



Member Service Denial Notices

*Printing Customized Denial Notices for Any Member Service
Need*

INSIDE THIS GUIDE:

This guide describes the initial configuration necessary for setting up the Member Service Denial Notice system, the day-to-day procedures for filling out and printing a Denial Notice form, and instructions for printing the monthly statistical report.

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Table of Contents

- Accessing the Denial Notices System..... 3
 - Denying Miscellaneous Member Services 3
 - Denying a Membership..... 3
- Configuring Member Service Denial Notice Types 4
 - Sample Printed Denial Notice 6
- Generating a Denial Notice 7
- Member Service Denied Applications Statistics 10

Introduction

The Miscellaneous/Member Service Denial Notices feature lets your credit union configure multiple application types (membership, checking, ATM, debit card, etc.), generate denial notices on-line, and print them on your laser printer. Any notice generated is added to a report which can be produced each month to show any applications denied during the month.

Typing denial notices by hand is not only time-consuming and unprofessional in appearance but also makes it very difficult to track the volume and reasons why applications were denied. This system makes the denial paperwork easier and helps management stay on top of the WHO, WHAT, WHY, and WHEN for the individuals being denied.

NOTE: Denial Notices will print only on configured laser printers. Refer to the reference guide, Laser Printing with CBX for more information about setting up laser printing at your credit union.



Accessing the Denial Notices System

Denying Miscellaneous Member Services

When denying a miscellaneous service such as an ATM or debit card, etc., use **Tool #3 Open/Maintain Memberships/Accounts**.

Membership Services (Tool #3)

The screenshot shows the 'Membership Services (Tool #3)' interface. At the top, there are three radio buttons for 'Option': 'Create new membership' (selected), 'Update membership info', and 'Add new sub-account'. Below this, there are two input fields: 'Account base' and 'SSN/TIN', separated by '- Or -'. At the bottom, there are four orange buttons: 'Denied', 'Global Search', 'Sponsors', and 'Blocked Persons'. The bottom navigation bar includes standard navigation icons and a count of '(2423)'.

Once the initial screen appears, use **Denied** to display the screen shown on page 7.

This is also the method you can use to access the configuration for setting up different Denial Notice Type codes. See page 4 for more details.

Denying a Membership

The system can also be accessed via the final membership creation confirmation screen:

Verify New Membership Creation (Tool #3)

The screenshot shows the 'Verify New Membership Creation (Tool #3)' interface. It displays the following information: 'Branch #' 01 ABC CREDIT UNION MAIN BRANCH, 'Designation' Individual, and 'Name' (redacted). There is a checkbox labeled 'Proceed to link secondary names (joint/misc./beneficiaries/etc.)' which is checked. At the bottom, there are three orange buttons: 'Select Account #', 'Create Mbrship/Continue', and 'Deny Membership'. The bottom navigation bar includes standard navigation icons and a count of '(2435)'.

Click **Deny Membership** to display the screen shown on page 7.

The difference here is that if a denial notice is printed via this option (the notice must actually be printed), the system will automatically mark the member or non-member record as denied, with the Denial Notice

type code entered as the reason. This check box will appear on the member or non-member information screen as follows:

Tool #997 Work With Non-Member Database

Delete

Organization

Verify Name

Name (FML)

Birth date

Jul 27, 2023

☐ Allow teller transactions

☐ Foreign citizen

☒ Deny membership

Denial reason

A

Denial date

May 22, 2025

If this flag is checked, in the future if a membership is opened using this same SSN/TIN, the system will warn the member service representative as follows:

Membership Denied (Tool #3)

- Membership Denied

This membership cannot be created. New memberships have been denied for this SSN/TIN on these records:

Account Status	Account Base	Name & Description	Deny Reason	Deny Date
NonMbr		MEMBERSHIP DENIAL NOTICE	A	May 22, 2025

↑

↓

Denial Notice

Override

←

→

↑

⏸

↺

ⓘ

?

@

(447)

Another denial notice can then be printed at that time.

Configuring Member Service Denial Notice Types

The first step in generating miscellaneous denial notices is to configure Denial Notice Type Codes for each of the different types of applications that might be denied. For example, if your credit union processes applications for checking accounts, ATM cards, and debit cards, a different code would be configured for each. This code serves several purposes:

- To control the descriptive text that will appear at the top of the actual denial notice form. For example, if the application being denied is for a checking account, the code description might be, “Checking Account Application.” (See the sample on page 6.)

- To group and sort the list of denied applications on the monthly analysis report. (See page 10.)
- When denying a membership, this code serves to record the reason for the denial, displayed as Denial Reason on the Update Membership Info screen. (See page 3.)

First, access the Denial Notice program as described on page 3. The following screen will appear:

Denied Application Processing (Tool #3 > Deny Membership)

Accept

Cfg Denial Notice Types

Corp ID 01 Account #

OR

SSN/TIN

123 NOWHERE

HOME MI 49424 0000

Notice type ?

