

March 17, 2017



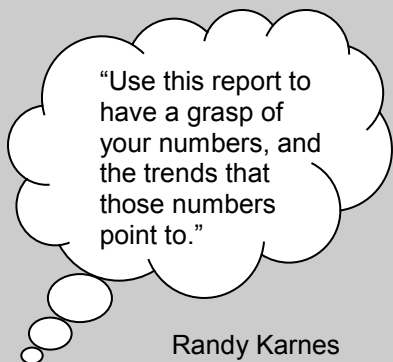
Our Favorite Reports

CEO

by
Randy Karnes
CEO, CU*Answers

Get the numbers and the
facts needed to lead your
financial institution

CU*BASE Report Overview



Financial Statement Report

Why I picked this report:

This option allows the CEO to configure income and balance sheet general ledger accounts in a way that makes sense to leadership, while still leaving plenty of options for configuring alternative views for the lobby, the board, and special accounting functions. Configure your numbers, with their subtotals and with the right analysis periods to make a difference. Remember, the trick is also to understand **Tool #376 Financial Report Configuration**.

Practical Uses of this Report

Once you have your financial report/s configured, you then have the options to print them, display them to the screen, or save them for future inquiry. Better yet, have the accounting department run your favorite reports configured for multiple periods, and then save them for your inquiry at your leisure. View these reports online through **Tool #377 Financial Statement Review**, and use them in meetings, as the basis for your board packet comments, or on the fly when interacting with your team, board, or third party commentator.

How do I create the report?

Use **Tool #640 Print CU Financials** to print several Financial Statement reports that you define. Choose to print the report, view the data online or export the report data for use in Excel. CU*BASE Online help contains detailed instructions for the set-up of these reports.

Report Sample

4/10/08 13:58:42 2

INCOME STATEMENT - TRIAL BALANCE
CU*BASE CREDIT UNION
FOR PERIOD 3/01/08 TO 3/31/08

LGLFIP

PAGE 1
USER ALYCIAM

LOCATION(S) - *ALL

	CURRENT PERIOD	LAST YEAR Y-T-D	CURRENT Y-T-D
INCOME			
1	INT INCOME - SHARE PLEDGE LOANS	.00	6,125.23-
2	INT INCOME - SHARE PLEDGE LOANS	.00	3,154.95-
3	INT INCOME - SHARE PLEDGE LOANS	.00	141.13-
4	INT INCOME - SHARE PLEDGE LOANS	.00	256.86-
5	INT INCOME - SHARE PLEDGE LOANS	.00	388.55-
6	INT INCOME - SHARE PLEDGE LOANS	.00	1,154.58-
8	INT INCOME - SHARE PLEDGE LOANS	.00	160.44-
1	INT INCOME - SIGNATURE LOANS	.00	25.87-
2	INT INCOME - SIGNATURE LOANS	.00	59.90-
		.00	243.83-
		.00	189,665.94-
		.00	17,162.99-
			16,816.99-

CU*BASE Report Overview

“This report is one of my favorites because it gives me two views. First, it tells you what happened in any given month with loan sales. Second, you can run it for the total outstanding portfolio to get a sense of the overall picture as well.”

Randy Karnes

Loan Interest Analysis Report

Why I picked this report:

Earnings are driven by the RATE. And knowing what is happening to your loan portfolio pricing is key to driving the bottom line. What was the most requested rate, how many loans, and where the portfolio might be trending based on last month’s booked loans - these are all questions that can be answered with this report.

Practical uses of this report

Run the report twice and give each print out a good review. First, run it for the loans opened for a specific month as of the end of the month. Notice the number of accounts opened, the average disbursed balance, and the ending balance of each rate block. Note the weighted average interest rate for the month. Then compare that with last month’s and the average for the overall portfolio when you run the next report

For the second report, select all loans. Notice the lowest rate booked – is that a correct rate? Take note of the rate that is booked the most – does that make sense? Think about the 80/20 rule – what products are really driving your monthly loan yields? Do they change seasonally? Are they changing by some tactic you are driving? Take charge, know the numbers.

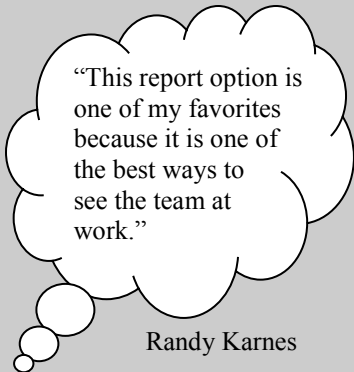
How do I create the report?

