

# Teller 3P

## Developing Three New Platforms for CU\*BASE Teller Processing

### Design Notes and Project Plan

Revised: Thursday, September 13, 2018

This document is intended as a working document to gather and organize ideas for the Teller 3P project introduced during the 2018 Leadership Conference. It contains notes, mockups, and design ideas for two new teller platforms as well as notes about potential changes to the current teller platform.

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## Project Goals and Scope

CU\*Answers will soon start working with CU leaders who are interested in designing new teller tools and transactions for the future. A teller system with a single Swiss-army-knife or kitchen-sink approach will not fit enough credit union tactical units any longer. Now is the time to design a new approach to take to the future.

Our goal is to envision three distinct teller segments, each with independent approaches:

1. **Comprehensive** – Soup-to-nuts (S2N), multiple area functionality
2. **Basic (KISS)** – Classic across-the-counter teller focus, scale-down functionality, shorter learning curve
3. **Floating/Tablet** – Apps for roving tellers, tied to fixed-location drawers for cash handling and print functionality (API-based)

One of the hardest things to do is limit the scope of features. Consider how many tools today's teller has at their fingertips (open and close accounts, data maintenance, print checks of every type, misc. receipts, etc.). Combine all of that with the connections for CRM, marketing, collections, lending, etc. Then consider the idea that a tablet app would not have an attached printer or cash drawer, nor a keyboard for high speed data entry. The same toolkit doesn't fit every strategy.

What we are looking to do is filter through the features and cross-departmental extensions and focus on the employee-member interaction. What will best fit a “concierge teller” design?



## Timeline for Developing the Project Plan

### July – August 2018

- AI team to identify and develop data sources and analysis for everything teller
- Write a story about how we thought about this – challenges to the design and the new theories we used to outline the next generation (explain the approach and sell it to the audience, especially the CEOs in the November Boot Camp sessions)
  - ⇒ Designing for the 2020-2029 teller line audience
  - ⇒ Designing for the 2020-2029 teller staff talent and the skills they bring to work
  - ⇒ Designing for the realities of CU investment options between the branch and the non-branch resource requirements
  - ⇒ Designing for what CU\*Answers wants to sell and include in its offerings
- Spec/doc team map out the project components
  - ⇒ Block out the major segments of the teller flow (search for an account → authenticate the member → funds in → etc.)
  - ⇒ Identify ancillary tangents that were added to each block that might be subtracted
  - ⇒ Rethink layout compromises made over the years for space considerations; clean it up and redo it like it was all designed at the same time
- Set a goal for a third platform of automation and limited scripts
  - ⇒ Consider the extreme to be an ITM machine with only automated teller functions (ATMs on steroids)
  - ⇒ Investigate what these players are thinking a self-service teller application looks like and shoot for that functionality API set
  - ⇒ Then think through that set of API foundations and mix and match that with the idea of tablet concierge applications
  - ⇒ Find some vendors and see what kind of interfaces we might write to, and then counter that with our own version

### September – October 2018

- Work on prototypes and pieces of the puzzle
  - ⇒ Roll out some “concept cars” – sell some what ifs and pretty pictures as the foundation for what we will try to pull together as a total package of options
- Have some webinars with CU staff, QC staff, CSR staff, etc. to prime the pump for brainstorming and get some field feedback for the CEO Boot Camp sessions
- Start narrowing down the scope for the long-term project spec

### November 2018

- Complete the CEO Strategic Development Boot Camp sessions and incorporate strategic designs into the project plan

### December 2018 – March 2019

- Refine the spec and set the deliverables



**2019 BOUNTY PROJECT**  
EARN UP TO \$30,000!

It might look like one of our usual occasional contests, but it's based on a belief in including everyone in the economic benefits of doing the work

**Engage your most creative teams to earn up to \$30,000!**

- \$7,500 each for the winning vision of how platforms 1, 2, and 3 should look and function
- \$2,500 for one honorable mention for each platform

**But for anyone to win, we must receive at least 5 submissions for each platform**

Proposals will be accepted  
**January 1 to March 31, 2019**

Details will be announced at the CEO Strategic Developers Boot Camp in November

Speaking of contests, let's see how the eSignature \$10K contest is going...

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## Project Components

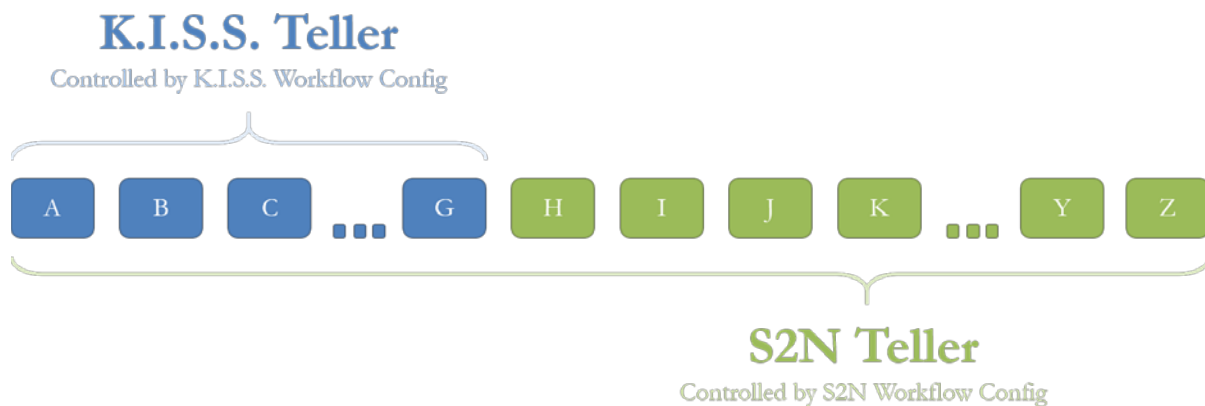
Think through the design approaches and major functions of the teller system today.

### The Audience for our Teller Platform(s)

<i>Tellers of Tomorrow</i>	Thinking about the 2020-2029 teller line audience: what will their talents be? What skills will they bring with them to work (search, mouse, fearless exploration) that previous generations of tellers didn't have? What skills <i>won't</i> they have that were typical (keyboards, paper, standard procedures) for previous generations?
<i>CU Investment Strategies</i>	The realities of CU investment options between the branch and the non-branch resource requirements. ITMs, TCDs and TCRs, ???
<i>The CUSO's Investment Strategies</i>	What CU*Answers <i>wants to sell</i> and include in its offerings.

