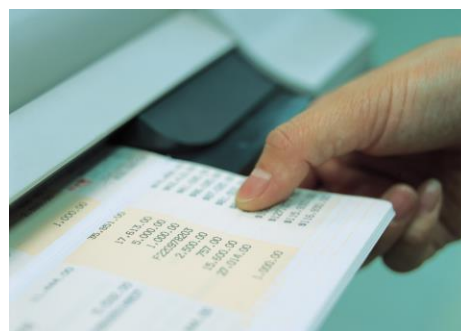# Laser Printing with CU*BASE

INTRODUCTION

As the laser printing marketplace continues to mature, CU*BASE laser products keep expanding and becoming more flexible and powerful.

From loan and certificate forms to notices and TIS disclosures, from checks and money orders to reports, CU*BASE laser printing can meet your credit union's member communication needs with style and professional, high-quality results.

CONTENTS

INTRODUCTION

WHAT CAN BE PRINTED USING LASER PRINTERS?

- **Reports -** System reports, teller closeouts and member transaction histories are just a few examples of the types of reports that can be produced using laser printers.

    Requirements: Most laser printers can be used for printing system reports. Of course, the speed and capacity of the printer should be considered. CU*Answers can also define your laser printer so that it will print full 132-column reports.

- **Corporate Checks, Money Orders, and Member Starter Checks** - CU*BASE lets your credit union print all your corporate checks and money orders using a laser printer. This process takes blank check stock (with security features included) and prints the entire check, including your credit union logo (optional), remitter, payee, amount, void days, MICR line and authorizing signature(s) (optional).

    The Member Starter/Replacement Checks feature lets you print checks for member checking accounts, either as starter checks for a new account, or replacement checks for members waiting for their check order to arrive from the printer. Again, this feature takes special blank check stock (4-up, with stub on left) and prints custom checks with your credit union logo (optional), your member's name and address, and the checking account number in the MICR line.

    See Page 5 for more information.

    Requirements: A laser printer used to print any checks must support PCL5 commands with scaleable fonts.

    It also requires that separate signature and logos files are loaded on the iSeries. (Refer to this Page 5 of the booklet for more details.)

- **Certificate Forms** - With the CU*BASE User-Defined Certificate Forms system, a credit union can configure multiple customized certificate forms, a different one for each type of CD product offered. The form provides account details such as the member's name, CD amount, maturity date and interest rate; additional text and heading layout can be defined and maintained by the credit union at any time. See Page 9 for additional information.

    Requirements: A laser printer used for CD printing with graphics must support PCL5 commands with scaleable fonts.

- **TIS Disclosures and Other Account Forms** - The CU*BASE Miscellaneous Member Account Forms feature lets you design and produce laser-printed TIS Disclosures and other new account forms, such as membership forms and product-specific marketing materials. See Page 10 for more information.

Requirements: A laser printer used for printing these documents must support PCL5 commands with scaleable fonts. Features such as duplexing and multiple paper drawers are options to consider.

- **Member Notices** - The latest addition to the CU*BASE family of laser products, Laser Notices give your credit union a flexible and cost-effective method to communicate important account activity information to your members. See Page 11 for more details.

  Requirements: A laser printer used for printing notices must support PCL5 commands with scaleable fonts.

- **Loan Documents and other Custom Forms** - In addition to the standard forms that are included as part of CU*BASE, your credit union can also request custom programming for frequently-used loan forms and other custom form needs. Forms can be set up to be printed from the loan account (after creation) or from the loan request/application (before creation), or both. See Pages 12 and 13 for more information.

  Requirements: A laser printer used for printing loan documents must support PCL5 commands with scaleable fonts. Features such as duplexing and multiple-sized paper drawers are options to consider. For custom work, a programming fee will apply. See Page 13 for details.

