CHARGE    DTL FEE   G/L SUBS  OVER GRACE CHARGE                      PREVIOUS         CHARGE         CURRENT
NUMBER TYPE CAT TYPE SEQ  CAT TYPE   NO GL NO FLAG FLAG  DESCRIPTION                  BALANCE         AMOUNT         BALANCE  MSG

      7 956   V1   PU 999  V1  FC 702-25 112-29   0   Y   FIN CHG PURCHASE           977.72          7.80          985.52
      1 956   V1   PU 999  V1  FC 702-25 112-29   0   Y   FIN CHG PURCHASE         3,898.71         33.03        3,931.74
      8 956   V1   CA 999  V1  FC 702-25 112-29   0   Y   FIN CHG CASH ADVANCE     9,700.19           .09        9,700.28
      3 956   V1   CA 999  V1  FC 702-25 112-29   0   Y   FIN CHG CASH ADVANCE    14,429.47         34.47       14,463.94
      3 956   V1   PU 999  V1  FC 702-25 112-29   0   Y   FIN CHG PURCHASE        14,463.94         58.28       14,522.22
      1 956   V1   CA 999  V1  FC 702-25 112-29   0   Y   FIN CHG CASH ADVANCE     9,001.29          5.08        9,006.37
      1 956   V1   PU 999  V1  FC 702-25 112-29   0   Y   FIN CHG PURCHASE         9,006.37         68.71        9,075.08
      6 956   V1   BT 999  V1  FC 702-25 112-29   0   Y   FIN CHG BALANCE TRAN    26,700.43        157.32       26,857.75
      6 956   V1   PU 999  V1  FC 702-25 112-29   0   Y   FIN CHG PURCHASE        26,857.75         38.34       26,896.09
      8 956   V1   BT 004  V1  FC 702-25 112-29   0   Y   FIN CHG 6.90 BT PROM    11,283.62         53.07       11,336.69
      8 956   V1   PU 999  V1  FC 702-25 112-29   0   Y   FIN CHG PURCHASE        11,336.69          9.67       11,346.36
      1 956   V1   BT 004  V1  FC 702-25 112-29   0   Y   FIN CHG 6.90 BT PROM     8,650.00         24.37        8,674.37
      1 956   V1   PU 999  V1  FC 702-25 112-29   0   Y   FIN CHG PURCHASE         8,674.37         36.27        8,710.64
      3 956   V1   CA 999  V1  FC 702-25 112-29   0   Y   FIN CHG CASH ADVANCE     1,098.18          4.04        1,102.22
      3 956   V1   PU 999  V1  FC 702-25 112-29   0   Y   FIN CHG PURCHASE         1,102.22          5.70        1,107.92
      1 956   V1   CA 999  V1  FC 702-25 112-29  30       FIN CHG CASH ADVANCE     1,666.57          6.51        1,673.08
      1 956   V1   PU 999  V1  FC 702-25 112-29  30       FIN CHG PURCHASE         1,673.08          7.19        1,680.27
      2 956   V1   PU 999  V1  FC 702-25 112-29   0   Y   FIN CHG PURCHASE         4,188.88         22.92        4,211.80
      4 956   V1   PU 999  V1  FC 702-25 112-29   0   Y   FIN CHG PURCHASE         4,721.91         37.33        4,759.24
      8 956   V1   PU 999  V1  FC 702-25 112-29  30       FIN CHG PURCHASE        15,795.37        129.82       15,925.19
      7 956   V1   BT 001  V1  FC 702-25 112-29   0   Y   FIN CHG BAL TRANSFER     1,786.17          2.54        1,788.71
      7 956   V1   PU 999  V1  FC 702-25 112-29   0   Y   FIN CHG PURCHASE         1,788.71         10.38        1,799.09
      4 956   V1   BT 002  V1  FC 702-25 112-29   0   Y   FIN CHG BAL TRANSFER     9,899.16         38.91        9,938.07
      4 956   V1   CA 999  V1  FC 702-25 112-29   0   Y   FIN CHG CASH ADVANCE     9,938.07           .56        9,938.63
      4 956   V1   PU 999  V1  FC 702-25 112-29   0   Y   FIN CHG PURCHASE         9,938.63         15.46        9,954.09
      0 956   V1   PU 999  V1  FC 702-25 112-29   0   Y   FIN CHG PURCHASE         3,939.74         33.08        3,972.82
      6 956   V1   BT 004  V1  FC 702-25 112-29   0   Y   FIN CHG 6.90 BT PROM    18,797.06        109.15       18,906.21
      5 956   V1   BT 004  V1  FC 702-25 112-29   0       FIN CHG 6.90 BT PROM    13,488.50          2.23       13,490.73
      5 956   V1   CA 999  V1  FC 702-25 112-29   0       FIN CHG CASH ADVANCE    13,490.73           .40       13,491.13
      5 956   V1   PU 999  V1  FC 702-25 112-29   0       FIN CHG PURCHASE        13,491.13        101.12       13,592.25
      5 956   V1   CA 999  V1  FC 702-25 112-29  30       FIN CHG CASH ADVANCE     2,551.59         20.97        2,572.56
      1 956   V1   BT 004  V1  FC 702-25 112-29   0   Y   FIN CHG 6.90 BT PROM     8,500.00         26.54        8,526.54
      1 956   V1   BT 999  V1  FC 702-25 112-29   0   Y   FIN CHG BALANCE TRAN     8,526.54         14.67        8,541.21
      1 956   V1   PU 999  V1  FC 702-25 112-29   0   Y   FIN CHG PURCHASE         8,541.21         10.59        8,551.80
      4 956   V1   PU 999  V1  FC 702-25 112-29   0   Y   FIN CHG PURCHASE         4,999.95         41.19        5,041.14
      4 956   V1   PU 999  V1  FC 702-25 112-29   0   Y   FIN CHG PURCHASE         2,434.16         13.39        2,447.55
      8 956   V1   CA 999  V1  FC 702-25 112-29   0   Y   FIN CHG CASH ADVANCE       526.80          2.87          529.67
```

PCCFINC5 - Credit Card Error Summary Report

Generated	Daily
Description	This is a summary of all errors daily (for the last business day of the month). You will also see the errors that are on your PCCFINCP4 report.
Purpose / Tips	We recommend that you review this report daily. Any errors that you identify on this report should be reviewed and appropriate action taken at the account level.
OUTQ Routing	It is recommended that this report be printed and archived. Be sure to select to print this report.

