
CU*BASE

Dormancy and Escheat Monitoring

INTRODUCTION

This booklet describes the CU*BASE Dormancy Monitoring system, including fees, waivers, and special monitoring for compliance to applicable escheat regulations.

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Revision date: March 19, 2017

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OVERVIEW

In an ideal world, everyone who joins and becomes a valued owner of a credit union would continue to actively participate in credit union products and services for the rest of time. However, as we all know, even after your most aggressive and dazzling marketing efforts, there will still be members that cannot or will not choose to participate, and memberships can languish for years with no contact or activity.

The CU*BASE Dormancy Monitoring system is designed to help you minimize the number of these accounts your credit union has, by detecting inactive memberships and bringing them to your attention every day.

Why track dormancy?

- To avoid having to escheat member funds to the state by encouraging a member to either close his or her account, or become an active participant in the credit union.
- To avoid fraud by drawing attention to transactions performed on inactive accounts.

WHAT IS A "DORMANT" MEMBER?

Although in the past CU*BASE used a separate tracking system for inactive accounts versus entire memberships, now the terms "dormant" and "inactive" are used interchangeably to indicate a member that has not had activity on any of his or her accounts for a defined period of time.

CU*BASE performs monitoring for dormancy status every day during end-of-day processing. A member is considered dormant only after passing through the following verifications every day:

1. If the *Last contact* date on the member's MASTER record is less than the configured dormancy period, the membership will not be considered dormant. (See Page 23 for details.)
2. If the *Exclude from dormancy monitoring* flag on the member's MASTER record is checked, the membership will not be considered dormant. (See Page 24 for details.)
3. If any certificate accounts (Application Type CD) exist, regardless of activity, the membership will not be considered dormant.
4. If any loan accounts (Application Type LN only) exist, regardless of activity, the membership will not be considered dormant.
5. If the last transaction date on any account, open or closed (MEMBER1-6, ACHIST1-6), is less than the configured dormancy period, the membership will not be considered dormant.

NOTE: If there is no last transaction date on any MEMBERx account, the system will look at the Open Date, or, if no open date is recorded, the date 01/01/80 will be used.

6. If the *Open Date* for all accounts under the membership is less than the configured dormancy period, the membership will not be considered dormant.
7. If dormancy configuration includes any of the optional exclusions, including OTB, household, and multiple membership exclusions, and the member meets any of those conditions, the membership will not be considered dormant. (See Page 8 for details on these exclusions.)

All memberships that do not fall under one of the above tests will be declared dormant and all account suffixes under the membership will be added to the Dormancy Master File (file name DIMAST). (If a person has more than one membership under the same SSN/TIN, each is tracked separately.)

- The *Last Transaction Date* is stored on the individual MEMBERx account record and represents the last transaction on that account. When a member goes dormant, if CU*BASE does not have a last transaction date for an account for any reason, then the system uses the member opened date instead in the dormancy master file (DIMAST).

The freeze indicator for all accounts is updated using the code configured in the dormancy parameters, and a member comment is automatically added for each account type:

| Type | Comment | ID | Date |
|------|--|----|--------------|
| 000 | SUPPORT DOCUMENTATION ON FILE - TRUST | 99 | Sep 09, 2002 |
| 000 | ACCOUNT DECLARED DORMANT. ALL ACCOUNT TYPES MAY BE FROZEN. | | Oct 08, 2011 |
| 002 | ACCOUNT DECLARED DORMANT. ALL ACCOUNT TYPES MAY BE FROZEN. | | Oct 08, 2011 |

For details on setting up your credit union’s dormancy monitoring parameters, see Page 8.

WHAT DOES “ESCHEAT” MEAN?

Funds from long-time dormant memberships must eventually be returned to the state treasury as “unclaimed property.” This process is referred to as *escheating*, defined as “a transfer of property that makes the state the legal custodian of the property.” The length of time a member is dormant before funds must be escheated will vary depending on your state’s regulations. Credit unions must follow applicable state requirements for turning over unclaimed property from dormant member accounts.

CU*BASE assists credit unions in determining which member accounts must be included in the escheat process by flagging the dormant record for escheating. The credit union may define the period of time required to escheat according to state guidelines, and CU*BASE will automatically flag every one of a dormant member’s accounts with an Escheat Status of “Y” once this period of time has passed.

It is possible to deactivate the escheat flag without taking the member out of dormancy, by changing the “Escheat last contact date” on the individual dormant record. This will change the escheat flag to “N” but the member will remain dormant so fees will still be taken.

This flag allows the credit union to use a Query of the master dormancy file (DIMAST) and appropriate account records to locate all members with an escheat flag of “Y” in order to determine the amount of funds that should be escheated to the state. The actual turnover of funds to the state is still a manual process of closing the account, transferring funds to the state, and deleting the dormancy record.

See Page 16 for information on monitoring and updating the escheat status on dormant records.

UNDERSTANDING DORMANCY FEES

In addition to allowing your credit union to monitor for activity on dormant accounts, the CU*BASE dormancy system is also designed to let you encourage members to keep in contact with the credit union as to the status of their membership. This is accomplished through the use of periodic *dormancy fees*.

Fees can be set up to be taken from any or all of a member’s share accounts, on a monthly, quarterly, or annual basis. In addition, special fee waivers can be set up to avoid charging fees punitively. Waivers included are:

- Age
- Aggregate Savings Balance
- Off-Trial Balance (OTB) products (credit cards, ATM and debit cards, etc.)

For example, accounts set up for children may see very little activity, but in order to encourage long-term credit union loyalty for these members, you may choose to waive fees for members under a certain age. In addition, many credit unions consider the possession of a CU credit card to be sufficient reason to avoid dormancy fees (although you also use a credit card as a reason to avoid dormancy altogether).

Fees that are waived according to your configured waiver parameters will be recorded in the Fee Waiver Information file (FWHIST) and can be viewed using **Tool #371 Fee Waiver Information Report**.

For details on setting up your dormancy fee parameters, see Page 8.

“WORKING” YOUR DORMANT ACCOUNTS

Once a member is added to the master dormancy list, the record will never be removed automatically by the system. However, dormancy status can be modified manually to control whether or not the member is charged fees, and to monitor for activity on dormant accounts.

A dormant record may be *suspended* either manually or automatically by the system to indicate that contact has been made or activity performed on the account while it was at dormant status. A suspended record will be exempt from dormancy fees.

To prevent fraud against dormant accounts, transactions made on dormant accounts will appear on a special daily report (see Page 33) and can be worked to verify that the transaction was proper before deleting the dormant record and removing the freeze and comment.

Deleting the master dormancy record will automatically remove a freeze put on by the dormancy system and purge the appropriate member comments.

For complete details on working your dormant memberships, see Page 16.

CAN CU*BASE JUST DELETE DORMANCY RECORDS FOR ACCOUNTS THAT HAVE ACTIVITY?

A question we are often asked is, "if a dormant member finally has some activity, or if the account is closed, why can't CU*BASE just remove them from the dormancy list for me?"

Unfortunately, that would defeat the entire purpose of the dormancy monitoring: to detect fraud. Dormant accounts, where a member is not actively using and watching the account activity, are more vulnerable to fraudulent actions by employees or others. If CU*BASE just made these accounts disappear from the dormancy list, there would be no record of inappropriate activity, making it a lot easier for someone to remove funds from a dormant member's account, then close it, and no one would be the wiser.

The CU*BASE Dormancy Monitoring system was intended to help you track these accounts and verify that the activity that occurred was legitimate. By suspending the dormancy status, the system draws your attention to the activity and allows you to investigate it properly.

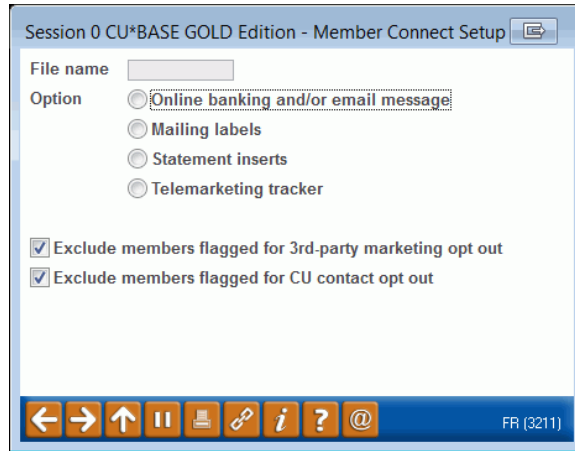
CAN I WARN MEMBERS AHEAD OF TIME THAT THEY ARE GOING DORMANT AND ARE ABOUT TO INCUR FEES?

