Reference Guide

General Ledger Dashboard Tools

How to Best Use CBX G/L Dashboards

INSIDE THIS GUIDE:

This guide describes daily dashboards to assist with balancing your General Ledger and the relate reports.

Last Revision date: July 29, 2026

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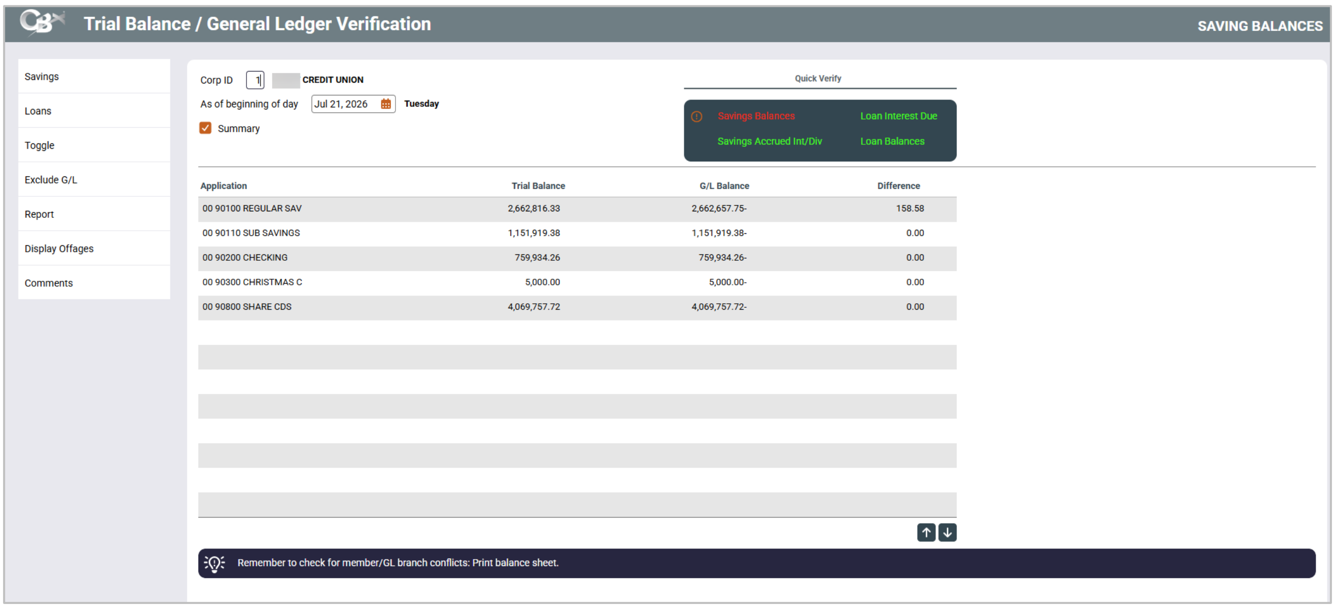
Member Trial Balance/GL Comparison

This daily report and separate inquiry screen compares the credit union's Member Trial Balance totals to the appropriate General Ledger accounts, making it easy to see where the two are out of balance. Assuming the proper configuration, this can replace the manual balancing between the balance sheet and the daily LGLACT report.

> *IMPORTANT: This process takes a "snapshot" of the account balances during beginning-of-day, and therefore is useful for pointing to an error that needs to be addressed.* ***Neither the inquiry nor the printed report will reflect the new balances after any corrections have been made.***

Trial Balance GL Verification (Tool #877)

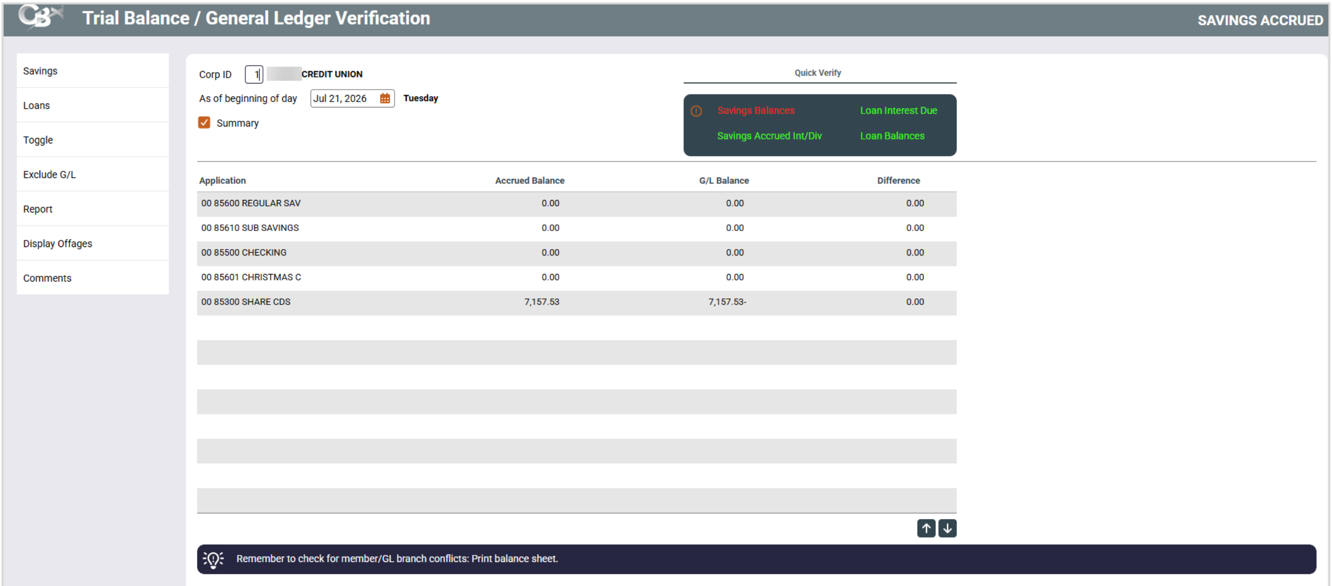


- The "Quick Verify" area lets you see at a glance if any accounts need attention for this day. All green means you're good to go with no further steps needed! See page 5 for more details.
- Use **Display Offages** to analyze out-of-balance conditions or comments over a range of dates. See page 8 for details.
- Use **Comments** to document actions you took for any date that has a balancing issue. See page 7 for details.
- Use **Exclude G/L** to see a list of accounts that are not monitored for the "Quick Verify" window See page 6 for configuration instructions
- Any figure in this column indicates the amount out of balance.

