Miscellaneous Member Account Forms

Including TIS Disclosures

INTRODUCTION

With the investment you've made in laser printers, and the trend toward requiring member service personnel to get involved in data collection for cross-selling, household databases, loan interviews, and miscellaneous marketing, your credit union needs a powerful and flexible member service print function.

While creating these forms, CU*BASE gives you some flexibility to edit and change the presentation of the forms, such as using non-proportionate versus proportionate font. This is not to say that CU*BASE can replace a word processing software program. If advanced features such as underlining and bolding are needed, it is still recommended that you use an alternate form of creation, such as your personal computer. Another exciting feature of CU*BASE Miscellaneous Member Account forms is that you can configure them to allow a Member Service Representative to edit the text of the form when it is printed so that non-CU*BASE information can be included in the printed form.

Originally conceived for credit union-designed TIS disclosures, the CU*BASE **Miscellaneous Member Account Forms** feature is a powerful and flexible member service feature. It takes only a little imagination to visualize credit union-designed signature forms (membership "cards") or marketing forms tied to specific products.

After getting your feet wet with your TIS forms, we hope that you will come up with even more ideas for how this custom forms generation software will reap benefits for your credit union.

Misc. Member Account Forms also include three specialty forms: **Payoff Statements (PAYOFF and PAYOFM)** and **Verification of Deposit**.
Although they have slight differences as to how they are printed, these forms can be customized like any other account form to include the text and layout features you want. Refer to Page 31 for specific details on these special forms.

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STEPS FOR SETTING UP ACCOUNT FORMS

Start by deciding on the basic information you want on the printed form—the paragraphs, headings, and specific CU*BASE database information to be included. Obviously, the first place to look for ideas will be your existing TIS or other forms. *See Page 5 for some ideas of the types of forms you can create with this system.*

1. **Create as many text paragraphs** as needed for the various forms you'll be creating. Each paragraph can also have a heading that will print above the paragraph on the form. *See Page 10 for details.*

2. **Create the form layout**, arranging the positions of the account information and the order of the paragraphs. *See Page 13 for details.*

3. For forms that should print automatically when a new account has been created, the **form name must be *linked* to the actual share or certificate product**. *See Page 25 for details.*

Now you're ready! If linked to a CU product, forms will automatically print when the new accounts are created (you get to choose the printer and number of copies at the time of printing). Blank forms (with or without specific member account information) can also be printed at any time. *See Page 27 for details.*

OVERVIEW

Miscellaneous Member Accounts Forms were designed to be flexible and easy to maintain. Here are some feature highlights:

- Configure as many forms as you like—a different TIS form for each product, a fee schedule, signature cards, and any other type of form you need. Forms can be configured to print automatically when a specific account is opened, or on demand, as needed.

- Each form can contain up to 30 different paragraphs of 12 lines each. Each paragraph can have an optional heading line. If necessary, the form can extend to multiple pages, and depending on the capabilities of your laser printer, multiple-page forms can be automatically duplexed.

- Remember that many different forms can share the same "generic" paragraphs, and a single change to that paragraph will automatically affect all of the forms that use that paragraph. For example, you could create a paragraph explaining Compounding and Crediting terms and use that paragraph for all of your certificate products that use that method. If a change needs to be made, you can simply change the text of that paragraph and <u>all</u> of those certificate forms will automatically change as well. There is no limit to the number of paragraphs that can be configured.

- The system will automatically print the current date at the bottom of the printed form on the day it is printed. That way, when members call with questions about a form they have received, you can verify whether or not revisions have been made since the form was printed.

SAMPLE FORMS

Following are samples showing different uses for the Misc. Member Account Forms system: a TIS Disclosure, a generic fee schedule, a simple signature form (membership "card"), and some miscellaneous member correspondence.

Sample Share TIS Disclosure

ABC EMPLOYEES FEDERAL CREDIT UNION
1234 ELM STREET NW
GRAND RAPIDS, MI 49444-1123
616-555-1234

Regular Shares

Account Details

Current Rate:	3.000%	Current APY:	3.040%
Par Value Per Share:	$5.00	Minimum Balance to Earn:	$25.00
Payment Frequency:	Monthly	Next Pay Date:	11/30/98
Minimum Amount to Open:	$500.00		

Rate Information
The Current Rate and Annual Percentage Yield (APY) on this account was last declared as shown above. The Current Dividend Rate and Annual Percentage Yield (APY) may change every dividend period as determined by the Board of Directors.

Nature of Dividends
Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

Compounding and Crediting
Dividends will be compounded and paid according to the Dividend Period shown above. For example, if dividends are paid monthly, the first dividend period of the year begins on January 1 and ends on January 31; if dividends are paid quarterly, the first dividend period of the year begins on January 1 and ends on March 31, and so on in the same pattern of dates. The dividend declaration date follows the ending date of a dividend period. If you close your share account before dividends are paid, you will not receive the accrued dividends.

Minimum Balance Requirements
The minimum balance required to open this account is the purchase of one (1) share in the credit union, at the par value per share listed above. You must maintain a Minimum Balance in your account as shown above to avoid a service fee. If during the normal dividend period your account falls below the required minimum balance, your account will be subject to a service fee for that period, as published in the most current Credit Union Fee Schedule.

Balance Computation Method
Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days.

Accrual of Dividends on Non-Cash Deposits
Dividends will begin to accrue on the business day you deposit non-cash items (e.g., checks) to your account.

Fees and Charges
This account may be assessed various fees and charges according to the specifications published in the most current Credit Union Fee Schedule.

Transaction Limitations
No transaction limitations apply to this account.

11/10/98

The date shown at the bottom of the page represents the date on which the form was <u>printed</u>.

Sample "Generic" Fee Schedule

ABC EMPLOYEES FEDERAL CREDIT UNION
1234 ELM STREET NW
GRAND RAPIDS, MI 49444-1123
616 555-1234

Credit Union Fee Schedule

Maintenance Fee: Those accounts that have no activity for 1 year with balances of less than $10.00 for persons 18 or older will be charged	$1.00
ATM Fee: You are allowed 4 free deposits and 4 free withdrawals per month; all other transactions are charged per transaction	$1.00
ATM Card Reorder (per card)	$5.00
ATM Replacement PIN (per PIN number)	$2.00
FAX Machine Service	$1.00
Wire In and Out	$18.00
Money Order Fee (per money order)	$1.50
Travelers Cheques (per $100.00)	$1.00
Travelers Cheques for Two (per $100.00)	$1.50
Credit Union Check Fee: First one free; each additional charged per day	$1.00
ACH Returns (NSF) per item	$15.00
Address Change Notification by Post Office (per change)	$1.00

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Sample "Membership" or "Signature Card" Form