Use **Tool #466 Loan Interest Analysis Report** to create this report. The weighted average is listed at the end of the report. Enter an optional date the account was opened and an optional report type: All Loans, Regular Loans, Open Credit, or Student Loans.

Report Sample

4/10/08 14:34.09		CU*BASE CREDIT UNION Loan Interest Analysis All Loan/Open Credit as of 4/10/08				LLNIA		PAGE 1 ALYCIA	
Interest Rate	Accounts		DISBURSED			BALANCE			Avg. Months To Maturity
	Count	%	Total Amt.	Average	%	Total Amt.	Average	%	
2.500	1	.01	12,549.80	12,549.80	.01	216.32	216.32	.00	12.00
2.550	1	.01	18,342.78	18,342.78	.01	9,966.02	9,966.02	.01	19.00
3.000	5	.05	213,795.14	42,759.03	.10	180,172.43	36,034.49	.15	112.00
3.150	2	.02	27,949.14	13,974.57	.01	1,853.33	926.67	.00	4.00
3.250	3	.03	51,287.41	17,095.80	.02	24,327.57	8,109.19	.02	40.00
3.300	5	.05	61,458.86	12,291.77	.03	47,307.49	9,461.50	.04	49.20
* TOTAL	5382	100.00	118,357,465.49	21,991.35	100.00	73,164,854.49	13,594.36	100.00	34.96
** Weighted average interest for regular loans **				6.490					

CU*BASE Report Overview



Loan Application Analysis Report

Why I picked this report:

This report helps the CEO drive a little constructive competition by quickly identifying the top branch, the top loan officer, what was happening by purpose or security, and where application rates were trending.

Practical uses of this report

This option allows you to run six reports from one option. Unlike the Loan Interest Analysis report, this is about the applications that came in, not only the loans that were booked. It does include three different columns: what was booked, what was denied, and what is still pending.

Special Note: If you are used to using the online dashboard (**Tool #2 Work/View Application Status**, and then *Activity Tracking* (F17)), you'll love this set of reports. You get all of that same data and you can carry it with you on the road.

How do I create the report?

Use **Tool #456 Loan Application Analysis Report** to analyze your month's loan activity by six different areas. Each area is broken down to show the total applications processed, as well as totals for Approved, Denied, and Pending applications. Select to optionally generate a report showing only a single category, a single branch, or a single loan officer.

Report Sample

6/21/07 13:52:39 CU*BASE CREDIT UNION LNRECAP05 PAGE 1
 PART ONE: CATEGORY LOAN APPLICATION ANALYSIS
 CORP: 01 CU*BASE CREDIT UNION 06/01/2007 TO 06/30/2007

	TOTAL APPLICATIONS				BOOKED APPLICATIONS				DENIED APPLICATIONS				PENDING APPLICATIONS			
	#Apps	\$ Value	%Tot#	%Tot\$	#Apps	\$ Value	%Tot#	%Tot\$	#Apps	\$ Value	%Tot#	%Tot\$	#Apps	\$ Value	%Tot#	%Tot\$
04 SIGNATURE LOAN	17	92036	42.5	26.3	3	4550	17.6	4.9	0	0	.0	.0	12	86161	70.6	93.6
14 NEW VEHICLES	1	26934	2.5	7.7	0	0	.0	.0	0	0	.0	.0	1	26934	100.0	100.0
15 USED VEHICLES	8	81884	20.0	23.4	0	0	.0	.0	0	0	.0	.0	8	81884	100.0	100.0
22 BUS LOAN FIXED	3	40900	7.5	11.7	0	0	.0	.0	0	0	.0	.0	3	40900	100.0	100.0
28 STUDENT LOAN	3	58776	7.5	16.8	0	0	.0	.0	0	0	.0	.0	3	58776	100.0	100.0
71 VISA CLASSIC	1	10000	2.5	2.9	0	0	.0	.0	0	0	.0	.0	1	10000	100.0	100.0
72 VISA CLASSIC	1	11000	2.5	3.1	0	0	.0	.0	0	0	.0	.0	1	11000	100.0	100.0
73 VISA CLASSIC	1	1000	2.5	.3	1	1000	100.0	100.0	0	0	.0	.0	0	0	.0	.0
75 VISA CLASSIC	2	6000	5.0	1.7	1	3000	50.0	50.0	0	0	.0	.0	1	3000	50.0	50.0
76 VISA GOLD	1	15000	2.5	4.3	1	15000	100.0	100.0	0	0	.0	.0	0	0	.0	.0
89 VISA PLATINUM	1	5000	2.5	1.4	0	0	.0	.0	0	0	.0	.0	1	5000	100.0	100.0
91 MC CLASSIC	1	1000	2.5	.3	0	0	.0	.0	0	0	.0	.0	1	1000	100.0	100.0
GRAND TOTAL	40		100.0	100.0	6	15.0	6.7	0	0	.0	.0	32	80.0	92.9		
		349,531				23,550				0				324,656		