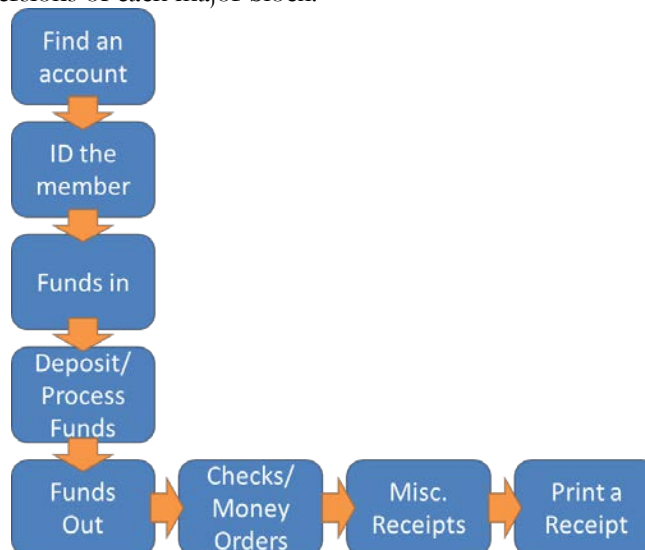
### A Vision for Two Teller Platforms

Starting with K.I.S.S. and the existing soup-to-nuts (S2N) full-featured teller platform:



### The Current Teller Flow: Blocking It Out

How can we create the best versions of each major block?



## What to Eliminate

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Identify ancillary tangents that were added over the years to each block that might be subtracted.

- Harden the teller process to remove all tangent paths (inquiry, opening accounts, closing accounts, messages, cross sales, etc.)
- Pick tactics and eliminate workarounds or considerations for extreme and infrequent situations that cause constant system irritations
- Eliminate complexity for QC and problem resolution
- Review training experience – consider the tactics that are the hardest to explain and modify to smooth training and bringing people up to speed
- Revamping the teller workflows – make sure the effects are visual as much as functional; think through branch vs. person vs. organizational defaults
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## Rethinking the Standards

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- Rethink real estate and compromises based on “sticking something in the only available blank space” – clean it up and redo it like it was all designed at the same time
- Rethink the keyboard and mouse requirements – design for *now*
- Rethink the click count – too much focus on everything being on the same screen – where does it work and where does it not?
- Rethink color coding – is it off the hook already, or not enough?
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## Other Ideas to Consider

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- Make searching easier and more google-like
- Streamline authentication – maybe use photo ID only?
- Use the ITM research project for ideas of the key transactions to keep
- Activate teller platform by Employee ID? Workstation? Branch?
  - Make sure we solve the data center employees problem if we go with workstation!!
- Create a “frequent visitors to this branch” lookup similar to the “last accounts used” list – subset of the membership that includes only members who have logged xx origin 01 transactions at that branch in the past xx months
- Auto-security for teller – so they only need to enter their ID and password once per day, even if they leave teller to go do something from the home page
  - By workstation? Employee ID? (make sure we solve the data center employees problem if we go with workstation!!)
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## The Team

### Internal/CU\*Answers

Randy Karnes	Strategy/Design
Dawn Moore	Strategy/Design
Alycia Meyers	Design/Doc
Karen Sorensen	Design/Doc
Josh Peacock	Development
Bob Colburn	Development
Roger Hillman	Development
Brian Maurer	Development
Amanda Grieves	Development
Mike Warren	Development

Mary VanAntwerp	QC
Rachel Moyer	QC
Heather Hull	QC
Martha Ford	Client Support/Training
Cindy Stevens	Client Support/Training
Stephanie Raven	Client Support/Training
Laura Welch-Vilker	Client Support/Training
Melissa Robinson	Client Support/Training
Nadine Thomas	Client Support/Training

### Internal/Network

??	CU*NorthWest
??	CU*South

### External/Client

Zakery Lewellen	Honor CU
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### Other

# Teller 3P

## Developing Three New Platforms for CU\*BASE Teller Processing

### Summary List of Functions for Brainstorming

**KISS Only**

Revised: Thursday, September 13, 2018

This document provides a list of key functions that can be processed directly via CU\*BASE Tool #1 Teller Line Posting, for use with brainstorming about potential functionality for new teller platforms.

### Key Teller Functions (listed alphabetically)

Legend: **K**=Keep feature as is, **M**=Modify feature for this platform, **O**=Obsolete/remove feature from this platform  
Items in **orange text** are controlled by settings in Teller/Member Service Workflow Controls (Tool #1005).

Function	KISS	KISS Platform Notes
1. Account Comments (create/modify)		
2. Auto-pop the Photo ID window		
3. Auto-pop Verify Member ID/Comments window		
4. Auto-pop warning window for wrong email address		
5. Balance Forward (This Member/Other Member)		
6. Cash Checks		
7. Cash-back Calculator		
8. Close Memberships/Accounts		
9. Cross Sales		
10. CTR processing		
11. Default funds-in Proc Code ("currently serving")		
12. Deposit calculator (to reach desired cashback amount)		
13. Deposit funds		
14. Deposit items (enter count)		
15. Device/Workstation Config (incl. TCD/TCR on/off, printer IDs)		
16. Display credit card # in place of account desc		
17. Display nicknames in place of account desc		
18. Drawer Control/Audit (my drawer)		
19. e-Document – scan		
20. e-Document – view		
21. Follow-Ups button for outstanding Tracker follow-ups (per Tracker type config)		
22. Funds In – cash		
23. Funds In – in-house (counter-kill) checks		
24. Funds In – outside checks (multiple checks w/holds)		
25. Funds In – outside checks (single check w/hold)		
26. Generate email to member (mailto: via default user's email tool)		
27. Global Search		
28. Highlight base share below par		
29. Highlight share accounts with negative balance		
30. Holds on outside checks by check amount		
31. Holds on outside checks by member Electronic Deposit Hold Group		
32. Holds on outside checks by R&T		
33. Membership Designation Procedures		

Function	KISS	KISS Platform Notes
34. Misc. Advances		
35. Misc. Receipts		
36. Name ID verification		
37. Negative balance teller override		
38. Next Suggested Product		
39. Non-Member Services (per Tool #336) – check cashing, misc. receipts, misc. advances		
40. Online Banking (p/w resets, info window)		
41. Open Memberships/Accounts		
42. Over-the-Counter Fees – cashed checks		
43. Over-the-Counter Fees – deposited items		
44. Over-the-Counter Fees – printed checks		
45. Over-the-Counter Fees – printed money orders		
46. <b>Phone Op &amp; Member Inquiry (60+ features)</b>		
47. Phone/contact #s inquiry		
48. Post Deposits/Payments		
49. Post Withdrawals/Disbursements		
50. Print Check		
51. Print Money Order		
52. Print joint owner name on receipt (“currently serving”)		
53. Print teller audit reports when closing drawer		
54. Privacy controls – masking (per Tool #272)		
55. Privacy controls – wallet questions (per Tool #272)		
56. Rate Inquiry		
57. Red Flag Alert (address info changed recently)		
58. <b>Sales Tools (10+ features)</b>		
59. Search for account by card #		
60. Search for account by DBA name		
61. Search for account by employee #		
62. Search for account by name		
63. Search for account by reference		
64. Search for account by SSN/TIN		
65. Search for names by account number		
66. Secondary Names Inquiry		
67. Serve Another Member (“currently serving”)		
68. Shared Branching (CUSC)		
69. Suppress balances on receipt		
70. Suppress receipt print		
71. Suspicious Activity and Fraud Alert/Inquiry		
72. TCR/TCD Deposits/Withdrawals		
73. Tiered Points (info window)		
74. Tracker Review		
75. Transaction Activity Comparison		
76. Transaction Override		
77. Transfers – via Proc Code T		



