

Defining Roles in Your CU*BASE Staff Profile

Helping CU*Answers Keep the Connection

In order to provide your credit union with the best service possible, it is important that we stay connected with your staff. From the CEO to the statement coordinator, if we know who to contact, we can go further together. Using the CU*BASE Customer Master Database to maintain updated contact information, we can ensure those who need to be informed are, including your staff and our service professionals.

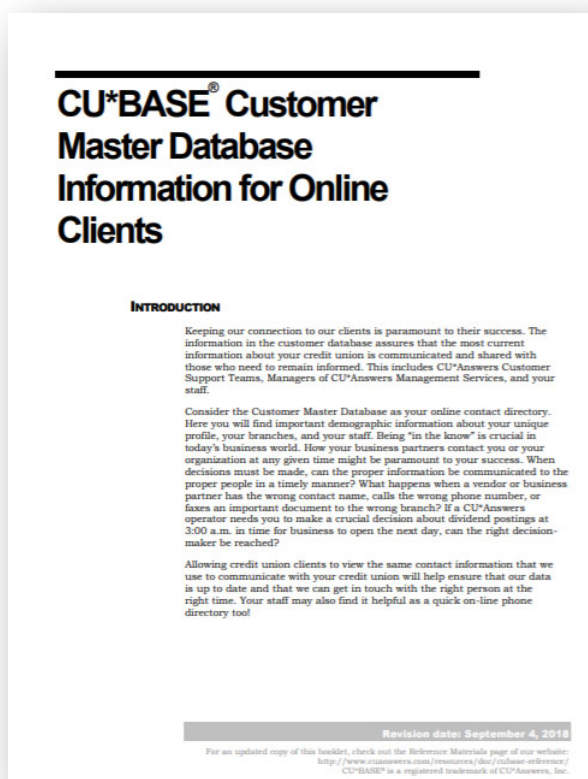
CU*BASE CUSTOMER MASTER DATABASE

Consider the Customer Master Database to be your online contact directory. Here you will find important information about your unique profile, your branches, and your staff. How your business partners contact you or your organization at any given time might be paramount to your success. When decisions must be made, can the proper information be communicated to the proper people in a timely manner? What happens when a vendor or business partner has the wrong contact name, calls the wrong phone number, or faxes an important document to the wrong branch? If a CU*Answers operator needs you to make a crucial decision about dividend postings at 3:00 a.m. in time for business to open the next day, can the right decisionmaker be reached?

Allowing credit union clients to view the same contact information that we use to communicate with your credit union will help ensure that our data is up to date and that we can get in touch with the right person at the right time. Your staff may also find it helpful as a quick on-line phone directory too!

To learn more about the CU*BASE Customer Master Database, check out the reference materials available on the CU*Answers website. In this booklet, you will find more detailed information on Your Customer Profile (Tool #1008):

- <https://www.cuanswers.com/wp-content/uploads/CUBASEClientMasterProfile.pdf>



DEFINING ROLES

One question we often get when credit unions look at their Customer Staff List is “what do all these IDs mean?” The staff ID is a code assigned by CU*Answers that corresponds with a specific role at the credit union. ID codes are used for direct mailings and to make contacting the appropriate person at your credit union easier.

For many credit unions, one employee may wear many different “hats”—for example, the data processing coordinator often serves as the librarian as well. Alternatively, you may have more than one individual in a listed role, like a data analyst. Or maybe you don’t even have somebody in one of the positions listed below! What’s important is that you list the person or persons at your credit union **that best fit** each role, even if one person fills all roles. Below we’ve provided a little more detailed information on each role to help you decide.

- PR President/CEO:** The highest-ranking executive at your credit union whose primary responsibilities include making major corporate decisions, managing the overall operations and resources of a company, acting as the main point of communication between the Board of Directors and corporate operations, and being the public face of the company.

NOTE: If going through a change of leadership, please let us know if an interim CEO has been appointed!

Finance

- A1 Chief Financial Officer (CFO):** The senior executive responsible for managing the financial actions of a company. The CFO’s duties include tracking cash flow and financial planning as well as analyzing the company’s financial strengths and weaknesses and proposing corrective actions.
- A2 Accounting Manager:** The individual responsible for meeting the day-to-day needs of the credit union’s accounting. The accounting manager may be responsible for managing the corporate accounting, retail accounting and centralized accounts payable department of the credit union. The accounting manager may play a key role in the month-end general ledger closing processes and preparation of financial statements.