CU*BASE Report Overview

“This report is one of my favorites because it is the best possible mailing list for turning available lines of credit into member loan balances.”

Randy Karnes

Contingent Liability Analysis Report

Why I picked this report:

Go from an opportunity to earn, to earning, by identifying who has available credit and who you should talk to. Recent changes even allow you to see specific areas of contingent liability that might need to be prioritized for immediate marketing. It even interacts with the new online credit card processes.

Practical Uses of this Report

There are two major uses for this report. First, use it to identify lending opportunities by exporting the file to Member Connect and having your sales people work it. The more your members read about a credit crunch, the more you should be promoting, “What credit crunch? You have available credit with us!” This report allows you to see who those members are.

A little closer to home might be that 5300 requirement for reporting contingent liability. This report not only talks about loans, it also can give you the details on your checking accounts and Courtesy Pay for your next 5300.

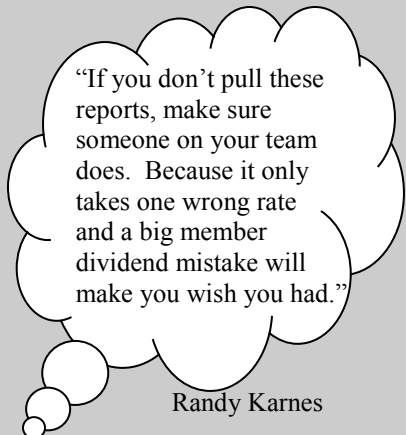
How do I create the report?

Use **Tool #280 Contingent Liability Analysis Report** to create both a Summary and Detail Report. Check *Export detail to file* to advance to the screen where you can choose to create a file that lets you use Member Connect to communicate instantly with these members.

Report Sample

3/20/08 11:36:26		CU*BASE CREDIT UNION			LCNTLB1	PAGE 1	
--LOAN ACCOUNTS--		CONTINGENT LIABILITY ANALYSIS			USER ALYCIAM		
CORPORATE ID 01 CU*BASE CREDIT UNION		SUMMARY - AS OF 3/20/08					
PROCESS TYPE: L OPEN LINE OF CREDIT LOAN							
LOAN CATEGORY	NO. OF ACCOUNTS	DISBURSEMENT LIMIT	CURRENT BALANCE	CONTINGENT LIABILITY	AVERAGE BALANCE	AVERAGE CONTINGENT LIABILITY	
01 SECURED CL END	1	30,000.00	29,338.99	661.01	29,338.99	661.01	
10 CLASSIC LOC	190	363,103.18	131,816.99	231,286.19	693.77	1,217.29	
11 GOLD LOC	45	733,600.00	435,290.69	298,309.31	9,673.12	6,629.09	
12 OVERDRAFT PROT	823	1,602,606.26	701,951.28	900,654.98	852.91	1,094.35	
19 BUS GOLD LOC	8	54,700.00	21,074.64	33,625.36	2,634.33	4,203.17	
20 OVERDFT PROT-G	142	78,900.00	24,556.41	54,343.59	172.93	382.70	

CU*BASE Report Overview



Configuration Reports

Why I picked this report:

Rules, rules, rules. If you have questions about what employees are supposed to do, you go to your HR policy manual and check it out. But when you have a question about what CU*BASE is supposed to do for you, where do you check? These reports will give you a great deal of insight into how the computer system is configured to process your member accounts and work with your team.

Practical Uses of this Report

The first thing to do with these reports is to *get curious*. These reports will display a lot of different codes and show what is currently set up in your configuration. Is it right? Who do you check with? Maybe more importantly, what were your *other* options, and what might you do with the next product that might be a little different if you understood those options a little more clearly? These reports will give you a good idea of the building blocks you have in designing a new future with CU*BASE.

