Member Selected Printed Statement Styles

Increasing Value of Your Member's Most Basic Communication

INTRODUCTION

Use Printed Statement Styles to drive greater e-Statement enrollment at your credit union!

Traditionally members have selected between e-statements and paper statements with no real pricing variations to consider, other than some indirect pricing. The Member Selected Printed Statement Styles will drive the idea of *statements having value* by adding the ability for the member to choose a personal paper option, as well as the concept of "for pay paper statements" (with e-Statement eventually being the only free option).

Credit unions can begin by introducing the new statement designs (for example the Large Print design); from this foundation they can expand to a "for pay" paper statement program. (E-Statements design is not affected by this selection.)

The Printed Statement Styles Configuration allows credit unions to select the statement styles they offer, which can be selected online by members, and to assign a fee to each style (with standard age/balance and Tiered Service waivers available).

Once your credit union activates Printed Statement Style selection online, members not already enrolled in e-Statements will see the new "My Printed Statements" page. Clearly marked links on this page encourage selection of a Style or enrollment in e-Statements (which may soon be your only free option). Employees can also select a Printed Statement Style for an individual member via Member Personal Banker.

Revision date: November 13, 2024

Contents

BEING AN INTERNET RETAILER

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

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

What is the member's experience online?

Once your credit union activates online selection of a Member-Selected Printed Statement Styles, members not already enrolled in eStatements will see the new "My Printed Statements" page. Clearly marked links on this page encourage selection of a style or enrollment in eStatements.

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

The member sees the difference in participating with your credit union online when they can get the large-print statement they have been wanting. If you charge a fee for your paper statement, the member clearly sees their paper statement options. Or they might just find this to be an easy way to access the eStatement enrollment screen.

Who can I turn to for more assistance?

EarningsEdge

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

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

- In the statement style configuration, select the new statement designs (for example the Large Print design). From this foundation, you can expand to a "for pay" paper statement program. (eStatement design is not affected by this selection) If your credit union moves directly to charging a fee for your standard statement, you enter the fee in this configuration. Refer to page 19.

- The configuration allows you to enter text the member sees when making a selection of a statement style. This page also encourages eStatement enrollment.

- Once your credit union activates Printed Statement Style selection online, members not already enrolled in eStatements will see the new "My Printed Statements" page. Clearly marked links on this page encourage selection of a style or enrollment in eStatements. Refer to page 30.

MEMBER SELECTED STATEMENT STYLES FAQ

Following are the answers to some standard questions for Member Selected Statement Styles.

What vendors support Member Selected Printed Statement Styles?

At the writing of this manual, Member Selected Statement Printed Styles is currently only configured for credit unions who use Sage Direct as their statement processor. The printed statement styles included in this manual are for use by Sage Direct Clients.

The Member Selected Statement Style feature, however, has been designed for expansion and use with other statement processors. CU*BASE will provide the data in a flat file, but will not provide designed statement files. The statement vendor is responsible for the programming of the styles.

Contact a Client Services Representative if your statement processor is interested in developing its own printed statement styles for use with CU*BASE.

How does this affect a member's e-Statement?

These styles are *Printed* Statement Styles and have no effect whatsoever on a member's e-Statement. In fact, if you activate this feature at your credit union and allow members to select their Printed Statement Style online, members already enrolled in e-Statements will not be presented the selection page.

Can I use Statement Styles to charge all my members who receive a paper statement a fee?

This feature can be used to charge a fee to all members receiving a paper statement, even if Sage Direct is not your print vendor. When you activate the Member Selected Statement Style feature, assign a fee to your default style. When statements are printed, members without an assigned style will receive a statement with this default style and will be charged a fee. (You can even select that the fee account balance can go negative or below the available balance to pay this fee.) Additional styles can also be configured so that members can also select them. Refer to the Member Selected Statement Style configuration on page 19. **Important: When you are ready to activate the feature, check "*Activate printed statement styles/fees.*" Checking this box is necessary even if you only use this feature to charge a fee for statements.**

- NOTE: Selected Statement Styles can be used to charge a fee to all members who receive a printed statement, even if the credit union does not use Sage as its print vendor, or if it has a custom style arrangement. In this case select the Style 99 as your default style and assign this style a fee. (Style 99 can be used by a credit union regardless of if it uses a flat file to transmit data to the statement vendor. Refer to the Member Selected Statement Style configuration on page 19.

When are members charged a fee for Printed Statement Styles?

Statement style fees are posted to members by the fifth day of the month. Members are charged fees during months when they receive a regular account statement. If a member only receives a credit card statement, the member is not charged a statement fee that month. (If the next month the member receives both a credit card statement and a regular statement, the member is then charged a fee.)

- If the member gets a regular statement in May, the fee for the May statement is posted during the beginning of June. (The member will see the fee in the transaction history in their June statement).

- A year-end statement is produced for every member, regardless of activity level. Members who only use their credit card will still receive a statement style fee a minimum of once a year.

Online clients, your Operations staff will take the step to charge the statement fees. This is separate from statement generation. Before activating the feature, contact Client Services to ensure that the date of the last fee posting will not cause a conflict with the new fee activation.

Self Processors, refer to the last section of this booklet for directions on how to charge the fees.

Where can I review Statement Style fees that my credit union charges?

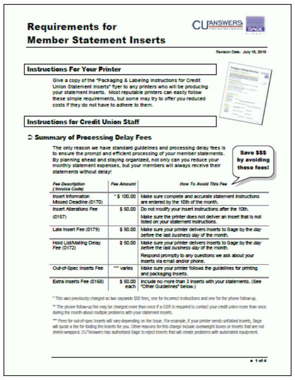
The Printed Statement Fee Transaction Register (PESTMTN3) shows a listing of members charged a fee for statement styles. The Printed Stmt Fee Exceptions Report (PESTMTN3X) lists the exceptions, for example, the member did not have an account of the dividend application type selected in the configuration to be charged the fee.

What do I do if I want to use a custom style with this feature?

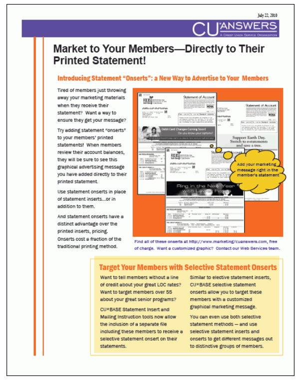
Customized styles, for example a different theme than those covered in this booklet, can be accommodated using the Member Selected Statement Styles feature. That way the style can be selected when configuring the feature, and members can also select the style online. Refer to the "Initiating a Special Project website (http://www.cuanswers.com/client_pm_special-project-request.php) for more details on submitting a request for special development work. A quote with the charges for these changes will be quoted at that time. (Additional changes may be charged by your statement provider.)

Check Out All Our Statement Publications

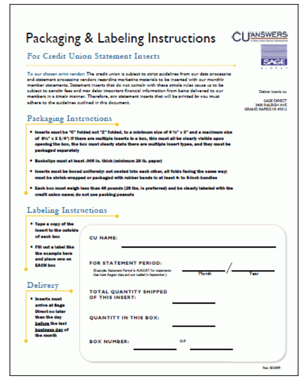
Check out all of our Statement publications available on the Reference Page under “S.” http://www.cuanswers.com/client_reference.php#S



Requirements for Member Statement Inserts

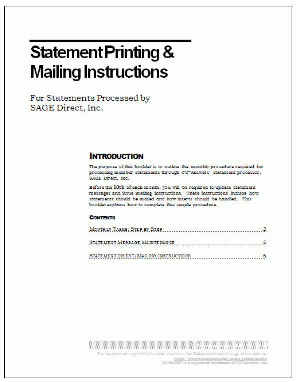


Market to Your Members—Directly to Their Printed Statement!



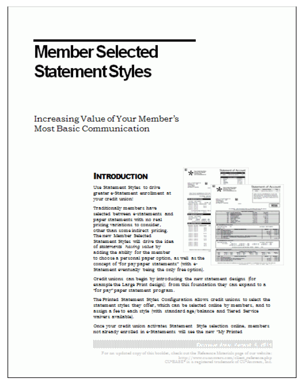
Packaging & Labeling Instructions

For Credit Union Statement Inserts



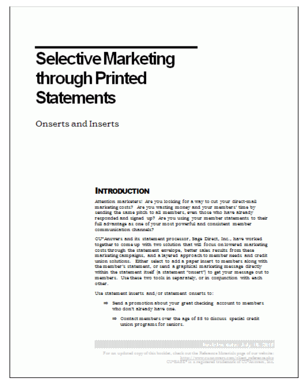
Statement Printing & Mailing Instructions

For Statements Processed by SAGE Direct, Inc.



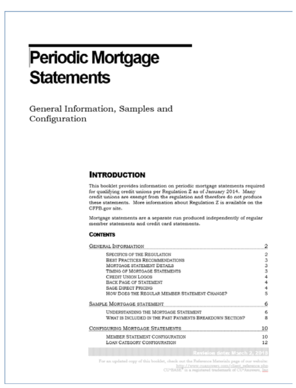
Member Selected Statement Styles

Increasing Value of Your Member's Most Basic Communication



Selective Marketing through Printed Statements

Onserts and Inserts



Periodic Mortgage Statements

General Information, Samples and Configuration

SUMMARY OF DIFFERENCES BETWEEN PRINTED STATEMENT STYLES

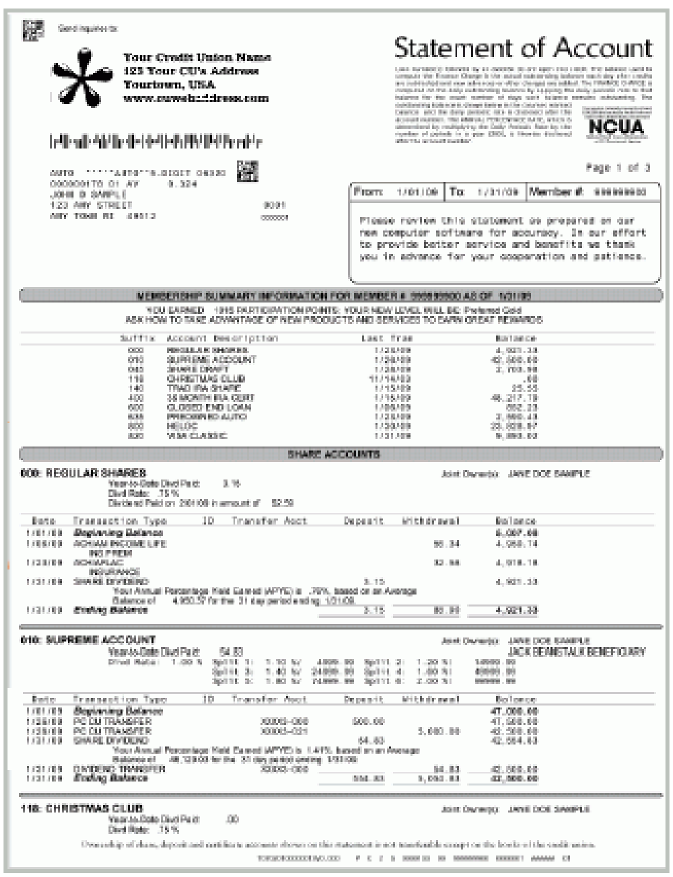
Included in this section are examples of each available statement offered by Sage Direct, as well as a discussion of the differences of each Printed Statement Style. Each style has a design for the standard and credit card statement. The following section includes only examples of the standard statement; however comments are included about features of the credit card statement as well. Mortgage statements are only available in the standard statement style.

