
Selective Marketing through Printed Statements

Onserts and Inserts by
Sage Direct

INTRODUCTION

Attention marketers! Are you looking for a way to cut your direct-mail marketing costs? Are you wasting money and your members' time by sending the same pitch to all members, even those who have already responded and signed up? Are you using your member statements to their full advantage as one of your most powerful and consistent member communication channels?

CU*Answers and its statement processor, Sage Direct, have worked together to come up with two solutions that will focus on lowered marketing costs through the statement envelope, better sales results from these marketing campaigns, and a layered approach to member needs and credit union solutions. Either select to add a paper insert to members along with the member's statement, or send a graphical marketing message directly within the statement itself (a statement "onsert") to get your message out to members. Use these two tools separately, or in conjunction with each other.

Use statement inserts and/or statement onserts to:

- ⇒ Send a promotion about your great checking account to members who don't already have one.
- ⇒ Contact members over the age of 55 to discuss special credit union programs for seniors.
- ⇒ Send a flyer about great rates on LOC rates to members without a line of credit account.

Revision date: March 19, 2017

⇒ Communicate important news to members from a specific SEG or sponsor organization.

Selective Inserts or Selective Onserts for Member Statements is ready for your credit union's next marketing campaign!

IMPORTANT: *Because the selective insert process requires special reporting formats, programming, and equipment setup, selective statement inserts services are available only for CU*Answers credit unions whose statements are printed by Sage Direct, Inc., in Grand Rapids, Michigan.*

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This booklet is a companion piece for the "Statement Printing & Mailing Instructions" booklet.

SPECIAL STATEMENT OFFERINGS

SELECTIVE STATEMENT ONSETS

The marketer has two selective statement tools in his or her arsenal, selective statement inserts and selective statement onsets. Selective statement inserts refer to the paper insert that is included in the member's statement, separate from the statement.

Selective statement onsets, however, are graphical advertisements that are included directly on the statement itself. This option has obvious advantages since onsets printed directly on a statement cost less than printing a traditional insert and mailing it along with the statement.

Use a statement onset to advertise directly in your member's statement.

Send inquiries to
FOCUS Credit Union
 188W1400 Main Street
 Menomonie Falls, WI 53051
 Ph: (702) 255-0833

Statement of Account
 Loan member's interest on an account is not done until 1/1/09. The above listed amounts are based on the account as of 3/31/09. The above listed amounts are based on the account as of 3/31/09. The above listed amounts are based on the account as of 3/31/09. The above listed amounts are based on the account as of 3/31/09.

Page 1 of 1
 From: 3/01/09 To: 3/31/09 Member#: 999999999

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

Debit Card Changes Coming Soon!
 Do you know your options?
 For help deciding if Overdraft Privilege is right for you, please call, click or stop by your Credit Union today!

MEMBERSHIP SUMMARY INFORMATION FOR MEMBER # 99999999 AS OF 3/31/09
 YOU EARNED 88 MEMBER REWARDS POINTS. YOUR NEW LEVEL WILL BE: BROAD.
 ASK HOW TO TAKE ADVANTAGE OF NEW PRODUCTS AND SERVICES TO EARN GREAT REWARDS

Suffix	Account Description	Last Trx	Balance
000	REGULAR SHARES	3/13/09	69.28
799	LINE OF CREDIT	3/30/09	3,782.83

SHARE ACCOUNTS

000: REGULAR SHARES
 Year-to-Date Divd Paid: 00
 Divd Rate: 1.00%

Date	Transaction Type	30 Transfer Acct	DEPOSIT	WITHDRAWAL	Balance
3/01/09	Beginning Balance				36.08
3/13/09	REG SHARES DEPOSIT		26.36		62.44
3/31/09	Ending Balance		26.36		88.84

LOAN ACCOUNTS

799: LINE OF CREDIT (*)
 Annual Percentage Rate: 13.99% Daily Periodic Rate: 035685%
 Year-to-Date Interest Paid: 129.61 Due Date: 3/30/09 Scheduled Pay Amt: 144.90

Date	Transaction Type	W/D Transfer Acct	Disbursement	Payment	Balance	Interest
3/01/09	Beginning Balance		350.00		1,713.88	
4/23/08	L/C CASH DISBURSEM		350.00		4,061.28	
2/24/09	L/C PAYMENT			144.00	3,917.28	83.34
3/28/09	L/C PAYMENT			121.16	3,796.12	67.38
	CARD BALANCE TX AT CREDIT UNION					
3/31/09	Ending Balance		350.00	266.16	3,782.83	126.61

Checklist of share, deposit and certificate accounts shown on this statement is not transferable except on the basis of the credit union's records.

Using selective statement onsets is similar to using statement inserts in that you still prepare the Query, generate the database file, set up the monthly statement instructions, and refresh the database file at the end of the month. Special rules apply when setting up the Statement Instructions. See page 19 for details.

The difference between the two methods lies in the creation and administration of the graphic. The graphical onset will need to meet the specifications of Sage Direct (be in PDF format with specific size requirements), and that PDF will need to be uploaded to the Sage website used specifically for the administration of onsets for statements.

Note how this website is used to upload a default and selective onsert.

The screenshot displays the SAGE DIRECT CU*Answers CU's Statement Processing Onsert Administration interface. The page is titled "CU*Answers CU's Statement Processing Onsert Administration" and includes a "Your changes have been made" notification with "Approve / Finalize" and "View Proof" buttons. The interface is divided into two main sections: "DEFAULT ONSSERT" and "SELECTIVE ONSSERTS".

DEFAULT ONSSERT Table:

Statement Cycle	Required Onsert Size	Onsert / Description
JUL 2010	(8.00" x 1.50")	New Years Ring in the New Year with Lower Rates

SELECTIVE ONSSERTS Table:

Statement Cycle	Selective Onsert Number	Required Onsert Size	Onsert / Description
JUL 2010	1	(8.00" x 1.50")	skiing_onsert.pdf VISA Members What will you spend your savings on?