If you would like to warn your members who are about to go dormant about dormancy fees that will soon be assessed to their accounts, use the DIWARN file in your credit union's QUERYxx library. This file contains the account base only and is done during EOD on the first of the month (so it's available to you starting on the 2nd).

This file can be used with Member Connect features to generate mailing labels or send emails to these members before they actually become dormant.

Refer to the following booklets for more instructions:

- Marketing Campaigns with Member Connect
- File Transfers
- Downloading Data from iSeries to PC.



CONFIGURING DORMANCY/ESCHEAT MONITORING PARAMETERS

Dormancy/Escheat Configuration (Tool #346) - Screen 2

(This screen appears after an initial screen used to select a corporation ID.)
 This screen is used to define how memberships should be monitored for dormancy. Enter all of the desired settings and use Enter to save. If assessing dormancy fees, use **Priority (F2)** to specify the share accounts from which fees should be taken. (The screen shown on Page 14 will appear).

Field Descriptions

| Field Name | Description |
|--------------------------------------|--|
| Activate dormancy after | Enter the number of months of inactivity after which the membership should be declared dormant. For example, if a membership should be considered dormant after 13 months of no activity on <i>any</i> of the accounts within that membership, enter 13 here. |
| Activate escheat flag after | Enter the number of months of inactivity after which the membership is flagged with an escheat status of "Y." For example, if your state regulations require you to begin escheating after 5 years of inactivity, enter 60 here. See Page 4 for additional information on escheat monitoring. |
| Freeze indicator for dormant members | This flag can be used to automatically set a freeze indicator for <i>all</i> accounts under a membership when the membership is declared dormant. Use one of the following freeze indicators: |

| Field Name | Description |
|--|--|
| | 0 All transactions allowed (no freeze) 1 Withdrawals and disbursements not allowed 2 Deposits and payments not allowed 3 No activity allowed |
| Generate dormancy predictor file (DIWARN) xx months before declaring dormant | <p>Select the number of months ahead that a member must be dormant to appear on the DIWARN file. For example, if you select 3 months, any member who will be dormant at any time during the next three months will appear on this file.</p> <p>Use the DIWARN file to alert members that their accounts are about to go dormant. During EOD processing on the first day of the month, the system reviews accounts that would be going dormant and adds them (account base only) to the DIWARN file in your credit union's QUERYxx library.</p> <ul style="list-style-type: none"> • Note: Since this is done during EOD, this file will be available starting on the 2nd day of the month. <p>This file can be used with Member Connect features to generate mailing labels or to send emails to these members before they actually become dormant. Or use the List Generator/Database feature to produce a file of names and addresses that could be used to create mailing labels for sending notifications to members.</p> <ul style="list-style-type: none"> • Note: Since the member can in effect be in this file more than one month, depending on your configuration, the member may receive more than one notification. |
| <p><i>Dormancy Exclusions</i></p> <p>The optional features in this section let you avoid declaring a membership dormant under special circumstances. These conditions are OR conditions, meaning that members are waived from dormancy if one of the dormancy waiver conditions are met.</p> | |
| OTB/card types | <p>If you wish to prevent a membership from being declared dormant if the member has any of the OTB/Plastic products listed, check any that apply. For example, many credit unions do not declare members dormant as long as they have a credit union credit card. (Remember that you could simply waive dormancy fees for members with OTB accounts, while still declaring them dormant for tracking purposes. See "Fee Waivers" below.)</p> <p>(Remember that in this context the <i>Loan</i> and <i>Savings</i> checkboxes refer to OTB loan and savings products, not regular CU*BASE loans and share accounts.)</p> <p>When this feature is first activated for one or more OTB types, any existing dormant members that are suspended from dormancy because of this exclusion will appear on your daily "Accounts Suspended from Dormancy" report (PDRMNS). See Page 33 for details.</p> <p>SPECIAL NOTE: CREDIT CARD RECORDS MARKED AS "HOT CARD" Members will be excluded/suspended from dormancy even if the only OTB record the member has is a credit card marked as "hot card." If your credit card vendor periodically purges old, inactive cards, this should not be a problem. If not, your credit union should set up a procedure to regularly clean up old card records so that accounts are declared dormant as expected.</p> |

| Field Name | Description |
|--|---|
| Exclude from dormancy if activity in household | <p>If you wish to prevent a membership from being declared dormant if anyone else in that member's household has recent activity, check this flag. For example, if a husband and wife are in the same Household, but only the wife's account is used regularly, this flag would prevent the husband's account from being declared dormant because of activity on the wife's accounts.</p> <p>When this feature is first activated, any existing dormant members that are suspended from dormancy because of this exclusion will appear on your daily "Accounts Suspended from Dormancy" report (PDRMNS). See Page 33 for details.</p> |
| Monitor for activity on multiple memberships (same SSN) | <p>If you wish to prevent a membership from being declared dormant if there is activity in another membership <i>with the same SSN</i>, check this flag. That way if only one of the memberships is actually used regularly, any others owned by that same member would not be declared dormant.</p> <p>When this feature is first activated, any existing dormant members that are suspended from dormancy because of this exclusion will appear on your daily "Accounts Suspended from Dormancy" report (PDRMNS). See Page 33 for details.</p> |
| <p><i>Service Charges</i></p> <p>These fields let you set parameters for periodic fees to be assessed to dormant members (fees are not charged to members whose dormancy status has been suspended).</p> | |
| Apply dormant fee | <p>If you wish to assess a periodic fee to memberships at normal dormancy status, check this flag and use the following fields to set the fee parameters.</p> |
| Dormant fee amount | <p>Enter the fee amount to be assessed. For example, if you wish to set a fee of \$1.00 per month, enter 100 here and choose a Frequency of Monthly.</p> <p>Fees will be taken from share accounts according to the priorities you set using <i>Priority (F2)</i>. (See Page 14).</p> |
| Fee general ledger account | <p>Enter the income G/L account to which fee income should be booked.</p> |
| Frequency | <p>Use this to indicate how often dormancy fees should be taken from the member's account. Fees are assessed during end-of-day processing.</p> <p>A Annually (once every 12 months on the last day of December)</p> <p>M Monthly (on the last day of every month)</p> <p>Q Quarterly (once every 3 months on the last day of March, June, September and December)</p> |
| Fee transaction description | <p>Enter a description to be used when the fee is taken from the member's account.</p> |
| Exclude IRA accounts from fees | <p>Check this flag if fees should not be assessed from IRA account types. Leave the flag unchecked if you wish to allow fees to be taken from any IRA account types specified in the Fee Priority sequence (see Page 14).</p> |

| Field Name | Description |
|---|--|
| <i>Fee Waivers</i> These fields are used to set the conditions under which dormant memberships will not be assessed a fee. | |
| Low age | Enter an age. Any member below this age will NOT incur fees for dormancy. If the field is set to blank (zero), all ages below the <i>High age</i> will be charged. Applies to <i>individual</i> member types only, not organizations. |
| High age | Enter an age. Any member above this age will NOT incur fees for dormancy. If the field is set to 999, all ages above the <i>Low age</i> will be charged. Applies to <i>individual</i> member types only, not organizations. |
| Aggregate savings | Enter a dollar amount. Any members whose aggregate end-of-month savings balance is above this amount will not incur fees for dormancy. To charge fees regardless of the aggregate savings, enter 999999999. |
| Waive if present | <p>If you wish to waive the fee for members who have certain types of accounts or cards, place a check mark in one or more of these fields.</p> <ul style="list-style-type: none"> • ATM card - Waiver for ATM card. For online ATM card, card must be in active status (not, for example hot carded) for fee to be waived. For Off Trial Balance (OTB) ATM card, waives if a card is present, regardless of status. • Debit card - Waiver for debit card. For online debit card, card must be in active status (not, for example hot carded) for fee to be waived. For Off Trial Balance (OTB) debit card, waives if a card is present, regardless of status. • Credit card - Waiver of fee for credit cards. For online credit card, the loan must have a Process Type of V (credit card) with a status of Active (A) and not be written off (WRTOFF of 0) for fee to be waived. For Off Trial Balance (OTB) credit card, waives if a card is present, regardless of status or balance. • OTB savings acct - Waives fee if member has Off Trial Balance (OTB) savings account, regardless of status or balance. • OTB loan acct - Waives fee if member has Off Trial Balance (OTB) loan account, regardless of status or balance. <p>(Remember that in this context the <i>Loan</i> and <i>Savings</i> checkboxes refer to OTB loan and savings products, not regular CU*BASE loans and share accounts.)</p> <p>This is separate from the OTB fields in the “Dormancy Exclusions” section. If dormancy is already being excluded due to OTB products, these fee waivers are not necessary. These are designed for credit unions that still wish to declare the member dormant for tracking purposes, but just don’t want to charge the fee if the member has, for example, a credit card.</p> |