GETTING OFF TO A GOOD START

Because of the volatility of the marketplace as to hardware improvements and changes, CU*Answers urges you to work closely with us in selecting the proper equipment and forms for printing. The programming team will work with you one-on-one to make sure that your solution is both cost-effective and what your members expect. A conversation with CU*Answers before you buy can save you significant time and money down the road!

WHAT ABOUT DOT MATRIX/IMPACT PRINTERS?

CU*Answers no longer supports dot matrix forms printing as a standard option. Therefore, all new custom forms requests must be for laser printing.

For those credit unions still using old dot matrix forms, any changes needed will be billed at our normal custom programming rates.

LASER CHECKS AND MEMBER STARTER CHECKS

Setting up a laser printer for checks opens the door to many possibilities: high-quality, professional looking corporate checks and money orders, as well as member starter and replacement checks. Here are some important considerations for making laser-printed checks work with CU*BASE:

CONSIDERATIONS

- The laser printer used for checks must support PCL5 commands with scaleable fonts. (PCL5 stands for Hewlett-Packard Company's Printer Command Language level 5—a font language that is supported by many different printer models.)

- If the printer has multiple trays, it could be used for printing other types of forms, and care must be taken so that forms don't accidentally print onto the wrong paper stock.

  > *IMPORTANT: For some CU*BASE print processes, multiple tray use is handled at the printer itself—not through the CU*BASE programming. In other words, you may need to physically use the printer controls to set the default tray at the printer when you wish to print from a different tray. Therefore, using a printer set up with different paper stock in each tray could cause problems if the printer were at a physical site away from the user.*

- If you are planning to set up a primary check printer but want one of your other lasers to serve as a backup check printer, that other laser must be able to print checks.

- Member starter checks require different paper stock than credit union checks, but can incorporate the same logo. Correct alignment and sizing of paper stock used for checks is <u>critical</u> for proper processing of the checks through automated equipment. With your initial order, we will include 250 sheets of generic security paper (1,000 checks) to get you started, and we can help if you need assistance in ordering additional stock that meets processing specifications. The MICR line configuration, including R&T number, account numbers, check digits, etc., will be configured by the credit union as each batch of starter checks is printed, but the credit union will need to decide on the standard format.

STEPS FOR INITIATING LASER CHECKS

If you have decided to proceed with laser check printing, here are the steps required by CU*Answers.

א **Contact CU*Answers**

CU*Answers needs to know how you are planning to use laser printing at your credit union, and we can offer advice and specifications on planning the implementation.

ℑ **Order the printer coordinate installation/configuration.**

CU*Answers can help with this step, or you may purchase a compatible printer through another source.

ℜ **Decide how the credit union logo will be printed onto the checks.**

There are two options:

a. The credit union logo can be printed directly onto the paper stock by the paper supplier. This would be coordinated directly with your paper vendor. This option would allow you to print the logo in color or with other special printing options.

OR

b. The logo can be printed in black ink onto blank stock along with the rest of the check text.

- For this option, you must provide CU*Answers with the logo (in any standard format in a high resolution, in either .JPEG or .GIF (or any standard format), in either color or black and white.)

- With this also email the address of your credit union, your phone and fax number, and your website URL, if you would also like these to appear on the check. (Not all of these may fit, but we will work with you to include as many as possible.)

c. You must also provide CU*Answers with the MICR font.

✒ **Coordinate how signatures, if any, will print.** *(For credit union checks only.)*

If you wish, an authorized signature can be digitized and printed along with the rest of the check on the laser printer.

To ensure the signature is the correct size for the printed check, use the template on Page 8 to provide clear samples of the signature to be digitized. Place this under a white sheet of page and sign your signature within the black boxes (all four) in black ink. (A black gel-type pen will provide the best signature.)

This must be mailed by physical mail. (The reason for this is that the clarity is much better if it is not scanned and emailed.)