The screen will automatically default to the current date, and will display savings product first. Use **Loans** to see loan products, then use **Savings** to return to the original display. Enter any date into the field at the top and press Enter to see data as of beginning-of-day processing for that day. *(Remember that data cannot be shown for days where beginning-of-day processing was not completed, such as Sundays and holidays.)*

To verify accruals, use **Toggle**. The display will change to show accrued amounts compared to the corresponding G/L asset or liability accounts representing share or loan accruals. (This view is also handy for checking which accrual account matches the member asset/liability account.) Following is a sample of the screen that will appear:

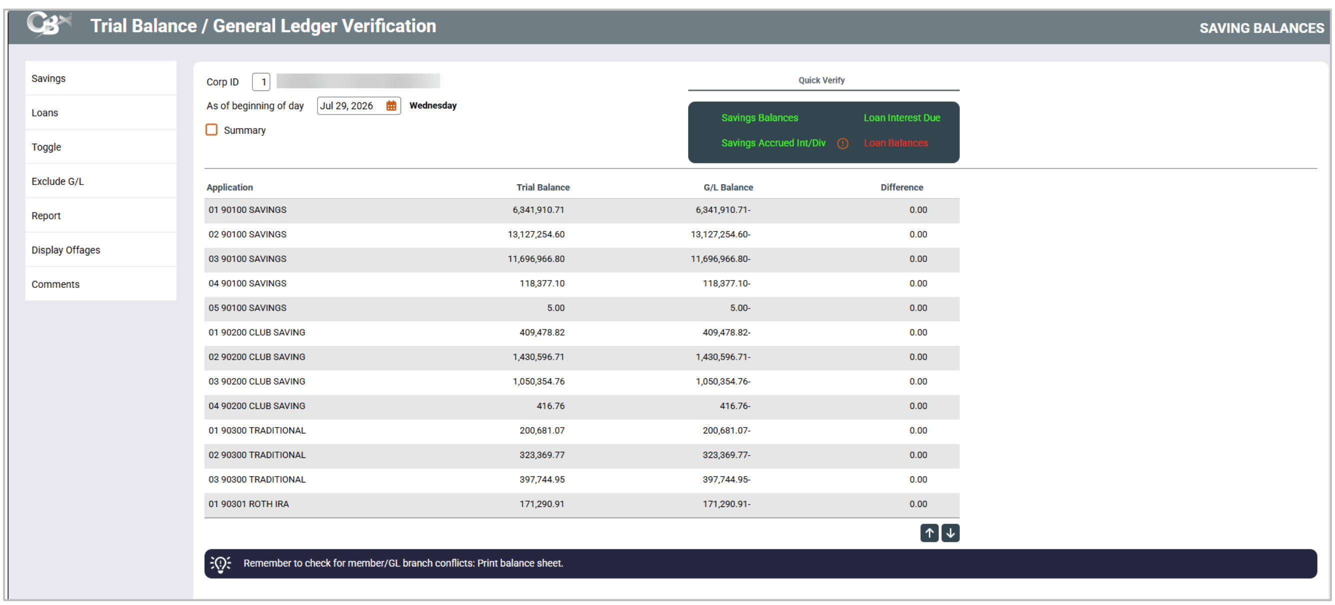
"Toggle"



Application	Accrued Balance	G/L Balance	Difference
00 85600 REGULAR SAV	0.00	0.00	0.00
00 85610 SUB SAVINGS	0.00	0.00	0.00
00 85500 CHECKING	0.00	0.00	0.00
00 85601 CHRISTMAS C	0.00	0.00	0.00
00 85300 SHARE CDS	7,157.53	7,157.53-	0.00

For credit unions that use branch level accounting, to see items broken down by Branch ID, remove the checkmark in the *Summary* field at the top of the screen and use Enter to refresh the screen:

Branch Detail



Application	Trial Balance	G/L Balance	Difference
01 90100 SAVINGS	6,341,910.71	6,341,910.71-	0.00
02 90100 SAVINGS	13,127,254.60	13,127,254.60-	0.00
03 90100 SAVINGS	11,696,966.80	11,696,966.80-	0.00
04 90100 SAVINGS	118,377.10	118,377.10-	0.00
05 90100 SAVINGS	5.00	5.00-	0.00
01 90200 CLUB SAVING	409,478.82	409,478.82-	0.00
02 90200 CLUB SAVING	1,430,596.71	1,430,596.71-	0.00
03 90200 CLUB SAVING	1,050,354.76	1,050,354.76-	0.00
04 90200 CLUB SAVING	416.76	416.76-	0.00
01 90300 TRADITIONAL	200,681.07	200,681.07-	0.00
02 90300 TRADITIONAL	323,369.77	323,369.77-	0.00
03 90300 TRADITIONAL	397,744.95	397,744.95-	0.00
01 90301 ROTH IRA	171,290.91	171,290.91-	0.00

HINT: Differences that show up only in the summary (combined) view but not in this detail view can be caused by manual journal entries or error corrections.