Buttons

| Button | Description |
|---------------|---|
| Priority (F2) | Use this to set the sequence of share account types to be used when assessing dormancy fees. See Page 14 for details. |

| <i>Button</i> | <i>Description</i> |
|--------------------|---|
| | NOTE: This is required if dormancy fees are desired. If no priorities are set, fees will not be assessed. |
| <i>Delete (F4)</i> | Use this to delete all dormancy monitoring parameters for this corporation and return to the previous screen. BE CAREFUL: There is no confirmation for this feature. |

CONSIDERATIONS WHEN CHANGING YOUR DORMANCY PARAMETERS

If you plan to modify the parameters used for tracking dormancy and/or escheat status, including fee and waiver settings, please contact a CU*BASE representative prior to making the change. Depending on the change you wish to make, it may be best to refresh your existing dormancy master file (DIMAST) before modifying the configuration settings. **This is especially important if you need to increase either timeframe.**

To help you evaluate whether or not a refresh would be appropriate, the following table shows the results in your dormancy file if you simply change the dormant or escheat months without refreshing the file:

| <i>Original Settings</i> | <i>Example New Settings</i> | | | |
|---|--|--|--|--|
| Dormant = 24 mos Escheat = 60 mos | Dormant = 24 mos Escheat = 36 mos | Dormant = 36 mos Escheat = 60 mos | Dormant = 12 mos Escheat = 60 mos | Dormant = 24 mos Escheat = 72 mos |
| John Member has had no activity for 52 months | John will still be dormant, but WILL be marked as escheat the next time dormancy is monitored (notice the escheat might appear to be long overdue in this case) | John will still be dormant but not yet marked as escheat | John will still be dormant but not yet marked as escheat | John will still be dormant but not yet marked as escheat |
| Susie Member has had no activity for 28 months | Susie will still be dormant and not yet marked escheat | Susie will NOT be removed from the dormancy list or suspended; dormancy record must be manually deleted | Susie will still be dormant and not yet marked escheat | Susie will still be dormant and not yet marked escheat |
| Mary Member has had no activity for 15 months (is not currently on the dormancy list) | Mary will still not be on the dormancy list | Mary will still not be on the dormancy list | Mary will be added to the dormancy list the next time dormancy is monitored | Mary will still not be on the dormancy list |
| Fred Member has had no activity for 62 months, escheat status is Y | Fred will still be dormant and also marked as escheat | Fred will still be dormant and also marked as escheat | Fred will still be dormant and also marked as escheat | Fred's escheat status will NOT be set back to N and will need to be adjusted manually by setting an Escheat last contact date |

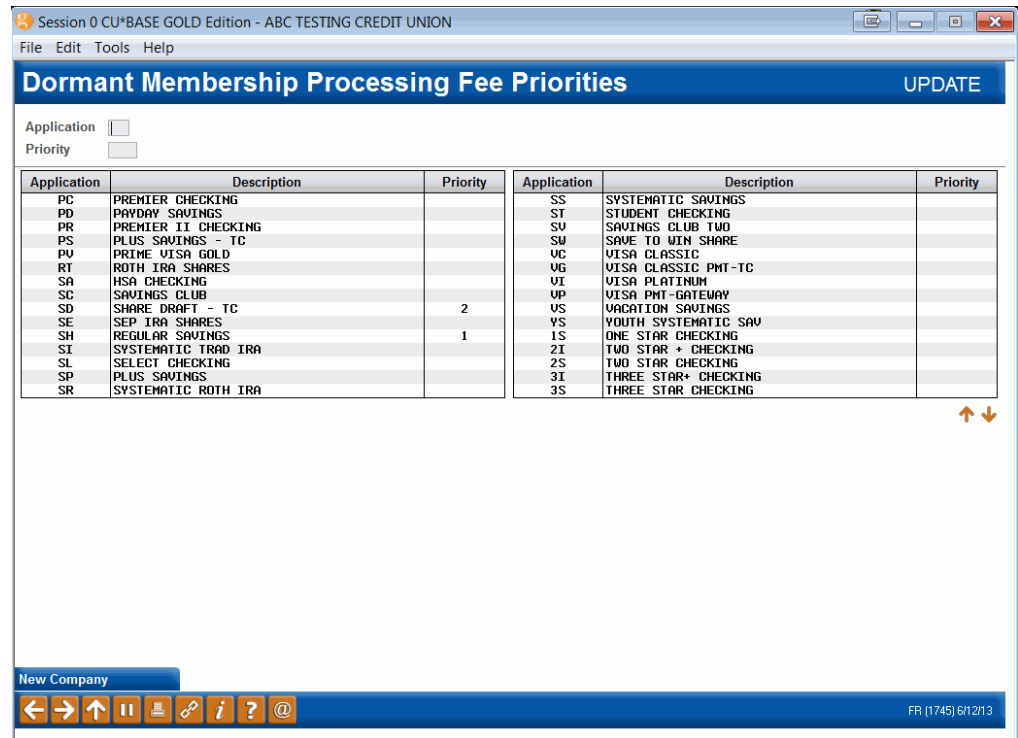
The refresh process must be done by a CU*BASE representative, and involves the following steps:

1. Every record in the DIMAST file is flooded with a "D" status indicator (for Delete).
2. The "Suspend Dormancy" program is run to delete dormancy records marked with a "D." This process will also reset all associated freeze indicators set by the dormancy process, and delete the associated comments. (This is why the DIMAST file is never just cleared completely.)

After the process is complete, the next time normal dormancy monitoring is run during end-of-day, the DIMAST file will be repopulated using all of your new parameters. This process is best done at the beginning of a period just after fees have been posted.

WARNING: Be aware that refreshing the DIMAST file means you will lose all records of fee amounts previously taken from member accounts, as well as all other previous tracking information. In addition, the *Date added to dormant list* will be reset to the date on which the file was reset, and therefore will no longer reflect the date the member originally became dormant. **Be sure to print a copy of the Dormant Members Master Listing (Page 35) as a record of your dormancy file before it is refreshed.**

Screen 3 – “Priority” (F2)



This screen appears after using “Priority” (F2) on the main dormancy configuration screen (see Page 8).

If your credit union chooses to assess dormancy fees, this screen is used to indicate from which share account types the fee should be debited. Fees are “swept” through the designated member account suffixes, with the fee amount taken from one account at a time until funds are depleted. Therefore, if your Checking dividend application is set to Priority 1, and the fee is \$5.00, it will take \$5.00 each period until funds are depleted, and will take part from Checking and part from the next priority if needed (i.e., \$3.00 from Checking and the remaining \$2.00 from Sub-Shares, etc.) until all funds are exhausted. **See Page 33 for information about daily fee exception reports.**

Listed are all configured Dividend Applications. Simply enter the DIVAPL code and a sequential number to prioritize the order in which the accounts should be used. When all the desired applications have been prioritized, use the back arrow to return to the previous screen. (HINT: To remove an item

from the priority sequence, enter the application only with no priority number, and then use Enter.)

IMPORTANT: At least one priority sequence is required. If no applications are selected, the system will not assess any dormancy fees.

DORMANT ACCOUNT MAINTENANCE

Work Dormant Members (Tool #985)

CU*TIP: Use *Refresh (F5)* to clear your filters so you can search for a different account.