The footer of the page contains the following information: © 2009 Sage Direct, Inc. All Rights Reserved. 3400 RALEIGH AVE SE • GRAND RAPIDS, MI 49512 • 616.840.8311 • 1.800.729.8310.

Interested in learning more about statement onserts? Also check out the Statement Onsert brochure posted on the CU*BASE Reference Page at http://www.cuanswers.com/pdf/cb_ref/statementonsertbrochure.pdf

MEMBER SELECTED STATEMENT STYLES

Use Statement Styles to increase the value of your members most basic communication drive greater e-Statement enrollment at your credit union!

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

Credit unions can begin by introducing the new statement designs (for example the Large Print design); from this foundation they can expand to a “for pay” paper statement program.

Once your credit union activates Statement Style selection online, members not already enrolled in e-Statements will see the new “My Printed Statements” page where they can select their preferred Style online.

The brochure cover features the title "Member Selected Statement Styles" and the subtitle "Increasing Value of Your Member's Most Basic Communication". Below the title, there is an "INTRODUCTION" section with the following text:

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

Traditional member data indicated sufficient e-statements and paper statements, but no real pricing variations to consider. Offer them something new. The new Member Selected Statement Styles will drive the idea of statements having value by adding a personal paper option, as well as the concept of "for pay" paper statements. Credit unions can begin by introducing the new statement designs. For example the Large Print design. From this foundation they can expand to a "for pay" paper statement program.

The Member Selected Statement Styles configuration screen will allow the member to select the style they prefer. The member can also select the "for pay" option. The member can also select the "for pay" option. The member can also select the "for pay" option.

Once your credit union activates Statement Style selection online, members not already enrolled in e-Statements will see the new "My Printed Statements" page where they can select their preferred Style online.

CHECK OUT ALL OUR STATEMENT PUBLICATIONS

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

Requirements for Member Statement Inserts

Instructions For Your Printer

Send a copy of the Packaging & Labeling instructions for Credit Union Statement Inserts along with any problem you are having processing your statement inserts. Insert requests are processed on a first-come, first-served basis. Our insert processing times may vary from time to time. Please check our website for any updates to these instructions. Our website may also have other information that may be helpful to you.

Instructions for Credit Union Staff

Summary of Processing Delay Fees

Fee Description / Credit Union	Fee Amount	How To Avoid This Fee
Insert Information / Credit Union (CUI)	\$10.00	Make sure you complete and attach all required information.
Insert Information / Credit Union (CUI)	\$10.00	Do not include your insert instructions after the date.
Insert Information / Credit Union (CUI)	\$10.00	Make sure your insert does not include any items that do not belong in your insert.
Insert Information / Credit Union (CUI)	\$10.00	Make sure your insert does not include any items that do not belong in your insert.
Insert Information / Credit Union (CUI)	\$10.00	Make sure your insert does not include any items that do not belong in your insert.

Packaging & Labeling Instructions

Packaging Instructions

- Inserts must be in "Flat" or "Folded" form. A maximum size of 11" x 17" and a maximum size of 10" x 14" are allowed. Inserts must be placed in the mail in the order they were mailed. Inserts must be placed in the mail in the order they were mailed.
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Labeling Instructions

Place a copy of this form on the outside of the envelope. Fill in the envelope box and attach the form.

Delivery

- Inserts must be placed in the mail in the order they were mailed. Inserts must be placed in the mail in the order they were mailed.
- Inserts must be placed in the mail in the order they were mailed. Inserts must be placed in the mail in the order they were mailed.

Market to Your Members—Directly to Their Printed Statement!

Introducing Statement "Directs" a New Way to Advertise to Your Members

Take advantage of the direct advertising space available on your member statement. Advertise to your members directly to their printed statement. Advertise to your members directly to their printed statement.

Target Your Members with Selective Statement Directs

Want to tell members without a line of credit about your credit LOC offer? Selective Statement Directs allow you to target these members with a customized message. Selective Statement Directs allow you to target these members with a customized message.

Statement Printing & Mailing Instructions

INTRODUCTION

The purpose of this form is to outline the required procedure for processing member statement inserts. Member statement inserts must be placed in the mail in the order they were mailed.

Directs

Member Statement Directs are placed on member statements. Member Statement Directs are placed on member statements.

Member Selected Statement Styles

INTRODUCTION

Use Member Selected Statement Styles to increase the value of your member's most basic communication. Member Selected Statement Styles allow you to target these members with a customized message.

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Selective Marketing through Printed Statements

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STEP BY STEP INSTRUCTIONS

PREPARING FOR SELECTIVE STATEMENT INSERTS

Step 1 - Prepare the Query

A separate Query must be created to list the members that should receive each selective insert. For example, the Query could pull the account base for all members with a checking account for a debit card promotion, or all members that do not currently have a home equity line of credit for an upcoming home equity rate special. **See Page 3 for details.**

Step 2 - Produce the Inserts or Onserts

In the case of paper inserts in order to estimate the number of statement inserts needed, run the Query created in Step 1 and count the total number of account numbers selected. Remember that the exact number may change slightly between now and the time when the final database file is created near the end of the month (as members join the credit union, open and close accounts, etc.). However, this number will provide a good estimate to use when ordering the statement inserts. As always, inserts must be delivered to the processor no later than the last day of the month and should be labeled according to standard policies.

Don't forget that not every member gets a statement every month; this estimated count represents the number of many members that could potentially get this insert, assuming they actually get a statement, too. You may want to hold certain types of inserts until a quarterly statement run, to maximize exposure to your marketing message.