Understanding Branch Accounting Differences

This verification process uses the Member Trial Balance as the controlling and base report, meaning that if a branch is not represented on the Member Trial Balance, it will not be compared to a branch balance on the balance sheet. For example:

Inquiry Data:

G/L Account and Description	Member Trial Balance Total	G/L Account Balance	Net Difference
01 90100 SHARES	9,650,493.39-	9,648,493.39-	2,000.00-

Balance Sheet Data:

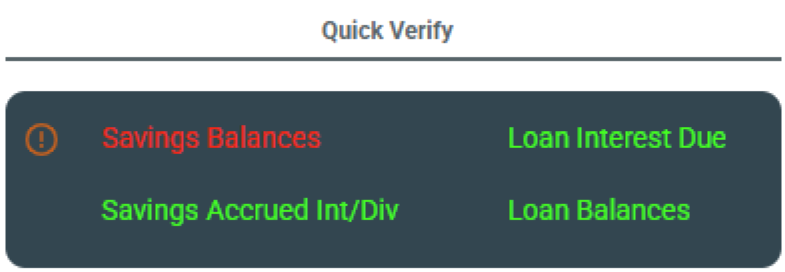
```
01 90100 SHARES BALANCE          $9,648,493.39-
02 90100 SHARES BALANCE              $2,000.00-
                                 $9,650,493.39-
```

As shown above, the inquiry tool might imply that the 90100 account is out of balance, but a look at the balance sheet shows that is not true. The total dollars are in the 90100 account, but allocated differently between branches on the balance sheet than on the Member Trial Balance. In general, this might become an issue if you had added, subtracted or changed your credit union branch configurations. To use this tool, the credit union accountant would need to transfer money between branches to effectively match the Trial Balance.

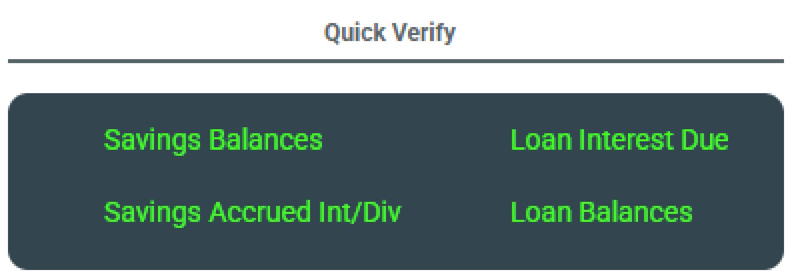
Some credit unions have multiple branches for vault purposes, but still code all memberships with a single branch location. However, some CBX transactions may still use the vault number in processing the GL activity. Contact Client Services if you notice a certain type of transaction that is not being processed using the correct branch number.

Using the "Quick Verify" Tool

You've got some work to do here...



Nothing needed on this date...



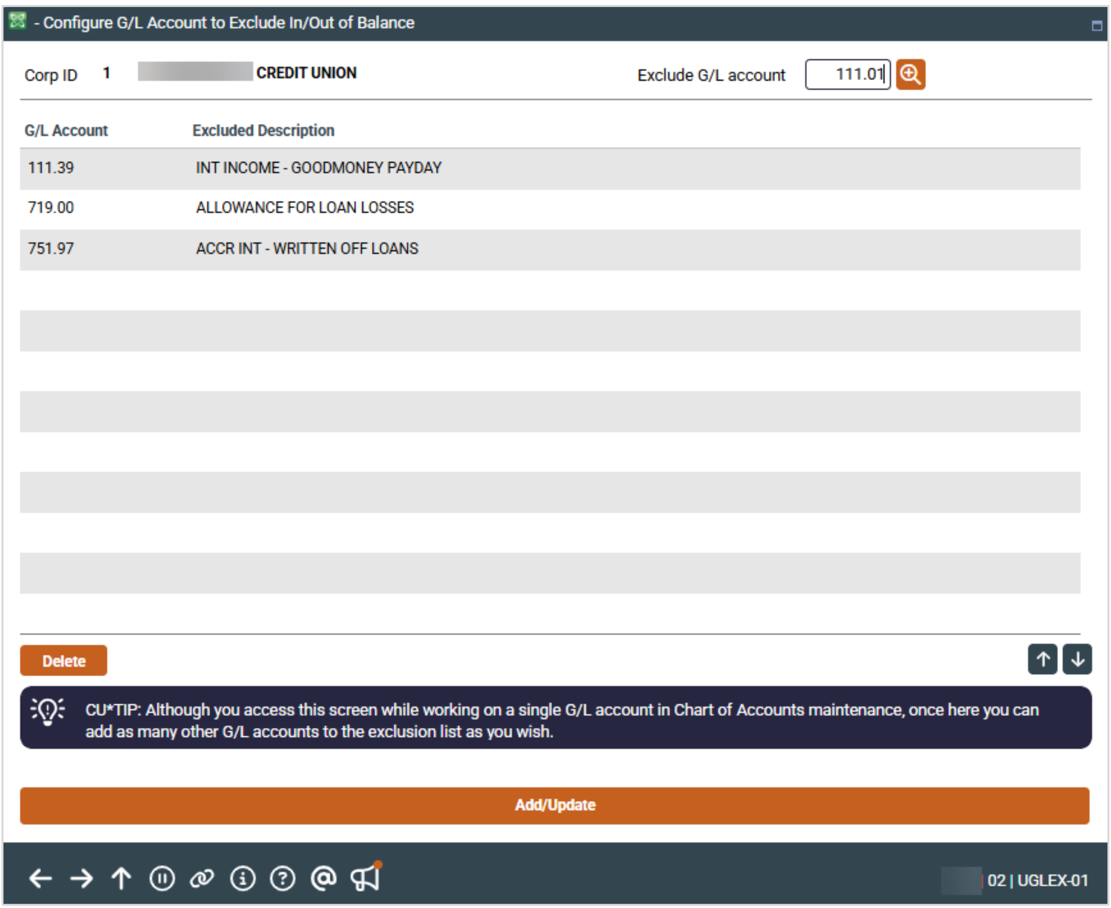
So that you don't have to manually scroll down through all your G/Ls to see if there are any amounts in the *Difference* column, the Quick Verify tool shows at a glance if any accounts are out of balance and require attention.

To look for the specific offage, use **Loans** and **Savings** to display the appropriate products, then **Toggle** to change the display from balances to accrued dividends/interest

Excluding G/L Accounts from Quick Verify

Because certain G/L accounts are often legitimately out of balance, such as your loan loss G/L 719.00, you can flag those accounts to be excluded from the "Quick Verify" analysis (so they don't show up in red every day!).

