
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.

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

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

This section covers 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?



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

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Member Selected Statement Styles

Increasing Value of Your Member's
Most Basic Communication

INTRODUCTION

Member Select, the online, group administration interface at www.memberselect.com, is a powerful tool for group administrators. It provides a secure, efficient, and easy-to-use environment for group administrators to manage their group's membership, including the ability to add, delete, and update member information. It also provides a secure, efficient, and easy-to-use environment for group members to manage their own information, including the ability to view their own profile, update their contact information, and view their group's financial information.

Key Features:

- **Member Management:** Add, delete, and update member information.
- **Group Management:** Manage group information, including group name, address, and contact information.
- **Financial Management:** View group financial information, including dues, assessments, and expenses.
- **Communication:** Send emails to group members and receive responses.
- **Reporting:** Generate reports on group membership and financial information.

Getting Started:

1. **Log In:** Enter your username and password to access the system.

2. **Dashboard:** View an overview of your group's membership and financial information.

3. **Member Management:** Click on the "Members" link to view a list of all group members.

4. **Add Member:** Click on the "Add Member" button to add a new member to the group.

5. **Update Member:** Click on the "Edit" button next to a member's name to update their information.

6. **Delete Member:** Click on the "Delete" button next to a member's name to remove them from the group.

7. **Group Management:** Click on the "Groups" link to view a list of all groups.

8. **Add Group:** Click on the "Add Group" button to add a new group to the system.

9. **Update Group:** Click on the "Edit" button next to a group's name to update its information.

10. **Delete Group:** Click on the "Delete" button next to a group's name to remove it from the system.

Conclusion:

Member Select is a powerful tool for group administrators. It provides a secure, efficient, and easy-to-use environment for managing group membership and financial information. By using Member Select, group administrators can save time and effort, and ensure that their group's information is accurate and up-to-date.

For more information, visit www.memberselect.com.

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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.crediteunion.com

AUTO *****9010 0830Z
0000001010 D1 AP
JOHN B SHIPLE
123 ANY STREET
ANY TOWN RI 02812

00001

00001

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Statement of Account

We respectfully request that you review this statement to verify its accuracy. If you find an error, please contact us immediately. We will make every effort to resolve the issue as quickly as possible. This statement is prepared based on our records and may differ from your records due to timing differences between transactions. Please review this statement carefully and sign it if you agree with the information provided. If you have any questions, please call us at (800) 555-1234.

NCUA
Member Since 1998

From: 1/01/08 To: 1/31/08 Member #: 999999999

Please review this statement as prepared on our computer software system for accuracy. In our effort to provide better service and benefits we thank you in advance for your cooperation and patience.

MEMBERSHIP SUMMARY INFORMATION FOR MEMBER # 999999999 AS OF 1/31/08

YOU EARNED 1915 DISCOUNT POINTS. YOUR NEW LEVEL WILL BE Preferred Gold
ASK HOW TO TAKE ADVANTAGE OF NEW PRODUCTS AND SERVICES TO ENJOY GREAT REWARDS!

SUFFIX	ACCOUNT NAME(S)	LAST YEAR	BALANCE
000	REGULAR SHARES	1,234.56	4,321.33
010	SUPREME ACCOUNT	1,234.56	42,345.60
020	CHRISTMAS CLUB	1,234.56	2,345.67
110	CHRISTMAS CLUB	1,234.56	.00
140	TWO DAY SHARE	1,115.00	25.55
240	36 MONTH RLA CREDIT	1,115.00	-48,217.19
400	CROSS ARM LOAN	1,089.00	502.23
400	PURCHASED AUTO	1,234.56	3,160.43
800	HOLIDAY	1,234.56	20,128.67
800	VISA CLASSIC	1,234.56	9,899.00

SHARE ACCOUNTS

000: REGULAR SHARES

Year-to-Date Div Paid: 3.16
Div Rate: 75 %
Dividend Paid on 260.00 in amount of \$2.50