ABC EMPLOYEES FEDERAL CREDIT UNION
1234 ELM STREET NW
GRAND RAPIDS, MI 49444-1123
616-555-1234

Signature Card

Member Information

Account Number:	543460-000
Date Opened:	11/14/90
Member Name:	EDWARD JONES
SSN/TIN:	367-84-2763
Current Address:	223 WATERDOWN DRIVE, GRAND RAPIDS, MI 49505
Home Phone Number:	616-555-2424
Joint Owner #1 Name:	SUSAN J JONES
Joint Owner #1 SSN:	777-88-8777
Joint Owner #2 Name:	
Joint Owner #2 SSN:	

JOINT OWNER AGREEMENT

The ABC Employees Federal Credit Union is hereby authorized to recognize any of the signatures subscribed hereto in the payment of funds or the transaction of any business for this account. The joint owners of this account, hereby agree with each other and with the Credit Union that all sums now paid in on shares, or heretofore or hereafter paid in on shares by any or all of said joint owners to their credit union as such joint owners with all accumulations thereon, are and shall be owned by them jointly, with right of survivorship and be subject to the withdrawal or receipt of any of them, and payment to any of them or the survivor or survivors shall be valid and discharge said Credit Union from any liability for such payment.

Any or all of said joint owners may pledge all or any part of the shares in this account as collateral security to a loan or loans.

The right of authority of the Credit Union under this agreement shall not be changed or terminated by said owners, or any of them except by written notice to said Credit Union which shall not affect transactions heretofore made.

The signer(s) hereby acknowledge receipt of Truth-in-Savings Disclosure, Funds Availability Policy, and Electronic Funds Transfer Agreement.

BENEFICIARY INFORMATION AND PROVISIONS

Upon the death of the owner, the funds covered by this agreement shall become the property of the beneficiary(ies) listed below who are alive at that time. In addition, each such beneficiary shall have the power to withdraw only his or her equal share of the remaining account balance together with any accumulations on such amount. The agreement shall not apply to beneficiaries. No beneficiary shall have any right under any circumstances to change the terms and conditions of this agreement.

Name of Beneficiaries

BENEFICIARY 1
LAST NAME   FIRST NAME   MI   SOCIAL SECURITY NUMBER
_____   _____-____-_____

x
BENEFICIARY 2
LAST NAME   FIRST NAME   MI   SOCIAL SECURITY NUMBER
_____   _____-____-_____

IRS CERTIFICATION

Under penalties of perjury, I/We certify that the number shown on this form is my/our correct Social Security number(s) and that I/we am/are not subject to backup withholding either because I/We have not been notified that I/We are subject to backup withholding as a result of failure to report all interest or dividends, or the Internal Revenue Service has notified me that I/We am/are no longer subject to backup withholding.

Owner Signature(s)

OWNER 1
LAST NAME   FIRST NAME   MI   DATED
_____   _____/____/_____

x
OWNER 2
LAST NAME   FIRST NAME   MI   DATED
_____   _____/____/_____

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ABC TEST CREDIT UNION
3737 OAK STREET
PO BOX 123
ANYTOWN, MI 49001

FRED Q MEMBER
234 ANYSTREET
ANYTOWN, MI 49003

01/29/03   TITLE

Collateral Title

Loan Details

Account Number:	25-729		
Make/Description 1:	TWO STORY HOME	Model/Description 2:	LACROSSE COUNTY
Year:	02		

Please be advised that we have not received a copy of the title for the above pledged collateral. A copy of the title is required in your loan file as proof for the auditors that TBA has been placed as first secured party.

Please fax, mail, or drop off a copy at either office as soon as possible. (FAX #: 231-929-4947)

If you have any questions or concerns, please do not hesitate to contact me.

Sincerely,

Yvonne Doehring
Loan Representative

01/29/03

NOTE: These samples were designed to provide ideas and inspiration as to the types of documents you can create with Misc. Member Account Forms. The samples are in no way intended to represent the actual verbiage required to adhere to Truth In Savings or other credit union rules and regulations. Please consult the appropriate rules and your own regulatory agencies for advice.

GETTING STARTED: CONFIGURING ACCOUNT FORMS

Configure Misc. Member Account Forms (Tool #261)
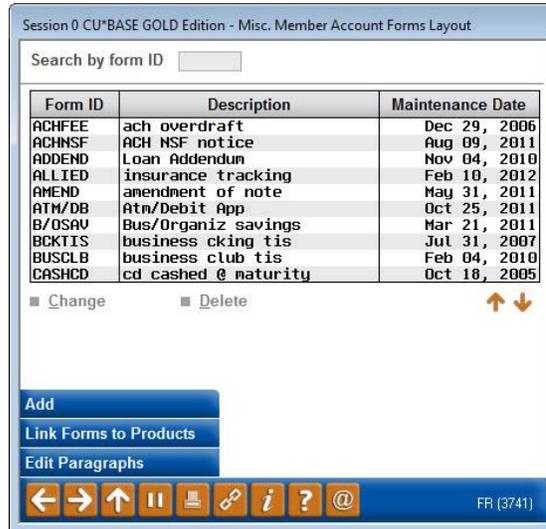
This is the starting point for all of the steps necessary to configure a Member Account Form. From this screen, you may create or modify the form layout design, as well as create generic text paragraphs. For forms such as TIS disclosures that should print whenever a new account is created, a command key lets you link the form to a credit union share or certificate product.

♦ Unless you are designing a form with no text paragraphs, the first step before creating a Form ID is to type the generic text paragraphs that will make up the body of the form(s). Use *Edit Paragraphs* **(F9)** to begin; the screen shown on Page 10 will appear.

♦ If all of the paragraphs you need have already been created, use *Add* **(F6)** to create a new form, or select a form and use *Change* to edit an existing form. The screen shown on Page 13 will appear.

Buttons

Button	*Description*
Add (F6)	Use this to create a new form layout. A window will appear; enter up to six characters (alphabetic or numeric) to identify the form. Then use Enter to proceed to the screen shown on Page 13.
Link Forms to Products (F8)	Use this to link existing forms to your credit union products. This must be done in order for a form to print automatically when an account is opened. See Page 25 for details.
Edit Paragraphs (F9)	Use this to type the generic text paragraphs for all your forms. See Page 10 for details.

