
“It’s Me 247” Investment Center User Guide

A New Opportunity with Investment Accounts

INTRODUCTION

Many of the most successful credit unions in our industry have made Investment Services for members a critical component of their business plan. CU*Answers believes every credit union needs an investment program offering in order to survive and thrive in an increasingly competitive marketplace, and as a CUSO we have invested in a program to help you bring solutions to your members. The **It’s Me 247** Investment Center is a launching point for your members and prospective members to create an investment portfolio with your credit union at the epicenter.

To help bring this game changer to our network, CU*Answers has partnered with CUSO Financial Services (CFS), the preeminent player in the industry, to provide your credit union with a variety of investment services to offer your members. By partnering with CFS, we are able to combine a successful investment-services toolkit with our CU*BASE core data processing engine to provide an integrated solution that credit unions of any size can plug into their business plan.

This booklet covers day-to-day processing of CFS Investments.

*Have a relationship with another investment service? CU*Answers is interested in hearing from you. Contact the Developer Help Desk (DHD) at <https://dhd.cuanswers.com/utilizing-the-online-store/>*

Revision date: November 19, 2021

For an updated copy of this booklet, check out the Reference Materials page of our website:
<https://www.cuanswers.com/resources/doc/cubase-reference/>
CU*BASE® is a registered trademark of CU*Answers, Inc.

CONTENTS

VIEWING INVESTMENTS ONLINE	3
DAY-BY-DAY PROCESSING	4
HOW MEMBERS ENROLL ONLINE	5
CU*BASE SIDE OF INVESTMENTS	6
QUERYING INVESTMENT INFORMATION USING REPORT BUILDER	7

VIEWING INVESTMENTS ONLINE

As an introduction to this booklet, we think it is helpful to begin with what the member sees once you have begun offering access to investments to them through CFS.

Once authenticated in **It's Me 247**, the **It's Me 247** Investment Center displays member's investment accounts right alongside their credit union accounts. (As you can see the Investments section is shown below the sections for other accounts.)

Investments Show on Full Accounts Summary

The screenshot shows the It's Me 247 online banking interface. The top navigation bar includes links for Home, Pay & Transfer, Member Services, Go Mobile, and New Accounts, along with the user name DANIEL and a profile icon. On the left, there are sections for 'News & Information' (CU*Secure, Read the Newsletter, Custom Loan App) and 'Special Offers' (Modify a Loan Payment, Want to Skip a Loan Payment?, CU Mortgage Direct). The main content area is titled 'Share Accounts' and contains a table with the following data:

Type	Account	Available Balance	Actual Balance	Accrued Dividends	Options
000	OWNERSHIP SHARE	\$10,708.99	\$10,713.99	\$0.00	...
004	BASIC SHARE DRAFT	\$7,777,715.08	\$7,777,715.08	\$0.00	...
xx7120	SIMPLE MONEY MARKET	\$5,226.71	\$5,226.71	-	...
xx9120	HIGH YIELD IRA	\$126,352.98	\$126,352.98	-	...
Account Totals:		\$7,920,003.76	\$7,920,008.76	\$0.00	

Below the 'Share Accounts' table, there is a 'CFS Investments' section. It shows a 'Balance' of \$6,753.21 and an 'Options' button labeled 'Manage Accounts'.

From here, the member clicks “Manage Accounts” to access the CFS website where they can view their investments.

Refer to the “Tracking Off Trial Balance (OTB) Products with CU*BASE” booklet available under “O” on the CU*BASE Reference page for details

DAY-BY-DAY PROCESSING

This applies for the CU*BASE side of this document.

Each day the “Investments Not Written to OTBMST” report (shown below) is saved to your credit union’s Daily OUTQ. (Use speed sequence OUTQD for easy access to this OUTQ.)

This report lists members who have initiated opening an account with CFS, but who have either entered an invalid CU*BASE account when enrolling for their CFS account (or otherwise have an invalid account associated with this account).

- The first entry on this report will always be William H Wulff. This is a phony member and does not need to be worked.

Entries other than the William H Wulff entry will need to be worked. Contact CFS to update the members account. CFS can be contacted at 1-877-287-6638.

The first entry “William H. Wulff is a phony entry and does not need to be worked.

3/13/13 7:27:51	CREDIT UNION		RCFSDTA	PAGE	
RUN ON 3/13/13	INVESTMENTS NOT WRITTEN TO OTBMST4			USER	
ACCOUNT NUMBER	CFS ACCT NUMBER	WHERE HELD	CLIENT NAME	EXCEPTION	
08	1	1221	5 STAR INVESTMENT (MF)	WILLIAM H. WULFF	INVALID ACCOU
			PERSHING LLC	PAUL	INVALID ACCOU
			PERSHING LLC	PAUL	INVALID ACCOU
			JOHN HANCOCK LIC USA	ARNOL	INVALID ACCOU
			HARTFORD LIC	ALICE	INVALID ACCOU
			HARTFORD LIC	LOIS	INVALID ACCOU
			HARTFORD LIC	LOIS	INVALID ACCOU
			NORTH AMERICAN CO OF LIFE	MARY	INVALID ACCOU
			5 STAR INVESTMENT (MF)	WILLI	INVALID ACCOU
TOTAL ERRORS NOT UPDATED				88	
TOTAL MONEY MARKETS COUNTED				168	
TOTAL MONEY MARKETS UPDATED				582,271.89	
TOTAL INVESTMENTS COUNTED				1531	
TOTAL INVESTMENTS UPDATED				15,086,971.84	

At the bottom of the report you can view the total number and dollar amount of money markets and investments that are updated.

