Reference Guide

Selective Marketing through Printed Statements

Onserts and Inserts by Sage Direct

INSIDE THIS GUIDE:

This guide describes the statement inserts and onserts featured offered with the collaboration of CU*Answers and statement processor Sage Direct.

Last Revision date: October 8, 2026

Find other Reference Materials page on our website: https://www.cuanswers.com/resources/doc/cubase-reference/

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https://help.cubase.org/cubase/Welcome.htm

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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 on the statement itself (a statement "onsert") to get your message out to members. Use these two tools separately or in conjunction with each other.

Special Statement Offerings

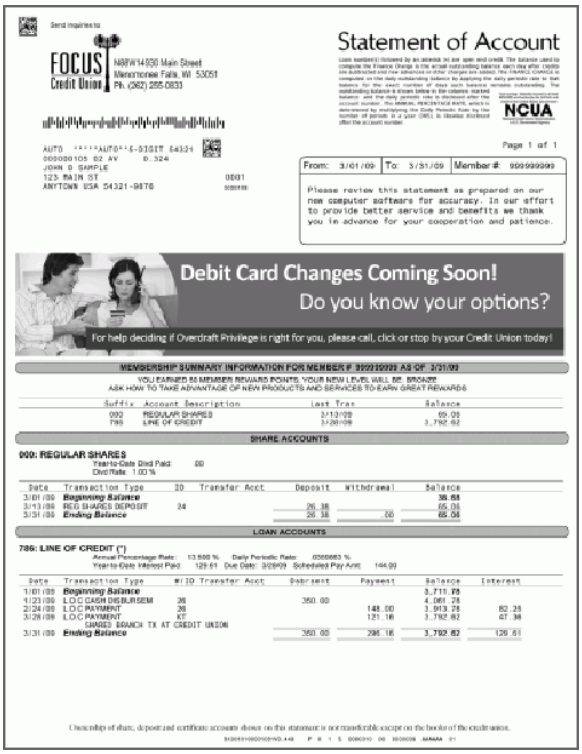
IMPORTANT: *Because the selective insert process requires special reporting formats, programming, and equipment setup, selective statement inserts services are available only for CU*Answers credit unions whose statements are printed by Sage Direct, Inc., in Grand Rapids, Michigan.*

Selective Statement Onserts

The marketer has two selective statement tools in their arsenal: selective statement inserts and selective statement onserts. Selective statement inserts refer to the paper insert that is included in the member's statement, separate from the statement.

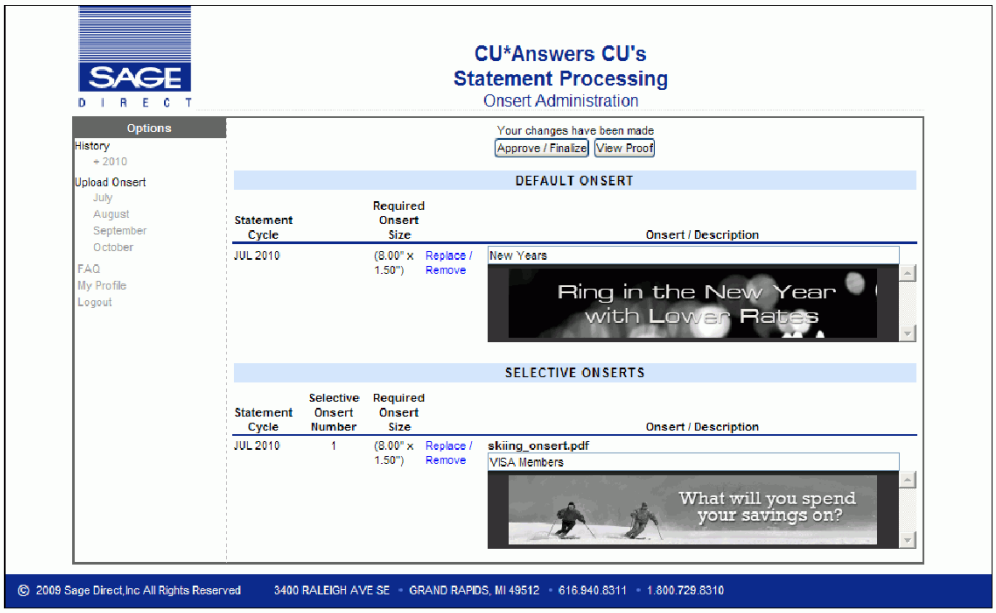
Selective statement onserts, however, are graphical advertisements that are included directly on the statement itself. This option has obvious advantages since onserts printed directly on a statement cost less than printing a traditional insert and mailing it along with the statement.

Onserts can also be targeted. Want to tell members without a line of credit about your LOC rates, or reach members over 55 about your senior programs? CBX lets you define a separate file of these members that will receive the selective onsert on their statements. You can even use both selective statement methods, inserts and onserts, to get different messages out to distinct groups of members.