John Doe Jane Doe Sample

Date	Transaction Type	ID	Transfer Acct	Deposit Withdrawal	Balance
1/01/08	Beginning Balance				\$0.00
1/01/08	ACHN INCOME LIFE			90.34	4,360.14
1/01/08	ACHN PFMH			32.96	4,418.14
1/01/08	INSURANCE				4,401.33
1/01/08	SWAPS DIVIDEND			3.15	
	Total Annual Percentage Yield Earned (APYE) is .76%, based on an Average Balance of 4,950.53 for the 31 day period ending 1/31/08				
1/31/08	Ending Balance			3.15	4,421.33

010: SUPREME ACCOUNT

Year-to-Date Div Paid: \$4.83
Divd Rate: 1.00 %
Split 1: 1.30 % / 4,999.99
Split 2: 1.20 % / 5,000.00
Split 3: 1.40 % / 1,500.01
Split 4: 1.80 % / 2,500.01

John Doe Jane Doe Sample
JACK BENEFICIAL BENEFICIARY

Date	Transaction Type	ID	Transfer Acct	Deposit Withdrawal	Balance
1/01/08	Beginning Balance				47,000.00
1/01/08	PC CD TRANSFER	X000-000	500.00		47,500.00
1/01/08	PC CD TRANSFER	X000-001	5,000.00		42,500.00
1/01/08	DIVID DIVIDEND		54.83		42,554.83
	Total Annual Percentage Yield Earned (APYE) is 1.41%, based on an Average Balance of 48,129.00 for the 31 day period ending 1/31/08				
1/31/08	ENDING BALANCE			54.83	42,554.83
1/31/08	ENDING BALANCE			54.83	42,554.83

110: CHRISTMAS CLUB

Year-to-Date Div Paid: .00
Div Rate: 75 %

John Doe Jane Doe Sample

(We do not debit shares, deposits and withdrawals accounts shown on this statement and not transferrable except on the basis of the credit union.)

FOR MORE INFORMATION, PLEASE CALL US AT (800) 555-1234 OR VISIT OUR WEBSITE AT WWW.CU.COM



AUTO *****AUTO***3-DIGIT 123
000000000000 01 AT 0.357
JOHN D SAMPLE
123 ANY STREET
ANYTOWN US 12345-6789



Loan statements followed by an asterisk, but are open and credit, the balance used to compute the Finance Charge is the actual outstanding balance each day after month end is subtracted and new advances or other charges are added. The FINANCE CHARGE is computed by multiplying the outstanding balance by the applicable daily periodic rate for the month to the exact date of the first day of the next month. The outstanding balance is the outstanding balance at the start of the month, plus or minus any advances or payments, and the daily periodic rate is computed after the amount number. The ANNUAL PERCENTAGE RATE, when determined by multiplying the daily periodic rate by the number of days in a year (365), is the rate charged on the amount of the loan.

Page 1 of 4

From: 12/01/10	To: 12/31/10	Member #: 99999
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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 306 YOUR POINT TOTAL IS: YOUR NEW LEVEL WILL BE: premium
We value your membership and reward you for being a member.

Suffix	Amount	Description	Last Tran	Balance
000		MEMBERSHIP SAVINGS	12/27/10	6,276.71
001		MEMBERSHIP ACCOUNT	10/03/02	6.00
009		SPENDING MONEY	12/30/10	6,113.00
130		MY RETIREMENT	12/05/10	9,876.17
240		UNCOLLECTED LOANS	12/17/10	360.48
250		BOAT LOAN	7/05/08	779.04
260		LINE OF CREDIT	12/27/10	446.05
12		12 MONTH SVR. CERT.	9/26/10	1,136.43
015		VISA GOLD	12/21/10	240.57