Date of application May 23, 2025

Verify Corp ID for non-members.

To configure the Denial Notice Type Codes, use **Cfg Denial Notice Types**. The following window will appear:

Tool #3 > Deny Membership > Cfg Denial Notice Types

CBX - Configure Denial Notice Types

Denial notice type code

Current Denial Notice Types

Code	Description
CO	COLLECTION
TE	TEST

Select


↑ ↓

← → ↑ || 🔗 ⓘ ? @

(6263)


To create or modify a denial notice type, enter a 2-character code and use Enter to proceed to the next screen.

Tool #3 > Deny Membership > Cfg Denial Notice Types > Enter


Configure Denial Notice Types

Skip
Delete

Denial notice type code: A
Description: MEMBERSHIP DENIAL NOTICE
Your application dated XX/XX/XX: THIS APPLICATION FOR MEMBERSHIP HAS BEEN DENIED

 Answers filled in above will appear on the Statement of Credit Denial.

There are two description fields to be completed on this screen. The first field is used for a description of the type of application being denied. This will appear at the top of the form. The second field finishes a sentence that begins on the form. This sentence will vary depending on the type of application. When done, use Enter to record the change and return to the previous screen.

See the following page for a sample of the printed form showing the placement of these two statements.

Sample Printed Denial Notice

The description you enter in the Denial Notice Type configuration screen will appear on this notice.

Notice

Statement of Credit Denial, Termination, or Change

Account: _____ Credit Union: CREDIT UNION
Appl No: _____
Applicant Name: K V
Applicant Address: 3388 PO BOX MI 4
SA MI 48 -5832 () 4 -16

Your application for ATM/DEBIT DENIAL NOTICE dated 12/07/2011 in the amount of \$ N/A has been given careful consideration and:

☒ We are unable to make a decision on your application because it is missing the following information:
TEST FIELD
TEST FIELD
In order to give your application further consideration, this information must be sent to the lender's address shown above no later than 12/25/2011.

☐ We are unable to offer credit for the reasons shown below, but can offer you credit on the following terms:

If this is acceptable, please notify us no later than _____ at the lender's address shown above.

☒ Your application has been denied because of the following reason(s): (see checked boxes)

☐ Incomplete application
☐ Unacceptable type of credit references
☐ Delinquent past or present credit obligations
☐ Bankruptcy
☐ Excessive obligations in relation to income
☐ Garnishment, attachment, foreclosure, collection action or judgment, repossession or suit
☐ Unable to verify employment
☐ Temporary or irregular employment
☐ Insufficient income for amount of credit requested
☐ Temporary residence
☐ Unable to verify residence
☐ Other

☐ Insufficient number of credit references
☐ Unable to verify credit references
☐ Limited credit experience
☒ Poor credit performance with us
☐ No credit file
☐ Length of employment
☐ Unable to verify income
☐ Length of residence

Disclosure of Use of Information Obtained From An Outside Source

☒ Our credit decision was based in whole or in part on information obtained in a report from the consumer reporting agency listed below. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied credit to you. You also have a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.
Agency Name and Address: Experian Agency Telephone: 888-397-3742
PO Box 2002
ALLEN TX 76013
WWW.EXPERIAN.COM

☒ We also obtained your credit score from this consumer reporting agency and used it in making our credit decision. Your credit score is a number that reflects the information in your consumer report. Your credit score can change, depending on how the information in your consumer report changes.
Credit score: 624 Date: 11/15/2011 Scores range from a low of 100 to a high of 150.
Key factors that adversely affect your credit score: Number of inquiries: 14
1) Serious delq/pub rcd/coll 2) Proportion bal to high cr/rev
3) Number of delinquent accounts 4) Length of time accts establish

If you have any questions regarding your credit score, you should contact the reporting agency identified above.

☐ Our credit decision was based in whole or in part on information obtained from an outside source other than a consumer reporting agency. Under the Fair Credit Reporting Act, you have the right to make a written request, no later than 60 days after you receive this notice, for disclosure of the nature of this information.

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is: Federal Trade Commission, Cleveland Regional Office, Ste 520A, Atrium Bldg, 668 Euclid, Cleveland OH 44114


Should you have any additional information which might assist us in evaluating your credit worthiness, please contact us at (989)497-1600. Thank you for applying.

Dated: 12/07/2011 By: CU*ANSWERS CLIENT SUPPORT (89)

Generating a Denial Notice

First, access the Denial Notice program as described on the page 3. The following screen will appear:

Denied Application Processing (Tool #3 > Denied)

**Denied Application Processing**

Accept

Cfg Denial Notice Types

Corp ID


Account #

OR

SSN/TIN

Notice type

Date of application

 Verify Corp ID for non-members.


The *Corp ID* determines which CU name will appear on the printed form. Enter the account base (for a member) or Social Security number (for a non-member), then enter one of your credit union’s configured Denial Notice Type codes. (Click the lookup button to see a list of your credit union’s configured codes.) Also enter the date on which the original application was made.

