
CU*BASE Marketing Clubs

Configuration, Benefits and Enrollment

INTRODUCTION

How does a credit union manage a group of members who share a bond beyond that which brought them to the credit union in the first place? For example, do you manage member groups based on their age? Their shared interests? Their shared motivations?

Most often, these groups are handled by forming a “club.” The term “club” implies some common link and special status beyond that of the entire membership. Generally, it requires administration through mailings, raising funds through fees, and of course encouraging the member’s participation through a set of rewards. The CU*BASE Marketing Club feature was designed to manage these styles of clubs.

For example, to target young members, a “Youth Club” might be established that carries a low annual fee but waives normal activity fees and minimum balances. Marketing efforts targeted toward young people can easily be directed to all members of the club. Membership in the club saves money for the member and can encourage young people to establish a habit of saving and handling their financial business through the credit union.

CLUB ELIGIBILITY

Marketing Clubs are different from account level clubs, such as a Christmas Club account. With a Marketing Club, the system will automatically monitor the member’s eligibility, and if necessary, revoke the special rewards associated with the club if the member is no longer eligible according to club rules. For example, membership in a Youth Club would automatically cease once the member reaches a certain age. However, unlike an account type of

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club, the credit union does not need to close the account or transfer the member's funds once the member is no longer eligible.

CLUB REWARDS

Like the CU*BASE Tiered Service Levels feature, which automatically grants rewards based on member activity, the Marketing Club is designed to reward desirable behavior. However, Marketing Clubs are promoted differently because they require that a member join and possibly even pay dues. In exchange for dues, the members receive special benefits for belonging to the club, including:

- **Fee Waivers** - If your credit union assesses over-the-counter or monthly transaction and other service fees, Club members can be exempted from paying those fees.
- **Special Rate Benefits** - To reward Club members further, you may elect to provide special rate incentives, such as a higher share or certificate rate, or lower loan rates. These rate benefits are paid back to the member as a specific "benefit" transaction and reported on member statements to emphasize the value of Club membership.

Marketing Clubs can group people simply on the basis of any similar interest (you could even have a Chess Club!). As you can see, a Marketing Club generally requires more administration, and can even involve special newsletters or other communications targeted specifically toward Club members. Because of this, it is important that whatever dues or fees are required to join the Club outweigh the associated costs. However, it is human nature to enjoy being set apart as belonging to a special group, and the perceived benefit of this can make Clubs very attractive to members, and therefore effective for the credit union.

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CONFIGURING A MARKETING CLUB

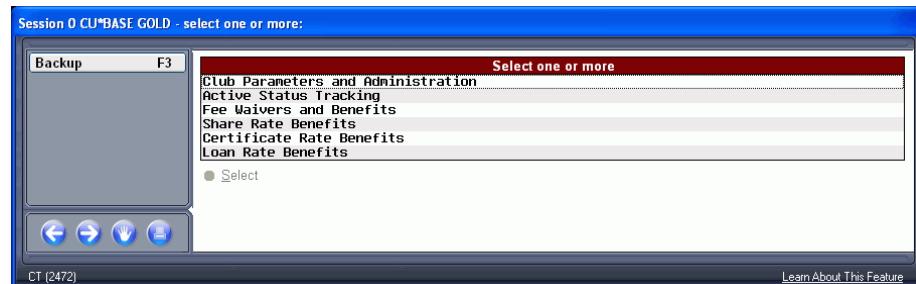
MNCNFD #4 "Marketing Club Configuration"



This is the first of several screens used to create a Marketing Club and set up default parameters for all its members.

To search for a club in the list, enter either the Club ID or the first few characters of the Club Name in the search fields at the top of the screen. Use Enter to scroll the list to the first item which matches. Use F5-Refresh at any time to view the entire list.

To modify parameters for an existing club, select the club in the list and use the **Change** option. The following window will appear:



Select the option you would like to see (hold Ctrl and click to select multiple options if desired) and use Enter or Select to proceed. The screens will appear one after the other automatically, and then the window will reappear to allow additional selections.

- ◆ Club Parameters and Administration - see Page 4
- ◆ Active Status Tracking - see Page 10
- ◆ Fee Waivers and Benefits - see Page 18
- ◆ Share Rate Benefits - see Page 23

- ◆ Certificate Rate Benefits - see Page 29
- ◆ Loan Rate Benefits - see Page 33

CREATING A NEW MARKETING CLUB

To create a new Marketing Club, use **F6-Add Clubs**. The following screen will appear requesting a Club ID.

Enter up to three characters (alphabetic or numeric characters are allowed) and use Enter to proceed to the Club Parameters and Administration screen, shown on Page 4.

After that screen has been completed, the window shown on the previous page will appear, to allow you to select the additional screens needed to configure the Club.

CLUB PARAMETERS AND ADMINISTRATION

This screen appears when you select “Club Parameters and Administration” from the window shown on Page 3, or when a new club is being created.

This screen is used to set up the basic parameters for the Marketing Club, including Club dues and Tiered Service Level Points. When done with all applicable fields, use Enter to record the changes and continue.

Field Descriptions

<i>Field Name</i>	<i>Description</i>
Club name	Enter a descriptive name for the Marketing Club.
Dues	
Club Benefit Type	<p>This flag, along with the <i>Post dues only...</i> flag described below and the settings on the Active Status Tracking screen (see Page 10), allows you to make the rewards from a Club either subject to eligibility rules (Qualified) or based on the member’s willingness to pay for the benefits (Guaranteed).</p> <p>The main difference between the two types is that members of a Guaranteed club will never be suspended automatically from club membership.</p> <p>See Page 7 for examples of when to use Qualified vs. Guaranteed and the other parameters that work in combination with the benefit type chosen.</p> <p>HINT: Labeling a club as either “Qualified” or “Guaranteed” also provides an easy clue to your staff as to how the member’s club membership will behave over time.</p>
Club dues	If members of the Club are to be assessed a periodic fee for club dues, enter the amount here.
Frequency of dues	<p>Choose one of the following to indicate how often dues should be taken from a member’s account:</p> <p>M Monthly - Dues are taken once each month.</p> <p>Q Quarterly - Dues are taken once each quarter.</p> <p>A Annually - Dues should be taken once on the same date each year.</p> <p>NOTE: In all cases, the date is determined by the setting of the <i>Dues based on date</i> field (described below).</p>
Dues based on	<p>This field determines whether dues are assessed for all Club members on the same date each month, quarter or year, or whether they are assessed based on each member’s individual anniversary date (usually the date on which the member was enrolled into the Club).</p> <p>C Club fee date - The system will use the <i>Next date dues will be assessed</i> field shown on this screen to determine when to assess dues to all members that belong to this Club.</p> <p>A Anniversary of mbr - The system will use the <i>Anniversary Date</i> on each member’s club record to determine the dues date.</p>
Next dues assessment date (DDMMYY)	<p>If <i>Dues based on</i> is set to C for “Club fee date,” use this field to enter the date on which fees should next be assessed for members of this Club.</p> <p>Once fees have been assessed on this date, the system will automatically increment the date forward one month, quarter or year to the next fee date, using the time frame specified in the <i>Frequency of dues</i> field.</p>
Club dues income G/L account	Enter the general ledger income account to which income from Club dues should be posted.

<i>Field Name</i>	<i>Description</i>
Collect dues from dividend application	<p>Enter the Dividend Application code to indicate the account type from which dues should be taken. Use a Dividend Application that is the most likely to be used by all Club members.</p> <p>HINT: If using a Dividend Application other than the base share account (usually SH), you may wish to add that Dividend Application to the Active Status requirements for membership in the Club. See Page 10 for details.</p>
Post dues only when tracking rules are not met	<p>This is used in conjunction with a benefit type of Guaranteed to prompt the system to post dues <u>only</u> when the member does not meet the eligibility requirements for the club. <i>(The requirements themselves are set up on the Active Status Tracking screen shown on Page 10).</i> If the member meets the eligibility rules, dues are not charged.</p> <p>For all Qualified club types, or for a Guaranteed club that charges dues every time no matter what happens to the member's status, leave this flag unchecked.</p> <p>HINT: For examples of how this flag works with different club types, see Page 7.</p>
Miscellaneous Administration	
Transaction history description	Enter a transaction description to be used when club fees are taken from the member's account.
Club is a tiered service marketing club	<p>This is used to flag this Club as one set up specifically to provide rate benefits to members based on Tiered Service Level score. For normal Clubs, leave this unchecked.</p> <p>IMPORTANT: Marketing Clubs set up to provide Tiered Service benefits <u>cannot</u> be used for any other purpose. This is because <u>all</u> members of this Club are automatically deleted each month just before the system re-enrolls members based on their new Tiered Service score. For complete details on this link between Tiered Services and Marketing Clubs, see the separate "CU*BASE Tiered Service Levels" booklet.</p>
Club members earn tiered service level pts	(Appears only if <i>Club is a tiered service marketing club</i> is unchecked.) If membership in this Club entitles a member to a certain number of points toward their monthly Tiered Service Levels score, enter the point value here. Otherwise, leave the field blank. (Used only for clubs <u>not</u> set up as a special Tiered Service Marketing Club.) For more details, see the separate "Tiered Service Levels" booklet.
Accumulate tiered service reward points	<p>This flag is used only if your credit union deactivates reward points (formally known as lifetime points) in your Tiered Service Levels configuration so that no reward points are accumulated, then wishes to accumulate reward points <i>only</i> for members of this marketing club.</p> <p>If your Tiered Service configuration is set up to automatically accumulate reward points for everyone, this flag is ignored and therefore cannot be changed here.</p> <p>Refer to the "Tiered Service Levels Implementation</p>

