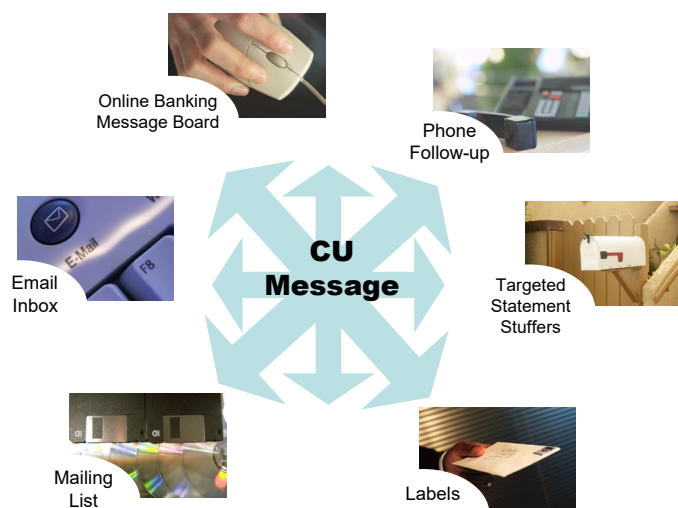

Member Connect

Marketing Campaigns with the CU*BASE “Member Connect” Tool

INTRODUCTION

Member Connect helps you connect with your members regularly and consistently. Whether your goal is promoting a new product or service or simply keeping in touch for greater member retention, Member Connect makes it easy to communicate with your members.

Member Connect provides a single place to access many different CU*BASE marketing tools. The advantage of Member Connect, aside from bringing everything together into one handy location, is that it allows you to create a **single database file** of member account numbers, and then use that same file to reinforce your message through all of the following channels:



⇒ Create a free-form text message to be delivered to members the next time they log in to **It's Me 247 online banking**

⇒ Send an **email message** directly to the member's email address

⇒ Print **mailing labels**

⇒ Create a **mailing list** database file ready to send to a third-party marketing resource

⇒ Prepare for monthly or quarterly **selective statement inserts** targeted to certain members

⇒ Create **telemarketing trackers** to allow member service staff to follow up with these same members over the phone (tracked by the CU*BASE Telemarketing Leads and Follow-ups system)

Revision date: January 16, 2023

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

Internet retailers utilize all online banking tools at their disposal to maximize the targeted exposure of their products.

This section covers the use of tools built right into CU*BASE and **It's Me 247** your credit unions can use to be more effective in selling products online. Use them as part of your arsenal to provide special pricing and discounts, and to create meaningful differentials between what is offered via other channels and what is offered via online banking.

How do List Generator and Member Connect work to promote special online discounts and offers?

With the List Generator and Member Connect tools, your credit union can send selected members targeted information on promotions and discounts directly through the **It's Me 247** Message Center. The List Generator tool allows you to create your targeted list of members to whom you'd like to market. Then the Member Connect tool allows you to deliver an online banking message.

- NOTE: This process can also be used to send targeted emails to members.

What is the member's experience online?

The member can view marketing text promoting the special offers and discounts in a message in their Online Banking Message Center.

How does the member see the DIFFERENCE in participating with you online?

The member sees the difference in participating with your credit union online because they get special offers directly in their Online Banking Message Center, which gives them easy access to the message. Since you can use Member Connect to send both an online banking message and an email, you are able to easily, at no cost, deliver your targeted message through multiple channels to maximize the ability for your busy members to see your promotion details.

Who can I turn to for more assistance?



Don't have time to set it up? Engage the Earnings Edge team to help you design and execute this initiative.

What is a breakdown of the steps for my credit union?

- First build the targeted list to reach out to members who will already be receptive to your message such as members with checking accounts at your credit union who do not have a delinquency. Using the List Generator tool, select your criteria. *Refer to the section*

starting on page 12. You can also use the other methods outlined in this booklet to create the file.

- On the final screen of the List Generator tool, enter the file name where it says “Output to database file” and check the “Print/save account #” checkbox to create the file. *Refer to the section starting on page 12.*
- Then use the Member Connect feature and type the name of the database file you just created into the “file name” box at the top of the screen. Choose Online Banking/Email message, create or choose your message, and follow the screens to send the message directly to members. If you’d like to send it via both online banking and the member’s email address, repeat this last step and choose the email option. *Refer to the section starting on page 18.*

MARKETING TO MEMBERS THROUGH EMAIL

INTRODUCTION

The biggest disappointment in marketing is when we do a great deal of work to get people's attention, and then are left wondering, was anybody listening?

E-members listen, respond, and help marketers get on the right track. No demographic is more active or responsive than a set of Internet members. By developing an email listing of your most active Internet members, your marketing efforts will be rewarded several times over a general member mailing list.

Developing the list is easy: you can Query your membership for those members who use online banking products. That will be the base group to begin collecting email addresses. This group is already interacting with the credit union in an electronic format and should be the easiest of all your membership to reach.

Once you have conquered this group, you need to move on to members who do have Internet access but may not be currently active with online banking. Does your web site allow you to collect email addresses for members who visit your web site? Do you currently have a lobby campaign to ask members for email addresses? Do you include a request for an email address on all of your mailings? Is it a standard question you ask when opening new memberships?

Is it worth the effort? Consider this: when you send an email marketing piece, you can add a "click here to respond to this offer" and the member can act as quickly as they can read. Try to do that with a statement stuffer. Next to a direct phone call, e-marketing is the most responsive and direct way to interact with members. But like all worthwhile things, it takes time to develop, it takes a plan to act, and it takes follow-through to get members to be consistent participants. E-marketing and e-statements are worth your time.

IMPORTANT CONSIDERATIONS

Allowing Members to "Opt Out"

It is easy to honor member requests about what kinds of marketing materials they will receive from your credit union. Members have the option to opt out of receiving email and phone solicitations for two kinds of communications:

- ♦ Marketing/solicitations from third-parties (such as CUNA loan insurance offerings)
- ♦ Education and marketing communications from the credit union (rates, current month's CD specials, new products/services, announcements, alerts)

This feature was included to give Xtension Call Center and Member Reach the information they need to know which members they should contact for the various campaigns they handle. But this will also allow credit unions to

honor member requests to opt out of receiving things like marketing emails and third-party solicitations if they wish.

The idea was to make it *possible* for a member to opt out, but not necessarily *easy*. That's why the opt out screen in **It's Me 247** online banking will contain language to try and discourage member from opting out, especially for CU-initiated communications. A "Contact Preferences" page on Online Banking is available in Personal Info & Settings, allows a member to indicate preferred contact and opt-out selections.

