
“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/>*

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For an updated copy of this booklet, check out the Reference Materials page of our website:
<https://www.cuanswers.com/resources/doc/cubase-reference/>
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CONTENTS

| | |
|--|---|
| VIEWING INVESTMENTS ONLINE | 3 |
| DAY-BY-DAY PROCESSING | 5 |
| HOW MEMBERS ENROLL ONLINE | 6 |
| CU*BASE SIDE OF INVESTMENTS | 8 |
| QUERYING INVESTMENT INFORMATION USING REPORT BUILDER | 9 |

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 members' investment accounts right alongside their credit union accounts. (As you can see the Investments section is shown below the sections for other accounts.) The Summary view adds it all up for the quick view, and a "Show Details" give the investment package some product by product details for the more granular view.

Investments Show on Account Summary Page Under Other Accounts



In the Summary view, the member sees *real-time balances*, made possible through a direct connection to the vendor.

Investment Section Close Up

| Credit Cards | | | | | |
|----------------|---------------------------------|-----------------|------------|-----------|---------|
| Account | Name | Regular Payment | Amount Due | Due Date | Balance |
| 747 | VISA PLATINUM | \$25.00 | \$25.00 | 6/28/2010 | \$45.25 |
| **2395 | MASTERCARD CLAS | \$0.00 | \$0.00 | 9/28/2011 | \$0.00 |
| ACCOUNT TOTALS | | \$25.00 | \$25.00 | | \$45.25 |

| Investments (Show Details) | | |
|----------------------------|------------------|---------------------------------|
| Balance | # Of Investments | |
| \$32,008.14 | 4 | Manage Accounts |

Here you see the Investments section below the Credit Cards section.

From here, the member clicks "Manage Accounts" to show a detail of the investments.

Investment Detail

| Investments (Show Summary) | | | | | |
|----------------------------|-----------------|-----------------------|------------|------------|--------------------------------|
| Account | Description | Holding Company | As Of Date | Balance | |
| **0187 | Down Payment | Pershing LLC | 4/8/2020 | \$982.31 | Manage Account |
| **6569 | Retirement Fund | Putnam Investments | 2/14/2020 | \$0.00 | Manage Account |
| **0790 | Boat Fund | Standard Insurance Co | 3/10/2020 | \$5,299.16 | Manage Account |
| **HSUY | Building Wealth | Pershing LLC | 8/5/2019 | \$1,500.00 | Manage Account |
| | ACCOUNT TOTALS | | | \$7,781.47 | |

A “Manage Accounts” link is provided for each investment and clicking this link launches a single sign-on (SSO) link to the CFS toolkit to allow members to make trades and manage their investments.

Members can also view real-time account balances and detail in Mobile Banking.

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.

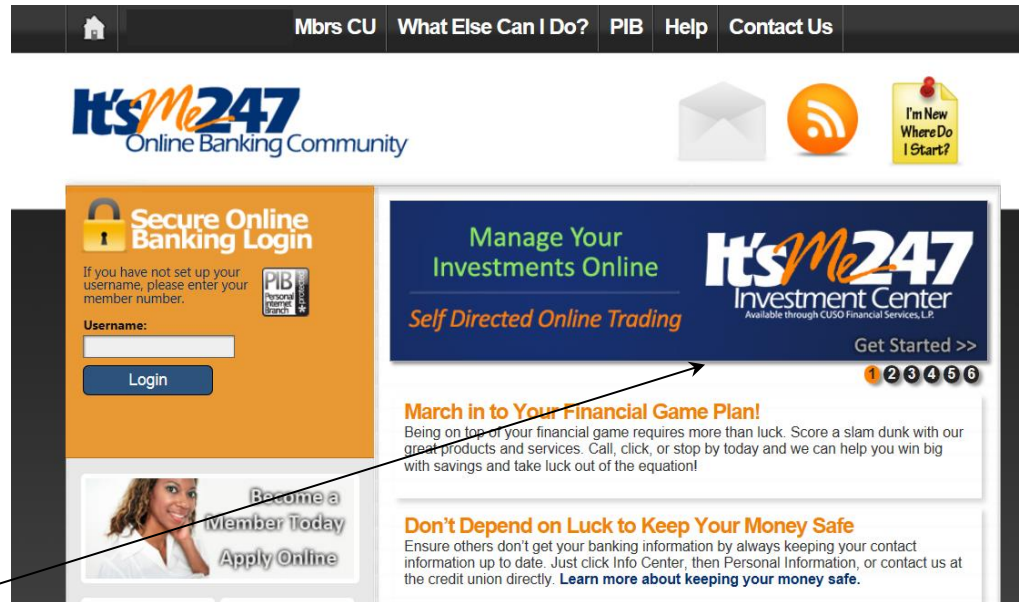
| 3/13/13 7:27:51 | | CREDIT UNION | | RCFSOTA | PAGE |
|-----------------------------|----------|--------------|---------------------------|------------------|---------------|
| ACCOUNT | CFS ACCT | WHERE | CLIENT | USER | |
| NUMBER | NUMBER | HELD | NAME | EXCEPTION | |
| 08 | 1 | 1221 | 5 STAR INVESTMENT (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

