

# Building the Factory

**I WANT TO MAXIMIZE THE HOUSEHOLD DATABASE**

Find out how to

**GET THE MOST OUT OF  
YOUR HOUSEHOLD  
DATABASE!**

**Data Bootcamp Edition:  
Featuring Sarah McNeil,  
United Advantage NW FCU**

*Simple DIY  
Instructions  
Inside!*

# Building the Factory

## Vol. 9: Cleaning Up the Household Database

This document and the following volumes are intended to give a credit union a complete road map to execute a marketing campaign. This road map will take the user from the very beginning point all the way through to the end of the process and the evaluation of the campaign. This design will contain all the steps necessary to create the campaign, the steps to follow through to the end using the referenced CU\*BASE options to mine the data and track the sale's success.

## What is the Campaign?

Have you ever wondered what the information in your Household Database can be used for? It's not just for mailing lists and stat screens. Correctly maintained, the household database provides the credit union with a useful tool that allows you to target market, reach potential members and analyze trends. Each individual credit union may decide what data is important to them. This booklet will make best practice recommendations.

## What can I do with a tidy household database?

Here are some ideas for what you can do with the information stored in the Household database:

- Target your members with equity in their home for a loan promotion.
- Easily identify who is in charge of the finances for each household. Use the data to target them for promotions or important notices.
- Find out where your members primarily bank. Use the data to research why they bank there.
- Analyze and trend household income information. Find the mean and median household income for your entire member base, sort by SEG or ZIP. Trend that data—is it increasing, decreasing, staying consistent?
- Analyze single household behaviors compared to multi-household behaviors and common bonds.
- How many of your households have employed primary earners? What about self-employed, retired, social security, or unemployed.
- Analyze households with dependent children behaviors and common bonds.
- Target members who own their primary residence.
- Target members who rent their primary residence.
- Target members with young dependents with youth promotions.
- Target members with college aged dependents with college and student loan promotions.

- Target members with potential financial issues (revolving balance exceeding limits, income to expense ratio high).

## How Do I Clean Up the Database?

Cleaning up the Household database requires a multistep process in which you will first assess the quality of the current data, make a determination as to whether to clean or purge the data, and then initiate methods to gather clean information. You will need a basic understanding of using Query/Report Builder in CU\*Base.

### Review your current data collection procedures

Begin by reviewing what data your staff currently enter in the database and how they are gathering this information.

There are several every day interactions that present opportunities for your staff to gather and document key information about your members. While nearly every field in the household database can be useful, it may not be realistic to set your goal at gathering ALL data fields. The chart below is a guideline to what other credit unions consider important.

Key Fields	Potential Purposes	Collection Opportunities
<b>Head of Household</b>	With this field you should document who in the household primarily manages the finances. You can use this field to target your communications to the appropriate individual in the household, who may not always be your primary member.	new membership, adding a joint owner, a new loan application, every day teller interactions, and financial education sessions
<b>Spouse</b>	You can use this field to find all your households with a married couple. Allowing you to segment your members and compare married couple households from single households, or married couple no dependents from married couples with dependents, etc.	New membership, adding a joint owner, new loan applications and every day teller interactions
<b>Relationship</b>	Document the relationship to the Primary member i.e. Son, Daughter, Domestic Partner, Spouse, Mother, Father, etc. Useful when segmenting households with parent-dependents or child-dependents. Remember not everyone in the household has to be a member or joint owner. You can add non-member records and enroll those individuals in a household.	New membership, adding a joint owner, new loan applications and every day teller interactions