Following is the text that the member will see

Success Credit Union

Contact Preferences

Although we will occasionally contact you by other methods, we will always try to contact you via your preferred method first. Also, remember that the credit union will never send personal or account information via unsecured email.

☒ I do not want to receive any education, alerts, announcements, or outreach information directly from the credit union about products or services, even if they will save me money.

☒ I do not want to receive information from other parties, carefully chosen by the credit union as being of interest to me, unless I specifically request it.

My Preferred Contact Method

Email

Update

Page will timeout in 13:24

Training Credit Union

Start Chat

Credit union staff will use Tool #15 **Update Membership Information**, or the Name/Address Update feature in Inquiry and Phone Operator, to make these selections for members in CU*BASE.

Checkboxes to exclude members based on the two opt-out options have been included in several places within CU*BASE, most notably **Tool #497 Member Connect Marketing Tools** — the starting point for sending online banking and email messages, mailing labels, statements and telemarketing Trackers. (Additional de-selectors have been also placed on the screen directly before sending messages or statements themselves, as a final reminder just before you send the communications.) You can also create a file or mailing labels that exclude member with these exclusions selected by using **Tool #447 List Generator (Database/Labels)**.

Excluding Members with Written Off Loans

Right below the boxes to exclude members from receiving communications who have opted out of receiving them is another exclusion box to exclude members who have written off loans. This handy exclusion assists your credit unionsto better follow the rules regarding communication with members that have written-off loans.

Marking Members for Special Attention

Want to create a unique group of members that you can identify for a marketing campaign though Member Connect? Or do you just want to pull only these specific members up in a Query? Define these codes through **Tool #934 User Defined Code Configuration**. Eighteen codes, which you can add these codes to memberships via **Tool #15 Update Membership Information**. These allow you to set criteria on CU*BASE screens to include or exclude members according to your credit union preferences. For example, you might want to make a code specifically for long term members who will receive special communications. These codes can also be used in conjunction with the previously mentioned “opt out” codes.

HANDLING SPAM ALERTS FROM MEMBERS

Because of the way our system will send a batch of email messages to a large group of members at the same time, there may be some Internet Service Providers that interpret these email messages as “spam” (junk email) messages, especially if you have a large number of members who use the same ISP. If you hear from members that your emails are being marked as spam, here’s what you should do:

1. **Make sure that your email address is correct in CU*BASE.** If the “from” address is invalid on a batch of email messages, an ISP may interpret the message as spam. Reach out to Client Services and Education for details. ([Visit the store](#) to update your “from” email address.)

If the same email address appears multiple times in the database file, the system will automatically make sure only one message is sent to that address.

2. **Ask the member for the name and a contact number for their ISP. Also request a copy of the email message that the member received with “spam” notification on it.** Explain to the member that the ISP probably has standard scanning software that assumes the email was spam because it was sent as part of a batch of email messages from your credit union.

*In order to prevent members from seeing another member’s email address, all addresses on emails sent by CU*BASE will use the “BCC” (blind carbon copy) address field. This can sometimes be interpreted as spam by ISPs but is in fact the best way to protect member privacy and prevent viruses from being propagated between email boxes.*

3. **Contact the ISP and request that these email messages be excluded from spam detection software.** If appropriate, the member can even contact the ISP directly. Otherwise, contact CU*Answers for assistance

in working with the ISP and providing any information they need to exclude these messages. **DO NOT have members contact CU*Answers under any circumstances.**

SPAM ALERTS FROM YOUR OWN EMAIL PROVIDER

When creating an email message, you will be defining the “from” email address. Any replies to the message, or any notifications of “invalid address,” will be sent to this email box. This must be a valid email address, and this account should have adequate capacity to handle the potential traffic generated by the message. (For example, if you plan to send an email to 1,000 members, the email box should be able to handle up to 1,000 replies!)

IMPORTANT: Be sure your email provider is aware of the volume of emails you may receive, and does not misinterpret your email traffic as spam. It is recommended that you establish a relationship with a provider who understands your credit union and its email marketing needs. Some providers, such as AOL, have restrictions in place to prevent people from signing up for an email box and then using it to send junk messages to a large number of email addresses. Be sure your email provider does not misunderstand your intentions.

Remember that the cleaner and more up-to-date your email address list is, the less likely you are to receive a large number of returned emails. Remind your members to keep you in the loop when they change their email address!

WRONG EMAIL ADDRESS HANDLING

Starting in 2012 with the 12.2 release, CU*Answers began running a new daily routine. Invalid email addresses are collected by the system throughout the day. Then during BOD processing, CU*BASE marks each email address as a wrong email address and records a Tracker conversation with the name of the operator who ran BOD. An email address is marked as being a wrong email address only if it is returned with a “fatal” error. If the system receives a non-fatal error, such as a bounce-back due to a mailbox being full or an “out of office” email, CU*BASE will not mark this address as being invalid.

[Learn more in the Answer Book.](#)

NOTE: If an email is a wrong email address, you can also mark it as an incorrect email address yourself in CU*BASE using the Wrong Email flag which you can access through the Name/Address screen through Teller, Phone Operator and Inquiry or through email maintenance via **Tool #14 Member Personal Banker**. That way no additional communications will be sent to this address. Credit union employees can turn this flag off when the member provides a correct address. The member will be alerted in Online Banking that they need to update their address as well.

STEP 1: PREPARE THE DATABASE FILE

There are two ways to do this step—you can manually prepare the file in CU*BASE or you can gather the data from features such as the “Where Your Members...” tools in CU*BASE. This section covers both methods.

MANUALLY PREPARE THE FILE USING REPORT BUILDER (QUERY)

***IMPORTANT:** These instructions assume that you are thoroughly comfortable with creating and modifying Queries. See CU*BASE Online Help (“Report Builder”) for complete information on using the Report Builder (Query) program.*

1. Start by creating a Query which uses any CU*BASE files necessary for selecting the desired members.
2. Using *Choose Fields*, choose the **ACCTBS** (Account Base) field. Other fields can be included, but they must come *after* the account base field.

Seq	Field Name	Text	Length	Dec
10	ACCTBS	Account Base	9	0
	STATUS	Status A=Active C=Closed	1	
	MASTYP	Member Type MO=Organizational MI=Individual	2	
	MSFIL1	Filler	5	
	BRANCH	Branch	2	0
	NOMAIL	0=Print & Mail Stnt 1-9=User Defined	1	0
	LETCODE	Letter Code	3	
	CKRET	Not Used	1	0
	SSN	Social Security --or-- Tax ID Number	9	0
	LNAME	Last Name	15	
	FNAME	First Name	14	
	MIDIN	Middle Initial	1	

3. Use *Select records* to set up any needed selection criteria to choose the appropriate members. (For example, if you are using User Defined Codes to exclude members who “opt out” of receiving marketing communications include a selection statement to exclude members with your defined code.)
4. To determine the number of accounts selected, use **Preview Report** (F5) to view the Query results. In the *Position to line* field, type “B” and use Enter to see the last item. The line number indicates the total number of records selected. This count should be used as verification when generating the email message.