⊗ **Contact a Client Service Representative.**

When all required elements are ready, contact any CSR. The CSR will make sure that CU*Answers has all of the necessary information, and then pass your request on to the Programming department. The CSR will explain how the MICR account number will be determined and offer our Auto-Reconciliation feature.

⊕ **Order check paper stock.**

Refer to the CU*Answers store page to order check paper stock and to learn more about credit union checks and starter checks: https://store.cuanswers.com/store/check-stock/.

SPECIAL NOTE: Credit Union Responsibility for Check Processing

Because of the standard automated processes used by today's check processors, it is essential that proper procedures be followed to ensure that the checks and money orders you print will not cause problems with automated readers and sorters when clearing the check. Therefore, it is the credit union's responsibility to ensure that appropriate paper stock is used. Contact CU*Answers for assistance in choosing a vendor and ordering supplies.

LASER CHECK SIGNATURE TEMPLATE

If you wish for your laser printers to produce the signature(s) on your laser checks, an image must be produced on the iSeries. In order to produce this image, we will need a signature template for each signature that could appear.

Please lay the template below <u>under</u> a white sheet of paper and sign your signature WITHIN the black box in <u>black</u> ink. DO NOT sign on this sheet as the boxes cannot be part of the image. **DO NOT include a job title or anything other than the signature in the box.**

A black gel-type pen will provide the best signature.

Return your clean sheet with the signatures to Lender*VP Forms at either:

Email: lendervpforms@cuanswers.com

Fax: (616) 285-1569

Using a clean sheet of paper, sign within the borders of this box.	*Using a clean sheet of paper, sign within the borders of this box.*
Using a clean sheet of paper, sign within the borders of this box.	*Using a clean sheet of paper, sign within the borders of this box.*

CERTIFICATE FORMS

CU*BASE includes a user-defined **Laser Certificate Forms** system to allow credit unions to create customized laser certificate forms themselves, with no special CU*Answers programming required. Each form can be unique to fit the credit union's many different certificate products.

- Both the certificate heading and up to 12 free-form lines of descriptive text can be custom configured by the credit union. You can even choose exactly where the credit union name, address, and certificate name are placed at the top of the form. The rest of the certificate, including information from the member's account files, is placed automatically.

- The text is laid out to fit within a 0.75" margin on all sides. Therefore, order any paper stock you like—something simple like plain white bond, or go all out with a fancy pre-printed border.

- Configure as many forms as you need (one for each certificate product you offer); change the free form text and heading information as often as you like. If your credit union address or phone number changes, you can update the information on the forms easily yourself!

- Each certificate type configured in CU*BASE can have a different form "attached" to it, so the system automatically knows which form to use when a certificate is created.

- You may choose to print up to two signature lines, as well as an optional space for the member's signature.

- No specific printer type or toner is required. However, the printer must support PCL5 commands with scaleable fonts.

> *For complete information on this feature, see the separate "Certificate Forms" booklet available on our website.*

If you just can't find the time to set up your own certificate forms, or you feel "all thumbs" when it comes to setting up a nice-looking form, please let us know! Our Client Service Representatives will be happy to create forms for you — you just tell us what you want on the form, and we'll set it up and make sure everything looks great! Contact any Client Services Rep for options, lead times, and current pricing information.

MISCELLANEOUS MEMBER ACCOUNT FORMS

Originally conceived for credit union-designed TIS disclosures, the CU*BASE **Misc. Member Account Forms** feature is one of the most flexible and helpful member communications product offered in CU*BASE.

This product lets the credit union define multiple paragraphs of generic text and arrange them, along with data from the CU*BASE member database, for printing on a laser printer. It takes only a little imagination to visualize credit union-designed signature forms (membership "cards") or marketing forms tied to specific products.

CU*BASE Misc. Member Accounts Forms were designed to be flexible and easy to maintain and require no special CU*Answers programming—go ahead and get started whenever you like! Here are some feature highlights:

- Configure as many forms as you like—a different TIS form for each product, plus any other type of new account form you need. Forms for share products can be configured to print automatically when a specific account is opened, or on demand, as needed.