HOW MEMBERS ENROLL ONLINE

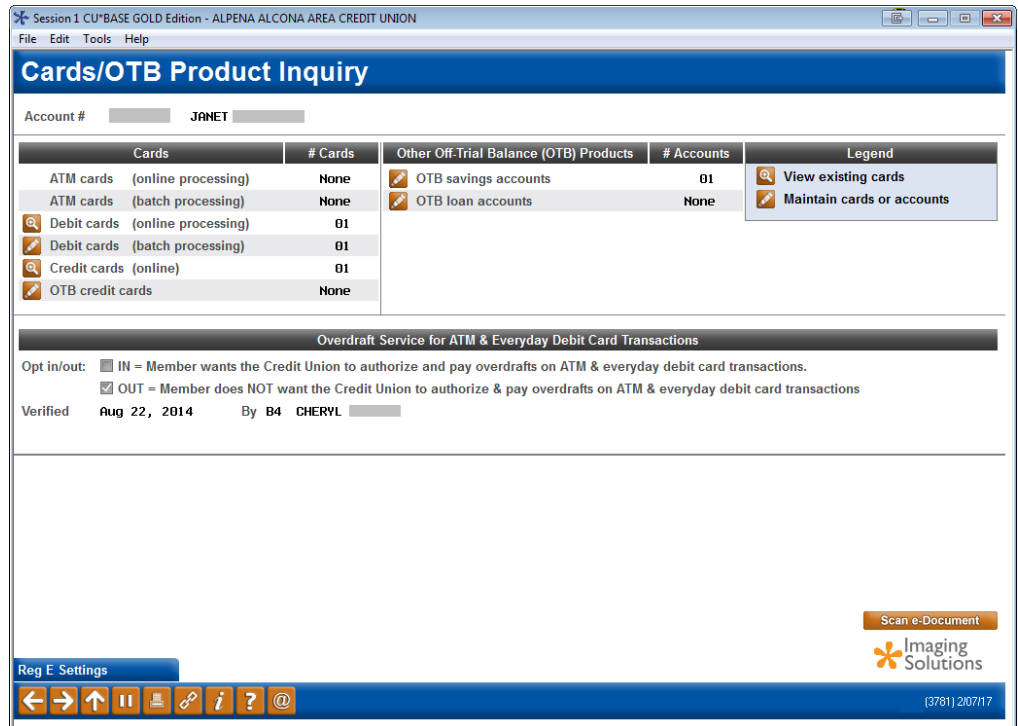
CFS will provide you a website for your members to enroll similar to the one shown below. Promote it in a way you see fit, be it your credit union website or by using the It's Me 247 Manager and placing a link in **It's Me 247**.

The member can click the "Tour eVISION" or "Help and Getting Started" links to learn more. .