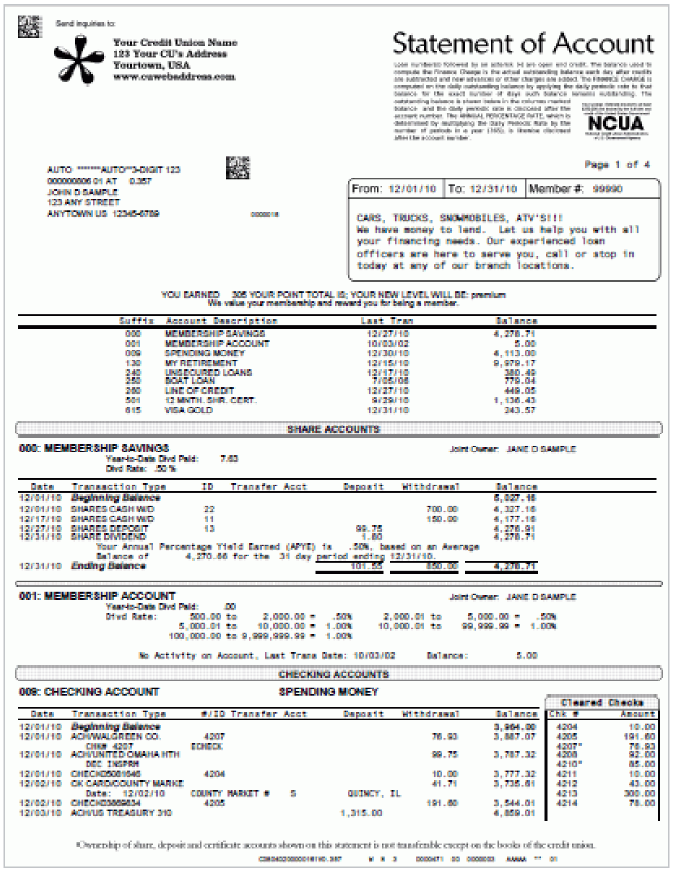
01 "STANDARD"

This is the tried and true, all-purpose design that has been in place and evolving for Sage clients for many years. This was the base design against which all others were compared. For example, in the evaluations below, "*Page count difference"* means the difference in number of pages, on the same member statement, between this format and that one.

- NOTE: This is the only style on which you can choose between a vertical and a horizontal check recon feature; all others can support only a horizontal recon. Other significant differences are listed in the following discussion on each printed statement style.

Following is an example of a statement with the two different Standard printed statement style options.




Send inquiries to:

Your Credit Union Name
123 Your CU's Address
Yourtown, USA
www.cuwebaddress.com

Statement of Account

NCUA

AUTO ******AUTO**3-DIGIT 123
0000000806 01 AT 0.357
JOHN D SAMPLE
123 ANY STREET
ANYTOWN US 12345-6789

Page 1 of 4

From: 12/01/10	To: 12/31/10	Member #: 99990

CARS, TRUCKS, SNOWMOBILES, ATV'S!!!
We have money to lend. Let us help you with all your financing needs. Our experienced loan officers are here to serve you, call or stop in today at any of our branch locations.

YOU EARNED 305 YOUR POINT TOTAL IS; YOUR NEW LEVEL WILL BE: premium
We value your membership and reward you for being a member.

Suffix	Account Description	Last Tran	Balance
000	MEMBERSHIP SAVINGS	12/27/10	4,278.71
001	MEMBERSHIP ACCOUNT	10/03/02	5.00
009	SPENDING MONEY	12/30/10	4,113.00
130	MY RETIREMENT	12/15/10	9,979.17
240	UNSECURED LOANS	12/17/10	380.49
250	BOAT LOAN	7/05/08	779.04
260	LINE OF CREDIT	12/27/10	449.05
501	12 MNTH. SHR. CERT.	9/29/10	1,136.43
615	VISA GOLD	12/31/10	243.57

SHARE ACCOUNTS

000: MEMBERSHIP SAVINGS Joint Owner: JANE D SAMPLE
Year-to-Date Divd Paid: 7.63
Divd Rate: .50 %

Date	Transaction Type	ID	Transfer Acct	Deposit	Withdrawal	Balance
12/01/10	*Beginning Balance*					5,027.16
12/01/10	SHARES CASH W/D	22			700.00	4,327.16
12/17/10	SHARES CASH W/D	11			150.00	4,177.16
12/27/10	SHARES DEPOSIT	13		99.75		4,276.91
12/31/10	SHARE DIVIDEND			1.80		4,278.71
	Your Annual Percentage Yield Earned (APYE) is .50%, based on an Average Balance of 4,270.66 for the 31 day period ending 12/31/10.					
12/31/10	*Ending Balance*			101.55	850.00	4,278.71

001: MEMBERSHIP ACCOUNT Joint Owner: JANE D SAMPLE
Year-to-Date Divd Paid: .00
Divd Rate: 500.00 to 2,000.00 = .50% 2,000.01 to 5,000.00 = .50%
5,000.01 to 10,000.00 = 1.00% 10,000.01 to 99,999.99 = 1.00%
100,000.00 to 9,999,999.99 = 1.00%

No Activity on Account, Last Trans Date: 10/03/02 Balance: 5.00

CHECKING ACCOUNTS

009: CHECKING ACCOUNT **SPENDING MONEY**

Date	Transaction Type	#/ID	Transfer Acct	Deposit	Withdrawal	Balance
12/01/10	*Beginning Balance*					3,964.00
12/01/10	ACH/WALGREEN CO. CHK# 4207	4207	ECHECK		76.93	3,887.07
12/01/10	ACH/UNITED OMAHA HTH DEC INSPRM				99.75	3,787.32
12/01/10	CHECK05081645	4204			10.00	3,777.32
12/02/10	CK CARD/COUNTY MARKE Date: 12/02/10		COUNTY MARKET # 5 QUINCY, IL		41.71	3,735.61
12/02/10	CHECK03889634	4205			191.60	3,544.01
12/03/10	ACH/US TREASURY 310			1,315.00		4,859.01

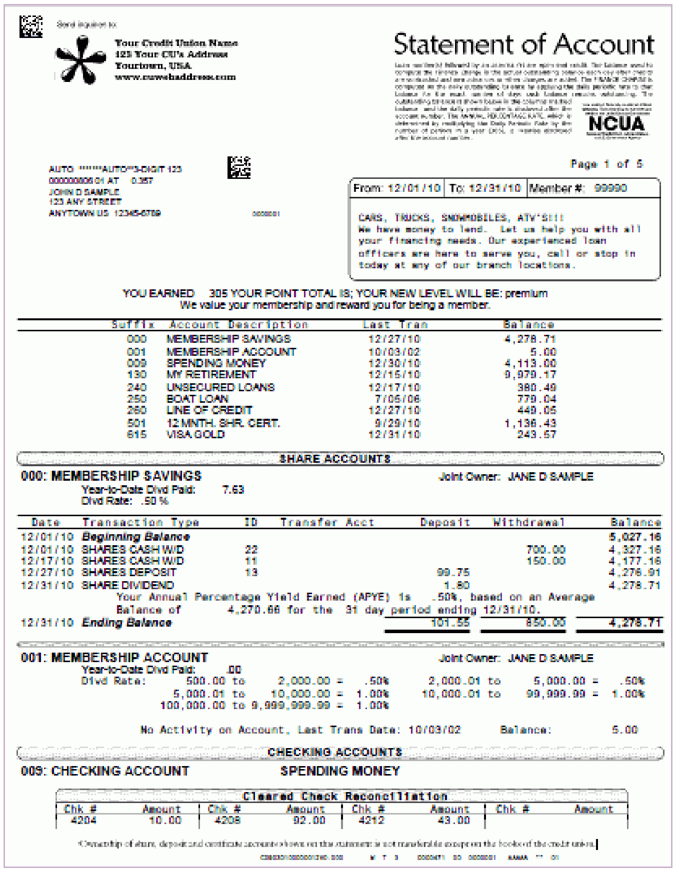
Cleared Checks

Chk #	Amount
4204	10.00
4205	191.60
4207*	76.93
4208	92.00
4210*	85.00
4211	10.00
4212	43.00
4213	300.00
4214	78.00

*Ownership of share, deposit and certificate accounts shown on this statement is not transferable except on the books of the credit union.

02 "LARGE PRINT"

This printed statement style is almost identical to the Standard style but with a larger type. To accommodate this larger font you'll see slight differences in how transaction details are relayed (described in more detail below) but for the most part this style will be very familiar to members who don't want a big change but will appreciate a style that's a little easier on the eyes.



Send inquiries to:

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Statement of Account

NCUA

AUTO ******AUTO**3-DIGIT 123
0000000806 01 AT 0.357
JOHN D SAMPLE
123 ANY STREET
ANYTOWN US 12345-6789

Page 1 of 5

From: 12/01/10	To: 12/31/10	Member #: 99990

CARS, TRUCKS, SNOWMOBILES, ATV'S!!!
We have money to lend. Let us help you with all your financing needs. Our experienced loan officers are here to serve you, call or stop in today at any of our branch locations.

YOU EARNED 305 YOUR POINT TOTAL IS; YOUR NEW LEVEL WILL BE: premium
We value your membership and reward you for being a member.

Suffix	Account Description	Last Tran	Balance
000	MEMBERSHIP SAVINGS	12/27/10	4,278.71
001	MEMBERSHIP ACCOUNT	10/03/02	5.00
009	SPENDING MONEY	12/30/10	4,113.00
130	MY RETIREMENT	12/15/10	9,979.17
240	UNSECURED LOANS	12/17/10	380.49
250	BOAT LOAN	7/05/06	779.04
260	LINE OF CREDIT	12/27/10	449.05
501	12 MNTH. SHR. CERT.	9/29/10	1,136.43
615	VISA GOLD	12/31/10	243.57

SHARE ACCOUNTS

000: MEMBERSHIP SAVINGS — Joint Owner: JANE D SAMPLE
Year-to-Date Divd Paid: 7.63
Divd Rate: .50 %

Date	Transaction Type	ID	Transfer Acct	Deposit	Withdrawal	Balance
12/01/10	*Beginning Balance*					5,027.16
12/01/10	SHARES CASH W/D	22			700.00	4,327.16
12/17/10	SHARES CASH W/D	11			150.00	4,177.16
12/27/10	SHARES DEPOSIT	13		99.75		4,276.91
12/31/10	SHARE DIVIDEND			1.80		4,278.71
	Your Annual Percentage Yield Earned (APYE) is .50%, based on an Average Balance of 4,270.66 for the 31 day period ending 12/31/10.					
12/31/10	*Ending Balance*			101.55	850.00	4,278.71

001: MEMBERSHIP ACCOUNT — Joint Owner: JANE D SAMPLE
Year-to-Date Divd Paid: .00
Divd Rate: 500.00 to 2,000.00 = .50% 2,000.01 to 5,000.00 = .50%
5,000.01 to 10,000.00 = 1.00% 10,000.01 to 99,999.99 = 1.00%
100,000.00 to 9,999,999.99 = 1.00%

No Activity on Account, Last Trans Date: 10/03/02 Balance: 5.00

CHECKING ACCOUNTS

009: CHECKING ACCOUNT SPENDING MONEY

Cleared Check Reconciliation

Chk #	Amount	Chk #	Amount	Chk #	Amount	Chk #	Amount
4204	10.00	4208	92.00	4212	43.00		

Account Statement

Page count difference from Standard: An 8-page statement became 11 pages in this design; a 3-page statement was 4 pages.

