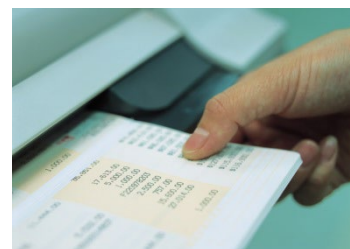# Member Notices

Configuring and Printing CU-Defined Laser Notices and eNotices

INTRODUCTION

Now you can contact your members with notices, either by printed notice or electronic eNotices!

Similar to the popular Misc. Member Account Forms feature used for TIS disclosures and other member forms, laser notices (and their corresponding eNotices) 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 various other activity. 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 window envelope. Or even better yet, avoid the costs of printed notices completely and instead of generating printed notices, sign your members up for eNotices and send members the same notice for free.

In addition to providing a high-quality, professional looking output, CU*BASE notices were designed to give you maximum flexibility to make your member communications as effective as possible. The sky's the limit...be creative!

Once you have sent your notices, you can now also track them by member account using the new Notice Tracker. The Notice Tracker system records when messages are sent (either printed notices or electronic eNotice), and even tracks when eNotices are opened and read! This extra level of information allows you even greater documentation of your notice process.

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OVERVIEW

UNDERSTANDING NOTICE "EVENTS"

A *Notice Event* is system activity that causes member notice information to be generated. Examples: certificates maturing, variable rate changes, loans going delinquent, NSF transactions being posted, loan payments being changed, etc. Special programming is in place for each of these processes that feeds a central notice file with certain pieces of information about the transaction or account activity. Event codes are determined by CU*Answers but the credit union can configure each event to define the following:

- *Account Details* - Choose from a list of relevant account data fields to display at the top of the notice event, such as account number, fee amount, transaction date, draft number, etc.

- *Event Text* - Enter text to explain the event.

Additional events will be added in the future as new CU*BASE features are developed. We also welcome your suggestions and ideas for system events you'd like to start communicating to your members using a notice.

UNDERSTANDING NOTICE "FORMS"

A *Notice Form* is a credit union-defined layout that takes notice events and prints them in a specific order, either separately or combined into a single printed form. Although a group of standard notices will be provided to get you started, forms are completely credit union-controlled and include four main parts:

- *Heading Area/Form Title* - Choose whether to print the credit union's name and address at the top left corner of the form (depending on whether you will be using letterhead or special notice paper), and define a main title for the printed form.

  > *HINT: If you print your CU name and address at the top of the form, the notices can be inserted into window envelopes like those used for member statements (see Page 59 for required dimensions).*

- *Introduction* - Paragraph(s) of explanatory text or instructions to print below the title and just before the event sections begin.

- *Events* - Choose from the list of Event Codes (which you have configured with appropriate account details and text). The form can include as many events as you wish – you could even configure one "General" notice form and include <u>all</u> your events in one form if you wish!

- *Conclusion* - Paragraph(s) of explanatory text or instructions to print at the end of the form below all of the events.

CHOOSING NOT TO PRINT NOTICES FOR CERTAIN EVENTS

Although there are many different daily and monthly activities that generate a notice event, it is up to the credit union to determine which events actually need to be printed and delivered to members on a notice form.

By default, all notice events will be associated with one of the standard notice forms configured for you as a starting point. However, if you do not wish to generate notices for a specific event, you may remove the event from the associated form, or even delete the form entirely. (It is not possible to delete the event itself; simply omit it from any of your notice forms to prevent it from printing.)

> *See Page 12 for details on modifying the events included on a form. See Page 8 for details about deleting an entire form.*

Preventing the event from ever printing in the first place keeps your notice printing screen from being cluttered with unnecessary forms you never intend to produce. If your policy changes in the future, you can begin printing notices for those events by simply adding them to a notice form.

WHAT ABOUT ON-DEMAND NOTICES?

On-demand notices are non-automated correspondence produced whenever needed for a special situation, one account at a time—such as a notice informing a member that his or her checking account is being closed due to excessive NSF activity, or correspondence from a collections officer about a member's loan accounts.

The laser notices system was not designed to be used for this type of one-on-one member communication. Instead, this type of correspondence is better handled through the use of **Misc. Member Accounts Forms**. Although used primarily for TIS disclosures, fee schedules, and other forms presented to members when opening accounts, the Misc. Member Account Forms system is flexible and powerful enough to use for any one-on-one member communication you need, for both savings and loan type accounts.

> *For more information on creating and printing "on-demand" member communications, refer to the "Miscellaneous Member Account Forms" booklet, available on our web site.*

IDEAS FOR AUTOMATING YOUR NOTICE MAILINGS

Let CU*Answers Print Your Laser Notices!

If you wish, CU*Answers can automatically laser-print, fold, insert, and mail all of your member notices on a daily basis. Pricing for folding and inserting services can be found in the Pricing Guides.

For more information, or to sign up for laser printing and mailing services, contact a Client Service Representative. Save time for your staff and free up your laser printers—call us today!

Automated Folding/Inserting Equipment

If your volume of daily notices is high but you still wish to handle the printing and mailing yourself, you may wish to consider automating the steps needed to fold the printed notices and insert them into standard #10 window envelopes (9½ x 4⅛"), or window envelopes, such as those used for member statements (see Appendix B on Page 59 for dimensions). Contact a Client Service Representative for information about equipment resources.

Send eNotices

Or even more cost effective, introduce you members to eNotices! This option allows member to still receive the exact same notice as they would receive in the mail, but without the costs of mailing. eNotices are free and are sent when the notice is printed in CU*BASE. Refer to Page 25.

SAMPLE PRINTED NOTICE

The CU name and address will print here, positioned for a window envelope. (This can be omitted if desired so that you can print on letterhead.)

CU*BASE TEST CREDIT UNION
4695 44TH STREET SE
SUITE 180
KENTWOOD, MI 49512
800-327-3478

Form Title

Form ID and date <u>printed</u>.

The member's name and address will print here, positioned for a window envelope.

05/02/01   ODPNSF

Checking Overdraft Transfer/NSF Notice

The following activity was recorded on your checking account(s). Please make a note in your records.

Notice of Returned Checks   NSFCHK

Account Number:		Transaction Date:	00/00/00
Draft Number:		Amount:	$.00
Fee Amount:	$.00		

Event Title

Event ID

There were insufficient funds in your checking account to cover the checks listed above. Please note the applicable fees into your check register.

Non-Return Fee Notice   NSFREP

Account Number:		Transaction Date:	00/00/00
Draft Number:		Amount:	$.00
Fee Amount:	$.00		

Event Account Details

Event Text

There were insufficient funds in your checking account yesterday to cover the checks listed above. We did not return your checks. However, a fee of $25.00 for each item has been deducted from your checking account.

Overdraft Protection - Share Transfer and/or LOC Advance   ODPSI

Account Number:		Transaction Date:	00/00/00
Fee Amount:	$.00	Amount:	$.00
		Withdrawal Account #:	

On the above date, check(s) were presented for payment. In accordance with your share or line of credit agreement, we advanced funds to your checking account for payment. Please note any fee listed above for this service.

Form Conclusion Text

Please contact a Member Service Representative if you have any questions about this notice or if you would like to discuss additional overdraft protection options.

Contact: Member Services, 1-800-555-1234, ext. 100

000073

Remember that the form can contain many different events, but only the event that actually applies to the member will print

NOTE: eNotices contain the same text as a printed notice, the only difference being that an eNotice is electronic and can be read online. Members even have the option to print a hard copy of their eNotices from within online banking.

Misc. Notes About the Printed Form

- Page breaks will only occur between event sections. If the entire event section (event title, account details, and text) cannot fit on a single page, it is moved to a separate notice page.

- In order to facilitate the use of automated folding and inserting equipment, all pages of a notice will be set up to be inserted into a separate envelope. If a member has more events than will fit on a single page, a separate notice will be created. However, the form introduction text will only print once at the beginning of the first notice, and the form conclusion text will print once at the bottom of the last notice for that member. If you are hand-folding and inserting notices, you may still insert them into the same envelope as desired.

- Alternate addresses <u>will</u> be used in place of the member primary address where appropriate.

- Margins are set to ½ inch on the left, right and bottom edges of all pages. On the first page, the member address will print positioned for a standard #10 window envelope. The CU address (if activated) will appear at the top left corner positioned for a window envelope. Subsequent pages have a top margin of approximately 2½ inches. Margins cannot be changed. If your letterhead cannot accommodate the standard layout, we recommend you use plain paper and set up the form so that it prints your credit union name and address at the top of the first page (see Page 9).

- Remember that even though the form may be configured to print multiple events, the events will only appear on the final form if they apply to the member. In many cases, a member will only see a single event on the printed form, depending on his or her activity for the notice date.

- If the member has more than one occurrence of the same event (such as several NSF checks), the event will repeat the account detail for each transaction but print the Event title and Event text only once. For example:

Notice of Returned Checks

Account Number:	**34005-001**	Transaction Date:	**11/13/00**
Check Number:	**187**	Amount:	**$125.78**
Fee Amount:	**$18.00**		
Account Number:	**34005-001**	Transaction Date:	**11/13/00**
Check Number:	**189**	Amount:	**$25.00**
Fee Amount:	**$18.00**		

There were not sufficient funds in your checking account to cover the check(s) listed above. A fee of $18.00 for each item has been deducted from your checking account.

CONFIGURING NOTICE FORMS

Configure Laser Notices (Tool #258), Screen 1

Learn more in Show Me the Steps!

- Visit Show Me the Steps for easy instructions on how to update delinquency notices.

This is the main notice configuration screen, the first of three used to design the layout and contents of printed Member Notice forms. From this initial screen you can create, edit or delete a form, as well as set up the text and account detail information that will appear for each notice event included on the form.

- To edit an existing form, select the form and use **Change** (2). The screen shown on Page 9 will appear.

- To change the account details that are printed with each Event ID, or to modify the text associated with the events, use **Event Text/Acct Details** (F10). The screen shown on Page 14 will appear.