- Each form can contain up to 30 different paragraphs of 12 lines each. Each paragraph can have an optional heading line. If necessary, the form can extend to multiple pages, and depending on the capabilities of your laser printer, multiple-page forms can be automatically duplexed.

- Remember that many different forms can share the same "generic" paragraphs, and a single change to that paragraph will automatically affect all of the forms that use that paragraph. For example, you could create a paragraph explaining Compounding and Crediting terms and use that paragraph for all of your certificate products that use that method. If a change needs to be made, you can simply change the text of that paragraph and <u>all</u> of those certificate forms will automatically change as well. There is no limit to the number of paragraphs that can be configured.

- The system will automatically print the current date at the bottom of the printed form on the day it is printed. That way, when members call with questions about a form they have received, you can verify whether or not revisions have been made since the form was printed.

> *For complete information, including step-by-step instructions for configuring these forms, refer to the separate booklet, "CU*BASE Misc. Member Account Forms" available on our website.*

Let our CSRs set up your forms for you! Contact any Client Services Rep for options, lead times, and current pricing information.

MEMBER NOTICES

Similar to the popular Member Account Forms feature used for TIS disclosures and other member forms, **Laser Member Notices** are credit union-defined and controlled. All CU*BASE does is provide the transaction data according to default notice "events" such as loan delinquency activity, NSF and overdraft transactions, certificate renewal and maturity activity, loan payment and rate changes, and all of the other notice activity previously handled through the old style mailer notices. Your credit union chooses the text for each event, which data fields to print, and even which events you want to communicate to your members.

Best of all, you can combine multiple events into a single form—for example, your standard NSF and overdraft notices can be combined so the member only gets one form in the mail—saving on paper and mailing costs. Notices can be printed on plain laser paper, letterhead or you could even use a special notice paper of your choice, folded to fit into a standard window envelope.

In addition to providing a high-quality, professional looking output, CU*BASE Laser Notices were designed to give you maximum flexibility to make your member communications as effective as possible.

> *For complete information, including step-by-step instructions for configuring and printing laser notices, refer to the separate booklet, "Member Notices: Configuring and Printing CU-Defined Laser Notices"*

Let our CSRs set up your notices for you! **We can even arrange to print and fold your notices on a daily basis, insert them into envelopes, and mail them out for you!** Contact any Client Services Rep for options, lead times, and current pricing information.

LOAN FORMS

CU*BASE STANDARD LOAN FORMS

Currently CU*Answers provides all credit unions with these standard loan forms, free of charge:

1. Standard 5-page **Loan Application** with full database transfer to the Household Database.

2. **Short-Form Loan Application** with only basic application data, requiring only 1 or 2 printed pages.

3. Standard **Loan Officer Worksheet** showing financial summary data.

4. Standard **Adverse Action** (Denial) form, for use with both lending and other member services.

Loan forms can be printed on any standard laser printer, as long as the printer supports PCL5 commands with scaleable fonts. Duplexing and multiple trays are options to consider if your print volume will be high.

CUSTOM FORMS FOR LOANS AND OTHER NEEDS

TO AUTOMATE OR NOT TO AUTOMATE?

The potential for laser printing applications seems almost infinite. However, with the introduction of the Internet as a delivery point, the world of forms is changing and requires credit union professionals to think much more strategically than before. The question is becoming, "are there forms I can now do without?"

Consider the time and cost involved in generating a form compared to the value the form has to your credit union's operation. Generating a form just because "we've always used it" can be costly. It is important to carefully evaluate each department's forms needs and strategically plan for them, keeping in mind the data elements and processing capabilities of CU*BASE.

DEVELOPING A COST-EFFECTIVE STRATEGY

It may be tempting to go to each department head and tell them the credit union can now generate every form in a laser format, but this will be neither efficient nor cost-effective in the long run. Each form should be reviewed with the following questions in mind:

How often does the form really get used?