In the case of statement onserts, there is no need to create a paper insert, but you will first need to create the graphical advertisement in a PDF format to match Sage Direct's specifications. Then work directly with Sage Direct for the administration of the graphic using their website set up for this purpose.

Step 3 - Generate the Database File

This step must be done once *between the 11th and the 25th of the month* for that month's statement run. **See Page 4 for details.**

*CU*TIP: As an alternative to using Query to generate your list of members, you can also use **Tool #447 List Generator (Database/Labels)** to generate a database file using various selection criteria.*

Step 4 - Set Up the Monthly Statement Instructions

Using **Tool #914 Update Statement Messages/Insert Instruc.**, verify your normal monthly or quarterly statement messages, and enter the instructions for how all inserts, including the selective insert(s), should be handled. As always, these instructions must be completed no later than the 10th of each month. **See Page 8 for details.**

Step 5 - Refresh the Database File


This step should be done on or before the last day of the month, to make sure the selective insert file contains the most up-to-date list of member records. **See Page 6 for details.**

THE MONTHLY CYCLE

By the 5th of the month	CU*Answers deletes all selective insert files (STMT##) from the previous statement period.
By the 10 th of the month	The selective query needs to be attached to the insert on the insert instruction screen.
Between the 11 th and the 25 th	Credit union refreshes the query. If any additions or changes need to be made to the Insert Instruction screen after the 10 th , contact Client Services.
15 th of each month	CU*Answers produces the Statement Control Report showing all insert and mailing instructions and delivers them to the statement processor.
Last day of the month	CU refreshes the selective insert database file to get the most complete and up-to-date listing of members for the selective insert.
1 st of each month	CU*Answers produces statement print files for the statement printer. Selective inserts are sent to all members shown in the STMT## file(s) as of that time.

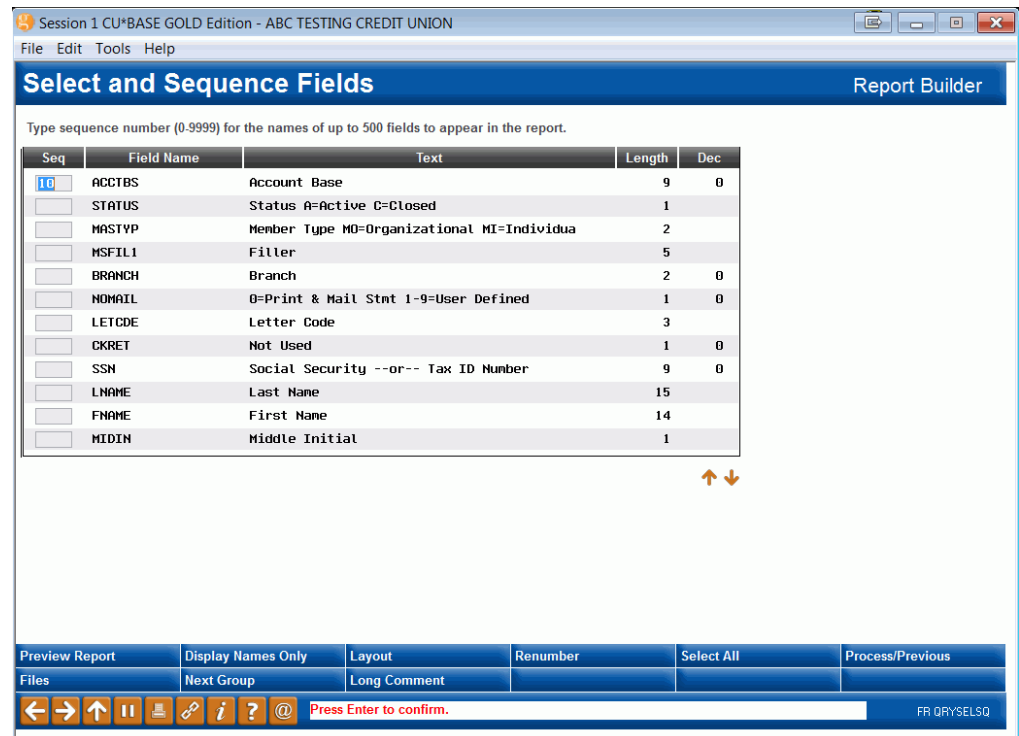
PREPARING THE QUERY

The following instructions assume that you are comfortable creating and modifying Queries.

Refer to the CU*BASE GOLD Online Help by clicking on the  icon in the middle of the bottom toolbar for complete information on using the Query program.

CU*TIP: As an alternative to using Query to generate your list of members, you can also use **Tool #447 List Generator (Database/Labels)** to generate a database file using various selection criteria.

1. Start by creating a Query which uses all of the CU*BASE files necessary for selecting the members to receive the selective insert. *For example, if you want to send inserts to members with an existing checking account, include the MEMBER2 file that contains checking account data.*
2. Using the *Select and sequence fields*, choose the **ACCTBS** (Account Base) field ONLY. No other fields should be included. (See Page 13 for additional hints.)



3. Use *Choose Records* to set up the selection criteria which will pull the group of records that should receive the insert.
4. Use *Preview Report* (F5) to view a list of accounts selected. In the *Position to line* field, type "B" and use Enter to see the last item. The line number indicates the total number of records selected. This count can be used as an estimate when producing the actual inserts.

Remember that the actual number of inserts used will vary depending on when the database file is generated and refreshed for the last time (see Pages 10 and 14), as well as whether or not the listed members will actually receive a statement for the current month.

5. Save the Query.

GENERATING THE DATABASE FILE

This step must be done at least once by the 10th of the month, prior to completing your statement mailing instructions for the month.

In order to get the most accurate listing just before statements are actually printed, the file can be “refreshed” again on or before the last day of the month. See Page 14 for instructions on refreshing an existing database file.