CREATING THE TEXT PARAGRAPHS

Screen 1
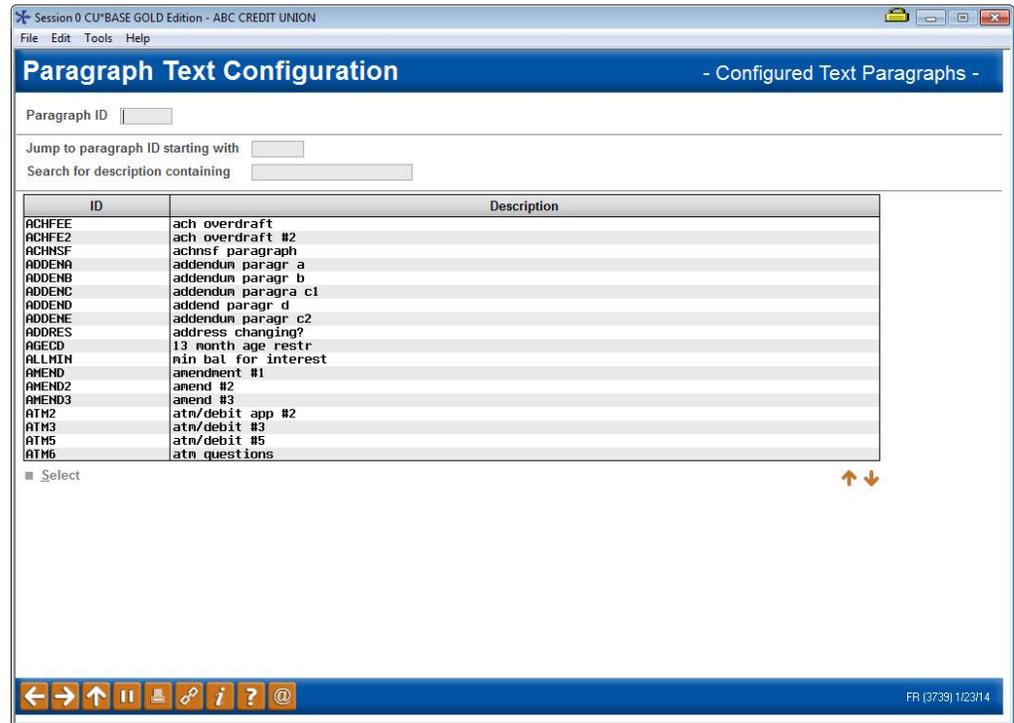
This screen appears when you use "Edit Paragraphs" (F9) on the initial "Misc. Member Account Forms" screen (shown on Page 9).

This is the first of two screens used to configure text paragraphs and headings that can then be included in any form layout. In a way, it is rather like a "grab bag" of paragraphs from which you can pick and choose (in any order) when laying out your forms.

Depending on the text itself, configured paragraphs may be used in many different form layouts. For example, you may have a generic "Fees and Charges" paragraph that you add to the bottom of all of your TIS Disclosure forms. You only need to configure one paragraph here and then simply include it when laying out the design of your TIS forms. If a change is needed, simply edit this paragraph once, and <u>all</u> forms which include this paragraph will automatically change.

Start by using the search fields at the top of the screen to locate your paragraph. Enter the beginning letters of a paragraph ID in the *Jump to paragraph ID starting with* field to position to this starting letter in the *Paragraph ID* field. Or enter a word or words that are contained in a *Description* to move to a *Description* containing that word or words. This is an easy way to locate paragraphs from within this large list.

- If you are creating a new paragraph, be sure to enter a paragraph ID with at least six characters. Otherwise the paragraph will have an "UNKNOWN" description when you link it to a form.

Screen 2

This second screen is used to set up and edit the paragraph text itself. Several fields at the top of the screen allow certain printing and formatting features.

These selections are followed by lines for a short description and heading. The lines in the paragraph can even be reordered on this screen if you would like to change the placement of the lines on the page.

We have several options for editing paragraphs in forms that allow you to better customize your form, such as proportionate font versus non-proportionate font and better control over the spacing between paragraphs. This is not to say that we have implemented a word processing system with editing features such as spell check and print preview, or formatting options such as bold and italics. You can copy and paste text from other paragraphs, but you if you need special formatting tools, your best bet is still to create your document in a word processing program on your computer.

Field Descriptions

Field Name	Description
Edit upon printing	Select this option is you would like to allow editing of the paragraph when it is printed. When this selection is checked, CU*BASE will now be smart enough to know to present the selected paragraph when the form is printed in a pop up window so that the text can be edited. See page 27 for more information on this feature.
Font Type	Want to select the exact placement of a fee schedule on your TIS disclosures? Select non-proportionate font (each letter in a paragraph is the same width) to ensure your text is lined up exactly as you want. Or choose proportionate font where some letters are wider than others (e.g., "W" is wider than "I"). Since the length of each full line will vary depending on the text, you may need to stop typing before the end of the

Field Name	Description
	line in order for the margins to look right on the printed form. This will take some experimenting!
Blank lines after	Want to remove the blank lines that appear between paragraphs (or size the spacing)? This configuration option allows you to remove the spacing completely or adds some new spacing options. Select from 0 (no spacing), 1 (tightened spacing) and 2 (standard spacing). You may need to play with this setting to achieve the spacing you desire.
Short description	Enter a *Short description* to be used on various screens and lists to define what this paragraph represents.
Heading (optional)	If a heading should print above the paragraph, enter it in the *Heading* field. This is optional, however; if this paragraph is designed to immediately follow the text of another paragraph that already has its own heading. For example, if your "Compounding and Crediting" section is long enough that it is necessary to split the text between two paragraphs, either to make it easier to read or to have enough lines to fit everything, the second paragraph would not need a heading.

Following these fields, there are a total of 90 lines for entering paragraph text. Every two lines on the screen make up one full line of print on the final form. For example, notice that on line 01 in on the previous page the word "use" is split between the lines. On the printed form, these two lines will be put back together as one long line of text.

Don't like the order of the lines in your form? You can reorder the lines in your forms, similar to the way you reorder fields in a report you build in Report Builder (Query). Simply change the line number in front of the double line entry and press Enter. The lines will reorder according to the line numbering. If blank spaces are needed before text, do not add text in the blank lines. CU*BASE will allow you to leave a maximum of three blank lines. If more blank lines are needed, consider creating a new paragraph!

To copy text from an existing paragraph, use *Copy Paragraph Text* (**F10**). The window shown below will appear.
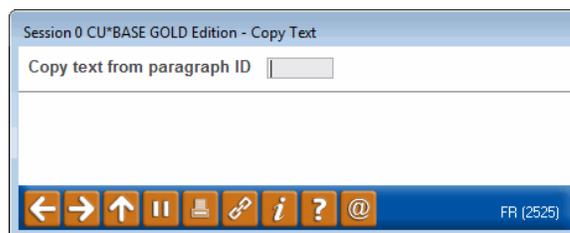
Enter the paragraph ID to copy <u>from</u>, then use Enter. Text will be copied to the <u>current</u> new paragraph; you may modify it as needed without altering the other paragraph configuration. When done, use Enter to save changes and return to the previous screen.