SHARE ACCOUNTS

000: MEMBERSHIP SAVINGS

Joint Owner: JANE D. SAMPLE

Year-to-Date Div Pld: 7.62

Divd Rate: .50 %

Date	Transaction Type	ID	Transfer Acct	Deposit	Withdrawal	Balance
12/01/10	Beginning Balance					6,027.18
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	SHARES DIVIDEND			1.80		4,278.71
	Your Annual Percentage Yield Earned (APYE) is .50%, based on an Average Balance of 4,276.86 for the 31 day period ending 12/31/10.					
12/31/10	Ending Balance				850.00	4,276.71

Dividend	1.80
Your Annual Percentage Yield Earned (APYE) is	.50%, based on an Average
Balance of	4,270.86 for the 31 day period ending 12/31/10.
ing Balance	101.55 850.00

001: MEMBERSHIP ACCOUNT

Joint Owner: JANE D. SAMPLE

Year-to-Date Divd Paid: .00

Dried Rate: 500.00 to

Drivd Rate: 500.00 to
5,000.00 to

5,000.01 to
100,000.00 to

No Activity on Account. Last Trans Date: 10/03/02 Balance: \$.00

CHECKING ACCOUNTS

008: CHECKING ACCOUNT


SPENDING MONEY


						Cleared Checks	
Date	Transaction Type	#/ID Transfer Acct	Deposit	Withdrawal	Balance	Chk #	Amount
12/01/10	Beginning Balance				5,464.00		
12/01/10	ACTIVITY, CHQ 4207	4207	76.93	4207	5,540.93	4207	76.93
12/01/10	CASH 4207			4207	5,617.07	4207	76.14
12/01/10	ACCOUNTED CASH/HA HTH			4208	5,693.17	4208	76.10
12/01/10	DEC INTRFR			4210	5,769.32	4210	76.15
12/01/10	CHECH0000546	4204		3,777.33	1,991.99		
12/02/10	CHQ CARD/CITY MARKET			4211	3,706.61	4211	85.00
	Date: 12/02/10	COUNTY MARKET # 5	QUINCY, IL				
12/02/10	CHECH0000548	4205		41.81	3,748.40	4214	300.00
12/02/10	ACHQUS TREASURY 310		1,315.00		5,063.41	4214	76.00

Ownership of share, deposit and certificate accounts shown on this statement is not transferrable 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.

	Your Credit Union Name 123 YOUR C.U.'S ADDRESS Yourtown, USA www.creditedunion.com
---	---

AUTO *****AUTO*-3-DIGIT 123 0000000001 AT 0.357 JOHN D SAMPLE 123 ANY STREET ANYTOWN US 12345-6789		<p align="center">Statement of Account</p> <p><small>Lasts reissued following FDIC's FD-302 report results. For customer service, please contact the nearest branch or call our toll-free number at 1-800-XXX-XXXX. This statement is provided as a service to our members and is not intended to be used for anything other than its intended purpose. The information contained herein is subject to change without notice. We warrant that the information contained herein is true and correct as of the date printed hereon. If you are not the member named herein, please do not use this statement for any purpose. If you are the member named herein, please sign and return this statement to the branch where it was issued. If you are not the member named herein, please destroy this statement. If you have lost this statement, please notify us immediately by calling 1-800-XXX-XXXX.</small></p> <p align="right">NCUA <small>NATIONAL CREDIT UNION ADMINISTRATION</small></p>
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From: 12/01/10 To: 12/31/10 Member #: 00990

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 EARN 30% 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 Trans	Balance
000	MEMBERSHIP SAVINGS	12/27/10	4,276.71
001	MEMBERSHIP ACCOUNT	10/03/02	6.00
009	SPENDING MONEY	12/30/10	4,113.00
130	MY RETIREMENT	12/15/10	0,979.17
240	UNSECURED LOANS	12/17/10	380.00
250	BOAT LOAN	7/05/06	779.04
260	LINE OF CREDIT	12/27/10	449.05
501	12 MONTH 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 Div 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 WID	22		700.00		4,327.16
12/17/10	SHARES CASH WID	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 4,270.68 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 Div 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

005: CHECKING ACCOUNT SPENDING MONEY

Cleared Check Reconciliation					
Chk #	Amount	Chk #	Amount	Chk #	Amount
4204	10.00	4208	92.00	4212	43.00

Consent to share deposit and certificate account views on the customers' request for marketing purposes from the back of their checks.