<b>Own/Rent</b>	Segmenting members who own their primary residence from those who rent and analyzing common bonds. Targeting members who own with refinance or rent with first time home buyer options.	New membership, new loan application, ACH withdrawals to a mortgage company or landlord, credit reports.
<b>Employer/Income Source</b>	Analyzing common bonds by employer/income source. Recommend adopting some common words to keep staff consistent in with what they enter in this field i.e. “Unemployed” instead of “Not Working” or “Laid Off”.	New memberships, new loan applications, adding a joint owner, payroll check deposits, ACH deposits, direct deposit form or other payroll forms
<b>Job Title</b>	Analyze common bonds by job title. For example, a sponsor based credit union may want to segment members by Apprentice, Journeyman, Foreman, Owner or Entry Level, Associate, Manager, Executive.	New memberships, new loan applications (paystubs), adding a joint owner, every day teller interactions
<b>Self-Employed</b>	Analyzing or targeting self-employed individuals	New membership, new loan application and every day teller interactions.
<b>Other Depository Accounts</b>	Analyzing Primary Financial Institutions or Where Your Members Bank	New membership, new loan application, ACH origination forms, A2A relationship accounts, loan payment checks
<b>References</b>	Recommend collecting Name, City/State and Relationship fields. These can be potential members or refer-a-friend/family opportunities.	New membership application (if eligibility was an existing member), new loan application
<b>Assets</b>	Find members with equity in their homes, calculate a members net worth	New loan application
<b>Debts</b>	A credit report will collect much of this information for you. You may choose to also collect information about debts not reported to credit bureaus for analysis purposes i.e. insurance payments, rent, and medical debts.	Credit report, ACH/bill payment information, new loan applications

## Assess your data

Now that you’ve reviewed the data fields and possibilities, let’s see what data you are currently collecting and populating in CU\*Base. While going through this process, think about if you are following good protocol for the most part and just have some light clean-up or if it would you be best to start with a clean slate.

1. Take option 1 Build a Custom Report or Inquiry from the CU\*Base Report Builder 1 menu MNQURY

**Build a Report** Report Builder

Option: 1 = Create

Name:  Enter the name for your report or inquiry

Location:  Enter the location where the report or inquiry is stored (QUERYxx)

*i* Click the lookup button to choose from a list of existing reports. This may take a few seconds.

Refresh

Start by choosing file HOUSE

**Specify File Selections** Report Builder

Choose a File

File name:  (Name of file)

Location:  (Location where the file is stored - FILExx or QUERYxx)

Member:  (Set of data within the file) Optional

Format:  (An arrangements of fields within the record) Optional

*i* Using the lookup button may cause a slight delay as the available values are listed.

Preview Report  
Add File  
Process/Previous  
Layout  
Files

Navigation icons:

ZB QRYFILE

Preview the report

## Display Report

Report Builder

Position to line   
Shift to column

Report width 144

Line	Household Number	HH Member Number	HH Member Type	Member Account	Relationship	Member SSN	Spouse Member Number	Judgement Indicator Y/N	Bankruptcy Indicator Y/N	Repossession Forclosure Y/N	P L Y
000001	2	1	I				0	N	N	N	
000002	2	2	H				0				
000003	2	3	I				0				
000004	2	4	I				0				
000005	2	5	I				0				
000006	3	1	H				0	N	N	N	
000007	4	2	S				0	N	N	N	
000008	6	1	H				0	N	N	N	
000009	6	2	I				0				
000010	7	1	H				0	N	N	N	
000011	9	1	H				0	N	N	N	
000012	9	2	I				0				
000013	10	1	H				0	N	N	N	
000014	12	1	H				0				
000015	13	1	H				0	N	N	N	
000016	13	2	I				0	N	N	N	
000017	14	1	H				0	N	Y	N	

<< Move Left

Move Right >>



Move Left

Move Right

Split

Show Width 80



Your report may contain more columns than are shown. Use the Move Left & Move Right buttons to adjust the view.

- Scroll through the results and review what data you have collected.
- Do you have the expected number of Households?
- Do you find that the HH Member Type is being used appropriately? Do you have the expected number of Head, Spouse, Individual and Other? Are some codes missing entirely?
- Do you find that the Relationship Field is being utilized properly or at all?

2. Continue to use the query you created in step 1, **housetest**, and simply change the file you are looking at. Review all the following files and evaluate if staff are currently using fields and collecting data important to your credit union.