*Are there other external methods or existing CU*BASE features that will meet the needs this form was designed for?*

Do you need to monitor the form for regulation changes? How often will the form need to be updated?

*To fill out the form, how much data can be pulled from the CU*BASE database, and how much must be "captured" at the time the form is generated?*

Does the form need to be printed before the account is approved and created? Or used only after the account is created? Should it be designed for both purposes?

Start by breaking down your loan forms by loan type, such as Line of Credit Lending, Installment Credit Lending, Leasing, Mortgage Origination and Servicing, and, if appropriate, Business Lending.

Line of Credit Lending

This area would include both open-end signature lending as well as home equity lending. Open-end signature lending is generally very simple and in many cases does not require that any forms be generated off the system. Home equity lending is very much the same but almost always requires a voucher be generated and in some cases other mortgage disclosures.

Strategically speaking, open-end signature lines of credit which require a voucher are disappearing industry-wide for many reasons. The main reason is that the requirement of a form prevents the member from accessing the account in a convenient manner such as via ATMs, teller lines, or via audio and home banking.

In some cases, credit unions are requesting that the line of credit agreement be laser-generated as well with the appropriate insurance certificates. CU*Answers has programmed many of these types of forms and would consider this normal custom programming. Your strategy in this case would be to determine if you can do away with the voucher altogether and instead let CU*BASE process automated payment changes and simply generate a notice.

Home equity lending does take on some attributes of straight mortgage lending. Good Faith estimates, rights of rescission, mortgages, or other documentation may not make sense as laser-generated forms. In the majority of cases these documents cannot be filled in using the CU*BASE database and require monitoring for changes and compliance. Your strategy in this case should be to laser-generate the note and disclosure and leave the remaining documentation up to either a separate forms generating program.

Installment Credit Lending

Installment lending is generally the easiest type of lending from a forms perspective. However, it can be easy to get carried away. The forms generation process always begins with the application, note and disclosure, and insurance certificate. Other frequently-requested forms include the notice to cosigner, right of set-off, or hazard insurance requirements. To go beyond these basic forms can make it difficult to monitor for changes and compliance, and is generally not cost effective in the long run.

Mortgage Origination and Servicing

As with the typical installment lending process, the note and disclosure are the typical documents printed off the system in a laser format. CU*BASE does not support a secondary market (1003) mortgage application. With this type of loan application, a large portion of the data required does not exist within your CU*BASE database.

On average, there are 15 to 30 forms required for a typical first mortgage loan. CU*BASE is not a first mortgage loan origination system, nor is it a secondary market servicing package for complicated serviced and sold portfolios. If your credit union is a large first mortgage originator, the strategy should be to look for a good origination package and ask CU*Answers to review the potential of writing an interface to it, rather than attempting to develop and maintain the myriad of forms required to close a loan of this type.

DATA CONSIDERATIONS

The programming fees required for developing custom forms can vary significantly depending on where the data comes from to complete the form. In addition to the generic "boilerplate" text that makes up the actual form,

CU*BASE must obtain data to "fill in the blanks" on the form. This data can come from several places:

Data from the CU*BASE Database

In this case, data to complete the form is taken from information already stored and maintained by the CU*BASE system, such as member name and address, account information, and so on. Because this data is already set up on the system and will be stored for future use, developing forms that utilize this data generally require less actual programming and most of the development time is used for basic layout and design.

"Captured Data"

Some forms used by credit unions require data that is not stored or used anywhere on the CU*BASE system, such as vehicle titles, deeds, or other similar documents. With these types of forms, data must be temporarily "captured" for printing purposes. Special screens must be designed to capture the data, but once the form is printed, the data is not stored for later use. If the form must be reprinted, the data must be completely retyped.