CU*TIP: Use *Toggle Last Contact Date/Toggle Current Balance (F13)* to toggle the last column between *Current Balance* and *Last Contact or Transaction Date* (will show whichever date is most recent).

| Account | App Type | Name | Fees | Dormancy Status | Current Balance |
|---------|----------|------|------|-----------------|-----------------|
| | SH | | 0.00 | SUSPENDED | 3.00- |
| | SH | | 0.00 | SUSPENDED | 4.22 |
| | IR | | 0.00 | SUSPENDED | 2,402.80 |
| | SH | | 0.00 | SUSPENDED | 2.00 |
| | IR | | 0.00 | SUSPENDED | 2,266.29 |
| | OC | | 0.00 | SUSPENDED | 0.00 |
| | SH | | 0.00 | SUSPENDED | 0.00 |
| 2 | SH | | 0.00 | SUSPENDED | 522.82 |
| 2 | SH | | 0.00 | SUSPENDED | 245.81 |
| 2 | SH | | 0.00 | SUSPENDED | 5,391.84 |
| 2 | SH | | 0.00 | SUSPENDED | 1,707.31 |
| 2 | SH | | 0.00 | SUSPENDED | 2,933.72 |
| 2 | OC | | 0.00 | SUSPENDED | 0.00 |
| 2 | SH | | 0.00 | SUSPENDED | 103.44 |

- Important: When a dormant membership is closed, it will not automatically be deleted from this listing. This allows for appropriate auditing to be done on the membership prior to removing it from this listing. This membership will be indicated with the Name: No active membership.

This screen is used to monitor and maintain the dormancy records for all dormant memberships. As discussed earlier, once a dormant account is added to this list, it will remain on the list until it is manually deleted using this screen. If there is activity on the account, the dormancy record is marked “SUSPENDED” but will remain on the list. This is primarily to prevent inappropriate use of the funds from a dormant account. Once the account has been reviewed to verify that the transaction was valid, this item can be deleted from the dormant master list.

To calculate a summary of all accounts according the length of time they have been dormant, use “Summary” (F15). See Page 22 for details.

There are four different views for this screen; use *Toggle Status (F11)* to switch to the other views:

| Alternate View | Description |
|--------------------|---|
| Dormancy Suspended | This is the default view, and it shows only members who were previously declared dormant, but whose dormancy status has been suspended due to activity on one or more of the member’s accounts, or because of a change in your credit union’s dormancy parameters (such as activating a |

| <i>Alternate View</i> | <i>Description</i> |
|-----------------------|--|
| | new OTB exclusion). These are the records that need to be worked on a regular basis to ensure against fraudulent use of a dormant member's account. |
| Regular Dormancy | This view shows members who are at a normal dormant status, but who have not yet reached escheat status. |
| Escheat Pending | This view shows members who have been dormant long enough to be eligible for escheating (the <i>Escheat status</i> is Yes on all of the member's accounts in the dormancy master listing). NOTE: This view will NOT include any escheat-pending members whose dormancy has been suspended; these will appear within the Dormancy Suspended list so that they can be worked like any other suspended record. |

The *Search for account base* field lets you enter any account base and show just the records that match. The *Position to account base* field lets you scroll quickly to the first account in the list that matches the account number entered.

To view or change the dormancy status for a member, select the record in the list and choose one of the available options (described below) to proceed to the second screen.

To print a list of all dormant memberships, use **List (F21)**.
See Page 35 for details.

Selections

| <i>Selection</i> | <i>Description</i> |
|---------------------|--|
| <u>C</u> hange | Use this to view details on this dormant membership and allow update of the last contact date used to govern whether or not the member should be flagged for escheating. The screen shown on Page 19 will appear. |
| <u>V</u> iew Detail | Use this to view details on this dormant account without making any changes. The screen shown on Page 19 will appear. |
| <u>D</u> elete | Use this to remove the member <i>from the dormancy list only</i> . A confirmation message will appear; use Enter to remove the all accounts under this account base from the dormancy list, or <i>Bypass</i> (F8) to cancel the deletion and return to the full list. If the account was frozen by the dormancy monitoring system, the freeze will be removed and the associated member comments purged. (See Page 21 for information on using the <i>Account frozen by dormant system</i> flag to retain the freeze.) Keep in mind that if the member is still actually dormant, the next time dormancy monitoring is run the account will be added back onto the list. Therefore, this is typically used only to remove a suspended record after verifying recent transactions. |

| <i>Selection</i> | <i>Description</i> |
|-------------------|---|
| | An Audit Tracker entry will be made at this time. Select <i>Save/Continue</i> (F5) to complete the Tracker entry. See page 26 for more information about Audit Tracker. |
| <u>I</u> nquiry | Use this to view the Member Account Inquiry screen for the selected account. |
| <u>R</u> einstate | Use this to reinstate the dormancy status for a member that was previously suspended (as noted under the <i>Dormancy Status</i> column). This simply changes the status for all accounts under this account base from “SUSPENDED” to “DORMANT,” subject to normal dormancy fee processing. See Page 19 for more information. |
| <u>S</u> uspend | Use this to temporarily suspend the dormant status for this member (will affect ALL accounts under this account base), while keeping the original record in the dormant list. See below for more details. An Audit Tracker entry will be made at this time. Select <i>Save/Continue</i> (F5) to complete the Tracker entry. See page 26 for more information about Audit Tracker. |

SUSPENDING DORMANCY

As described above, the Suspend option can be used manually to prevent a membership from being considered dormant (including excluding the account from dormancy fees) without removing the account from the dormant master list. Freezes, if any, are not affected by suspending dormancy.

Dormancy can also be suspended by updating the *Last Contact* date on the member’s MASTER record, as described on Page 23.

In addition, suspending is done automatically during end-of-day processing when transaction activity is detected for any of the member’s accounts, or if new exclusions are activated in dormancy configuration. Keep in mind that in order to perform transactions on accounts frozen by the dormancy process, it is necessary to remove the freeze manually or use an override to perform a transaction. This should be done only according to established credit union policy for handling dormant memberships.

“Change” (2) or “View Detail” (5)

Session 0 CU*BASE GOLD Edition - Dormant Membership Inquiry/Maintenance

Account # 000 , VIRGINIA CHANGE

Account Information

Application SH Member's address
OTB/cards ATM CC MI

Dormant status DORMANT Account frozen by dormant system

Escheat status
Escheat last contact date [MMDDYY]
Date added to dormant list Oct 01, 2010
Total dormant fees to date 0.00
Total months since last activity 41

Skip
OTB/Cards

FR (1905)

This screen lets you view or adjust settings for individual dormant accounts.

“Reinstate” (R)

Session 0 CU*BASE GOLD Edition - Dormant Membership Inquiry/Maintenance

Account # 110 OF MICH REINSTATE

Account Information

Application SD Member's address GSHOM TROOP #50030
OTB/cards DEBT 7060 BURT RD
BIRCH RUN MI 48415

Dormant status DORMANCY SUSPENDED Account frozen by dormant system

Escheat status Last transaction date for member file record Feb 13, 2013 [MMDDYY]
Escheat last contact date [MMDDYY]
Date added to dormant list Jul 29, 2012
Total dormant fees to date 0.00
Total months since last activity 19

Skip
OTB/Cards

FR (1905)

The Reinstate screen lets you return a suspended member back to normal dormancy status. In addition, you can adjust the *Last transaction date* as appropriate for each individual account. (This is necessary when a transaction is posted incorrectly to a dormant member’s account. After reversing the transaction, the dormancy status is reinstated and the *Last transaction date* on the account record must be returned to its original value.)

CU*TIP: The Reinstate screen will appear automatically for every sub-account under this membership, so that you can adjust the Last Transaction Date as appropriate for each individual account when reinstating each record to a normal dormancy status. (Press Enter after adjusting the first account, and the second account will appear automatically, until all sub-accounts under his membership are reinstated.)