- To create a new notice form, use **Add** (F6). The following window will appear.

Enter a Form ID (numbers and letters, both uppercase and lowercase, can be used) and use Enter to proceed to the screen shown on Page 9.

> ***CU*TIP:*** *Event IDs cannot be associated with more than one form. Therefore, if you would like to create a new form that uses events that are currently on another form (such as the default form), first edit that form to delete the event code(s)—or delete the entire form if appropriate—before creating a new form and attaching event codes to it.*

- To delete an existing form, select the form and use **Delete**. One confirmation message will appear; use Enter again to delete the entire form. All events that have been associated with that form will now be available to be connected to another form. (Use *Event Text/Acct Details* (F10) to view a list of event codes with associated forms.)

The second screen is used to name the form and specify a title to print just below the member name and address. Use the bottom half of the screen to enter any explanatory text or instructions to print either before or after the events themselves. Start by entering any Introduction Text to appear before the first event.

> **IMPORTANT: Two lines of text on this screen will combine to form one complete line of text on the printed form.** *The spacing and bold fields denote the beginning of a printed line of text (see below for instructions on using these fields for spacing and bold highlight).*

Configure Notice Forms - Screen 2

HINT: On some printers, you may need to use a vertical bar (|) wherever you wish to see an exclamation point (!) on the printed form. Use **Print Sample** (F14) to verify the results on your printer.

> *Check the checkbox in front of "Include website address" to include the website address entered on the Chart of Accounts Maintenance screen on the notice.*

Conclusion Text (Toggle – F11)

Then, use **Conclusion Text** (F11) to toggle the screen and enter any Conclusion Text to print at the bottom of the notice. When done, use Enter to proceed to the third and final screen.

Field Descriptions

Field Name	Description
Description	Enter a short description to appear on the various loan configuration and printing screens. This title will not be printed on the form itself.
Form Title	Enter a title to appear in the box at the top of the form, just below the member name and address area. If you wish the text to be centered, add spaces at the beginning of the text. > Remember that uppercase letters are generally wider than lowercase letters, and this will affect the amount of text that will fit on the line and how it will appear. Use F14-Print Sample to see a sample of the printed title and experiment with different spacing and casing to get the look you want.
Print CU Name/Address	Choose *Left* (L) to include your credit union's name and address in the upper-left corner of the printed form, positioned to fit into a window envelope. Choose *Right* (R) to print the information on the upper right hand corner of the notice. If you are using special letterhead that already has your credit union's name and address on it, choose *None* (N) here. The margins and spacing of the form will be exactly the same regardless of whether or not the CU address is printed.

Field Name	Description
Include website address	Check this checkbox to include the website address entered on the Chart of Accounts Maintenance screen on the notice.
Mask account numbers	Select the check box in front of "Mask Account Numbers" to mask the account number on printed notices, showing only the last two numbers of the account. Note that the Account Number field must be included on the notice event configuration to use this option. When using **Tool #653 *Print Laser Member Notices***, this option is NOT able to be overridden for individual accounts or batches. NOTE: For eNotices all account numbers are masked; however, with printed notices the two numbers are required to allow the member to determine for which account they are receiving the notice.
Space(s) After	Use this field to add spaces <u>below</u> this full line of text on the printed form. Enter a number from 2 to 9 (blank is the same as 1). For example, a 2 indicates a double-space between lines, or <u>one</u> blank line; a 3 indicates triple spacing, or two blank lines. Refer to the sample on Page 6 to see how the configuration shown above will appear on the printed form.
Bold	Check this checkbox to print this line of text in boldface print. Leave the field blank or choose No to print in normal type.
Introduction Text *or* Conclusion Text	Use these lines to enter instructions, explanatory text, contact names, etc., to print above and below the notice events on the printed form. Remember that each pair of two lines on the screen will wrap automatically and combine to form one line of printed text. Use this button to toggle between Introduction and Conclusion text fields. NOTE: Remember that uppercase characters are generally wider and require more space than lowercase letters. If typing your instructions in all uppercase letters, be sure to print a sample to verify that all of your text will actually fit on the printed line.

Buttons

Buttons	Description
Introduction Text /Conclusion Text (F11)	Use this to toggle the bottom half of the screen to enter either introductory text (prints above the events) or conclusion text (prints at the bottom of the form after the events).
Print Sample (F14)	Use this to print a blank sample of the printed form. Account details will appear but will show $0.00 or blank instead of actual member data. Use this feature often while designing the form to be sure the line spacing, highlighting, and text wrap all appear as you wish on the printed form.

Configure Notice Forms - Screen 3

Event IDs are case-sensitive; use *Display Event IDs* (F12) or click the blue lookup button to see the exact spelling.

This third and final screen is used to define which of the Notice Events should be printed as part of this form. Use the *Seq*uence column to enter a sequential number then enter the Event ID (text is case-sensitive) into the *Event* column. Use Enter to confirm and display a description of the event. Use Enter again when done to return to the initial form configuration screen.

> IMPORTANT: *Event text and account details will only print on the form if that activity actually applies to the member when the notice is printed. For example, if your notice includes both ATM and Debit card events, and the member has an ATM NSF transaction, only that event will be shown on that member's printed form. Another member may perform both an ATM and Debit Card NSF transaction on the same day, and would therefore see both events recorded on the same form.*

The *Sequence* column will automatically renumber your entries in increments of 10. This feature makes it easy to insert new items and change the order in which events will print on the form. For example, if your layout is set up as follows . . .

    10 ATMNSF
    20 ATMODP

. . . on an unused line enter sequence 15 and the new event ID ATMDBT, then use Enter to resequence the items as follows:

    10 ATMNSF
    20 ATMDBT
    30 ATMODP

To choose from a list of event codes, underline first enter a sequence number, then place the cursor in the *Event* field and click the lookup or use ***Display Event***

IDs (F12). When the window appears, scroll to the desired item and use Enter or *Select* to choose that event and return to the layout screen.

> **Remember that it is not necessary to include every event on a form, but an event cannot appear on more than one form at a time.**

CONFIGURING TEXT AND ACCOUNT DETAILS FOR NOTICE EVENTS

Configure Notice Events - Screen 1

The following screens appear when you use "Event Text/Acct Details" (F10) on the initial form configuration screen (shown on Page 8).

This is the first of several screens used to change the account details that are printed with each Event ID, and to control the text associated with the events. When a form is configured, you can choose to include as many of these events as you wish.

Event IDs have already been set up for you and include all of the various system activities and member transactions that generate a member notice. For example, daily loan delinquency monitoring generates notice information when a loan goes delinquent, and daily CD monitoring automatically generates various notice events as different types of certificates mature.

> *New events will be added as new CU*BASE processes are developed over time; contact a CU*BASE representative if you have ideas for other system activity that should generate a notice to members. Programming is required in order to feed the notice file with transaction and account information so that a form can be printed. A complete list of events already configured is shown in Appendix A.*

To work with the text and account details associated with an event, select the event and use ***Change*** to proceed to the second screen.

Configure Notice Events - Screen 2

The second screen is used to define an event title and choose which account data should be included as part of the event. Refer to the sample on Page 6 to see how the configuration shown above will appear on the printed form.

Select the column "Left" or "Right" in front of any item you wish to include for this event. This will determine where text should appear. Then enter a sequential line number (up to 40, depending on the number of fields shown) to indicate the order in which the items should be listed. If you do not wish to include a particular field on the form, simply clear all of the fields for that item.

When done, use Enter to proceed to the third and final screen.

Want More Account Details On Your Notices?

Notice events were designed to be flexible and expandable as credit union needs and CU*BASE capabilities change. If you think of more account fields you'd like to see included on your member notices, please contact a Client Service Representative.

Configure Notice Events - Screen 3

This final screen is used to modify the text that will print as part of this event. When done, use Enter to record the changes and return to the first event configuration screen (shown on Page 14).

> **IMPORTANT: Two lines of text on this screen will combine to form one complete line of text on the printed form.** *The spacing and bold fields denote the beginning of a printed line of text (see below for instructions on using these fields for spacing and bold highlight). Punctuation and special characters will appear exactly as typed.*

Field Descriptions

Field Name	Description
Space(s) After	Use this field to add spaces below this full line of text on the printed form. Enter a number from 2 to 9 (blank is the same as 1).
	For example, a 2 indicates a double-space between lines, or one blank line; a 3 indicates triple spacing, or two blank lines.
	> Refer to the sample on Page 6 to see how the configuration shown above will appear on the printed form.
Bold	Check this box to print this line of text in boldface print. Leave this unchecked to print in normal type.

DELINQUENCY AND ANR NOTICE CONFIGURATION

Learn more about delinquency notice configuration

For more information on the configuration of delinquent notice groups refer to the Configuring Tools for Collections booklet.

Learn more about Notice groups, which define when and how the system should generate notices to warn both the member and credit union staff about a loan that has gone delinquent.

NOTE: Please note that there are sixteen different notice events to include in the notices themselves, four for the "General," four for the "Mortgage", four for the "Credit Card," and four for the "Other" notice groups. Be sure to include all relevant notice groups when creating your notices. Refer to the Configuring Tools for Collections booklet for more information on notice groups.

The direct URL for this booklet is http://www.cuanswers.com/pdf/cb_ref/C-CollectionsTools.pdf

- **Important:** It is not enough to set up the notice groups. You must also set up the appropriate "events" on your notice forms as well as is outlined in this booklet. There are sixteen different notice events to include in the notices themselves, four for the "General," four for the "Mortgage", four for the "Credit Card," and four for the "Other" notice groups. The notice events and the associated text are listed at the end of this booklet. Be sure to include all relevant notice groups when creating your notices. Refer to the Configuring Tools for Collections booklet for more information on notice groups.

Learn more about Automated Non-Returns (ANR) notice configuration

For more information about configuring ANR notice settings, refer to the Automated Non-Returns booklet.

Learn how to define when notices should be generated for members whose checking accounts have gone negative as part of your Courtesy Pay program.

This booklet also covers how to send ANR notices to joint owners.