File	Description & Possibilities
<b>HOUSEREFD</b>	Household Reference Detail – Do you have any names of references? If you are a community credit union are you collecting City and State to see if these could be potential members? Are you collecting relationship to see if these could be potential members? Are you collecting phone numbers, email and/or mailing addresses for references as a way to reach out to these potential members?
<b>HAD</b>	Household Member Assets and Debts –Are you collecting AS-01 and market values to find equity in a member's primary residence or refinance opportunities? Are you collecting AS-02 for potential secondary property opportunities or to segment your members who have secondary properties?
<b>HOUSTRL</b>	Household Information for Other Deposits – This file can show you where your members bank. At minimum is the name of a primary bank being filled in?

<b>HHEMPIN</b>	Household Employer Income Detail –Is the income type and Income/Employer Name being used properly? If the Income Type is 0 is there consistency with the Income/Employer Name field i.e. DISABILITY, RETIRED, UNEMPLOYMENT for easy future extraction via query? Is the Title field being used? Is the Self Employed flag checked when a member is Self Employed and the Business Type being entered? Are you collecting the individuals Title?
<b>HHSTAT</b>	Household Summary Statistics – Do you have household with more than 1 address? Are you appropriately using the types H, S, I, O? Do you notice a sizeable number of households with only 1 individual (indication that individuals are not being properly enrolled in households)?
<b>HHSTATMB</b>	Household Member Statistics – There are good stats in here for future household analysis and projects but this file may not be as beneficial for this project.
<b>COMMNT</b>	Household Member Comments – This is the Applicant and Co-Applicant comments. For training purposes, take a look at how your staff is using this section. It's meant to be used for members to explain why they answered Yes to any of the miscellaneous questions about their financial status i.e. pending judgments, bankruptcy, citizenship, future changes to income levels, etc.

3. Save your query using the file HOUSE. You may need to go back and change the file name one last time, but make sure you are saving using the file HOUSE.

4. Find out if you have a lot of individuals who are not enrolled in any household. For this, we are going to build two more simple queries!

The first query will be finding any members who are not enrolled in a household. Back to option 1 *Build a Custom Report* from the CU\*Base Report Builder 1 menu MNQUERY. Let's call this query **hhmbr**.



Session 0 CU\*BASE GOLD Edition - UNITED ADVANTAGE NW FEDERAL CREDIT UNION

File Edit Tools Help

## Build a Report Report Builder

Option **1 = Create**

Name **HHMBR** Enter the name for your report or inquiry

Location **QUERYXX** Enter the location where the report or inquiry is stored (QUERYxx)

Click the lookup button to choose from a list of existing reports. This may take a few seconds.

Refresh

ZB WRKQRY01

Choose the MASTER file and add a second file HOUSE.

Session 0 CU\*BASE GOLD Edition - UNITED ADVANTAGE NW FEDERAL CREDIT UNION

File Edit Tools Help

## Specify File Selections Report Builder

**Choose a File**

File name **MASTER** (Name of file)

Location **FILEXX** (Location where the file is stored - FILExx or QUERYxx)

Member **\*FIRST** (Set of data within the file) Optional

Format **MASTERR** (An arrangements of fields within the record) Optional

File ID **T01** (Shortcut name - T01, T02, etc. or A, B, etc.)

**Choose a File**

File name **HOUSE** (Name of file)

Location **FILEXX** (Location where the file is stored - FILExx or QUERYxx)

Member **\*FIRST** (Set of data within the file) Optional

Format **HOUSER** (An arrangements of fields within the record) Optional

File ID **T02** (Shortcut name - T01, T02, etc. or A, B, etc.)

Preview Report

Add File

Process/Previous

Layout

Files

Using the lookup button may cause a slight delay as the available values are listed.

Select file(s), or press Enter to confirm. ZB QRYFILE



Join the files using the third option *Unmatched Records with Primary File*

### Specify Type of Join

Report Builder

File join type **3**

Matched Records

Choose this option and the system will use only records that match between all of the files used in this report or inquiry.

**Example:** Say your report included the MASTER, MEMBER2 (share draft), and MEMBER5 (closed-end loan) files. This option would only include records where a member had both share draft AND closed-end loan data.