5. Use *Choose Output (Print, display or file)* to display the following screen:

The screenshot shows the 'Select Output Type and Output Form' dialog box in the CU*BASE GOLD Edition software. The title bar indicates 'Session 0 CU*BASE GOLD Edition - ABC TESTING CREDIT UNION'. The menu bar includes 'File', 'Edit', 'Tools', and 'Help'. The dialog has a blue header with the title 'Select Output Type and Output Form' and a 'Report Builder' button on the right. Below the header, there are two dropdown menus: 'Send report output to' set to 'Display' and 'Report should include' set to 'Detail'. There is an unchecked checkbox for 'Use line wrapping'. The main area of the dialog is empty. At the bottom, there is a toolbar with icons for navigation and a status bar showing 'FR QRYOUTFM'.

6. In the *Output type* field, choose **Database file**. Use Enter to proceed to the next screen.

The screenshot shows the 'Database File Output' dialog box in the CU*BASE GOLD Edition software. The title bar indicates 'Session 0 CU*BASE GOLD Edition - ABC TESTING CREDIT UNION'. The menu bar includes 'File', 'Edit', 'Tools', and 'Help'. The dialog has a blue header with the title 'Database File Output' and a 'Report Builder' button on the right. Below the header, there are several fields: 'File name' with the value 'nctest', 'Location' with the value 'QUERYXX', and 'Data set' with the value '*FILE'. There are explanatory text labels for each field. Below these fields, there is a 'Data in file' dropdown set to 'Replace file'. Under the heading 'For a new file, specify:', there is an 'Authority' dropdown set to '*LIBCRTAUT' and a 'Text' input field. There is an unchecked checkbox for 'Print definition'. The main area of the dialog is empty. At the bottom, there is a toolbar with icons for navigation and a status bar showing 'FR QRYDBASE'.

7. In the *File name* field, enter the database file name.
8. In the *Location* field, enter the location for the database file: **QUERYxx**. (For xx substitute your credit union's 2-character ID.)

9. In the *Data in file* field, choose **Replace file (2)**. (This will ensure that you can run this same Query again or another Query using this same file name in the future, without conflict).
10. Use Enter to record the changes.
11. Save and run the Query to generate the database file.

PREPARING THE FILE USING THE EXPORT FEATURE ON A DASHBOARD

There is a quick way to export database information for use with Member Connect from directly within a dashboard.

1. Select these options and drill down to the level of information that you want to export.

Account #	# Accts	Name	Date Opened	Date Closed	Gender	Emp ID	Branch	ZIP
0	1		Feb 03, 2016	Feb 04, 2016	F	MO	1	48734
9	1		Feb 12, 2016		F	CK	21	48603
7	2		Feb 25, 2016		F	KW	17	48732
3	1		Feb 19, 2016	Apr 29, 2016	F	KL	8	48642
5	2		Feb 04, 2016		F	KL	8	48601
0	1		Feb 18, 2016	May 31, 2016	F	N2	20	48415
4	2		Jan 19, 2016		F	KL	8	48601
0	1		Jan 06, 2016	May 31, 2016	F	KL	8	48602
3	1		Feb 03, 2016		F	55	2	48723
1	1		Feb 02, 2016		F	KL	8	48746
2	4		Feb 10, 2016		F	MO	1	48601
9	2		Jan 04, 2016		F	CC	1	48768
0	2		Jan 04, 2016		F	CC	1	48746
3	2		Jan 04, 2016		F	CC	1	48768
4	3		Jan 04, 2016		F	KL	8	48706
5	2		Jan 04, 2016		F	CC	1	48746
6	2	S	Jan 04, 2016		F	CC	1	48746

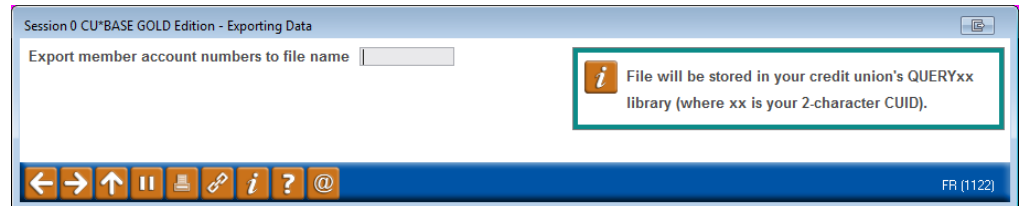
2. Use *Export*
3. Select to export the information to Member Connect.

With this option, the system gathers account numbers for all of the members in the analysis tool (not just the ones on the screen, but the entire list) and creates a database file that is ready to be used by Member Connect tools. This lets you communicate instantly with these members via email and online banking messages, set up a

marketing outreach via mailing labels and selective statement inserts, and track the responses via a telemarketing Tracker.

- This file will contain account base only.
- Duplicate account bases will automatically be eliminated, so if the same membership appears more than once in the analysis list, it will appear only once in the resulting database file.