Function	KISS	KISS Platform Notes
78. Transfers – via standalone transfer feature		
79. Update Trans Desc & IRA/HSA Post Codes		
80. View account balances		
81. View loan payment / amount due		
82. Withdraw funds		



# Express Teller Mockups

Revised: Sept. 7, 2018



Taking a New Teller Approach to the Future

Teller 3P: Developing Three New Platforms for CU\*BASE Teller Processing

# Summary of Changes

## New Features Exclusive to Express Teller

- CU-defined promo and education content for staff on initial screen
- Integrated auto-security
  - No need to enter ID & password
  - Quick-change button to choose another drawer
  - Prompt for drawer activation first time in
- Simplified Google-style search
  - CU-defined defaults with on-demand override
  - CU-defined "branch regulars" search/filter in addition to "last 10 used"
- Cleaner screens, less clutter
  - Slider-style, CU-defined menus for ancillary member service tools
  - Mouse-focused layouts/buttons, fewer input fields to tab through
  - Photo ID embedded on ID verification screen
  - Room for more suffixes in account list
  - No more cryptic Proc Codes
- Simplified ID verification screen
  - Showing minimal member data; Photo ID as primary source of verification
  - Can bypass for known members
  - Warning messages for out-of-date data (address, email, phone)
- Change to flow for checks and money orders
  - Select suffix at a more logical point in flow
- New funds-in screen combining cash, outside checks, in-house checks
  - One stop for cashing checks
  - Can bypass altogether if needed
- Smoother flow for non-member services
  - Same new search method
- Independent, expanded workflow controls
  - 30+ new/revised controls

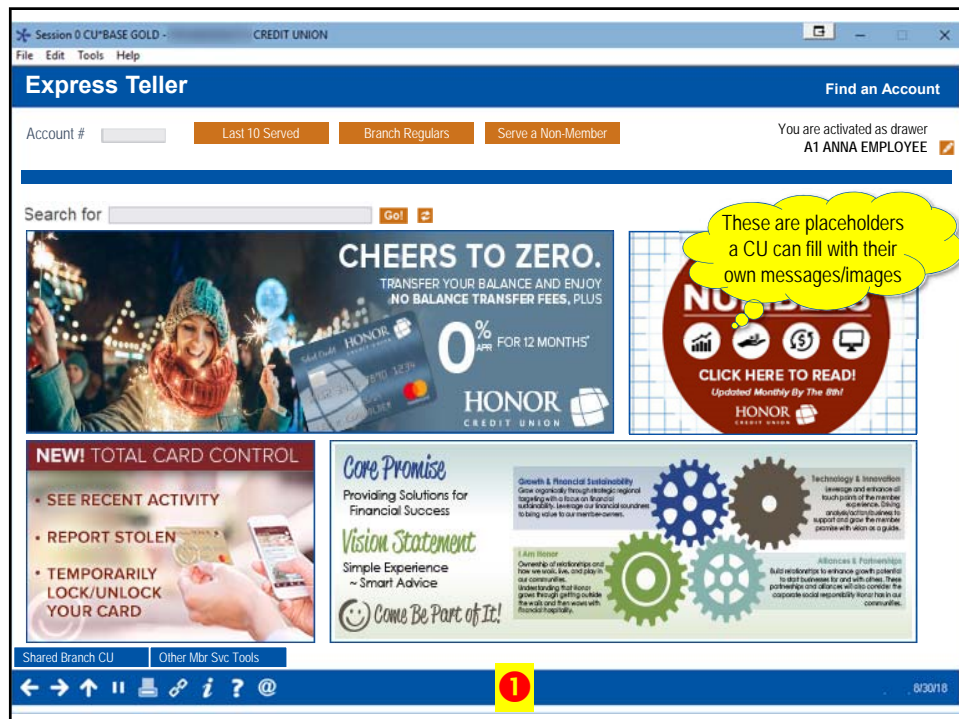
# Summary of Changes

## Standard Teller Features Removed from Express Teller

- No Name ID verification
- "Choose an owner" window (currently serving) is standard flow
  - No more "serving primary member"
- No check holds by R&T (obsolete anyway)
- Minimal personal data
  - Limited data set for ID verification only
  - Masking is independent of workstation Privacy Controls
- No Next Suggested Product targeted marketing
- No Membership Designation Procedures
- No more Proc Codes
  - Removed Inquiry, Phone Op, and Transfers
  - Reduced redundancy for checks/money orders and misc. receipts
  - Features now accessed via simple pushbuttons
- No direct access to
  - Cross Sales
  - Joint owner acct-level lookup\*
  - Online Banking info window
  - Phone Op or Member Inquiry\*\*
  - Sales Tools
  - Tiered Service Level/Points info window
  - Tracker Review
  - Trans Activity Comparison
  - View or Scan eDocument\*
  - Work Follow-ups
- Limited access to member info maintenance?
- Support for limited TCD/TCR interfaces?
- Support for paperless only?
  - eReceipts only
  - No teller audit reports?

# Basic Screen Flow for Express Teller

(All configurable workflow controls turned on)







Session 0 CU\*BASE GOLD - CREDIT UNION

Express Teller Acct # 79031 Account List for Deposits/Withdrawals

Name **JOHN Q MEMBER** Serving **JANE A MEMBER (Joint Owner)**

Loan Payoff or Current Balance	Loan Payment or Net Available	Description	Acct Type	Deposit Amount	IRA HSA	Withdrawal Amount	IRA HSA	Principal-Only Pmt
5,884.29	5,874.29	MOM'S PIN MONEY	000	0.00		0.00		
23,058.84	23,058.84	MONEY MARKET IN	019	0.00		0.00		
100.66	100.66	VACATION SAVING	050	0.00		0.00		
297.20	297.20	CHECKING	112	0.00				
1,078.43	28.17	CERTIFICATE	300			0.00		
515.18	4.46	CERTIFICATE	301			0.00		
514.11	3.39	CERTIFICATE	302			0.00		
513.55	2.81	CERTIFICATE	303			0.00		
512.99	2.27	CERTIFICATE	304			0.00		
512.41	1.69	CERTIFICATE	305			0.00		
511.26	0.54	CERTIFICATE	306			0.00		
511.99	0.00	CERTIFICATE	307					
1,011.29	11.29	CERTIFICATE	316			0.00		
503.22	3.22	CERTIFICATE	317			0.00		
29,452.24	628.04	USED VEHICLES						<input type="checkbox"/>
28,115.36	320.15	REC VEHICLES						<input type="checkbox"/>
1,362.62	25.00	*****390				0.00		<input type="checkbox"/>

No more Proc Codes!