Matched Records with Primary File

With this option, the system will include ALL records from the primary (first) file, regardless of whether or not there is a matching record in other files.

**Example:** Say your report included the MEMBER1 (share) and MEMBER2 (share draft) files. This option would include all records for members who have a savings account, whether or not they have a checking account.

Unmatched Records with Primary File

With this option, the system will include only records from the primary (first) file that do NOT have matching records in other files.

**Example:** Say your report included the MEMBER1 (share) and MEMBER2 (share draft) files. This option would only include records for members who have a savings account, but do not have a checking account.

Report

Process/previous

Layout

Files

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ZB QRYJNTYP

Select your fields in common and then click Preview Report

### Specify How to Join Files

Report Builder

Enter criteria that describes which fields these files have in common:

Field Name	Comparison	Field Name
T01.ACCTBS	EQ = Equal To	T02.HSACCT

↑ ↓

Available Fields

Field Name	Text	Length	Decimal
T02.HSTYPE	HH Member Type	1	
T02.HSACCT	Member Account	9	0
T02.HSRLSH	Relationship	15	
T02.HSSSN	Member SSN	9	0
T02.HSSMBR	Spouse Member Number	2	0

● Select

↑ ↓

Preview Report

Process/Previous

Display Names Only

Layout

Files

Next Group

Long Comment

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ZB QRYJOIN

This report is a list of all of your primary members who are not enrolled in a household. You don't want to have any primary member who is not enrolled in a household. Ask yourself, do I have a manageable number of primary members listed here? If the answer is yes you may be looking at some light clean up. If the answer is no, you may be looking at a custom project. Keep moving as you want to assess all areas before making your final determination. \*Make sure to save this query!\*

The second query will be finding any non-members who are not enrolled in a household. Back to option 1 *Build a Custom Report* from the CU\*Base Report Builder 1 menu MNQUERY. Let's call this query **hhnonmbr**.

Session 0 CU\*BASE GOLD Edition - UNITED ADVANTAGE NW FEDERAL CREDIT UNION

File Edit Tools Help

## Build a Report Report Builder

Option: 1 = Create

Name: HHNONMBR Enter the name for your report or inquiry

Location: QUERYXX Enter the location where the report or inquiry is stored (QUERYxx)

*i* Click the lookup button to choose from a list of existing reports. This may take a few seconds.

Refresh

Navigation icons: back, forward, up, down, print, link, info, help, search

ZB WRKQRY01

Choose the MSNONMBR file and add a second file HOUSE.

Specify File Selections
Report Builder

Choose a File

File name	<input type="text" value="MSNONMBR"/>	🔍	(Name of file)	
Location	<input type="text" value="FILEXX"/>	🔍	(Location where the file is stored - FILExx or QUERYxx)	
Member	<input type="text" value="*FIRST"/>	🔍	(Set of data within the file)	Optional
Format	<input type="text" value="NONMBRR"/>	🔍	(An arrangements of fields within the record)	Optional
File ID	<input type="text" value="T01"/>		(Shortcut name - T01, T02, etc. or A, B, etc.)	

Choose a File

File name	<input type="text" value="HOUSE"/>	🔍	(Name of file)	
Location	<input type="text" value="FILEXX"/>	🔍	(Location where the file is stored - FILExx or QUERYxx)	
Member	<input type="text" value="*FIRST"/>	🔍	(Set of data within the file)	Optional
Format	<input type="text" value="HOUSER"/>	🔍	(An arrangements of fields within the record)	Optional
File ID	<input type="text" value="T02"/>		(Shortcut name - T01, T02, etc. or A, B, etc.)	

↑ ↓

Files
Layout
Process/Previous
Add File
Preview Report

*i* Using the lookup button 🔍 may cause a slight delay as the available values are listed.

ZB QRYFILE

Join the files using the third option *Unmatched Records with Primary File*

Specify Type of Join
Report Builder

File join type 3

**Matched Records**

Choose this option and the system will use only records that match between all of the files used in this report or inquiry.