This is done using **Tool #202 *Chart of Accounts/Budget Groups Maint***. Either enter a G/L account number, or use **Work with Full Chart of Accounts** then select one of your accounts and click *Change*. On the account maintenance screen, use **Exclude G/L** to display the following screen:



- Although you access this screen while working on a single G/L account in Chart of Accounts maintenance, once here you can use this field to add as many other G/L accounts to the exclusion list as you wish.
- The Delete option lets you remove an account from this exclusion list only (it doesn't affect your chart of accounts).

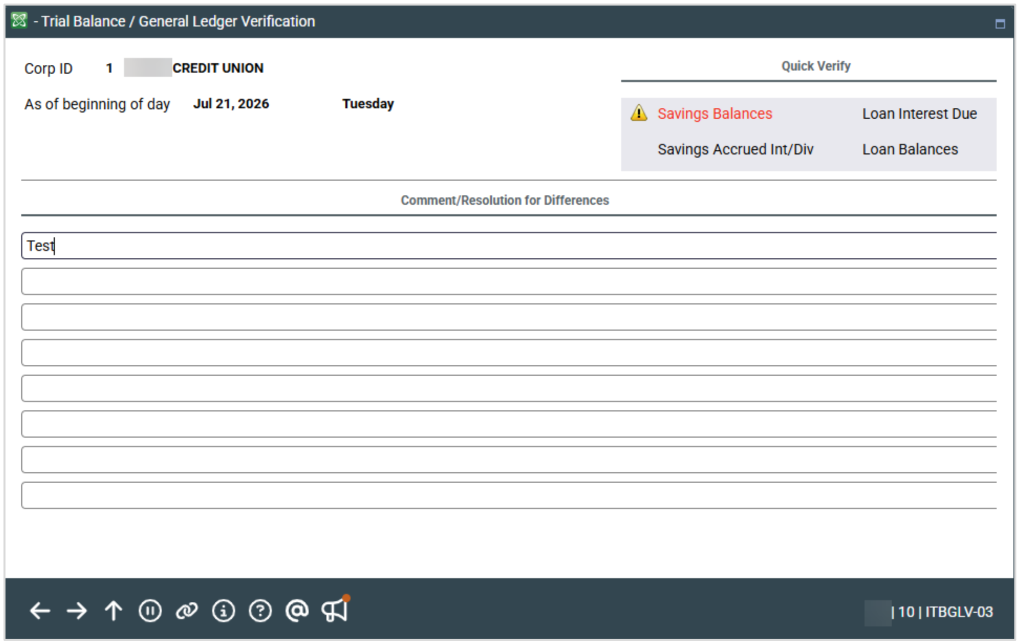
This screen is used to control which general ledger accounts should NOT be included in the Quick Verify list. (The account will still be listed along with all other accounts in the verification tool, just not flagged as "out of balance" and requiring attention at the top of the screen.)

Type the G/L account number in the field at the top of the screen and use **Add/Update** to add the account to the list. Repeat to add other G/L numbers to the list as needed.

Documenting Your Balancing Adjustments

If any accounts are out of balance, once you have discovered the source of the problem and have made the necessary journal entries, use **Comment** to record what corrections were made:

“Comment”



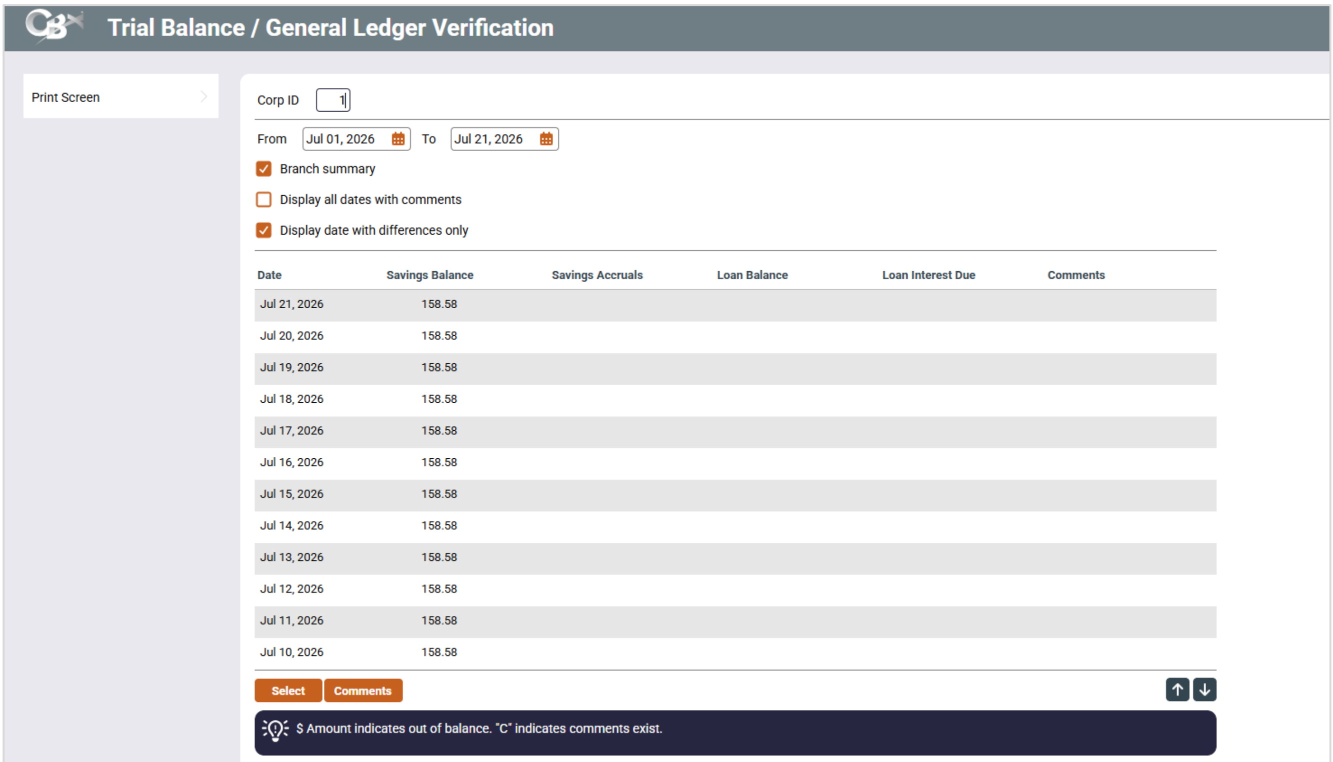
Comments provide an excellent record for future balancing questions and to document the reasons for adjusting journal entries.