<i>Field Name</i>	<i>Description</i>
	Guide” booklet for more information about Tiered Service Reward Points.
Benefits at Enrollment	
Grant reward points	<p>If you wish to grant a member a certain number of Tiered Service Reward Points (formally known as lifetime points) for enrolling into this club, enter the points here. The points are posted to the member’s reward points total at the time of club enrollment, rather like when you sign up for a new credit card and immediately receive 1,000 frequent flyer miles.</p> <p>Although this was primarily designed for credit unions that only accumulate reward points for members that are enrolled in this marketing club, it could be used as part of your Reward Points rewards program as an incentive to join the club.</p> <p>Refer to the “Tiered Service Levels Implementation Guide” booklet for more information about Tiered Service Reward Points.</p>
Transaction description	Enter the transaction description to be used on the reward points statement for granting these points. (Does not apply to the member’s account transaction history, just Tiered Services Reward Points.)
Grant negative balance limit (all SD DIVAPLs)	<p>Use this if you wish to grant a member a certain negative balance (Courtesy Pay) limit on all his or her existing checking accounts as of the time the member enrolls into the Club. Enter the negative balance limit to be granted.</p> <p>This is a one-time benefit that will ensure a member has <i>at least</i> this limit at the time of club enrollment (will not reduce a limit that already is higher, and will not adjust it again from that point on).</p>

UNDERSTANDING QUALIFIED VS. GUARANTEED CLUBS

To illustrate the difference between these two benefit types, consider the following scenario:

ABC Credit Union has a no-dues “Premium Members” Club that offers special rates or lower fees on ATM transactions for any members that maintain a certain balance or have a certificate account. A member joins the Club and begins enjoying those benefits, but something happens and his balance falls below the required minimum, or he needs to close his certificate account.

- With a **Qualified** benefit type, Club membership would automatically be suspended and the member would no longer receive the benefits. (This is the most common type of Club.)
- With a **Guaranteed** benefit type that requires dues only if members do not otherwise qualify for the club, as soon as the member is no longer eligible for the Club, instead of suspending him, the system simply begins charging dues, allowing the member to continue enjoying the benefits with no interruption. Later when his balance goes back up or he opens a new certificate, the system will stop charging the dues automatically. In other words, the benefits are guaranteed regardless of the member’s status.

By using various combinations of the club *Benefits type* (Guaranteed vs. Qualified), the *Post dues only when tracking rules are not met* flag, and *Monitor for active status* tracking features, you can design marketing clubs that are as diverse as your membership is. Take a look at the following common combinations, then get creative and see how you can use the building blocks for your own members:

Example 1: A “Qualified” Club With Eligibility Rules

Club benefit type **Q = Qualified** ▼

Post dues only when tracking rules are not met

Monitor for active status

This is the most common type of Marketing Club, with benefits that are available only to those who continue to meet club eligibility rules. Examples of this type of club include:

- A “Kids Club” designed for members 12 and under (club membership is automatically suspended when the members reach age 13).
- A “Super Savers Club” designed for members with high savings balances (club membership is automatically suspended when balances fall below a certain level).
- A “Young Adults Club” where members must be within a certain age range and also must maintain a credit union checking account (membership is suspended automatically when the member reaches the maximum age or if she/he closes the checking account).

These types of clubs are set up as “Qualified” and the active status tracking feature is activated with appropriate eligibility rules set up. When members are no longer eligible for club membership, they are suspended automatically.

These types of Clubs may or may not be set up to charge dues, but if they are, all members are charged dues as long as they are at an active status. Once they are suspended from club membership, they are no longer charged club dues, nor do they receive any of the club benefits.

Example 2: A “Guaranteed” Club With Eligibility Rules

Club benefit type **G = Guaranteed** ▼

Post dues only when tracking rules are not met

Monitor for active status

This type of club is similar to the examples above except that instead of a member being suspended when they no longer meet the eligibility rules, the system simply begins charging dues so that the member can retain the

benefits and privileges of belonging to the club. Examples of this type of club include:

- An “E-Club” that provides special benefits for members that use electronic services such as e-statements and bill payment. Dues will be assessed only if members stop using the required e-services, to allow members to continue receiving the benefits by paying for them.
- A “VIP Rewards Club” that provides attractive rewards for members with high balances. Dues will be assessed only if member balances go below the required minimum, so that members don’t lose the benefits when their financial situation changes.

Because dues are only assessed when members don’t meet the normal eligibility rules, these types of clubs also allow members to join that simply want the rewards and are willing to pay for them.

Example 3: A Club Without Rules

OR

Post dues only when tracking rules are not met

Monitor for active status

This type of club lets you take advantage of CU*BASE Marketing Club dues posting features and even club rewards, without making membership in the club subject to any rules at all. Examples of this type of club include:

- A “Business Club” for organizational memberships, simply for the purpose of charging monthly dues for belonging to the credit union and to offer special rate benefits to encourage certain types of business loans.
- A “Special CU Friends” club to encourage more personal member relationships with the credit union. Interested members pay monthly dues and receive a targeted periodic newsletter, invitations to exclusive events, special prices on CU merchandise, advance notification of product promotions, and the like.

These types of clubs can be set up with or without dues, depending on the purpose of the club. Just remember that because the *Monitor for active status* flag is unchecked, if dues *are* configured, they will be charged to all members, every time.

NOTE: Because this type of club will never monitor a member’s status against any eligibility rules, the benefit type can actually be set to either Qualified or Guaranteed. However, it might be easier for credit union staff to remember how the club works if it is labeled as Guaranteed (“*Membership in this club is guaranteed for as long as you want to be in the club!*”). Just make sure the other settings are set up properly to work the way you want the club to behave.

ACTIVE STATUS TRACKING

Session 0 CU*BASE GOLD - Club Active Status Tracking

Club Active Status Tracking

CHANGE

Club BPP BENEFITS PLUS PLATINUM Qualified

Monitor for active status

Verify member active status

Reactivate member

Daily and/or Monthly Tracking Parameters

Age range to

CD account required

Aggregate loans required

Aggregate savings required

Combined aggregate balance required

of dividend applications selected Require

of loan categories selected Require

of OTB products (OTB code) selected Require

Require ATM card Debit card

OTB credit card Online credit card

Monthly Only Tracking Parameters

Minimum required deposits Payroll

ACH

Required participation Audio response/online banking

AFT

Required enrollment Bill pay

E-statements

Cancel	F7
Bypass	F8

FR (2469) 8/26/11 08:08:08 [Learn About This Feature](#)

This screen appears when you select “Active Status Tracking” from the window shown on Page 3.

The purpose of the parameters on this screen depends on whether this is a “Guaranteed benefits” or “Qualified benefits” type of club (as defined on the previous screen):

- For a **Qualified benefits** club, this screen is used to identify the requirements, if any, that a member must meet in order to remain an active member of the Marketing Club. Active members are entitled to all of the benefits offered by the Club, and are subject to normal Club dues, if any.
- For a **Guaranteed benefits** club that requires dues only if members do not otherwise qualify for the club, this screen identifies the parameters that will be used to determine whether or not a member is charged monthly dues.

Once all appropriate fields have been completed, use Enter to record the changes and continue.

- NOTE: For both types of Clubs, you must use “Active Status Tracking” (see following field description) if you wish to take advantage of the configured rewards (see Page 29), so that the system is monitoring the member’s status and can grant the appropriate fee code.