```
12/08/23     19.55                                     CREDIT UNION                   PCCFINC5      PAGE      1
          RUN ON    12/09/23                   CREDIT CARD ERROR SUMMARY REPORT
                                                 PROCESSING DATE - 12/08/23                        USER OPER
 ACCOUNT  ACCT   CHARGE   DTL
  NUMBER  TYPE   TYPE SEQ  CAT  ERROR MESSAGE
       16  956                  ACCOUNT BALANCE OF      15,080.83  NOT EQUAL TO CHARGE TYPE TOTAL CURRENT BALANCE OF      15,105.83
TOTAL-Branch      1     RECORDS LISTED-             1
TOTAL-Loan Catg  V1     RECORDS LISTED-             1
TOTAL For G/L    702-25 RECORDS LISTED-             1
        0  000                  BIN NOT SET-UP FOR LOAN CATEGORY 99
TOTAL-Loan Catg  99     RECORDS LISTED-             1
TOTAL For G/L    719-00 RECORDS LISTED-             1
TOTAL For CORPID  1     RECORDS LISTED-             2
TOTAL For Report
TOTAL RECORDS LISTED-               2
                                                             ***END OF REPORT***
```

PCCFINC6 - Update Credit Card Rate Report

Generated	Daily
Description	This report is produced when a member rate is adjusted either by charge type or at a specific card level. This could include a change to a group of cards or a specific individual rate override.
Purpose / Tips	We recommend that you review this report daily.
OUTQ Routing	It is recommended that this report be printed and archived. Be sure to select to print this report.

```
12/01/23     15.40                                   CREDIT UNION                   PCCFINC6        PAGE      1
          RUN ON    12/02/23                    UPDATE CREDIT CARD RATE REPORT                         USER OPER
                                                  PROCESSING DATE - 12/01/23
  ACCOUNT ACCT LOAN  CHARGE   DLT    OLD     NEW
   NUMBER TYPE CATG TYPE SEQ  CAT ID RATE    RATE    REASON                        MESSAGE
       07  956  V1   PU  999       PV  4.900  10.000  R                             RATE REFRESHED
       68  956  V1   PU  999       PV  4.900  10.000  R                             RATE REFRESHED
       87  956  V1   PU  999       PV  4.900  10.000  R                             RATE REFRESHED
       11  956  V1   PU  999       PV  4.900  10.000  R                             RATE REFRESHED
       20  956  V1   PU  999       PV  4.900  10.000  R                             RATE REFRESHED
       07  956  V1   PU  999       PV  4.900  10.000  R                             RATE REFRESHED
       20  956  V1   PU  999       PV  4.900  10.000  R                             RATE REFRESHED
```

PCTMXX2A - Credit Card Account Maintenance Report

Generated	Daily
Description	This report includes any maintenance that was done today on CBX and sent to the vendor.
Purpose / Tips	We recommend that you review this report daily.
OUTQ Routing	It is recommended that this report be printed and archived. Be sure to select to print this report.

