
Using the Member Branch Reassignment Tool

Shifting Member Assets Based on Demonstrated Member Preferences

INTRODUCTION

With the Member Branch Reassignment feature, CU*BASE can reassign member asset branches according to the member's analyzed branch preference. This tool uses a special "Most Used" branch analysis that looks at member transactions to determine the number of times a member *visits* a particular branch lobby.

This is a powerful and flexible tool that should capture the imagination of branch analysts and credit union leaders. Whether it be trying to determine how to restructure branches after mergers or understanding how to justify the profitability through branch accounting, asset assignment, or activity analysis, this tool will be a powerful ally.

This tool might be a little *too* powerful. Make sure you spend the time to truly analyze the numbers and work with a Client Service Representative before you start moving members here or there. And make sure your accounting department is on board: this tool will not only move the member's assignment; it will also create the G/L account entries automatically to move the assets on your books.

CONSIDERATIONS BEFORE YOU BEGIN

This feature has the potential to permanently shift millions of dollars of assets in your General Ledger, so careful planning and analysis is critical!

- You may run the feature in "Preview" mode as many times as you wish before actual changes are made to member records. You may need to experiment with different periods of transaction history and evaluate the effect several times before you are ready to proceed.

Revision date: January 16, 2024

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

- **Alternative branch reassignment methods are also available upon request.** If you have already done an assessment of your membership and wish to simply reassign a certain group of member account numbers, the system was designed to look for a file named PBRUSER (recommended to be in your QUERYxx library) and reassign the accounts using that data only. The file must contain the account base, the “from” branch number and the “to” branch number. **However, this should be done only after careful testing and verification by a Client Service Representative.**

USING THE BRANCH REASSIGNMENT TOOL

Reassign Member Branches (Tool #5053)

This screen is used to set the parameters for change the Member Branch flag on your membership records to match a member’s actual established branch preference based on a history of behavior. You can run the option in “Preview only” mode as many times as needed to analyze the results before any changes are made to actual records.

This tool should be run only after extensive analysis and preparation. Please contact a Client Service Representative for assistance.

Field Descriptions

Field Name	Description
For branch	Enter the branch/location number you wish to analyze/modify. Only members already assigned to that branch will be included in the calculations. Leave the field blank to look at all memberships regardless of current branch assignment.
Analysis method	Currently only the “Most Used Branch” analysis method is available, which analyzes member visits . Most Used Branch counts the number of times a member visits a particular branch to post at least one transaction, by looking at the teller branch on the transaction record. For days with multiple transactions, the transactions must be at least 60 minutes apart to be considered a separate visit.

<i>Field Name</i>	<i>Description</i>
	<p>Only teller transactions (origin code 01) are used when performing the analysis of the member's preferences.</p>
Based on a consistent monthly pattern for xx months	<p>Enter a number of months (1, 2, or 3 months maximum) to indicate how much transaction data should be included in the calculations.</p> <p>The calculation uses a simple majority rule: if a member visits one branch 5 times and another one 4 times, the member will be reassigned to the branch with 5 visits.</p>
Branch reassignment From branch To branch	<p>Use this to perform a straight reassignment of assets from one branch to another (no analysis needed). This should be used when you are closing a branch and wish to reassign all members to an alternate branch regardless of activity or member preference.</p> <p>Leave the <i>For branch</i> field above blank if using these fields.</p>
Steps	See below for instructions on the steps shown on this screen.
Run mode	<p>Choose one of the following to indicate whether or not actual member records should be altered by the procedure:</p> <p>Preview only - Use this for all testing and verification runs prior to actually modifying member records. You can perform this preview as many times using as many different configurations as you wish.</p> <p>Update records - Once you have run the preview mode enough times to verify the end results are what you want, use this to actually adjust the branch/location on member records, and generate the appropriate journal entries, ready to be posted to your G/L. The proper update code will be required as a confirmation. Contact a Client Service Rep. for assistance.</p>
Update code	<p>If running in Update mode, you will need to enter the valid update code here as a confirmation. This is to prevent someone from accidentally running the option and altering master membership files before proper analysis has been done.</p> <p>When an authorized Client Service or Programming representative uses the option, the code will be filled in automatically.</p>

STEP BY STEP

<p>Step 1: Create Work Files</p>	<p>Use Create Work Files (F15) to take a snapshot of your member and transaction data in preparation for the analysis.</p> <p>NOTE: The system will automatically pull in a full three months' worth of data is pulled into the work files; you can specify the number of months that are actually used in the calculation later using the <i>Based on a consistent monthly pattern...</i> setting as needed.</p>
<p>Step 2: Run in Preview Mode</p>	<p>Complete all of the fields on this screen, choosing <i>Preview only in the Run mode</i> field, then press <i>Run</i> (F5) to perform the preview analysis.</p> <p>Two reports will be printed showing the results of the analysis and the predicted effect on member data. Repeat this step, adjusting the settings on this screen, as many times as needed until the desired results are achieved.</p>
<p>Step 3: Run in Update Mode</p>	<p>STOP! Please make sure you have worked with a Client Service Representative before proceeding with this step!</p> <p>Based on the results of your preview analysis, complete all of the fields on this screen with your chosen options, selecting <i>Update only in the Run mode</i> field and entering the proper update code. Use <i>Run</i> (F5) to perform the preview analysis.</p> <p>IMPORTANT: See Page 1 for a discussion about timing this action to coincide with dividend and interest accruals, etc.</p> <p>This step is the same as the preview mode except that actual member records will be changed to the new branch number, and a journal entry will be generated to move member money from one branch to another.</p> <p>IMPORTANT: You will need to review and post this journal entry after the process is complete (use Tool #61 <i>Create/Post Journal Entries</i>).</p>
<p>Step 4: Delete Work Files</p>	<p>Use Delete Work Files (F23) to delete the snapshot files used for the analysis and preparation. (This frees up disk space and also prevents accidental analysis or changes using old data in the future.)</p>

Report Samples

Following are samples of the two reports that will be generated showing the results of the analysis calculations (both Preview and Update modes). The first report lists all of the member accounts that will be modified.