LAYING OUT THE FORM

Screen 1 (Add or Change)

This screen is the first of four used to design the layout of a Member Account Form. Start by entering a *Description* of the form, to be used in various screens and help windows to describe the form's use. Also enter the *Form Title* which should print at the top of the form (see the samples on Page 5 for an example of how this title will appear).

Next, choose an address format to specify whether this form should include the member's name and address positioned for the window of a standard double-window envelope.

> *You may not wish to use the window envelope format on forms such as TIS disclosures, fee schedules, etc., so that you will have as much space as possible on the page for the paragraphs themselves. However, for correspondence that will be printed on an occasional basis to specific members, this feature allows you to include the member address so that you can simply slip the printed form into an envelope for mailing. (See Page 8 for a sample of a form printed with the window envelope option activated.)*

You can also choose to check the "Include website address on form" checkbox and the website address configured on the Chart of Accounts screen will appear on the member account form.

Finally, place a checkmark to choose from the four available layout screens will be needed to design the form. You may choose as many as needed, and the screens will appear in order, one after the other, until all have been filled in.

Field Descriptions

Field Name	Description
Member Information	Choose this if you wish to include a "Member Information" section at the top of the form containing name, address and joint owner information for a specific member. See Page 15 for details.
Share/CD Account Details	Choose this if you are creating a form that relates to either share or certificate accounts, and you wish to include an "Account Details" section on the form containing specific account or product information, including rates, terms, dividend payment information, etc. See Page 17 for details.
Loan Account Details	Choose this if you are creating a form that relates to loan or line-of-credit accounts, and you wish to include an "Account Details" section on the form containing specific account or product information, including payment amount, amount due, maturity and payment dates, etc. See Page 21 for details.
Paragraph Sequence	Choose this option to choose which text paragraphs should print in the body of the form, and the order in which the paragraphs should appear. See Page 24 for details.

Masking Account Numbers on Printed Forms

This option will only appear when the member account number is configured to appear on the form, so keep in mind that when creating a new form, you'll first have to select the fields from the "Account Details to Include on Form" section of the configuration to include the Account # before seeing the option to mask the account number.

Once you've configured your form to allow for masking, use **Tool #21** *Print Misc. Member Account Forms* to print the desired form for the desired member. Once you've selected the member and form, the Print Form pop-up will allow for you to select to mask, or not mask, the member's account number, resulting in an account number that will appear as *****00-000, where the zeroes represent the member's actual final digits and account suffix.

Printing Copies for All Additional Signers/Owners

This option will only appear when both the member Account # and the appropriate name and address information for additional signers is configured to appear on the form, so keep in mind that when creating a new form, you'll first have to select the fields from the "Account Details to Include on Form" section of the configuration to include the relevant details before seeing the option print additional copies.

Note that when using **Tool #21** *Print Misc. Member Account Forms* to print the desired form, you MUST enter an account base so that the system knows which account to print forms for the additional signers.

Printing a Sample Form

If you wish to print a sample copy of the form now to see how the layout is coming, use *Print Sample Form* (F14). The window shown on Page 30 will appear to allow you to select a printer, tray and number of copies. If the

form includes editable paragraphs, a screen will pop in CU*BASE allowing the MSR to adjust the text to customize it. See page 27.

Remember that unless the form is linked to a product, no product-specific information (such as rates and terms) or member-specific data (names and addresses) will appear, but the headings and labels will be there so you can verify placement and spacing.

Copying a Form Layout

If you have already created a form layout similar to the one you are starting now, *Copy Form Layout* (F10) can be used to bring in all of the layout parameters from that form into the current one, including member and account detail fields and paragraph order. After the layout is copied, you may make any changes necessary to this layout without affecting the other form.

To copy a layout from another form, use *Copy Form Layout* (F10). The following window will appear:
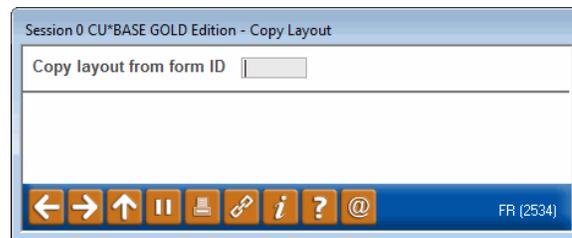
Enter the form name to copy <u>from</u> and use Enter. Remember that you are copying *from* an existing form into this new one; any parameters already set up for <u>this</u> form will be overwritten.

MEMBER INFORMATION

On the printed forms, member and joint owner names will have appropriate labels according to the Membership Designation (such as "Trust Name" or "Company" or "Custodian," etc.)

This screen is used if you wish to include specific membership information at the top of the printed form. While this information can be included on Truth-in-Savings disclosures, it is primarily used for generic membership forms or marketing documents that are not tied to a specific account type.

> *For example, you might create a form that is used in place of the traditional "membership card" which contains the member's name and address information, and a place for signatures (using the text paragraphs for any verbiage or signature lines needed). This form could then be linked to the base share account Dividend Application (see Page 25) so that it prints along with the normal TIS disclosure when a new membership is opened.*

Place a checkmark in front of any item you wish to include on the printed form, then enter a sequential line number to indicate the order in which the items should be listed. When done, use Enter to save and continue.

Special Tip on Printing DBA Name

Since the *DBA name* field might be used for a trust name on some of your accounts, there will be no field label printed if you elect to include the DBA name field in this configuration. The recommended method is to place it immediately below the line on which Member name will appear, so that the member's name and the DBA name would appear together, like this:

Member Information

Member Name: JOHN M DOE
                JOHN'S TRACTOR REPAIR
SSN/TIN: 123-12-1234

SHARE/CERTIFICATE ACCOUNT DETAILS

This screen is used if you wish to include specific account information at the top of the printed form. This screen is only used when the form relates to either a savings/checking or certificate account type. (See Page 21 for details about setting up a form with loan account details on it.)

Some of the information is member-specific, while other items are taken from your credit union's system configuration settings. In addition to the generic fields, you may also enter up to 3 of your own field labels and values to include other static information in this section (for example, "Minimum Amount to Open" with a static amount filled in).

Place a checkmark in front of any item you wish to include on the printed form, choose the column (Left or Right) where text should appear, then enter a sequential line number to indicate the order in which the items should be listed. When done, use Enter to proceed to the next screen.

NOTE: In most cases, the system can include actual information from the member's own account when printing the form. However, remember that it is possible to print a blank form without any specific member account. In this case, wherever possible the system would substitute default information from the account configuration, rather than from the member's account. See Page 27 for more information about printing the forms with or without a member account.