4. Name the file.

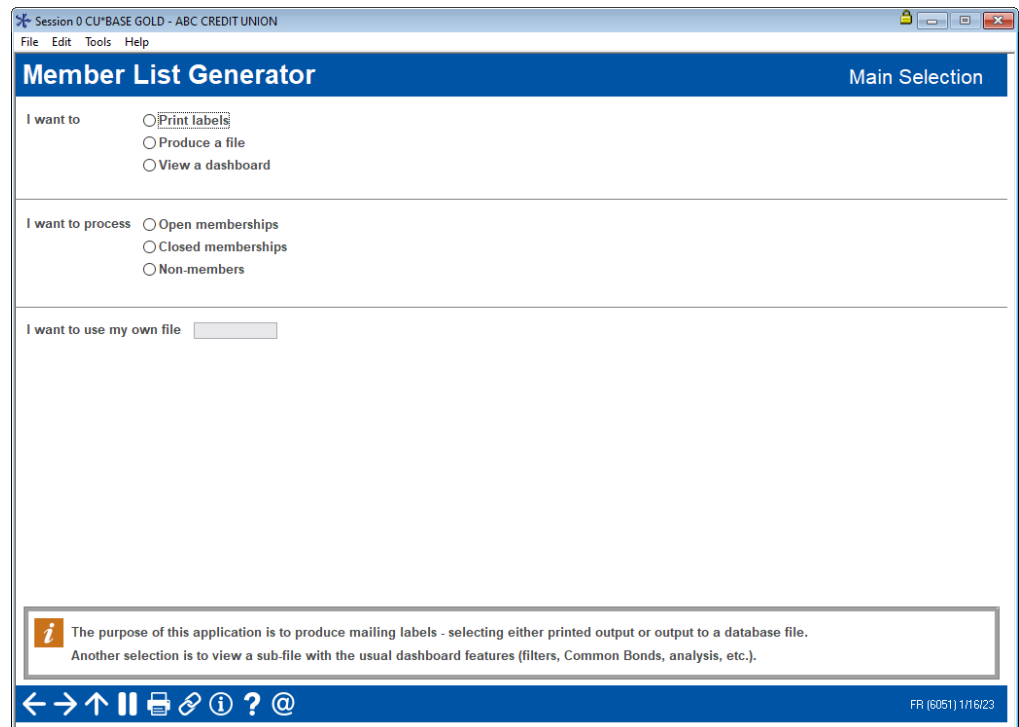


5. Proceed to Step 2 to use the Member Connect Tools.

PREPARE THE FILE USING THE LIST GENERATOR FEATURE

Want to know which members haven't enrolled in e-statements and send a message to those members in particular in order to market this service to them? The CU*BASE List Generator feature lets you do that and more! Follow these steps to find out how!

1. Use **Tool #447 List Generator (Database/Labels)**. From this first screen, select to create a file and which types of memberships you'd like included in your list and use Enter.



- Select your list parameters and use Enter. *Note: If you so choose, you can simply use Enter and move to the next screen without selecting anything.*

Session 0 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Member List Generator

Member/Non-member Selection

Select by	Include/Exclude		Low	High
Corp ID	<input type="radio"/> Include	<input type="radio"/> Exclude	<input checked="" type="radio"/> Does not matter	
Branch	<input type="radio"/> Include	<input type="radio"/> Exclude	<input checked="" type="radio"/> Does not matter	
Account base	<input type="radio"/> Include	<input type="radio"/> Exclude	<input checked="" type="radio"/> Does not matter	
User-defined field 1	<input type="radio"/> Include	<input type="radio"/> Exclude	<input checked="" type="radio"/> Does not matter	
User-defined field 2	<input type="radio"/> Include	<input type="radio"/> Exclude	<input checked="" type="radio"/> Does not matter	
Department/sponsor	<input type="radio"/> Include	<input type="radio"/> Exclude	<input checked="" type="radio"/> Does not matter	
Employee type	<input type="radio"/> Include	<input type="radio"/> Exclude	<input checked="" type="radio"/> Does not matter	
Month of birthdate	<input type="radio"/> Include	<input type="radio"/> Exclude	<input checked="" type="radio"/> Does not matter	
Month/year of birth	<input type="radio"/> Include	<input type="radio"/> Exclude	<input checked="" type="radio"/> Does not matter	
Age of member	<input type="radio"/> Include	<input type="radio"/> Exclude	<input checked="" type="radio"/> Does not matter	
Membership open date	<input type="radio"/> Include	<input type="radio"/> Exclude	<input checked="" type="radio"/> Does not matter	
Date of death present	<input type="radio"/> Include	<input type="radio"/> Exclude	<input checked="" type="radio"/> Does not matter	
Membership open online	<input type="radio"/> Include	<input type="radio"/> Exclude	<input checked="" type="radio"/> Does not matter	
Membership open by	<input type="radio"/> Include	<input type="radio"/> Exclude	<input checked="" type="radio"/> Does not matter	
Most recent credit score	<input type="radio"/> Include	<input type="radio"/> Exclude	<input checked="" type="radio"/> Does not matter	

If score was pulled in the past months

SEG/Sponsor

End Selection

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- Select more list parameters and use Enter. For example, if you want only individual memberships and not corporate memberships in your list, then for *Membership Type*, you would select *Individual*. *Note: If you so choose, you can simply use Enter and move to the next screen without selecting anything.*

Session 0 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Member List Generator

Member/Non-member Selection

Select by	Include Only	Select by	Include/Exclude
Membership type	<input type="radio"/> Individual <input type="radio"/> Organization <input checked="" type="radio"/> Does not matter	Marketing club types	<input type="button" value="Select"/>
State	<input type="text" value=""/>	Membership designations	<input type="button" value="Select"/>
ZIP code	<input type="text" value=""/> to <input type="text" value=""/>		

Select by	Include/Exclude	
Wrong addresses	<input type="radio"/> Include	<input type="radio"/> Exclude
Foreign addresses	<input type="radio"/> Include	<input type="radio"/> Exclude
Members with write-offs	<input type="radio"/> Include	<input type="radio"/> Exclude
3rd-party opt out flag	<input type="radio"/> Include	<input type="radio"/> Exclude
CU contact opt out flag	<input type="radio"/> Include	<input type="radio"/> Exclude
Email address present	<input type="radio"/> Include	<input type="radio"/> Exclude
Wrong email address	<input type="radio"/> Include	<input type="radio"/> Exclude
Mobile phone # present	<input type="radio"/> Include	<input type="radio"/> Exclude
Daytime phone # present	<input type="radio"/> Include	<input type="radio"/> Exclude
Nighttime phone # present	<input type="radio"/> Include	<input type="radio"/> Exclude
Wrong phone # (any)	<input type="radio"/> Include	<input type="radio"/> Exclude
Text messages allowed (not related to text banking)	<input type="radio"/> Include	<input type="radio"/> Exclude