Using selective statement onserts 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 14 for details.

The difference between the two methods lies in the creation and administration of the graphic. The graphical onsert 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 onserts for statements. To help with the creation process, CU*Answers has developed onserts that can be used free of charge. Find these free campaigns in the Marketing Store.

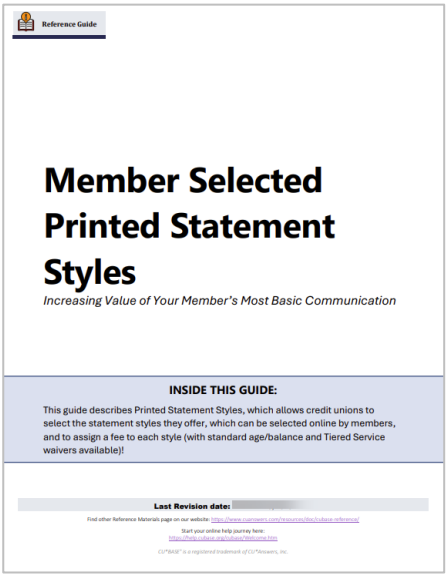


Member Selected Statement Styles

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.


Reference Guide

Member Selected Printed Statement Styles

Increasing Value of Your Member's Most Basic Communication

INSIDE THIS GUIDE:

This guide describes Printed Statement Styles, which allows credit unions to select the statement styles they offer, which can be selected online by members, and to assign a fee to each style (with standard age/balance and Tiered Service waivers available)!

Last Revision date:

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. CU*Answers has also developed onserts that can be used free of charge; see the Marketing Store.OnsertGraphic

Step 3 - Generate the Database File

This step must be done once by the 10th of the month and can be refreshed 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.*
>
> ***ONSERTS:** For a selective statement onsert, the database file must be named STMT06 and must be generated by the 10th of the month. Remember to refresh the file at the end of the month.*

Step 4 - Set Up the Monthly Statement Instructions

Using **Tool #914 *Update Statement Msg/Insert Instructions***, 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. For a selective statement onsert, also name the onsert on line six of this screen and confirm that the STMT06 file count appears. **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 10th of the month	The selective query needs to be attached to the insert on the insert instruction screen.
Between the 11th and the 25th	Credit union refreshes the query. If any additions or changes need to be made to the Insert Instruction screen after the 10th, contact Client Services.
15th 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.
1st 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.

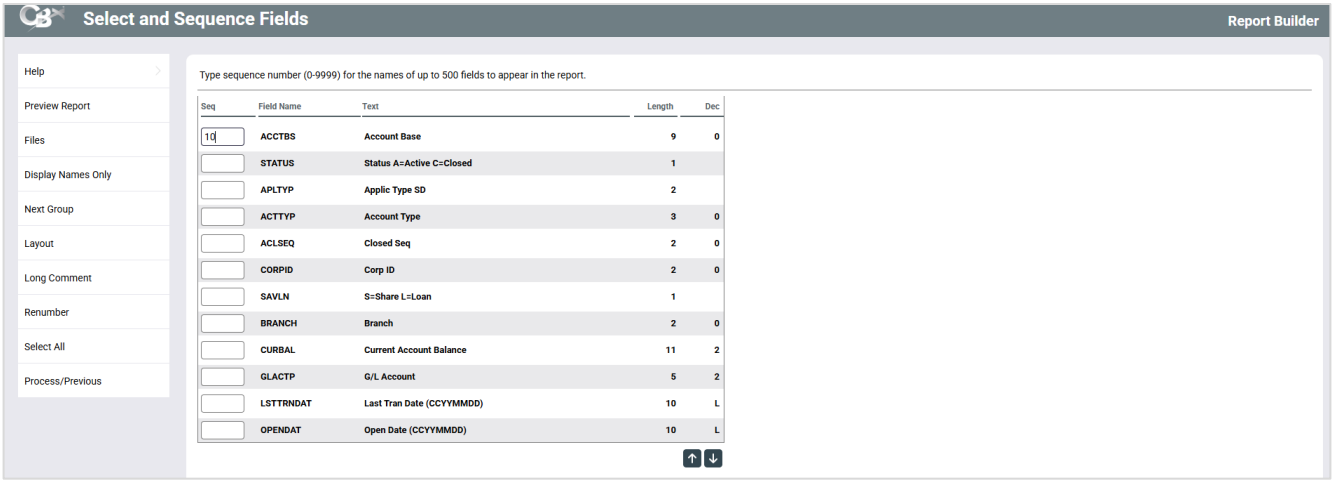
Preparing the Query

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

Refer to the CBX Online Help 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 the CBX 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 9 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** 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 7 and 10), 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 10 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 9 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