- This style supports only the horizontal check recon format (vertical not supported); labeled as "Cleared Checks" or "Cleared Drafts" according to CU configuration (same as Standard)
- To accommodate mailing envelope requirements, the address and statement message box still use the same font size as Standard
- No separate IRA posting code description (such as "INTERNAL TRANSFER" or "NORMAL DISTRIBUTION" can be shown on IRA savings/certificate transactions
  NOTE: On the Standard design, there is room for an extra column showing this description to the right edge of the page. For all other styles, it is tacked on to the end of the transaction description itself.

- Loans – The Transfer Acct column is removed in this style. The is used for interest paid on payment transactions. For transfer transactions, the transfer acct# is tacked on to the end of the regular transaction description

Credit Card Statement

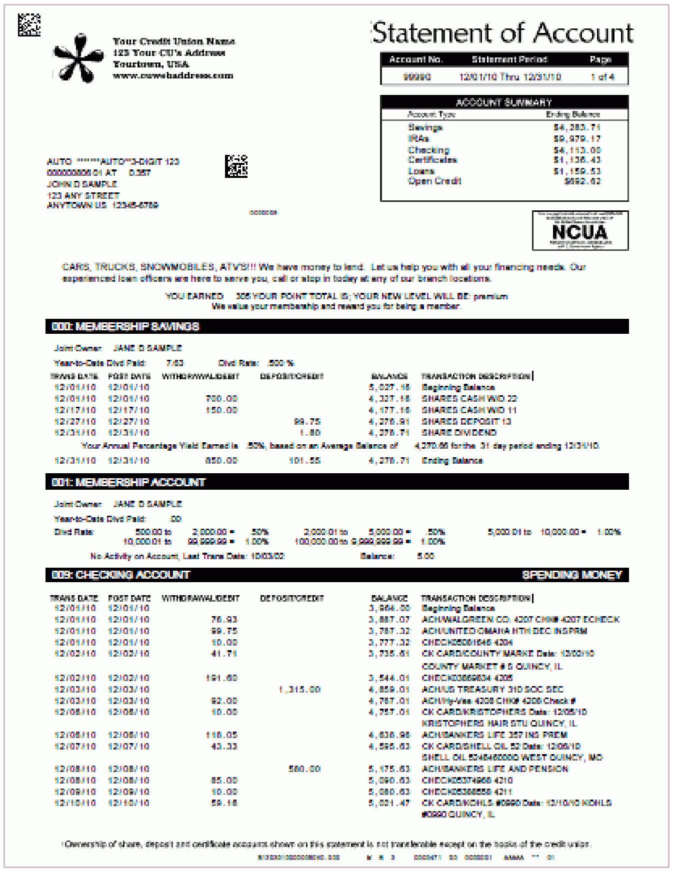
Page count difference from Standard: none/insignificant

- For the most part content lays out exactly the same as Standard; font size is larger, with slight variations for various elements in order to accommodate space limitations and mailing requirements

03 "BLACK BARS"

This is a unique style that was patterned after a custom design originated by one of our largest credit union clients. It was intended to simplify and reduce clutter and redundancies, and contains a bold black bar design element for a distinctive look. The most interesting feature is an alternative method for displaying a summary of the member's balances, organized according to product type rather than listing each individual sub-account.

- NOTE: This symbol ⇨ denotes features that are unique to this style.



Statement of Account

Account No.	Statement Period	Page
99990	12/01/10 Thru 12/31/10	1 of 4

ACCOUNT SUMMARY

Account Type	Ending Balance
Savings	$4,283.71
IRAs	$9,979.17
Checking	$4,113.00
Certificates	$1,136.43
Loans	$1,159.53
Open Credit	$692.62

000: MEMBERSHIP SAVINGS

001: MEMBERSHIP ACCOUNT

009: CHECKING ACCOUNT — SPENDING MONEY

Account Statement

Page count difference from Standard: An 8-page statement became 9 pages in this design; a 3-page statement was 4 pages.

- The miscellaneous information/disclosure text from the top of page 1 will appear on the "back page" of the statement in this style
- ⇨ Account summary appears at top-right corner of page and groups account balances by Application Type rather than suffix (for example, both LOC loans and online credit cards appear under a single "Open Credit" summary total) – this *replaces* the summary of individual account balances that appears above the trans detail in all other styles
- ⇨ Separate Trans Date and Post Date columns for all transactions
- ⇨ Transaction descriptions appear in far-right column
- Secondary trans descriptions and other descriptive detail is tacked on to end of regular description to fit as much as possible on one line:

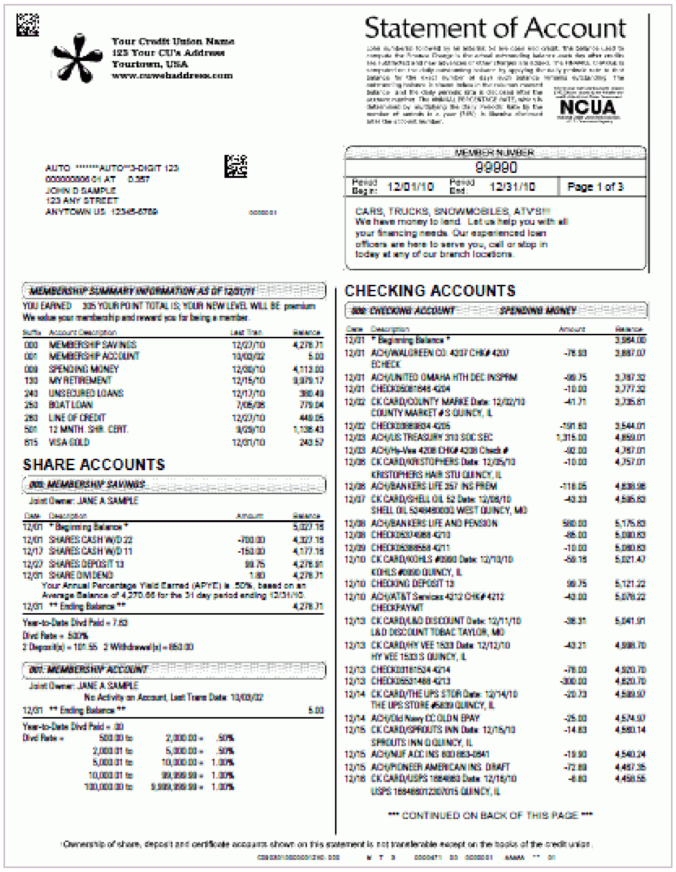
    - IRA posting code description is tacked on to the end of the regular description
    - Content from the check # / Employee ID columns is tacked on to the end of the regular description
    - Transfer Acct is tacked on to the end of the regular description
- This style supports only the horizontal check recon format (vertical not supported)
- Check recon appears *below* the trans detail (most other styles show it above the trans detail); labeled as "Check Recap"
- No member name at top of pages 2+ (just the acct# and statement period)
- No section dividers between the Savings, Checking, or Certificates sections (still a divider for Loans with the requisite "The balance used to compute interest is..." disclosure content)

Credit Card Statement

Page count difference from Standard: none/insignificant

- Summary at top-right edge in the payment coupon is laid out very differently
- Otherwise this design is mostly identical to the Standard style but with black instead of gray shading and square instead of rounded boxes

04 "TWO-COLUMN"



This style is uses a side-by-side columnar design and represents an attempt to reduce page count while still providing complete account detail. One major difference you'll notice here is that transaction amounts are aligned in the same column (no separate deposit and withdrawal columns), with debit amounts noted with a minus (-) sign.

- *NOTE: This style is not recommended for accounts with balances or transaction amounts over $1 million, as the side-by-side display does not allow adequate room for these amounts to be displayed with clarity.*

Account Statement

Page count difference from Standard: An 8-page statement became 6 pages in this design; a 3-page statement was still 3 pages.

- This style supports only the horizontal check recon format (vertical not supported); no label
- There are no separate deposit and withdrawal columns, just one Amount column with debit amounts notated with a minus (-) sign
- Misc. account information (rates, YTD dividends paid, etc.) appear *below* the transaction details
- If you are configured to display sub-totals for deposits and withdrawals, these will also appear in the section below the trans details, notated like this: "2 Deposit(s) = 700.36   0 Withdrawal(s) =.00"

(because there are no separate deposit/withdrawal columns under which sub-total can appear)

- Secondary trans descriptions and other descriptive detail is tacked on to end of regular description, wrapping to multiple lines as needed:
    - IRA posting code description is tacked on to the end of the regular description
    - Content from the check # / ID columns is tacked on to the end of the regular description
    - Transfer Acct is tacked on to the end of the regular description
- Loans – the interest payment amount shows on a separate line just below the main transaction description, with the amount itself in the same column as other trans amounts (no running balance, though)
- Because of the limited side-to-side room on this format, any accounts with balances or transaction amounts over $1,000,000.00 will not have commas and in some cases may print on top of adjoining data
    - IMPORTANT NOTE: For this reason it is recommended that this style be used with caution for CUs that have memberships with large balances.

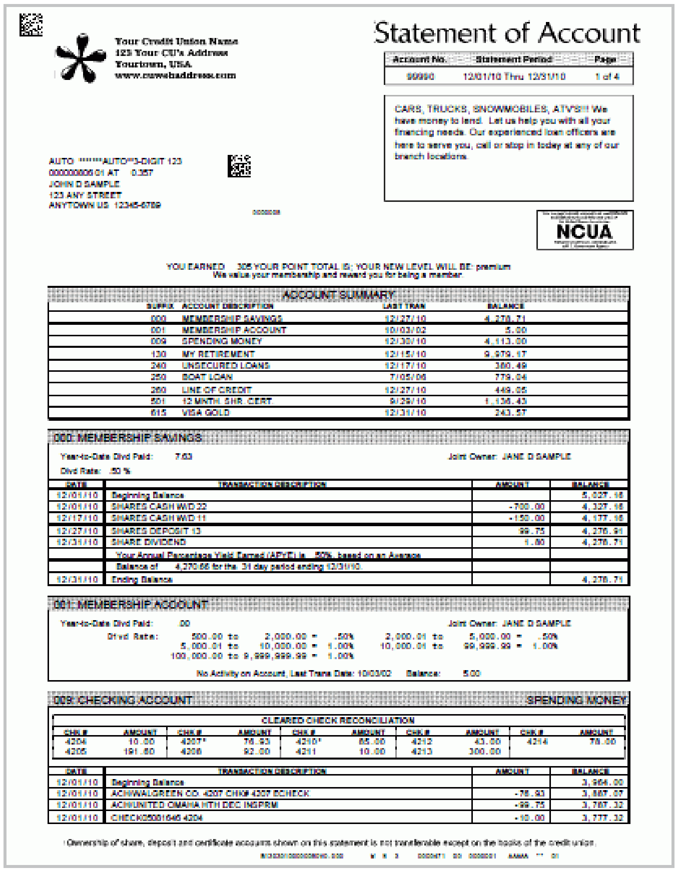
Credit Card Statement

Page count difference from Standard: none/insignificant

- Unlike the regular account statement, with this style the CC statement does not use a two-column layout but is still laid out very similar to the Standard design
- Credit (payment/refund) transactions are shown with a minus (-) sign instead of the standard CR notation
- Font is different to match the regular statement for this design

05 "BOXES WITH LINES"

This style was designed to make transaction details easier to read by providing separator gridlines in all transaction detail and summary areas, between all lines and to separate columns.