There are two ways to take care of naming and saving the database file:

1. If you are creating a new database file for the sole purpose of selective inserts, follow the instructions below to name the file STMT## (where ## is the insert number) in your credit union’s FILExx library. (NOTE: filename STMT06 is used only with statement onserts. **This is the only exception to the rule that you should always save all database outputs to the QUERYxx library.**)

OR

2. If you would like to use the same database file for other purposes, such as for online banking messages or ticklers for follow-up phone calls, the file should be saved in your QUERYxx library instead. Follow the instructions starting on Page 13 for an easy way to copy this file with the correct file name and location so that it can also be used for selective inserts.

IF YOU ARE CREATING A NEW FILE JUST FOR STATEMENT INSERTS

The most important aspect of generating the database file is to use the correct file name. To do this, you must determine all of the inserts for that month's statements, then plan on which order they will be entered into the statement mailing instructions screen (see Page 18). The line on which the insert information is entered will determine the file name that must be used for the database file:

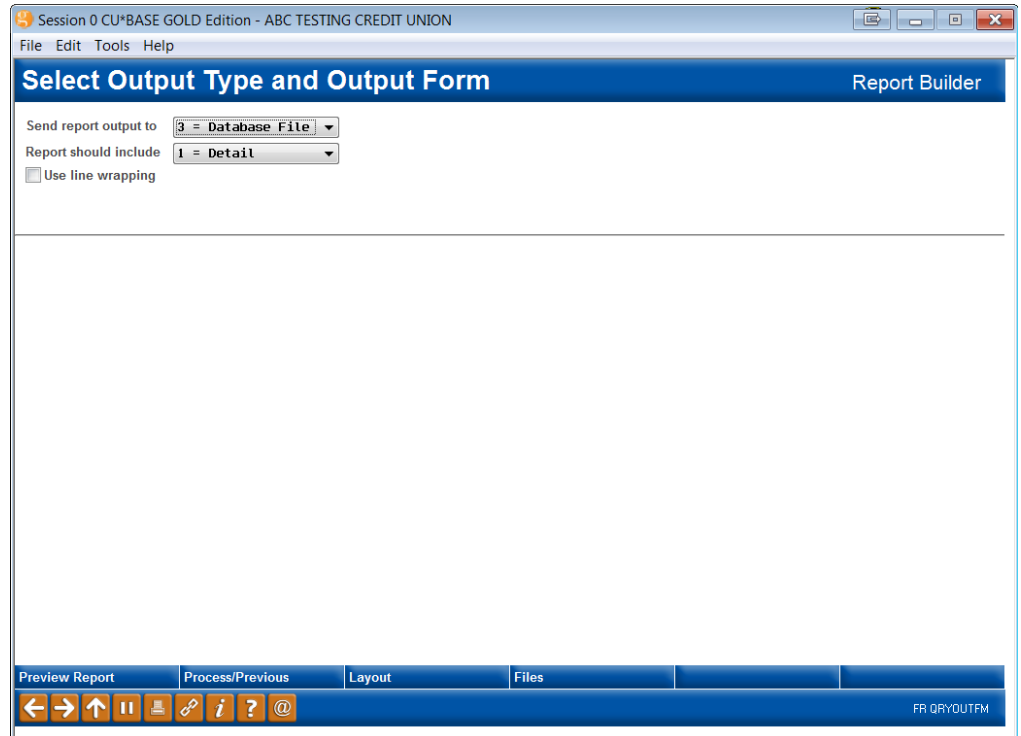
<i>If the selective insert will be entered on line</i>	<i>The database file must be named</i>
1	STMT01
2	STMT02
3	STMT03
4	STMT04
5	STMT05
6	STMT06

*NOTE: The 0 in these files names is the number **zero**, not the letter O.*

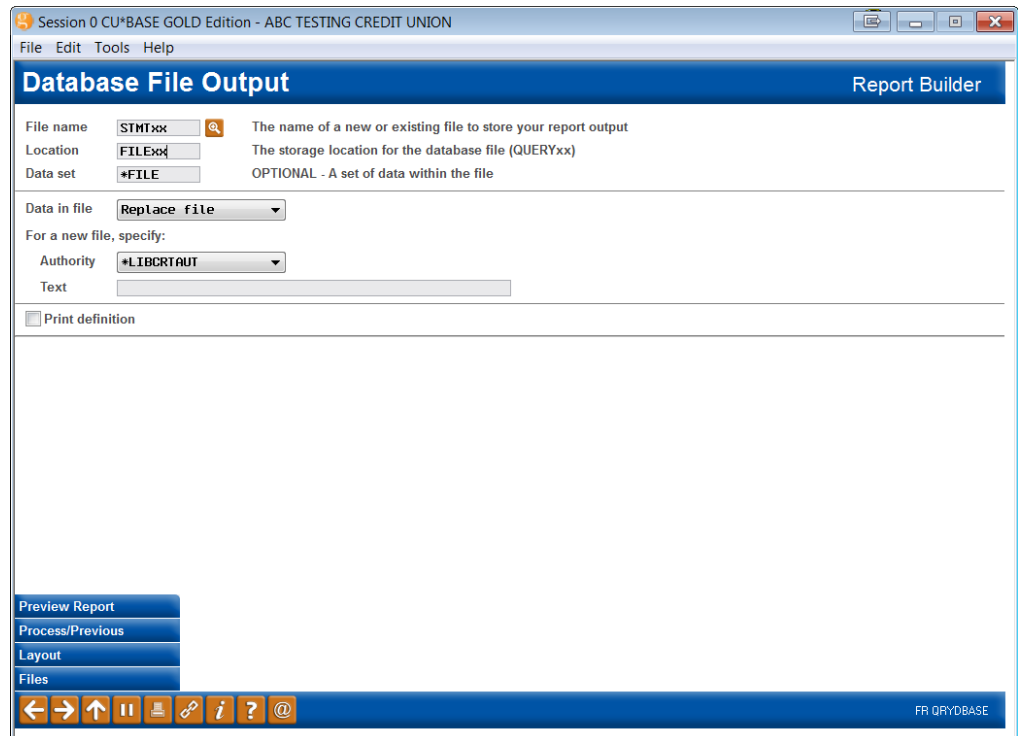
NOTE: You *must* name your database file STMT06 if you are sending a selective statement insert with your statement. This name is reserved for use with inserts only. **This is the only exception to the rule that you should always save all database outputs to the QUERYxx library.**

(Directions follow on the next page.)