Field Descriptions

| <i>Field Name</i> | <i>Description</i> |
|----------------------------|---|
| Account # | The member's account base and account suffix currently being viewed. Although the entire membership is dormant, each account will be listed separately. |
| Application | The application type (not Dividend Application) for this account: SH Share TX Tax Share SD Share Draft OC Line of Credit CD Certificate LN Loan IR IRA |
| OTB/cards | This lists any existing Off Trial Balance (OTB) records (also referred to as "Plastics") for this member, similar to Inquiry and Phone Inquiry screens. If the member has no OTB records, the notation "** NO PLASTIC **" will appear instead. ATM ATM Card LOAN Any OTB Lending product CRDT Credit Card SAVE Any OTB Savings product DEBT Debit Card |
| Dormant status | Shows the member's dormancy status, either DORMANT or DORMANCY SUSPENDED. |
| Escheat status | This flag indicates whether or not this account has been dormant long enough to be flagged for escheat status, according to your configured parameters (see Page 8). For example: John Smith goes dormant on 3/1/10 based on a 24-month dormancy and 60-month escheat configuration. The <i>Escheat status</i> flag is "N" indicating a dormant member not ready to escheat. Each day the system monitors the number of months since last activity, and on 3/1/13 when the member has been dormant 60 months, the <i>Escheat status</i> flag is set to "Y" automatically (assuming another <i>Escheat last contact date</i> has not been entered that is less than the 60 months). If you wish to change this flag to "N" (uncheck it) to remove the member from the escheat list while remaining at normal dormancy status, enter a date into the <i>Escheat last contact date</i> field, described below. |
| Escheat last contact date | This flag is used to indicate that the member should not escheat, but should remain on the dormant list so the account will continue to be assessed normal dormancy fees. If a date is entered here, and that date is less than the configured timeframe for escheating (see Page 8), the system will immediately change the <i>Escheat status</i> flag to "N" (uncheck it) when you use Enter to save. This date is also used during daily dormancy monitoring to determine whether or not the escheat flag should be set to "Y" or "N." NOTE: To avoid confusion, be sure to enter the same date for all of the account suffixes under this member's account base. |
| Date added to dormant list | The date on which the member was originally added to the dormancy file. This date will not change if the member's dormancy status is temporarily suspended. |

| <i>Field Name</i> | <i>Description</i> |
|--|---|
| | <p>Remember that the actual date of last activity would be earlier than that based on the configuration. See the <i>Total months since last activity</i> field for the total amount of time the member's accounts have actually been inactive. Also remember that if at some point in the past you refreshed your dormancy master list (see Page 13) this field may have been reset to the date of the refresh instead.</p> |
| Total dormant fees to date | <p>This shows the total amount of fees that have been charged to this suffix since the time the membership originally went dormant.</p> <p>Remember that if at some point in the past you refreshed your dormancy master list (see Page 13) this will include only fees assessed since the file was refreshed.</p> |
| Total months since last activity | <p>This shows the total number of months since the last activity on this member's accounts. This is recalculated every day using the last transaction date on the account records (MEMBERx):</p> $\text{Current Date} - \text{Last Tran Date} \div 30 = \text{No. of Months}$ |
| Account frozen by dormant system | <p>This flag shows whether the account was frozen by the dormancy monitoring system or not. (If blank (unchecked), no freeze was placed by the dormancy system, according to your configuration parameters.)</p> <p>If Yes (checked) and the dormant record is deleted (using <i>Delete</i> as shown on Page 16), the freeze will be removed automatically along with any associated member comments.</p> <p>If you are deleting the dormancy record for a member but you would like the freeze to remain for other reasons, change this flag to No. (Uncheck it) The "account dormant" comment will be removed in either case.</p> |
| Last transaction date for MEMBER file record | <p><i>(Appears only when using the Reinstate option. See Page 16.)</i></p> <p>This field is used when reactivating the dormant status for a member that has been suspended from dormancy. Any date entered here will be recorded as the Last Tran Date on the MEMBERx account record and used during future dormancy monitoring to determine the member's dormant status.</p> <p>HINT: If a transaction was performed on a dormant account by mistake, this field should be used to reset the date back to the correct date of last activity.</p> |

VIEWING A SUMMARY OF DORMANT ACCOUNTS

“Summary” (F15)

Session 0 CU*BASE GOLD Edition - Dormancy Summary

Monitored as of Jun 12, 2013

| Months Dormant | Regular Dormancy | | Dormancy Suspended | | Escheat Pending | |
|----------------|------------------|---------------------|--------------------|-------------------|-----------------|-------------------|
| | # Accounts | Balance | # Accounts | Balance | # Accounts | Balance |
| 0 to 11 | 806 | 1,217,645.05 | 101 | 219,901.70 | | 0.00 |
| 12 to 23 | 948 | 1,735,266.91 | 52 | 35,346.12 | | 0.00 |
| 24 to 35 | 269 | 321,428.08 | 21 | 181,088.12 | 315 | 582,109.20 |
| 36 to 47 | 2 | 0.00 | 2 | 196.82 | 282 | 315,215.03 |
| 48 to 59 | 1 | 0.00 | 2 | 6.00 | 68 | 26,863.00 |
| 60 + | | 0.00 | | 0.00 | 5 | 12,936.23 |
| Total | 2,026 | 3,274,340.04 | 178 | 436,526.76 | 670 | 937,123.46 |

Continue

Navigation icons: back, forward, up, down, print, refresh, info, help, search

(1906)

This screen appears when you use “Summary” (F15) on the main dormancy maintenance screen (shown on Page 16).

This handy tool calculates and displays a summary of all funds in dormant accounts, according to the length of time the member has been on the dormancy list.

The periods are measured from the Date added to the dormant list date on the individual dormant accounts. Remember that if you choose to refresh your dormancy master file (see Page 13), this date is reset to the date on which the file is refreshed, and therefore your entire dormancy list will appear under the first group until a year has passed.

DORMANCY EXCLUSIONS

There are two ways to exclude a member from the dormant list: Using the *Last contact* field on the MASTER record to take a member out of dormancy temporarily, or using the *Exclude from dormancy monitoring* flag to permanently exclude the member from daily dormancy monitoring.

USING CONTACT DATE TO SUSPEND DORMANCY

If a member is declared dormant, but then notifies the credit union that he or she wishes to maintain the membership, you may enter a contact date to temporarily suspend the member's dormancy status.

Update Membership Information (Tool #15)

Session 0 CU*BASE GOLD Edition - ABC TESTING CREDIT UNION

File Edit Tools Help

Update Membership

Date opened [MMDDYYYY] Branch # **01** ABC TESTING CU - MAIN OFFICE

Account base

Required information

| | | | | | |
|--|--|---|---|---------|---------------------------------|
| Name | <input type="text" value="MARY"/> MEMBER | SSN | <input type="text"/> | Name ID | <input type="text" value="ME"/> |
| Gender | <input type="radio"/> Male <input checked="" type="radio"/> Female <input type="radio"/> Unknown | Designation | <input type="text" value="MI"/> Individual | | |
| Birth date | <input type="text" value="Aug 09, 1925"/> [MMDDYYYY] | Death date | <input type="text"/> [MMDDYYYY] | | |
| DBA name | <input type="text"/> | <input type="checkbox"/> Foreign address | <input type="checkbox"/> Foreign citizen | | |
| Address #1 | <input type="text" value="123 MAIN STREET"/> | Home phone | <input type="text" value="555"/> <input type="text" value="1212121"/> | | |
| Address #2 | <input type="text"/> | Work phone | <input type="text"/> <input type="text"/> Ext <input type="text"/> | | |
| City | <input type="text" value="ANYCITY"/> | Cell phone | <input type="text"/> <input type="text"/> | | |
| State | <input type="text" value="MI"/> | Fax | <input type="text"/> <input type="text"/> | | |
| ZIP code | <input type="text" value="49000"/> <input type="text" value="0000"/> | <input checked="" type="checkbox"/> Certify address | <input type="checkbox"/> Incorrect address | | |
| County | <input type="text" value="ANYCOUNTY"/> | | | | |
| Date moved to | <input type="text"/> [MMDDYYYY] | Last contacted | <input type="text" value="Jul 06, 2011"/> [MMDDYYYY] | | |
| Home type | <input type="radio"/> Own <input type="radio"/> Rent <input checked="" type="radio"/> N/A | Last maintained | <input type="text" value="Jul 29, 2013"/> | | |
| | | Address maintained by employee ID ,Y on <input type="text" value="May 15, 2013"/> | | | |
| Driver's license | <input type="text" value="M 123456567678"/> | State | <input type="text" value="MI"/> | | |
| Other ID | <input type="text"/> | Full middle name | <input type="text"/> | | |
| <input type="checkbox"/> Deny membership | | | | | |

Skip | Unlock Fields | ID Check | Risk Assessment

FR (2429) 8/30/13

Use the *Last contacted* field to enter the date the member contacted the credit union regarding his or her dormancy status. During EOD processing the member's dormant record will be marked "Suspended." The member's account(s) will remain in the dormancy list and normal monitoring (without fees) will continue each day. If enough time passes that the contact date is outside the configured dormancy time frame, the account will be returned to normal dormant status again.