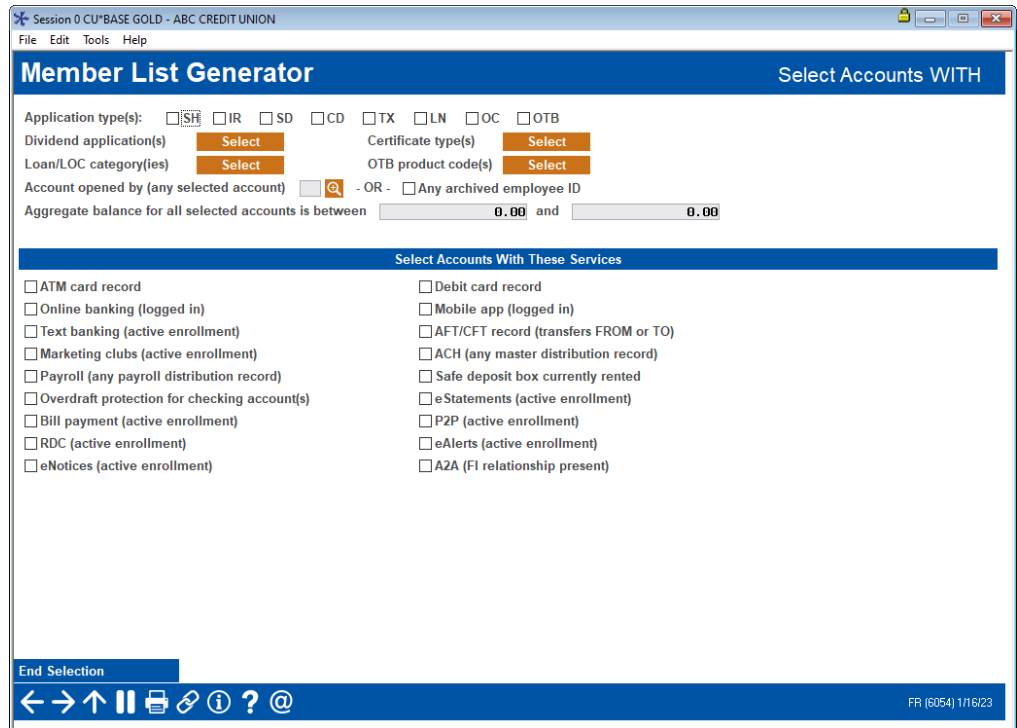
☒ Does not matter

End Selection

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4. Select accounts WITH certain features, such as those that have a loan, and use Enter. *Note: You don't have to select anything in this screen, but if you don't, you will need to select something in the screen that follows this one, or else the report will simply show everyone.*



Session 0 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Member List Generator

Select Accounts WITH

Application type(s): ☐ SH ☐ IR ☐ SD ☐ CD ☐ TX ☐ LN ☐ OC ☐ OTB

Dividend application(s) Certificate type(s)

Loan/LOC category(ies) OTB product code(s)

Account opened by (any selected account) ☐ - OR - ☐ Any archived employee ID

Aggregate balance for all selected accounts is between and

Select Accounts With These Services

<input type="checkbox"/> ATM card record	<input type="checkbox"/> Debit card record
<input type="checkbox"/> Online banking (logged in)	<input type="checkbox"/> Mobile app (logged in)
<input type="checkbox"/> Text banking (active enrollment)	<input type="checkbox"/> AFT/CFT record (transfers FROM or TO)
<input type="checkbox"/> Marketing clubs (active enrollment)	<input type="checkbox"/> ACH (any master distribution record)
<input type="checkbox"/> Payroll (any payroll distribution record)	<input type="checkbox"/> Safe deposit box currently rented
<input type="checkbox"/> Overdraft protection for checking account(s)	<input type="checkbox"/> eStatements (active enrollment)
<input type="checkbox"/> Bill payment (active enrollment)	<input type="checkbox"/> P2P (active enrollment)
<input type="checkbox"/> RDC (active enrollment)	<input type="checkbox"/> eAlerts (active enrollment)
<input type="checkbox"/> eNotices (active enrollment)	<input type="checkbox"/> AZA (FI relationship present)

End Selection

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5. Select accounts WITHOUT certain features, such as those not enrolled in e-statements, and use Enter. *Note: You don't have to select anything in this screen, but if you don't, you will need to select something in the screen prior, or else the report will simply show everyone.*

Session 0 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Member List Generator

Select Accounts WITHOUT

Application type(s): ☐ IR ☐ SD ☐ CD ☐ TX ☐ LN ☐ OC ☐ OTB

Dividend application(s) Certificate type(s)

Loan/LOC category(ies) OTB product code(s)

Select Accounts Without These Services

☐ ATM card record
☐ Online banking (logged in)
☐ Text banking (active enrollment)
☐ Marketing clubs (active enrollment)
☐ Payroll (any payroll distribution record)
☐ Overdraft protection for checking account(s)
☐ Bill payment (active enrollment)
☐ RDC (active enrollment)
☐ eNotices (active enrollment)

☐ Debit card record
☐ Mobile app (logged in)
☐ AFT/CFR record (transfers FROM or TO)
☐ ACH (any master distribution record)
☐ Safe deposit box currently rented
☐ eStatements (active enrollment)
☐ P2P (active enrollment)
☐ eAlerts (active enrollment)
☐ A2A (FI relationship present)

End Selection

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FR (6055) 1/16/23

6. Next are the custom fields screens with the membership and account level custom field Select the data you wish to include and use Enter after each screen. Check Any to include accounts with any data and select a specific term to include only an exact match.

Session 0 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Member List Generator

Membership Custom Fields

Select memberships with this data in custom fields

Custom Field	Description	Content	Any
BUDGETING	Finding more room in budget	<input type="text"/>	<input type="checkbox"/>
GPS	GPS loan	<input type="checkbox"/>	<input type="checkbox"/>
TEST	test	<input type="text"/>	<input type="checkbox"/>
TESTDATE	test date	<input type="text"/> [MMDDYYYY]	<input type="checkbox"/>
EDUCATION	savings for child or adult education	<input type="text"/>	<input type="checkbox"/>
POA	POA access code	<input type="text"/>	<input type="checkbox"/>
EMERGENCY ACCT	Savings money for an emergency	<input type="text"/>	<input type="checkbox"/>
FIXING CREDIT	Interested in fixing credit	<input type="text"/>	<input type="checkbox"/>
HOME PURCHASE	Purchasing or remodeling a home soon	<input type="text"/>	<input type="checkbox"/>
LIVE EVENTS	Life events happening soon	<input type="text"/>	<input type="checkbox"/>
RETIREMENT	IRA -Traditional or Investment Opp	<input type="text"/>	<input type="checkbox"/>
VEHICLE	Vehicle purchases in the future	<input type="text"/>	<input type="checkbox"/>
TESTLISTBOX	test list box value written to CMSCFDTA	<input type="text"/>	<input type="checkbox"/>
NAICS	Business NAICS code	<input type="text"/>	<input type="checkbox"/>

↑ ↓

End Selection

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FR LMBLBS-06 1/16/23

Session 0 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Member List Generator