**Example:** Say your report included the MASTER, MEMBER2 (share draft), and MEMBER5 (closed-end loan) files. This option would only include records where a member had both share draft AND closed-end loan data.

**Matched Records with Primary File**

With this option, the system will include ALL records from the primary (first) file, regardless of whether or not there is a matching record in other files.

**Example:** Say your report included the MEMBER1 (share) and MEMBER2 (share draft) files. This option would include all records for members who have a savings account, whether or not they have a checking account.

**Unmatched Records with Primary File**

With this option, the system will include only records from the primary (first) file that do NOT have matching records in other files.

**Example:** Say your report included the MEMBER1 (share) and MEMBER2 (share draft) files. This option would only include records for members who have a savings account, but do not have a checking account.

Files
Layout
Process/previous
Report

*i* Using the lookup button 🔍 may cause a slight delay as the available values are listed.

ZB QRYJNTYP

Select your fields in common and then click Preview Report

## Specify How to Join Files

Report Builder

Enter criteria that describes which fields these files have in common:

Field Name	Comparison	Field Name
T01.NMACTBS	EQ = Equal To	T02.HSACCT

Available Fields			
Field Name	Text	Length	Decimal
T01.NMSTATUS	Status A=Active	1	
T01.NMMASTYP	Non-Member Type M0=Organizational MI=Individual	2	
T01.NMMACTBS	Account Base	9	0
T01.NMIDCODE	ID Code	2	
T01.NMMSFILL	Filler	3	

Select

- Preview Report
- Process/Previous
- Display Names Only
- Layout
- Files
- Next Group
- Long Comment



ZB QRYJOIN

Review your results. You don't want to have any individual who is a joint owner, co-borrower, beneficiary, or has a matching address to an existing member that is not enrolled in a household. Again, assess if you have a management list of non-members who need enrolled in a household or if we might be leaning towards a custom project? \*Make sure to save this query too!\*

5. Now that you have reviewed the current state of your database, decide which method is best to proceed:

- If most of your households have individual enrolled properly and you don't have a large number of members and non-members who are not enrolled in a household, you may find it easier to do the cleanup yourself. Using the Shortcut HOUSE work on get individuals enrolled in the appropriate household and clean up any data as necessary. See the Light clean up steps below for more instruction.
- If you find a lot of individuals who are not enrolled in households and/or it doesn't appear there is any reasonable method to how individuals are being enrolled in households, Contact Client Services to begin a project to purge existing household data and re-enroll members based on set criteria (such as matching addresses). Once the programming project is complete, much of the enrollment work will be done for you but you will likely still have some light cleanup. Proceed with the Light cleanup steps – Updating Household Information for more instruction.

## Light cleanup steps

This may require some researching; reviewing membership documents or loan documents, working with your front line staff who know a lot of your members and might know who the Head of Household is, who each household member is enrolled with, etc. You likely won't have data for all of your members and that's ok. This is an ongoing process. The sections below titled "Retraining your staff the new rules" and "Best practices going forward" will help in your continued efforts to build and maintain your household database.

### Enroll Individuals Not Already in a Household

Bring up (print or display on a second CU\*Base session) the **hhmbr** query. You want everyone in the **hhmbr** query enrolled in a household.

To determine if the individual needs to be enrolled in a new or existing household we are going to write one more query! This time to find address matches.

Back to option 1 *Build a Custom Report* from the CU\*Base Report Builder 1 menu MNQUERY. Let's call this query **addressmatch**.

Choose the MASTER file

Select the *Choose Fields* option and choose the Account Base and Address Line 1 Fields.

## Select and Sequence Fields

Report Builder

Type sequence number (0-9999) for the names of up to 500 fields to appear in the report.

Seq	Field Name	Text	Length	Dec
10	ACCTBS	Account Base	9	0
20	ADDR1	Address Line 1	25	
	STATUS	Status A=Active C=Closed	1	
	MASTYP	Member Type MO=Organizational MI=Individual	2	

Select the *Choose Records* option with Field Name ADDR1, Comparison of Contains the Pattern Of and the Criteria should use the house number of the individual from the **hhmbr** or **hhnonmbr** query. If you get too many results using just the house number you can add more of the street address in the Criteria. Don't forget to add a % (see screenshot).