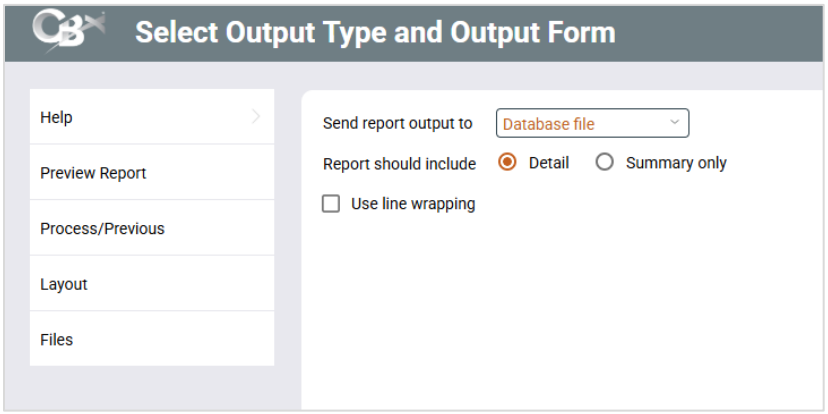
The most important aspect of generating the database file is to use the correct file name. To do this, you must determine all of the inserts for that month's statements, then plan on which order they will be entered into the statement mailing instructions screen (see Page 13). The line on which the insert information is entered will determine the file name that must be used for the database file:

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

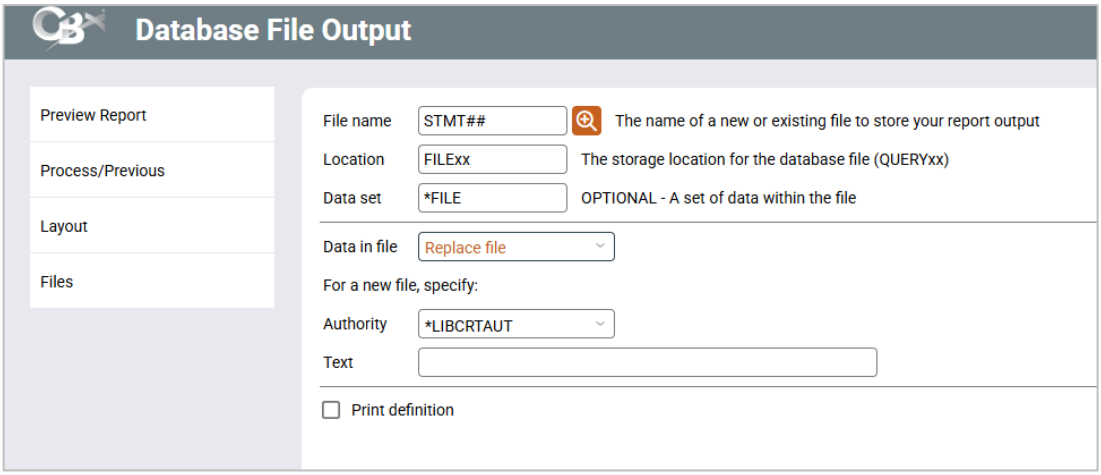
*NOTE: The 0 in these files names is the number **zero**, not the letter O.*

NOTE: You **must** name your database file STMT06 if you are sending a selective statement onsert with your statement. This name is reserved for use with onserts only. **This is the only exception to the rule that you should always save all database outputs to the QUERYxx library. The STMT06 file must be generated by the 10th of the month for the onsert to print.**

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, select Database file. Use the forward key 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 onserts only

5. In the *Library* field, enter **FILE*xx***, 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 the forward arrow 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 10 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:

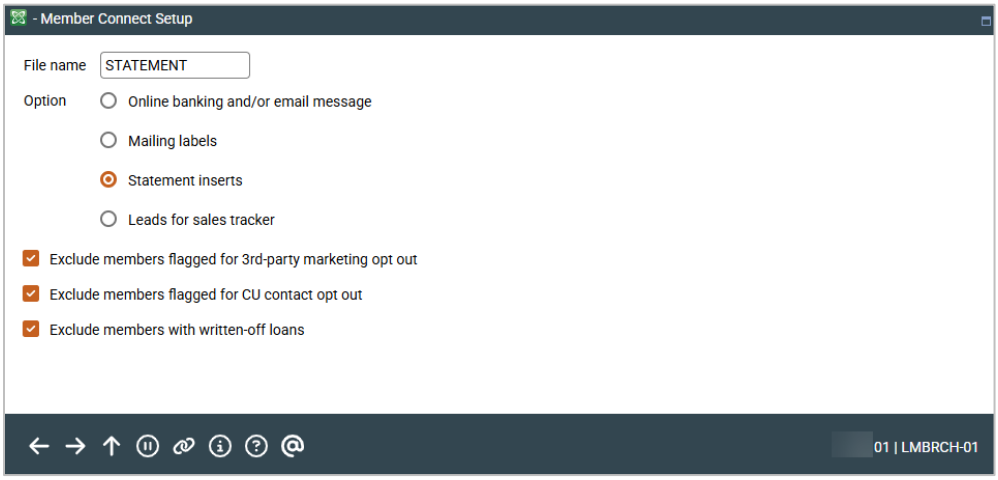
- Set up selective statement inserts
- Send email messages
- Send messages via online banking
- Print member mailing labels