```
12/11/23  22:11:49                    CREDIT UNION                          PCTMXX2A      PAGE    1
                                 CREDIT CARD - ACCOUNT MAINTENANCE REPORT                  USER
  ACCOUNT NUMBER  FIELD NAME                BEFORE DATA/NAME 1    AFTER DATA/NAME 2     OPER    DATE      TIME
      ******77    PRIMARY SIGNER WORK PHONE         00                    35            12    11/21/23  11:34:36
                  CHANGE CARD BLOCK CODE                                                R11   11/20/23  15:45:20
      ******82    PRIMARY SIGNER WORK PHONE         00                    23            12    11/20/23  10:12:30
      ******10    MTPDAY                                                                12    12/07/23  16:10:16
                  MTPDAY                                                                12    12/07/23  16:10:16
      ******35    MTPDAY                                                                12    11/10/23  11:11:07
                  MTPDAY                                                                12    11/10/23  11:11:07
      ******76    FNAME                                                                 H11   12/11/23  13:44:52
                  MIDIN                                                                 H11   12/11/23  13:44:52
                  PRIMARY SIGNER DOB                                                    H11   12/11/23  13:44:52
                  PRIMARY SIGNER DOB                                                    H11   12/11/23  13:44:52
                  HOME PHONE                                                            H11   12/11/23  13:44:52
                  HOME PHONE                                                            H11   12/11/23  13:44:52
                  FNAME                                                                 H11   12/11/23  13:44:52
                  MIDIN                                                                 H11   12/11/23  13:44:52
                  PRIMARY SIGNER DOB                                                    H11   12/11/23  13:44:52
                  PRIMARY SIGNER DOB                                                    H11   12/11/23  13:44:52
                  HOME PHONE                                                            H11   12/11/23  13:44:52
                  HOME PHONE                                                            H11   12/11/23  13:44:52
                  PRIMARY SIGNER MMN                                                    H11   12/11/23  13:45:38
                  PRIMARY SIGNER MMN                                                    H11   12/11/23  13:45:38
                  PRIMARY SIGNER SSN                4                     9             H11   12/11/23  13:49:30
                  PRIMARY SIGNER SSN                4                     9             H11   12/11/23  13:49:30
```

```
12/11/23  22:11:49                    CREDIT UNION                          PCTMXX2A      PAGE   13
                                 CREDIT CARD - ACCOUNT MAINTENANCE REPORT                  USER
  ACCOUNT NUMBER  FIELD NAME                BEFORE DATA/NAME 1    AFTER DATA/NAME 2     OPER    DATE      TIME
    13*****  55   ADDED CREDIT CARD                                                     KH11  12/11/23  15:55:54
    32*****  78   ADDED CREDIT CARD                                                     NM11  12/11/23  16:05:38
                  ADDED EMBOSS CARD FOR     JOANN                 JOANN                 NM11  12/11/23  16:06:14
                  INSTANT ISSUE CARD                                                    NM11  12/11/23  16:07:52
                  PRIMARY SIGNER WORK PHONE                                             NM11  12/11/23  16:09:29

  TOTALS:
    CARDS MAINTAINED:       00151
    ERRORS:                 00002
                                   *** END OF REPORT ***
```

PCTMXX2B - Credit Card Account Maintenance Error Report

Generated	Daily
Description	This report includes any maintenance on a credit card account on CBX that was not sent to your vendor due to an error occurring when creating the maintenance file.
Purpose / Tips	We recommend that you review this report daily.
OUTQ Routing	It is recommended that this report be printed and archived. Be sure to select to print this report.

```
12/11/23  22:11.49                          CREDIT UNION                    PCTMXX2B      PAGE     1
                                  CREDIT CARD - ACCOUNT MAINTENANCE ERROR REPORT                    USER
  ACCOUNT NUMBER   FIELD NAME         BEFORE DATA/NAME 1        AFTER DATA/NAME 2       ERROR DESCRIPTION
       *****   17   UPDATE CREDIT CARD                                                   NO CARD REQUESTED.
       *****   55   UPDATE CREDIT CARD                                                   NO CARD REQUESTED.

 TOTALS:
   CARDS MAINTAINED:      00151
   ERRORS:                00002
                                    *** END OF REPORT ***
```

LPANTX1 - Transaction Detail Report

Generated	Daily
Description	This report will list transactions to be compared to your credit card vendor report for daily balancing comparison. This report is by card number order. This report also includes ATM and Debit card transactions.
Purpose / Tips	It is produced during end of day processing for transactions posted to CBX from transactions sent from your vendor. Both this and the accompanying summary report are used for balancing and research purposes.