- If denying a new membership at the end of the member account opening process (see page 3), the account number/SSN information will already be filled in and all you need to do is select a notice type (reason code). Also, assuming there is not already a membership on file for this person, a non-member record will be created automatically.

Use Enter to confirm. If an account base was entered, the system will display the member’s name and the description of the notice type selected. If a new non-member was entered, a Non-Member Information screen will appear to allow you to record a name, address, and other basic information about the non-member. Otherwise, if the information shown is correct, use **Accept** to proceed.


The next three screens that will appear are used to indicate the reason for the denial notice. Place a checkmark and fill in the blanks wherever appropriate and use Enter to proceed through the screens.

Tool #3 > Denied > Accept

 Statement of Credit Denial, Termination, or Change


Continue

Applicant Name


Your application for , dated  in the amount of

has been given careful consideration and:

☐ We are unable to make a decision on your application because it is missing the following information:


In order to give your application further consideration, this information must be sent to the lender no later than 

☐ We are unable to offer credit for the reasons shown below, but can offer you credit on the following terms:

If this is acceptable, please notify us no later than 

- NOTE: This last portion of this sentence will be replaced by the text entered in the Denial Notice Type Code configuration.

Tool #3 > Denied > Accept > Continue

 Statement of Denial, Termination, or Change


Continue

Applicant Name

☐ Your application has been denied because of the following reason(s):

- ☐ Incomplete application
- ☐ Insufficient number of credit references
- ☐ Unacceptable type of credit references
- ☐ Unable to verify credit references
- ☐ Delinquent past or present credit obligations
- ☐ Limited credit experience
- ☐ Bankruptcy
- ☐ Poor credit performance with us
- ☐ Excessive obligations in relation to income
- ☐ No credit file
- ☐ Garnishment, attachment, foreclosure, collection action or judgement, repossession, or suit
- ☐ Unable to verify employment
- ☐ Length of employment
- ☐ Temporary or irregular employment
- ☐ Unable to verify income
- ☐ Insufficient income for amount of credit requested
- ☐ Temporary residence
- ☐ Length of residence
- ☐ Unable to verify residence
- ☐ Other

Tool #3 > Denied > Accept > Continue > Continue

 **Statement of Denial, Termination, or Change**

Save

Print Denial Notice

View Credit Report

Applicant Name

Disclosure of Use of Information Obtained From an Outside Source (Check one only)

☒ Our credit decision was based in whole or part on information obtained in a report from the consumer agency listed below:

Experian

PO Box 2002

ALLEN TX 75013

WWW.EXPERIAN.COM

Scores range from a low of 300 to a high of 850

Phone #

888-397-3742

☐ Decision based on an outside source

Federal Agency administering this CU for EOA compliance:

Federal Trade Commission, Cleveland Regional Office,
Ste 520A, Atrium Bldg, 668 Euclid, Cleveland OH 44114

Date May 23, 2025 Denied by

Last modified May 23, 2025

Primary borrower credit rep 0000000 CU risk level # copies 1

- To change the credit bureau, use the lookup.
- Configuration of these agency names as well as the EOA compliance agency is done via **Tool #463 Loan Denial Notices Agency Config**.

When all information has been entered, use **Print Denial Notice** to print the notice (it is not necessary to use Enter for these miscellaneous notices). The following message will appear:

⚠ 2315-Notice printed, verify output.

IMPORTANT: Unlike loan denial notices, misc. member service denial notices are not saved. Make sure the notice has printed properly, and then use the up arrow to return to the first screen and create another notice.

- Remember that if a denial notice is printed via the open memberships system (by selecting **Deny Membership** on the final confirmation screen), the member or non-member record will be flagged not to allow a new membership to be opened in the future. See page 3.

Member Service Denied Applications Statistics

Tool #511 Member Service Denied App Statistics

Member Services Denied Application Statistics

Report Options

Month/year to process

May 2025

Denial notice type

(blank for all)

Optional

Copies

1

☒ Job queue

Printer

P1

Power Line

(623)

This statistical report can be printed each month to show all miscellaneous/member service denied application activity for the month. Enter the month and year (current month or previous month). If you wish to include only one type of notice on the report, enter the Denied Notice Type code; leave the field blank to include all types. When ready, use Enter to produce the report.

Denial Notices Issued (LDNPRT)

5/23/25 13:01:50		ABC CREDIT UNION			LDNPRT	...
DENIAL NOTICES ISSUED						USER...
REPORTING PERIOD: 5/25						
CORP: 01						
SSN/						
ACCOUNT	NAME	DATE	DENIED BY	NOTES		
TE	TEST					
	TEST TEST	03/18/2025	CU*ANSWERS PROGRAMMING SUPPORT			
1	RECORD(S)					
1	TOTAL DENIAL NOTICES					