The direct URL for this booklet is http://www.cuanswers.com/pdf/cb_ref/AutoNonReturns.pdf

PRINTING LASER MEMBER NOTICES

Print Laser Member Notices (Tool #653)

This number represents the number of *events* that have been recorded in the notice file. When the notices are printed, the system may be able to combine events for a specific member onto a single notice, resulting in a smaller number of actual printed notices.

Learn more in Show Me the Steps!

- <u>Visit Show Me the Steps for easy instructions on how to print delinquency notices.</u>
- <u>Visit Show Me the Steps for easy instructions on how to stop delinquency notices from printing.</u>

This screen is used to print notice forms for events that have occurred since the last time notices were printed. Notices are listed according to Form ID and date generated. The *Date Generated* represents the day when the events were compiled into the notice file.

> NOTE: If it has been configured in **Tool #523 Membership Designation Configuration,** *the DBA label will appear above the address instead of the member's or organization's name.*
>
> NOTE: *Because of the unique nature of contract variable rate products, notices for contract variable rate changes will remain separate from the configurable member notices and should be printed using the separate tool,* **Tool #638 Print Contract Variable Rate Notices**.

To print, specify a printer and paper drawer, and then place a checkmark next to each batch you wish to print and use Enter to begin printing.

> **IMPORTANT: Be sure to print ALL batches of the same form name at the same time.** This way, if the same event occurred for a member multiple

times during that period (such as several NSF checks over a weekend), all will be printed on the same form.

For example, say you print notices on Thursday morning, then don't print them again until the following Monday afternoon. Member John Doe has an NSF check that comes in on Friday, and another on Monday morning. On Monday afternoon, this screen will show separate batches of notices for events that occurred on Thursday, Friday, Saturday, Sunday (if applicable), and Monday morning. If all batches of the NSF form were printed at the same time, John's NSF notice form would include both of the NSF events on the same printed form.

NO NOTICES PRINTED FOR MEMBERSHIP WITH "WRONG ADDRESS"

CU*BASE does not print a notice when the member's address is marked as a "wrong address" in CU*BASE. *(Remember, you can mark an address as a "wrong address" in many places in CU*BASE, including the Name/Address feature in Inquiry and Phone Operator.)* Instead, CU*BASE will record that the notice was not sent though an entry on the member's Notice Tracker. This entry will include an NW Memo Code entry (NoPrint/Bad Address), along with the title and basic details of the notice (shown below). *Note: This will have no effect on members enrolled in eNotices. This change only affects printed paper notices.*

```
Contact - Date: 04/02/2012    Time: 15:21:07    By Emp: -3
          Name: LEO                              Memo Type: NW NoPrint/BadAddr
****  FINAL NOTICE  ****  PLEASE RESPOND ****
Account Number:        1-703
Next Payment Date:    03/13/12
Amount Delinquent:    $505.43
Fine Amount:   $.00
Payment Amount:    $505.43
```

> *Remember that unlike other Tracker types, Notice Trackers are connected with the specific account receiving the notice, so be sure to check the Notice Tracker associated with that sub account to find these entries. (In the example above this is the loan with suffix 703.)*

NO NOTICES PRINTED FOR WRITTEN OFF LOANS

CU*BASE does not print a notice when the member's loan has been Written Off. Instead, CU*BASE will record that the notice was not sent though an entry on the member's Notice Tracker. This entry will include an NL Memo Type entry (NoPrint/WrtnOff), along with the title and basic details of the notice (shown below).

Sample Notice Tracker for a Written-Off Loan

```
Contact - Date: 07/22/2016    Time: 09:16:01    By Emp: *A
          Name:                                 Memo Type: NL NoPrint/WrtnOff
PAST DUE LOAN
Account Number:
Next Payment Date: 06/15/16
Last Payment Date: 06/15/16
Amount Delinquent:          $55.51
Fine Amount:      $16.76
Delinquent Days: 15
```

> *Remember that unlike other Tracker types, Notice Trackers are connected with the specific account receiving the notice, so be sure to check the Notice Tracker associated with that sub account to find these entries.*

SENDING DELINQUENT NOTICES TO CO-SIGNERS

You can track and send delinquent notices to co-signers for additional signers attached to the loan. Use the *Send Notices when loan reaches delinquency* drop-down to indicate the level when the co-signers should receive notices. Below is the Additional Signer Maintenance screen showing the field. (This screen can be accessed from the Additional Signer Summary screen, accessed via **Tool #51 *Miscellaneous Loan Maintenance***).

- NOTE: If the member is set up for eNotices, the co-signer will receive a paper note.
- NOTE: The cosigner will be written on the notice Tracker created on the primary account.

EXCLUDE MEMBERS FROM RECEIVING ANR NOTICES

You have the option of excluding certain members (i.e. members whose accounts were flagged for bankruptcy) from receiving Courtesy Pay (ANR) notices on their checking accounts. Block the sending of the ANR notice by checking the "No ANR notice printed" field in the Account Update screen for the member's checking account. When ANR notice processing is run, CU*BASE will skip all accounts with this flag checked, and create a Notice Tracker memo on the member account, with a NA Memo Type (NoPrint/ANRFlag).

Sample Notice Tracker for Skipped ANR Notice

> *Remember that unlike other Tracker types, Notice Trackers are connected with the specific account receiving the notice, so be sure to check the Notice Tracker associated with that sub account to find these entries.*

ALTERNATIVE ADDRESS

Notices will be sent to an alternative address if one is entered in CU*BASE. The name associated with the alternative address (in this case Mike Smith), however, will not be used. Instead the primary account holder's name will be used on the notice (in this case Rolland).

Name Address/Maintenance, then "Alternate Address" (F9)

MASKING ALL BUT LAST TWO ACCOUNT NUMBERS ON PRINTED NOTICES

If the *Mask account numbers* box is checked on the Notice Form Configuration screen, anywhere an account number is present on a printed notice, only the last two digits will appear.

- NOTE: For eNotices all account numbers are masked; however, with printed notices the two numbers are required to allow the member to determine for which account they are receiving the notice.

SENDING ENOTICES WHEN CHARGING SERVICE CHARGES

Credit unions can select to send a notice to a member when a service charge is sent. To do this *Generate notice event when posting to member* must be checked in the service charge configuration screen (shown below).

IMPORTANT: The credit union **must** also attached one of the three notice

events tied to service charges to a notice that is sent. The event ID used for service charges include:

- Minimum balance service charge: SCMNBL – Minimum Bal Svc Chrg

- Transaction service charge: SCTRAN – Transaction Svc Chrg

- Account service charge: SCACCT – Account Svc Chrg

What is included in these event IDs is outlined at the end of this document.

Service Charge Configuration (Tool #810)

PURGE RULES

To keep the notice file clean, notices will automatically be purged according to the following rules:

- Notices that have <u>not</u> yet been printed will be deleted automatically after 10 calendar days from the *Date Generated*.

- Notices that have already been printed will be deleted automatically after 10 calendar days from the *Date Last Printed* recorded on the notice batch (use *Prev. Printed* (F11) to see these notices).

REPRINTING A PREVIOUS BATCH OF NOTICES

To reprint notices after they have already been printed, use ***Prev. Printed*** (F11) to view a list of batches printed previously. Printed notices are listed according to Form ID and date printed. The *Last Date Printed* represents the date on which the notices were last printed, and may represent a batch of notices generated on several different days (such as when you print notices on Monday and they include events generated Saturday and Monday).

If the configuration of the notices is altered in between printings, the reprint of the notices will marry with the new configuration and print notices with the updated configuration.

Notices can be reprinted as many times as needed until they are purged. Use *Prev. Printed* (F11) again to return to the list of notices waiting to be printed.

ENOTICES

eNotices allow the credit union to send an electronic version of a printed notice to the member. This is a great way to avoid the costly postage associated with sending a notice via regular post and is also a service many members will be glad to have in this age of computer usage.

eNotices are sent when the notice is **printed**. That way the credit union can determine which eNotices to send to the member, just as it can with the regular printed notice. An accompanying Notice Tracker (see page 39) will record that the eNotice was sent and also when it is read, allowing the credit union to monitor their eAlerts.

As for configuration, eAlerts must be activated at the credit union level first in order for the credit union to be able to offer eNotices (see page 26). eNotices are activated easily by either the credit union employee in CU*BASE or the members themselves **It's Me 247**.   Members cannot select to receive both eNotices and printed notices—once the member signs up for eNotices, the member will no longer receive printed notices.

Members can choose to have a reminder email sent to them alerting them to the fact that their notice has been sent to their **It's Me 247** Message Center. This email will direct the member to log onto online banking to view the eNotice.

> ***Important:*** *A member does not have to supply an email address in order to receive eNotices from the credit union. If, however, the member asks that an email notification be sent to them alerting them to the fact that they have an eNotice, a valid email address is required in order to receive that notification*

- eNotices that the member views in online banking contain exactly the same information as a "printed and mailed" notice.   The layout and content remain the same as well, the only difference is that one is printed and one is electronic.

- eNotices are generated as online banking messages when notices are printed. Therefore, a member could easily view an eNotice more quickly than a printed notice, which is sent in the mail. If the member requests an email notification of eNotices, the email notification is sent within 30 minutes from the time that the eNotice is generated.

CREDIT UNION CONFIGURATION

The credit union configuration for eNotices and eAlerts is accessed via **Tool #569 *Online/Mobile/Text Banking VMS Confi,*** and then by selecting *e-Alerts/e-Notices*. When the credit union checks this checkbox, the credit union automatically offers both eAlerts and eNotices.

> *Since eNotices and eAlerts are activated with the same configuration, a credit union cannot select to offer eNotices without also offering eAlerts or vice versa.*

***Online/Mobile/Text Banking VMS Config* (Tool #569), then "e-Alerts/e-Notices"**

Check this checkbox to activate both eAlerts and eNotices.

Once *Activate e-Alerts/e-Notices* is checked, members will see the option to set up eNotices in **It's Me 247**.