Field Descriptions

Field Name	Description
Account #	Choose this to print the account base and suffix from the account being created. If printing a blank form, this will be blank.
Date opened	Choose this to print the date (mm/dd/yy) on which the account was opened. If printing a blank form, this will be blank.
Current rate	Choose this to print the rate from the account being created; if printing a blank form, this will be taken from the Dividend Application or CD Type configuration.
Current APY	Choose this to print the Annual Percentage Yield as calculated from the rate on the account being created. If printing a blank form, this will be calculated using the rate in the Dividend Application or CD Type configuration.
Current balance	Choose this to print the current balance on the share or certificate account.
Payment frequency	Choose this to print the dividend payment frequency from the account being created. If printing a blank form, this will come from the Dividend Application or CD Type configuration.
Next pay date (SH)	(Should be used for share accounts only.) Choose this to print the date on which dividends will next be paid. This will be taken from the Dividend Application configuration.
Minimum balance to earn (SH) or minimum deposit (CD)	For a share account form, choose this to print the minimum balance required in order to earn a dividend, as taken from the Dividend Application configuration. For a certificate account form, choose this to print the minimum deposit amount required for this CD type.
Account description	Choose this to include a description of the account (from the application type in the product configuration).
Div payment method (CD)	(Should be used for certificate accounts only.) Choose this to print the dividend payment method taken from the certificate account.
Par value per share	Choose this to print your credit union's par value, taken from the amount in system configuration.
Joint owner #1 name	Choose this to print the first joint owner name on this sub-account that is flagged to print on correspondence. Since joint owner names no longer have a sequence number attached to them, this will be the first person in the file with the *Print on correspondence* flag turned on, in order by SSN.

Field Name	Description
Joint owner #2 name	Choose this to print the second joint owner name on this sub-account that is flagged to print on correspondence. Since joint owner names no longer have a sequence number attached to them, this will be the second person in the file with the *Print on correspondence* flag turned on, in order by SSN.
Term (CD)	(Should be used for certificate accounts only.) Choose this to print the term of the certificate account being created. If the CD Type configuration term is in days, this is calculated using the number of days from the issue date to the maturity date. If the CD Type term is in months, this number is taken straight from the configuration. If printing a blank form, this will follow the rules of the configuration (days or months).
Maturity date (CD)	(Should be used for certificate accounts only.) Choose this to print the maturity date of the certificate, as shown on the CD account record.
Beginning balance (CD)	(Should be used for certificate accounts only.) Choose this to print the beginning balance of the certificate, as shown on the CD account record.
60 day average balance	Choose this to calculate and print the average balance for the account.
Early withdrawal penalty	Choose this to print the early withdrawal penalty text for a CD, as shown on the CD account record. This will text will read "xxx days interest," "Earned int up to xxx days," or "Higher of earned/xxx days int," depending on how the Penalty Code field is configured.
(optional lines)	Use these lines to enter a description and a value for up to three additional items. These must be manually entered and maintained by the credit union, and could include things such as minimum amount to open, last dividend declared date, indexes, etc.
Tiered rate structure (SH)	(Should be used for share accounts only.) Choose this to print a table showing tiered rates and required balances, as taken from the Dividend Application configuration. See below for a sample of the format that will be used.
Beneficiaries (CD)	(Should be used for certificates only.) If this check box is checked, all beneficiaries of the certificate will print on the bottom right corner of the certificate.

Format for Tiered Rates

If the *Tiered Rate Structure* option is selected, the following layout will be used to show the configured tiers and rates (remember this form must be linked to a share Dividend Application that uses a tiered rate structure in order for this to print properly).

Sample: Non-Plateau

Tiered Rate Structure

	For Balance Greater Than	Rate	APY
Tier 1 (Base)	$0.00	.50	.50
Tier 2	$1,000.00	.75	.75
Tier 3	$10,000.00	1.00	1.00

Sample: Plateau

Tiered Rate Structure

	For Balance Greater Than	Rate	APY RANGE
Tier 1 (Base)	$0.00	1.05	1.06 - 1.06
Tier 2	$25,000.00	1.45	1.06 - 1.36
Tier 3	$99,999.99	2.05	1.36 - 2.06

HINT: If appropriate, you can choose to explain plateau or non-plateau rates within a configured text paragraph. For example:

Tiered Rate Information

....Rates are according to the Tiered Rate Structure outlined above. The stated rate will be paid on the entire balance...

OR

Tiered Rate Information

....Rates are according to the Tiered Rate Structure outlined above. The stated rate will be paid only on the portion of the balance that fall   within the tier balances...

LOAN ACCOUNT DETAILS

Remember to use Page Down arrow to see more fields!

This screen is used if you wish to include specific account information at the top of the printed form. This screen is only used when the form relates to either a loan or line-of-credit account type. (See Page 17 for details about setting up a form with share or certificate account details on it.)

Some of the information is member-specific, while other items are taken from your credit union's system configuration settings. (Use Page Down ↓ to see additional field options.) In addition to the generic fields, you may also enter up to 3 of your own field labels and values to include other static information in this section.

Place a checkmark in front of any item you wish to include on the printed form, choose the column (Left or Right) where text should appear, then enter a sequential line number to indicate the order in which the items should be listed. When done, use Enter to proceed to the next screen.

> *NOTE: When printing a form for a specific loan account, the system will display details from the account record when printing the form. When printing a blank form without any specific member account, these fields will be blank. See Page 27 for more information about printing the forms with or without a member account.*

Field Descriptions

Field Name	Description
Account number	Choose this to print the account base and suffix.
Date opened	Choose this to print the date (mm/dd/yy) on which the account was originally opened.
Current rate	Choose this to print the rate from the account record.