It is possible that a member, who qualifies for a Marketing Club is charged a Service Charge Fee instead of Marketing Club dues. Refer to the situation below:

- Q: Why is my member, who qualifies for my Marketing Club, being charged my Service Charge fee instead of the Marketing Club dues? This member is currently a member in the Marketing Club.
- A: This situation could occur if your credit union charges a Service Charge fee to members who do not belong to a particular Marketing Club. If a member does not have funds to cover the Club dues at the time the dues are posted, this member's status in the Club is changed to "P" for "pending." (This can be confirmed on the T CLUBFEE exception report.) When the Service Charge posting program is run, the member is then charged the Service Charge fee (since the member is not currently active in the Club). At the beginning of the next month, CU*BASE runs the eligibility program to determine if the member qualifies to be a member of the Club, and at that time, the member's status is changed to being "active" in the Club again. who do not belong to a particular Marketing Club.

Field Descriptions

<i>Field Name</i>	<i>Description</i>
Monitor for active status	<p>Place a checkmark here if you wish to monitor a member's status against the eligibility rules specified on this screen.</p> <p>For a Qualified benefits club, this flag must be checked if you want to use any of the other fields on this screen to monitor a member's status. If checked, the system will suspend club membership if the member does not meet the requirements.</p> <p>For a Guaranteed benefits club, this flag should be checked if you wish to set up rules that determine whether or not dues are charged. Remember that members of a Guaranteed club will never be suspended from club membership. Instead, if this flag is checked (<u>and</u> the <i>Post dues only when tracking rules are not met</i> flag is also checked), the system just monitors whether or not they should be charged monthly dues.</p> <p>If this flag is left <i>unchecked</i> (regardless of whether it is a Qualified or Guaranteed club), the system will never evaluate or change a member's status in the club. Dues will always be charged as configured for all members of the club. This would useful be for clubs where members are never removed from the club except manually.</p> <p>See Page 7 for examples of how this flag is used with different types of Qualified and Guaranteed clubs.</p> <ul style="list-style-type: none"> • NOTE: For both types of Clubs, you must use active status tracking if you wish to take advantage of the marketing club benefits (see Page 18) so that the system is monitoring the member's status and can grant the appropriate fee code.
Verify member active status	<p>This flag determines how often the system checks Club requirements against actual member activity. If "M" for Monthly, monitoring occurs during beginning-of-day processing on the first day of each month. If "D" for Daily,</p>

<i>Field Name</i>	<i>Description</i>
	<p>monitoring occurs during beginning-of-day processing each day.</p> <p>For a Qualified benefits club, this verification determines if the member should be retained at active status. If any requirements are not met, the system will change the member's status from Active to Suspended, and the member will no longer receive any Club benefits. The setting of the <i>Reactivate member</i> field (described below) determines when the member may be reactivated in the Club.</p> <p>With a Guaranteed benefits club, instead of being used for suspending a member's Club status, this flag is used only to determine whether to charge dues for the current period. NOTE: For these types of clubs the <i>Reactivate member</i> setting is not used, since members will never be suspended in the first place.</p> <p>IMPORTANT: See Page 16 for helpful hints on setting up verification and reactivation settings for both Qualified and Guaranteed benefit types.</p>
Reactivate member	<p>For a Qualified benefits club, this flag determines how often the system will evaluate a member that has been suspended, for the purpose of reactivating that member into the Club.</p> <p>If "M" for Monthly, the system will reactivate any eligible members during beginning-of-day processing on the first day of each month. Therefore, once a member has been suspended, he or she will not be eligible to be reactivated until the first day of the following month.</p> <p>If "D" for Daily, reactivation will occur during beginning-of-day processing each day. Therefore, a member that is suspended may be eligible for reactivation the next day.</p> <p>With a Guaranteed benefits club, this flag is not used, since members will never be suspended in the first place.</p> <p>IMPORTANT: See Page 16 for helpful hints on setting up verification and reactivation settings for both Qualified and Guaranteed benefit types.</p>
<p>Daily and/or Monthly Tracking Parameters</p> <p>These fields can be used if the <i>Verify member active status</i> flag is set to either Monthly or Daily.</p>	
Age range	<p>This option is used if membership in the Club is limited to members that fall in a particular age range. Enter both a low and a high age here. <i>(A setting of 0 is allowed for the low age, and 999 is allowed for the high age.)</i></p> <p>For example, for a Teen Savers Club, you could enter a range of 10 to 19 here. Once a member reaches the age of 20, he or she is no longer eligible for membership in the Club.</p>
CD account required	<p>Check this flag if membership in the Club is limited to members that have at least one certificate account (any type).</p> <p>For example, for a Super Savers Club, you could require that a member retain at least one certificate account in order to continue as a member of the</p>

Field Name	Description
	Club.
<p>Using Aggregate Balance Waivers</p> <p>The following three fields let you limit membership in the Club to members that have certain account balances. You may use a separate balance for shares and/or loans, or combine both share and loan accounts for a combined aggregate total.</p> <p>Use either the separate aggregate share and/or loan balance features, or the combined feature, not all three.</p> <p>For example, Club eligibility can be based on members having at least \$500 in their share accounts <u>or</u> owing at least \$1,000 in outstanding loans. In this case you would use the separate aggregate share and loan balance features.</p> <p>If you wish to waive any members who have at least \$750 in any combination of shares or loans, use the combined aggregate balance feature instead.</p> <p>CU*TIP: Fees that are waived because of these parameters will be recorded in the Fee Waiver Information file (FWHIST) and can be viewed using the Fee Waiver Information Report on menu MNRPTC.</p>	
Aggregate loans required	<p>Use this field if membership in the Club is limited to members that have borrowed at least a specific amount from the credit union. The system adds all the member's loan balances to reach an aggregate total. If that total falls below the total designated here, they are no longer eligible for Club membership.</p> <p>Leave this field blank if you wish to use the <i>Combined aggregate savings required</i> field to combine the balances in both savings and loans for eligibility.</p>
Aggregate savings required	<p>Use this field if membership in the Club is limited to members that have at least a certain amount in savings accounts at the credit union. The system adds all the member's savings balances (including IRAs and certificates) to reach an aggregate total. If that total falls below the total designated here, they are no longer eligible for Club membership.</p> <p>Leave this field blank if you wish to use the <i>Combined aggregate savings required</i> field to combine the balances in both savings and loans for eligibility.</p>
Combined aggregate savings required	<p>Use this field if membership in the Club is based on the member having a minimum combined aggregate balance between all of his/her savings and loan accounts.</p> <p>The system adds all the member's loan and savings balances (including IRAs and certificates) to reach an aggregate total. If that total falls below the total designated here, they are no longer eligible for Club membership.</p> <p>Leave this field blank if you are using either or both of the <i>Aggregate loans required</i> or <i>Aggregate savings required</i> fields described above.</p>
# of dividend applications selected	<p>This option is used if membership in the Club is limited to members that have certain types of share accounts, including IRAs.</p> <p>For example, for a VIP Club, you could select the Dividend Application for your VIP Checking Account product, to require a member have that type of</p>

<i>Field Name</i>	<i>Description</i>
	<p>checking account in order to continue as a member of the Club.</p> <p>Click the Select button to reveal a screen with a list of your dividend applications. Select the dividend applications, then use the Select option. The screen will record the number of dividend applications selected.</p> <p>There is no limit to the number of dividend applications that you may select.</p>
Require	<p>This option is required if you have entered more than one code in the <i>Required dividend application(s)</i> field.</p> <p>All (A) - A member must have an account in all of the dividend applications listed in order to qualify for active status in the club.</p> <p>Any (B) - A member needs to have only one of the dividend applications listed to qualify for active status.</p>
# of loan categories selected	<p>This option is used if membership in the Club is limited to members that have certain types of loan accounts.</p> <p>For example, for a Home Owners Club, you could select the loan category for your Home Equity LOC and Mortgage loan products, to require a member have that type of loan in order to continue as a member of the Club.</p> <p>Click the Select button to reveal a screen with a list of your loan categories. Select the loan categories, then use the Select option. The screen will record the number of loan categories selected.</p> <p>There is no limit to the number of loan categories that you may select.</p>
Require	<p>This option is required if you have entered more than one code in the <i>Required loan categories</i> field.</p> <p>All (A) - A member must have an account in all of the loan categories listed in order to qualify for active status in the club.</p> <p>Any (B) - A member needs to have only one of the loan categories listed to qualify for active status.</p>
# of OTB products (OTB code) selected	<p>This option is used if membership in the Club is limited to members that have certain types of off-trial balance accounts, such as third-party mortgage or investment programs.</p> <p>For example, for a Super Savers Club, you could enter your OTB Type for your investment brokerage account, to require a member participate in that service in order to continue as a member of the Club.</p> <p>Click the Select button to reveal a screen with a list of your OTB Types. Select the OTB Types, then use the Select option. The screen will record the number of OTB Types selected.</p> <p>There is no limit to the number of OTB Types that you may select.</p>