1. Edit the original Query created earlier.
2. Use Select output type and output form to display the following screen:



3. In the *Output type* field, enter 3 for Database file. Use Enter to proceed to the next screen.



4. In the *File* field, enter **STMT##**, where ## is the line number for the statement insert instruction.

*For example, if you are planning on using line 3 for this selective insert, enter **STMT03**. Remember that line 6 (STMT06) is reserved for selective statement inserts only*

5. In the *Library* field, enter **FILExx**, where xx is your credit union's 2-character ID.
6. In the *Data in file* field, choose **Replace file** (this will ensure that you can run this same Query again or another Query using this same file name in the future, without conflict).
7. Use Enter to record the changes.
8. Save and run the Query to generate the database file. This will automatically populate the statement insert instructions screen.

*A discrepancy between your statement mailing instructions and the STMT## files that exist in your Query library may cause a delay in your statements being processed, or result in inserts being distributed incorrectly. Therefore, **always verify the information on the Statement Insert/Mailing Instructions screen** before the 10th of the month, and **do not create new files or delete files after that time.***

The only action appropriate after the 10th would be to refresh an existing database file before the last day of the month. See the Page 14 for instructions on refreshing a file.

IF YOU ARE USING A FILE STORED IN QUERYXX

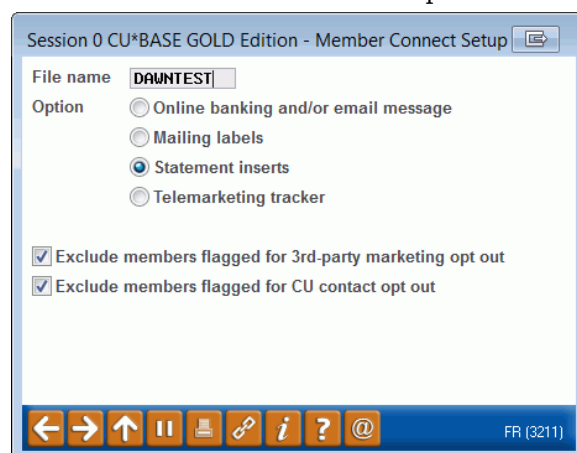
With **Tool #497 Member Connect Marketing Tools**, you can use a single database file to reinforce your message through multiple channels in a comprehensive marketing campaign:

- ⇒ Set up selective statement inserts
- ⇒ Send email messages
- ⇒ Send messages via online banking
- ⇒ Print member mailing labels
- ⇒ Produce a mailing list for a third-party marketing resource
- ⇒ Create telemarketing trackers for follow-up

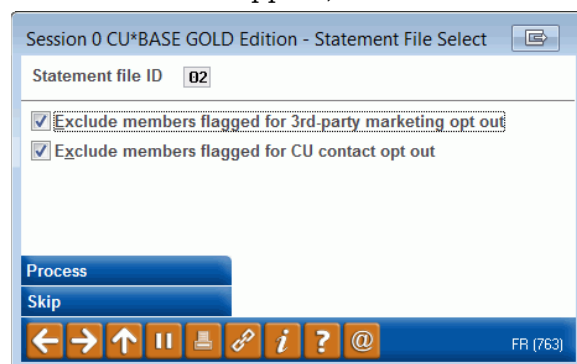
Member Connect requires a database file to be stored in your credit union's QUERYxx library. If you have already created a database file stored in this library, you can use Member Connect to automatically copy the file to your FILExx library and rename it with the appropriate STMT## file name. It also clears out any extraneous fields so that the STMT## file contains only the ACCTBS file.

Member Connect Marketing Tools (Tool #497)

On the first Member Connect screen, enter the file name in QUERYxx and select Statement Inserts. Then press Enter.



This window will appear; enter the number for the selective insert.



Then use *Process* (F5) to proceed to the statement mailing and printing instructions screens (shown below). In the above example, DAWNTEST would be copied to the FILExx library with the file name STMT02, ready for selective inserts to be set up.

Remember that if you refresh your original database file, you will need to follow these steps again to also recreate the STMT## file.

REFRESHING THE DATABASE FILE

In order to be sure that the selective insert process uses the most up-to-date list of members, it is recommended that you refresh the database file again on or before the last day of the month. This will, of course, depend on the nature of your selective insert, and is optional as long as the database file was refreshed at least once prior to the 25th so that statement instructions can be entered.