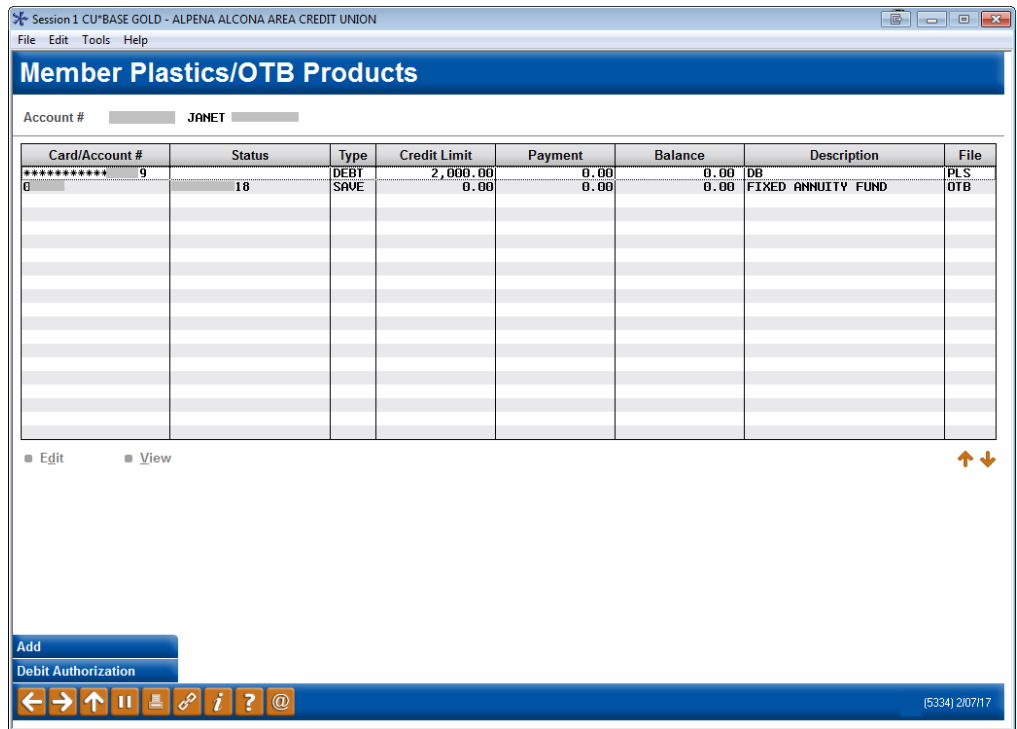
The screenshot displays the 'It's Me 247 Investment Center' website. At the top left is the logo, and at the top right is the 'Welcome eVISION Members!' message and the 'CUSO FINANCIAL SERVICES, L.P.' logo. A navigation bar contains 'Welcome', 'Trading', and 'Back to It's Me 247'. A left sidebar menu lists: 'Welcome', 'Tour eVISION', 'Open an Account', 'Security Transfers', 'About CFS Online', 'Trading Login', 'Forms', 'Contact Us', and 'Help & Getting Started'. The main content area features a 'Welcome to the Online Investment Center for Members Credit Union Members!' message, followed by a paragraph about CFS Front Office services. Below this is a section titled 'Self-Directed Online Trading' with a paragraph explaining investment options and 24-hour access. At the bottom, there is a disclaimer: 'Non-deposit investment products and services offered through CUSO Financial Services, L.P. (Member FINRA/SIPC) are: • not NCUA/NCUSIF or otherwise federally insured • not guarantees or obligations of the credit union • may involve investment risk, may lose value'. A box labeled 'IMPORTANT FACTS FOR ONLINE INVESTMENTS' is also visible in the sidebar.

CU*BASE SIDE OF INVESTMENTS

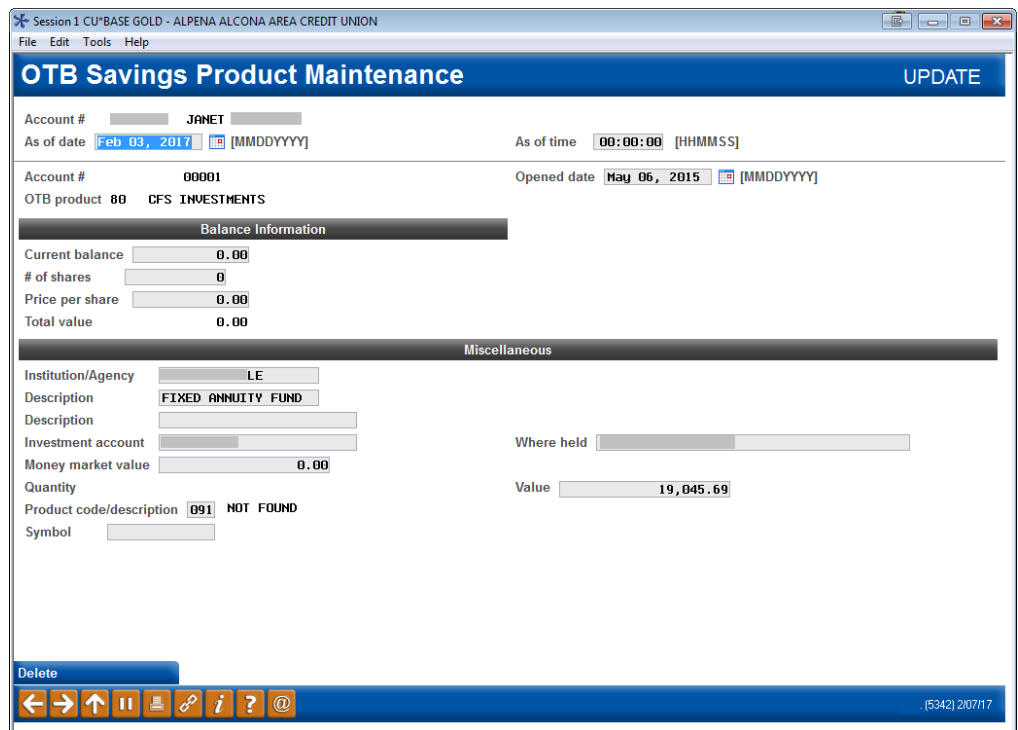
To view the investments of a member in CU*BASE, use Phone Operator or Inquiry and then OTB Accounts (F17). This will take you to the OTB Inquiry screen shown below.



From here, select the lookup next to “OTB savings accounts” in the right column. This will take you to a listing of all investments and other OTB accounts.



Selecting an individual investment will show the screen shown below. The information on this screen is as of the last update from CFS.



QUERYING INVESTMENT INFORMATION USING REPORT BUILDER

Use Report Builder and Query the OTBMST4 file for all OTB savings accounts. This will include investments and any other OTB savings accounts you offer to members.