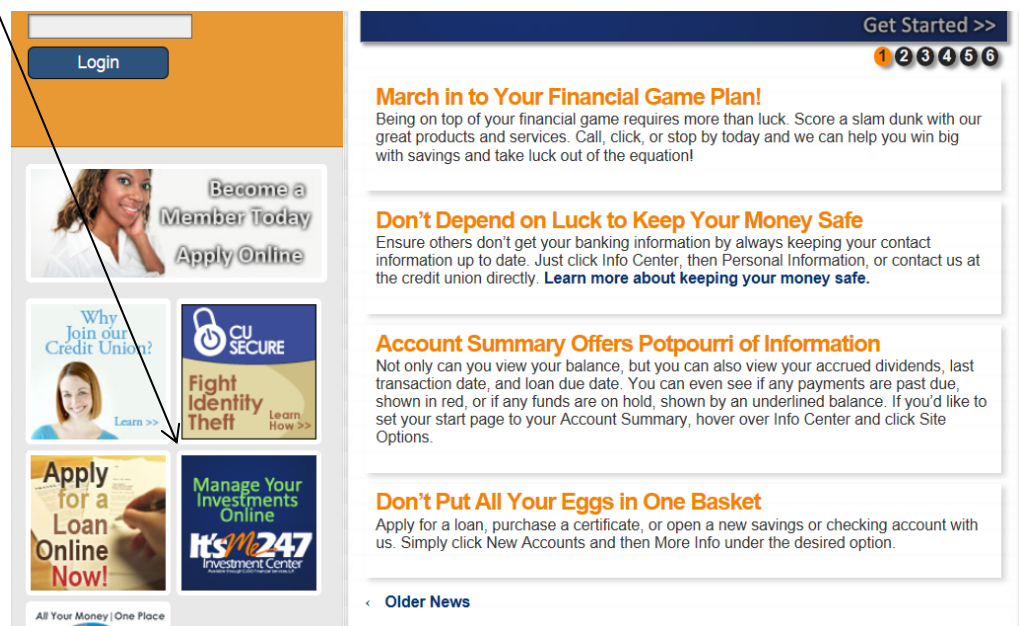
This section covers the banners and messages that members see in the Online Banking Community.

The Manage Your Investments Online banner will appear at the top of the Online Banking Community page.



The member can click the banner or graphic to be directed to the eVISION page. (The page they are directed to is shown on the following page..

If the member scrolls further down the page, the member will also see the graphic in the left panel.