Field Name	Description
Current balance	Choose this to print the current balance on the loan account.
Payment amount	Choose this to print the regularly scheduled payment amount. NOTE: If this is a mortgage, the payment amount will also include any escrow due.
Amount due	Choose this to print the total amount due on the loan account, including any past due amount.
Next payment due date	Choose this to print the next payment due date on the loan account.
Past due amount	Choose this to print the total amount that is past due on the loan account.
First payment date	Choose this to print the date on which the first loan payment is due on this account (generally used for new loans only).
Maturity date	Choose this to print the maturity date used when the loan was originally amortized.
Disbursement limit	Choose this to print the original disbursement limit on this loan account.
Make/description 1	Choose this to print the make or primary description for the <u>first</u> collateral item associated with this loan account.
Model/description 2	Choose this to print the model or secondary description for the <u>first</u> collateral item associated with this loan account.
VIN/ID#	Choose this to print the VIN or ID # for the <u>first</u> collateral item associated with this loan account.
Year	Choose this to print the year recorded for the <u>first</u> collateral item associated with this loan account.
Insurance agent	Choose this to print the insurance agent for the <u>first</u> collateral item associated with this loan account.
Insurance expiration date	Choose this to print the insurance expiration date for the <u>first</u> collateral item associated with this loan account.
Last payment amount	Choose this to print the amount of the last payment made on this loan account.
Payoff interest	(Used for the PAYOFF and PAYOFM forms only. See Page 31.) Choose this to print the amount of interest due as of the payoff date. This is pulled from the Payoff Calculator screen when the form is printed.
Payoff as of date	(Used for the PAYOFF and PAYOFM forms only. See Page 31.) Choose this to print the payoff date on the form. This date will come from the "As Of" date on the Payoff Calculator screen when the form is printed.
Payoff amount	(Used for the PAYOFF and PAYOFM forms only. See Page 31.) Choose this to print a total payoff amount as of the payoff date. This is pulled from the Payoff Calculator screen when the form is printed.
Delinquency fine	(Used for the PAYOFF and PAYOFM forms only. See Page 31.) Choose this to print any delinquency fines owed on the loan. This is pulled from the Payoff Calculator screen when the form is printed.

Field Name	*Description*
Insurance rebate	(Used for the PAYOFF and PAYOFM forms only. See Page 31.) Choose this to print the calculated insurance rebate amount as of the payoff date. This is pulled from the Payoff Calculator screen when the form is printed. This applies only to credit unions which utilize the Rule of 78 for calculating insurance rebates.
Daily interest	(Used for the PAYOFF and PAYOFM forms only. See Page 31.) Choose this to print the daily *per diem* interest amount for this loan.
Escrow balance	(Used for the PAYOFF and PAYOFM forms only. See Page 31.) Choose this to print the balance in the escrow account tied to this loan (if any). IMPORTANT: This amount is NOT subtracted from the balance to calculate the payoff amount. Because of the variables involved in handling escrow funds, payoff of escrow accounts should be handled separately.
# times delinquent	Choose this to print the number of times this loan has been delinquent.
Payment frequency	Choose this to print the payment frequency (Monthly, Quarterly, etc.).
Secured by	Choose this to print the description from the Security Code on this loan account.
Total misc fees for payoff	(Used for the PAYOFF and PAYOFM forms only. See Page 31.) Choose this to print any miscellaneous fees for mortgage or other loan payoff (360 and 365 interest calc. supported).
Itemized fees for mortgage payoff	(Used for the PAYOFF and PAYOFM forms only. See Page 31.) Choose this to print any itemized fees for mortgage payoff.
(optional lines)	Use these lines to enter a description and a value for up to three additional items. These must be manually entered and maintained by the credit union.

PARAGRAPHS TO PRINT

This screen is used to designate which paragraphs will print on the form, and in which order. Up to 90 paragraphs can be included on the form.

In front of each paragraph ID, enter a sequential number to designate the order in which the paragraphs should print. If you wish to change the order, simply change the sequence number and use Enter at any time to reorganize the list. When done, be sure to use Enter one last time to save all changes.

> HINT: To make it easier to insert paragraphs, use a sequence numbering system of 10, 20, 30, etc. Then if you need to add a paragraph between 10 and 20, use a number in between such as 11 or 12, etc., and use Enter to reorganize and insert the new item.

To see a list of paragraphs that have been created, use **Display Paragraph IDs** (F12) to display a help window showing all configured paragraph IDs and descriptions.

> NOTE: If a paragraph ID is entered that does not yet exist, the description "*UNKNOWN" will appear until the paragraph has been created. See Page 10 for details on setting up these paragraphs.

LINKING FORMS TO CU PRODUCTS

"Link Forms to Products" (F8)

Application	Description	New Account Forms								
CD99	IRA MARKET INDEX CD									
BC	BUSINESS CLUB	BUSCLB								
BE	BUSINESS ESCROW									
BS	BUSINESS/ORG SAVINGS	B/OSAV	REGGG							
BU	BUSINESS CHECKING	BCKTIS								
CC	CHRISTMAS CLUB	XMSTIS								
CK	REGULAR CHECKING	RCKTIS	99EFRM							
EC	ESCROW	EEETIS	99EFRM							
ED	COVERDELL SHARES	IRATS	99EFRM							
ES	EDUCATION SAVINGS	EDTIS	99EFRM							

This screen appears when you use "Link Forms to Products" (F8) on the first "Misc. Member Account Forms" screen (shown on Page 9).

This screen is used to "link" form layouts directly to a credit union share or certificate product, for forms that are designed specifically for new accounts. If the form contains account-related details such as rates, terms, account numbers, etc., the link tells the system from which product those details should be pulled. Second, when new accounts are created or blank forms printed, the system uses this link to determine which forms should be generated for each product.

> NOTE: Because of the additional complexity in approving and opening loan accounts, it is not possible to link a form to a loan account at this time.

First, enter a corporation ID and use Enter to see a list of all configured Dividend Applications and CD Types. Then use the columns to the right to link up to 20 different forms for each product. When a new account of that type is opened, all of the linked forms will automatically print.

> For example, you could configure forms for your standard fee schedule, a member "signature card," and a welcome letter marketing piece and link them, along with the TIS form, to the dividend application for your regular shares. When a member opens a new regular share account, the system would automatically print these items along with the TIS disclosure.

The linked forms are also used when printing blank forms, if choosing to print the form by selecting the Dividend Application or CD Type. See Page 27 for more details.

When done, use Enter to save all changes and the back arrow to return to the previous screen.

PRINTING MEMBER ACCOUNT FORMS

Member Account Forms that are related to share and certificate accounts (like TIS disclosures and membership cards) can be linked to credit union products so that they automatically print when new accounts are opened (see Page 25 for details on this process). Forms can also be printed manually when needed, either by selecting a Dividend Application or CD Type to print all linked forms, or by choosing just one individual generic form to print (such as a fee schedule or a loan-related form). When the form is printed, it can be configured so that the text can be edited so that non-CU*BASE data can be included in the printed form, if this feature is desired.

EDITING YOUR MISCELLANEOUS ACCOUNT FORM'S TEXT UPON PRINTING

The text of Miscellaneous Member Account Forms can be configured to allow it to be edited when the forms are printed. This feature is helpful is if a credit wants to have their MSRs make a small edit to a form prior to printing it, for example, checking a checkbox. Instead of needing to write on the form these changes would simply be added as *part of the printed form*. This feature works for both paper and electronic forms, and is simple for front office staff to learn. All that is needed is some behind the scenes configuration.

When individual paragraphs included in the form are created or edited (see page 11), there is a selection on the edit screen, "edit upon printing." All that is needed is to check this "edit upon printing" box while on this screen.