Example: John Smith has been declared dormant after 24 months of inactivity. On March 10, 2004, he contacts the credit union and discusses his plans to begin using his accounts again after he returns from an overseas assignment. The member service representative enters 3/10/04 on the MASTER record, and dormancy fees are no longer assessed to John's accounts. Assuming the dormancy configuration is set to 24 months and there is no activity in the meantime, on March 10, 2006, the account will revert to dormant status again.

IMPORTANT: If this date is changed for a member that has already become eligible for escheat, the *Escheat Status* on the account in the dormancy file will remain at Y, but the record *will* be suspended from dormancy. Use the Change feature in dormancy maintenance (see Page 19) to adjust the *Escheat last contact date* to change the member's escheat pending status.

Depending on credit union policy, you may also elect to delete the suspended dormant record from the master dormancy list in order to remove the freeze and member comment. See Page 16 for details on deleting a dormant record.

EXCLUDING A MEMBER FROM DORMANCY MONITORING

There are situations where it is necessary to exclude a membership from ever being monitored for dormancy. A common situation is when a person opens a membership because he/she is listed as a co-signer on a loan, but has no intention of actively using the membership. A flag on the individual's MASTER membership record is used to exclude this membership from being monitored for dormant status or assessed any fees. Place a checkmark in this field shown in the following image to exclude this member from ever being declared dormant, regardless of transaction activity.

Update Membership Information (Tool #15)

Session 0 CU*BASE GOLD Edition - ABC TESTING CREDIT UNION

File Edit Tools Help

Update Membership Individual

Name **MARY MEMBER**
 Opened **Nov 23, 1982**
 Branch # **01 ABC TESTING CU - MAIN OFFICE**

Account # [REDACTED]
 SSN [REDACTED]
 Photo ID on file

Other Information

| | | | |
|--------------------------|---|--|--|
| Reason code | <input type="text" value="00"/> | Electronic deposit hold group | <input type="text" value="02"/> |
| User defined fields | <input type="text" value="0"/> <input type="text" value="0"/> | Tran source ID | <input type="checkbox"/> |
| Statement group | <input type="text" value="0"/> | Due diligence monitoring level | <input type="text" value="0"/> (0 - 9) |
| Account exec | <input type="text"/> | <input checked="" type="checkbox"/> Allow shared branch transactions | |
| Employee type | <input type="text" value="0"/> | <input type="checkbox"/> Proxy ballots | |
| Employee # | <input type="text"/> | <input type="checkbox"/> Dividend withholding | |
| Department/sponsor # | <input type="text"/> | <input type="checkbox"/> Exclude from dormancy | |
| Check hold status | <input type="text" value="1"/> | <input type="checkbox"/> Force monthly statement (Reg E override) | |
| Certification of SSN | <input type="text" value="C"/> | <input type="checkbox"/> 3rd party opt out | |
| Reference | <input type="text"/> | <input type="checkbox"/> CU contact opt out | |
| Preferred contact method | <input type="text" value="NP"/> No Preference Selected | <input type="checkbox"/> Exempt from CTR | |

Mother's maiden name Code word Marital status

Email address

Email address is wrong

Overdraft Service for ATM & Everyday Debit Card Transactions

Opt in/out: IN - Member wants the CU to authorize & pay overdrafts on ATM & everyday debit card transactions
 OUT - Member does NOT want the CU to authorize & pay overdrafts on ATM & everyday debit card transactions

Verified **Jul 19, 2013** By ;Y **ALYCIA MEYERS**

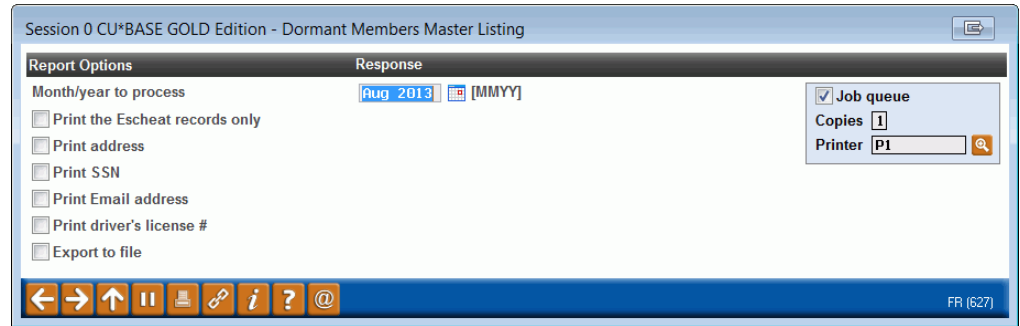
Skip | Alternate Address | Greeting | Reg E Settings

FR (2431) 8/30/13

DORMANCY MASTER LISTING REPORT

This screen is used to print a listing of all members currently on your dormancy master list. The *Print the escheat records only* flag is handy if you want to print a listing of escheat-pending members to prepare your annual escheat paperwork. The *Print address, Print SSN, Print Email Address, and Print Driver's License #* may be helpful if you are using the report to do your own monitoring and follow-up on dormant memberships. (Be aware, though, that this will add three or four additional lines on the report for each dormant account listed.)

Dormant Member Master Listing (Tool #347) or Work Dormant Members (Tool #985)



Report Sample

NOTE: In the sample below, the date in the column **LAST CONTACT DATE** is the last date the member was contacted. This contact date must be maintained in the system manually. The date next to **DORMANT** is the last transaction date.

| ACCOUNT # | STATUS | MEMBER NAME | LAST CONTACT/TRAN DATE | MONTHS SINCE LAST ACTIVITY | FEE | ESCHEAT STATUS | BALANCE |
|-----------|-------------|----------------|------------------------|----------------------------|-----|----------------|---------|
| 130 | 000 DORMANT | JAYNE L MEMBER | 3/03/03 | 86 | | Y | 5.00 |
| 472 | 000 DORMANT | RANDALL MEMBER | 12/06/00 | 64 | | Y | 102.01 |
| 110 | 000 DORMANT | | 12/06/04 | 64 | | Y | |
| | 110 DORMANT | | 2/14/74 | 64 | | Y | |

| ACCOUNT # | STATUS | MEMBER NAME | DORMANT DATE | MONTHS SINCE LAST ACTIVITY | FEE | ESCHEAT STATUS | BALANCE |
|-----------------------------------|--------|-------------|--------------|----------------------------|-----|----------------|-----------|
| ** TOTAL DORMANT MEMBERS - 151 ** | | | | | | | 51,380.37 |
| ** TOTAL ESCHHEAT MEMBERS - 6 ** | | | | | | | 479.85 |

There are also reports that are automatically generated. See **Page 33**.

CREATING MAILING LABELS OF DORMANT MEMBERS

The previously shown Dormancy Master Listing report can also be used to export a file that can then be used to create mailing labels for dormant members. In this case, check the following: “Print the Escheat records only,” “Print address,” and “Export to file.” (See example below.)

Dormant Member Master Listing (Tool #347) or
Work Dormant Members (Tool #985)

The screenshot shows a window titled "Session 0 CU*BASE GOLD Edition - Dormant Members Master Listing". It has two tabs: "Report Options" and "Response". Under "Report Options", the following options are checked: "Print the Escheat records only", "Print address", and "Export to file". Other options like "Print SSN", "Print email address", and "Print driver's license #" are unchecked. The "Response" tab shows "Month/year to process" set to "Sep 2014" and a "Job queue" section with "Copies" set to 1 and "Printer" set to P1. A toolbar at the bottom contains navigation icons and the text "FR (627)".

Use Enter and the following screen will appear.

The screenshot shows a window titled "Session 0 CU*BASE GOLD Edition - Export". It has two radio button options: "Accounts for Member Connect" (which is selected) and "Account detail for query". A toolbar at the bottom contains navigation icons and the text "FR (1121)".

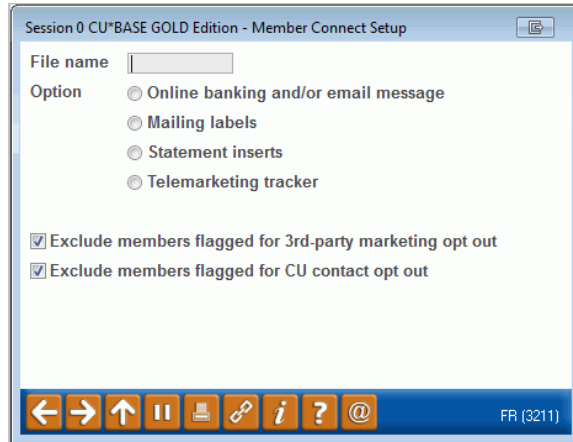
Select *Accounts for Member Connect* and use Enter.