Analyzing a History of Out-of-Balance Conditions

Accounting supervisors and credit union managers can use this feature as an auditing tool, to monitor balancing activities over a range of dates. Because you can view a range of days at once, it can be a helpful way to detect a pattern of common balancing issues.

Use **Display Offages** to display the following summary screen:

"Display Offages"



- A "C" in the final column indicates that there are comments recorded for that date. Use the *View comments* option to view them.

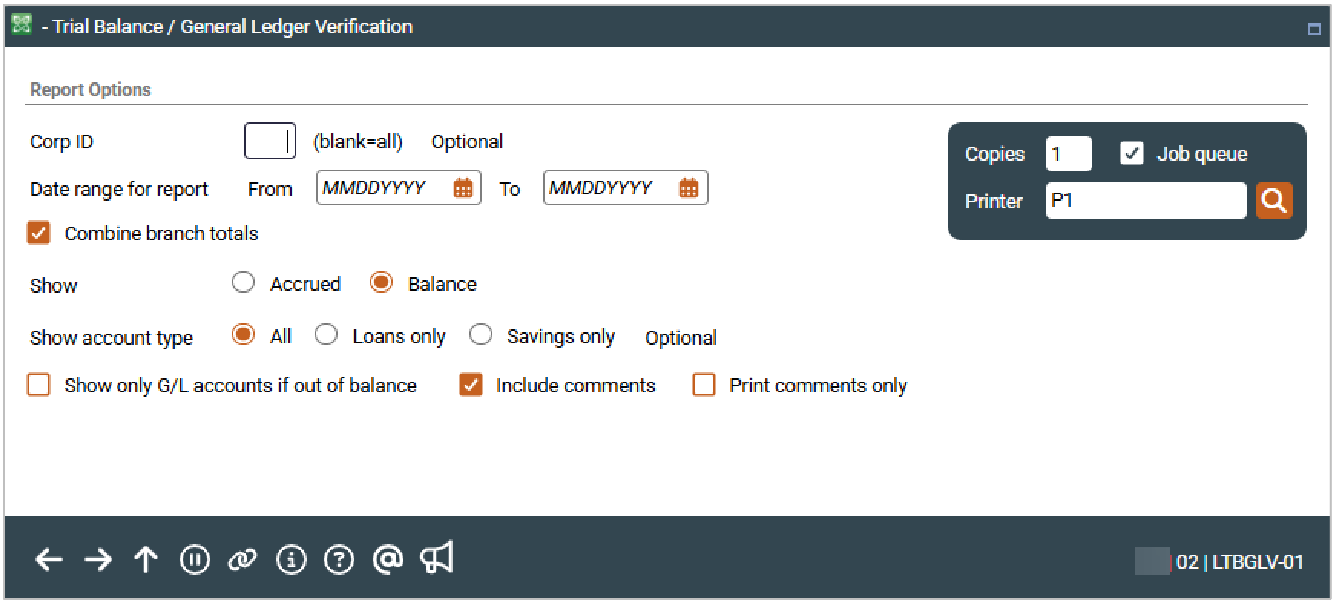
On this screen you can enter any range of dates and see a summary of balances and accrual amounts. Use the flags at the top of the screen to control what is displayed in the summary (press Enter to refresh the screen after making a change):

Field Name	***Description***
Branch summary	Check this to summary totals for all branches. Remove the checkmark and the notation "Branch offage" will appear for any date where there were differences due to branch accounting (see Pages 5-5 for details).
Display date with differences only	Check this to see only dates where there was an amount in the "differences" column. Remove the checkmark to see all dates in the specified range.
Display all dates with comments	Check this to see all dates in the range where comments were entered, regardless of whether there was an out-of-balance condition or not.

Trial Balance/General Ledger Verification Report

Similar to the **Display Offages** summary feature, you can print a report showing this verification for a range of days. Use **Report** on the main verification screen:

"Report"



Selections are similar to the options on the verification screens, so you can get a printed report showing the same things displayed in the inquiry. When ready, use Enter to generate the report.

Report Sample

```
 7/21/26  13:50:00                                   CREDIT UNION                        LTBGLV          PAGE
                                                TRIAL BALANCE/GL VERIFICATION                           USER:
                                                From  4/21/2026 to  7/20/2026
Corporate ID - 01 VATAT CREDIT UNION
BOD TUESDAY   04/21/2026   Saving Balances  ---------------- BRANCH TOTALS COMBINED ---------------
  Application                                    Trial Balance       G/L Balance        Difference
  00 90100 REGULAR SAVINGS                        2,774,213.32       2,774,213.32-
  00 90110 SUB SAVINGS                              967,067.33         967,067.33-
  00 90200 CHECKING                                 553,451.59         553,451.59-
  00 90300 CHRISTMAS CLUB                             5,000.00           5,000.00-
  00 90800 SHARE CDS                              4,012,409.68       4,012,409.68-
BOD WEDNESDAY 04/22/2026   Saving Balances  ---------------- BRANCH TOTALS COMBINED ---------------
  Application                                    Trial Balance       G/L Balance        Difference
  00 90100 REGULAR SAVINGS                        2,790,218.07       2,790,218.07-
  00 90110 SUB SAVINGS                              978,029.30         978,029.30-
  00 90200 CHECKING                                 553,642.04         553,642.04-
  00 90300 CHRISTMAS CLUB                             5,000.00           5,000.00-
  00 90800 SHARE CDS                              4,012,409.68       4,012,409.68-
BOD THURSDAY  04/23/2026   Saving Balances  ---------------- BRANCH TOTALS COMBINED ---------------
```

Daily Report

This report automatically prints as part of beginning-of-day processing (report name is LGLACT1), and is available for later viewing via the CU*SPY on-line report retrieval system.