For checks/MOs can choose the suffix later

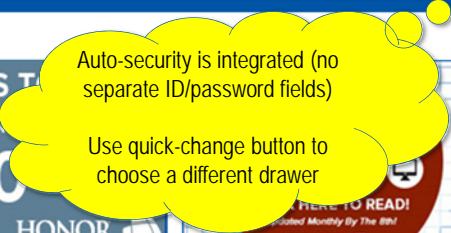
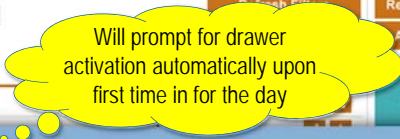
Total funds in	1,996.43	Post	Corporate Check	Balance Forward to This Same Member
Check cash fee	0.00	Refresh Cash Back	Money Order	
Transaction net total	0.00	Deposit Calculator	Misc. Receipt	Balance Forward to a Different Member
Cash back	1,996.43			

0273-WARNING: Member has either 6 active or delinquent account.

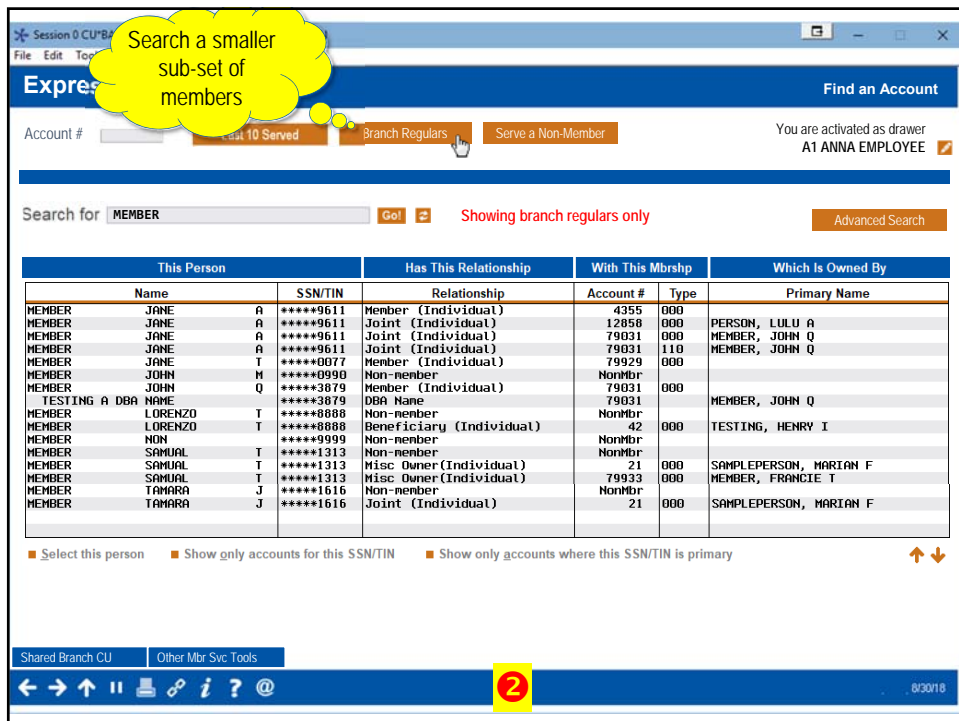
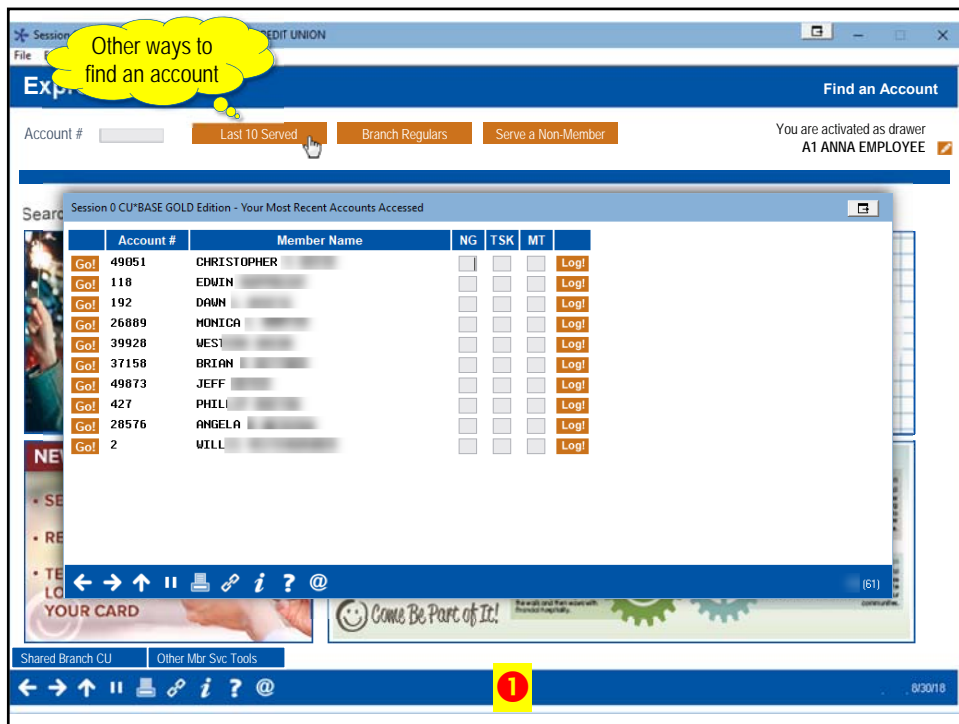
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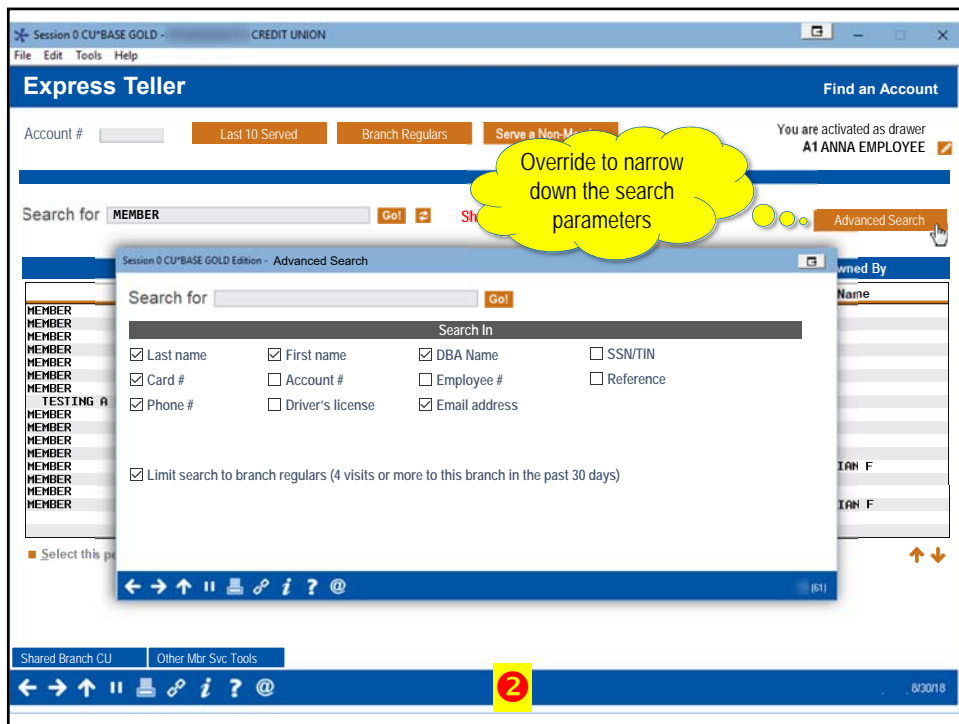
## Other Features