```
12/13/23     33:19                 CREDIT UNION                                    LPANTX1        PAGE      1
    RUN ON  12/14/23         ATM, DEBIT, AND CREDIT CARD TRANSACTION DETAIL REPORT                USER OPER

CARD NUMBER                 ACCOUNT          MESSAGE  TRAN   TRANSACTION             SETL  RESP     TRANS        SETL   TRANS   TRANS
                            NUMBER   STATUS    TYPE   CODE   DESCRIPTION             DATE  CODE     AMOUNT      AMOUNT  DATE    TIME

     Settlement Date: 12/11/23    Post Date: 12/11/23

    64*****   36              59 110          0100  002000  POS/WDR              12  12/11  51        6.79         .00  12/10  15:01:05
    64*****   42              99 000          0100  001000  POS/WDR              98  12/11  51      317.99         .00  12/11     1:18
    64*****   59              94 111          0200  012000  ATM/WDR#             33  12/11  51      125.00         .00  12/10  18:01:58
    64*****   59              94 000          0200  011000  ATM/WDR#             34  12/11  51       45.00         .00  12/10  18:03:19
    64*****   37              56 110          0200  312000  ATM/INQ#             58  12/11  00         .00         .00  12/10  18:03:32
```

LPANTX3 - Transactions Summary Report – Credit Cards

Generated	Daily
Description	This report will list transactions to be compared to your credit card vendor report for daily balancing comparison. This report is by card number order.
Purpose / Tips	It is produced during end of day processing for transactions posted to CBX from transactions sent from your vendor. Both this and the accompanying detail report are used for balancing and research purposes.
OUTQ Routing	It is recommended that this report be printed and archived. Be sure to select to print this report.

```
12/13/23     33:26                         CREDIT UNION                                   LPANTX3          PAGE       1
    RUN ON  12/14/23                 CREDIT CARD TRANSACTION SUMMARY REPORT                             USER OPER

     Settlement Date: 12/11/23    Post Date: 12/11/23
       GL#    VENDOR  BIN                 W/D            DEP        TRANSFERS        PMT MER        RFD MER            NET
      802.22 COOP        00               .00            .00              .00     184,775.68       3,494.62     181,281.06
      802.22 COOP        00               .00            .00              .00      21,392.06           5.29      21,386.77
      802.22 COOP        76          1,675.00            .00              .00     163,525.36       3,336.12     161,864.24
      802.22 COOP        76               .00            .00              .00       6,304.42            .00       6,304.42
      Net Summary: COOP     GL# 802.22  Debit Total     377,672.52  Credit Total       6,836.03     Net Total     370,836.49

     Settlement Date: 12/12/23    Post Date: 12/11/23
       GL#    VENDOR  BIN                 W/D            DEP        TRANSFERS        PMT MER        RFD MER            NET
      802.22 COOP        00            204.00            .00              .00            .00            .00         204.00
      Net Summary: COOP     GL# 802.22  Debit Total         204.00  Credit Total            .00     Net Total         204.00

     Settlement Date: 12/12/23    Post Date: 12/12/23
       GL#    VENDOR  BIN                 W/D            DEP        TRANSFERS        PMT MER        RFD MER            NET
      802.22 COOP        00            923.50            .00              .00     189,592.17      10,607.30     179,908.37
      802.22 COOP        00               .00            .00              .00      35,945.39         202.67      35,742.72
      802.22 COOP        76          1,970.48            .00              .00     203,060.59       2,000.30     203,030.77
      802.22 COOP        76               .00            .00              .00       2,291.98            .00       2,291.98
      Net Summary: COOP     GL# 802.22  Debit Total     433,784.11  Credit Total      12,810.27     Net Total     420,973.84
```

LPANAC1 - Account Posting Detail Report

Generated	Daily
Description	This report will list transactions to be compared to your credit card vendor report for daily balancing comparison. This is presented by member account number and also includes ATM/debit card transactions.
Purpose / Tips	It is produced during end of day processing for transactions posted to CBX from transactions sent from your vendor. Both this and the accompanying summary report are used for balancing and research purposes.

```
 12/13/23     33:14                          REDIT UNION                                        LPANAC1         PAGE      1
     RUN ON   12/14/23          TRANSACTIONS BY ACCOUNT NUMBER, CARD NUMBER, SETTLEMENT DATE                          USER OPER

      ACCOUNT                            SETL    TRANSACTION                              TRANS            SETL     TRANS   TRANS        REFERENCE
      NUMBER     CARD NUMBER             DATE    DESCRIPTION           STATUS             AMOUNT           AMOUNT   DATE    TIME         NUMBER

           000       4******   26   12/11                                                   .00              .00  12/11  14:22:43            57
           000       4******   26   12/11                                                 28.00              .00  12/11  14:30:30            70
           110       4******   69   12/11    POS/WDR#        62846 A                      65.76            65.76  12/11  16:52:22            46
           110       4******   06   12/11    POS/RFD#        4769  A                     233.19           233.19  12/09   8:42:30            9
           900       3******   14   12/11    POS/WDR         2241  A                       9.53             9.53  12/10     59:37            1
           956       2******   94   12/11    POS/WDR#        0598  A                      80.00            80.00  12/09  12:25:12            8
```

LPANEX1 - Exception Report - Denials

Generated	Daily
Description	This report contains information on why a member's transaction was declined by the CBX system and is the first source your personnel should use in researching a declination. This report includes ATM/debit card and credit card denials.
Purpose / Tips	This report is a good resource for determining denials from the previous day for members.