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. 99990 Statement Period 12/01/10 Thru 12/31/10 Page 1 of 4

ACCOUNT SUMMARY

Account Type	Ending Balance
Savings	\$4,283.71
IRA	\$9,979.17
Checking	\$4,113.00
Certificates	\$1,136.43
Loans	\$1,159.53
Open Credit	\$952.62

000- MEMBERSHIP SAVINGS

Joint Owner: JANE D SAMPLE
Year-to-Date Divd Paid: 7.63 Divd Rate: 8.00 %

TRANS DATE	POST DATE	WITHDRAWAL/DEBIT	DEPOSIT/CREDIT	BALANCE	TRANSACTION DESCRIPTION
12/01/10	12/01/10			5,027.18	Beginning Balance
12/01/10	12/01/10	700.00		4,327.18	SHARES CASH W/D 22
12/17/10	12/17/10	150.00		4,177.18	SHARES CASH W/D 11
12/27/10	12/27/10		99.75	4,276.93	SHARES DEPOSIT 13
12/31/10	12/31/10		1.80	4,278.71	SHARE DIVIDEND

Your Annual Percentage Yield Earned is .80%, based on an Average Balance of 4,270.95 for the 31 day period ending 12/31/10.

001- MEMBERSHIP ACCOUNT

Joint Owner: JANE D SAMPLE
Year-to-Date Divd Paid: .00 Divd Rate: 8.00 % to 2,000.00 = .80%, 2,000.01 to 5,000.00 = .80%, 5,000.01 to 10,000.00 = 1.00%

005- CHECKING ACCOUNT

TRANSACTION DESCRIPTION

TRANS DATE	POST DATE	WITHDRAWAL/DEBIT	DEPOSIT/CREDIT	BALANCE	TRANSACTION DESCRIPTION
12/01/10	12/01/10			3,964.00	Beginning Balance
12/01/10	12/01/10	76.93		3,887.07	ACH/VALGREEN CO. 4207 CHW 4207 ECHCK
12/01/10	12/01/10	99.75		3,787.32	ACH/UNITED CMANA HTH DEC INSPRM
12/01/10	12/01/10	10.00		3,777.32	CHECK/0001646 4304
12/02/10	12/02/10	41.71		3,735.61	CK CARD/COUNTY MARKET Dsk: 12/02/10
12/02/10	12/02/10		191.85	3,927.46	COUNTY MARKET #5 QUINCY, IL
12/03/10	12/03/10		1,315.00	4,859.01	ACH/US TREASURY 310 SOC DEC
12/03/10	12/03/10	92.00		4,767.01	ACH/Valve 4208 CHW 4208 Check #
12/08/10	12/08/10	10.00		4,757.01	CK CARD/KRISTOPHERS Dsk: 12/08/10
12/08/10	12/08/10		118.05	4,875.06	KRISTOPHERS HAIR STU QUINCY, IL
12/07/10	12/07/10	43.33		4,831.73	CK CARD/SHELL OIL 50 Dsk: 12/07/10
12/08/10	12/08/10		580.00	5,411.73	SHELL OIL 524640000 WEST QUINCY, MO
12/08/10	12/08/10	85.00		5,326.73	ACH/BANKERS LIFE 357 ING PREM
12/09/10	12/09/10	10.00		5,316.73	CK CARD/SHELL OIL 50 Dsk: 12/09/10
12/10/10	12/10/10	59.16		5,257.57	CK CARD/SHELL OIL 50 Dsk: 12/10/10

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”

[illegible]

This style 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.

[illegible]

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.