Account Custom Fields

Select accounts with this data in custom fields

Custom Field	Description	Content	Any
BUS LN RELIEF	BUSINESS/COMM LOAN CARES RELIEF/COVID		<input type="checkbox"/>
CARES RELIEF	COVID 19 REAL ESTATE RELIEF/FORBEAR/MOD		<input type="checkbox"/>
DEALER GAP	dealer gap		<input type="checkbox"/>
DEALER INSURAN	dealer life and disability		<input type="checkbox"/>
DEALER WARRANT	warranty company		<input type="checkbox"/>
ENVY LOAN	ENVY CANNABIS LOAN		<input type="checkbox"/>
FLOOD INFO	company name and certificate #		<input type="checkbox"/>
LIBER & PAGE	Mortgage liber and page number		<input type="checkbox"/>
MTRUSTEDTITLE	title company	<input type="checkbox"/>	<input type="checkbox"/>
MORTGAGE DATE	original date/recorded date		<input type="checkbox"/>
MY PROMISE	MY PROMISE TO SAVE		<input type="checkbox"/>
NAICS	Business Naics code		<input type="checkbox"/>
NO-AUTODIAL	Will Not Autodial Until Date Expires	<input type="text" value="MMDDYYYY"/>	<input type="checkbox"/>
REPO	repo for collateral		<input type="checkbox"/>
RURAL DEVELOP	Rural development mortgage	<input type="checkbox"/>	<input type="checkbox"/>
TDR	Troubled debt restructured loan-FCU	<input type="checkbox"/>	<input type="checkbox"/>
TDR BK	Troubled debt bankruptcy mandate		<input type="checkbox"/>
UPLOAD APPRAS	upload appraisal	<input type="checkbox"/>	<input type="checkbox"/>
UPLOADED MORTG	uploaded recorded mortgage		<input type="checkbox"/>
1ST TIME BUYER	First time home buyer	<input type="checkbox"/>	<input type="checkbox"/>
CARES RELIEF#2	COVID 19 CONSUMER NON R.E. SKIP/MOD		<input type="checkbox"/>

End Selection

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FR LMBLBS-07 1/16/23

7. Select the date and use Enter.

Session 0 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Member List Generator

Preparation Criteria

Month/year to process

Sort sequence (sequence up to 4 items):

Account # ☐

Member name ☐ (Last/First/Middle initial)

City ☐

State ☐

ZIP code ☐

End Selection

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FR (6061) 1/16/23

Session 0 CUPBASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Member List Generator

Output to File

Output to file name

Replace member name with

Eliminate duplicates by

☒ Include account # ☐ Primary phone # ☐ Email address

Campaign ID

Vendor ID

Navigation icons: back, forward, up, down, print, link, info, help, search

FR LMBLBS-92 11/6/23

8. On the final screen:
 - a. Enter a name for your list. For example, if you are creating a list of all members not enrolled in e-statements, you could choose the name, NOESTMT, for “no e-statement.”
 - b. Check *Include account #*, and the account number will appear in the first position in the file. If you do not check this, the member’s name will print instead of the account number.
9. Use Enter.

STEP 2: USE MEMBER CONNECT TO DELIVER THE MESSAGE

1. In **Tool #497 Member Connect Marketing Tools**, enter the name of the database file that contains the member account numbers to which the marketing campaign should be directed. (See the previous pages for instructions.)

At this time you can select to exclude members who have selected to opt out of receiving third party and specific kinds of credit union communications. See page 5 for a discussion of the “opt out” feature in CU*BASE. These “opt out” checkboxes also appear directly before sending an email or before sending statement inserts. Below these exclusions is an additional box that allows you to exclude members with written-off loans.

Session 0 CU*BASE GOLD Edition - Member Connect Setup

File name

Option

- ☐ Online banking and/or email message
- ☐ Mailing labels
- ☐ Statement inserts
- ☐ Leads for sales tracker

☒ Exclude members flagged for 3rd-party marketing opt out

☒ Exclude members flagged for CU contact opt out

☒ Exclude members with written-off loans

Navigation icons: back, forward, up, down, print, link, info, help, search. FR (6063)

2. Click one of the buttons to proceed to the desired marketing tool.

Please note that one option allows you to send email and online banking messages. Once you select this option, the system will allow you to select to send to both online banking and to a member’s email address or to just to one or the other.

3. Use the screen(s) that appears to produce the message, labels, etc., and send them. Be sure to use the appropriate “Send” or “Process” command to complete the task before returning to the Member Connect screen.

Special tips for sending email and online banking messages, as well as statement messages follow this section.


4. Repeat steps 2-3 for all additional features until all aspects of the campaign are complete.

SPECIAL TIPS

- ⇒ When using **Statement Insert**, the following window will appear next to let you designate which selective insert you will be setting up.

Notice that the "opt out" checkboxes appear here as well. See page 5.

This step simply copies the database file from your QUERYxx library to your FILExx library, giving the file the appropriate STMT## file name and stripping out any fields except for ACCTBS so that it will work with the selective inserts system. Press *Process* (F5) to continue to the statement setup screens.

- ⇒ Information about using each of the individual tools is available by clicking  while working on each individual screen.

SPECIAL NOTES ON EMAIL AND ONLINE BANKING MESSAGES

- ⇒ When using **Online Banking Or Email Message**, you will enter your credit union's message library.

The Message Subject column is used as the subject line when an email is sent out to a member.

When you create a message using *Create* (F6), the Subject field text that you enter will be saved in this column and will be used as the Subject line of the out-going emails.

Msg Type	Corp ID	Message Subject	First Line of Text
AA	01	We Are Celebrating Your Success	Congratulations! We're excited with
AB	01	Your Membership Matters	Very soon your certificate of depos
AC	01	We are sorry you have left us.	At ABC Testing Credit Union we reco
AD	01	Welcome to Your Credit Union	Welcome to ABC Testing Credit Union
AE	01	Having a Checking Is Easy	We are so glad you have chosen ABC
AF	01	We Are Ready To Serve	We are so happy you chose ABC Testi
AG	01	Convenience of Ownership	We know life is hectic and rarely f
AH	01	You made the perfect choice	Congratulations on opening a brand
AI	01	A Smarter Way to Pay	Thank you for selecting ABC Testing
AJ	01	Thank You for Your Investment	We are pleased that you have chosen
AL	01	Wishing you the best birthday ever!	ABC Testing Credit Union extends to
AM	01	The Only Card You Will Ever Need	Thank you for choosing ABC Testing
AO	01	Your Loan is Reaching Payoff	Your loan with ABC Testing credit u
AQ	01	You Are Almost There	You are closer than ever before to

Here you have the option of sending a message that already exists in the library. You can also copy and edit a message from the CU*BASE library

of messages (in a Talking Points format) and then send that message as well. Either way, your message is saved in the credit union library for future use. The same messages are used for online banking messages and email messages.

Sending an Email or Online Banking Message

CU*BASE give you the option of sending a message via email, online banking or both. Select your message and then choose the sending options.

1. First, we will select the message we want to send from the list on the screen.

*Click on “Copy from Master” (F6) to copy and edit messages already created by CU*BASE. This is a helpful way to get started on your message writing!*

2. The message will open. Now you can choose to make additional changes to the message that will be sent only when this message is sent.