12/12/23 0:36.44 CREDIT UNION LGLACT1 PAGE 1
RUN ON 12/12/23 MEMBER TRIAL BALANCE / GENERAL LEDGER COMPARISON USER OPER
AS OF 12/12/23
LOAN ACCOUNT TYPES

CORPORATION -01 CREDIT UNION

G/L #	DESCRIPTION	BRANCH	# OF ACCTS	TRIAL BALANCE	GL LEDGER BALANCE	NET BALANCE
		01	255	,749.90	6,749.90	.00
		02	41	,692.84	4,692.84	.00
		03	27	,188.71	2,188.71	.00
		04	52	,104.17	0,104.17	.00
		05	93	,920.01	1,920.01	.00
		06	71	,002.53	2,002.53	.00
		08	139	,571.37	3,571.37	.00
		20	34	2,169.85	2,169.85	.00
		21	2	6,321.44	6,321.44	.00
		22	59	4,424.23	4,424.23	.00
		24	2	3,523.51	3,523.51	.00
		25	6	1,167.18	1,167.18	.00
		27	10	2,895.89	2,895.89	.00
		29	4	2,747.04	2,747.04	.00
		30	11	3,818.06	3,818.06	.00
		33	4	4,260.37	4,260.37	.00
		34	4	8,116.50	8,116.50	.00
		35	2	9,373.09	9,373.09	.00
		36	4	4,639.51	4,639.51	.00
		37	6	6,645.27	6,645.27	.00
		38	11	3,934.37	3,934.37	.00
		40	6	3,931.23	3,931.23	.00
		41	3	1,497.00	1,497.00	.00
		43	3	7,968.72	7,968.72	.00
		44	1	4,757.53	4,757.53	.00
		45	2	2,935.27	2,935.27	.00
90821	IRA CERTIFICATES	**	273	4,957.18	4,957.18	.00
	** TOTAL ALL SHARES			,852,671.60	2,093.03	578.57

END OF REPORT

CU Financials Verification Report

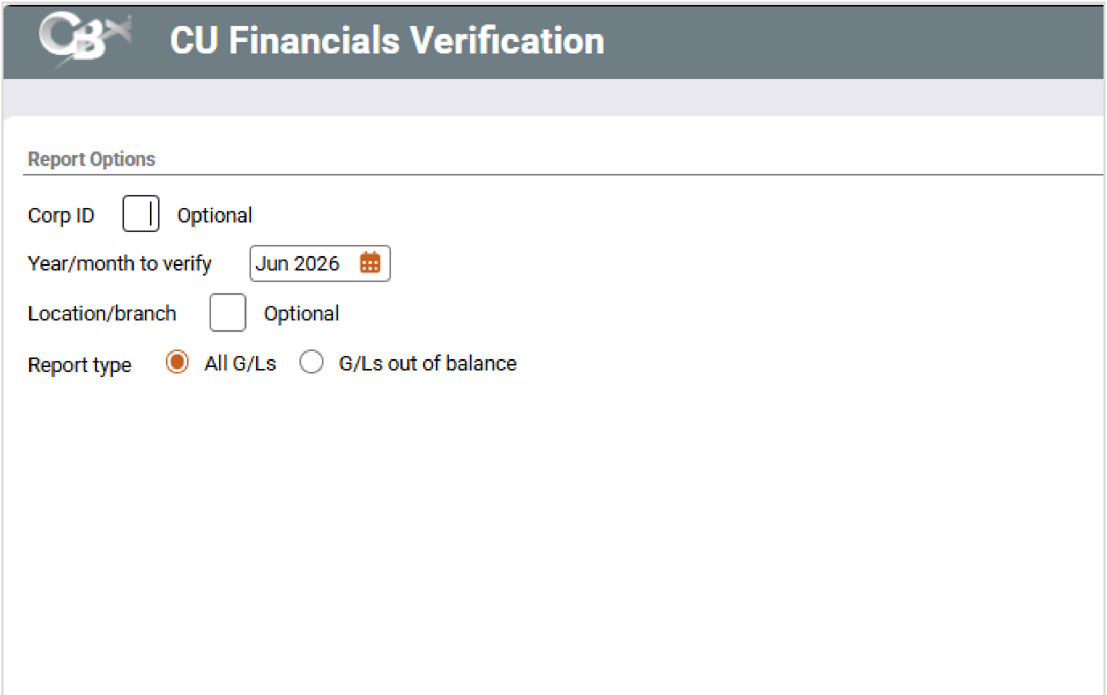
When an auditor or regulator verifies a credit union's balance sheet or income statement, they compare the detailed debits and credits in the G/L Trial Balance activity report to the outstanding balance of the G/L as reported on the balance sheet.

CBX uses two different files to store the data: the actual G/L activity is stored in the history file **GLHIST**; the balance reported on the balance sheet is stored in the balance file **GLBALA**. The new **CU Financials Verification** report is designed to mirror the activities of an auditor by comparing the net difference of all debit and credit activity to the net change recorded in the balance file.

This report is most valuable when looking for an error where the resulting balance does not equal the total of the history detail. For example, occasionally a process is interrupted and detail is added to the history file but not to the resulting balances in the GLBALA file, causing the balance sheet to be out of balance so that assets minus liabilities plus equity does not equal zero. If a credit union has several hundred general ledger accounts, it can be a very tedious process to determine which journal entry did not process properly, especially since there might be several hundred debit and credit entries made in a month!

This report lets you quickly see the numbers side by side to make it easy to zero in on the error. On a daily or weekly basis, you can even choose to print the report showing only those accounts that are actually out of balance, saving both time and paper. Next time you are monitoring your balance sheet, before calling a Client Service Representative to locate a problem, try checking this report!

CU Financials Verification Report (Tool #325)



- Unless you are printing this for auditors who wish to see *all* accounts, use this option to shorten the report to show only accounts that are out of balance and therefore require attention.