Then when the front office staff selects the Miscellaneous Member Account Form as usual and enters the printer, a screen will pop in CU*BASE allowing the MSR to adjust the text to customize it. This screen is similar to the one you use when editing the form, except that it has a different title and the fields at the top of the screen are informational only and cannot be edited.

> *Care should be taken when configuring the form for editing since all of your staff with the ability to print the form will have the ability to edit the editable section. And while you can control which paragraphs are editable, remember that ANY changes made in the pop up window become part of the official printed form. Additionally, information entered in the pop up window is not saved by CU*BASE, but is instead only temporarily collected for use to print the single form.*

Simply type the change in the screen and select the *Print* (F14) button to send the form (or advance to the next paragraph that can be edited).

PRINTING ON-DEMAND OR BLANK FORMS

There will be times when you wish to print a form on demand, such as if a member wants to see a disclosure before opening an account, or for printing loan and collections-related correspondence. The Print Misc. Member Account Forms system will let you print forms using an actual account number, so that account-specific information such as member name, account numbers, etc. will be included on the form. You may also choose to print a blank form with no member-specific data, but rather just basic account configuration details such as rates and terms.

To print forms, use **Tool #21 *Print Misc Member Account Forms.*** The following screen will appear:

Print Misc Member Account Forms (Tool #21)

Note: When you are using Inquiry or Phone Operator, you can enter the screen shown above via the entry Name/Address Maintenance screen (accessed via "Name/Address" (F14)). Simply use "Print Forms" (F24) to access the screen shown above.

The first screen that appears lets you print forms that have been linked to share or certificate products. Enter a corporation ID and use Enter to see a list of all configured Dividend Applications and CD Types. If the forms should include specific member account details, enter the account base and suffix at the top of the screen; leave these fields blank to print a generic form using only information from the product configuration. If the form is configured with editable paragraphs, a pop up screen will appear allowing the Member Service Representative to make changes to the printed form. See page 27.

Printing Forms by CU Product

To print all of the forms that normally print when a new account is opened, enter the number of copies for each product needed, and use Enter to begin printing. For each form that is linked to this product, the following window will appear to let you choose a printer and paper tray or change the number of copies:


If necessary, you may insert special paper into the designated drawer before using Enter to begin printing. Each form will appear in the window one after the other, until all linked forms have been printed. If the form is configured

with editable paragraphs, a pop up screen will appear allowing the Member Service Representative to make changes to the printed form. See page 27.

Printing an Individual Form

If you do not wish to print all of the forms that are linked to a product, or you need to print a form that is not linked to any product (such as a loan-related form or the VOD Verification of Deposit form), use **Other Forms (F10)**. The following window will appear:

Other Forms (F10)

This window shows all of the form layouts that have been configured. Enter the number of copies to print and use Enter. The window described above will appear to let you select a different printer or paper tray as usual.

If an account number was entered onto the previous screen, it will be used to fill out the final form. If no account number was entered (or if the form doesn't have any account-specific details on it), it will print as a general blank form without any member information.

PRINTING LINKED FORMS WHEN OPENING ACCOUNTS

If you have used the "Link to CU Products" screen to link your forms to specific share and certificate products (see Page 25), Member Account Forms will print automatically whenever new accounts are opened. You will see the following window when each form is ready to print, to let you choose a printer, paper tray and number of copies:

If necessary, you may insert special paper into the designated drawer before using Enter to begin printing. Each form will appear in the window one after the other, until all linked forms have been printed. If the form is configured with editable paragraphs, a pop up screen will appear allowing the Member Service Representative to make changes to the printed form. See page 27.

MASKING ACCOUNT NUMBERS WHEN PRINTING FORMS

Once you've configured your form to allow for masking, and you've selected the member and form, the Print Form pop-up will allow for you to select to mask, or not mask, the member's account number, resulting in an account number that will appear as *****00-000, where the zeroes represent the member's actual final digits and account suffix.

Session 0 CU*BASE GOLD - Print Misc. Member Account Form	
Printer ID P1	
Drawer 2	
Copies 1	
Ready to print form ACHNSF ACH NSF notice	
☑ Mask account #	
Bypass	
← → ↑ ॥ 🖨 🔗 *i* ? @	F5 (822)
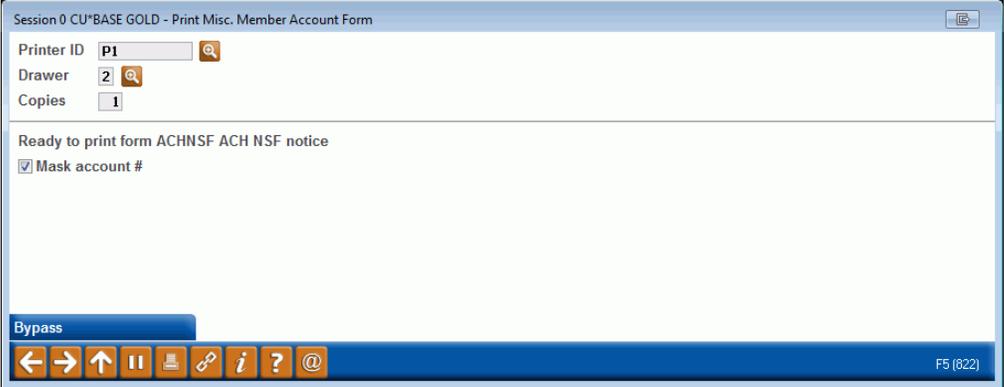
SPECIALTY FORMS

There are two forms that are set up to behave a little differently than other Misc. Member Account Forms. Both can still be customized by your credit union using the instructions on the preceding pages, but differ when it comes to how they are printed in CU*BASE.

PAYOFF STATEMENTS

If you get requests from third parties such as mortgage lenders for loan payoff information, you can configure two special forms that can report all of the appropriate information about a member's loan account. The **PAYOFF** form is used for 365 calc type loans while the **PAYOFM** for that is used for mortgage 360 calc type loans (or for 365 calc loans where you want to use the mortgage version).

The primary difference from other miscellaneous account forms is that in order to include special information such as Payoff Amount on the printed form, the form must be printed from the Payoff Calculator in the Phone Operator software.

Configuration

Text and account fields <u>must</u> be configured using the form names **PAYOFF and PAYOFM**. *(No other forms will be recognized by the Payoff Calculator.)*

> *CU*TIP: Since this form may be printed and mailed directly to a third party, don't forget to include the member's name as one of the fields on the form (see Page 15). Examples of a format you could use is on the following page.*

Printing the PAYOFF and PAYOFM Forms

Once the form is set up, access the Phone Operator Payoff Calculator then use the *Payoff* option to print the form. If you select this option from a 365-calc loan, you will access the PAYOFF form. If you select a 360-calc loan, you will access the PAYOFM form.