Then check on who signs off on your rate configuration reports every month prior to dividends being paid. Does your team simply trust the screen inquiries, or do they actually document the configured rates, sign off on configurations, and secure this documentation for future questions?

How do I create these reports?

Use the CU*BASE search feature to search for "Configuration" to use the Tools to generate these reports.

Report Sample: CD Configuration Report

3/20/08 11:56:40		CU*BASE CREDIT UNION Certificate Product Configuration Report As of 3/20/08							LCDCFG	User	Page							
Corporate ID - ALL CORPORATIONS																		
CD APPLICATIONS																		
Appl	Typ	Description	Div Freq	Pmt	Div Calc Type	First Div Pmt	Account Low	Type High	AIRES Type	Share Code								
CD		CERTIFICATE	M		C	I	300	350		CRT								
CQ		CERTIFICATES - TC	Q		C	F	300	325										
CR		IRA MARKET INDEX CERTIFICATE	R		C	I	400	450		IRA								
IR		IRA CERTIFICATE	M		C	I	400	450		IRA								
CD TYPES																		
Typ	Corp	Apl	IRA	Description	Rate	-Length- Days Mos	---Penalty--- Code Days	Grace	Minimum	Maximum	---General Ledger---	Cert	Pnlty	Accr	Exp	IRS	Lasr	Add
01	01	CD		7 MONTH CERTIFICATE	3.830	7		10	5000.00	9999999.99	90802	13100	83020	34050	Y	N	CD07*	
02	01	CD		3 MONTH CERTIFICATE	3.150	3		10	500.00	99999.99	90802	13100	83020	34050	Y	N	CD02	

CU*BASE Report Overview

Configuration Reports

Report Sample: Share Dividend Configuration Reports

3/20/08 11:56:43

CU*BASE CREDIT UNION LSYSDV Page 1

DIVIDEND CONFIGURATION REPORT ALYCIAM

Share Type	Div Clc	Div Apl	Div Typ	Start Div Date	Next Pay Div Date	Rpt Liab to IRS	Liab Acct#	Expns GL Acct#	Accrl GL Acct#	Min Bal	Min to Earn	Pen Cod	Plt Div	Pay Frq	Rate	Split Amount (>)	Split Rate	Eff Date	-P E N D I N G- New Rate	Eff Da
BUSINESS C SH	BC	S		2/29/08	3/31/08	Y	90294	34094	83094	5.00	X	N	M		.75	9999.99	2.22	2/01/08		
																24999.99	2.47	2/01/08		

Report Sample: Loan Category Configuration

3/20/08 11:56:45

CU*BASE CREDIT UNION LLNCAT Page 1

Loan Category Configuration ALYCAM

As of 3/20/08

01 SECURED CLOSED END

Corporate ID: 1
 Process type: E
 Account type range: 600 to 604
 Interest rate range: 5.900 to 25.000
 Interest calculation type: 0
 Payment calculation type:
 Next payment date/delinquency control:
 Use review date for disbursements: N
 Allow teller disbursements: N
 Warn teller if different pmt amt: N
 Include delq fine in partial pay: Y
 AFT pmt date / delq control defaults: N / N
 Allow loan insurance Y

Report Sample: Loan Variable Rate Configuration

3/20/08 11:56:48

CU*BASE CREDIT UNION LSYSLN PAGE 1

LOAN VARIABLE RATE CONFIGURATION USER ALYCIAM

-----C U R R E N T-----

VARIABLE RATE CODE	VAR RATE TYPE	INDEX CODE	UPDATE TYPE	CURR RATE	LAST INCR CHANGE	EFF DATE	PEND RATE	PEND INCR CHANGE	EFF DATE	RECALC DATE	PRINT PMT NOTICE
001 PRIME+4% QTRLY GOLD	GROUP	002	RATE	11.250	0.500 -	1/01/08	0.000	0.000	0/00/00		
007 BUS LOC INT ONLY	GROUP	002	INCREM CHG	7.250	0.500 -	1/01/08	0.000	0.000	0/00/00		
010 A+ SECURED BORROWER	GROUP	001	INCREM CHG	3.740	0.500 -	1/31/08	0.000	0.000	0/00/00		
011 A SECURED BORROWER	GROUP	001	INCREM CHG	5.490	0.500 -	1/31/08	0.000	0.000	0/00/00		
012 B SECURED BORROWER	GROUP	001	INCREM CHG	6.490	0.500 -	1/31/08	0.000	0.000	0/00/00		
013 C SECURED BORROWER	GROUP	001	INCREM CHG	7.490	0.500 -	1/31/08	0.000	0.000	0/00/00		