[illegible]

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 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)

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

Printed Statement Styles Available to Members

CHANGE

☒ Activate printed statement styles/fees ☒ Show in online banking Corp ID **1** Fee income G/L account **151.00**

Fee transaction description **STATEMENT** **STYLE** **FEE** Charge fees to **Single div appl** **CK**

Fee waivers: Low age ☐ High age **999** ☐ Allow below available balance ☐ Allow negative balance ☐ Post to frozen account

Waive if present: ☒ ATM card ☒ Debit card ☒ Credit card ☐ OTB savings acct ☐ OTB loan acct

Waive if aggregate share balance is equal to or over **9,999,999.99** Include ☒ SH ☒ SD ☒ CD ☒ IR ☒ TX

Waive if aggregate loan balance is equal to or over **9,999,999.99** Include ☒ LN ☒ OC

Waive if combined aggregate balance is equal to or over **9,999,999.99** Include ☒ SH ☒ SD ☒ CD ☒ IR ☒ TX ☒ LN ☒ OC

Styles Available to Members						
Avail	Def	Vendor	Code	Name	Description	Fee Amt
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sage	01	Standard	Standard layout	2.50
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sage	02	Large Print	Standard layout with larger font size	1.00
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sage	03	Black Bars	Transaction description column at right edge; black bar separators	1.00
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sage	04	Two-Column	Two side-by-side columns	1.00
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sage	05	Boxes Lines	Single transaction amount column; boxes around transaction details	1.00
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sage	06	Boxes Gray Bars	Single transaction amount column; shading on alternate rows	1.00
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	ALL	99	Standard/Custom	Your credit union's custom/standard layout	0.00

Sales Info

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- 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

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

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 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

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION

Printed Statement Styles Available to Members CHANGE

☒ Activate printed statement styles/fees ☒ Show in online banking Corp ID Fee income G/L account

Fee transaction description **STATEMENT STYLE FEE** Charge fees to **Chase the money** **Priority**

Fee waivers: Low age ☐ High age ☒ 999 ☒ Allow below available balance ☐ Allow negative balance ☒ Post to frozen account

Waive if present: ☒ ATM card ☒ Debit card ☒ Credit card ☐ OTB savings acct ☐ OTB loan acct

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.)

Charge fees to **Chase the money** **Priority**

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.

Session 0 CU*BASE GOLD - RELEASE CONTROL CREDIT UNION

Configure Fee Priorities Statement Style Fees

App	Description	Priority
BC	BUSINESS CLUB	
BD	TEST	
BE	BUSINESS ESCROW	
BS	BUSINESS/ORG SAVINGS	
BU	BUSINESS CHECKING	
CC	CHRISTMAS CLUB	
CH	TEST 0010 MSG ISSUE	
CK	REGULAR CHECKING	
EC	ESCROW	
ED	COVERDELL SHARES	
EE	EVERHOME ESCROW	
ES	EDUCATION SAVINGS	
ET	ETA	
FA	ESCROW FANNIE MAE	
FB	ESCROW - INHOUSE	
FC	FCU ESCROW	
FE	SAFE N EASY CHECKING	
FM	ESCROW FREDDIE MAC	
FN	ESCROW NMS FM-SUSPND	
GS	GROWTH SAVINGS I	

■ Priority

App	Description	Priority
GT	GROWTH SAVINGS II	
GU	GROWTH SAVINGS III	
GV	GROWTH SAVINGS IV	
HC	HOMETOWN CHECKING	
HS	HSH CHECKING	
IP	INT PLUS CHECKING	
IR	TRAD IRA SHARES	
IT	TRAD IRA SHARE TC	
KA	KASASA CASH PLUS	
KB	KASASA CASH SAVER	
KC	KASASA CASH	
KT	KASASA TUNES	
KX	KASASA CSHBK PLUS	
KY	KASASA CSHBK SAVER	
KZ	KASASA CASH BACK	
LS	LIFE SAVINGS	
MC	MC CLASSIC	
MG	MC GOLD	
MM	MEGA MONEY MARKET	
MM	MONEY MARKET	