- A window will appear requesting a name and address to be used for the mailing address portion of the printed form, to allow you to place it in a window envelope for mailing. This window will appear ONLY if you have set up the form to include an inside address for a double-window envelope. (See Page 13.) The window simply lets you override the default member address with a third-party address, if desired.

- Additionally, if the form is configured with editable paragraphs, a pop up screen will appear allowing the Member Service Representative to make changes to the printed form. See page 27.

Printing the PAYOFF Statement

Printing the PAYOFM Statement

You can configure this form with the option to enter a member address as well.

Sample PAYOFF Statement

TEST CREDIT UNION (CU)
P.O. BOX 106
2920 LAKEVIEW AVE.
ST. JOSEPH, MI 49085-0106

⬚ R US
3434 ANYSTREET
ANYCITY, MI 49000

10/12/04   PAYOFF

Statement of Loan Payoff

Member Information
Member Name: **FRED Q MEMBER**
Current Address: **1234 YOURSTREET, YOURCITY, MN 44879**

Loan Details

Account Number:	**2000-771**	Current Balance:	**$14,715.38**
Next Payment Due Date:	**10/21/04**	Maturity Date:	**09/21/09**
Payoff Date:	**10/27/04**		
Payoff Interest Amount:	**$30.15**	Daily Interest:	**$2.01**
Delinquency Charge:		Escrow Balance:	
Insurance Rebate:			
Payoff Amount:	**$14,745.53**		

PLEASE TELEPHONE FOR VERIFICATION OF PAYOFF AMOUNT WHEN REMITTING FUNDS

This statement shows the payoff for this loan account calculated as of the Payoff Date shown above. If payoff will be received after that date, please call for an updated payoff amount.

These figures are based on our records as of the date at the bottom of this form, and do not include any transactions that may have taken place after that date. If the payoff will be received more than 90 days after the Payoff Date shown above, an additional $20.00 will be required to cover the late fee.

If you have any questions concerning this payoff statement, please contact John Doe, ABC Credit Union Consumer Loan Servicing Representative, at 800-555-1234.

Please send payoffs to the credit union address noted at the top of this form.

10/12/04

> *IMPORTANT:* **Remember that this form must be created by you using the form name PAYOFF in order to print it from the Payoff Calculator.** *This sample was intended simply to provide ideas and inspiration; refer to appropriate rules and your own regulatory agencies for advice on setting up the appropriate verbiage for your form.*

Sample PAYOFM Statement

TEST CREDIT UNION
███ MAIN ST
PO BOX ███
███████████ MI ███████
████████████

Statement of Mortgage Payoff

Loan Details

Account Number:	000000000-000	Payoff Date:	00/00/00
Current Balance:	$0.00	Next Payment Due Date:	00/00/00
Interest Due at Payoff:	$0.00	Maturity Date:	00/00/00
Delinquency Fine at Payoff:	$0.00		
Insurance Rebate at Payoff:	$0.00	Daily Interest:	$0.00
Total Miscellaneous Fees:		Escrow Balance:	$0.00
Total Payoff:	$0.00		

PLEASE TELEPHONE FOR VERIFICATION OF PAYOFF AMOUNT WHEN REMITTING FUNDS

This statement shows the payoff for this loan account calculated as of the Payoff Date shown above. If payoff will be received after that date, please call for an updated payoff amount.

These figures are based on our records as of the date at the bottom of this form, and do not include any transactions that may have taken place after that date. If the payoff will be received after the loan due date, additional funds may be required to cover any fees.

If you have any questions concerning this payoff statement, please contact our Call Center at 989-497-1600.

Please send payoffs to the credit union address noted at the top of this form and make the check payable to ███████████ Credit Union.

07/13/12

IMPORTANT: **Remember that this form must be created by you using the form name PAYOFM in order to print it from the Payoff Calculator.** *This sample was intended simply to provide ideas and inspiration; refer to appropriate rules and your own regulatory agencies for advice on setting up the appropriate verbiage for your form.*

VERIFICATION OF DEPOSIT

You can also configure a special Misc. Member Account Form to be used when a third party requests balance information for a member's accounts. The unique thing about this special form is that it will automatically repeat your chosen account detail fields (such as account number, balance, etc.) <u>for every account the member has</u>.

Configuration

Text and account fields <u>must</u> be configured using the form name **VOD**. (No other forms will repeat account details for multiple accounts.)

> *CU*TIP: Since this form may be printed and mailed directly to a third party, don't forget to include the member's name as one of the fields on the form (see Page 15). An example of a format you could use is on the following page.*

Printing

Once the form is set up, it can be printed by using the Average Daily Balance feature in **Phone Operator** (via the option *Average*) then using the *Print Verification of Deposit* button.

Like the Payoff Statement described above, this form can be set up to include an inside address for mailing to a third party in a double-window envelope. (See Page 13 for details.) If so, you will see a window like the one shown on the previous page to allow you to override the member's name and address as needed before printing the form.

Sample Verification of Deposit Form

TEST CREDIT UNION (CU)
P.O. BOX 106
2920 LAKEVIEW AVE.
ST. JOSEPH, MI 49085-0106

TOM DEMEMBER
4433 SOMESTREET
SOMETOWN, MI 49000

10/14/04   VOD

Verification of Deposit

Member Information
Member Name:	TOM DEMEMBER
Current Address:	4433 SOMESTREET, SOMETOWN, MI 49000

Account Details
Account Number:	1782-000	Date Opened:	07/01/87
Account Description:	REGULAR SHARE		
Current Balance:	$206.93	60 Day Avg Balance:	$206.93

Account Details
Account Number:	1782-330	Date Opened:	08/10/04
Account Description:	SHARE CERTIFICATION		
Current Balance:	$500.00	60 Day Avg Balance:	$500.00

Loan Details
Account Number:	1782-780	Date Opened:	05/06/03
Disbursement Limit:	$32,000.00	Current Balance:	$30,267.53
Payment Amount:	$261.47	Payment Frequency:	Monthly
Secured By:	1ST MORTGAGE	No of Times Delinquent:	1

Verification of Depository
This inquiry of deposit and loan information is provided as a result of your request and with the authorization of our member. It is for your use only and is a substitute for standard FNMA/FHLMC verification of deposit forms. Re-verification will be permitted only once.

Signature of Depository

_____
Authorized Signature

_____
Title

_____
Date

10/14/04

> *IMPORTANT:* **Remember that this form must be created by you using the form name VOD in order to print it from the Average Daily Balance Inquiry.** *This sample was intended simply to provide ideas and inspiration; refer to appropriate rules and your own regulatory agencies for advice on setting up the appropriate verbiage for your form.*