Your Credit Union Name
123 Your CU's Address
Yourtown, USA
www.cuwebaddress.com

Statement of Account

Account No.	Statement Period	Page
99990	12/01/10 Thru 12/31/10	1 of 4

CARS, TRUCKS, SNOWMOBILES, ATV'S!!! We have money to lend. Let us help you with all your financing needs. Our experienced loan officers are here to serve you, call or stop in today at any of our branch locations.

AUTO ******AUTO**3-DIGIT 123
000000006 01 AT 0.357
JOHN D SAMPLE
123 ANY STREET
ANYTOWN US 12345-6789

NCUA

YOU EARNED 305 YOUR POINT TOTAL IS: YOUR NEW LEVEL WILL BE: premium
We value your membership and reward you for being a member.

ACCOUNT SUMMARY

SUFFIX	ACCOUNT DESCRIPTION	LAST TRAN	BALANCE
000	MEMBERSHIP SAVINGS	12/27/10	4,278.71
001	MEMBERSHIP ACCOUNT	10/03/02	5.00
009	SPENDING MONEY	12/30/10	4,113.00
130	MY RETIREMENT	12/15/10	9,979.17
240	UNSECURED LOANS	12/17/10	380.49
250	BOAT LOAN	7/05/06	779.04
260	LINE OF CREDIT	12/27/10	449.05
501	12 MNTH. SHR. CERT.	9/29/10	1,136.43
615	VISA GOLD	12/31/10	243.57

000: MEMBERSHIP SAVINGS

Year-to-Date Divd Paid: 7.63 Joint Owner: JANE D SAMPLE
Divd Rate: .50 %

DATE	TRANSACTION DESCRIPTION	AMOUNT	BALANCE
12/01/10	Beginning Balance		5,027.16
12/01/10	SHARES CASH WD 22	-700.00	4,327.16
12/17/10	SHARES CASH WD 11	-150.00	4,177.16
12/27/10	SHARES DEPOSIT 13	99.75	4,276.91
12/31/10	SHARE DIVIDEND	1.80	4,278.71
	Your Annual Percentage Yield Earned (APYE) is .50%, based on an Average		
	Balance of 4,270.66 for the 31 day period ending 12/31/10.		
12/31/10	Ending Balance		4,278.71

001: MEMBERSHIP ACCOUNT

Year-to-Date Divd Paid: .00 Joint Owner: JANE D SAMPLE
Divd Rate: 500.00 to 2,000.00 = .50% 2,000.01 to 5,000.00 = .50%
5,000.01 to 10,000.00 = 1.00% 10,000.01 to 99,999.99 = 1.00%
100,000.00 to 9,999,999.99 = 1.00%

No Activity on Account, Last Trans Date: 10/03/02 Balance: 5.00

009: CHECKING ACCOUNT SPENDING MONEY

CLEARED CHECK RECONCILIATION

CHK #	AMOUNT	CHK #	AMOUNT	CHK #	AMOUNT	CHK #	AMOUNT	CHK #	AMOUNT
4204	10.00	4207*	76.93	4210*	65.00	4212	43.00	4214	78.00
4205	191.60	4208	92.00	4211	10.00	4213	300.00		

DATE	TRANSACTION DESCRIPTION	AMOUNT	BALANCE
12/01/10	Beginning Balance		3,964.00
12/01/10	ACH/WALGREEN CO. 4207 CHK# 4207 ECHECK	-76.93	3,887.07
12/01/10	ACH/UNITED OMAHA HTH DEC INSPRM	-99.75	3,787.32
12/01/10	CHECK05081646 4204	-10.00	3,777.32

Ownership of share, deposit and certificate accounts shown on this statement is not transferable except on the books of the credit union.

Account Statement

Page count difference from Standard: An 8-page statement became 9 pages in this design; a 3-page statement was 4 pages.

- The miscellaneous information/disclosure text from the top of page 1 will appear on the "back page" of the statement in this style
- This style supports only the horizontal check recon format (vertical not supported); labeled as "Cleared Check Reconciliation" (or 'Draft' as the case may be, according to your configuration)
- There are no separate deposit and withdrawal columns, just one Amount column with debit amounts notated with a minus (-) sign
- This style does not support display of total withdrawals / total deposits summary at bottom of the trans detail, if configured for sub-totals
- Secondary trans descriptions and other descriptive detail is tacked on to end of regular description, wrapping to multiple lines as needed:
    - IRA posting code description is tacked on to the end of the regular description
    - Content from the check # / ID columns is tacked on to the end of the regular description
    - Transfer Acct is tacked on to the end of the regular description

- No section dividers between the Savings, Checking, or Certificates sections (still a divider for Loans with the requisite “The balance used to compute interest is…” disclosure content)

Credit Card Statement

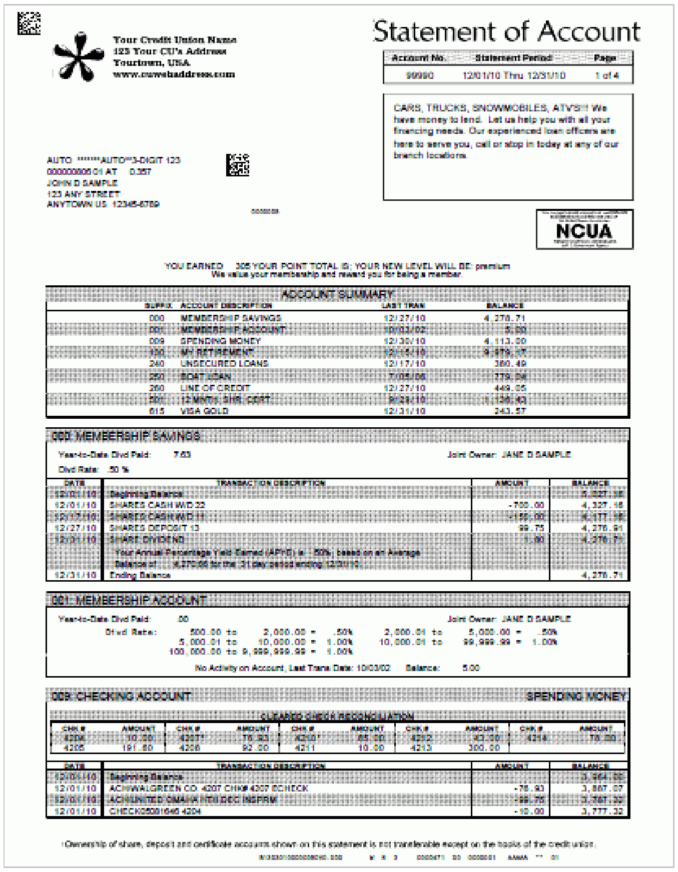
Page count difference from Standard: none/insignificant

- Summary at top-right edge in the payment coupon is laid out very differently; otherwise most elements on the top two-thirds of page 1 will be very similar to the Standard design, with square boxes instead of rounded
- Credit (payment/refund) transactions are shown with a minus (-) sign instead of the standard CR notation
- Transactions and Rates & Fees sections will include vertical and horizontal gridlines

06 "Boxes With Alternating-Row Shading"

This is indicated as "Boxes Grey Bars" on the Statement Styles configuration.

This style was designed to make transaction details easier to read by providing not only separator gridlines in all transaction detail and summary areas, between all lines and to separate columns, but also by shading every alternate row in each detail section. While similar to Style 05, this style uses shading more as a visual aid to reading across each line more than as a way to highlight individual account names and section separators.


Your Credit Union Name
123 Your CU's Address
Yourtown, USA
www.cuwebaddress.com

Statement of Account

Account No.	Statement Period	Page
99990	12/01/10 Thru 12/31/10	1 of 4

CARS, TRUCKS, SNOWMOBILES, ATV'S!!! We have money to lend. Let us help you with all your financing needs. Our experienced loan officers are here to serve you, call or stop in today at any of our branch locations.

AUTO ******AUTO**3-DIGIT 123
0000000806 01 AT 0.357
JOHN D SAMPLE
123 ANY STREET
ANYTOWN US 12345-6789

NCUA

YOU EARNED 305 YOUR POINT TOTAL IS; YOUR NEW LEVEL WILL BE: premium
We value your membership and reward you for being a member.

ACCOUNT SUMMARY

SUFFIX	ACCOUNT DESCRIPTION	LAST TRAN	BALANCE
000	MEMBERSHIP SAVINGS	12/27/10	4,276.71
001	MEMBERSHIP ACCOUNT	10/03/02	5.00
009	SPENDING MONEY	12/30/10	4,113.00
100	MY RETIREMENT	12/15/10	9,979.17
240	UNSECURED LOANS	12/17/10	380.49
250	BOAT LOAN	7/05/06	779.06
260	LINE OF CREDIT	12/27/10	449.05
501	12 MNTH. SHR. CERT.	9/29/10	1,136.43
615	VISA GOLD	12/31/10	243.57

000: MEMBERSHIP SAVINGS

Year-to-Date Divd Paid: 7.63 Joint Owner: JANE D SAMPLE
Divd Rate: .50 %

DATE	TRANSACTION DESCRIPTION	AMOUNT	BALANCE
12/01/10	Beginning Balance		5,027.18
12/01/10	SHARES CASH W/D 22	-700.00	4,327.18
12/17/10	SHARES CASH W/D 11	-150.00	4,177.18
12/27/10	SHARES DEPOSIT 13	99.75	4,276.91
12/31/10	SHARE DIVIDEND	1.80	4,276.71
	Your Annual Percentage Yield Earned (APYE) is .50%, based on an Average Balance of 4,270.66 for the 31 day period ending 12/31/10.		
12/31/10	Ending Balance		4,276.71

001: MEMBERSHIP ACCOUNT

Year-to-Date Divd Paid: .00 Joint Owner: JANE D SAMPLE
Divd Rate: 500.00 to 2,000.00 = .50% 2,000.01 to 5,000.00 = .50%
5,000.01 to 10,000.00 = 1.00% 10,000.01 to 99,999.99 = 1.00%
100,000.00 to 9,999,999.99 = 1.00%

No Activity on Account, Last Trans Date: 10/03/02 Balance: 5.00

009: CHECKING ACCOUNT SPENDING MONEY

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- This style does not support display of total withdrawals / total deposits summary at bottom of the trans detail, if configured for sub-totals
- Secondary trans descriptions and other descriptive detail is tacked on to end of regular description, wrapping to multiple lines as needed:

    - IRA posting code description is tacked on to the end of the regular description
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Credit Card Statement

Page count difference from standard: none/insignificant

- Summary at top-right edge in the payment coupon is laid out very differently; otherwise most elements on the top two-thirds of page 1 will be very similar to the Standard design, with square boxes instead of rounded
- Credit (payment/refund) transactions are shown with a minus (-) sign instead of the standard CR notation
- Transactions and Rates & Fees sections include vertical and horizontal gridlines as well as alternate-row gray shading

CONFIGURATION SETTINGS

NOTE: Be sure to check out the Frequently Asked Questions (FAQ) section of the beginning of the booklet for answers to commonly asked questions. This section begins on Page 4.