■ Priority

App	Description	Priority
OC	ORG. CHECKING	
PC	PREMIER CHECKING	
PD	PAYDAY SAVINGS	
PR	PREMIER II CHECKING	
PS	PLUS SAVINGS - TC	
PV	PRIME VISA GOLD	
RT	ROTH IRA SHARES	
SA	HSA CHECKING	
SC	SAVINGS CLUB	
SD	SHARE DRAFT - TC	
SE	SEP IRA SHARES	
SH	REGULAR SAVINGS	
SI	SYSTEMATIC TRAD IRA	
SL	SELECT CHECKING	
SP	PLUS SAVINGS	
SR	SYSTEMATIC ROTH IRA	
SS	SYSTEMATIC SAVINGS	
ST	STUDENT CHECKING	
SU	SAVINGS CLUB TWO	
SU	SAVE TO WIN SHARE	

■ Priority

TR (6387) 4/25/17

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

Session 0 CU*BASE GOLD - Configure Fee Priorities

Dividend application **CK** Statement Style Fees

Priority

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Simply enter your Priority number.

Session 0 CU*BASE GOLD - Configure Fee Priorities

Dividend application **CK** Statement Style Fees

Priority

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TR (6386)

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

Session 0 CU*BASE GOLD - RELEASE CONTROL CREDIT UNION

File Edit Tools Help

Configure Fee Priorities

App	Description	Priority
BC	BUSINESS CLUB	
BD	TEST	
BE	BUSINESS ESCROW	
BS	BUSINESS/ORG SAVINGS	
BU	BUSINESS CHECKING	2
CC	CHRISTMAS CLUB	
CH	TEST 0010 MSG ISSUE	
CK	REGULAR CHECKING	1
EC	ESCROW	
ED	COVERDELL SHARES	
EE	EVERHOME ESCROW	
ES	EDUCATION SAVINGS	
ET	ETA	
FA	ESCROW FANNIE MAE	
FB	ESCROW - INHOUSE	
FC	FCU ESCROW	
FE	SAFE N EASY CHECKING	4
FM	ESCROW FREDDIE MAC	
FN	ESCROW HMS FM-SUSPND	
GS	GROWTH SAVINGS I	

■ Priority

App	Description	Priority
GT	GROWTH SAVINGS II	7
GU	GROWTH SAVINGS III	
GV	GROWTH SAVINGS IV	
HC	HOMETOWN CHECKING	6
HS	HSH CHECKING	
IP	INT PLUS CHECKING	
IR	TRAD IRA SHARES	
IT	TRAD IRA SHARE TC	
KA	KASASA CASH PLUS	
KB	KASASA CASH SAVER	5
KC	KASASA CASH	
KT	KASASA TUNES	
KX	KASASA CSHBK PLUS	3
KY	KASASA CSHBK SAVER	
KZ	KASASA CASH BACK	
LS	LIFE SAVINGS	
MC	MC CLASSIC	
MG	MC GOLD	
MK	MEGA MONEY MARKET	
MM	MONEY MARKET	

■ Priority

App	Description	Priority
OC	ORG. CHECKING	
PC	PREMIER CHECKING	10
PD	PAYDAY SAVINGS	
PR	PREMIER II CHECKING	
PS	PLUS SAVINGS - TC	
PU	PRIME VISA GOLD	
RT	ROTH IRA SHARES	
SA	HSA CHECKING	
SC	SAVINGS CLUB	
SD	SHARE DRAFT - TC	
SE	SEP IRA SHARES	
SH	REGULAR SAVINGS	99
SI	SYSTEMATIC TRAD IRA	
SL	SELECT CHECKING	
SP	PLUS SAVINGS	
SR	SYSTEMATIC ROTH IRA	
SS	SYSTEMATIC SAVINGS	
ST	STUDENT CHECKING	
SU	SAVINGS CLUB TWO	
SV	SAVE TO WIN SHARE	

■ Priority

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- 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:

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

Special settings are required for the “Chase the Money” option.