1. To refresh the database file, simply run the Query again.

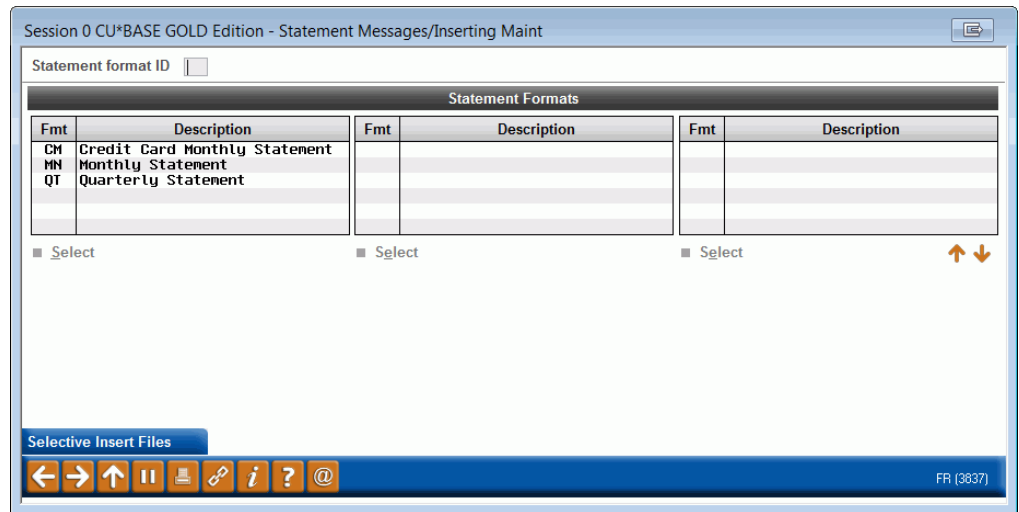
*HINT: Use the **Run** option from the initial Query screen to run the Query without editing it again.*

DELETING OR RENAMING A DATABASE FILE

If you have created a STMT## file and then change your mind and decide to omit the insert or make it a general insert for all statements, you must delete the file and then update your statement mailing instructions prior to the 25th of the month.

In addition, if the original database file name used was incorrect (such as when you need to change the order of inserts on the statement mailing instructions screen), the statement file can either be deleted then regenerated, or you can simply rename the file to the correct STMT## file name.

1. Use **Tool #914 Update Statement Messages/Insert Instruc.**



3. Select the statement format from this screen.

4. Review the statement message and press Enter.

Updated by **EMPL AB**
 For the period ending **Jan 2015** [MMYY]

Total # of paper inserts **3**

Description of Insert	Instructions for Late Arrival	Leftover Pieces	All or Selective	Selective Files	
				Count	Name
Paper Inserts					
1 COURTESY REPLY ENVELOPE		Hold at printer	Selective		STMT01
2 ZOOGL E INSERT	<input checked="" type="radio"/> Proceed <input type="radio"/> Wait	Return to CU	Selective	614	STMT02
3 \$\$SUPER \$SAVER INSERT	<input checked="" type="radio"/> Proceed <input type="radio"/> Wait	Return to CU	Selective	370	STMT03
4 NEXGEN MONEY CLUB INSERT	<input checked="" type="radio"/> Proceed <input type="radio"/> Wait	Return to CU	Selective	304	STMT04
5		N/A	N/A		STMT05
Selective Insert					
6 SELECTIVE INSERT		N/A	Selective	614	STMT06

Primary destination of statements **Pre-sort and mail**

Skip Remember that artwork (including a default insert, if any) must be specified and authorized via the third-party website.

Selective Insert Files

(2798) 4/07/15

5. Use the *Selective Insert File* (F18) to display the following screen:

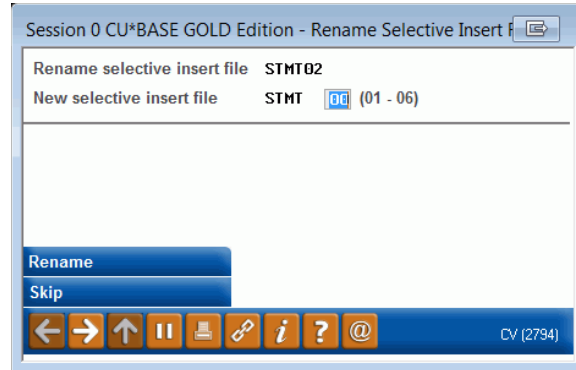
File	Count
STMT01	
STMT02	614
STMT03	370
STMT04	304
STMT05	
STMT06	

Rename Delete

CV (2799)

This screen shows the record count from any database files you have already created and stored in your credit union's FILExx library.

To change the name of database file so that it corresponds with a different insert line in the statement mailing instructions screen, select the record and select *Rename*. The following window will appear:



Enter the number for the new file name (01 through 05 only) and use Enter to rename the file. (NOTE: STMT06 is used only for onserts. Do not rename this file.)

To delete a database file completely, select the record select *Delete*. One confirmation message will appear; use Enter again to delete the file.

NOTE: This does not delete the original Query that was used to create the database file. The file can easily be generated again from that Query using the same or a different file name. Refer to the instructions shown starting on Page 10.

UPDATING MONTHLY STATEMENT INSTRUCTIONS

As always, CU*Answers requires that you update the statement insert/ mailing instructions every month, no later than the 10th of the month. (If changes are not made by this date, and a call is necessary to determine your statement instructions, a processing fee will be assessed.)

For complete instructions on changing statement messages and setting up for monthly or quarterly statement runs, see the booklet, "Statement Printing & Mailing Instructions," published separately.

Update Statement Messages/Insert Instruc (Tool #914), Screen 3

Description of Insert	Instructions for Late Arrival	Leftover Pieces	All or Selective	Selective Files	
				Count	Name
Paper Inserts					
1 COURTESY REPLY ENVELOPE		Hold at printer	Selective		STMT01
2 ZOOGLE INSERT	<input checked="" type="radio"/> Proceed <input type="radio"/> Wait	Return to CU	Selective	614	STMT02
3 \$SUPER \$SAVER INSERT	<input checked="" type="radio"/> Proceed <input type="radio"/> Wait	Return to CU	Selective	370	STMT03
4 NEXGEN MONEY CLUB INSERT	<input checked="" type="radio"/> Proceed <input type="radio"/> Wait	Return to CU	Selective	304	STMT04
5		N/A	N/A		STMT05
Selective Inserts					
6 SELECTIVE INSERT		N/A	Selective	614	STMT06

Primary destination of statements: Pre-sort and mail

Skip
Selective Insert Files

Remember that artwork (including a default onsert, if any) must be specified and authorized via the third-party website.