<i>Field Name</i>	<i>Description</i>
Require	<p>This option is required if you have entered more than one code in the <i>Required OTB products</i> field.</p> <p>All (A) - A member must have at least one account in all of the OTB types listed in order to qualify for active status in the club.</p> <p>Any (B) - A member needs to have only one of the OTB types listed to qualify for active status.</p>
Require ATM Card	Check this if membership in the Club is limited to members that have a credit union ATM Card. The system will scan the member's PLASTIC file for at least one ATM record.
Debit Card	Check this if membership in the Club is limited to members that have a credit union Debit (Check) Card. The system will scan the member's PLASTIC file for at least one DEBT record.
OTB Credit Card	Check this if membership in the Club is limited to members that have a credit union Credit Card via your credit union's OTB credit card system. The system will scan the member's PLASTIC file for at least one CRDT record.
Online credit card	Check this if membership in the Club is limited to members that have a credit union Credit Card via the CU*BASE online credit card processing system. The system will scan MEMBER6 for at least one Process Type "V" loan account.
<p>Monthly Only Tracking Parameters</p> <p>These fields can be used only if the Verify member active status flag is set to Monthly. In all cases, end-of-month data is used to determine the members' activity.</p>	
Minimum required deposits Payroll	<p>This field is used if membership in the Club is limited to members that receive a certain amount of funds each month via the Payroll Deduction system. The system will scan the member's end-of-month transaction history files from last month (ETRmmyy1, ETRmmyy2, and ETRmmyy3) for all transactions with Origin Code 05 (Payroll) and Transaction Type 16.</p> <p>If a member uses distributions through the payroll system, a single deposit may be considered multiple times in the accumulation of the total. For example, a member receives \$500 as a base deposit through payroll and the system distributes a loan payment of \$150 and a savings distribution of \$125 to a share account. The member will get credit for \$775 in payroll deposits.</p> <p>Enter the minimum amount that is required to be received into the member's accounts during a month; leave the field blank if these deposits are not required.</p> <ul style="list-style-type: none"> Enter 99,999,99 in this field if these deposits are not required but a number is entered in the ACH field.
ACH	<p>This field is used if membership in the Club is limited to members that receive a certain amount of funds each month via the ACH system. The system will scan the member's transaction history files (TRANS1, TRANS2, and TRANS3) for all transactions with Origin Code 11 (ACH) and Transaction Type 18.</p> <p>If a member uses distributions through the ACH system, a single deposit may be considered multiple times in the accumulation of the total. For example, a member receives</p>

<i>Field Name</i>	<i>Description</i>
	<p>\$500 as a base deposit through ACH and the system distributes a loan payment of \$150 and a savings distribution of \$125 to a share account. The member will get credit for \$775 in ACH deposits.</p> <p>Enter the minimum amount that is required to be received into the member's accounts during a month; leave the field blank if these deposits are not required.</p> <ul style="list-style-type: none"> • Enter 99,999,99 in this field if these deposits are not required but a number is entered in the Payroll field.
Required participation: Audio response/Home banking	Check this checkbox if membership in the Club is limited to members that use the credit union's Audio Response and/or PC Home Banking services. The program scans the audio statistics file (AUDICC) for any activity, whether via Audio or Home Banking, and checks for either monetary or non-monetary activity.
AFT	Check this checkbox if membership in the Club is limited to members that use the credit union's Automated Funds Transfer (AFT) system. The program scans the transaction history files (TRANS1, TRANS2, and TRANS3) for all transactions with an Origin Code of 07 (AFT) and Transaction Type 29 or 49 or 53.
Required enrollment: Bill pay	Check this checkbox if membership in the Club is limited to members that are enrolled for CU*EasyPay! bill payment services. The program checked for a current enrollment record (meaning not unenrolled) at the time of monitoring.
E-statements	Check this checkbox if membership in the Club is limited to members that are enrolled for e-statements. The program checked for a current enrollment record (meaning not unenrolled) at the time of monitoring.

UNDERSTANDING CLUB MONITORING AND REACTIVATION RULES

For a "Qualified" Club...

Because the settings in the *Verify member active status* and *Reactivate member* fields work together, the following is a description of the available combinations:

- **Verify Monthly / Reactivate Monthly** - Use these settings if the system should look at member active status only once at the beginning of the month; members would be made either active or suspended at that time and would remain at that setting for the remainder of the month.
- **Verify Monthly / Reactive Daily** - Not allowed. (If active status is being verified monthly, reactivation can only be done monthly, not daily.)
- **Verify Daily / Reactivate Daily** - Use these settings if the system should look at member active status every day; members would be made either active or suspended based on their current activity each day.

BE CAREFUL: With these settings, a member may move in and out of the Club multiple times within the same month. However, the system will not store any history as to the days he was active and when he was suspended, making it difficult to explain to a member why he or she received Club benefits on one day but not on another.

- **Verify Daily / Reactivate Monthly** - Use these settings if the system should look at member active status every day; members that are not eligible on any given day will be suspended until the end of that month. On the first day of the following month, the system will evaluate all members and reactivate any that are eligible for Club active status at that time. With these settings, a member could be suspended at any time during the month, but would remain suspended and not be eligible for activation until the following month. This is the most common method for a Qualified club.

For a “Guaranteed” Club...

For Guaranteed clubs, the active status tracking rules are not used for suspending a Club member, but rather are used to determine whether or not dues should be charged for the current period.

NOTE: For these types of clubs the *Reactivate member* setting is not used, since members will never be suspended in the first place. Since an entry is still required in the field, however, we recommend you set it to *Monthly* for these clubs.

- **Verify Daily** - The system will look at the member every day; members that are not eligible on any given day will be flagged to post dues.
- **Verify Monthly** - The system will look at the member only once at the beginning of the month; members that are not eligible at that time will be flagged to post dues.

In either case, the flag to post dues remains “on” until the next time dues are processed. At that time, any members thus flagged will be charged dues, and then the flag will be reset to “off,” ready for the next monitoring cycle.

FEE WAIVERS AND BENEFITS

Session 0 CU*BASE GOLD - Club Fee Waivers and Benefits

Club BPS BENEFITS PLUS SILVER

Interactive Fee Exemptions

- Waive deposit item fee
- Waive cashed check fee
- Waive CU printed check fee
- Waive CU money order fee
- Waive phone transfer fee
- A2A incoming transfer fee
- A2A outgoing transfer fee

Self-Service Club Benefits

- ARU free minutes 000
- ARU per minute fee 000
- Online banking free logons 000
- Online banking per logon fee 000

Periodic Service Charge Exemptions

Waive Configured Transaction Charges

- T01 T02 T03 T04 T05
- T06 T07 T08 T09
- Waive all configured minimum balance charges

Waive Configured Account Charges

- A01 A02 A03 A04 A05
- A06 A07 A08 A09

Periodic Service Charge Exemptions

- ATM transaction service charge code assignment Active Suspended 01
- Assign bill payment/presentation service charge code Active 00 Suspended 00
- Assign electronic deposit hold group code Active 00 Suspended 00
- Waive E-statement fees
- Waive OTB balance transfer service charge
- Waive fee for special printed statement styles

FR (2470) 8/26/11 08:12:10 [Learn About This Feature](#)

This screen appears when you select “Fee Waivers and Benefits” from the window shown on Page 3.

This screen is used to set up benefits that members receive while they are active in the Club. As discussed earlier, benefits can be granted in the form of fee waivers, so that Club members aren’t subject to the credit union’s normal over-the-counter fees, self-service fees, or monthly service charges.

*Of course, waivers are only used if your credit union has configured fees for these types of activities. Refer to CU*BASE GOLD Online Help for configuration information, or contact a CU*BASE representative for assistance.*

In addition, you may also choose to grant benefits in the form of rate incentives for specific share, certificate and loan products. See Pages 23, 29 and 33 for details. When all appropriate fields are completed, use Enter to save changes and continue, or use the command keys to display any desired rate screens.

- NOTE: For CU*BASE to monitor and give the appropriate benefits, your credit union must activate “Active Status Tracking” (see page 10).