"Temporary Database"

For mortgage forms such as the HUD Settlement Statement and other forms, CU*BASE includes a database structure which will gather data for printing on the form, and retain it for a 60-day period. This makes it easy to make corrections and changes over the life of the mortgage application process. This data "backbone" is just the start, however. Your credit union must request the custom programming that will match the exact mortgage forms you use as specified by your forms provider.

Multiple Use Forms

Forms are typically set up to be printed using information from CU*BASE loan account files, after the loan account has been approved and created. You may also choose to set up a form to be printed *before* the loan account is created, using information from CU*BASE loan application files.

If you would like to be able to print the form both before *and* after account creation, it will be necessary to program two separate loan forms. They are usually very similar in appearance with much overlap in the programming required. However, a form printed *before* the loan account is created may require different data and possibly a separate custom input screen, if the form needs to include information that has not yet been recorded in CU*BASE (such as secured share information). A careful evaluation of the form and its uses will be needed to determine the amount of programming necessary.

CUSTOM FORM DEVELOPMENT PRICING

Loan forms and other customized forms that require the use of existing database data are much easier to set up than forms that require extensive data capture. Therefore, the pricing for customization of these forms is set accordingly:

- If your form relies on the database or requires less than 10% data capture, the standard customization fee will be **$250 per printed page**.*

- However, if your form requires data capture in excess of 10% of the form, customization fees will range **from $350 to $1,500 per printed page**, depending on the complexity of the form.*

> IMPORTANT: It is crucial that you communicate to us exactly what information on the form will need to be captured on a screen for the final output, to eliminate any unnecessary complexity (i.e., so we don't design a screen that asks for data you don't even want to print on the form!).
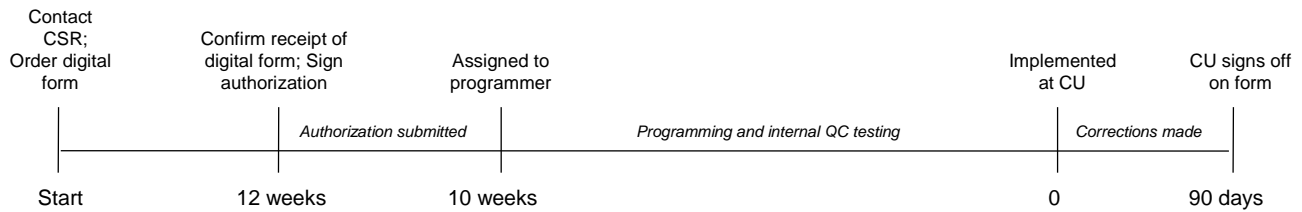
*Actual fee will be quoted based on the individual request; all prices shown here are subject change without notice.

THIRD-PARTY FORMS

In order for CU*Answers to accommodate forms from your third-party forms provider (such as CUNA), the provider must be able to provide laser-ready forms, preferably in an electronic format at least six weeks prior to your anticipated utilization date of the form. Contact a Client Service Rep. for a current reference list of providers we have found to be compatible. In addition, your credit union must take the lead in getting your forms provider to agree to allow CU*Answers to print their forms.

If your forms vendor cannot provide CU*Answers with an electronic copy of the generic printed form, additional charges may be incurred for the cost of producing a form that can be used by CU*BASE.

STEPS FOR IMPLEMENTING CUSTOM FORMS

Contact CSR; Order digital form	Confirm receipt of digital form; Sign authorization	Assigned to programmer		Implemented at CU	CU signs off on form
	Authorization submitted		*Programming and internal QC testing*	*Corrections made*	
Start	12 weeks	10 weeks		0	90 days

Starting Point

☐ Review your form needs strategically and determine exactly which forms you would like to generate.

☐ Contact a Client Service Rep. at CU*Answers and review the data elements required to be on the form as well as the relationship CU*Answers has with your forms provider(s). Be sure to specify whether the form needs to be printed before or after the loan account is created (or both). Remember that forms used for both situations will be handled as two separate custom form requests.