Configuring a Block Out Time for eNotices Emails and Text Messages

You can configure a black out period when emails and text messages (which can be requested by the member) are not sent using the screen above.

- This is local credit union time and does not adjust for daylight savings time. If you wish to adjust for this period of the year, simply re-enter this screen and change the configured hours for the block out. *When you plan for daylight savings time, a good rule of thumb is to plan for adjusting this screen as well.)*

ACTIVATING THE EALERTS FOR THE MEMBER

Members can select to receive an email notification along with their eNotices. This email notification alerts the member that an eNotice has been sent and directs the member to the member's **It's Me 247** Message Center to read the notice. This option can be activated by both the member and the credit union employee.

- **IMPORTANT:** If the member selects to get the email notification, and the member's email address has been tagged as incorrect in CU*BASE, the member will be unable to sign up for the notification. If the member signed up for email notification and the email subsequently is flagged as an incorrect email address, the member will no longer receive the email notification, but they will however, receive the eNotice in their secure Online Banking message center.

CU*BASE Activation

Credit union employees can activate a member for eNotices in two locations, either by clicking on the Online Banking button in Inquiry, Phone Operator or Teller, or from the eAlerts option in Member Personal Banker.

To activate a member from Inquiry, Phone Operator or Teller, click on the *Online Banking* button.

The resulting screen follows:

A checkbox here indicates that a member has any eAlert, but not necessarily eNotices. Other eAlerts a member might have are eAlerts notifying them that an account balance is below a certain amount or that a loan payment is due.

On this screen you can see that the member has a check in the checkbox in front of *eAlerts/eNotices*. **This does not mean the member is signed up for eAlerts**. A checkbox indicates that the member is already signed up for at least one eAlert, but this might be a reminder eAlert that a loan payment is due or an eAlert that an account balance is below a certain amount. To ensure that the member is signed up to receive eNotices or to enroll the member in eNotices, click ***eAlerts/eNotices*** (F9).

The next screen is the Maintenance screen. The following screen shows a listing of all the eAlerts for which this particular member is signed up. The

member is not signed up for eNotices, but rather eAlert notices for loan payments and account balance amounts, but is not enrolled in eNotices.

To enroll this member in eNotices, use **Add** (F6).

Check the *eNotice* checkbox and press Enter to move to the second screen.

Indicate that the member wants to enroll in eNotices by checking the eNotices checkbox. Then indicate whether the member wants to receive an email notification as well. (Choices are *Only to secure message center* (1) or Only to secure message center with simple email reminder (2). The email reminder simply instructs the member to log into online banking and to go to the Secure Message Center to view the actual eNotice. (The member must

have an email on file in order to sign up for the alert option.)   Then click *Update* (F5). The member is now signed up for eNotices.

The employee can also activate the member by using **Tool #14 *Member Personal Banker***, then *eAlerts/eNotices (subscribe or change settings; view eAlert history).* The screens the credit union employee uses and the method to enroll the member is the same as the methods used to enroll the member using the Online Banking button.

From the previous screen, you can use MSG History (F10) to see a listing of all eNotices messages that the member views in online banking.

This screen shows a history of the eNotices that were delivered to this member (only if an online banking message was sent). Other message types, such as PIB and eNotice messages show on this screen. All columns are sortable, and you can see if an email was sent along with the message.

- NOTE: If the member deletes the message in the Message Center, it will not appear on this listing.

Double-click on any item in the list to read the complete message presented to the member in **It's Me 247**.

ACTIVATION THROUGH "IT'S ME 247"

Members can activate eNotices themselves while they are in Online Banking. They activate this service in the same location that they activate eAlerts, such as warnings that their balances have fallen below a certain amount.

To access the set-up, members click **eAlert Subscriptions** in the Personal and Info section. From here the member will see a listing of the eAlerts they have already configured. To start configuring a new eAlert, the member clicks **Create New eAlert**.
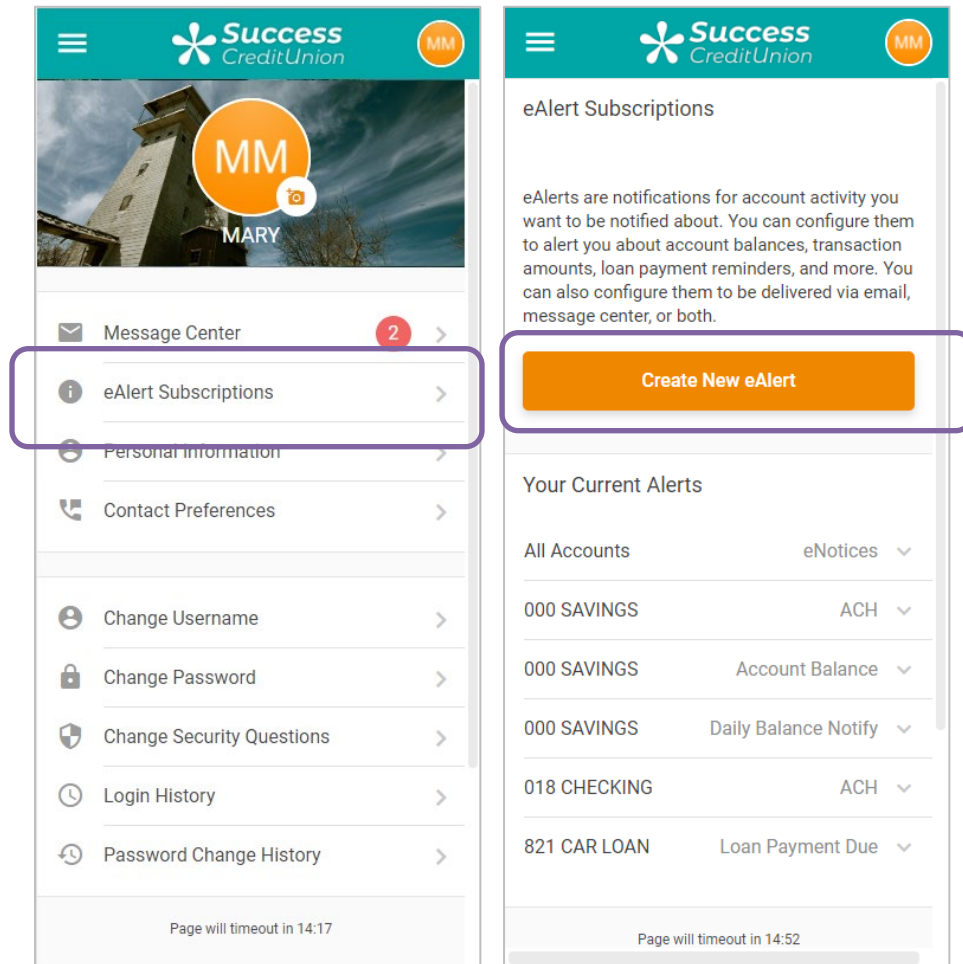
First, the member selects **Accounts eNotices** and click **Continue**.

The member can select whether to get an email notification when an eNotice or a Text Message. The email reminder or text message is just a generic "check your Message Center in **It's Me 247**" note. To read the full notice, members must log onto the online banking site and read the notice in the Secure Message Center. Email notifications require a valid email address. Text Messages require that the member is enrolled in Text Banking.

Then the member scrolls to the bottom of the page and clicks **Add Alert**.

The first screen above shows the confirmation screen. On the second screen, the member is signed up for eNotices. This member will no longer receive paper notices from the credit union until this subscription is deleted.

VIEWING eNOTICES IN IT'S ME 247

As stated earlier, the eNotice will be sent when the notice is printed in CU*BASE. The member will no longer receive a paper copy of the notice, but rather will view it in their secure **It's Me 247 Message Center.** An optional email (if selected by the member) may alert the member to the fact that a notice has been sent which will direct them to logon to **It's Me 247** to read the notice. (See page 36**Error! Bookmark not defined.** for an example of an eNotice email alert.)

To view the eNotice, the member clicks on Personal Info & Settings to navigate to the Message Center to view a list of the unread messages.

Here we see that there are 20 messages for the member.
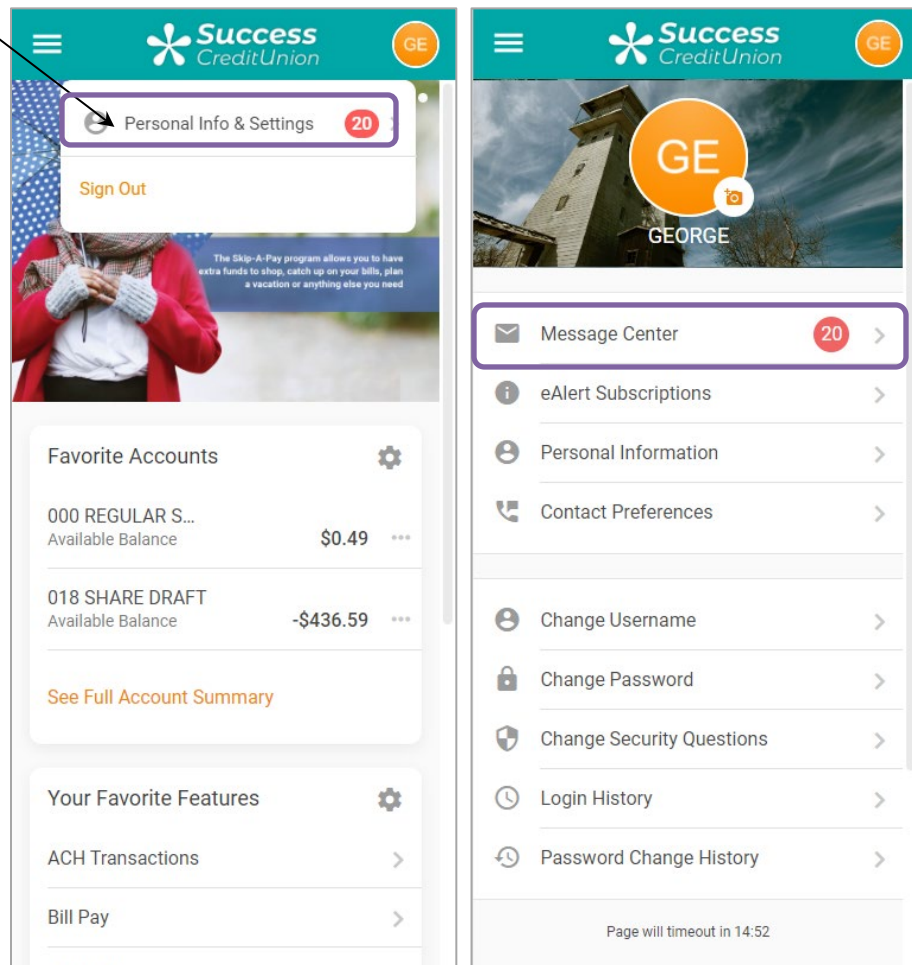
The member clicks on the message that they would like to view. The second image below to the right shows the eNotice.