Report Sample: System Control Attributes

4/10/08 17:02:35

CU*BASE CREDIT UNION LSYSYC PAGE 1

SYSTEM CONTROL ATTRIBUTES

** VALID LOAN CATAGORIES IN CORRELATION TO SPECIFIC GENERAL LEDGER ACCOUNT NUMBERS

LOAN CATEGORY	01
DESCRIPTION	SECURED CL END
INTEREST TYPE	0
NOTE # CONTROL	0
LOAN INSURANCE	Y
TAX ESCROW	
% OUTSIDE PAYMENT	
DELINQUENCY CONTROL	
TELLER DISBURSMENT	
STOCK OPTION	N
PROCESS TYPE	E
INTEREST RATES	LOW 5.900 HIGH 25.000
ACCOUNT RANGE	LOW 600 HIGH 604
TAX-ESCROW RANGW	LOW 000 HIGH 000
GENERAL LEDGER INTERFACE	

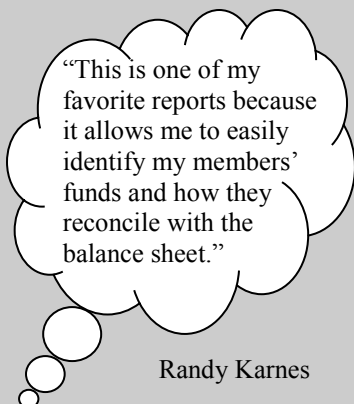
CU*BASE Report Overview

Member Trial Balance

Why I picked this report:

In a CEO's busy day, it can be hard to find the time to check out whether financials are in balance. I like a quick check.

This report also works well for CEOs who are using the online inquiry accessed via **Tool #478 Loan/Share Trial Balance Review**. While the inquiry allows you to compare two different dates for actual changes in your Trial Balance, this report allows you to look at the new wrinkle of activity branching and what it would mean to your balance sheet if you were reassign member branches.



Randy Karnes

Practical Uses of this Report

More than a balance sheet, this report allows you to see the number of accounts that make up those balances, the average balance per member, and the outstanding interest due or dividends payable. Use this report as a backdrop to your financial report with your Board so that you can add a few more details to that financial report. Make sure your CFO understands that you occasionally are checking how member funds relate to the most recent balance sheet.

How do I create the report?

Use **Tool #489 Mbr Trial Balance Summary by GL Account** to print this report. Select a month/year to process and the Branch selection, either Member Branch, Activity Branch or Combined.

Report Sample

0/00/00 11:39:24 RUN ON 3/20/08		CU*BASE CREDIT UNION MEMBER BALANCE SUMMARY BY GENERAL LEDGER ACCOUNT AS OF 0/00/00 LOAN ACCOUNT TYPES					LGLACT	PAGE 1 USER ALYCIAM
CORPORATION -01 CU*BASE CREDIT UNION G/L		MEMBER	# OF	TOTAL	AVG	TOTAL	AVG	ACCRUAL
#	DESCRIPTION	BRANCH	ACCTS	BALANCE	BALANCE	INT DUE	INT DUE	G/L NO.
		01	80	966,167.63	12,077.09	8,294.92	103.68	
		02	2	31,557.46	15,778.73	139.17	69.58	
		03	4	79,549.04	19,887.26	346.07	86.51	
		04	12	260,954.29	21,746.19	2,738.42	228.20	
		05	2	26,192.61	13,096.30	182.40	91.20	
		08	3	40,398.83	13,466.27	488.37	162.79	
70101	SECURED CLOSED END LOAN	**	103	1,404,819.86	13,639.02	12,189.35	118.34	75100
		01	111	893,057.80	8,045.56	3,700.21	33.33	
		02	13	80,321.39	6,178.56	273.19	21.01	
		03	13	114,903.71	8,838.74	1,009.36	77.64	
		04	14	74,743.49	5,338.82	292.44	20.88	
		05	7	25,990.69	3,712.95	124.69	17.81	