Report Sample

This report gives a quick overview of all locations, showing only the accounts that are out of balance. This method is the quickest and easiest way to check for out of balance conditions.

```
7/21/26  13:57.03                          CREDIT UNION                    LGLFIN        PAGE
   RUN ON    7/21/26                    CU FINANCIALS VERIFICATION REPORT                 USER
                                          G/L RESULTS                G/L DETAIL                  NET
CORP    YEAR/MONTH    BRANCH    G/L ACCOUNT    (GLBALA)                (GLHIST)                 DIFFEREN
 01     No G/L Accounts Out Of Balance                      01 MAIN OFFICE
                                             ***END OF REPORT***
```

The following sample was run showing <u>all</u> locations and accounts. This report would be helpful for auditors who wish to proof each individual account separately.

7/21/26 13:54.13 CREDIT UNION LGLFIN PAGE

RUN ON 7/21/26 CU FINANCIALS VERIFICATION REPORT USER

CORP	YEAR/MONTH	BRANCH	G/L ACCOUNT	G/L RESULTS (GLBALA)	G/L DETAIL (GLHIST)	NET DIFFEREN
01	2026/06	01	111-01	10,383.92-	10,383.92-	.0
01	2026/06	01	111-02	14,952.62-	14,952.62-	.0
01	2026/06	01	111-03	3,657.58-	3,657.58-	.0
01	2026/06	01	111-04	250.32-	250.32-	.0
01	2026/06	01	111-05	5,615.40-	5,615.40-	.0
01	2026/06	01	111-06	10,741.14-	10,741.14-	.0
01	2026/06	01	121-00	4,318.54-	4,318.54-	.0
01	2026/06	01	122-00	7.92-	7.92-	.0
01	2026/06	01	123-00	3,529.62-	3,529.62-	.0
01	2026/06	01	131-00	274.62-	274.62-	.0

01	2026/06	01	870-11	908.12	908.12	.0
01	2026/06	01	870-16	.00	.00	.0

7/21/26 13:54.13 CREDIT UNION LGLFIN PAGE

RUN ON 7/21/26 CU FINANCIALS VERIFICATION REPORT USER

CORP	YEAR/MONTH	BRANCH	G/L ACCOUNT	G/L RESULTS (GLBALA)	G/L DETAIL (GLHIST)	NET DIFFEREN
01	2026/06	01	870-96	750.00-	750.00-	.0
01	2026/06	01	870-97	.00	.00	.0
01	2026/06	01	871-10	3,434.44	3,434.44	.0
01	2026/06	01	901-00	110,900.53	110,900.53	.0
01	2026/06	01	901-10	24,952.48-	24,952.48-	.0
01	2026/06	01	902-00	131,651.12-	131,651.12-	.0
01	2026/06	01	908-00	58,002.53-	58,002.53-	.0

Location: 01 MAIN OFFICE Total Net Difference: .00

END OF REPORT

Teller Vault / General Ledger Verification

There are two separate inquiries available as part of this tool:

(1) Net Change: Monitoring Cash *Activity*

This tool compares daily *changes* in the teller system Change Fund to daily changes in the G/L Change Fund account. It lets you easily verify that everything that happened in teller processing during that day also hit the G/L with the right location during end-of-day processing that night—that the net change in the teller system matches the G/L interface by location.

This process takes a snapshot of the account balances during daily processing, and therefore is useful as a historical record of what actually happened during a particular day. **Neither the inquiry nor the printed report will reflect activity, corrections, etc., in the G/L after that time.** This makes it possible to use the tool to look back over a period of time, to research exactly what happened, one day at a time.

See page 14 for a sample of this inquiry.

(2) Branch Cash: Monitoring Cash *Balances*

This tool compares the end-of-day *balance* in the teller system Change Fund to the EOD balance in the G/L Change Fund account. It is an easy way to see if your cash in is balance at any given point in time.

Again, the data comes from a snapshot of balances taken during end-of-day processing, and therefore adjustments made after this snapshot is taken will not update the totals that were recorded as of the snapshot.

However, corrections are often posted to the G/L with an effective date in the past. Unlike the net change tool that would never show these corrections because it only reports the *activity* that happened during a particular day in the teller system, this tool would show the corrected balance show up on subsequent days after a correction was posted.

> *For example, say the snapshot taking at end-of-day on the 2nd showed one of the vaults was out of balance. If on the 5th a credit union accountant posted a journal entry with an effective date of the 2nd, when the next snapshot is taken at end-of-day on the 5th, the corrected balance would be shown. (The inquiry tool would still show the offage if looking at data as of the 2nd, of course.)*

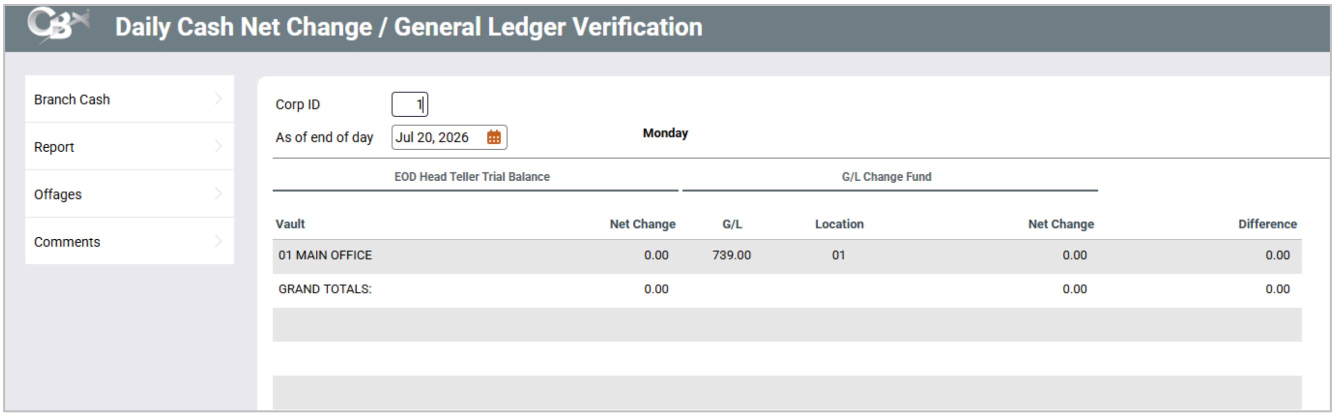
See page 15 for a sample of this inquiry.