eNotice in Online Banking
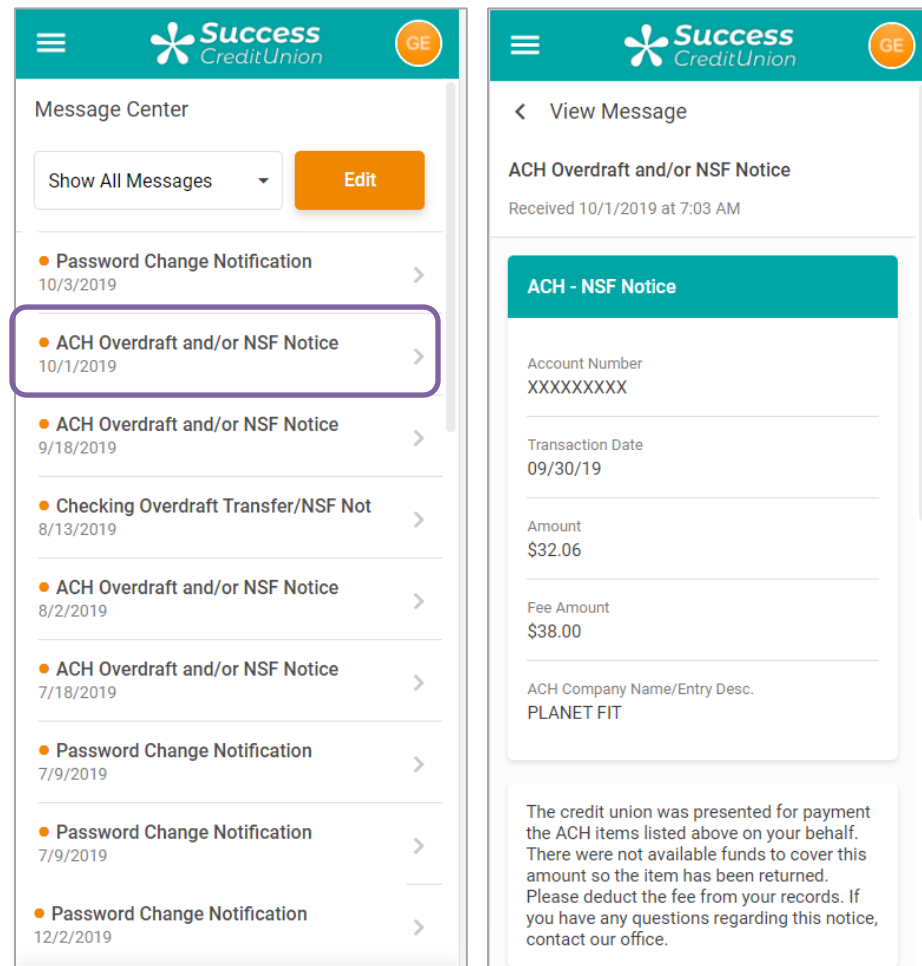
After the member reads the message, he or she can click the Delete button to delete it, but **the message must be opened and read before it can be deleted.** Once a message is opened (read) it will remain available in online banking for 90 days (unless the member deletes the message). Unread eNotices will not be deleted from **It's Me 247**.

- NOTE: Unlike a printed notice, on the eNotice the members name, address and account number will be masked for added security.

- Regardless of whether the eNotice is deleted or expires after being read, the credit union will retain a tracker entry of the eNotice sent (as well as opened) in a Notice Tracker (learn more beginning on page 39).

READING AN ENOTICE AGAIN

Once the member reads the eNotice, it no longer appears in the Unread list. The next time the member looks in the Message Center, the member will need to select **eNotices** from the drop-down menu to view the eNotice(s) again. Once the eNotice section is selected from the drop-down menu, the member will see the eNotices in the list.

Since the message has been opened and is no longer "unread," the member needs to select "eNotices" from the drop-down menu to view the eNotices a second time.
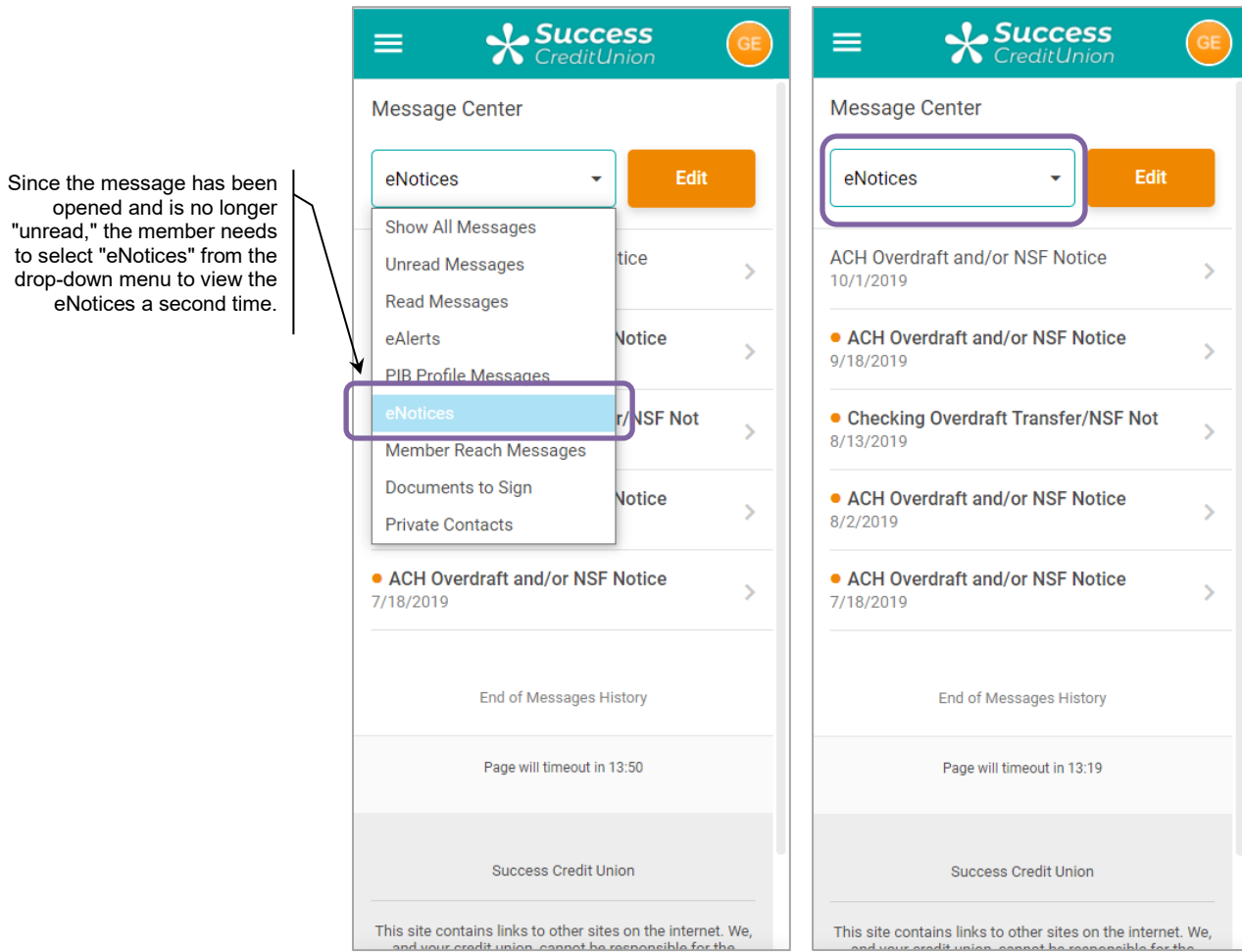
ENOTICE NOTIFICATION SAMPLE

Below is an example of an eNotice email:

```
On 06/03/2013 the following notice was electronically
generated: CERTIFICATE MATURITY - FULL RENEWAL.  To view this
notice, log in to online banking and access the Message
Center. Please contact your credit union if you cannot locate
your eNotice in online banking.
```

WHY DIDN'T A MEMBER RECEIVE AN EMAIL NOTIFICATION?

Members can sign up to receive email notifications of eNotices. This requires that the member have a valid email address in the system (or that the member supplies an email address). The systems will cease sending email notifications if this address is later deleted from the system or if the email is marked as an invalid email.

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 credit union email address is correct in CU*BASE.** The "from" address is a back-office configuration. ([Learn more about your "from" email 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 a 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

The "from" address for all your outgoing emails is a back-office configuration. ([Learn more about your "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

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.

NOTICE TRACKER

CU*BASE Trackers are an excellent ways to document processes (such as auditing processes) or contacts with member (such as with delinquency communications or sales promotions). Similar to the new Sales Tracker and Audit Tracker features, the system will add each new event as a conversation to the Notice Tracker so that it serves as an ongoing record of notices relayed to the member over time. Each time a printed notice is sent, or an eNotice is generated OR read, a new tracker record is documented on the Notice Tracker.