☐ Contact your third party form provider and review their process to ensure they are aware of CU*Answers' timeline. Order a digital format of the loan form to be sent to CU*Answers. (Be sure to allow plenty of time for this to arrive. Depending on the forms provider, we have seen this take anywhere from a few weeks to a few months!)

☐ If applicable, forward any internally designed custom forms to be built by CU*Answers.

12 Weeks Before Implementation

☐ Follow-up to ensure that CU*Answers has received the digital format of your forms from your third party provider. Review the third party forms with CU*Answers personnel to ensure they will interface and conform to CU*BASE.

☐ CU*Answers will evaluate the form and submit a bid to the credit union along with the copy of the form(s) received from the third-party provider.

☐ Review the bid and carefully check over all of the forms that CU*Answers will be using from your forms provider. Sign the authorization form and return it to CU*Answers.

10 Weeks Before Implementation

☐ When the authorization form is received by CU*Answers, it is submitted along with an internal project tracking sheet to the programming department for development.

☐ After programming is complete, the form is tested by CU*Answers personnel.

Form Implementation

☐ The form is implemented and the credit union can begin using the form in production.

90 Days After Implementation

☐ As soon as the form has been implemented, the credit union is encouraged to use and verify the form in day to day activity. Within 90 days of the implementation date, minor corrections will be made to the form at no extra charge. After this 90-day period is complete, CU*Answers will request a final sign-off on the form from the credit union.

> *NOTE: Corrections typically made during this period include changes to the placement of certain data, spelling corrections, and the like. Major changes, such as requiring completely new data entry screens or a different layout, etc., will require evaluation and possibly a separate bid to be presented.*

FORMS DEVELOPMENT FOR NEW CU*BASE CLIENTS

As with any major change in vendors, when a credit union converts to the CU*BASE platform there are a multitude of tasks that are coordinated between credit union staff and various CU*Answers departments. It is a very busy time, and attention to detail by everyone involved is vital.

In order to make your conversion as smooth as possible and eliminate unnecessary complications, it is important to limit the number of new forms that are implemented at the same time as you are getting up to speed on the new data processing environment.

Therefore, for credit unions just converting to CU*BASE, we recommend that you plan on converting **no more than <u>four</u> loan forms** at the time of conversion. This should give your staff time to get used to how the forms work, without adding too much extra work at an already-busy time. Of course, additional forms can be scheduled for completion at a later date or a special request must be approved by programming staff.

MODIFICATIONS TO CUSTOM FORMS

If a customized form needs to be modified, such as for a change in vendor or change in verbiage, CU*Answers requires a lead time of at least 60 to 90 days in order to handle the programming changes. This includes all types of modifications, ranging from the changes required when a credit union chooses a new insurance vendor, to simple name or address changes. In addition, all changes will be billed at the normal per-page custom forms rate described above. It is important to factor in these changeover costs when considering a proposal from another vendor.

CUSTOM FORMS PRINTED BEFORE LOAN ACCOUNT CREATION

Over the years we received many suggestions from credit unions about allowing custom loan forms, such as the note and disclosure, to be printed <u>before</u> the loan account is actually created in CU*BASE. Many of you send loan documentation out for signatures but do not wish to create the loan on the system until the paperwork is received back from the member. This also helps avoid having to remove the loan account when the member changes his mind or other requirements are not met.

This optional feature allows your credit union to specify which of your custom loan forms should be set up so that they can be printed either *prior* to actually "booking" the loan on the CU*BASE system, *after* the loan account is created—or both.

> *For example, a member contacts the credit union by phone asking for a home-equity loan. All loan request and application details are entered into CU*BASE and the loan is approved. However, the credit union does not wish to actually create the loan account until all paperwork has been signed. Because the member lives in a different state and cannot come to the office, the loan officer prints a set of forms using the data already keyed into the loan application and mails or faxes it to the member. When the signed forms are returned, the loan officer simply goes back into the loan request record and creates the loan account in CU*BASE.*

Since this is simply another way to program your custom forms, normal custom programming fees and lead times apply.