```
 12/13/23     33:19                           H CREDIT UNION                                LPANEX1        PAGE      1
     RUN ON   12/14/23                            DENIALS                                            USER OPER
                                         DATE RANGE:  12/11/23 - 12/17/23
      ACCOUNT                      MESSAGE   TRAN                         TRANS                                MESSAGE    TRANS
      NUMBER     CARD NUMBER         TYPE     CODE      TERMINAL          AMOUNT  MESSAGE                      CODE       DATE
        29 000          *****     26   0100     002000                           .00  Invalid Account Number      0014       12/11
           LINK: NO Act2 Record    REF#: 3          57  MERCHNT:  SPECTRUM 855-707-7328    MO
        29 000          *****     26   0100     002000                         28.00  Invalid Account Number      0014       12/11
           LINK: NO Act2 Record    REF#: 3          0  MERCHNT:  SPECTRUM 855-707-7328    MO
        13 900          *****     49   0100 POS 000000   IN2500                 2.76  Insufficient Funds.         0051       12/11
           LINK: COF        17 001  REF#: 3         40  MERCHNT:  Google MONOPOLY GO Mountain View  CA
```

LPANEX2 - Exception Report - Exceptions

Generated	Daily
Description	This report includes posting exceptions that were posted to the suspense G/L account and accounts that were posted NSF. ▪ Preapproved authorization exceptions can also appear on this report when the funds can't be secured on the member's account due to situations like the card being closed, the status of account being closed, frozen, etc. The member's account should be reviewed, and a determination should be made by the credit union to manually secure the funds. This report includes both ATM/debit and credit card posting errors.
Purpose / Tips	This report is a good resource for determining items that need to be posted by hand. You may want to review the accounts that were posted negative.

```
12/13/23      33:19                          CREDIT UNION                          LPANEX2        PAGE      1
    RUN ON  12/14/23                         POSTING ERRORS                                    USER OPER
                                    DATE RANGE:  12/11/23 -  12/17/23

   ACCOUNT                    MESSAGE  TRAN                      TRANS                          MESSAGE   TRANS
   NUMBER    CARD NUMBER        TYPE   CODE     TERMINAL         AMOUNT  MESSAGE                CODE      DATE

    33 900      13*******   6   0100 POS 000000   00    51         29.87  POSTING NSF SIG TRANS.   PS        /11
       LINK: COP2         3 001  REF#: 3          MERCHNT:  AMZN Mktp US Amzn.com/bill  WA
    90 811      13*****     3   0100 POS 000000   0     78        239.40  POSTING NSF SIG TRANS.   PS        /11
       LINK: COP          1 001  REF#: 6          MERCHNT:  ACE AMERICAN ALARM C BRIDGEPORT     MI
    92 110      54*******   8   0100 POS 002000   04....93         70.00  POSTING NSF SIG TRANS.   PS        /11
       LINK: COP          9 001  REF#: 6       14 MERCHNT:  APPLE CASH BALANCE A CUPERTINO      CA
    37 111      54*******   4   0100 POS 002000   64.....86         1.99  POSTING NSF SIG TRANS.   PS       12/11
       LINK: COP          1 001  REF#: 0          MERCHNT: 1600 Amphitheatre Pa GOOGLE *Google Stora Mountain View  CA
    49 866      13*******   4   0100 POS 000000   I                 5.99  POSTING NSF SIG TRANS.   P        12/11
       LINK: COP         95 001  REF#: 3       37 MERCHNT:  Peacock 0868E Premiu New York       NY
```

LPANEX3 - ISA Fees

Generated	Daily
Description	This report contains all ISA fees processed for your members for the previous day. This report is sorted by settlement date detail and summary. This report includes both ATM/debit and credit card ISA fees.
Purpose / Tips	Use this to review a summary of ISA fee by settlement date. The totals (by settlement date) are included at the bottom of the report.