CU*BASE generates one Notice Tracker per account. This means there will be separate Notice Tracker records for each sub-account (checking, loan, etc.). All notice events that relate to that account will be tracked chronologically within one tracker, each as its own conversation note. This includes certificate maturity notices as well as delinquency notices.

The tracker record provides a snapshot of the notice, including the account details at the time the notice was generated. Because there is a different Notice Tracker for each account suffix, the entire Notice will not appear in the tracker entry—just the event details will be shown. (We'll look at examples in just a minute.) The exact text of the notice will appear in CU*BASE where the notice itself is configured.

- Additionally, if there is a cosigner, or multiple cosigners, on the account, the names will be documented in the Tracker. (If there is not a cosigner, the words *NONE will appear on this line.)

To understand this concept better, let's look at a tracker entry on a Notice Tracker. You access a member's Trackers though Inquiry or Phone Operator using the member's base account.

Once you have entered the base account use *Tracker Review* (F21) to move to the list of Trackers.

The resulting screen defaults to view the Trackers associated with the 000 account suffix only. Therefore, since the Notice Tracker is associated with an account suffix, you may to remove the Account Type or enter in a specific suffix. Then press Enter to view the appropriate Notice Tracker(s) for the member. The member below happens to have two Notice Trackers, one for a certificate maturity and one for a delinquent payment reminder.

The Tracker entry's Memo Type alerts you to important information about the action of the notice or eNotice. The Memo Type NP (notice mailed) is used with printed notices, while the Memo Types NE (received eNotice) and NR (Notice Read) are used with eNotices.

Following is an example of two Notice Tracker conversation entries for an eAlert. The first one shows when the eNotice was sent and the second one when it was read in **It's Me 247** by the member.

Following are two conversations on a Notice Tracker. Notice how the first one has a Memo Type of NP (Notice Mailed) and the second one a Memo Type of NE (eNotice received).

There is also a Notice Tracker when the member reads the eNotice (not shown).

```
Contact - Date: 09/09/2020    Time: 14:05:13    By Emp: ;C
          Name: STEPHE                          Memo Type: NP Notice Mailed
Account Number:    21227-695
Date Opened:    10/23/13
Current Balance:    $762.80
Payment Amount:    $165.00
Last Payment Date:    07/31/20
Last Payment Amount:    $165.00
Amount Delinquent:    $165.00
Delinquent Months:
Next Payment Date:    08/28/20
Delinquent Days:    10
Interest Due:    $4.56
Fine Amount:    $.00
Additional signer(s): JUL
```

```
Contact - Date: 09/09/2020    Time: 14:05:07    By Emp: ;C
          Name: GL                              Memo Type: NE eNotice rec'd
PAST DUE LOAN
Account Number:    20478-810
Date Opened:    06/16/20
Current Balance:    $98,702.54
Payment Amount:    $555.27
Last Payment Date:    08/05/20
Last Payment Amount:    $671.35
Amount Delinquent:    $671.35
Delinquent Months:
Next Payment Date:    09/01/20
Delinquent Days:    6
Interest Due:    $257.03
Fine Amount:    $.00
Additional signer(s): TAM
```

Here we see that an additional signer also received an eNoice. If there are no coborrowers, then *NONE will appear. If multiple coborrowers exist, they all will be listed.

NOTE: The details of the tracker record show the information on the event details configuration (see page 14). There might have been other information included on the **form**, such as information on notices from other suffixes or the notice text itself.

APPENDIX A: STANDARD NOTICE EVENT DEFAULTS

Following are samples of the default notice **event text** and forms that will be configured automatically for your credit union. Text can be modified for any or all events, and forms may be modified, deleted and new ones added as needed.

Event ID	Description	Available Fields	Default Text	Attached to Form
ACHANR	ACH - Non-Return Fee	Account Number Transaction Date Current Balance Fee Amount Amount Tracer# ACH Company Name/Entry Desc Check Number	There were insufficient funds in your checking account to pay the ACH item(s) listed above. We did not return the item(s). However, a fee has been deducted from your checking account.	
ACHNSF	ACH - NSF	Account Number Transaction Date Current Balance Fee Amount Amount Tracer # ACH Company Name/Entry Desc Check Number	The credit union was presented for payment the ACH items listed above on your behalf. There were not available funds to cover this amount so the item has been returned. Please deduct the fee from your records. If you have any questions regarding this notice, contact our office.	ODPACH
ACHODP	ACH - Overdraft Prot	Account Number Transaction Date Fee Amount Amount Withdrawal Account # Tracer # ACH Company Name/Entry Desc	The credit union received ACH items for payment on your behalf. In order to pay them, funds were advanced from the withdrawal account listed above. Please remember to make this entry in your records.	ODPACH

Event ID	Description	Available Fields	Default Text	Attached to Form
ANR1	ANR Notice Level 1	Account Number Current Balance First Date Negative Last Deposit Date	1st Notice of Overdrawn Account Your business is important to us and we want to remind you that your checking account has been overdrawn for 15 days or more. Your account balance is shown above. For the account to remain in good standing, please make a deposit to bring the account to a positive balance within ten (10) days. Your Courtesy Pay program will remain in effect, provided a sufficient deposit is made within ten (10) days. If you are having financial difficulties or were unaware of the situation and want to discuss this matter in greater detail, please contact a Member Service Representative at (999) 999-9999. If you have already made a deposit to your account, thank you, and please disregard this notice.	
ANR2	ANR Notice Level 2	Account Number Current Balance First Date Negative Last Deposit Date	2nd Notice of Overdrawn Account For the last 21 days or more, your checking account has been overdrawn by the amount shown. Our overdraft policy requires you to make deposits sufficient to cover all transactions and associated fees every 30 days. Since your account has been overdrawn for more than 21 days, you must make a sufficient deposit to the account immediately. Your Courtesy Pay program will only be in effect for 9 more days. If you wish to continue this program, you MUST make an immediate deposit sufficient to cover all your transactions and associated fees. If you are having financial difficulties or were unaware of the situation and want to discuss this matter in greater detail, please contact a Member Service Representative at (999) 999-9999.	

Event ID	Description	Available Fields	Default Text	Attached to Form
ANR3	ANR Notice Level 3	Account Number Current Balance First Date Negative Last Deposit Date	3rd Notice of Overdrawn Account Your checking account has been overdrawn for 30 days or more. We regret that until the account balance has been brought positive or satisfactory arrangements have been made, your checking account and associated privileges have been suspended. During this period, we will not pay any checks or other items presented for payment. However, all presented items will be charged our normal NSF processing fees. If you deposit funds sufficient to return the account to a positive balance we may reinstate your account and Courtesy Pay privileges. If you are having financial difficulties, we can help. You can use our Repayment Plan. This plan aids in maintaining your checking account by possibly allowing repayment of the overdrawn amount in installments rather than in one single deposit. For your convenience, we have enclosed a Repayment Agreement. This agreement also authorizes us to open a sub-account in your name, under the primary account number that holds the checking account and all owners of the account should read, sign, and return it to us within 10 days. By signing and returning the Agreement, we will reinstate regular account privileges, excluding Courtesy Pay privileges. Once you have satisfactorily repaid your obligation, you may request the Courtesy Pay privilege be reinstated. We value your business and hope you will continue to rely on us for your financial needs. It s very important that you either (1) make a sufficient deposit immediately to cover your overdrawn balance or (2) sign and return the Repayment Plan Agreement.	

Event ID	Description	Available Fields	Default Text	Attached to Form
ANR4	ANR Notice Level 4	Account Number Current Balance First Date Negative Last Deposit Date	Final Notice of Overdrawn Account For the past 45 days or more, your checking account has been overdrawn by the amount shown. In previous letters we asked you to give this matter your immediate attention and resolve this issue. As of today, we have not heard from you. Consequently, this letter serves as our final demand for repayment. YOU MUST MAKE A DEPOSIT TO BRING THIS ACCOUNT TO A POSITIVE BALANCE WITHIN THE NEXT FIVE (5) DAYS. Please call a Member Service Representative at (999) 999-9999 to discuss your particular circumstances. Otherwise we intend to close your account and report it to national credit bureaus and check collection agencies as being at an overdrawn status. This would make it difficult for you to establish an account at another financial institution to write checks. In addition, we may pursue all legal remedies available to us to collect this outstanding balance.	
ANRIN	ANR Opt In	Account Number Opt In/Out Change Date Opt In/Opt Out Change Employee	This letter serves as confirmation of your consent to authorize the Credit Union to pay ATM and one-time debit card transactions when there are insufficient funds available to cover the transactions. This includes all accounts associated with your request. You have the right to revoke this consent at any time. Simply complete and return this form – stop by the credit union or mail it to the address listed above. We will discontinue payment of such overdrafts as soon as possible after receiving notice of your revocation. Any joint owner of the account may revoke the agreement. _____ I revoke my earlier consent for the payment of overdrafts on ATM and one-time debit card transactions on the account identified above.	

Event ID	Description	Available Fields	Default Text	Attached to Form
ANROUT	ANR Opt Out	Account Number Opt In/Out Change Date Opt In/Opt Out Change Employee	This letter serves as a confirmation that you have elected not to authorize the Credit Union to pay ATM and one-time debit card transactions when there are insufficient funds available to cover the transactions, which means your transactions could be declined in these situations. Please contact us at any time you wish to reactivate this service.	
ATMANR	ATM/DEBIT CARD ANR *Used for all ATM/Debit card interfaces (batch and online)*	Account Number Transaction Date Current Balance Fee Amount Amount Tracer # ATM/Merchant	There were insufficient funds in your account to pay the transaction(s) listed above. We did not return the item(s), however a fee has been deducted from your account.	
ATMNSF	ATM - NSF Notice *Used for all ATM/Debit card interfaces (batch and online)*	Account Number Transaction Date Current Balance Fee Amount Amount ATM/Merchant	An electronic item was presented to the credit union for payment on your behalf. There were not sufficient funds to cover this amount so the item has been returned. An NSF fee has been deducted from your account. Please be sure you have sufficient funds in your account to cover electronic transactions to avoid future fees.	
ATMODP	ATM - Overdraft Prot *Used for all ATM/Debit card interfaces (batch and online)*	Account Number Transaction Date Fee Amount Amount Withdrawal Account # ATM/Merchant	The above referenced amount was automatically transferred from your authorized overdraft protection account, and deposited in the appropriate account to cover ATM transactions presented against it. Please adjust your records accordingly.	