6/02/06 16:38:19 16:38.19		CU*BASE TEST CREDIT UNION Member Branch Adjustment Report						PBRADJ	PAGE 3 User DAWN
APPL TYPE	MEMBER ACCOUNT#	G/L ACCOUNT#	OLD BR	NEW BR	CURRENT BALANCE	ACCRUED G/L	INTEREST DUE	ACCRUED DIVIDENDS	
SH	4312007-000	901.00-04	04	02	9.99	820.01	.00	.00	
SH	4320925-000	901.00-04	04	01	215.10	820.01	.00	.47	
SD	4320925-040	903.00-04	04	01	97.79	820.01	.00	.00	
SH	4342485-000	901.00-04	04	02	2,187.57	820.01	.00	3.51	
SH	4403686-000	901.00-04	04	02	6.03	820.01	.00	.00	
SH	4407655-000	901.00-04	04	02	5,205.32	820.01	.00	13.60	
SD	4407655-040	903.00-04	04	02	242.92	820.01	.00	.00	
LN	4407655-600	701.02-04	04	02	8,800.16	820.01	25.20	.00	
SH	4515274-000	901.00-04	04	01	5.77	820.01	.00	.01	

The second report summaries the changes by product. Savings and loans are separated onto separate pages of the report.

6/02/06 16:38:21			CU*BASE TEST CREDIT UNION					PBRADJ2		PAGE 1		
MONTHS ANALYZED: 3 (PREVIEW)			MEMBER BRANCH ASSIGNMENT ACTIVITY REPORT: SAVINGS TYPES								USER DAWN	
METHOD: (VISITS)			MEMBER FILES: MEMBER1, MEMBER2, MEMBER3, MEMBER4									
DIV/CD TYPE	FROM BRANCH	ACCOUNTS MOVED	PRINCIPAL BALANCE	G/L ACCOUNT	ACCRUED DIVIDEND	G/L ACCOUNT	TO BRANCH	PRINCIPAL BALANCE	ACCRUED DIVIDEND	ACCOUNT MOVED		
CC	04	2	.00	902.00	.00	820.05	2	.00	.00	2		
	TOTALS ***	2	.00		.00			.00	.00	2		
MM	04	1	1.26	905.00	.00	818.10	2	1.26	.00	1		
	TOTALS ***	1	1.26		.00			1.26	.00	1		
PS	04	11	5,444.19	904.00	8.54	820.02	1	1,134.36	2.03	1		
							2	4,299.50	6.48	8		
							3	10.33	.03	2		
	TOTALS ***	11	5,444.19		8.54			5,444.19	8.54	11		
SD	04	29	6,174.07	903.00	.00	820.12	1	1,078.21	.00	5		
							2	3,346.60	.00	18		
							3	1,749.26	.00	6		
	TOTALS ***	29	6,174.07		.00			6,174.07	.00	29		
SH	04	52	15,345.85	901.00	31.03	820.01	1	1,871.83	2.94	11		
							2	13,068.78	27.29	31		
							3	405.24	.80	10		
	TOTALS ***	52	15,345.85		31.03			15,345.85	31.03	52		
VC	04	1	.85	908.00	.00	820.08	2	.85	.00	1		
	TOTALS ***	1	.85		.00			.85	.00	1		
=====												
GRAND TOTALS		96	\$26,966.22		\$39.57							

6/02/06 16:38:21		CU*BASE TEST CREDIT UNION						PBRADJ2		PAGE 2	
MONTHS ANALYZED: 3 (PREVIEW)		MEMBER BRANCH ASSIGNMENT ACTIVITY REPORT: LOAN TYPES								USER DAWN	
METHOD: (VISITS)		MEMBER FILES: MEMBER5, MEMBER6									
LOAN CAT	FROM BRANCH	ACCOUNTS MOVED	PRINCIPAL BALANCE	G/L ACCOUNT	ACCRUED INTEREST	G/L ACCOUNT	TO BRANCH	PRINCIPAL BALANCE	ACCRUED INTEREST	ACCOUNT MOVED	
01	04	1	1,385.84	701.00	4.32	752.10	2	1,385.84	4.32	1	
TOTALS ***		1	1,385.84		4.32			1,385.84	4.32	1	
=====											
13	04	8	1,476.07	702.10	.00		1	9.88-	.00	1	
							2	1,051.66	.00	5	
							3	434.29	.00	2	
TOTALS ***		8	1,476.07		.00			1,476.07	.00	8	
=====											
15	04	2	16,903.22	701.01	54.58	752.51	2	3,444.43	14.10	1	
							3	13,458.79	40.48	1	
TOTALS ***		2	16,903.22		54.58			16,903.22	54.58	2	
=====											
16	04	2	13,268.88	701.02	29.00	752.52	2	8,800.16	25.20	1	
							3	4,468.72	3.80	1	
TOTALS ***		2	13,268.88		29.00			13,268.88	29.00	2	
=====											
17	04	1	20,814.09	701.11	37.94	752.53	1	20,814.09	37.94	1	
TOTALS ***		1	20,814.09		37.94			20,814.09	37.94	1	
=====											
18	04	3	16,724.86	701.12	55.49	752.54	2	7,000.00	22.61	1	
							3	9,724.86	32.88	2	
TOTALS ***		3	16,724.86		55.49			16,724.86	55.49	3	
=====											
GRAND TOTALS		17	\$70,572.96		\$181.33						