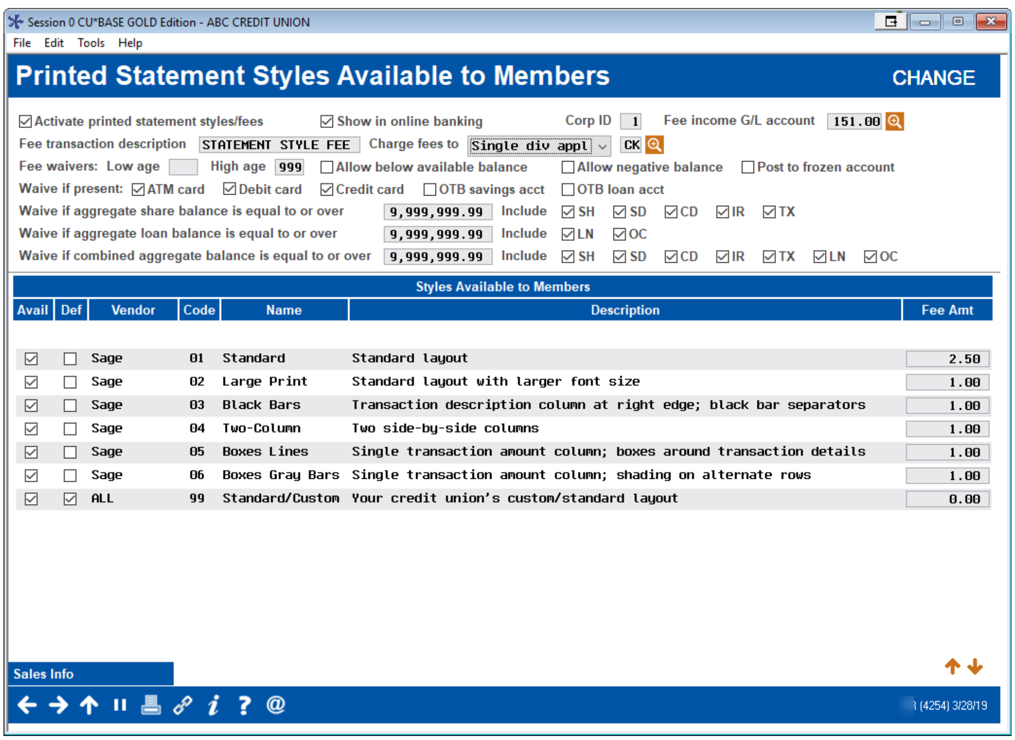
In this section is a discussion of when the member receives a fee for the statement style. See Page 5 for a discussion on when a member receives a fee.

Statement Style Selection/Fee Configuration

Credit unions will use the Statement Styles configuration to select which printed statement styles they will offer (including the Large Print Style), and also select whether Printed Statement Styles can be selected online by the members. Credit unions can also assign a fee to the style - with standard age/balance and Tiered Service waivers available.

- NOTE: A default style must be selected in order to charge a fee. If your credit union has a custom default or if your credit union does not use Sage Direct as a print vendor, select Style 99 below as your default.

Configure Printed Statement Styles **(Tool #271)**



- All credit unions will see all available statement styles.

This configuration is used to activate Member Selected Statement Styles, to select a default style and to determine which styles can be selected by members. **Important: When you are ready to activate the feature, check "Activate printed statement styles/fees." Checking this box is necessary even if you only use this feature to charge a fee for statements.**

Additionally, credit unions will use this configuration to assign fees and waivers for their Member Selected Statement Style offering. (Tiered Service Waivers are also available). (You can even select that the fee account balance can go negative or below the available balance to pay this fee.) The ***Show in online banking*** checkbox determines whether members, who are not already enrolled in e-Statements, have the option to select their style while using online banking.

Printed statement style fees are triggered by the production of the regular account statement, not a credit card statement. If the member only receives a credit card statement, the fee will not be charged to the member that month.

- *Refer to the FAQ for more in-depth discussion of when the member receives a fee for the statement style. See Page 5.*

Options for Receiving the Fee

Option 1: Charge all accounts of a Dividend Application and then the base share account

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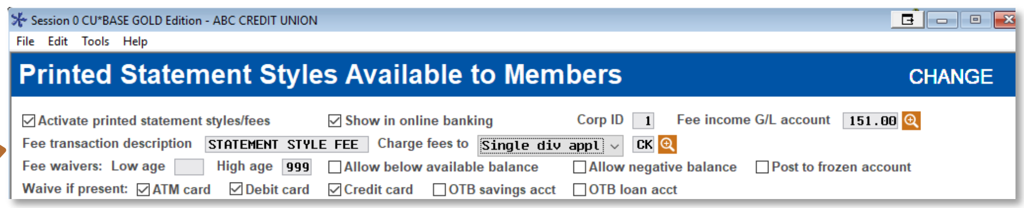
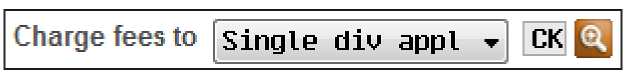


With this option you select “Single div appl” for the “Charge fee to selection.” Then you designate the Dividend Application which will be used to charge the fee using the lookup provided. (NOTE: You may need to use Enter once or twice to see the Dividend Application lookup on this screen.)



All sub accounts of this Dividend Application will be reviewed for the full amount of the fee, starting with the sub account with the lowest number (101, then 102, for example). If all sub accounts of the selected Dividend Application are reviewed and do not supply the fee, then the base share account (000) is used to supply the fee.

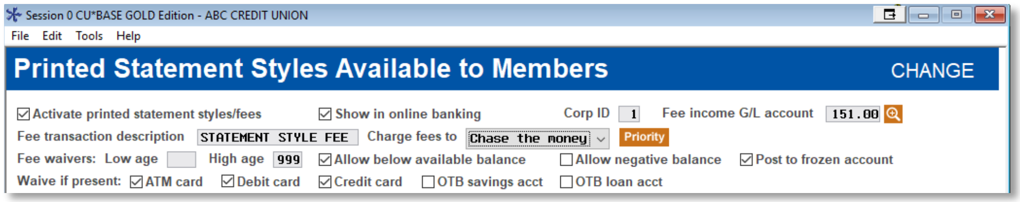
No partial fee collection is allowed. The statement style configuration has settings that allow that allow the fee to take the account “below available balance,” “below negative balance,” and “post to frozen account.” These may be used to collect a full fee amount, but this is not required.

- NOTE: If no sub account supplies the fee, this will appear as an exception on the Exception Fee Posting Report (PESTMTN3X).

Option 2: Chase the Money

By selecting this option, your credit union has determined that it would like to be more proactive in receiving the fee from the member and would like to use account from multiple Dividend Applications to select the fee.

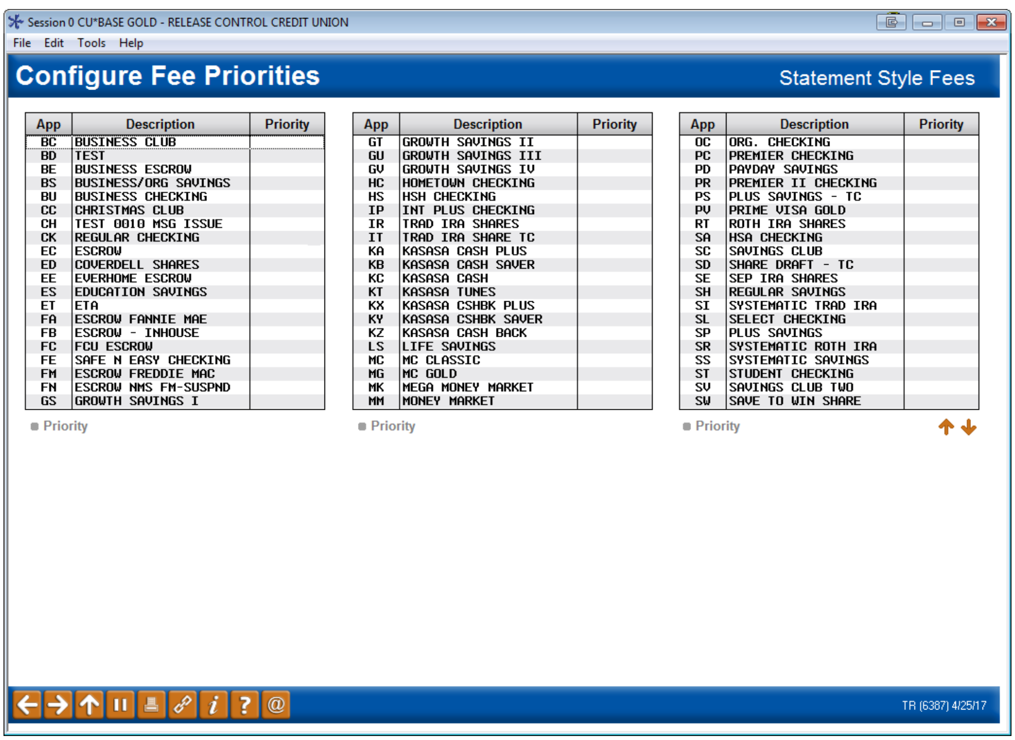
Option 2: Prioritize Dividend Applications that will be looked at to collect the fee



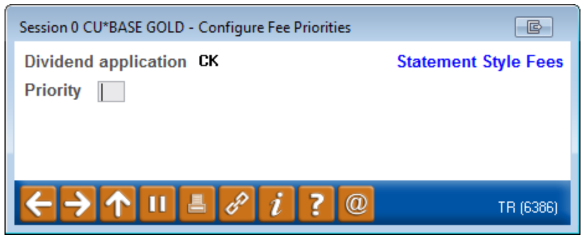
With this option you select "Chase the Money" for the "Charge fee to" selection and use Enter to replace the lookup with a "Priority" button. (NOTE: You may need to use Enter once or twice to see the Priority button on this screen.)

Click the "Priority" button to access a screen (shown below) that allows you to select the Dividend Applications you would like to use to collect the fee. On the screen (shown below) you prioritize the what account to charge the fee (by Dividend Application). If account #1 does not have available funds, account #2 is used, then account #3, etc.

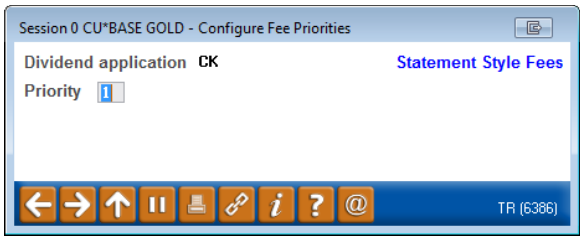
When you click the "Priority" button a window you will be presented all of your Dividend Applications (including suspended ones). By using the "Priority" option you will then prioritize the Dividend Applications you would like CU*BASE use to look for the fee.