Event ID	Description	Available Fields	Default Text	Attached to Form
CCRDL1	CC Delinquent LVL1 *(Used for Credit Card notice group)*	Account Number Next Payment Date Date Opened Last Payment Date Current Balance Amount Delinquent* Fine Amount Payment Amount Last Payment Amount Interest Due Delinquent Months Delinquent Days Delinquent Level *NOTE: The Amount Delinquent printed DOES NOT include the fine amount, if any.	Apparently you have overlooked payment of your account which is now past due. Please remit promptly.	DELQ
CCRDL2	CC Delinquent LVL2 *(Used for Credit Card notice group)*	Account Number Next Payment Date Date Opened Last Payment Date Current Balance Delinquent Amount* Fine Amount Payment Amount Last Payment Amount Interest Due Delinquent Months Delinquent Days Delinquent Level *NOTE: The Amount Delinquent printed DOES NOT include the fine amount, if any.	**** SECOND NOTICE **** PLEASE RESPOND **** The payment on your loan account continues to be past due. Our records indicate that you have not responded to the first notice of late payment. Please remit your payment now to avoid possible damage to your credit rating and further collection efforts or contact our collection department to make repayment arrangements.	DELQ

Event ID	Description	Available Fields	Default Text	Attached to Form
CCRDL3	CC Delinquent LVL3 *(Used for Credit Card notice group)*	Account Number Next Payment Date Date Opened Last Payment Date Current Balance Amount Delinquent* Fine Amount Payment Amount Last Payment Amount Interest Due Delinquent Months Delinquent Days Delinquent Level *NOTE: The Amount Delinquent printed DOES NOT include the fine amount, if any.	**** THIRD NOTICE **** PLEASE RESPOND **** Two notices have been sent to you in regard to this past due loan with no response from you. Please remit the payment now to avoid possible damage to your credit rating and further collection efforts. Payment is expected upon receipt of this notice unless other arrangements are made with our collection department.	DELQ
CCRDL4	CC Delinquent LVL4 *(Used for Credit Card notice group)*	Account Number Next Payment Date Date Opened Last Payment Date Current Balance Amount Delinquent* Fine Amount Payment Amount Last Payment Amount Interest Due Delinquent Months Delinquent Days Delinquent Level *NOTE: The Amount Delinquent printed DOES NOT include the fine amount, if any.	**** FINAL NOTICE **** PLEASE RESPOND **** Consider this the last notice of past due loan payments. If we do not hear from you or payment is not received within 10 days upon receipt of this letter we will exercise our rights under the note you signed. This includes, but is not limited to, garnishment of present or future wages and repossession of security where applicable. Please avoid added costs to you and damage to your credit by paying what you owe per your contract.	DELQ
CDMAT1	Full Renewal	Account Number Certificate Type Date Issued Maturity Date New Maturity Date Current Balance Renewal Amount Renewal Type Transfer Account # APY after Maturity	Your certificate will mature on the maturity date noted above. Unless you transfer or withdraw the funds within 10 days after maturity, your account will automatically renew for an additional term.	CDMAT

Event ID	Description	Available Fields	Default Text	Attached to Form
CDMAT2	Partial Transfer	Account Number Certificate Type Date Issued Maturity Date New Maturity Date Current Balance Renewal Amount Renewal Type Transfer Account # APY after Maturity	Your certificate will mature on the maturity date noted above. Our records indicate that you have requested a partial transfer of the certificate balance to the transfer account. The renewal amount is stated. Please notify the credit union if you wish to change these instructions.	CDMAT
CDMAT3	Maturity Rate Change	Account Number Certificate Type Date Issued Maturity Date New Maturity Date Current Balance Renewal Amount Transfer Account # APY after Maturity	Your certificate will mature on the maturity date noted above. If we do not hear from you, your account will earn dividends at the APY shown above.	CDMAT
CDMAT4	Chk or 0% After Mat	Account Number Certificate Type Date Issued Maturity Date New Maturity Date Current Balance Renewal Amount Transfer Account # APY after Maturity	Your certificate will mature on the maturity date shown above. If you have made prior arrangements for the disposition of this certificate by an automatic check withdrawal, you may disregard this notice. If no other arrangements have been made prior to the maturity date, this account will NOT earn dividends after it matures.	CDMAT
CDMAT5	Full CD Transfer	Account Number Certificate Type Date Issued Maturity Date New Maturity Date Current Balance Renewal Amount Transfer Account # APY after Maturity	Your certificate will mature on the maturity date noted above. At that time the balance in the certificate will be transferred to the transfer account also noted and will earn dividends at the rate the recipient account is earning.	CDMAT

Event ID	Description	Available Fields	Default Text	Attached to Form
CRCNSF	Credit Card - NSF *Used only for custom PSCU/FDR interface for credit card payment files*	Account Number Transaction Date Fee Amount Amount	There were insufficient funds in your checking or savings account to cover the credit card transaction listed above. Please enter any fee listed into your records. You will need to make a deposit to bring your account up to date.	
CRCODP	Credit Card - ODP *Used only for custom PSCU/FDR interface for credit card payment files*	Account Number Transaction Date Fee Amount Amount Withdrawal Account #	On the above date the credit card item listed above was presented for payment. In order to pay it, funds were advanced from the withdrawal account listed above. Please remember to enter any fee charged into your records.	
CVRPMT	Contract Pmt Change	Account Number Next Payment Date Current Balance Payment Amount New Payment Amount Current Rate New Rate Available Balance	Based on the parameters set forth on your adjustable rate loan disclosure, your loan payment has changed as stated above.	
DORMNT	Dormant Member	Account Number Last Contact Date Dormancy Date List Suffix and Balances	This is to notify you that your membership is in dormant status as of the date listed above. Contact the credit union to discuss your options.	
DRWARN	Dormancy Warning	Account Number Last Contact Date List Suffix and Balances	This is to notify you that your membership will become dormant as of the month listed above. In order to prevent dormancy, a transaction must be processed.	
DEPBOX	Safe Deposit Box	Account Number 1 Account Number 2 Fee Date Fee Amount Box Number Box Type	On the date noted above, the annual fee for your safe deposit box rental will be charged to your account. Please ensure that funds are available in the specified account at that time. If you wish to change your safe deposit box arrangements, please contact a Member Service Representative for assistance.	SAFEDP
DESCHT	Escheat Member	Account Number Last Contact Date Dormancy Date List Suffix and Balances	This is to notify you that your membership is in escheat status as of the date listed above. Contact the credit union to discuss your options.	

Event ID	Description	Available Fields	Default Text	Attached to Form
LNBALL	Loan Balloon Payment Due *NOTE: This notice event is automatically triggered 30 days prior to the Maturity Date on the loan account.*	Account Number Maturity Date Date Opened Last Payment Date Current Balance Last Payment Amount Payoff Amount Current Rate	The balloon payment on this loan account is coming due. We have many convenient methods for making payments on your loan. You can use our Home Banking or Audio Response to transfer funds from another account, give us a call to request a transfer, visit any of our convenient branch offices, or mail us a check (please be sure to note the account number on the check). NOTE: The exact Payoff Amount shown above is correct only if the payment is made on the Maturity Date shown. If you plan to make the payment on a different date, please contact the credit union for the exact payoff amount as of that date.	
LNSNGL	Single-Payment Loan Due *NOTE: This notice event is automatically triggered 30 days prior to the Maturity Date on the loan account.*	Account Number Maturity Date Date Opened Original Loan Amount Payoff Amount Current Rate	This notice is to remind you that the payment on this loan account is now due. There are many convenient methods for making payments on your loan. You can use our Online Banking or Audio Response to transfer funds from another account, give us a call to request a transfer, visit any of our convenient branch offices, or mail us a check (please be sure to note the account number on the check). NOTE: The exact Payoff Amount shown above is correct only if the payment is made on the maturity date shown. If you plan to make the payment on a different date, please contact the credit union for the exact payoff amount as of that date.	
LOANL1	Level 1 Past Due *(Used for General notice group)*	Account Number Next Payment Date Date Opened Last Payment Date Current Balance Amount Delinquent* Fine Amount Payment Amount Last Payment Amount Interest Due Delinquent Months Delinquent Days Delinquent Level *NOTE: The Amount Delinquent printed DOES NOT include the fine amount, if any.	Apparently you have overlooked payment of your account which is now past due. Please remit promptly.	DELQ

Event ID	Description	Available Fields	Default Text	Attached to Form
LOANL2	Level 2 Past Due *(Used for General notice group)*	Account Number Next Payment Date Date Opened Last Payment Date Current Balance Delinquent Amount* Fine Amount Payment Amount Last Payment Amount Interest Due Delinquent Months Delinquent Days Delinquent Level *NOTE: The Amount Delinquent printed DOES NOT include the fine amount, if any.	**** SECOND NOTICE **** PLEASE RESPOND **** The payment on your loan account continues to be past due. Our records indicate that you have not responded to the first notice of late payment. Please remit your payment now to avoid possible damage to your credit rating and further collection efforts or contact our collection department to make repayment arrangements.	DELQ
LOANL3	Level 3 Past Due *(Used for General notice group)*	Account Number Next Payment Date Date Opened Last Payment Date Current Balance Amount Delinquent* Fine Amount Payment Amount Last Payment Amount Interest Due Delinquent Months Delinquent Days Delinquent Level *NOTE: The Amount Delinquent printed DOES NOT include the fine amount, if any.	**** THIRD NOTICE **** PLEASE RESPOND **** Two notices have been sent to you in regard to this past due loan with no response from you. Please remit the payment now to avoid possible damage to your credit rating and further collection efforts. Payment is expected upon receipt of this notice unless other arrangements are made with our collection department.	DELQ