(2796) 4/07/15

If a number appears here, this line must be designated "S" for Selective.

Use these fields for selective onsert instructions. (Be sure to work with your Statement Processor for graphics upload.) Refer to Handling Selective Statement Onserts on page 19.

This screen gives CU*Answers and the statement printer vital instructions on how your statements and inserts (for all members and selective statement inserts) and selective statement onserts should be handled. (Default onserts do not require a file and do not use this screen. These onserts might be printed on all statements or will be printed on the statements that do not have the selective statement onsert printed on them. Work only with your Statement Print Vendor in this case for graphic administration.)

Notice the four columns for designating one or more of the 5 available inserts as a selective insert. Assuming the appropriate STMT## database file has been generated (see Page 10), the total number of accounts from that file will be shown on the associated insert line.

For example, if you have generated file STMT##, the count will be shown on insert line 2. **You must use this same line to fill in the selective insert details.**

NOTE: All lines may not be available for your credit union. You may only have three lines available to you for use if your statement will also include other paper items, for example, an envelope or a credit card statement. (This is to ensure that all your items will fit in the envelope.)

HANDLING SELECTIVE STATEMENT ONSETS

CU*BASE allows for the printing of selected statement onsets, graphical advertising directly in members' statements. Refer to the onset section (page 3).

STMT06 is reserved for use for selective statement onsets and cannot be used for paper inserts. This file must contain only the account base.

When using selective statement onsets, it is recommended that you enter the same name in the "Description of Onset" field that you have used to identify this onset in Sage Direct's onset administration website. This statement defaults to being "Selective" and cannot be changed. Of course, you will have to generate the database file, etc. to ensure that your Statement Print Vendor is aware of which onset should be printed on the members' statements.

You can also work with Sage Direct to default an onset on all of your statements or to print this default on the statement without the selective statement. If you use default onsets or selective statement onsets, it is critical that you work with Sage Direct directly for the administration of the graphical onset on members' statement.

NOTE: Credit card statements cannot have onsets.

Field Descriptions

<i>Field Name</i>	<i>Description</i>
Updated by	Enter your name or initials to indicate who made the changes on this screen. CU*Answers will use this field as a reference should there be any questions about your statements.
For the period ending	Enter the month and year for which these instructions apply, such as July 2012 for your July statements.
Total # of paper inserts	Enter the total number of extra items (paper inserts only – this does not include onsets) which will be inserted into the envelope along with the statement. This number must match the number of descriptions entered into the <i>Description of Insert</i> field below.
Description of Insert	For each insert, enter a brief description. The number of descriptions must match the number entered in the <i>Total number of inserts</i> field above. <div style="border-left: 2px solid black; padding-left: 10px; margin-left: 20px;"> For example, if you are including a promotional piece for new car loans, enter "CAR LOAN PROMO" or something similar. If the inserts are printed on different colored paper, the color is helpful, too. </div>

<i>Field Name</i>	<i>Description</i>
	NOTE: If online credit card statements are also generated for your credit union, insert #1 is automatically forced to be COURTESY REPLY ENVELOPE (for the payment return envelope). Also, the slot for Insert #5 will be blocked as this would produce too much weight and bulk in the statement mailing. Refer to the “Credit Cards: User Guide” booklet for more information.
Instructions for Late Arrival	<p>This area allows you to indicate your preference for each insert with the selections of <i>Proceed</i> or <i>Wait</i>. If you choose <i>Wait</i> for any individual insert, your statements will not be processed until that insert arrives.</p> <p>IMPORTANT: If you choose <i>Proceed</i> and your inserts are late, your statements will still be run after all other credit unions’ statements are processed. <i>This is due to the automated processing programming that must be done in advance of the main print runs.</i></p> <ul style="list-style-type: none"> NOTE: Because of the additional handling that is required at the last minute when inserts cannot be programmed into the automated handling system, your credit union WILL still be subject to the usual Late Insert Fee whenever your inserts do not arrive at Sage by the day before the last business day of the month. Refer to the Statement Insert Instructions flyer for details.
Leftover Pieces	<p>This field is used to indicate what you would like done with any leftover inserts.</p> <p>Discard (D) - Discard any extra copies.</p> <p>Return to CU (R) - Return all extra copies to your credit union.</p> <p>Hold at Printer (H) - Hold all extra copies at the printer to be used in a future statement mailing.</p> <p>IMPORTANT: Use “H” <u>only</u> if prior arrangements have been made with the statement processor to warehouse these inserts.</p>
All or Selective	<p>Enter one of the following to indicate the type of insert:</p> <p>All (A) - This insert will be sent with every member statement.</p> <p>Selective (S) - This insert will be sent only to the members in the associated STMT## file (see Page 10 for details).</p> <p>IMPORTANT: The number shown in the Selective File Count column indicates the current number of records in any existing STMT## files. You must use “S” on any line that shows a selective file count; if this is not correct, delete the associated STMT## file. See Page 11 for more information.</p> <p>NOTE: ALWAYS LIST YOUR “ALL” INSERTS BEFORE ANY “SELECTIVE” INSERTS. For example, if you have three general inserts and one selective, use lines 1-3 for the “all” inserts and line 4 for the selective insert.</p>
SELECTIVE FILES	This column shows the current number of accounts found in the STMT0x file that is associated with each insert line.