Field Descriptions

Field Name	Description
Interactive Fees	
Use the fields on this tab to waive specific over-the-counter fees for active club members (Checked=exempt from fees).	
Waive deposit item fee	Check this checkbox to waive any normal fees for deposited items. Uncheck the checkbox to assess these fees to Club members as usual.

<i>Field Name</i>	<i>Description</i>
Waive cashed check fee	Check this checkbox to waive any normal fees for checks cashed through teller processing. Uncheck this checkbox to assess these fees to Club members as usual.
Waive CU printed check fee	Check this checkbox to waive any normal fees for printing a credit union check. Uncheck this checkbox to assess these fees to Club members as usual.
Waive CU money order fee	Check this checkbox to waive any normal fees for printing a money order. Uncheck this checkbox to assess these fees to Club members as usual.
Waive phone transfer fee	Check this checkbox to waive any normal fees for transfers made from within the Phone Operator software (F2-Phone Inquiry). Uncheck this checkbox to assess these fees to Club members as usual.
Waive A2A incoming transfer fee	Check this checkbox to waive any normal fees for incoming A2A transfers made from within Phone Operator (F2-Phone Inquiry) or It's Me 247 . Uncheck this checkbox to assess these fees to the Club members as usual.
Waive A2A outgoing transfer fee	Check this checkbox to waive any normal fees for outgoing A2A transfers made from within Phone Operator (F2-Phone Inquiry) or It's Me 247 . Uncheck this checkbox to assess these fees to the Club members as usual.
<p><u>Self-Service</u></p> <p>Use the fields on this tab to increase free minutes (for ARU) or free logons (for Online Banking) or decrease the per minute/logon fee based on the member's active status in the Club at the time self-service fees are posted. (Suspended Club members will be assessed fees according to the normal self-service fee configuration settings, unless Tiered Service waivers are applicable.)</p> <p>A setting of "999" in any of the Free Minutes or Free Logons fields means unlimited free minutes or logons per month.</p> <p>For complete details on self-service fees, including the order in which fee waivers are processed between Marketing Clubs, Tiered Service Levels, and the self-service fee configuration, see the separate booklet, "Member Self-Service Fees."</p>	
ARU free minutes	<p>Enter the number of audio response minutes that should be provided free of charge to active Club members. A setting of "999" here indicates unlimited free minutes per month. If using this setting, the ARU Per Minute Fee field should be set to 000.</p> <p>See the "Member Self-Service Fees" booklet for more information about how these fields work together.</p>
ARU per minute fee	<p>Enter the audio response per-minute usage fee (123 = \$1.23) to be used for active Club members.</p> <p>Remember that the fee entered here should not be higher than fee shown in the self-service fee configuration itself.</p>
Online banking Internet free logons	<p>Enter the number of Internet PC Banking logons that should be provided free of charge to active Club members. A setting of "999" here indicates unlimited free logons per month. If using this setting, the PC Banking Internet Per Logon Fee field should be set to 000.</p> <p>See the "Member Self-Service Fees" booklet for more</p>

<i>Field Name</i>	<i>Description</i>
	information about how these fields work together.
Online banking Internet per logon fee	Enter the Internet PC Banking per-logon usage fee (123 = \$1.23) to be used for active Club members. Remember that the fee entered here should not be higher than fee shown in the self-service fee configuration itself.
Service Charges	
Use these fields to waive configured Transaction and/or Account service charges for active Club members. For each service charge program that should be waived, check the checkbox.	
Waive Configured Transaction Charges	The T01, T02, etc., fields correspond to the program code assigned when the Transaction Service Charge was configured. The A01, A02, etc., fields correspond to program codes assigned to configured Account Service Charges. IMPORTANT: In order for the fee waivers entered here to work, you must also configure the service charges properly, by choosing Yes in the <i>Use Club System</i> field on each applicable service charge configuration screen.
Waive Configured Account Charges	Use these fields to waive configured Transaction and/or Account service charges for active Club members. For each service charge program that should be waived, choose Yes. The T01, T02, etc., fields correspond to the program code assigned when the Transaction Service Charge was configured. The A01, A02, etc., fields correspond to program codes assigned to configured Account Service Charges. IMPORTANT: In order for the fee waivers entered here to work, you must also configure the service charges properly, by choosing Yes in the <i>Use Club System</i> field on each applicable service charge configuration screen.
Waive ALL configured minimum bal charges	Check this checkbox if you wish to waive all minimum balance charges for active Club members. IMPORTANT: In order for the fee waiver entered here to work, you must also configure the service charges properly, by choosing Yes in the <i>Use Club System</i> field on each applicable minimum balance service charge configuration screen.
Miscellaneous	
ATM transaction service charge code assignment	If you wish to give active Club members special rates for their ATM transactions, first configure an ATM Transaction Service Charge Code with the appropriate fee settings (this feature for your credit union's ATM provider can be accessed from the MNSDAT menu). Then enter this Group code in the <i>Active</i> field. Use the <i>Suspended</i> field to indicate which ATM Group code should be used immediately if and when a member is suspended from Club membership due to eligibility rules (see Page 10). The next time Club Status is determined (daily or monthly),

Field Name	Description
	<p>the system will automatically reset any ATM cards held by this member so that they are subject to the fee structure of the appropriate group. (If the member is a member of three different clubs, it will assign the code from the last club processed.)</p> <p>Setting "Permanent" Service Charge Codes</p> <p>Keep in mind that the Tiered Service Levels system can also be set up to automatically alter a member's ATM service charge group upon reaching a new Tiered Service Level. For members that are also in a Marketing Club, this could potentially cause a conflict, especially since this reset operation takes place <u>after</u> Tiered Service Level processing. Therefore, a member could be switched to one service charge group during Tiered Service processing, then be switched back to this group during Marketing Club processing.</p> <p>However, Tiered Services processing will <u>ignore</u> any members with a code 90-99 in this field. Therefore, if you wish this code to become "permanently" attached to a member account and remain in place until the member is removed or suspended from the Club, configure a special ATM Service Charge Group using a code from 90 to 99, then enter that code here. The code will remain on the member's account regardless of Tiered Service scoring activity.</p>
Assign bill payment/ presentment service charge code	<p>If you wish to give active Club members special rates for CU*EasyPay! Bill Payment activity, use the <i>Active</i> field to enter CU*EasyPay! Service Charge Code that should be used for active members of this Club. (Codes are configured using the "CU*EasyPay! Service Charge Cnfg" command on menu MNCNFE.)</p> <p>Use the <i>Suspended</i> field to indicate which Bill Payment service charge code should be used immediately if and when a member is suspended from Club membership due to eligibility rules (see Page 10).</p> <p>On the first day of the following month, the system will reset the code recorded for each member so that they are subject to the fee structure of the appropriate group. (If the member is a member of three different clubs, it will assign the code from the last club processed.) This means a member may remain at a "suspended" service charge code until the first of the month if they were suspended during the month. (Remember that bill payment fees are only posted to member accounts once a month, after the member has been reset to the appropriate service charge code for that month.)</p> <p>Setting "Permanent" Service Charge Codes</p> <p>Keep in mind that the Tiered Service Levels system can also be set up to automatically alter a member's Bill Payment service charge group upon reaching a new Tiered Service Level. For members that are also in a Marketing Club, this could potentially cause a conflict, especially since this reset operation takes place <u>after</u> Tiered Service Level processing. Therefore, a member could be switched to one service charge group during Tiered Service processing, then be switched back to this group during Marketing Club processing.</p> <p>However, Tiered Services processing will <u>ignore</u> any members with a code 90-99 in this field. Therefore, if you wish this code to become "permanently" attached to a member account</p>