- Produce a mailing list for a third-party marketing resource
- Create telemarketing trackers for follow-up

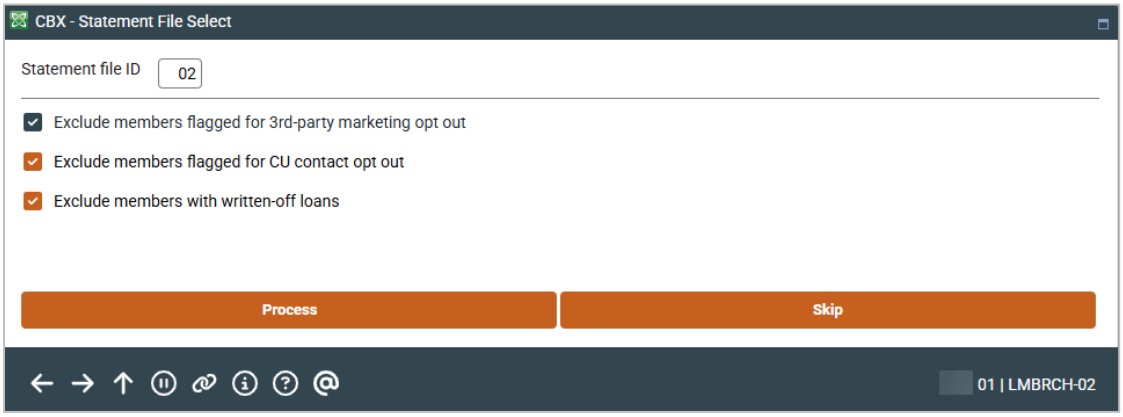
Member Connect requires a database file to be stored in your credit union's QUERYxx library. If you have already created a database file stored in this library, you can use Member Connect to automatically copy the file to your FILExx library and rename it with the appropriate STMT## file name. It also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

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

***Member Connect Marketing Tools* (Tool #497)**



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



Then use **Process** to proceed to the statement mailing and printing instructions screens (shown following). In the above example, STATEMENT 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.

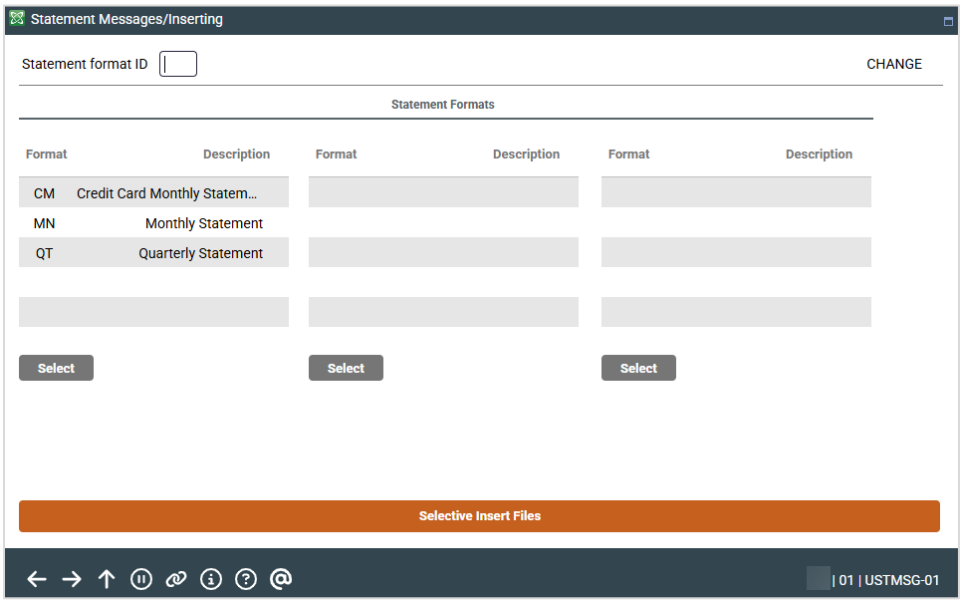
> *HINT: Use the **Run** option from the initial Query screen to run the Query without editing it again.*