```
12/13/23     33:19                                CREDIT UNION                                  LPANEX3        PAGE      1
    RUN ON  12/14/23                                  ISA FEES                                        USER OPER
                                             DATE RANGE:  12/11/23 - 12/17/23
STLMNT   ACCOUNT # /                    MESSAGE  TRAN                                TRANS                          MESSAGE    TRANS
 DATE  STLMNT AMOUNT CARD NUMBER         TYPE     CODE   TERMINAL                    AMOUNT  MESSAGE                CODE       DATE
 12/11        38 866      3*****      33     0220 POS 00000       00                  .04  Generic Message Approv 00         12/11
               4.43 LINK: CO
                    REF#: 1            MERCHNT: Aviation House 125 K LoveCrafts.com London
 12/12        13 866      3******     68     0220 POS 000000       22                 .50  Generic Message Approv 00         12/11
              49.69 LINK: CO           001
                    REF#: 00         95 MERCHNT: Eschenbacher Str. 7 Obi
 12/12        13 866      3******     68     0220 POS 000000       62                 .15  Generic Message Approv 00         12/11
              15.23 LINK: CO         37 001
```

PRCNXX1/PRCNXX2 - Reconciliation Recon to Online Match/Reconciliation Online to Recon Match

Generated	Daily
Description	These reports can be used for reconciliation purposes and are created when the reconciliation is received Monday through Saturday at approximately 4:30 PM ET.
Purpose / Tips	NOTE: There will be two sets of reports on Mondays which are produced at approximately 6:00 AM ET.
OUTQ Routing	It is recommended that this report be printed and archived. Be sure to select to print this report.

```
 5/18/26  21:15:20                          CREDIT UNION                          PRCNXX1        PAGE      1
    RUN ON   5/18/26                VENDOR RECONCILIATION RECON TO ONLINE MATCH                        USER
                                        VENDOR NAME:  COOP
                                         SETTLEMENT DATE:  5/18/26

ACCT NUM FRM VEND   FUNDNG ACCT   RETRIEVAL REFERENCE NUMBER    RECON CREDITS    RECON DEBITS     RECON TOTAL      DIFFERENCE
CARD NUMBER       MERCHANT NAME/CITY/STATE                     ONLINE CREDITS   ONLINE DEBITS    ONLINE TOTAL

                                                                         .00           42.39          42.39-          42.39-
      *********       4730                                               .00             .00             .00

           110                                                           .00            3.56           3.56-           3.56-
      *******         702 S                                              .00             .00             .00

         -849****          2-110                 2                       .00           20.27          20.27-          20.27-
      *********                                                          .00             .00             .00

         -  ****          -110                                           .00           13.83          13.83-          13.83-
      ******                      PART                                   .00             .00             .00

         -  ***           -110              5551                         .00           10.00          10.00-          10.00-
      *********       SQ              OL TRE                             .00             .00             .00

           0****                                                         .00           26.19          26.19-          26.19-
                                                                         .00             .00             .00

                                                                         .00          140.14         140.14-         140.14-
                                                                         .00             .00             .00


Vendor Recon Totals:
  Total Credits     :     316,813.13
  Total Debits      :   2,761,200.46
  Total Transfers   :
  Total Settlement  :   2,444,387.33-
  Transaction Cnt.  :  60,135

Offage Totals       :
  Total Credits     :
  Total Debits      :         256.38
  Total Settlement  :         256.38-

Total Not Matched   :       7
```

```
 5/18/26  21:15:20                                      CREDIT UNION                          PRCNXX2          PAGE       1
    RUN ON    5/18/26                            VENDOR RECONCILIATION ONLINE TO RECON MATCH                            USER JOELO
                                                     VENDOR NAME:  COOP
                                                      SETTLEMENT DATE:  5/18/26

ACCT NUM FRM VEND      RETRIEVAL REFERENCE NUMBER                 RECON CREDITS     RECON DEBITS       RECON TOTAL        DIFFERENCE
CARD NUMBER            MERCHANT NAME/CITY/STATE                  ONLINE CREDITS    ONLINE DEBITS      ONLINE TOTAL


CUA Online Totals   :
  Total Credits     :      316,813.13
  Total Debits      :    2,760,944.08
  Total Transfers   :
  Total Settlement  :    2,444,130.95-
  Transaction Cnt.  :  60,125

Offage Totals       :
  Total Credits     :
  Total Debits      :
  Total Settlement  :             .00

Total Not Matched   :       0

                                                            ***END OF REPORT***
```

PCCPXX1 - Credit Card Positive Balance File Report

Generated	Daily
Description	This report will display the positive balance file (PBF) information sent to vendors daily. This may not apply to all vendors.
Purpose / Tips	It is mainly used as a research tool to establish what was sent for your member for that date and time and would have been used by your vendor for authorizations when they were in stand-in mode for CU*Answers running end-of-day/beginning-of-day processing or if there were any communication issues between your vendor and CU*Answers. This report is typically very large, and we do not recommend printing it in its entirety.