Lending

- L1 Chief Lending Officer (CLO):** Manages a team of loan officers, maintain the loan portfolio, create lending policies and create reports on loan statuses for management. Your highest appointed lending manager.
- L2 Lending Manager:** Responsible for all employees and activities within the lending department. They are also responsible for coordinating and scheduling work for employees to reduce processing-times for loan applications and keep employees busy to avoid congestion.

- L3 Collections Manager:** Develops and administers credit and collection programs. Oversees investigation of credit risk in customers and suppliers and monitor the collection of amounts due to the credit union. Design and implement processes to improve cash flow and reduce receivables. Manage a credit and collection staff and typically reports to top management.
- L4 Loan Officer:** A loan officer is a representative of a credit union that finds and assists borrowers in acquiring loans. Loan officers can work with a wide variety of lending products for both consumers and businesses.
- L5 Collections Officer:** The person who collects debt on behalf of the credit union. This person works with delinquent accounts and attempts to collect payment from the debtors.

IT (Hardware/Software/Imaging)

- I1 Chief Information Officer (CIO):** Responsible for the management, implementation, and usability of information and computer technologies. The CIO analyzes how these technologies benefit the company or improve an existing business process, and then integrates a system to realize that benefit or improvement
- I2 IT Manager:** Responsible for implementing and maintaining the credit union's technology infrastructure. Businesses rely on a central information processing system to support efficient data management and communication.
- I3 Data Analyst:** Interprets data and turns it into information which can offer ways to improve a credit union, thus affecting credit union decisions. Data analysts gather information from various sources and interpret patterns and trends.
- I4 Web Services:** Works as an administrator to the credit union's website. Duties may include managing content, managing website design, and answering consultation questions. Some are responsible for the site's functionality, code, content, and updates.
- I5 Mobile App Manager:** Works as an administrator to the credit union's mobile banking applications. Duties may include managing content and answering consultation questions. Some are responsible for the apps' functionality, code, content, and updates.

Operations

- O1 Chief Operating Officer (COO):** The individual tasked with the day-to-day administration and operation of the business. Typically, the COO reports directly to the CEO and is considered second in command. May also be known as the executive vice president of operations.
- O2 Records Retention/Management:** Responsible for the records management inside of the credit union. Identify, organize, store and audit records from their creation, preservation, and disposal. Records include reports, important human resource documents or documents supporting your members. Typically maintain, organize, and protect the information database, in both paper and electronic forms.

- O3 Operations Manager:** Involves overseeing the production of goods and/or provision of services. It's an operations manager's job to make sure an organization is running as well as it possibly can, with a smooth efficient service that meets the expectations and needs of customers and clients.
- O4 Member Service Manager:** Responsible for ensuring excellent member service. They may also be responsible for training front-line staff, scheduling, and overall operational support to the credit union.
- O5 Front-Line Staff:** Head tellers and other front-line staff who may benefit from CU*Answers University courses and other education materials. You can add more than one, though only one will be displayed in CU*BASE.
- O6 Security Manager:** Monitors physical security of operations for the credit union. Security managers will implement security policies and rules to make sure that their credit union is safe for its employees and visitors. Often responsible for the configuration and monitoring of employee security inside of CU*BASE as well as the physical environment of the credit union.
- O7 Item Processing:** The individual primarily responsible for managing check processing for the credit unions and balancing the check register.
- O8 Imaging Manager:** Individual responsible for managing the credit union's imaging solution, including maintaining the digital database of image records, and ensuring all documents are stored accurately.

Internal Audit

- S1 Auditing Manager:** The person responsible for ensuring that board-approved audit directives are implemented. The auditing manager helps simplify and organize the workflow and collaboration process of compiling audits.
- S2 Compliance Manager:** The people responsible to conduct periodic reviews or audits to ensure that compliance procedures of the credit union are followed. They will conduct or direct internal investigations or compliance issues, assess product compliance, or operational risks and develop risk management strategies for the credit union.

Plastics/EFT/Bill Pay

- P1 EFT Manager:** Manages the workflow of the EFT processing team. They will help coordinate with the other financial institutions to receive and process customer disputes in accordance with policies, procedures, and SLA agreements under the principles of the operations mission statement.
- P2 ATM/Debit Card Manager:** Manage and direct daily function of ATM/debit card department and team member performance to include but not limited to managing all operations related to debit card services and ATM hardware and network activity.

P3 Credit Card Manager: Manage and direct daily function of credit card department and team member performance to include but not limited to managing all operations related to credit card services.