Deleting or Renaming a Database File

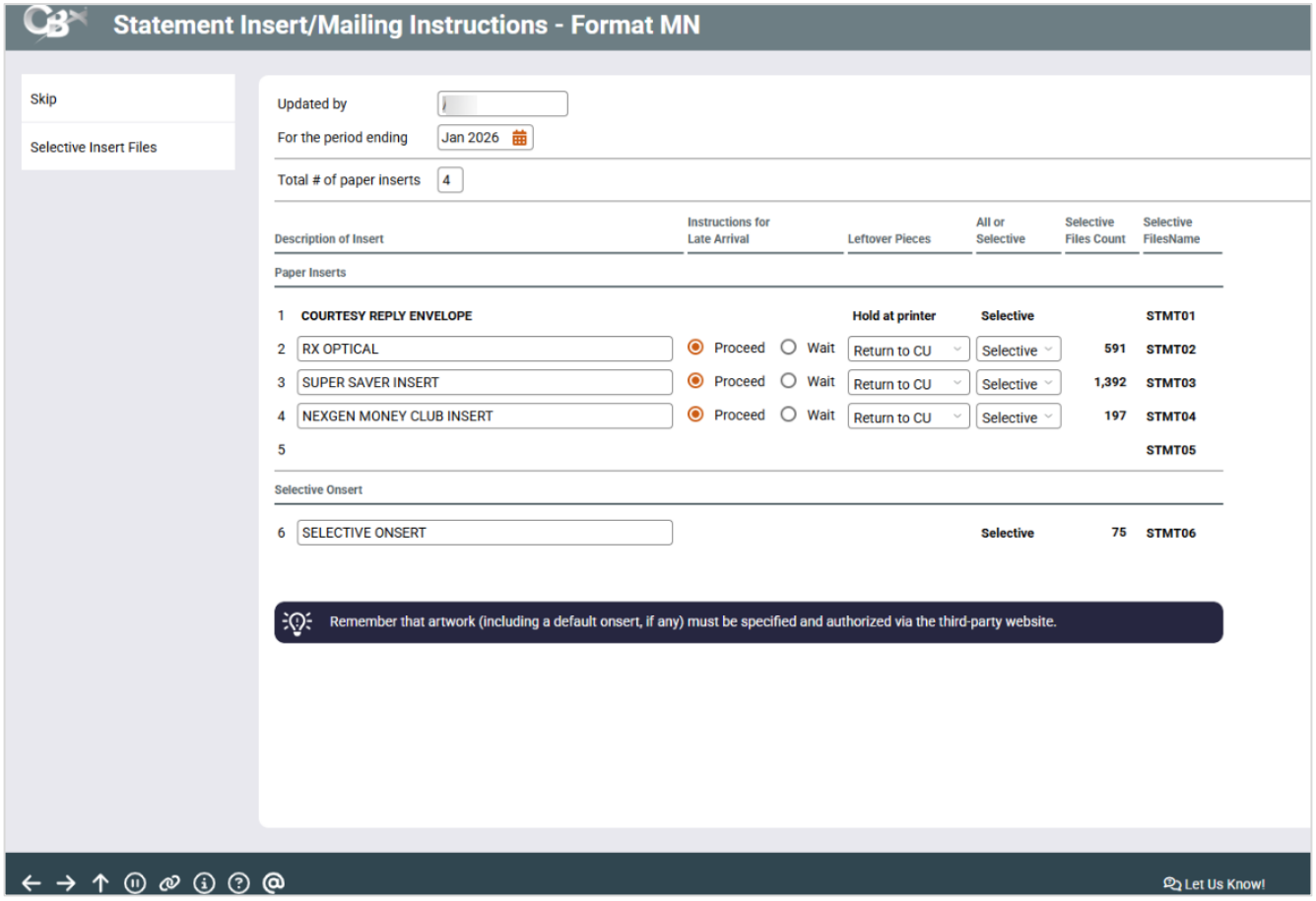
If you have created a STMT## file and then change your mind and decide to omit the insert or make it a general insert for all statements, you must delete the file and then update your statement mailing instructions prior to the 25th of the month.

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.

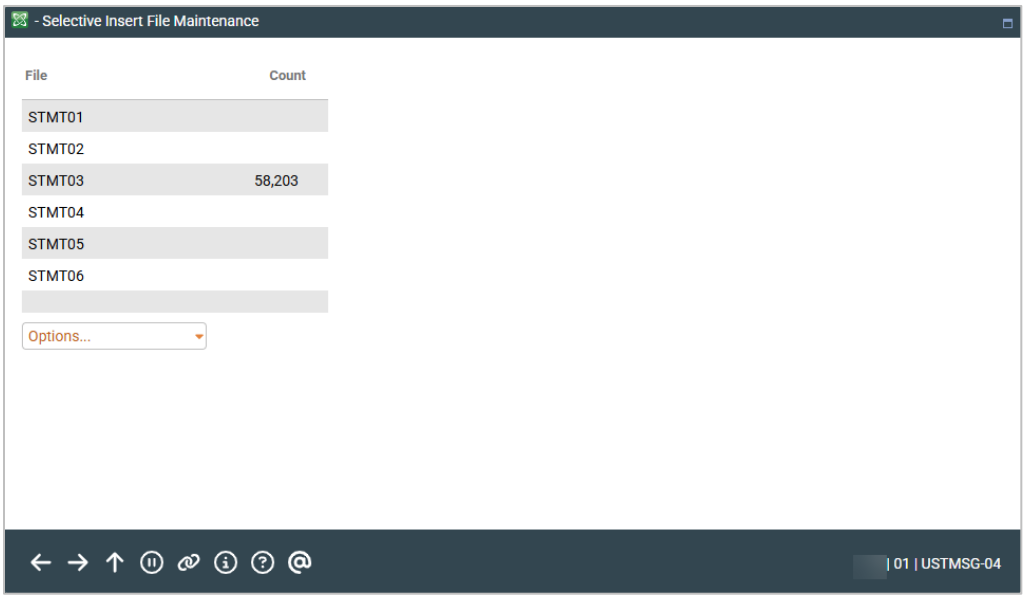
1. Use **Tool #914 *Update Statement Msg/Insert Instructions***.