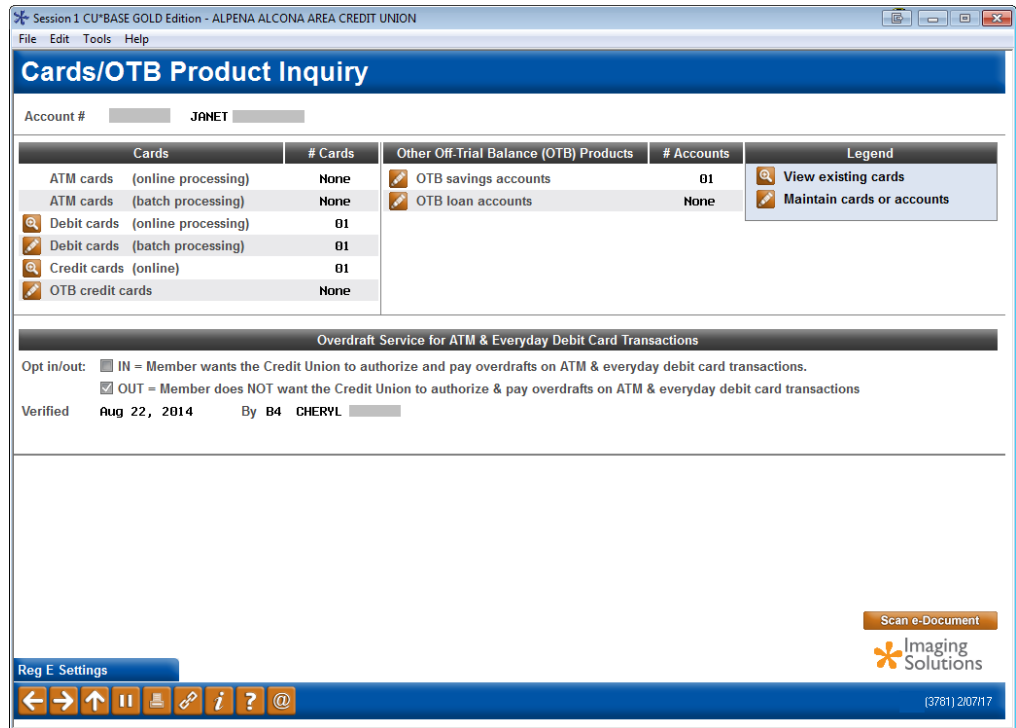
Clicking either the panel or the graphic will take the member to the eVision page to learn more. The member then can use the “Tour eVISION” or “Help & Getting Started” links to learn more.

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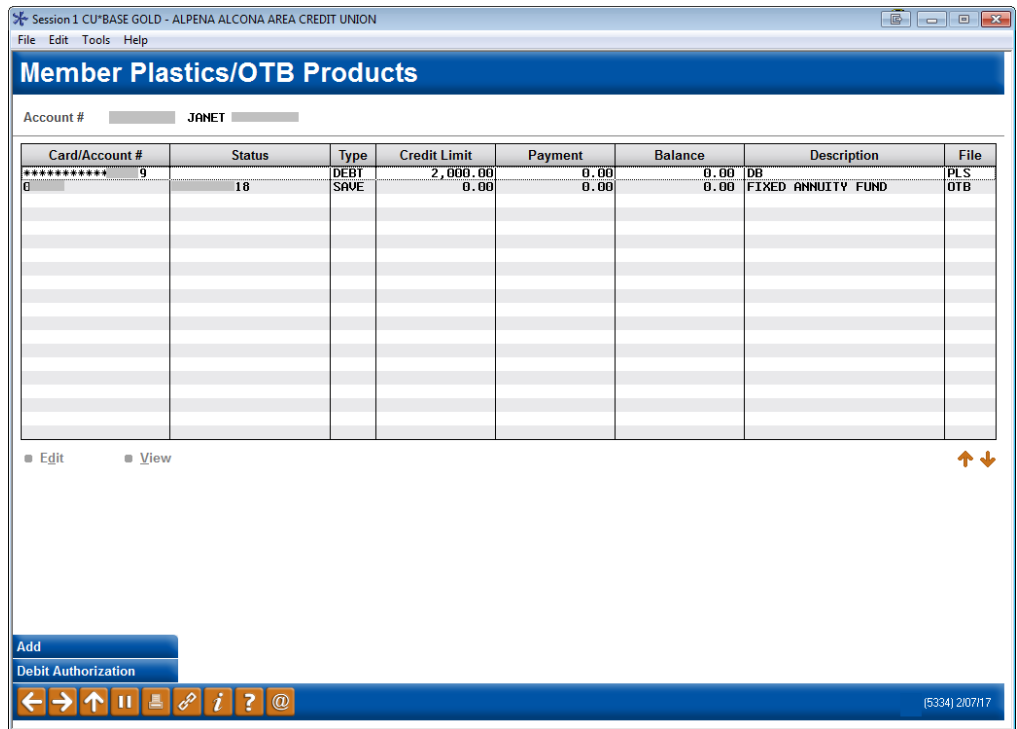
The screenshot shows the 'It's Me 247 Investment Center' website. At the top, there is a navigation bar with 'Welcome' and 'Trading' tabs, and a 'Back to It's Me 247' link. The main content area is divided into two columns. The left column contains a vertical menu with the following items: 'Welcome' (highlighted), 'Tour eVISION', 'Open an Account', 'Security Transfers', 'About CFS Online', 'Trading Login', 'Forms', 'Contact Us', and 'Help & Getting Started'. The right column contains a welcome message: 'Welcome to the Online Investment Center for Members Credit Union Members!'. Below this, it states: 'Together with CFS Front Office (CFS), we provide the investment choices you want and the tools and services you need to achieve your financial goals.' A section titled 'Self-Directed Online Trading' follows, with a sub-header 'Self-Directed Online Trading'. The text below reads: 'If you are an investor who wants to make your own investment decisions, CFS is your premium choice for online investing in stocks, options, and mutual funds, with commissions as low as \$14.95 (see fee schedule). To assist you in your decision making, we provide quotes, charts, and analyses, plus high-powered tools for managing your portfolio and screening mutual funds. You have 24-hour access to the information you need.' 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 small box labeled 'IMPORTANT FACTS FOR ONLINE INVESTMENTS' is located at the bottom left of the main content area.