Session 0 CU*BASE GOLD Edition - ABC TESTING CREDIT UNION

File Edit Tools Help

Member Connect Message Maintenance

Corp ID 01
Message type AB Message subject Your Membership Matters

Message

Very soon your certificate of deposit will be reaching maturity. Thank you for choosing Frankennuth Credit Union to serve your investment needs.

Your membership is important to us. We worked hard to gain your respect and pledge to continue to make your service our top priority!

Call, click or stop by today and let us know how we are doing!

Proudly serving you!

Page 1

Save Changes

MESSAGE TIP: When you add or remove characters, it might cause fragmented lines of text. Place the cursor at the end of the shortened line and press the Delete key to remove the line break and clean up the paragraphs as needed.

MESSAGE TIP: If you insert text or copy and paste text that exceeds the space provided, a pop-up window will appear. Select Yes to retain text you have written or pasted, but be careful, this may delete following text. Select No to cancel a paste. **WARNING:** Never check the "Remember my decision" checkbox on this pop-up window.

Send
Save

Navigation icons: back, forward, up, down, search, help, etc.

FR (3153) 8/30/13

***IMPORTANT!** To create a new line, press Ctrl and Enter at the same time. Please read the following section about the signature line before adding personal credit union information!*

3. Click *Send* (F5) and the Send Message window will open.

Notice that the “opt out” checkboxes appear here as well. See page 5.

These messages will only be sent to members included in the file entered on this screen. Let’s look at our sending options (**Send Message Via**):

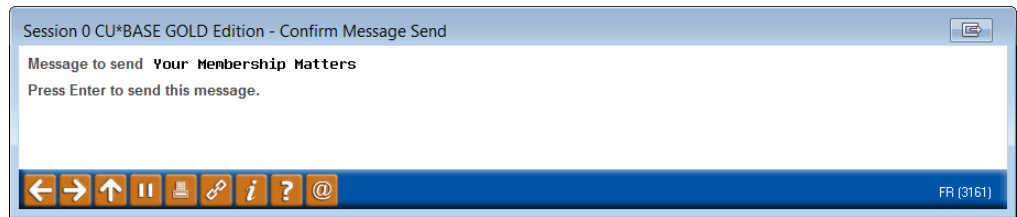
There are four send types for a message in the Member Connect program.

- The default send type for Member Connect is **Priority**. If you select this option, the system sends an email to all members in the file with emails that are valid in the CU*BASE system. Once it finishes with emails, it runs through the remaining account numbers and sends an Online Banking message to all members who have accepted the Online Banking Use Agreement (meaning their last logged in date is greater than zero). Priority ensures maximum delivery.
- **Email** The system will only send an email to members with a valid email address (members in the file only).
- **Online Banking** The system sends an Online Banking message to all members (in the file) who have accepted the Online Banking Use Agreement.
- **Flood All** tells the system to send an email to all email addresses that are valid in the CU*BASE system. Once it finishes with its emails, it runs through all the account numbers again and sends an Online Banking message to all those members who have accepted the Online Banking Use Agreement. If you use this method, many members will receive this message twice, via email and via Online Banking message.

The system is set up to send only one message per member email address; duplicate email addresses will be ignored. The credit union From: email address is a back-office configuration. Reach out to Client Services and Education for more information.

4. Select a sending option in the drop-down message next to **Send Message via** (see choices above).

5. Select a purge date for online banking messages. The Comment Purge date is a require field and determines when the message is purged from the member's Online Banking Message Center.
6. Press *Send* (F5).
7. Confirm that you want to send the messages by pressing Enter.



8. You will receive a confirmation message confirming the delivery of the messages.

CHANGING THE SIGNATURE LINE TEXT (APPENDED TO THE END OF EACH EMAIL)

The SL Message will be appended to all email messages. Online banking messages will not have the SL message - members will already know who the message is from.

Your SL Message can include personalized credit union text.

- Helpful tip: Follow your credit union procedures to comply with the SPAM Act of 2013 when adding information to your signature line.
1. Select the message with the “SL” Msg Type from the screen on page 19. There will only be one SL Message.
 2. Select *Change*.
 3. Enter your signature line text.

You may only enter five lines of text in your SL message. To go to a new line, press both the Ctrl key and Enter at the same time.

4. Press Enter to save your changes.

Additional Notes on Signature Line

- Only five lines of text allowed for the SL message type (title), anything exceeding five will be cut off/ deleted.
- Lines can include a maximum of 60 characters. This includes spaces. Anything exceeding 60 will move the text to a new line.
- Hyperlinks are not supported through CU*BASE however a member's email server may auto link web addresses as long as they fit within one line of the message.

Specifics relating to Member Reach clients or those having Xtend process their unsubscribes:

- An Opt Out web address will be created and maintained by Xtend

- The Opt Out link may require the credit union name be shortened/ abbreviation to fit within one line of the SL message type
- No credit union can have the same abbreviation as this will likely cause a routing of unsubscribe request error.

MEMBER REACH REPORTING

Whenever a message is sent by the automated Member Reach program or via a credit union (through Member Connect) as well as when credit unions send custom messages, the PCMSG report is generated to the DAILYXX Out queue.

- This report does not cover automated CU*BASE messages, such as Personal Address or email change, e-Statement alerts, e-Notices, etc.

The next day this report is available in CU*SPY under the category Miscellaneous; simply search for PCM in CU*SPY to view the PCMSG reports.

The PCMSG report is great to look at to get an idea of how many members the message reached. It lists all the members in the file, their account numbers, the method in which they received the message, if/why they were an Exception, and gives grand totals at the very bottom. Totals include:

- Records in the member file
- Emails sent
- Online banking messages sent
- Exceptions

Under this set of totals, there is a breakdown of Exceptions:

- No MASTER record
- No PCMBRCFG record
- Bad email address
- Duplicate email address
- No email address
- No Online Banking login date

The Exceptions listed above are in the order in which they are checked.

- All six checks are performed when using the Priority send type.
- If the send type is changed, then the checks are also changed.
- If the user chooses the Email send type, the Online Banking check is skipped.
- If the user chooses the Online Banking send type, the email address checks are skipped.

While the Priority program is running through accounts and determining how the message can be sent to each member, it comes across errors from time to time. As stated before, the program sends emails first. When the program reads an error with the member's email address on an account, the account is marked an "Exception – (reason)" and the program moves on. Even though the account is marked with an email exception, the program will look at it again to see if it qualifies for an Online Banking message; it will look for a last Online Banking login date not equal to 0 (zero).