```
  2/22/24  22:01:27                                         CREDIT UNION                       PCCPXX1        PAGE      9
                                                 CERTEGY CREDIT CARD POSITIVE BALANCE FILE                   USER
                                                             PBF TYPE: PARTIAL
      CARD NUMBER      MEMBER LOC     AVAILABLE  BLOCK STATUS
          *****  37          2-800       108.29
          *****  86          2-800     2,956.30
          *****  67          2-820     7,300.02  K=CLOSED-PER INSTITUTION
          *****  76          2-800       459.48
          *****  26          8-800     6,897.57
          *****  83          0-800     1,654.01
          *****  82          0-800     2,965.04  M=MEMBER DEACTIVATE
          *****  87          0-800     1,001.05  M=MEMBER DEACTIVATE
          *****  78          7-800       843.63
          *****  15          4-821    19,000.00
          *****  93          4-801     2,085.15
          *****  34          8-800       158.69    OPEN ACTIVE STATUS
          *****  59          8-800     4,375.23
          *****  64          5-820    10,687.80
          *****  98          7-820    15,773.75
          *****  73          2-800     3,422.97
          *****  22          2-800     1,614.04
          *****  94          4-800        16.07
          *****  44          0-800     4,657.54
          *****  51          2-800     4,322.95  K=CLOSED-PER INSTITUTION
          *****  85          0-800     2,573.13
          *****  91          2-800        51.39
          *****  72          3-800         6.51
          *****  14          8-800     2,109.78
          *****  59          0-820     3,942.54
          *****  66          0-820     2,631.95  M=MEMBER DEACTIVATE
          *****  25          7-800    11,468.64
```

```
        60******  27          50-801       500.00
        50******  62          58-820          .00
        60******  35          50-800       242.01
        60******  43          90-800       116.94
        60******  50          14-800       500.00
        60******  68          44-830       934.57
                          TOTAL RECORD COUNT:    3088
```

PCCPXX2 - Credit Card Zero Available (PBF) Report

Generated	Daily
Description	This report will display the positive balance file information sent to the vendor Monday through Saturday at approximately 9:00 PM ET for those accounts that should be carrying a zero-balance available in PBF file due to block code attached to that card record.
Purpose / Tips	This report is mainly used as a research tool when researching member questions for declinations.

2/22/24 22:01:27 CREDIT UNION PCCPXX2 PAGE 1

CERTEGY CREDIT CARD ZERO AVAILABLE USER

PBF TYPE: PARTIAL

CARD NUMBER	MEMBER LOC	AVAILABLE	BLOCK STATUS
60****** 69	00-801	.00	H=HIGH BALANCE
60****** 33	57-800	.00	
60****** 79	06-800	.00	
50****** 19	78-820	.00	H=HIGH BALANCE
60****** 67	22-800	.00	K=CLOSED-PER INSTITUTION
60****** 38	66-800	.00	M=MEMBER DEACTIVATE
60****** 18	18-800	.00	
60****** 41	06-800	.00	MEMBER LOAN ACCOUNT FREEZE
60****** 40	82-800	.00	H=HIGH BALANCE
60****** 89	24-800	.00	M=MEMBER DEACTIVATE
60****** 05	82-800	.00	MEMBER LOAN ACCOUNT FREEZE
60****** 90	14-800	.00	MEMBER LOAN ACCOUNT FREEZE
60****** 72	70-800	.00	MEMBER LOAN ACCOUNT FREEZE
60****** 65	86-800	.00	M=MEMBER DEACTIVATE
60****** 24	86-800	.00	H=HIGH BALANCE
60****** 41	86-800	.00	H=HIGH BALANCE
60****** 07	22-800	.00	K=CLOSED-PER INSTITUTION
60****** 49	54-800	.00	MEMBER LOAN ACCOUNT FREEZE
60****** 39	78-800	.00	
60****** 43	06-800	.00	H=HIGH BALANCE
60****** 41	74-830	.00	H=HIGH BALANCE
50****** 62	58-820	.00	

TOTAL RECORD COUNT: 22

LCCOVLMT - Overlimit Account Listing

Generated	On demand via **Tool #449 *List Overlimit Credit Cards***
Description	The report provides you with a list of all members with cards carrying a balance over their current disbursement limit.
Purpose / Tips	Your collections department can use this report for contacting members to bring their account balances back within their disbursement limit. We recommend pulling this at least twice a month for review. You can select the printer to which you print this report.

5/18/26 13:37.24		ABC CREDIT UNION			LCCOVLMT		PAGE
RUN ON 5/18/26			Overlimit Account Listing				USER
Member No. Name		Credit Card	Current Balance	Amount Over	Past	Amount	Adv
/Suffix	Loan Category	Account No.	Credit Limit		Due	Due	Date
7-866 PHILLIP		**9939	16,136.23	136.23	.00	.00	3/01/26
	65 SIMPLY PLAT		16,000.00				
2-956 MARTIN		**1903	50,322.50	322.50	.00	.00	3/01/26
	V1 MC DIAMOND		50,000.00				
1-900		**9660	808.82	8.82	.00	.00	3/01/26
	91 MC CLASSIC		800.00				
9-956		**4270	5,033.77	33.77	.00	.00	3/01/26
	V1 MC DIAMOND		5,000.00				
8-900		**1269	5,034.57	34.57	.00	.00	3/01/26
	91 MC CLASSIC		5,000.00				
7-867		**5248	4,034.87	34.87	.00	.00	3/01/26
	63 SIMPLY PLAT		4,000.00				

LCCIXX - Inactive Credit Cards Report

Generated	On demand via **Tool #448 *List Inactive Credit Cards*.**
Description	This report lists credit card accounts with no activity for a specified number of months.
Purpose / Tips	This report can be used to assist you in researching what accounts should be closed or members to whom you may wish to send a marketing piece to promote the use of their card. You choose the number of months inactive to define what will be a part of your report.