The screenshot shows a window titled "Session 0 CU*BASE GOLD Edition - EXPORT WINDOW". It has a "File name" input field. Below the field is an information box with an 'i' icon and the text: "File will be stored in your credit union's QUERYxx library (where xx is your 2-character CUID)". A toolbar at the bottom contains navigation icons and the text "FR (1122)".

Enter your file name in this field and press Enter. This file will be saved in QUERYxx, where xx is your two-character CUID.

Then use the Member Connect marketing tools to create the labels.

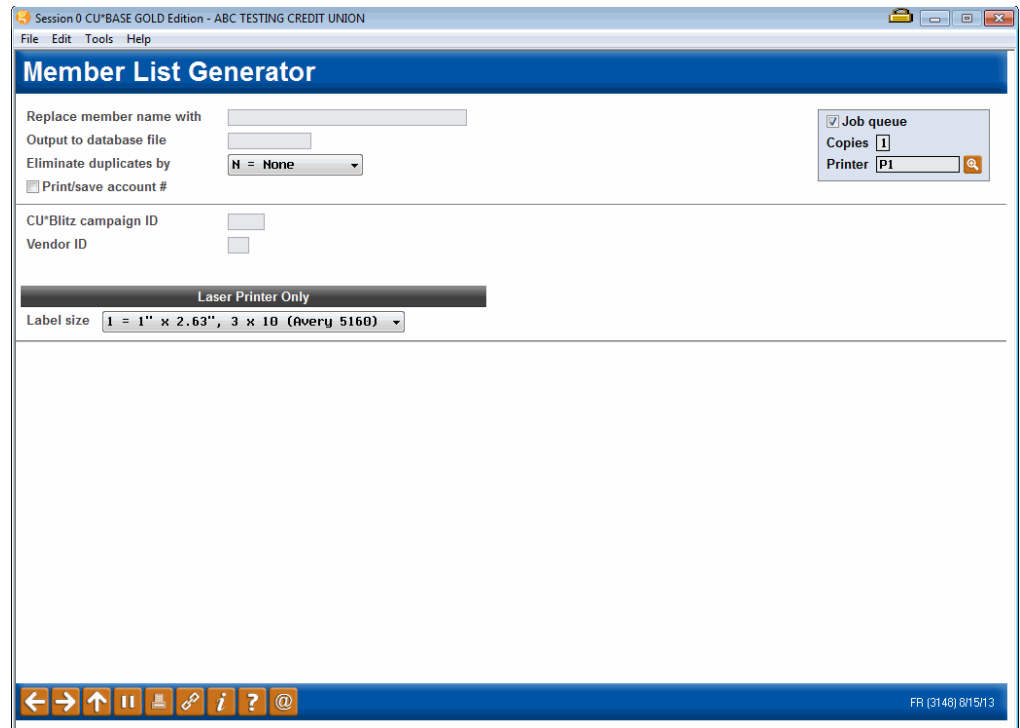
Member Connect Marketing Tools (Tool #497)



- NOTE: The “Exclude” fields are checked by default. Follow credit union procedure as to the handling of checking or unchecking these fields.

Enter your filename in the field provided and press Enter to access the List Generator tool. Press Enter through the screens. One the final screen, select your label size to print the labels. You can choose one of the following:

- Laser - Avery 5160 (1” x 2.63” 3 x 10) - This is a 3-across, 10-down format (30 labels per 8.5”x11” sheet) equivalent to Avery # 5160
- Laser - Avery 5161 (1” x 4” 2 x 10) - This is a 2-across, 10-down format (20 labels per 8.5”x11” sheet) equivalent to Avery #5161



Press Enter to generate the labels.

AUDIT TRACKER

In the case of dormancy monitoring, a conversation is appended to the member's AT tracker when daily Dormancy Monitoring is run or if a member is suspended or deleted from dormancy.

A Memo Type of DS is used to document suspension of a member from dormancy. The messages written to the Audit Tracker appear below. The first two are generated by the system during dormancy monitoring and the third is used when a user manually suspends a record manually on the Dormant Membership Inquiry Maintenance screen, accessed via **Tool #985 Work Dormant Members**.

- Dormancy was suspended in daily dormancy monitoring on MM/DD/YYYY for account 999999999-999
- Account 999999999-99 added to dormancy monitoring on MM/DD/YYYY
- Dormancy record was suspended on MM/DD/YYYY for account 999999999-999

Additionally, when an employee deletes an account on the Dormancy Inquiry or Update screen (shown below) a DD Memo Type will be appended to the AT Tracker. The employee will need to press Enter to confirm this deletion for the conversation to be generated. The message on this conversation will read:

- Dormancy for account XXXXXXXXXX was suspended on mm/dd/yyyy.

Work Dormant Members (Tool #985)

Dormant Membership Inquiry/Maintenance Dormancy Suspended

Search for account base

Position to account base

| Account | App Type | Name | Fees | Dormancy Status | Current Balance |
|---------|----------|---------------|------|-----------------|-----------------|
| | SH | NRV | 0.00 | SUSPENDED | 0.00 |
| | DC | NRV | 0.00 | SUSPENDED | 1,614.55 |
| | SH | ORENCE | 0.00 | SUSPENDED | 286.79 |
| | SH | ORENCE | 0.00 | SUSPENDED | 2,490.60 |
| | SH | ELLE | 0.00 | SUSPENDED | 3,264.94 |
| | SD | ELLE | 0.00 | SUSPENDED | 0.00 |
| | SH | RV | 0.00 | SUSPENDED | 3.00 |
| | SH | ATNE | 0.00 | SUSPENDED | 4.22 |
| | IR | ATNE | 0.00 | SUSPENDED | 2,402.80 |
| | SH | FFREY | 0.00 | SUSPENDED | 97.00 |
| | SH | AN | 0.00 | SUSPENDED | 121.89 |
| | SH | VE MEMBERSHIP | 0.00 | SUSPENDED | 0.00 |
| 2 | SH | ATNE | 0.00 | SUSPENDED | 522.82 |
| 2 | SH | I | 0.00 | SUSPENDED | 245.81 |

Change View Detail Delete
 Inquiry Reinstatement Suspend

Refresh
 Toggle Status
 Toggle Last Contact Date
 Summary
 List

FR (1308) 8/20/13

REVIEWING A TRACKER AT A LATER DATE

1. Later if you want to review a member's account you simply review his or her Audit Tracker. You can access member trackers through Inquiry or Phone Inquiry. Select the member's base account and use *Tracker Review* (F21) to view the Member Tracker Review.

Member Account Inquiry (Use "Tracker Review")

Session 0 CU*BASE GOLD Edition - ABC TESTING CREDIT UNION

File Edit Tools Help

Member Account Inquiry

MSR Account # Date opened Sep 07, 1977
 G/L account 901.00-03

Account type 000 REGULAR SAVINGS
 Div appl SH REGULAR SAVINGS

Outstanding accrued club benefits 0.00

| | | | |
|-------------------|----------|------------------------|----------|
| Current balance | 3,284.94 | Annual b/u withholding | 0.00 |
| - par value | 5.00 | Period average balance | 3,287.94 |
| - secured | 0.00 | Period minimum balance | 3,287.94 |
| - uncollected | 0.00 | | |
| = Net available | 3,279.94 | YTD club benefits | 0.00 |
| 1st date negative | 00000000 | | |

| Dividend Information | | | |
|----------------------|------|---------|------|
| Quarter 1 | 0.10 | Total | 0.10 |
| 2 | 0.00 | Accrued | 0.13 |
| 3 | 0.00 | | |
| 4 | 0.00 | | |

Transaction inquiry date Dec 07, 2011 [MMDDYY]

(3750) 8/30/13

2. Here you will view a list of the member's Trackers (they might have a Collections (XX) or Sales (ST) Trackers as well) and you will see the Audit Tracker in the list. Select to view this Tracker to view the Audit Tracker Conversations.