P4 Bill Pay Manager: Manage and direct daily function of bill pay services and team member performance. To include but not limited to managing all operations related to bill pay services, access, and vendor management. The bill pay manager assists in the resolution of member inquiries relative to bill pay.

Other

DP Data Processing Coordinator: This is the contact person for alerts, and communication concerning day-to-day processing requirements, special requests for information about your credit union's processing needs, and announcements regarding problems or planned down times.

E1-E2 Emergency Contact: The person(s) to contact in the event of any emergency. Your emergency contact should also know which people should be notified in the event of an emergency.

H1-H2 Human Resources (HR) Vice President/Manager: Design compensation and benefit packages. They may also develop fair HR policies and ensure that employees understand and comply with them. Managers may perform a variety of tasks typically ensuring the policies and procedures are executed and followed. Managers may ensure the appropriate levels of staffing and training programs are available to support the credit union's members and their needs.

LB Librarian/Education Coordinator: This person will receive copies of newsletters, release summaries and any mailed booklets or flyers. This person should be responsible for distributing these materials to all appropriate staff.

M1 Marketing Manager: Oversees the promotion of the credit union, its services, products, and brand. Depending on the credit union they may be managing the marketing of a whole line of products and services or be focused on one thing to promote. They may also oversee a staff of marketing assistants.

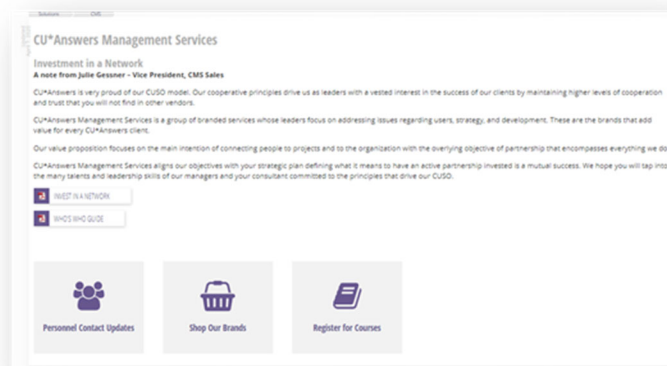
SC Statement Coordinator: Responsible for updating the monthly/quarterly statement messages and insert instructions through CU*BASE. As well as coordinating statement audits between CU*Answers and their statement vendor.

CREATING YOUR CREDIT UNIONS PROFILE

During your conversion to CU*Answers, your conversion coordinator will ask you to complete an online form. Completing your profile may take up to 20-30 minutes. This can be reduced by having a staff listing on hand including phone numbers, extensions, email address, title, and cell phone number when applicable. <https://www.cuanswers.com/solutions/cms/keeping-the-connection/>

AUDITS

CU*Answers suggests an annual audit of CU*BASE Tool #1008. Times when you may need to create a new profile include if you're new to our network, you have merged with another credit union or your credit union's name has changed. From time to time you may have made changes to your email addresses affecting the entire organization or have had significant changes in staffing over a short period of time.



INDIVIDUAL CHANGES

Keeping your database current helps representatives of CU*Answers connect with you easily. From time to time you may have individual employment status changes affecting your profile. Updates to your existing profile may also be made online.

<https://www.cuanswers.com/solutions/cms/keeping-the-connection-update-existing-info/>

There are three primary purposes for making changes:

- **Assign Record:** You have hired Jack Sprat to be your new data analyst
- **Unassign Record:** Lending Manager Sally Seashell leaves the credit union. You do not hire a new lending manager. Submit the change for Sally.
- **Update Record:** Patty Cake gets married and changes her last name to Baker. Using this form you will type Patty Baker in the informational fields and type Patty Cake into the field "Who Is This Replacing?" This can also be used when one individual replaces another.

WHAT HAPPENS NEXT

CU*BASE profile update requests made online are received by CU*Answers staff members for processing. Client Services and Education will make the appropriate changes to CU*BASE on your behalf. An AnswerBook ticket is created, and you are notified when your changes are complete. Once you have received notification, please review CU*BASE Tool #1008 for accuracy.

Please note that additional forms may be required for processing. See also: User ID Additions and Deletions <https://store.cuanswers.com/product/user-id-additions-and-deletions/>

CEO Changes <https://store.cuanswers.com/product/ceo-changes/>

To request assistance at any time please connect to either of the following:

- CU*Answers Clients Services: Option 1 from our main number 800-327-3478
- CU*Answers Management Services: Option 6 from our main number 800-327-3478