```
5/18/26  13:41:05                ABC CREDIT UNION                              LCCIXX        PAGE
                                          INACTIVE CREDIT CARDS                              USER
                                        NOT USED SINCE  5/18/26
    ACCOUNT #           CARD #  BLOCK CODE                 LAST USAGE DATE
        -900              1000  L - LOST PICKUP              02/27/2004
        -920              8364  W - CLOSED BAL TR PICKUP     02/28/2015
        -866              2151    - ACTIVE                   03/01/2026
        -920              7480  W - CLOSED BAL TR PICKUP     09/05/2016
        -920              8562  L - LOST PICKUP              07/22/2014
        -920              6466  W - CLOSED BAL TR PICKUP     07/27/2016
        -920              5253  F - FRAUD                    12/20/2011
        -920              4933  L - LOST PICKUP              02/09/2013
        -900              3918    - ACTIVE                   03/01/2026
        -900              7453    - ACTIVE                   01/26/2025
        -900              9546  F - FRAUD                    01/10/2017
        -866              5275    - ACTIVE                   02/22/2026
        -811              9831  J - COLLECTION PICKUP        07/28/2008

        -956              2780    - ACTIVE                   02/20/2026
        -956              0027    - ACTIVE                   11/29/2025
        -956              7122    - ACTIVE                   10/09/2025
* TOTAL INACTIVE CARDS  ----------------          30948
                                      ***END OF REPORT***
```

LNBOCL - Negative Balance (Overpaid) Open Credit Loans

Generated	On demand via **Tool #546 *Neg Bal (Overpaid) Open Credit Loans Rpt*.**
Description	This report shows any open credit (MEMBER6) loans that have a negative balance (meaning they have been overpaid).
Purpose / Tips	**This report should be pulled by CU personnel at least once a week** to see if any of your credit card accounts are approaching the timeline when you are required to return any credit balance back to them. Some members may put themselves in a credit position to take advantage of additional funds while traveling, while other members may be in this position due to credit for returned merchandise, settlement of disputed item, etc.

```
5/18/26 13:45:26                ABC CREDIT UNION                LNBOCL          Page
                   Negative Balance (Overpaid) Open Credit Loans                User
                                As of  5/18/2026
Corporate ID -    ALL CORPORATIONS
```

Account No.	Member Name	Loan Balance	Last Tran Date
CB CREDIT BUILDER MC - SUSPENDED			
3-830	ER	497.45-	2/21/2026
3-830		.64-	1/01/2026
3-830	ER	28.10-	3/01/2026
7-830		11.89-	2/23/2026
-830	RS	416.23-	2/27/2026
-830		278.01-	3/01/2026
-830	)	4.95-	1/30/2026
-830	CH	583.21-	3/02/2026
-830		450.00-	3/02/2026
	*Total: 18	2,954.11-	
H1 HELOC PRIME (P+0/1%)			
-846	STEVEN	10.01-	12/02/2025
	*Total: 1	10.01-	
V1 DIAMOND CASHBACK CARD-1% REPAY			
9-956	CHARLES	2,065.37-	3/02/2026
5-956	MARIA	.89-	2/23/2026
5-956		265.01-	2/07/2026

LCDUXX - Duplicate Credit Card Report

Generated	On demand via **Tool #444 *List Duplicate Credit Cards*.**
Description	This report will show all cards that have a card status of "D" - Duplicate, meaning the card is an old card and the loan has been reissued a new card number to replace this card.
Purpose / Tips	An informational report that can be printed when needed for research purposes.

5/18/26 14:10:35 ABC CREDIT UNION LCDUXX PAGE

Duplicate Credit Cards USER

Account #	Card #	Block Code	Last Usage Date
-900	0	L - LOST PICKUP	2/27/04
-900	4	X - CLOSED - DENY	7/10/12
-920	9	K - CLOSED PICKUP	10/22/08
-920	8	X - CLOSED - DENY	8/10/11
-866	7	K - CLOSED PICKUP	5/27/16
-866	4	S - STOLEN PICKUP	1/18/12
-866	0	K - CLOSED PICKUP	8/12/16
-847	7	K - CLOSED PICKUP	0/00/00
-900	7	K - CLOSED PICKUP	1/24/13
-920	2	L - LOST PICKUP	7/22/14
-866	8	K - CLOSED PICKUP	6/29/16
-900	7	K - CLOSED PICKUP	5/04/15