<i>Field Name</i>	<i>Description</i>
	<p>and remain in place until the member is removed or suspended from the Club, configure a special CU*EasyPay! Service Charge Group using a code from 90 to 99, then enter that code here. The code will remain on the member's account regardless of Tiered Service scoring activity.</p>
<p>Assign electronic deposit hold group</p>	<p>If this Club is being used to denote a “Member In Good Standing” in order to control the holds on deposits made electronically (ATM), these fields are used to define which Electronic Deposit Hold Group should be assigned to active members of this Club.</p> <p>See the booklet, “Electronic Deposit Holds and Member In Good Standing Configuration” for more details.</p> <p>In the <i>Active</i> field, enter the Deposit Hold Group code that should be used when the member is made Active in the Club.</p> <p>Use the <i>Suspended</i> field to indicate which Deposit Hold Group code should be used immediately if and when a member is suspended from Club membership due to eligibility rules (see Page 10).</p> <p>On the first day of the next month, the system will reset the code recorded for each member so that they are subject to the fee structure of the appropriate group. (If the member is a member of three different clubs, it will assign the code from the last club processed.) This means a member will remain at a “suspended” Hold Group code until the first of the month if they were suspended from the Club at some point during the month. In other words, a member may be moved to the “suspended” code on any day during the month, but will only revert back to the “active” code at the beginning of the month, regardless of the Club reactivation schedule.</p> <p>If the member is deleted from a Club, the member's Electronic Deposit Hold Group code will be reset to the default group code 01.</p> <p>Setting “Permanent” Hold Groups</p> <p>Keep in mind that the Tiered Service Levels system can also be set up to automatically alter a member's Electronic Deposit Hold Group upon reaching a new Tiered Service Level. For members that are also in a Marketing Club, this could potentially cause a conflict, especially since this reset operation takes place <u>after</u> Tiered Service Level processing. Therefore, a member could be switched to one hold group during Tiered Service processing, then switched back to this group during Marketing Club processing. In addition, a member's Deposit Hold code may also be altered each month when Member in Good Standing processing is done.</p> <p>However, Tiered Services and Member in Good Standing processing will <u>ignore</u> any members with a code 90-99 in this field. Therefore, if you wish this code to become “permanently” attached to a member account and remain in place until the member is removed or suspended from the Club, configure a special Electronic Deposit Hold Group using a code from 90 to 99, then enter that code here. The code will remain on the member's account regardless of</p>

Field Name	Description
	Tiered Service scoring or Member in Good Standing evaluation activity.
Waive e-statement fees	Check if you wish to waive the monthly fee for e-statements for active Club members.
Waive OTB Bal transfer service charge	Check if you wish to waive the normal service charge for balance transfers for OTB loan or savings products. <div style="border-left: 1px solid black; padding-left: 10px;"> <p>IMPORTANT: In order for the fee waiver entered here to work, you must also configure the service charge properly in OTB Type Configuration. See the "Tracking 'Off-Trial Balance' (OTB) Products with CU*BASE" booklet for details.</p> </div>
Waive fee for special printed statement style	Check if you wish to waive the fee the member is charged for selecting a special printed statement style. Learn more about printed statement styles in the "Statement Styles" booklet.

SHARE RATE BENEFITS

Session 0 CU*BASE GOLD - Club Maintenance - Share Rate Benefits

Club Maintenance - Share Rate Benefits CHANGE

Club: BUS BUSINESS CLUB

Apply configured rate benefits to accounts opened between
 and [MMDDYYYY] (99999999 = permanent)

Div Apl	Description	Base Rate	Override Div Apl Minimum	Div Apl Minimum Balance Override	Benefit Rate Deviation	Minimum Balance To Earn Benefit
BA	TEST	.00	N	0.00	0.000	0.00
BC	BUSINESS CLUB	.75	N	0.00	0.000	0.00
BS	BUSINESS/ORG SAVINGS	.75	N	0.00	0.000	0.00
BU	BUSINESS CHECKING	.00	N	0.00	0.000	0.00
CC	CHRISTMAS CLUB	.25	N	0.00	0.000	0.00
CK	REGULAR CHECKING	.00	N	0.00	0.000	0.00
EC	ESCROW	.25	N	0.00	0.000	0.00
ED	COVERDELL SHARES	1.24	N	0.00	0.000	0.00
ES	EDUCATION SAVINGS	.95	N	0.00	0.000	0.00
ET	ETA	.25	N	0.00	0.000	0.00
FE	FREE N EASY CHECKING	.00	N	0.00	0.000	0.00

Cancel F7
 Bypass F8
 Rate Inquiry F10

FR (2474) 11/04/08 15:30:28

Use **F10-Rate Inquiry** to see the current configured rate and minimum balance for any share product.

This screen appears when you select "Share Rate Benefits" from the window shown on Page 3, or when you use F9-Club Sav on the Fee Waivers and Benefits screen shown on Page 18.

- NOTE: For CU*BASE to monitor and give the appropriate benefits, your credit union must activate "Active Status Tracking" (see page 10).

This screen is used to give members of this Marketing Club a special reward in the form of higher share rates. In addition, the normal *Minimum Balance to Earn* from the Dividend Application can be overridden so that Club

members could have a lower balance and still earn regular dividends. You may set up either or both rewards for any of your share products as desired. When done, use Enter to record the changes and continue (see Page 27 for field descriptions).

CU*TIP: You can have all of these rate benefits apply only to accounts opened within a certain timeframe, if you wish to introduce a new benefit without making it “retroactive” to existing accounts. See Page 4 for details.

IMPORTANT: We recommend you thoroughly investigate and clearly understand any TIS disclosure issues that relate to these interactive calculations. **Also, in order for the General Ledger interface to work properly, please contact a CU*BASE Representative for assistance in setting up a benefit G/L account in your credit union’s Master parameters.**

Examples:

Minimum Balance Override - ABC Credit Union wants to include Youth Club members in its normal daily shares but doesn’t expect members under 15 years old to usually have balances over \$100 (the normal minimum balance for the base share account). They use the *Override DIVAPL Min Bal?* and *DIVAPL Min Bal Override* fields to grant members of the Youth Club the ability to earn on *all* funds in the regular share account, without a minimum balance.

Rate Benefit - XYZ Credit Union’s Insured Money Market rate is 3.38% with a minimum balance of \$2,500. For members of its Business Accounts Club, XYZ uses the *Benefit Rate Deviation* and *Min Bal to Earn Benefit* fields to offer an additional 0.500%, but require a minimum balance of \$7,500 to earn the extra Club benefit.

IMPORTANT: Remember that benefits are paid only to active Club members; therefore, if on the day Club benefits are paid, the member is not at Active status in the Club, benefits will not be paid and the accrued benefit amount will be cleared. Benefits are paid according to the same payment schedule used for regular dividends.

Understanding Rate Benefits

In order to highlight a rate benefit so that members understand it is directly related to their Club membership, the system will use the rate deviation as a separate calculation against the balance to accrue the benefit dividend. This special dividend would be posted at the same time as regular dividends, but in a separate transaction from the actual dividend posting. Transaction history would appear as in the following example:

Transaction History Sample: Club Share Benefit Payment

Tran Date	Amount	(n/a)	Current Balance	Transaction Description	Transfer Account	ID
12/31/01	449.96-		21,101.33	AUTO. FUNDS TRANSFER	7498806-771	89
12/31/01	95.99		21,197.32	SHARE DIVIDEND		0P

Tran Date	Amount	(n/a)	Current Balance	Transaction Description	Transfer Account	ID
12/31/01	9.25		21,206.57	CLUB BENEFIT PAYMENT		0P

The calculation is performed during the normal accrual process, and is consistent with the configured dividend calculation for the share type. Therefore, share accounts that calculate simple dividends will use the same method for benefits. Compounded calculations will only consider the balance of the share account and the accrued dividend, not the accrued benefits.

Simple Daily - calculates Club benefits daily and holds them in the *Accrued Club Benefits* field:

Benefit / 36500 (or 36600) = Daily Factor (truncated to 8 decimal places (not rounded) or xx.xxxxxxxx)

Daily Factor x Current Share Balance = Daily Benefit Accrual (rounded to three decimal places or xxxxxx.xxx)

Ex: Rate Benefit = .250, Share Balance is \$1,000.00

.250/36500 = .00000684 .00000684 * \$1000.00 = .0068 rounded = .007
Daily Benefit Accrual

- NOTE - Share Rate Benefits can also use an Average Daily Balance calculation or a Compound Simple Daily calculation determined by the normal dividend configuration value.
- NOTE: Payment of dividends includes two decimal points. For example, 0.038 is paid as 0.03 instead of 0.04

Compound Daily - calculates Club benefits daily and holds them in the *Accrued Club Benefits* field:

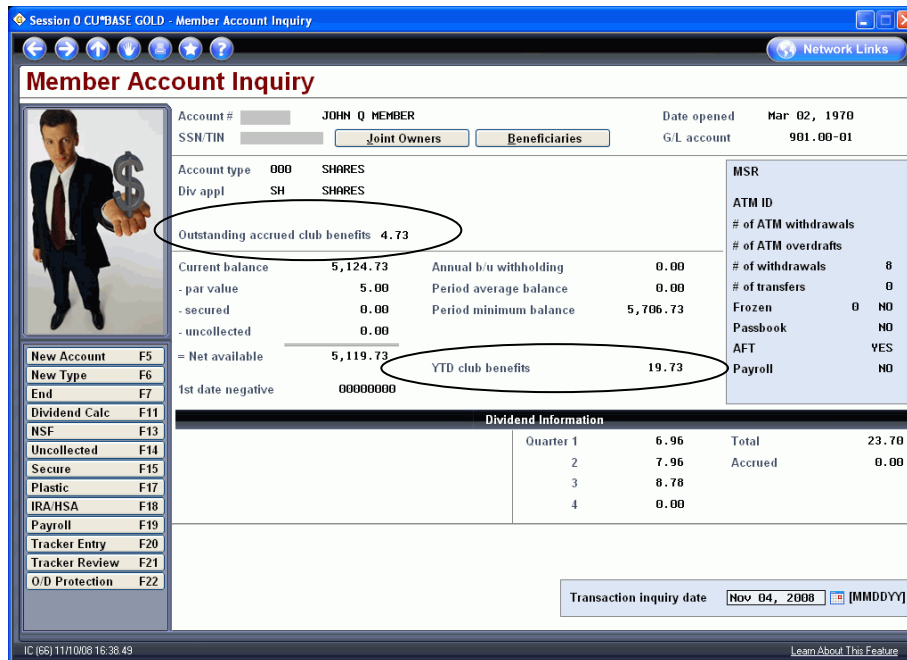
Rate Deviation ÷ Number of days in the year × (Balance + Accrued Dividends)

- Accrued Dividends do not include accrued club benefits.
- NOTE: Payment of dividends includes two decimal points. For example, 0.038 is paid as 0.03 instead of 0.04

Average Daily - calculates Club benefits at the time of dividend posting:

Rate Deviation ÷ Number of days in the year × Average Balance × Days in period

As dividends are actually paid to the member, they are added to a *YTD Benefits Paid* field on the account record. The following shows where both accrued and paid Club benefits are shown for inquiry purposes:



Benefit amounts can be maintained using the Account Information Update command on menu MNUPDT.

Field Descriptions

Field Name	Description
Apply configured rate benefits (if any) to accounts opened between xx and xx	<p>(Optional) This field is designed to allow you to introduce rate benefits for share accounts that were opened within a certain timeframe. For example, to entice members to join your Seniors Club, you may offer a special rate for your money market savings accounts, for any accounts opened starting January 1.</p> <ul style="list-style-type: none"> To define a short-term timeframe (for example, if you want to limit benefits to accounts opened during a short promotional window such as January 1 through March 31), enter a date into both fields. To grant benefits starting at a specific date and for all accounts opened from that point on, enter the starting date in the first field and enter 99999999 into the second field. This is helpful to introduce new benefits without having them made “retroactive” to accounts that are already in place. To grant benefits regardless of when the Club member opened his or her accounts, enter 00000000 and 99999999 respectively into the fields (this is the default).
Override Div Apl Minimum	<p>Enter Y if you wish to override the normal minimum balance to earn a dividend from the dividend application configuration for active Club members. This will be used instead of the normal minimum balance when paying regular dividends to determine whether active club members are eligible for dividend payments. Then use the <i>DIVAPL Min Bal Override</i> field to enter the new minimum balance requirement.</p>
DIVAPL Minimum Balance Override	<p>Use this to enter the new minimum balance that should be required to earn regular dividends for this share dividend</p>

<i>Field Name</i>	<i>Description</i>
	<p>application. Use 2 decimal places (e.g., for a \$100.00 minimum balance, enter 10000).</p> <p>NOTE: This amount cannot be higher than the minimum balance to earn on the dividend application configuration for this product. For example, if the normal minimum balance on your regular share account is \$100.00, you cannot use an amount greater than \$100.00 as an override.</p>
Benefit Rate Deviation	<p>Enter the rate that should be given in addition to the standard rate for the share product. Use three decimal digits (e.g., for a rate deviation of 0.5%, enter 0500). Use the <i>Min Bal To Earn Benefit</i> field to enter the minimum balance required in order for dividends to be paid.</p>
Min Balance To Earn Benefit	<p>Use this to enter the minimum balance that must be in the account in order for the accrued Club benefits to be paid to the member. (This is independent of any minimum balances on the dividend application itself and can be any amount desired.)</p> <p>If this field is left blank, active Club members will receive the benefit regardless of their account balance.</p>

Daily Share Rate Benefits Reports

There are two CU*SPY reports that report share rate activity. Look in the Share Account Activity category for the “Daily Accrued Benefit Report – Share Account Types Only” (PDIVMR4), which reports daily accrued accounts and the “Dividend Post Club Benefits” (TDIVD14), the transaction register when the benefits post. Share rate benefits posting is performed when normal dividends post. This can be Quarterly, Monthly, Annually, etc.

```

2/25/08 1:11:00
RUN ON 2/26/08
CREDIT UNION
DAILY ACCRUED BENEFIT REPORT
SHARE ACCOUNT TYPES ONLY
PDIVMR4 PAGE 1
USER OPER

ACCOUNT NO.  AFLC  DIVD  EXCLUSION  CURRENT  TODAYS ACQR.  ACCRUED BEN.  YTD BENEFIT
              TYPE  AFLC  BALANCE  BALANCE  BALANCE      BALANCE      BALANCE
57          SH   SH    .00      549.67      .04          .50          .83
37          SH   SH    .00      441.95      .02          .25          .93
37          SH   SH    .00      2,300.59    .18         2.25         5.45
Totals --    3
                ** END OF REPORT **
    
```

```

1/31/08 23:50:52
RUN ON: 1/31/08
DIVIDEND APPLICATION TYPE -- SH/REGULAR SHARE  SHARE DIVIDEND CLUB BENEFIT REGISTER  TDIVD14  PAGE 1
                                                    USER OPER

ACCOUNT NO.  SEQ #  TR DATE  AMOUNT  TYPE  DEPOSIT  PREVIOUS BALANCE  CURRENT BALANCE  DESCRIPTION  AVERAGE BALANCE
57 -000 00079 1/31/08  .83  09  .83  496.84  497.67  Club Benefit  435.69
57 -000 00014 1/31/08  .31  09  .31  209.99  210.24  Club Benefit  209.84
57 -000 00012 1/31/08  .50  09  .50  22.97  23.47  Club Benefit  248.67
57 -000 00011 1/31/08  .31  09  .31  209.81  210.12  Club Benefit  209.72
37 -000 00162 1/31/08  .31  09  .31  181.01  181.32  Club Benefit  163.53
37 -000 00041 1/31/08  .93  09  .93  441.02  441.95  Club Benefit  433.87
37 -000 00114 1/31/08  5.45  09  5.45  2295.14  2300.59  Club Benefit  2519.89
57 -000 00024 1/31/08  .31  09  .31  152.37  153.68  Club Benefit  153.31
57 -000 00018 1/31/08  .31  09  .31  182.68  182.99  Club Benefit  178.74
Club benefit Paid --  $9.26  # of Accounts --  9  02 - WESTLAND BRANCH
                *** END OF REPORT ***
    
```

CERTIFICATE RATE BENEFITS

Session 0 CU*BASE GOLD - Club Maintenance - Certificate Rate Benefits

Club BUS BUSINESS CLUB

Apply configured rate benefits to accounts opened between
 and (99999999 = permanent)

Type	Description	Base Rate	Term	Rate Deviation	Renewal Incentive
01	7 MONTH CERTIFICATE	3.830	07 M	0.000	0.000
02	3 MONTH CERTIFICATE	3.150	03 M	0.000	0.000
03	6 MONTH CERTIFICATE	3.490	06 M	0.000	0.000
04	9 MONTH CERTIFICATE	3.540	09 M	0.000	0.000
05	12 MONTH CERTIFICATE	3.740	12 M	0.000	0.000
06	18 MONTH CERTIFICATE	3.780	18 M	0.000	0.000
07	24 MONTH CERTIFICATE	3.780	24 M	0.000	0.000
08	36 MONTH CERTIFICATE	3.780	36 M	0.000	0.000
09	48 MONTH CERTIFICATE	3.780	48 M	0.000	0.000
10	60 MONTH CERTIFICATE	3.780	60 M	0.000	0.000
11	60 MONTH BUMP UP CD	3.780	60 M	0.000	0.000

Cancel F7
 Bypass F8
 Rate Inquiry F10

Use **F10-Rate Inquiry** to see the current configured rate and minimum balance for any share product.