Event ID	Description	Available Fields	Default Text	Attached to Form
LOANL4	Level 4 Past Due *(Used for General notice group)*	Account Number Next Payment Date Date Opened Last Payment Date Current Balance Amount Delinquent* Fine Amount Payment Amount Last Payment Amount Interest Due Delinquent Months Delinquent Days Delinquent Level *NOTE: The Amount Delinquent printed DOES NOT include the fine amount, if any.	**** FINAL NOTICE **** PLEASE RESPOND **** Consider this the last notice of past due loan payments. If we do not hear from you or payment is not received within 10 days upon receipt of this letter we will exercise our rights under the note you signed. This includes, but is not limited to, garnishment of present or future wages and repossession of security where applicable. Please avoid added costs to you and damage to your credit by paying what you owe per your contract.	DELQ
MORTL1	MTG DELINQUENT LVL 1 *(Used for Mortgage notice group)*	Account Number Next Payment Date Date Opened Last Payment Date Current Balance Amount Delinquent* Fine Amount Payment Amount Last Payment Amount Interest Due Delinquent Months Delinquent Days Delinquent Level *NOTE: The Amount Delinquent printed DOES NOT include the fine amount, if any.	Apparently you have overlooked payment of your account which is now past due. Please remit promptly.	DELQ

Event ID	Description	Available Fields	Default Text	Attached to Form
MORTL2	MTG DELINQUENT LVL 2 *(Used for Mortgage notice group)*	Account Number Next Payment Date Date Opened Last Payment Date Current Balance Delinquent Amount* Fine Amount Payment Amount Last Payment Amount Interest Due Delinquent Months Delinquent Days Delinquent Level *NOTE: The Amount Delinquent printed DOES NOT include the fine amount, if any.	**** SECOND NOTICE **** PLEASE RESPOND **** The payment on your loan account continues to be past due. Our records indicate that you have not responded to the first notice of late payment. Please remit your payment now to avoid possible damage to your credit rating and further collection efforts or contact our collection department to make repayment arrangements.	DELQ
MORTL3	MTG DELINQUENT LVL 3 *(Used for Mortgage notice group)*	Account Number Next Payment Date Date Opened Last Payment Date Current Balance Amount Delinquent* Fine Amount Payment Amount Last Payment Amount Interest Due Delinquent Months Delinquent Days Delinquent Level *NOTE: The Amount Delinquent printed DOES NOT include the fine amount, if any.	**** THIRD NOTICE **** PLEASE RESPOND **** Two notices have been sent to you in regard to this past due loan with no response from you. Please remit the payment now to avoid possible damage to your credit rating and further collection efforts. Payment is expected upon receipt of this notice unless other arrangements are made with our collection department.	DELQ

Event ID	Description	Available Fields	Default Text	Attached to Form
MORTL4	MTG DELINQUENT LVL 4 *(Used for Mortgage notice group)*	Account Number Next Payment Date Date Opened Last Payment Date Current Balance Amount Delinquent* Fine Amount Payment Amount Last Payment Amount Interest Due Delinquent Months Delinquent Days Delinquent Level *NOTE: The Amount Delinquent printed DOES NOT include the fine amount, if any.	**** FINAL NOTICE **** PLEASE RESPOND **** Consider this the last notice of past due loan payments. If we do not hear from you or payment is not received within 10 days upon receipt of this letter we will exercise our rights under the note you signed. This includes, but is not limited to, garnishment of present or future wages and repossession of security where applicable. Please avoid added costs to you and damage to your credit by paying what you owe per your contract.	DELQ
NSFCHK	NSF/Returned Checks	Account Number Transaction Date Current Balance Fee Amount Amount Check Number Tracer#	There were insufficient funds in your checking account to cover the check(s) listed above. Please note the applicable fees into your check register.	ODPNSF
NSFREP	NSF Non-Return Fee	Account Number Transaction Date Current Balance Fee Amount Amount Check Number Tracer#	There were insufficient funds in your checking account yesterday to cover the check(s) listed above. We did not return your check(s). However, a fee of $25.00 for each item has been deducted from your checking account.	ODPNSF
ODPSL	ODP - Share/LOC	Account Number Transaction Date Fee Amount Amount Withdrawal Account # Check Number* *NOTE: If more than one check was presented to cause the ODP transfer, only the first check number can be displayed.	On the above date, check(s) were presented for payment. In accordance with your share or line of credit agreement, we advanced funds to your checking account for payment. Please note any fee listed above for this service.	ODPNSF

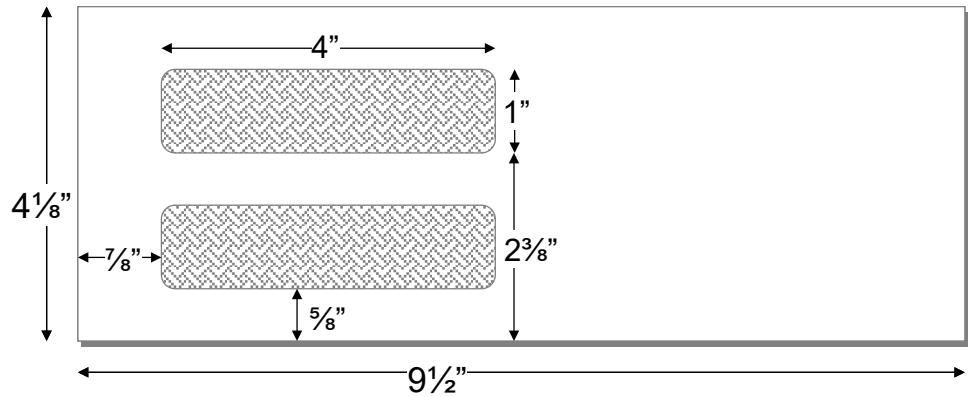| Event ID	Description	Available Fields	Default Text	Attached to Form
OTHRL1	OTH DELINQUENT LVL 1 *(Used for Other notice group)*	Account Number Next Payment Date Date Opened Last Payment Date Current Balance Amount Delinquent* Fine Amount Payment Amount Last Payment Amount Interest Due Delinquent Months Delinquent Days Delinquent Level *NOTE: The Amount Delinquent printed DOES NOT include the fine amount, if any.	Apparently you have overlooked payment of your account which is now past due. Please remit promptly.	DELQ
OTHRL2	OTH DELINQUENT LVL 2 *(Used for Other notice group)*	Account Number Next Payment Date Date Opened Last Payment Date Current Balance Delinquent Amount* Fine Amount Payment Amount Last Payment Amount Interest Due Delinquent Months Delinquent Days Delinquent Level *NOTE: The Amount Delinquent printed DOES NOT include the fine amount, if any.	**** SECOND NOTICE **** PLEASE RESPOND **** The payment on your loan account continues to be past due. Our records indicate that you have not responded to the first notice of late payment. Please remit your payment now to avoid possible damage to your credit rating and further collection efforts or contact our collection department to make repayment arrangements.	DELQ

Event ID	Description	Available Fields	Default Text	Attached to Form
OTHRL3	OTH DELINQUENT LVL 3 *(Used for Other notice group)*	Account Number Next Payment Date Date Opened Last Payment Date Current Balance Amount Delinquent* Fine Amount Payment Amount Last Payment Amount Interest Due Delinquent Months Delinquent Days Delinquent Level *NOTE: The Amount Delinquent printed DOES NOT include the fine amount, if any.	**** THIRD NOTICE **** PLEASE RESPOND **** Two notices have been sent to you in regard to this past due loan with no response from you. Please remit the payment now to avoid possible damage to your credit rating and further collection efforts. Payment is expected upon receipt of this notice unless other arrangements are made with our collection department.	DELQ
OTHRL4	OTH DELINQUENT LVL 4 *(Used for Other notice group)*	Account Number Next Payment Date Date Opened Last Payment Date Current Balance Amount Delinquent* Fine Amount Payment Amount Last Payment Amount Interest Due Delinquent Months Delinquent Days Delinquent Level *NOTE: The Amount Delinquent printed DOES NOT include the fine amount, if any.	**** FINAL NOTICE **** PLEASE RESPOND **** Consider this the last notice of past due loan payments. If we do not hear from you or payment is not received within 10 days upon receipt of this letter we will exercise our rights under the note you signed. This includes, but is not limited to, garnishment of present or future wages and repossession of security where applicable. Please avoid added costs to you and damage to your credit by paying what you owe per your contract.	DELQ
PAYCHG	Payment Changes	Account Number Next Payment Date Current Balance Payment Amount New Payment Amount Current Rate New Rate Available Balance	Based on the conditions set forth on your loan disclosure, the loan payment or loan rate has changed as stated above.	RATPMT

Event ID	Description	Available Fields	Default Text	Attached to Form
RATCHG	Variable Rate Change	Account Number Effective Date Current Rate New Rate Available Balance	Based on the conditions set forth on your loan disclosure, your variable loan rate has changed as stated.	RATPMT
SCMNBL	Minimum Bal Svc Chrg	Account Number Transaction Date Current Balance Fee Amount Fee Account Trans Desc	This is to notify you of a service charge assessed to your account (noted as Fee Account above). This fee was assessed because your account (noted as Account Number above) fell below the requirement minimum balance during the previous month.	
SCTRAN	Transaction Svc Chrg	Account Number Transaction Date Current Balance Fee Amount Fee Account Trans Desc	This is to notify you of a service charge assessed to your account (noted as Fee Account above), based on transaction activity in your account (noted as Account Number above).	
SCACCT	Account Svc Chrg	Account Number Transaction Date Current Balance Fee Amount Fee Account Trans Desc	This is to notify you of a service charge assessed to your account (noted as Fee Account above), based on the status of your account (noted as Account Number above).	

APPENDIX B: REQUIRED DIMENSIONS FOR WINDOW ENVELOPES

If you wish to insert your notices into window envelopes, the following dimensions should be ordered.

Double-Window Envelope

Single Large-Window Envelope