2. Select the statement format from this screen.
3. Review the statement message and press Enter.

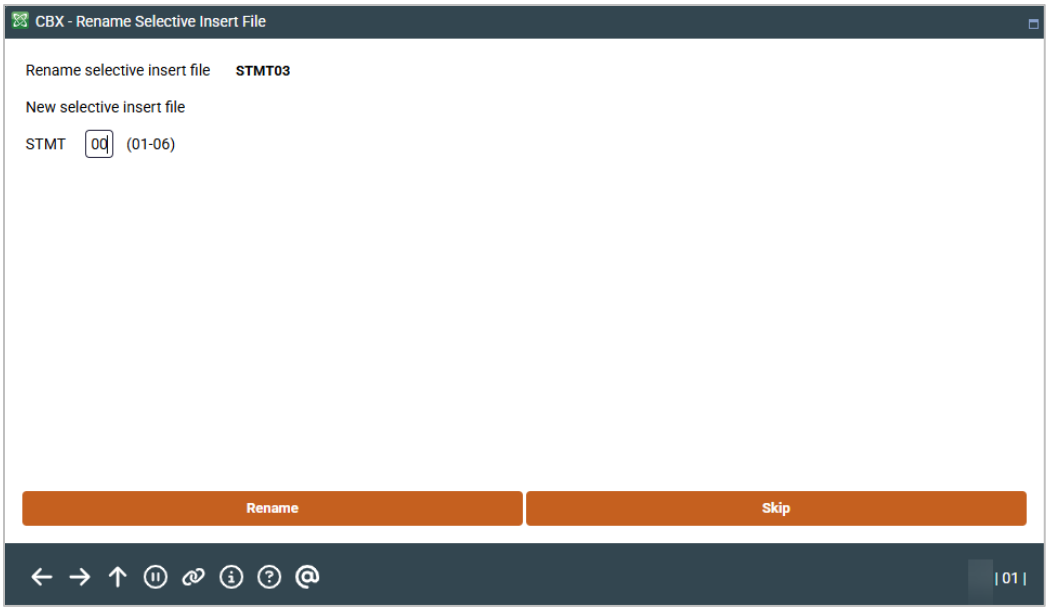


4. Use **Selective Insert File** to display the following screen:



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

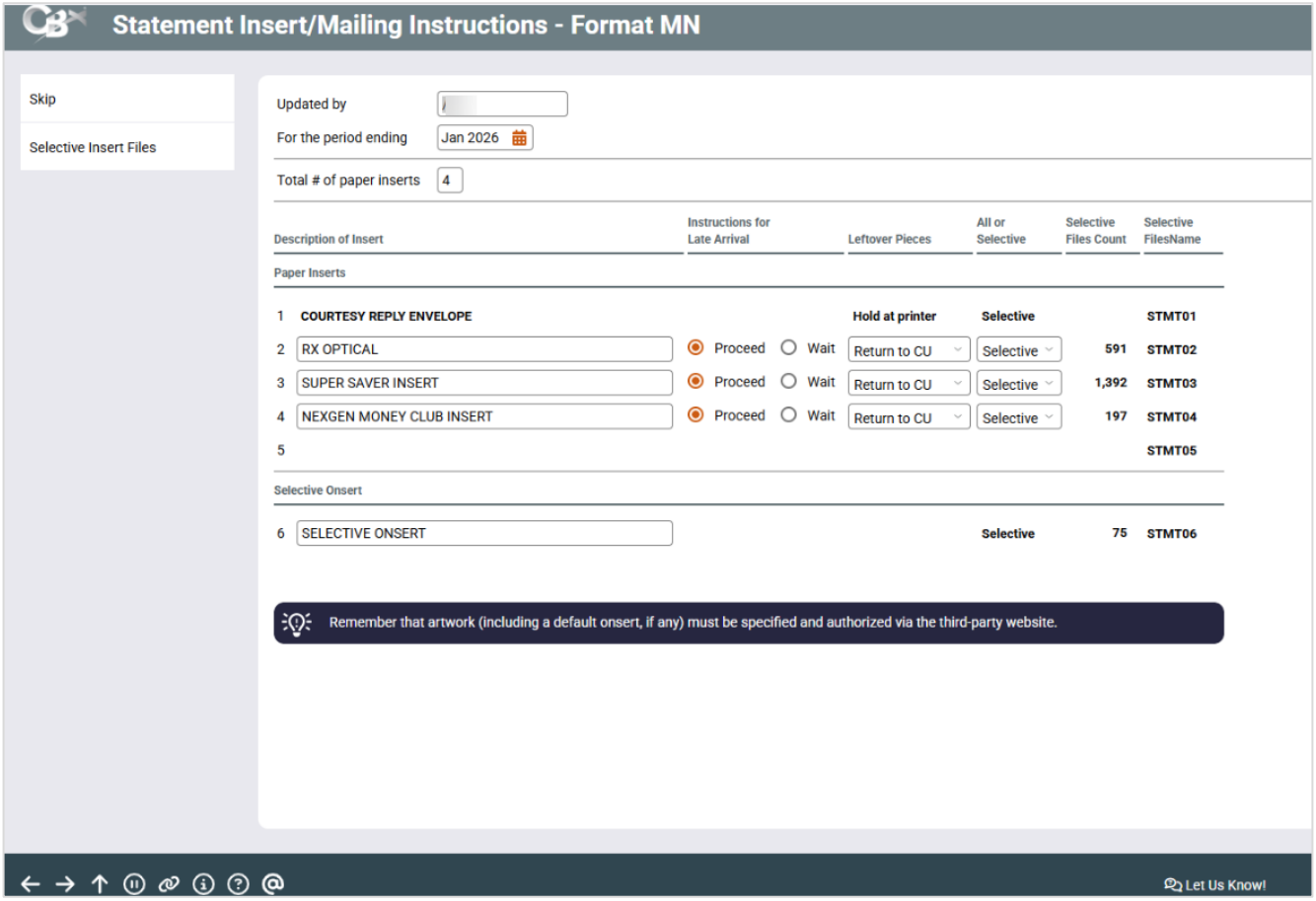
> *NOTE: This does not delete the original Query that was used to create the database file. The file can easily be generated again from that Query using the same or a different file name. Refer to the instructions shown starting on Page 7.*

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 Msg/Insert Instructions* (Tool #914), Screen 3**



- If a number appears on this screen, this line must be designated "S" for Selective.

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 with Sage Direct for graphic administration.) Refer to Handling Selective Statement Onserts on page 14.

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 7), 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 Onserts

CBX allows for the printing of selected statement onserts, graphical advertising directly in members' statements. Refer to the onsert section (page 3).

STMT06 is reserved for use for selective statement onserts and cannot be used for paper inserts. This file must contain only the account base. **To print a selective statement onsert, you must generate and name the STMT06 file by the 10th of the month.** Remember to refresh the file at the end of the month so it contains the most up-to-date list of members.

When using selective statement onserts, it is recommended that you enter the same name in the "Description of Onsert" field on the **Tool #914 *Update Statement Msg/Insert Instructions*** screen that you have used to identify this onsert in Sage Direct's onsert 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 Sage Direct is aware of which onsert should be printed on the members' statements. Then confirm that the file count appears on that line. The count indicates that the STMT06 file has been run and is ready for delivery with your statement instructions.

You can also work with Sage Direct to default an onsert on all of your statements. If you use default onserts or selective statement onserts, it is critical that you work with Sage Direct directly for the administration of the graphical onsert on members' statement. Upload the onsert graphic to Sage Direct's onsert administration website in the required format and dimensions and communicate with Sage Direct about placement and costs. Delivery of the STMT06 file with your statement instructions is free; administration and per-statement printing fees are set by Sage Direct.

NOTE: Credit card statements cannot have onserts.