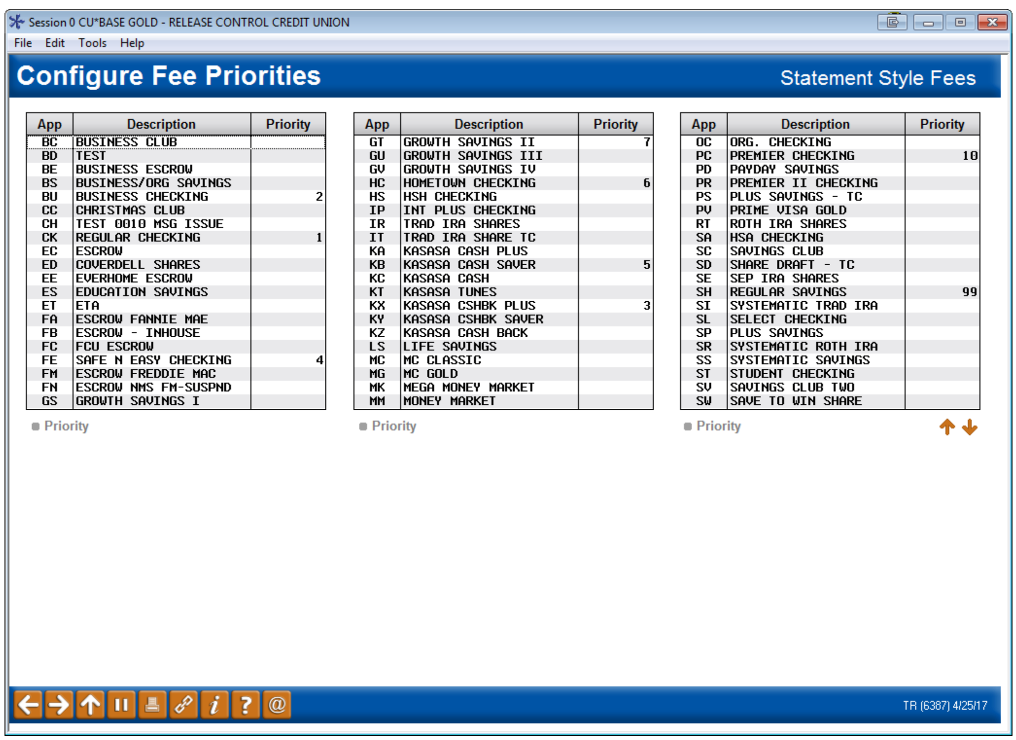
To indicate the priority, select the Dividend Application, and "Priority." A window will appear allowing you to select the Priority of the Dividend Applications.



Simply enter your Priority number.



Then use Enter. Repeat the process until all Dividend Applications are prioritized.



App	Description	Priority	App	Description	Priority	App	Description	Priority
BC	BUSINESS CLUB		GT	GROWTH SAVINGS II	7	OC	ORG. CHECKING	
BD	TEST		GU	GROWTH SAVINGS III		PC	PREMIER CHECKING	10
BE	BUSINESS ESCROW		GV	GROWTH SAVINGS IV		PD	PAYDAY SAVINGS	
BS	BUSINESS/ORG SAVINGS		HC	HOMETOWN CHECKING	6	PR	PREMIER II CHECKING	
BU	BUSINESS CHECKING	2	HS	HSH CHECKING		PS	PLUS SAVINGS - TC	
CC	CHRISTMAS CLUB		IP	INT PLUS CHECKING		PV	PRIME VISA GOLD	
CH	TEST 0010 MSG ISSUE		IR	TRAD IRA SHARES		RT	ROTH IRA SHARES	
CK	REGULAR CHECKING	1	IT	TRAD IRA SHARE TC		SA	HSA CHECKING	
EC	ESCROW		KA	KASASA CASH PLUS		SC	SAVINGS CLUB	
ED	COVERDELL SHARES		KB	KASASA CASH SAVER	5	SD	SHARE DRAFT - TC	
EE	EVERHOME ESCROW		KC	KASASA CASH		SE	SEP IRA SHARES	
ES	EDUCATION SAVINGS		KT	KASASA TUNES		SH	REGULAR SAVINGS	99
ET	ETA		KX	KASASA CSHBK PLUS	3	SI	SYSTEMATIC TRAD IRA	
FA	ESCROW FANNIE MAE		KY	KASASA CSHBK SAVER		SL	SELECT CHECKING	
FB	ESCROW - INHOUSE		KZ	KASASA CASH BACK		SP	PLUS SAVINGS	
FC	FCU ESCROW		LS	LIFE SAVINGS		SR	SYSTEMATIC ROTH IRA	
FE	SAFE N EASY CHECKING	4	MC	MC CLASSIC		SS	SYSTEMATIC SAVINGS	
FM	ESCROW FREDDIE MAC		MG	MC GOLD		ST	STUDENT CHECKING	
FN	ESCROW NMS FM-SUSPND		MK	MEGA MONEY MARKET		SV	SAVINGS CLUB TWO	
GS	GROWTH SAVINGS I		MM	MONEY MARKET		SW	SAVE TO WIN SHARE	

- NOTE: The numbers do not need to be 1, 2, and 3 as shown in the example.

Then use Enter to save the changes.

- NOTE: If you want the base share account to be charged the fee, then you must prioritize this Dividend. One option would be to prioritize it as 99 as shown in the previous example.

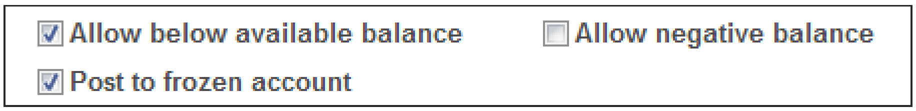
All accounts of the selected Dividend Application will be checked for the fee before CU*BASE will move to accounts of the next prioritized Dividend Application. CU*BASE will look in all accounts of a selected Dividend Application before moving to the next. All sub accounts of this Dividend Application will be reviewed for the full amount of the fee, starting with the sub account with the lowest number (101, then 102, for example).

As with the other fee option, no partial fee collection is allowed.

Unlike the other fee option, there are specific settings that must be set up to collect the fee. The "chase the money" option is set up to really get your money, and it must be set up with these conditions:

Special settings are required for the "Chase the Money" option.

Your statement fee must be configured to take the account below the available balance (but not negative) and to post to a frozen account.



- NOTE: If no sub account supplies the fee, this will appear as an exception on the Exception Fee Posting Report (PESTMTN3X).

Field Descriptions

Field Name	*Description*
Activate printed statement styles/fees	Checking this box activates Printed Statement Styles. Once this box is checked, an employee can select a printed statement style for a member. Checking this box is necessary even if you only use this feature to charge a fee for statements. **Important: When you are ready to activate the feature, check "Activate statement styles/fees."** If you want members to be able to select a style online, also check the *Show in online banking* checkbox. (See next configuration setting below.) • If your credit union wants to begin charging members immediately, enter a charge for the Default (Def) Style. (A default style is required to fee.) When statements are printed, members who have not selected a style will receive the default style.
Show in online banking	Check if you want your members who are not already enrolled in e-Statements to be able to select a style online (See Page 30). These members will see a "My Printed Statement Options" page in the Preferences area of online banking, which will allow them to select their style. These members will also be encouraged to enroll in e-Statements.
Corp ID	Enter a Corp ID, if needed.
Fee income G/L	Enter the G/L used for fee income.
Fee transaction description	Enter a description that will appear on statement for the fee transaction.
Charge fee to	A much longer discussion on this field selection is available before the field descriptions

Field Name	*Description*
	Option 1: Select "Charge single div appl Designate the Dividend Application which will be used to charge the fee. All sub accounts of this Dividend Application will be reviewed for the full amount of the fee, starting with the sub account with the lowest number (101, then 102, for example). *If all sub accounts of the selected Dividend Application are reviewed and do not supply the fee, then the base share account (000) is used to supply the fee.* No partial fee collection is allowed. The statement style configuration has settings that allow that allow the fee to take the account "below available balance" and "below negative balance." These may be used to collect a full fee amount, but this is not required. *Option 2: Chase the money* This selection (covered in detail right before the Field Description section) allows you to prioritize by dividend application what account to charge. If account #1 does not have available funds, account #2 is used, then account #3, etc. All sub accounts of this Dividend Application will be reviewed for the full amount of the fee, starting with the sub account with the lowest number (101, then 102, for example). *If all sub accounts of the selected Dividend Application are reviewed and do not supply the fee, then the base share account (000) will not be used to supply the fee unless it is prioritized to (by selecting it as 99 for example.)* No partial fee collection is allowed. Your statement fee must be configured to take the account below the available balance (but not negative) and to post to a frozen account. (This is a requirement for the chase the money feature.) • NOTE: If no sub account supplies the fee, this will appear as an exception on the Exception Fee Posting Report (PESTMTN3X).
Fee waivers The fee will be waived based on the following standard fee waivers. NOTE: A Tiered Service waiver also allows credit unions to waive the fee. (See Page 33). (Additional fee waivers following.)	
Low Age	Member's age is at or below a certain age
High age	Member's age is at or above a certain age
Allowance of fee to bring fee account negative or below available balance or to post to a frozen account	
Allow below available balance	Check this box to allow the statement fee to bring the fee account below the available balance of that account.
Allow negative balance	Check this box to allow the statement fee to bring the fee account to a negative balance.

Field Name	*Description*
Post to frozen account	Check this box to allow the statement fee to post to a frozen account.
Additional Fee Waivers (see note above)	
Waive if present	If you wish to waive the fee for members who have certain types of accounts or cards, place a check mark in one or more of these fields. • ATM card - Waiver for ATM card. For online ATM card, card must be in active status (not, for example hot carded) for fee to be waived. For Off Trial Balance (OTB) ATM card, waives if a card is present, regardless of status. • Debit card - Waiver for debit card. For online debit card, card must be in active status (not, for example hot carded) for fee to be waived. For Off Trial Balance (OTB) debit card, waives if a card is present, regardless of status. • Credit card - Waiver of fee for credit cards. For online credit card, the loan must have a Process Type of V (credit card) with a status of Active (A) and not be written off (WRTOFF of 0) for fee to be waived. For Off Trial Balance (OTB) credit card, waives if a card is present, regardless of status or balance. • OTB savings acct - Waives fee if member has Off Trial Balance (OTB) savings account, regardless of status or balance. • OTB loan acct - Waives fee if member has Off Trial Balance (OTB) loan account, regardless of status or balance.
Waive if aggregate share balance is equal to or over	Aggregate current balances of member's selected MEMBER1 accounts are equal to or above a certain amount (includes tax escrow and IRA accounts). (Select which application types apply.)
Waive if aggregate loan balance is equal to or over	Aggregate current balances of selected member's MEMBER5 and MEMBER6 accounts are equal to or above a certain amount (includes loans and open credit accounts). (Select which apply.)
Waive if aggregate combined aggregate balance is equal to or over	Aggregate current balances of selected member's MEMBER 1 and MEMBER5 and MEMBER6 accounts are equal to or above a certain amount (See above). (Select which apply.)