In both cases, all data is pulled from the **HTDACT** file, which is populated every day during end-of-day processing.

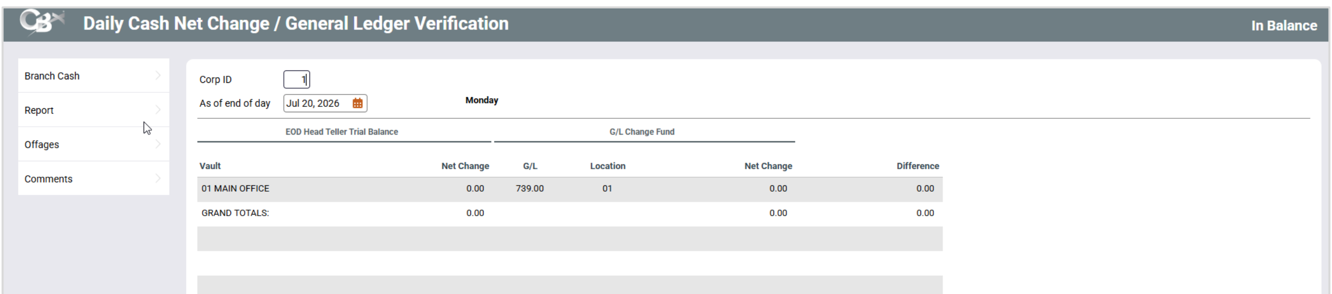
Balancing Daily Net Change

The following screen appears first when you first access the tool. (Use ***Branch Cash*** *to proceed to the Branch Cash tool described on page 15.)*

***Vault GL Verification* (Tool #937) > Net Change**



Top Right Indicates if Out of Balance or In Balance



- This notation will appear if an amount appears in the *Difference* column for any vault.
- Use **Branch Cash** to display the alternate view showing branch cash totals. See page 15 for more details.
- Use **Display Offages** to analyze out-of-balance conditions or comments over a range of dates.
- Use **Comments** to document actions you took for any date that has a balancing issue. See page

The left half of the list shows the net change in the teller system for that day. The right half shows the net change in the Change Fund G/L account. (Remember that this is a snapshot of the net effect of activity <u>for that day</u>, and **will not reflect any adjustments** that might have been posted later to make a correction.)

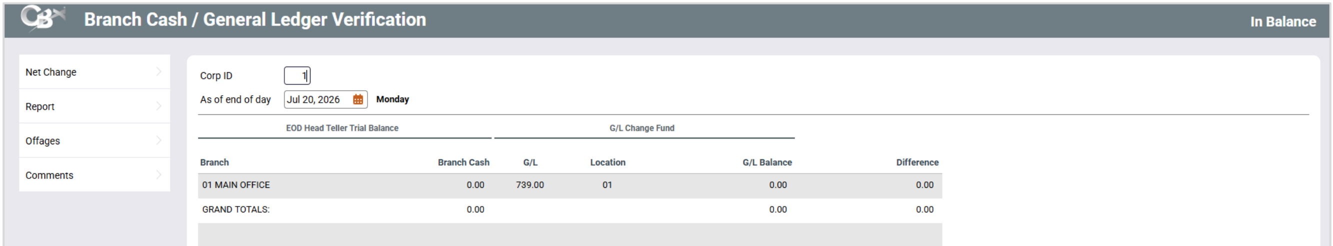
The far-right column shows the difference between the net change in the vault and the net change in the G/L. Any amount here other than $0.00 requires additional research to determine why the two do not match. Common reasons for differences include:

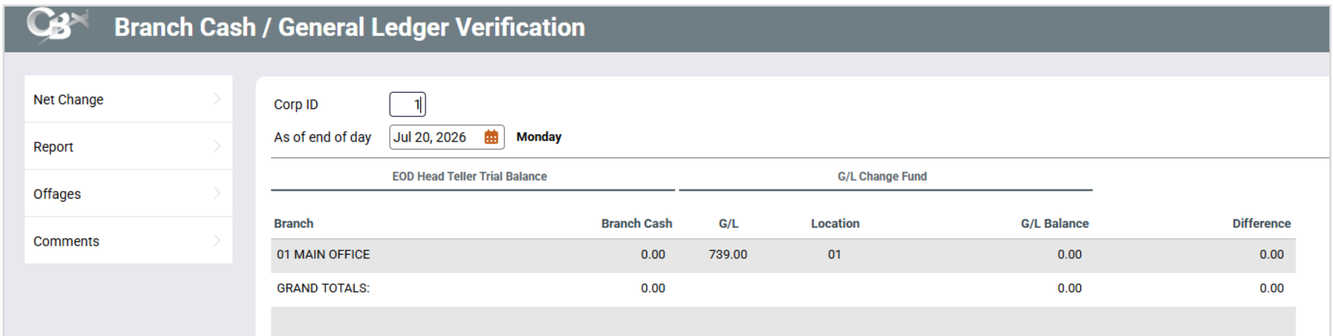
- Moving a teller to a different branch in the middle of the day
- Teller transactions being reversed without a corresponding audit key deletion
- A workstation ID being set up incorrectly
- "Left-to-Right" errors caused by an interruption in the interface between the teller and G/L systems

Balancing Branch Cash

*The following screen appears after using **Branch cash** on the initial inquiry screen (shown on page 14).*

"Branch Cash"





- This notation will appear if an amount appears in the "Difference" column for any vault.
- Use **Net Change** to return to the original display
- Use **Offages** to analyze out-of-balance conditions or comments over a range of dates.
- Use **Comments** to document actions you took for any date that has a balancing issue. See page

This inquiry makes it easy to see if your vaults are currently in balance. The left side of the screen shows the balance that was captured as of end-of-day for the teller system, and the right side shows the balance from your 739.00 G/L, also captured during EOD.

Because this tool analyzes *balances* rather than daily activity, the inquiry will reflect any changes made to correct a previous day's balancing issue. If out-of-balance conditions are not corrected, the balance would continue to be off (accumulating additional offages, if any) until a correction was made.