If the member qualifies (last Online Banking login date is not equal to 0), an online Banking message will be sent. On the PCMSG report this delivery method of Online Banking will be listed.

If the member does not qualify (last Online Banking login date is equal to 0), then the **first/original** email exception will be listed on the PCMMMSG report.

Report Example

1/25/12 7:03:48		CREDIT UNION	
Member Reach Message Log			
Message Sent: AE		Subject: Having a Checking Is Easy	File used: PMBRFAE2 Corp ID: 0
Account	Name	Delivery Channels	
4	GEORGE F	Exception - No E-mail address	
4	BETHANY A	E-mail	
	209@hotmail.com		
4	ERIC D	E-mail	
	7@AIM.COM		
4	RUTH	E-mail	
	@stds.net		
4	LESLEY C	E-mail	
	2@charter.net		
4	STEVEN R	Exception - No E-mail address	
4	ROGER B	Online Banking	
4	ESTHER L	Exception - No E-mail address	
4	KYLE D	Exception - No E-mail address	
4	JEAN C	Exception - No E-mail address	
4	MARIE	Exception - No E-mail address	
4	JULIE A	E-mail	
	71@aol.com		

End of Report - Totals

Total # of records in file	:	26
Total # of e-mails sent	:	15
Total # of OnLine Banking sent:	:	1
Total # of exceptions	:	10
# with no MASTER record	:	
# with no PCMBRCFG record	:	
# with bad email address	:	
# with duplicate email address	:	
# with no email address	:	10
# with no Home Banking login date:	:	

*** END OF REPORT ***

REPORTING MESSAGING EXPLANATIONS

The following will provide more explanation of the Exception meanings. There are 3 examples for each Exception, one for each send type: Priority, Email, and Online Banking.

“No Master Record”

- **Priority, Email, and Online Banking**

This should only show on the PCMMMSG report if there is some kind of major issue and the Master record got deleted for a member. Or, there may have been an error when creating a member file for a Member Connect message.

ACCOUNT NUMBERS MUST ALWAYS BE LISTED FIRST in the Member Connect file. For example, the PCMBRCFG file is used to collect members and a database file is created. Viewing the PCMBRCFG file in its original format, the PCSTAT is first. This can be the letter A. If the order of the information is not changed before sending, the PCMMMSG report will read

“Exception – No Master Record.” This is because the program is reading the letter A, not an account number. ACCOUNT NUMBERS MUST ALWAYS BE LISTED FIRST in the Member Connect file.

“No PCMBRCFG Record”

- **Priority, Email, and Online Banking**

This should only show on the PCMMMSG report if there is some kind of major issue and the Master record got deleted for a member.

“Bad Email Address”

- **Priority**

John Smith’s account number is in the member file for a Member Connect message. The program scans his account. John does have an email address, but it has been flagged as invalid in CU*BASE. John’s account is marked with the “Bad Email Address” exception and the program moves on.

As stated before, an initial email exception doesn’t stop the program from attempting to send an Online Banking message.

So, the program is ready to send Online Banking messages and scans John’s account again. John has never logged into Online Banking, giving him a last login date equal to 0 (zero). He does not qualify for the Online Banking form of delivery. The program sticks with its **first/original** exception and the delivery method will read “Exception-Bad Email Address” next to John’s account on the PCMMMSG report.

NOTE: If John did have a valid Online Banking login date (not equal to 0), then the program would send him an Online Banking message. On the PCMMMSG report, the delivery method would read “Online Banking.”

- **Email**

John Smith’s account number is in the member file for a Member Connect message. The program scans his account. There is an email address, but it has been flagged as invalid in CU*BASE. John’s account is marked with the “Bad Email Address” exception and the program moves on completely.

On the PCMMMSG report, the delivery method will read “Exception-Bad Email Address” next to John’s account.

- **Online Banking**

The Online Banking send type is only looking for last Online Banking login date not equal to 0 (zero).

The check for the “Bad Email Address” exception would not run because the Online Banking send type is not looking at email addresses.

“Duplicate Email Address”

- **Priority and Email**

Patty Jones is a credit union member along with her husband. She sets up both accounts with her personal email address.

Patty and her husband are both in the member file for a Member Connect message. The program scans Patty's account, finds a valid email address and sends her an email.

The program moves on and scans the husband's account, finds an email address it already successfully sent a message to, marks this account as "Duplicate Email Address" and moves on completely.

The husband's account is not checked a second time because the program assumes same email, same person, same member, etc.

On the PCMMMSG report, the husband's delivery method would read "Exception – Duplicate Email Address."

- **Online Banking**

The Online Banking send type is only looking for last Online Banking login date not equal to 0 (zero).

The check for the "Duplicate Email Address" exception would not run because the Online Banking send type is not looking at email addresses.

"No Email Address"

- **Priority**

Jane Member's account number is in the member file for a Member Connect message. The program scans her account and reads that Jane does not have an email address in CU*BASE. Her account is flagged with "No Email Address" and the program moves on. It's time for Online Banking messages and the program scans her account again. Jane has chosen not to use Online Banking, giving her a last login date equal to 0 (zero). The program sticks with its first/original exception and lists "Exception-No Email Address" next to Jane's account on the PCMMMSG report.

NOTE: If Jane did have a valid Online Banking login date (not equal to 0), then the program would send her an Online Banking message. On the PCMMMSG report, the delivery method would read "Online Banking."

- **Email**

Jane Member's account number is in the member file for a Member Connect message. The program scans her account and reads that Jane does not have an email address in CU*BASE. Her account is flagged with "No Email Address" and the program moves on completely.

On the PCMMMSG report, the delivery method will read "Exception-No Email Address" next to Jane's account.

- **Online Banking**

The Online Banking send type is only looking for last Online Banking login date not equal to 0 (zero).

The check for the “No Email Address” exception would not run because the Online Banking send type is not looking at email addresses.

“No Online Banking Login Date”

- **Only valid for the Online Banking send type**

Since Online Banking login dates are checked last, and the program sticks with its **first/original** exception, you will not see this listed on your PCMMMSG report when using the Priority or Email send types. The sender of the message must have chosen the Online Banking send type to have any exceptions with this description.

Julie Johnson’s account number is in the file for the Member Connect message. The program scans her account and reads that Julie does not use Online Banking, giving her a last login date equal to 0 (zero). Her account is flagged with “No Online Banking Login Date” and the program moves on completely.

On the PCMMMSG report, the delivery method will read “Exception-No Online Banking Login Date” next to Julie’s account.

- NOTE: If Julie did have a valid Online Banking login date (not equal to 0), then the program would send her an Online Banking message. On the PCMMMSG report, the delivery method would read “Online Banking.”