The following explains some of the columns in the lower area of the configuration screen:

Field Descriptions in Table

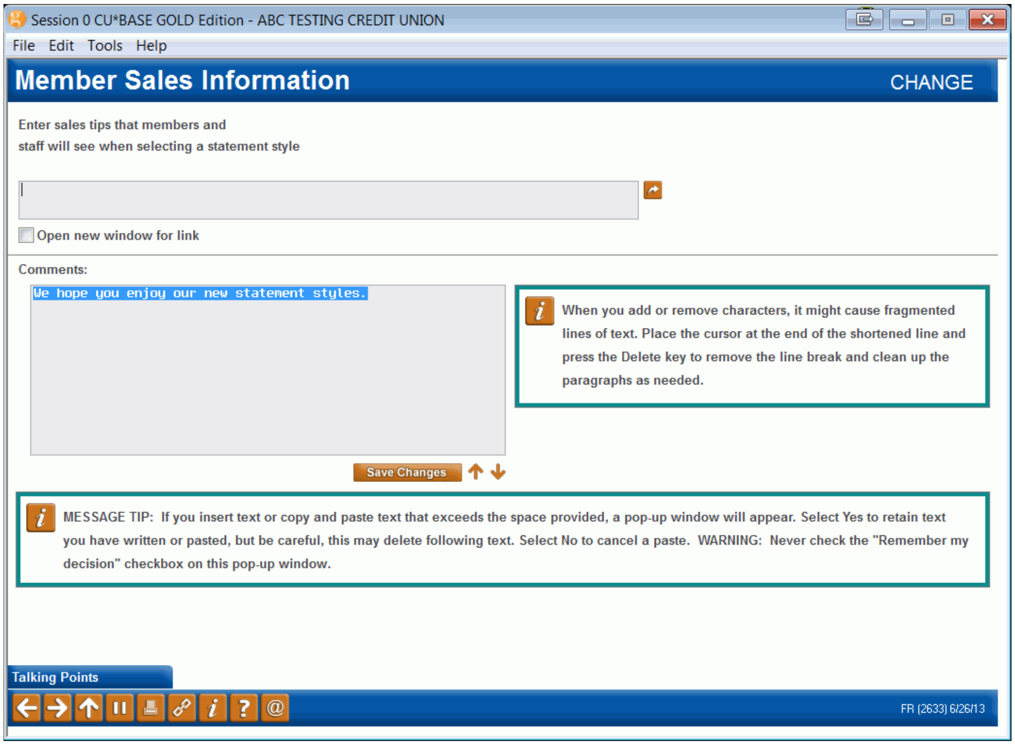
<table>
<tr><td>Avail</td><td>Check this to allow members to select this Style in Member Personal Banker. Online selection is allowed only when Show in online banking is also checked.</td></tr>
<tr><td>Def</td><td>This indicates that this style is the default style. When statements are generated, any member who does not have a selected Printed Statement Style will receive this default style. Credit unions can select for the Def Style to be the Standard Style or any of the other available styles. If a credit union wants to charge all members a fee for their statement, the credit union should select a Default style.
NOTE: Credit unions who do not use Sage Direct as a print vendor or who have a custom style can use this feature to charge a fee to all members receiving a printed statement. In this case, the credit union must select Style 99 as the default and assign a fee to this style.</td></tr>
<tr><td>Fee Amt</td><td>Enter the fee for this style. Members will be charged this fee when a standard statement is printed. (If a member only receives a credit card statement, for example with an account will a quarterly statement, the member will not be charged the fee.)

See Page 5 for a more in depth discussion on when a member receives a fee.

NOTE: Partial fees will not be charged; however, the fee can take the member below their available balance (but not negative). What this means is that even if your credit union has a $5 par, if the member only has $5 in his or her base share, CU*BASE will still deduct the fee from this account.</td></tr>
</table>

Press Enter from the configuration screen to access the screen on the following page. Use this screen to compose messaging that the member will view online when selecting a printed statement style.

Marketing Message to Members



RECORDING A MEMBER'S PREFERENCE

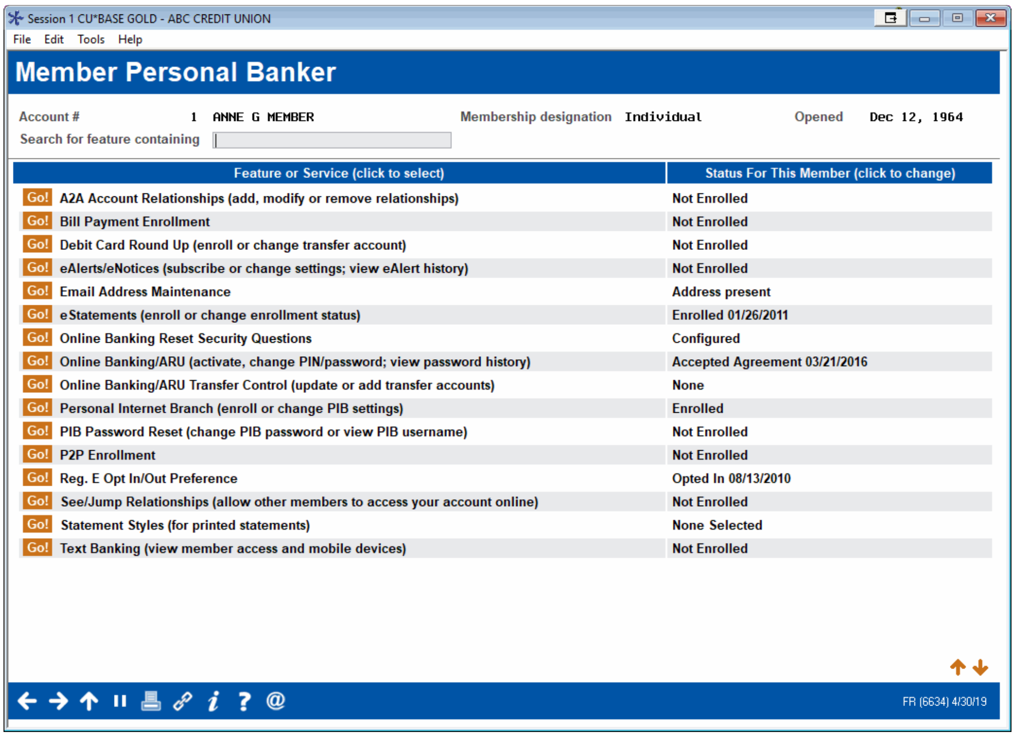
Employees can promote Printed Statement Styles to member and assist them in selecting a style in CU*BASE. If activated by the Printed Statement Style Configuration (See Page 19), members can also select styles online.

- IMPORTANT: A member's selection of *Printed* Statement Style affects only the printed statement. It does not change the look of the member's e-Statement.

EMPLOYEES ASSIST A MEMBER TO SELECT A PRINTED STATEMENT STYLE

Employees use Member Personal Banker to select a style for a member.

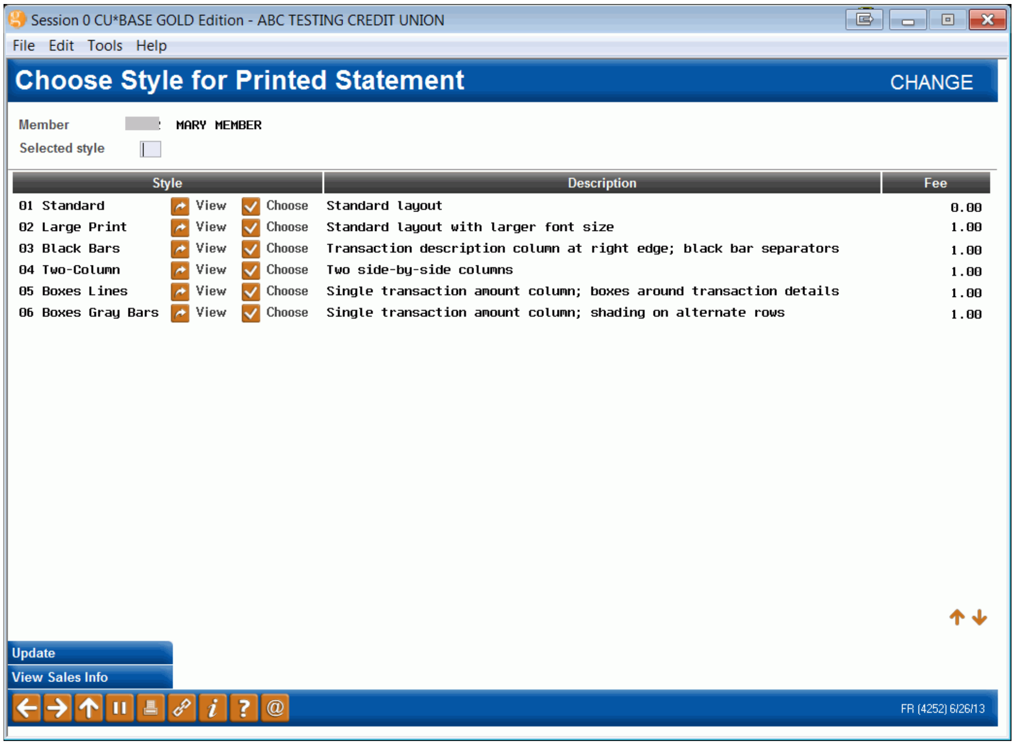
***Member Personal Banker* (Tool #14)**



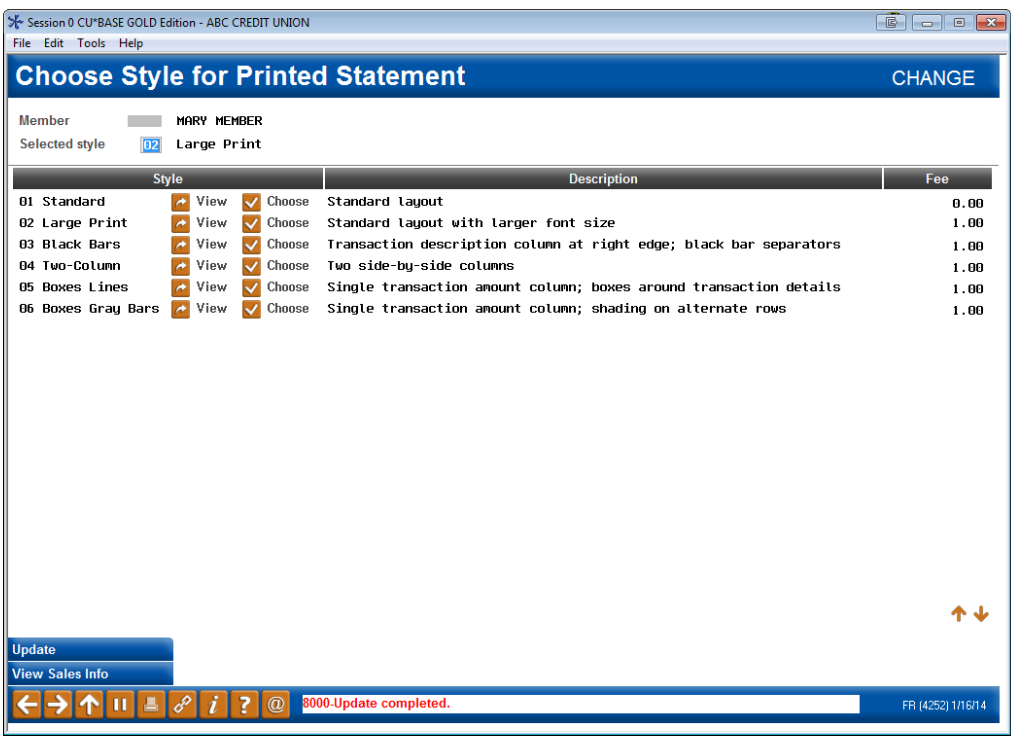
First check *Choose style for printed statement* and press Enter. After pressing Enter to move past the alert screen, the employee will come to the following screen which allows the employee to view the printed statement style options and select one for the member.

- Statement Style 99 does not have a PDF associated with it so no PDF of this style is available from this screen.

Employee View and Select a Printed Statement Style for Member



Use this screen to view the style options or select a printed statement style for a specific member. Once a style is selected, the screen will indicate the change.