- | | |
|---|---|
| <input checked="" type="checkbox"/> Allow below available balance | <input type="checkbox"/> Allow negative balance |
| <input checked="" type="checkbox"/> Post to 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	<p>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.</p> <p>Important: When you are ready to activate the feature, check "Activate statement styles/fees."</p> <p>If you want members to be able to select a style online, also check the <i>Show in online banking</i> checkbox. (See next configuration setting below.)</p> <ul style="list-style-type: none"> 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
	<p><i>Option 1: Select “Charge single div appl</i></p> <p>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). <i>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.</i></p> <p>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.</p> <p><i>Option 2: Chase the money</i></p> <p>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). <i>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.)</i></p> <p>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.)</p> <ul style="list-style-type: none"> NOTE: If no sub account supplies the fee, this will appear as an exception on the Exception Fee Posting Report (PESTMTN3X).
<p>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.)</p>	
Low Age	Member’s age is at or below a certain age
High age	Member’s age is at or above a certain age
<p>Allowance of fee to bring fee account negative or below available balance or to post to a frozen account</p>	
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.

<i>Field Name</i>	<i>Description</i>
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	<p>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.</p> <ul style="list-style-type: none"> • 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

Avail	Check this to allow members to select this Style in Member Personal Banker. Online selection is allowed only when <i>Show in online banking</i> is also checked.
Def	<p>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.</p> <ul style="list-style-type: none">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.
Fee Amt	<p>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.)</p> <p><i>See Page 5 for a more in depth discussion on when a member receives a fee.</i></p> <p>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.</p>

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

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

File Edit Tools Help

Member Sales Information CHANGE

Enter sales tips that members and staff will see when selecting a statement style

☐ Open new window for link

Comments:

ue hope you enjoy our new statement styles.

Save Changes

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

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

Talking Points

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FR (2633) 6/26/13

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.













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

File Edit Tools Help

Choose Style for Printed Statement CHANGE

Member MARY MEMBER

Selected style

Style	Description	Fee
01 Standard  View  Choose	Standard layout	0.00
02 Large Print  View  Choose	Standard layout with larger font size	1.00
03 Black Bars  View  Choose	Transaction description column at right edge; black bar separators	1.00
04 Two-Column  View  Choose	Two side-by-side columns	1.00
05 Boxes Lines  View  Choose	Single transaction amount column; boxes around transaction details	1.00
06 Boxes Gray Bars  View  Choose	Single transaction amount column; shading on alternate rows	1.00

Update

View Sales Info

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

FR (4252) 6/28/13

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

Choose Style for Printed Statement

CHANGE

Member

MARY MEMBER

Selected style

02 Large Print

Style	Description	Fee
01 Standard	Standard layout	0.00
02 Large Print	Standard layout with larger font size	1.00
03 Black Bars	Transaction description column at right edge; black bar separators	1.00
04 Two-Column	Two side-by-side columns	1.00
05 Boxes Lines	Single transaction amount column; boxes around transaction details	1.00
06 Boxes Gray Bars	Single transaction amount column; shading on alternate rows	1.00

Update

View Sales Info

8000.Update completed.