SUMMARY/CHECKLIST

Following is a summary of the factors your credit union must consider and decide upon in order to successfully implement laser printing:

☐ Do you want to print credit union checks using laser printers?

☐ Do you want to print money orders using laser printers?

☐ Do you wish to offer member starter and replacement checks printed on a laser printer?

☐ Do you currently have laser hardware in place for other printing purposes? Will this hardware be compatible for new uses?

☐ Does the printer you have or are purchasing support PCL5 command language and scaleable fonts?

☐ Will multiple paper trays be necessary? What about a manual tray for special infrequently-used forms? Do you want the printer to duplex? (NOTE: Duplexing is usually an add-on feature for a printer that is purchased separately; CU*Answers programs cannot produce duplexed pages unless the printer is properly equipped.) What print speed is appropriate?

☐ What about the physical location and hookup requirements for the printers? If the printer will be used by more than one department, is there a convenient location that allows all personnel easy access? Are the needs of each department compatible for being handled by the same printer?

☐ Do you want to order your printer yourself or through CU*Answers? If ordering yourself, do you have all of the necessary specifications?

☐ When would you like to start?

Obviously the process requires some forethought. However, our experience is that with proper planning the implementation goes very smoothly and the benefits are immediate.

PRICING

SETUP/PROGRAMMING

All prices are quoted are subject to change without notice. Review the current Pricing Guide or contact a CU*Answers Representative for current pricing.

Credit Union Checks/Money Orders/Member Starter Checks

Initial credit union setup fee...

> *Includes the initial programming, check image (including signatures and/or logos), testing, and 250 sheets of member starter check stock (1,000 checks).*
>
> *All prices are quoted are subject to change without notice. Review the current Pricing Guide or contact a CU*Answers Representative for current pricing.*

Changes to Logos/Signatures

If your credit union logo is changed, or you wish to begin using a different signature on checks, a fee will be assessed for processing the required artwork. In addition, there will be a per printer fee for updating each physical flash memory card used by the CheckSecure device.

Processing of logo artwork ....

Processing of signature artwork ....

Update of flash memory cards..

> *NOTE: The cost for replacing lost or damaged memory cards will be the responsibility of the credit union.*
>
> *All prices are quoted are subject to change without notice. Review the current Pricing Guide or contact a CU*Answers Representative for current pricing.*

Logos for Member Statements

If your credit union wishes to have its logo appear on member statements, CU*Answers must receive camera-ready artwork that will then be used by our statement printer. (Modifications to the logo will also be subject to the same fee.)

Please note that the logo cannot have more than one address on it.

Statement logo setup fee (per logo) ....

*All prices are quoted are subject to change without notice. Review the current Pricing Guide or contact a CU*Answers Representative for current pricing.*

Custom Forms

Prices apply to the initial creation of forms as well as modifications required after the initial form is completed.

Forms that require less than 10% data capture ....

Forms that require more than 10% data capture ....

> **For a discussion of how exact fees will be determined, see Page 15. Remember that forms with multiple uses (printed both before and after loan account creation) will be treated as two separate form requests.*
>
> *All prices are quoted are subject to change without notice. Review the current Pricing Guide or contact a CU*Answers Representative for current pricing.*

Certificate Forms, New Account Forms, and Notices are all available as part of CU*BASE at no extra charge to your credit union.

PRINTERS

CU*Answers will be happy to assist in your purchase of laser printers, no matter where you may be purchasing them. Contact Scott Page (ext. 103) for advice and assistance.

> *For a list of currently-supported printers, refer to the "CU*BASE Network and Hardware Specifications" Best Practices document available on our website.*