<i>Field Name</i>	<i>Description</i>
Count	If an amount is shown here, you must also enter an “S” in the <i>All Stmt</i> s or <i>Selective</i> column.
SELECTIVE FILES Name	This column shows the selective insert database file name that is associated with each line, to help you verify that the correct database file has been created for selective inserts.
Selective Onsert Section	CU*BASE allows for the printing of selected statement onserts, graphical advertising directly in members’ statements. For information on handling the Selective Onsert section, refer to the previous section: “Handling Selective Statement Onserts.”
Primary destination of statements	<p>This field is used to indicate how the statements should be handled once they have been printed:</p> <p>Pre-sort and mail - The statement processor will proceed with pre-sorting and mailing all statements and inserts directly to your members.</p> <p>CU*Answers will process per instructions - Statements will be delivered to CU*Answers to be processed according to your original instructions. (Please contact CU*Answers if these instructions change.)</p> <p>Fold only, return to CU - Statements will be printed, folded and delivered to the credit union.</p> <p>Fold, insert, seal, do not meter - Statements will be printed, folded, inserted into the envelope along with all appropriate inserts, sealed, and returned to the credit union with no postage affixed.</p> <p>Fold, insert, do not seal or meter - Statements will be printed, folded, inserted into the envelope along with all appropriate inserts, and returned unsealed to the credit union with no postage affixed.</p>

FEES AND OTHER CONSIDERATIONS

What will selective statement inserts cost?

⇒ **Handling Fee** - There will be a handling and processing fee for each selective insert included in a statement run, added to your normal monthly CU*Answers invoice.

First Selective Run \$ 150.00

Additional Runs \$ 50.00 each

In this context, a “run” represents each group of members that receives a particular set of inserts. The more selective inserts you have in a given month, the more run combinations there might potentially be. For example, say you are sending your quarterly newsletter to all members, and you have two additional inserts that are both selective inserts.

One group of members will get only insert 1

One group of members will get only inserts 1 and 2

One group of members will get only inserts 1 and 3

One group of members will get inserts 1, 2, and 3

Therefore, this scenario causes four different selective “runs” that must be processed, for a selective insert fee of \$300.00 for that statement period.

(Prices are subject to change; refer to the most recent Pricing Guide, sent annually to your credit union CEO/Manager, for current pricing.)

⇒ **Postage** - Whether using general or selective inserts, normal postage measurement standards will still apply. For example, if the selective insert brings one statement over the 1 oz. standard weight, all statements will be at the higher postage rate. Keep this in mind when planning the number of inserts; the fewer selective inserts, the easier it will be to plan for postage totals!

What will selective statement onserts cost?

The onsert pricing includes a \$15.00 Administrative fee per onsert plus the cost of the onsert printing per member statement. If a selective statement onsert and a default onsert are used, the Administration fee will be \$30.00.

How many selective inserts should I do in a month?

You may request up to 5 total statement inserts per statement run. This includes both general inserts that go with all statements, as well as any selective inserts you plan to do.

NOTE: Normal statement processing includes the first 3 inserts free of charge; the 4th and 5th insert are charged an extra handling fee of \$50.00 each, in addition to any selective statement insert fees. (This does not apply to credit unions that use online credit cards, as inserts are already limited to 3 plus the payment return envelope.)

Remember, though, that more inserts can mean higher postage costs, and don't forget to take into account the number of members who have 3, 4 or more pages in the statement itself! Not only will this mean higher postage costs for all statements, but packets that are too thick can cause problems with the handling equipment, as well.

Although our statement processor is equipped to handle all 5 inserts as selective ones, the more selective inserts you do per period, the more difficult it will be to coordinate just who got what and why, for following up with your marketing campaigns. The rule of thumb is, keep it simple!

NOTE: All inserts may not be available for your credit union. You may only have three inserts available to you for use if your statement will also include other paper items, for example, an envelope or a credit card statement. (This is to ensure that all your items will fit in the envelope.)

What type of verification should I do to make sure everything works the way I expected?

Verification is crucial!! Before the 10th of the month, you must generate the database file and update your statement mailing instructions. Review the instructions carefully and make sure the statement file you created is on the right line with the insert description. You wouldn't want your debit card promotion to go to the people who were supposed to get the home equity LOC pitch, and your home equity flyer to go to the people whom you want to hear about your debit card program!

Be especially careful what you do after the 10th of the month. Don't create any new database files, don't deleting any existing ones, and don't change the statement mailing instructions screen. (You may still *refresh* an existing file, however. See Page 14 for instructions.) When the statements are produced, CU*Answers will verify that for every STMT## file in your File library, a corresponding "S" exists on the same line in the statement mailing instructions. If they don't match, either that line item will be ignored and those inserts will not be used, or the database file will be ignored and the inserts could even be sent with all statements!

Also don't forget that not every member gets a statement every month, so it is possible that not all members in the file will actually receive an insert, if they don't also get a statement. For this reason, it may be better to wait for a quarterly statement for certain campaigns.

How can I track the effectiveness of my selective marketing campaign?

Creating the Query to be used for the selective insert or onsert process gives you a head start on monitoring the results of your marketing campaign. You can simply print out a copy of the Query results showing all included account numbers. Better yet, make a copy of the Query, then enhance the copy so that it includes additional information such as member name, phone number, account information and other details to assist your marketing representatives with follow-up efforts.

HINT: If you change the output settings to "Printer" in order to print the original Query, don't forget to change them back to "Database file" before you refresh the file at the end of the month!

For a campaign that repeats over a period of time, retain the master copy of the original Query. For each subsequent statement period that should include the same insert or onsert again, generate the database file from the original Query and enter statement instructions using the same procedures outlined above. Remember that the STMT## file itself is automatically deleted after statements are produced each month, so the Query will pull accounts from *current* member files each time it is generated. This will keep the list “fresh” while still allowing continuity from one statement mailing to the next.

My credit union has multiple corporations. Can I still do selective inserts?

Yes! Just keep in mind that you still have only one statement mailing instruction screen with a maximum of 5 inserts for all corporations combined. Therefore, you cannot do a different set of selective inserts for each corporation (although you could create your individual STMT## files to be corporation-specific, if appropriate, but there is still a limit of 5 total inserts). Be sure to verify that your Queries include all of the members that should receive each insert.