Member Tracker Review (1)

Session 0 CU*BASE GOLD Edition - ABC TESTING CREDIT UNION

File Edit Tools Help

Member Tracker Review

Member

Selection Options

Date [MMDDYYYY] Time

Account type Tracker type

Reference

| Date | Time | Account Type | Reference | Speaking With | Type | ID |
|-----------|----------|--------------|---------------|---------------|------|----|
| 4/02/2012 | 13:27:28 | 000 | SALES TRACKER | ISABELLE | SALE | DP |
| 8/30/2013 | 14:03:32 | 000 | Audit Tracker | ISABELLE | AUDT | ;Y |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |

View Update

Consolidate
Work Follow Ups
Tracker Entry
Cross Sales Tasks

FR (469) 8/30/13

- Once you select to view the Audit Tracker, you will see a conversation about the activity on the account. Here we see a record of the deletion of the dormancy record.

Member Tracker Review (2)

Session 0 CU*BASE GOLD Edition - Member Tracker Review

File Edit Tools Help

Member Tracker Review

Account

Conversations 300

Position to date [MMDDYYYY]

Contact - Date: 08/30/2013 Time: 14:03:32 By Emp: ;Y

Name: ISABELLE Memo Type: DD Dormancy Delete

Dormancy record was deleted on 08/30/2013 for account 788-000

Sort Contact Date

FR (4573) 8/30/13

DORMANCY REPORTS

AUTOMATIC DAILY REPORTS

PDRMNT: Accounts Reaching Dormant Status

This end-of-day report lists all memberships that were added to the dormancy list during EOD processing.

| 10/05/04 12:26:05 | | CU*BASE TEST CREDIT UNION ACCOUNTS REACHING DORMANT STATUS | | | | PDRMNT | 1 |
|------------------------|--------------------|---|--------------------------|--|--|--------|---|
| Account No. | Name | Last Trans Date | Message | | | | |
| 979-000 | MEMBERSMA, KEITH J | 6/05/97 | ACCOUNT DECLARED DORMANT | | | | |
| 979-010 | | 6/05/97 | ACCOUNT DECLARED DORMANT | | | | |
| 1442-000 | ANYONE, JEANETTE M | | ACCOUNT DECLARED DORMANT | | | | |
| NUMBER OF RECORDS..... | | 3 | | | | | |
| END OF REPORT | | | | | | | |

PDRMTR: Activity on Dormant Accounts (Transaction Exclusions)

This end-of-day report lists accounts on the dormancy list that had transactions or other activity during the day. All of these will show as “suspended” in the dormancy list.

| 40.34 02/08/00 | | CU*BASE TEST CREDIT UNION ACTIVITY ON DORMANT ACCOUNTS | | | | | | PDRMTR | PAGE | 1 |
|----------------|-------|---|--------|-----------|-----------|--------|-------------------------|----------------------|-----------------|---|
| ACCOUNT NO. | SEQ # | TRAN DATE | AMOUNT | TRAN TYPE | TRAN CODE | TELLER | TRANSACTION DESCRIPTION | TRANSFER ACCOUNT NO. | LAST TRANS DATE | |
| 1622-000 | 00035 | 3/09/00 | 10.00 | 11 | 12 | 81 | MEMBER SAV DEPOSIT | | 11/11/98 | |
| 5014-000 | 00029 | 3/09/00 | 65.00 | 11 | 12 | 46 | MEMBER SAV DEPOSIT | | 4/16/99 | |
| 10469-000 | 00025 | 3/09/00 | 70.00 | 31 | 13 | 28 | MEMBER SAV CASH W/D | | 6/09/99 | |
| 12935-000 | | 9/08/99 | | | | | LAST CONTACTED | | | |
| 13298-000 | 00384 | 3/09/00 | 55.96 | 92 | 15 | C9 | LEGAL FEES | | 8/16/99 | |

NOTE: This report shows any accounts where the Last contact date was updated manually. These same accounts will appear on the PDRMNS report as well.

PDRMNS: Accounts Suspended from Dormancy (Non-Transaction Exclusions)

This end-of-day report shows accounts where dormancy was suspended due to an exclusion in your credit union’s dormancy configuration (see Page 8), or due to the member having any closed-end loan or certificate accounts.

Remember that if you activate a new exclusion flag on your configuration, this report will probably be much longer than usual the next time dormancy monitoring is run!

| 10/05/04 12:34:36 | | CU*BASE TEST CREDIT UNION | | | PDRMNS | 1 |
|--|-------------------|---------------------------|---------|---|--------|---|
| ACCOUNTS SUSPENDED FROM DORMANCY (NON-TRANSACTION EXCLUSIONS TODAY) | | | | | | |
| Account No. | Name | Last Trans | | Reason Dormancy Excluded | | |
| | | Escheat | Date | | | |
| 3192-000 | MEMBER, RICHARD W | Y | 9/28/90 | LAST TRANSACTION DATE IS WITHIN DORMANCY PERIOD | | |
| 3273-000 | MEMBER, CHARLES E | | 5/10/01 | OTB RECORD - CRDT | | |
| 4332-000 | MEMBER, TIMOTHY | Y | 6/30/95 | ACTIVITY IN HOUSEHOLD | | |
| 7546-000 | ABC CORPORATION | | 6/30/95 | ACTIVITY ON OTHER ACCOUNT W/SAME SSN | | |

NOTE: The message, "LAST TRANSACTION DATE IS WITHIN DORMANCY PERIOD" will appear when the Last Tran Date on a member account record (MEMBERx) is out of synch with the dormancy master file. This can occur if a transaction is posted by mistake and then reversed without adjusting the Last Tran Date back to its original setting.

Daily "Dormant Fee Transaction Register" Report

This end-of-day report shows all dormancy fees assessed to members. Data will only be shown on this report for the last day of a month during which fees were assessed (according to the configured fee frequency).

| 13:48.18 12/31/99 | | CU*BASE TEST CREDIT UNION | | | | | TDRMNT | PAGE | 1 |
|----------------------------------|-------|---------------------------|-----------|-----------|------------|-----------------|------------------|---------------------|---|
| DORMANT FEE TRANSACTION REGISTER | | | | | | | | | |
| ACCOUNT NO. | SEQ # | TRAN DATE | TRAN TYPE | TRAN CODE | FEE AMOUNT | CURRENT BALANCE | PREVIOUS BALANCE | DESCRIPTION | |
| 211-000 | 00772 | 12/31/99 | 68 | 13 | 6.00 | 35.90 | 41.90 | DORMANT ACCOUNT FEE | |
| 306-001 | 00963 | 12/31/99 | 47 | 33 | 6.00 | .93 | 6.93 | DORMANT ACCOUNT FEE | |
| 419-000 | 00084 | 12/31/99 | 68 | 13 | 3.94 | .00 | 3.94 | DORMANT ACCOUNT FEE | |
| 484-000 | 00130 | 12/31/99 | 68 | 13 | 6.00 | 18.37 | 24.37 | DORMANT ACCOUNT FEE | |
| 621-001 | 00480 | 12/31/99 | 47 | 33 | 6.00 | 5.92 | 11.92 | DORMANT ACCOUNT FEE | |
| 708-000 | 00044 | 12/31/99 | 68 | 13 | 2.34 | .00 | 2.34 | DORMANT ACCOUNT FEE | |
| 723-000 | 00034 | 12/31/99 | 68 | 13 | 6.00 | 11.26 | 17.26 | DORMANT ACCOUNT FEE | |
| 752-000 | 00028 | 12/31/99 | 68 | 13 | 6.00 | 480.74 | 486.74 | DORMANT ACCOUNT FEE | |

Daily "Dormant Fee Exception Listing" Report

This end-of-day report lists any exceptions that were encountered during the fee process, where fees could not be assessed. Included are fees that were waived.

| ACCOUNT NO. | MESSAGE |
|-------------|--|
| 102814-000 | Member aggregate savings exceeds maximum |
| 104223-000 | Member does not meet minimum age requirement |
| 104236-000 | Member does not meet minimum age requirement |
| 104249-000 | Member does not meet minimum age requirement |
| 500762-000 | Member aggregate savings exceeds maximum |
| 501871-000 | Member aggregate savings exceeds maximum |
| 502485-000 | Member aggregate savings exceeds maximum |
| 504548-000 | Member aggregate savings exceeds maximum |
| 504616-000 | Member aggregate savings exceeds maximum |

ON DEMAND REPORTS

You can also print a dormancy report on demand. See Page 26.