## Select Records

Report Builder

Enter criteria to choose which data should appear on the report.

Combine (And/Or)	Field Name	Comparison	Criteria (Field, #, 'Text', etc.)
	ADDR1	Contains the Pattern Of	'20960%'

Preview your Report. When you find an address match then enroll this individual in the household of the other individual(s) with the matching address. If you do not find an address match you can enroll the individual in a new household.

### Household Enroll

1. Use Shortcut HOUSE
2. Click Enroll

Session 1 CU\*BASE GOLD - Member or Household Selection

Account base

- Or -

Household #

- Or -

SSN

Or choose from the following search criteria:

Last name  First name

**Enroll**

Rate Info

← → ↑ ↓ 🔗 ⓘ ? @

ZB (5149)

3. Enter the member number or non-member social security number and press enter.

4. Select whether you want to enroll them in a new household or if they belong in an existing household (you'll need the existing household number for this option) and pick the correct Household member type and click Done.

Session 1 CU\*BASE GOLD - Household Enrollment

Account # **N/A** or SSN/TIN

Enroll in:

☒ New household

☐ Other existing household

Household member type **Head**

Search

Done

Navigation bar: back, forward, up, down, print, link, info, help, email. ZB (5144)

5. Make sure you get a confirmation that the individual was enrolled:

Session 1 CU\*BASE GOLD - Household Enrollment

Account # **N/A** or SSN/TIN **593185867**

Done

Confirmation: JAMES C. [REDACTED] has been enrolled in household: 021702

Navigation bar: back, forward, up, down, print, link, info, help, email. ZB (5144)

6. Repeat these steps using your **hhnonmbr** query. Depending on how you work with non-members you may either enroll all of the individuals in a household or review each and only enroll the ones you have a current relationship with (joint owner, co-borrower, beneficiary, or matching address with an existing member).

## Updating Household Information

1. Use Shortcut HOUSE
2. Find the household or individual you want to update. You can search by household number, member number, social security number or name.



Session 1 CU\*BASE GOLD - Member or Household Selection

Account base

- Or -

Household #

- Or -

SSN

Or choose from the following search criteria:

Last name  First name

**Enroll**

**Rate Info**

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ZB (5149)

- Highlight the individual whose household information you want to update and click Change.

**Household Members**

Household # 9602 Average tiered service score 660

Type	Name	Relationship	CU Member	SSN/TIN	Score
H	UNITED ADVANTAGE NW FCU		999999	32-3076135	660
I	OVERLOOK VILLAGE BUSINESS AS		69030	46-2192414	660
I	PATRICIO RIVERA			123-45-6789	660
I	IMA TEST			999-99-9999	660

**Enroll/Add Members**

**Skip**

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This will bring up all the Household fields and you can edit as necessary.

## Review and update your configurations

Review some key configuration screens to be sure your settings are appropriate for your data collection goals.

Review your Loan Workflow/App Check Configurations from the Loan Products menu.

## CHANGE

☐ Use underwriting approval limits

# of days from loan creation date 15

☒ Use App Workflow Styles to control which application pages to show/bypass

[illegible]

View



Use Loan Product Configuration to define default values for new loan requests and to set other product-specific controls.

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- Session 1 CU\*BASE GOLD - Loan Processing Workflow Controls

CHANGE

Style # **1**

- ☒ Member personal Info and summary of loan request details
- ☒ Employment/income sources
- ☒ Income recap and funds on deposit
- ☒ References
- ☒ Assets
- ☒ Debts
- ☒ Credit report analysis
- ☒ Comments
- ☒ Financial summary