FR (4252) 1/16/14

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.*

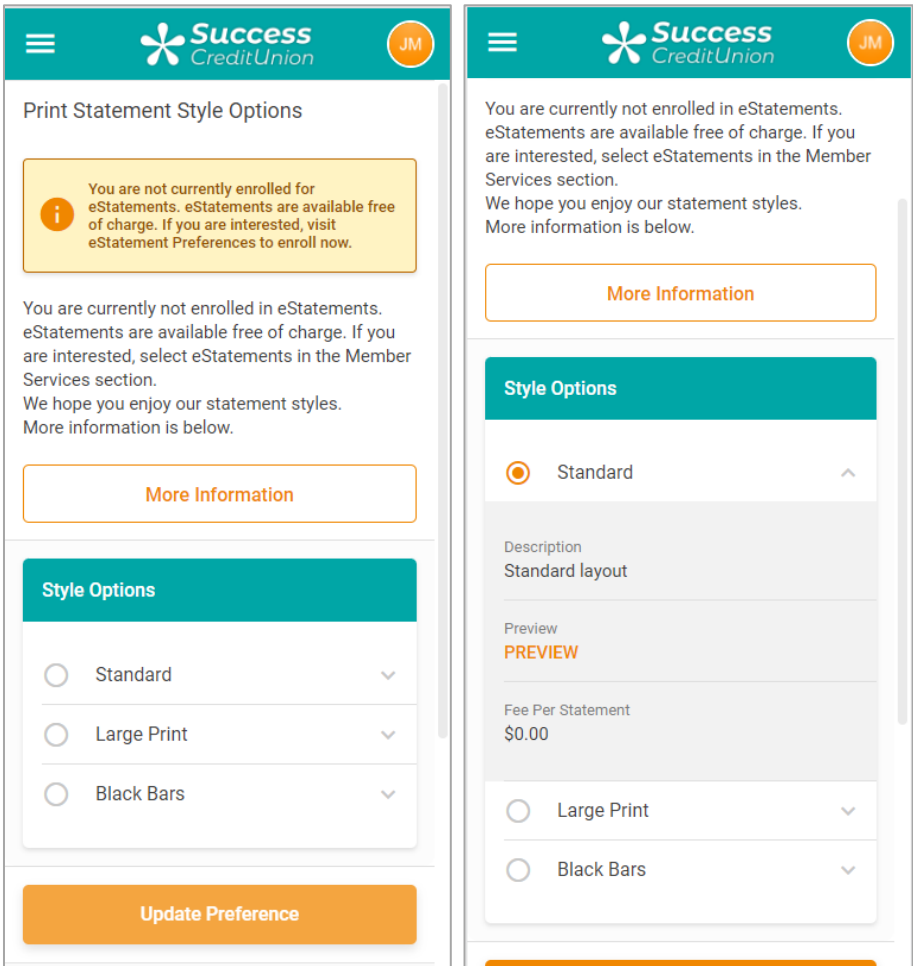
Members can click on Preview to view a larger PDF example of the printed statement style.

Style Name	Description	Preview	Fee Per Statement
<input type="radio"/> Standard	Standard layout	PREVIEW	\$0.00
<input type="radio"/> Large Print	Standard layout with larger font size	PREVIEW	\$1.00
<input type="radio"/> Black Bars	Transaction description column at right edge; black bar separators	PREVIEW	\$1.00

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									
ACCOUNT NO.	SEQ #	TRAN DATE	TRAN TYPE	TRAN CODE	FEE AMOUNT	PREVIOUS BALANCE	CURRENT 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.

Incentive Reward	Basic	A	B	C
ATM transaction service charge code (01-99)	00	00	00	00
Waive OTB balance transfer service charge				
Bill payment/presentation service charge code	00	00	00	00
Electronic deposit hold group code (01-99)	00	00	00	00
Waive overdraft transfer fee from shares				
Waive overdraft transfer fee from LOC				
Waive combined overdraft transfer fee				
Waive e-statement fees				
Waive A2A incoming transfer fee				
Waive A2A outgoing transfer fee				
Waive fee for special printed statement style				
Waive fee for promise deposits				
Waive mobile text banking fee				

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..

Interactive Fee Exemptions	Self-Service Club Benefits
<input type="checkbox"/> Waive deposit item fee	ARU free minutes 000
<input type="checkbox"/> Waive cashed check fee	ARU per minute fee 000
<input type="checkbox"/> Waive Credit Union printed check fee	Online banking free logons 000
<input type="checkbox"/> Waive Credit Union money order fee	Online banking per logon fee 000
<input type="checkbox"/> Waive phone transfer fee	
<input type="checkbox"/> A2A incoming transfer fee	
<input type="checkbox"/> A2A outgoing transfer fee	

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 the Post Stmt & e-Stmt Fees/Rebates option on the Statement Processing Menu (OPER 6, 14). The first screen allows the credit union to select a Corp ID if needed. This is followed by a second screen confirming the action.