CU*BASE SIDE OF INVESTMENTS

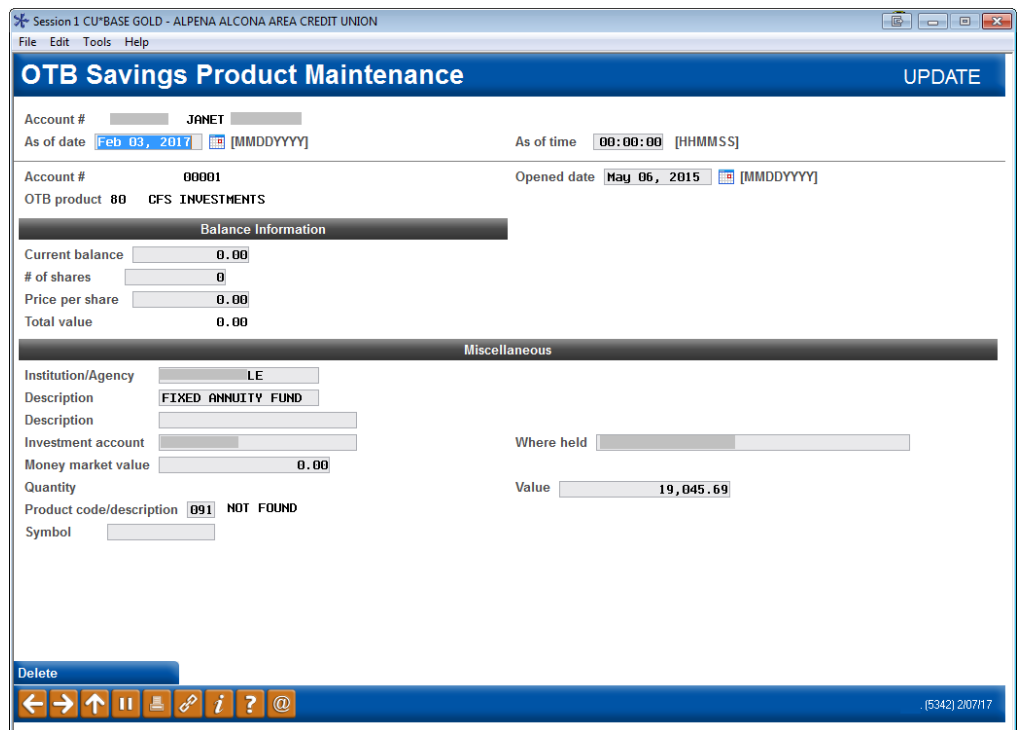
To view the investments of a member in CU*BASE, use Phone Operator or Inquiry and then OTB Accounts (F17). This will take you to the OTB Inquiry screen shown below.



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.