# Workflow Controls

Session 0 CU\*BASE GOLD Edition - ABC CREDIT UNION  
File Edit Tools Help

## Teller and Member Service Workflow Controls

CHANGE

30+ new controls

**Express Teller Controls** | **Standard Teller Controls** | **Other Member Service Controls** | **Teller/Inquiry/Phone Shared Controls**

☐ Print teller audit reports when closing drawer ☒ Show nickname and CC# where present

☒ Display warning (fraud alert) if other transaction(s) occurred within past  (0-today only, or 1-9) calendar day(s)

For transactions originated via: ☒ Teller posting (01) ☒ PIN-based ATM/debit (13) ☒ Phone Op (15) ☒ ARU/online banking (96)

☒ Allow bypass of ID verification

Display warning message for: ☒ Wrong address ☒ Wrong email address ☒ Wrong phone # ☐ Anything else? ☒ Allow maintenance

☐ Allow negative balance teller override Take balance no lower than

Default process code: ☐ Funds in/serving primary member ☒ Funds in/serving another owner

☒ If serving a joint owner, print joint owner name in place of primary member name on receipt ☒ Suppress receipt ☒ Suppress balances

**Shortcut Options**

☒ Last 10 served ☒ Serve a non-member ☒ Advanced search

☒ Branch regulars Include members with  or more visits this branch in past 30 days

**Search Defaults**

☒ Last name ☒ First name ☒ DBA name ☐ SSN/TIN

☒ Card # ☐ Account # ☐ Employee # ☐ Reference

☐ Phone # ☐ Driver's license ☒ Email address ☐ Online banking username

**Other Member Service Tools**

☒ Close accounts ☒ Comments ☒ Drawer control/audit ☒ Device/workstation config

☒ Open accounts ☒ Rate inquiry ☒ Trans description ☐ Transfers

☐ Anything else?

**Private Data to Show**

SSN/TIN  characters

Driver's license  characters (blank=all)

☒ Birth date

☒ Code word

View Privacy Controls | View BSA Configuration | View Check Holds Config

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Session 0 CU\*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

## Teller and Member Service Workflow Controls

CHANGE

Express Teller Controls Standard Teller Controls Other Member Service Controls Teller/Inquiry/Phone Shared Controls

☒ Print teller audit reports when closing drawer  
☒ Display warning (fraud alert) if other transaction(s) occurred within past  (0=today only, or 1-9) calendar day(s)  
 For transactions originated via: ☒ Teller posting (01) ☒ PIN-based ATM/debit (13) ☒ Phone Op (15) ☒ ARU/online banking (96)  
☒ Auto-display the pop-up window for ID verification and account comments  
☒ Auto-display warning window for wrong email address in Teller  
☐ Allow negative balance teller override Take balance no lower than   
 Default process code ☐ Funds in/serving primary member ☒ Funds in/serving another owner  
☒ If serving a joint owner, print joint owner name in place of primary member name on receipt

No changes planned

View Privacy Controls View BSA Configuration View Check Holds Config

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Session 0 CU\*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

## Teller and Member Service Workflow Controls

CHANGE

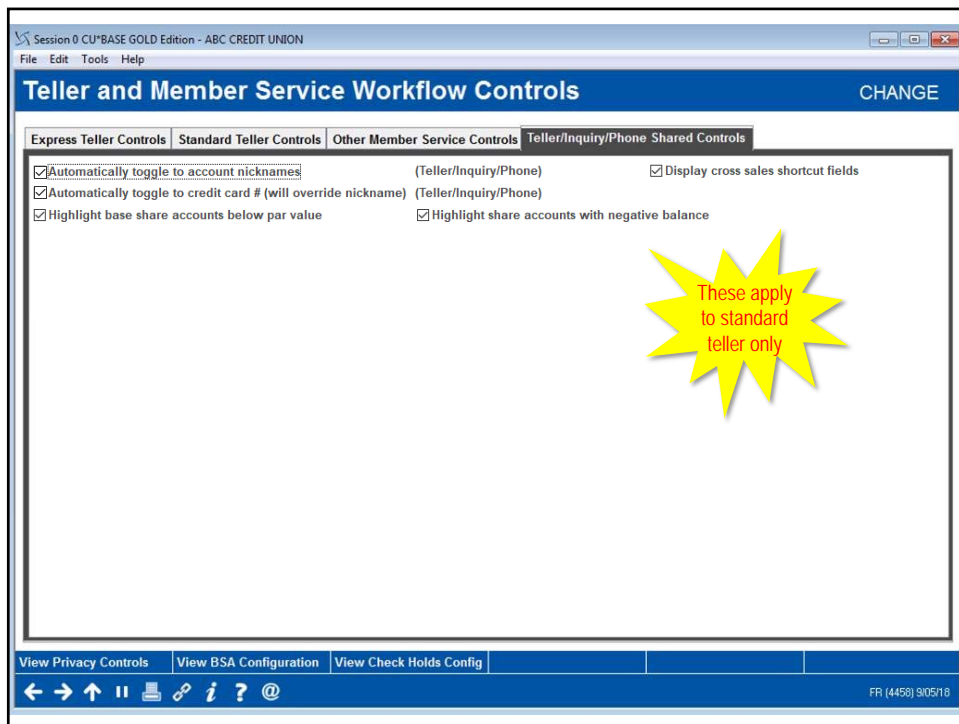
Express Teller Controls Standard Teller Controls Other Member Service Controls Teller/Inquiry/Phone Shared Controls