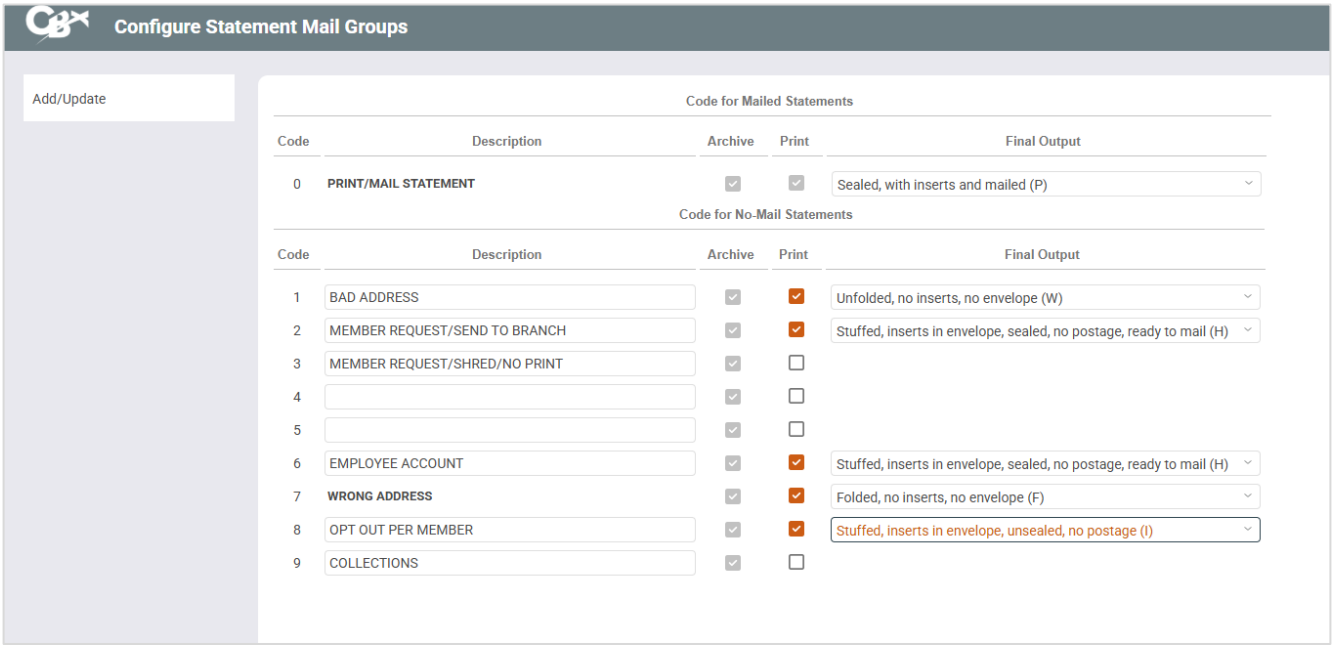
Field Descriptions

Field Name	***Description***
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 2026 for your July statements.
Total # of paper inserts	Enter the total number of extra items (paper inserts only – this does not include onserts) which will be inserted into the envelope along with the statement. This number must match the number of descriptions entered into the *Description of Insert* field below.
Description of Insert	For each insert, enter a brief description. The number of descriptions must match the number entered in the *Total number of inserts* field above. ▪ 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. *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.*

Field Name	*Description*
	Refer to the "Credit Cards: User Guide" booklet for more information.
Instructions for Late Arrival	This area allows you to indicate your preference for each insert with the selections of *Proceed* or *Wait*. If you choose *Wait* for any individual insert, your statements will not be processed until that insert arrives. *IMPORTANT: If you choose Proceed and your inserts are late,* ***your statements will still be run after all other credit unions' statements are processed.*** *This is due to the automated processing programming that must be done in advance of the main print runs.* *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.*
Leftover Pieces	This field is used to indicate what you would like done with any leftover inserts. **Discard** (D) - Discard any extra copies. **Return to CU** (R) - Return all extra copies to your credit union. **Hold at Printer** (H) - Hold all extra copies at the printer to be used in a future statement mailing. IMPORTANT: Use "H" only if prior arrangements have been made with the statement processor to warehouse these inserts.
All or Selective	Enter one of the following to indicate the type of insert: **All** (A) - This insert will be sent with every member statement. **Selective** (S) - This insert will be sent only to the members in the associated STMT## file (see Page 7 for details). ***Important Note!*** *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 8 for more information.* ***NOTE: ALWAYS LIST YOUR "ALL" INSERTS BEFORE ANY "SELECTIVE" INSERTS.*** *For example, if you have three general inserts and*

Field Name	Description
	one selective, use lines 1-3 for the "all" inserts and line 4 for the selective insert.
SELECTIVE FILES Count	This column shows the current number of accounts found in the STMT0x file that is associated with each insert line. If an amount is shown here, you must also enter an "S" in the *All Stmts or Selective* 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	CBX 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."

Additionally, you will need to indicate how the statements should be handled once they are printed. This is done via **Tool #275**. (You can also select that statements do not print (and are archived).



At the top of this screen with PRINT/MAIL/ STATEMENT, your credit union indicates how the statements should be handled once they have been printed.

NOTE: Generally, the first option will be selected for your printed and mailed statements which is: ***Sealed, w/inserts and mailed*** *(P) - The statement processor will proceed with pre-sorting and mailing all statements and inserts directly to your members.*

Refer to Online help for your other printing options, generally used for "no mail" statements, such as statements for employees.

Other Statement Considerations

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.

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 the people who were supposed to get the home equity LOC pitch, and your home equity flyer to go 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 10 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 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.