- 16

## Loan Workflow App Check Data Configuration

CHANGE

Loan Application Data	Section	Warn if Empty
ADDRESS LINE 1	02 Employment/Income	<input type="checkbox"/>
ADDRESS LINE 2	02 Employment/Income	<input type="checkbox"/>
AREA CODE	02 Employment/Income	<input type="checkbox"/>
CITY	02 Employment/Income	<input type="checkbox"/>
EMPLOYER NAME OR INCOME SOURCE	02 Employment/Income	<input checked="" type="checkbox"/>
END DATE	02 Employment/Income	<input type="checkbox"/>
FULL TIME (Y/N)	02 Employment/Income	<input type="checkbox"/>
GROSS PAY	02 Employment/Income	<input type="checkbox"/>
JOB TITLE OR PAYOR NAME	02 Employment/Income	<input checked="" type="checkbox"/>
NET PAY	02 Employment/Income	<input type="checkbox"/>
PAY FREQUENCY	02 Employment/Income	<input type="checkbox"/>
PHONE EXTENSION	02 Employment/Income	<input type="checkbox"/>
PHONE NUMBER	02 Employment/Income	<input type="checkbox"/>
SELF EMPLOYED (Y/N)	02 Employment/Income	<input checked="" type="checkbox"/>
SELF EMPLOYED BUSINESS TYPE	02 Employment/Income	<input type="checkbox"/>
START DATE	02 Employment/Income	<input type="checkbox"/>
STATE	02 Employment/Income	<input type="checkbox"/>
ZIP CODE	02 Employment/Income	<input type="checkbox"/>
OTH DEPOSITORY INST ADDRESS	03 Income Summary	<input checked="" type="checkbox"/>
OTH DEPOSITORY INST AREA CODE	03 Income Summary	<input type="checkbox"/>
OTH DEPOSITORY INST CHKING BAL	03 Income Summary	<input type="checkbox"/>



Review your Account Opening electronic checklist in Share Product configuration located on the Savings Products menu.

1. Add a task for collecting household information

## Electronic Checklist Task - Open

UPDATE

Dividend Application

SH PRIME SAVINGS

Task	Description	Suspended
010	ATTACH EFUNDS REPORT	
020	VALID FORM OF IDENTIFICATION	
030	SOCIAL SECURITY CARD INSPECTION	
040	PROOF OF RESIDENCY	
050	ALT ADD-MUST ATTACHED ADDRESS FORM	
060	VALID PHOTO ID IS SCANNED	
070	FORM IS COMPLETE W/QUALIFICATION	
080	FORM IS SIGNED AND DATED	
090	J/O DATE OF BIRTH & SOCIAL SECURITY #	
100	BENE- DATE OF BIRTH/SOCIAL SEC #/ADDRESS	
110	COLLECT HOUSEHOLD INFORMATION	

Change

Delete



Add Task

Close Checklist

2. Review each Share Product to update all the Electronic Checklists

## Retraining staff for the new rules

Retrain your staff to properly enroll household members and collect valuable information when prompted. The section above titled “Light cleanup steps” has procedures for using the household database.

## Best Practices Going Forward

It’s important to make sure you are monitoring the quality of the information in your household database going forward.

1. Create guidelines and be clear with your staff about and what important data you expect them to begin collecting, why this information is so important and the significance of their role in collecting it.
2. Regularly review the information being entered in the database and make sure your data collection guidelines are being followed. As member lifestyles and behaviors change, the database will need to be updated. This is an ongoing process and you may have to follow the steps in this booklet again to keep your household database clean.
3. Make sure all your employees who frequently interact with members are properly trained on the importance of collecting data and know how to populate necessary fields.
4. Incorporate data collection in your auditing procedures. When auditing your new membership and new loans, include in your auditors checklist to review critical data fields and ensure they are populated.
5. Adopt a formal disclaimer to any members who might be concerned with data gathering questions. For example:  
*We collect information about our members and use it to improve our products, services and our ability to serve our members. Any data we collect will be used only to better our credit union and our interactions with our members.*  
*We do not sell any information about our members to third parties. Some information we are required to collect for regulatory reasons, such as your address, date of birth, and social security number. Some information is optional for you to provide but doing so may improve our ability to serve you, such as your primary financial institution or your favorite sports team.*

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