☐ Auto-display warning window for wrong e-mail address in ☒ Inquiry ☒ Phone ☒ Generate a tracker for loan payoff requests  
☐ Print daily follow-ups report Tracker type  ⓘ  
☒ Auto-display member account comments window in Inquiry/Phone Memo type  ⓘ  
☒ Auto-display delinquent loan account info window in Inquiry  
☐ Auto-freeze all sub-accounts if member is deceased Freeze code ☐ Allow ☒ No DR ☐ No CR ☐ No transactions  
 Purge stop payment records after  months  
☒ Print current balance on receipts  
☒ Allow ACH distribution maintenance via Phone Op  
☐ Allow negative balance override for ACH exceptions Take balance no lower than   
 Phone operator wrap up ☐ Call type & purpose ☐ Call type only ☒ None  
 Show to ☒ All emp IDs ☐ Flagged IDs only  IDs flagged

No changes planned

View Privacy Controls View BSA Configuration View Check Holds Config

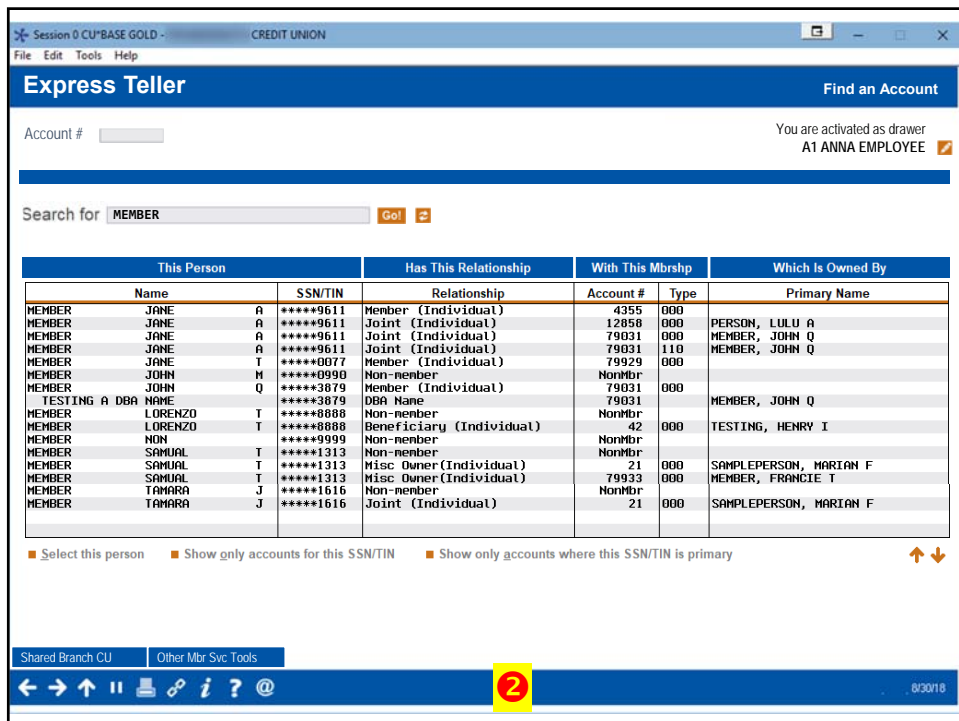
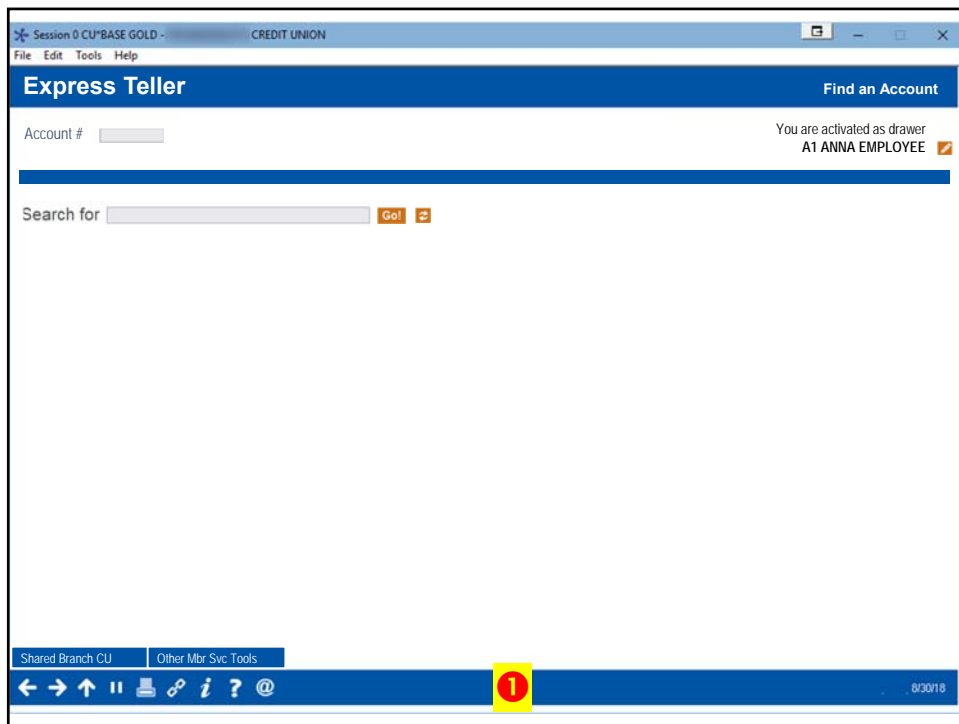
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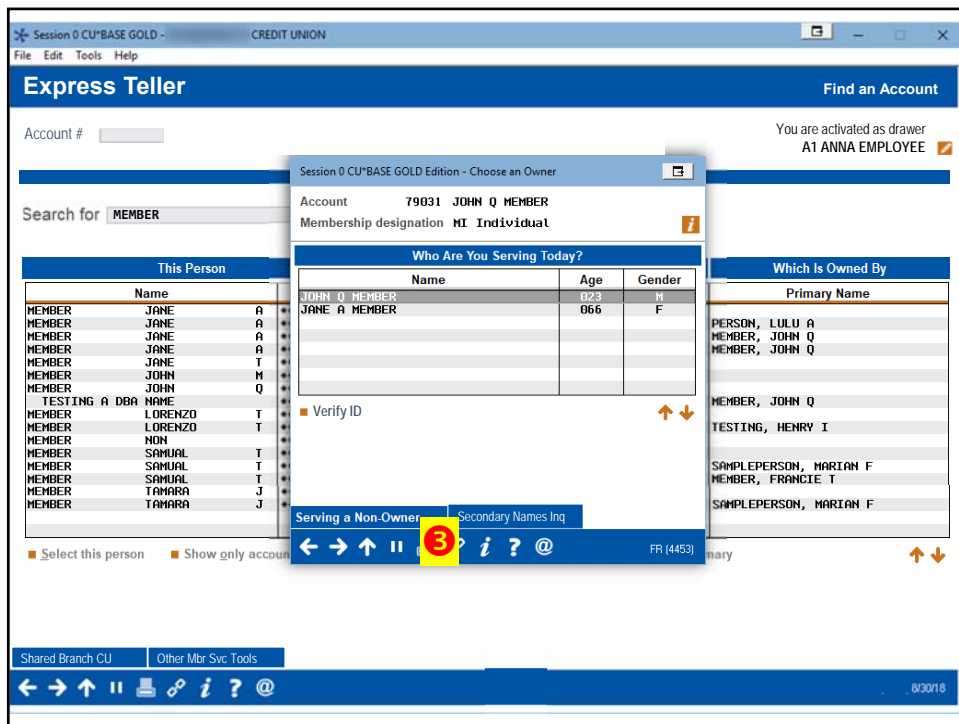
## Simplified Flow Sample #1:

Sample of the core workflow  
with all optional features  
turned off

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Session 0 CU\*BASE GOLD - CREDIT UNION

File Edit Tools Help

## Express Teller

Acct #    79831                      Account List for Deposits/Withdrawals

Name    **J** JOHN Q MEMBER                      Serving JANE A MEMBER (Joint Owner)

Loan Payoff or Current Balance	Loan Payment or Net Available	Description	Acct Type	Deposit Amount	IRA HSA	Withdrawal Amount	IRA HSA	Principal-Only Pmt
5,884.29	5,874.29	MOM'S PIN MONEY	000	0.00		0.00		
23,058.84	23,058.84	MONEY MARKET IN	019	0.00		0.00		
100.66	100.66	VACATION SAVING	050	0.00		0.00		
297.20-	297.20-	CHECKING	112	0.00				
1,078.43	28.17	CERTIFICATE	300			0.00		
515.18	4.46	CERTIFICATE	301			0.00		
514.11	3.39	CERTIFICATE	302			0.00		
513.55	2.81	CERTIFICATE	303			0.00		
512.99	2.27	CERTIFICATE	304			0.00		
512.41	1.69	CERTIFICATE	305			0.00		
511.26	0.54	CERTIFICATE	306			0.00		
511.99	0.00	CERTIFICATE	307					
1,011.29	11.29	CERTIFICATE	316			0.00		
503.22	3.22	CERTIFICATE	317			0.00		
29,452.24	628.04	USED VEHICLES	611	0.00				<input type="checkbox"/>
28,115.36	320.15	REC VEHICLES	615	0.00				<input type="checkbox"/>
1,362.62	25.00	*****3904	900	0.00		0.00		<input checked="" type="checkbox"/>

↑ ↓

Total funds in	1,996.43	<b>Post</b>	Corporate Check	Balance Forward to This Same Member
Check cash fee	-			
Transaction net total	0.00	<b>Refresh Cash Back</b>	Money Order	Balance Forward to a Different Member
Cash back	1,996.43	<b>Deposit Calculator</b>	Misc. Receipt	

⬅ ➡ ⬆ ⏸ 🖨 🔗 ⓘ ? @ 0273-WARNING: Member has either **6** active or delinquent account.

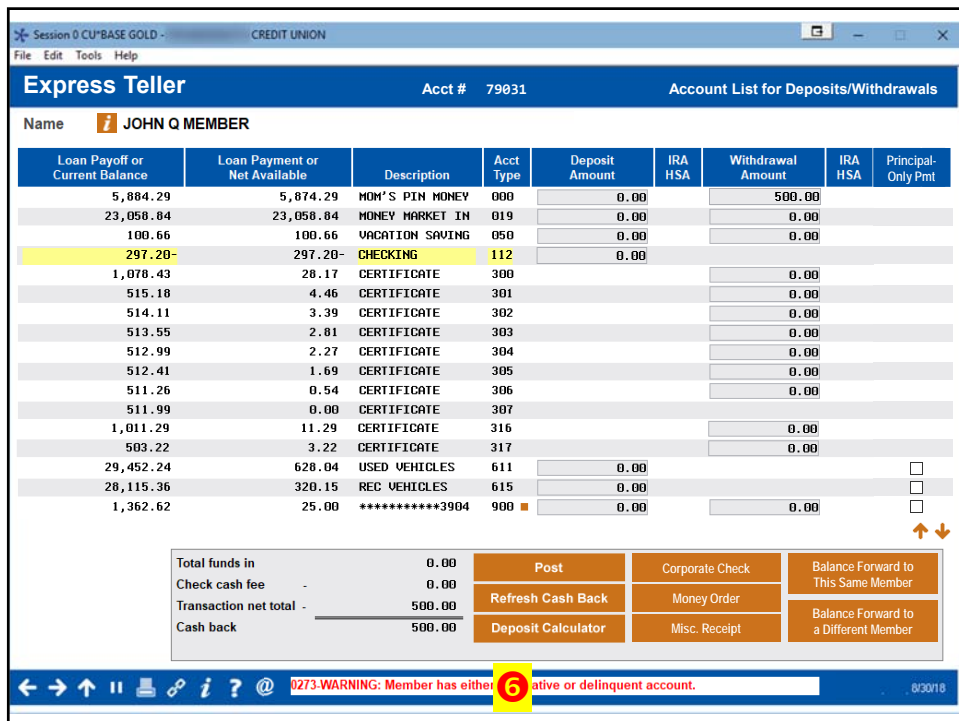
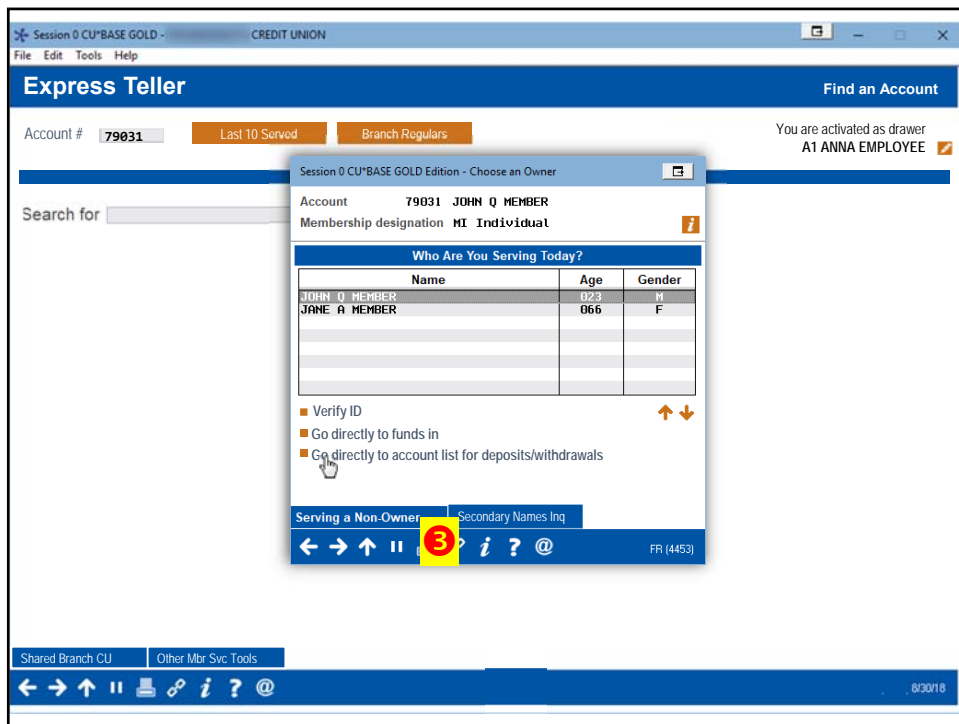
8/30/18