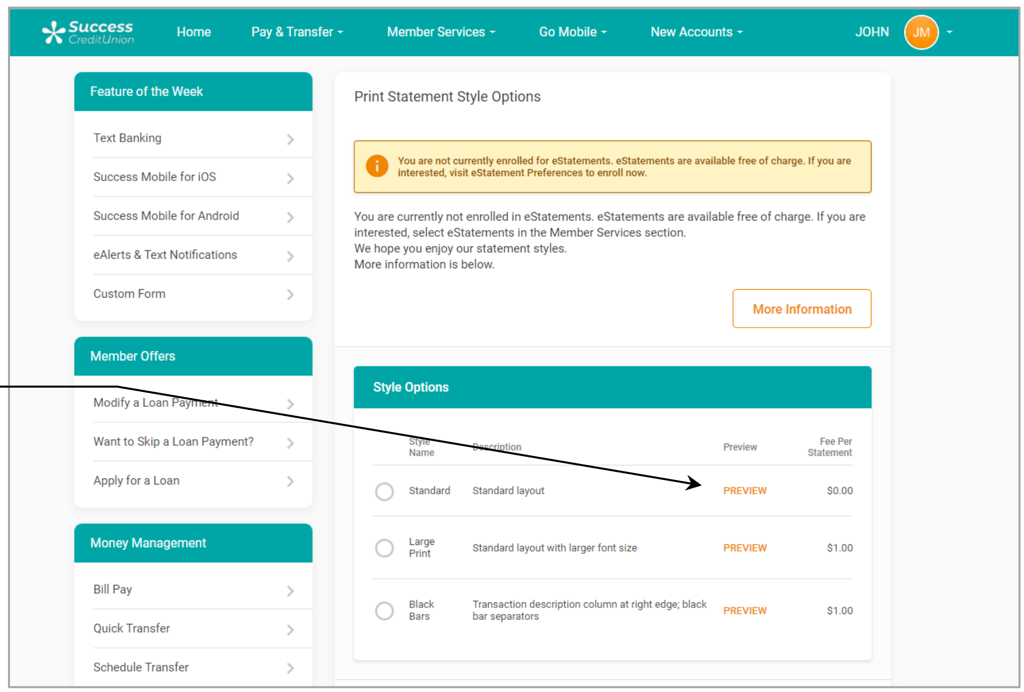
PROMOTE YOUR PRINTED STATEMENT STYLES VIA ONLINE BANKING

It may seem to be counterintuitive to offer your members Printed Statement Style options while they bank online—but promoting them in this manner is an easy way to get the word out about this new service. Use the “My Printed Statement Styles” page to promote e-Statement enrollment. The “enroll in e-Statement now!” link at the top of the page takes the member directly to the e-Statement enrollment page.

Access this page by adding it to your Mega Menu using the It’s Me 247 Manager. Learn more: https://store.cuanswers.com/store/irsc/cupublisher-self-service/

- *Members already enrolled in e-Statements will not see the* Printed Statement Options *page shown below.*

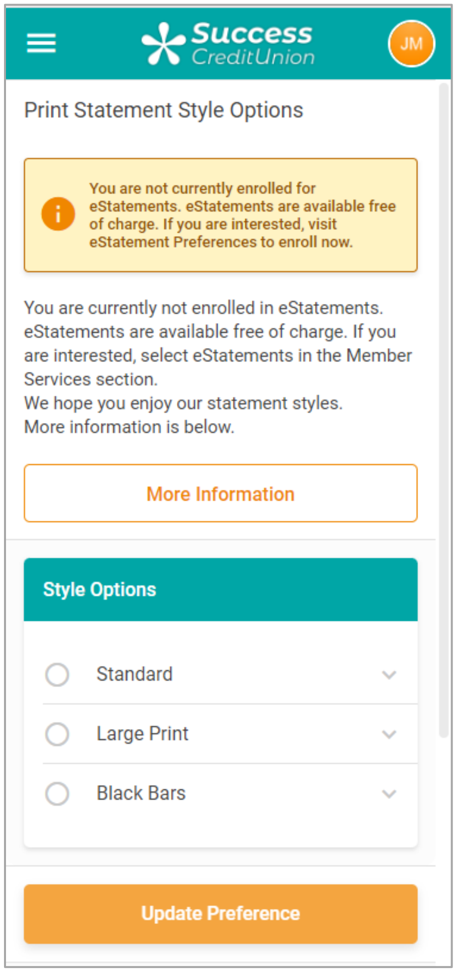
Members can click on Preview to view a larger PDF example of the printed statement style.

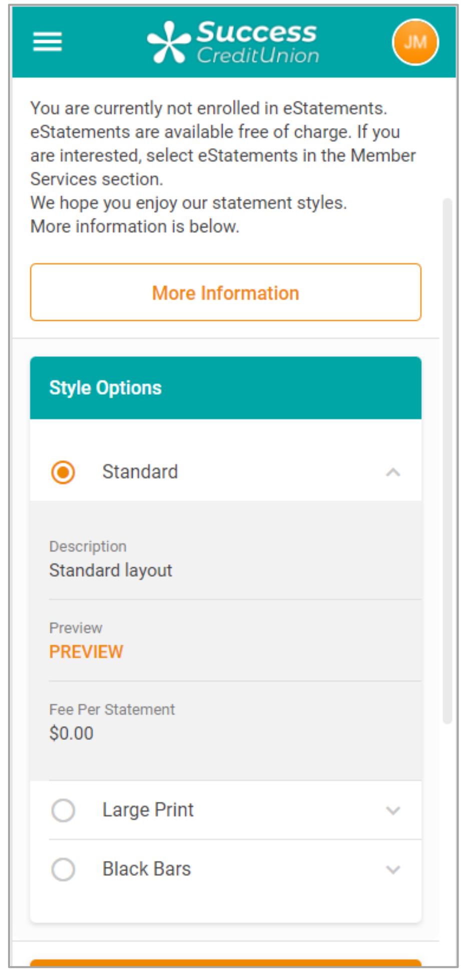


The “Printed Statement Options” page markets the selection of a printed statement style. Clearly marked links on this page will encourage enrollment in e-Statements, which in the future may be your only free option.

With the exception of Style 99, members can click on the small graphic to view a larger PDF sample of each style.

Following is what this looks like on a mobile device.





REPORTING

The Printed Statement Fee Transaction Register (PESTMTN3) shows a listing of members charged a fee for statement styles. The Printed Stmt Fee Exceptions Report (PESTMTN3X) lists the exceptions, for example, the member did not have an account of the dividend application type selected to be charged the fee in the statement style configuration.

Printed Stmt Fee Trans Register (PESTMTN3)

```
 9/02/11  12:54:59                                    ABC CREDIT UNION                         PESTMTN3          PAGE
    RUN ON  10/10/11                            PRINTED STMT FEE TRANS REGISTER
                                  USER
                           TRAN     TRAN   TRAN      FEE     PREVIOUS      CURRENT
ACCOUNT NO.     SEQ #      DATE     TYPE   CODE    AMOUNT     BALANCE      BALANCE    DESCRIPTION
     4888-110   01137   10/10/11     47     33       2.00     2420.82      2418.82    statement style fees
     8000-110   01266   10/10/11     47     33       2.00     1748.57      1746.57    statement style fees
     8444-110   00853   10/10/11     47     33       2.00     1871.44      1869.44    statement style fees
     9999-110   00140   10/10/11     47     33       2.00    13519.63     13517.63    statement style fees
    12333-110   00662   10/10/11     47     33       2.00     6026.01      6024.01    statement style fees
    13777-110   00012   10/10/11     47     33       2.00       64.75        62.75    statement style fees
    13888-110   02469   10/10/11     47     33       2.00     2057.02      2055.02    statement style fees
    24000-110   02033   10/10/11     47     33       2.00     4459.04      4457.04    statement style fees
    24500-110   01328   10/10/11     47     33       2.00     4280.64      4278.64    statement style fees
    24600-110   00729   10/10/11     47     33       2.00      732.78       730.78    statement style fees
    27000-110   01544   10/10/11     47     33       2.00     1407.42      1405.42    statement style fees
```

Printed Stmt Fee Exceptions Report

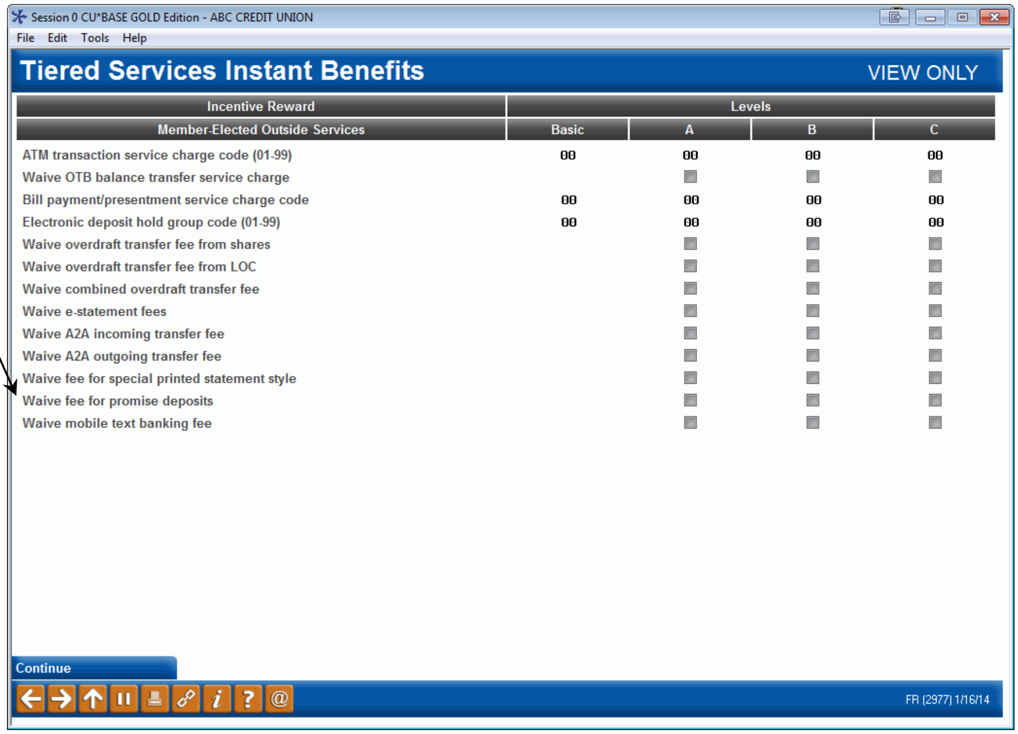
```
 9/02/11  12:54:59                                    ABC CREDIT UNION                           PESTMTN3X          PAGE
    RUN ON  10/10/11                            PRINTED STMT FEE EXCEPTIONS                                       USER

ACCOUNT NO.          DESCRIPTION
    13333            Non-sufficient funds
    34444            No account available to fee
    41111            No account available to fee
    42222            No account available to fee
    43333            Non-sufficient funds
    47777            No account available to fee
    48888            Non-sufficient funds
    49999            Account frozen
    59999            No account available to fee
    60000            No account available to fee
    61111            No account available to fee
    62222            Non-sufficient funds
    65555            No account available to fee
    66666            No account available to fee
    78888            Account frozen
```

Tiered Services and Marketing Club Waivers

Credit unions can use Tiered Service waivers (Instant Benefits) to waive the fee for the selected style.

This allows the credit union to waive the fee for different Tiered Service Levels.



They can also use Marketing clubs to waive the statement styles fee.

This allows the credit union to waive the fee for different Marketing Clubs..

Special Instructions for Self Processing Credit Unions

This section of the booklet is used by Self Processors only. Online credit unions will not have to perform this step.

Self processors will need to post the fees/rebates to members for statement style each month when statements are generated. Use **Tool #5121 *Post Statement & eStatement Fees/Rebates.*** The first screen allows the credit union to select a Corp ID if needed. This is followed by a second screen confirming the action.