## Simplified Flow Sample #2:

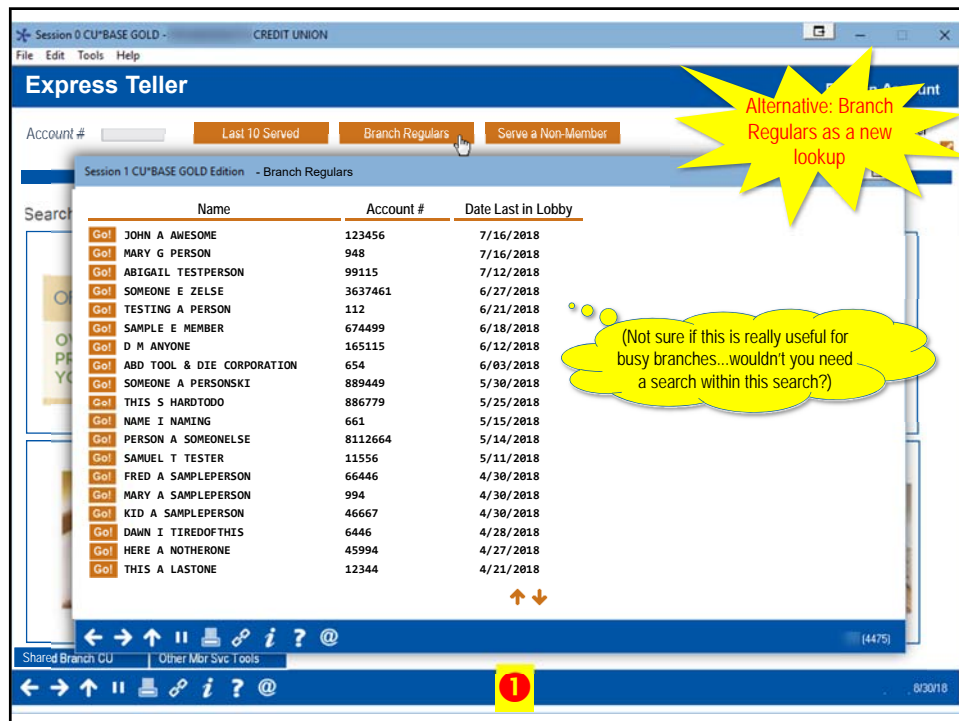
Performing a quick withdrawal  
for a branch regular (minimal  
controls activated)

32

The screenshot shows a web application window titled "Session 0 CU\*BASE GOLD - CREDIT UNION". The interface includes a menu bar with "File", "Edit", "Tools", and "Help". Below the menu is a blue header bar with "Express Teller" on the left and "Find an Account" on the right. The main content area displays "Account # 79031" with two orange buttons: "Last 10 Served" and "Branch Regulars". To the right, it says "You are activated as drawer A1 ANNA EMPLOYEE" with a checkmark icon. Below this is a "Search for" input field with a "Go!" button and a dropdown arrow. At the bottom, there is a blue bar with "Shared Branch CU" and "Other Mbr Svc Tools" tabs. A navigation bar at the very bottom contains icons for back, forward, up, down, print, link, info, help, and search, followed by a red circle with the number "1". The date "8/30/18" is visible in the bottom right corner.



## Misc mockups, rejected designs, notes





Session 0 CU\*BASE GOLD - CREDIT UNION

Express Teller

Name: **JOHN Q MEMBER**

Account List for Deposits/Withdrawals

Processing code:

Remove Inquiry, Phone, and Transfer Proc Codes

Proc Codes same as now but fewer options

Transaction net total: 0.00  
Cash back: 1,996.43

FR (3779)  
Refresh Cash Back  
Deposit Calculator

Balance Forward to This Same Member  
Balance Forward to a Different Member

6273-WARNING: Member has either **6** active or delinquent account.

Session 0 CU\*BASE GOLD - CREDIT UNION

Express Teller

Verify Identity, Funds In

SSN/TIN: \*\*\*\*\*-3879  
Birthdate: Jan 01, 1979  
Mother's maiden name: MDMMY  
Driver's license: \*\*\*\*\* 367  
Code word: TESTING

Name: **JOHN Q MEMBER**  
Account #: **79031**

MICHIGAN OPERATOR LICENSE  
JOHN Q MEMBER  
4000 30TH STREET SE  
GRAND RAPIDS MI 49506

Funds In: 113.54

Outside Checks

Check Amount	Days	Type
1,544.35	2	110
336.54	0	110
0.00	0	
0.00	0	
0.00	0	
0.00	0	
Total checks	1,882.89	# items 2

In-house Checks

Chk #	Check Amount	Account #
	0.00	
	0.00	
	0.00	
Total checks	0.00	# items 0

Total funds in: 1,996.43  
Check cash fee: 0.00  
Cash back: 1,996.43

Post Cash Back  
Deposits/ Withdrawals

4 & 5 (Alternative)