This screen appears when you select “Certificate Rate Benefits” from the window shown on Page 3, or when you use F11-Club Cert on the Fee Waivers and Benefits screen shown on Page 18.

- NOTE: For CU*BASE to monitor and give the appropriate benefits, your credit union must activate “Active Status Tracking” (see page 10).

This screen is used to give members of this Marketing Club a special reward in the form of higher certificate rates or renewal incentives. You may choose the reward for any or all of your certificate products as desired.

CU*TIP: *You can have all of these rate benefits apply only to accounts opened within a certain timeframe, if you wish to introduce a new benefit without making it “retroactive” to existing accounts. See Page 4 for details.*

IMPORTANT: We recommend you thoroughly investigate and clearly understand any TIS disclosure issues that relate to these interactive calculations. **Also, in order for the General Ledger interface to work properly, please contact a CU*BASE Representative for assistance in setting up a benefit G/L account in your credit union’s Master parameters.**

Remember that renewal incentives are added to the certificate at the time it is renewed, and that there could be a compound effect of giving both a positive rate deviation and a large renewal incentive at the same time. Therefore, it is recommended that you offer either a rate deviation *or* a renewal incentive, not both, for any individual product. In addition, if your credit union offers renewal incentives as part of your Tiered Service Level rewards, be careful to evaluate the potential effects of multiple rewards.

In the *Rate Deviation* field for each certificate type, enter the amount that should be given in addition to the standard rate for that product, or use the *Renewal Incentive* field to enter the renewal incentive percentage to be added when the CD renews (both fields use three decimal digits). When done, use Enter to record the changes and continue.

For example, the current rate for a 1-year certificate is 5.250%. For members of the Super Savers Club, you are offering an additional 0.150%. In the Rate Deviation field for that product, enter 0150.

IMPORTANT: Benefits are paid only to active Club members; therefore, if on the day Club benefits are paid, the member is not at Active status in the Club, benefits will not be paid and the accrued benefit amount will be cleared. Certificate Rate Benefits are paid according to the same schedule used for regular dividends.

Understanding Rate Benefits

In order to highlight this benefit so that members understand it is directly related to their Club membership, the system would use the rate deviation as a separate calculation against the balance to accrue the benefit dividend. This special dividend would be posted at the same time as regular dividends, but in a separate transaction from the actual dividend posting, as follows:

Transaction History Sample: Club Certificate Benefit Payment

Tran Date	Amount	(n/a)	Current Balance	Transaction Description	Transfer Account	ID
12/31/01	14.02		3,059.61	DIVIDEND EARNED		89
12/31/01	1.87		3,061.48	CLUB BENEFIT PAYMENT		0P

The rate calculation is performed during the normal accrual process using the following system, and is consistent with the configured dividend calculation for the certificate. Therefore, certificates that calculate simple dividends will use the same method for benefits. Compounded calculations will only consider the balance of the CD and the accrued dividend for the CD, not the accrued benefits.

Simple Daily - calculates Club benefits daily and holds them in the *Accrued Club Benefits* field:

How this is calculated:

$(\text{Benefit} / 100) / 365 \text{ (or } 366) = \text{Daily Factor (truncated to 9 decimal places)}$

$\text{Daily Factor} \times (\text{Compound Balance or Current Balance or Original CD Amount}) =$

Daily Benefit Accrual (rounded to three decimal places)

Ex: Rate Benefit = .250, CD Current Balance (*or Compound Balance or Original Amount) is \$1,000.00

$.250/36500 = .00000684$ $.00000684 * \$1000.00 = .0068$ rounded to three decimal places = .007 Daily Benefit Accrual

- NOTE: Payment of dividends includes two decimal points. For example, 0.038 is paid as 0.03 instead of 0.04

Compound Daily - calculates Club benefits daily and holds them in the *Accrued Club Benefits* field:

$\text{Rate Deviation} \div \text{Number of days in the year} \times (\text{Balance} + \text{Accrued Dividends})$

- Accrued Dividends do not include accrued club benefits.
- NOTE: Payment of dividends includes two decimal points. For example, 0.038 is paid as 0.03 instead of 0.04

Renewal incentive calculations are performed when the certificate renews using the following formula:

Rate from CD Type Configuration + Renewal Incentive on CD Account + The higher of either the (Tiered Service Certificate Renewal Bonus) **OR** the (Marketing Club Renewal Incentive)

For example, a certificate is created and the standard renewal incentive of 0.250% is placed on the account. When the certificate is renewed, the system checks the CD type configuration and sees that the rate for that certificate type is 5.000%, and that the account has a 0.250% renewal incentive. It then checks both Tiered Service Level configuration and Marketing Club configuration for that member and finds that he is eligible for both a Tiered Service certificate renewal incentive of 0.100% and a Club benefit incentive of 0.150%. The system would add the higher of those (0.150%) to the rate and account incentive as follows:

$5.000\% \text{ rate} + 0.250\% \text{ incentive} + 0.150\% \text{ Club benefit} = 5.400\%$

As dividends are actually paid to the member, they are added to a *YTD Benefits Paid* field on the account record. The following shows where both accrued and paid Club benefits are shown for inquiry purposes:

Session 0 CUMBASE GOLD - Member Account Inquiry

Member Account Inquiry

Account # [REDACTED] JOHN Q MEMBER Date opened Aug 30, 2001
 SSN/TIN [REDACTED] G/L account 902.90-01

Account type 302 CD CERTIFICATE
 CD type 12 12 MONTH CERTIFICATE
 IRA plan type

Current balance	3,693.74
- Secured	0.00
- Penalty	8.49
+ Accrual dividend	0.00
= Redemption	3,685.25

Current rate	2.720
Daily accrual	0.27
Original purchase	3,183.67
Last rollover balance	3,685.25
Partial renewal amount	0.00
Renewal code 1 Auto Renewal	
Transfer/redempt account	59100-000
Term dividend earned	8.49
Term dividend withdrawn	0.00
Available dividend	8.49

MSR	Frozen	0	NO	IRA	N
	AFT	N		Payroll	N
Variable rate code					
Original purchase Aug 30, 2001					
Last renew/roll Aug 30, 2008					
Present term 06					
Current maturity Aug 30, 2009					
Renewal incentive 0.000 Type 00					
Dividend disburse code 1 ADD DIV. TO CURRENT					
Dividend transfer account 00000000-000					
Dividend frequency MONTHLY					
Calc method DIVIDEND COMPUTED ON BALANCE					
Penalty code L Days 90					
Current YTD dividend 117.42					
Accrued club benefit 8.00					
YTD club benefits 17.42					

Transaction inquiry date Aug 31, 2008 [MMDDYY]

IC (68) 11/10/08 16:42:27 [Learn About This Feature](#)

Benefit amounts can be maintained using the Account Information Update command on menu MNUPDT.

Field Descriptions

Field Name	Description
Apply configured rate benefits (if any) to accounts opened between xx and xx	<p>(Optional) This field is designed to allow you to introduce rate benefits for certificates to accounts that were opened within a certain timeframe. For example, to entice members to join your Seniors Club, you may offer a special rate for some of your high-balance certificates, for any accounts opened starting January 1.</p> <ul style="list-style-type: none"> To define a short-term timeframe (for example, if you want to limit benefits to accounts opened during a short promotional window such as January 1 through March 31), enter a date into both fields. To grant benefits starting at a specific date and for all accounts opened from that point on, enter the starting date in the first field and enter 99999999 into the second field. This is helpful to introduce new benefits without having them made “retroactive” to accounts that are already in place. To grant benefits regardless of when the Club member opened his or her accounts, enter 00000000 and 99999999 respectively into the fields (this is the default).

Daily Certificate Rate Benefits Report

One report, the “Share Certificate Daily Benefit Accrual Report” (TBCDTB5) shows both accruals and benefits paid. This daily report is found in the Share Account Activity category in CU*SPY. The Certificate rate benefits posting is performed when normal dividends post. This could be Monthly, Quarterly, Annually etc.

		CREDIT UNION				TBCDTB5	PAGE	
2/26/08 2:47:33		SHARE CERTIFICATE DAILY BENEFIT ACCRUAL REPORT					1	
RUN ON 2/26/08		CREDIT UNION					USER	
CORPORATION - 01		# OF	TOTAL	START	COMPUTED	BENEFITS	ENDING	
CERTIFICATE TYPE	BRANCH	ACCOUNTS	BALANCE	ACCURED AMT.	ACCURED AMT.	PAID	ACCURED AMT.	
7 MONTH CERTIFICATE	01	157	2,882,963.31	298.70	18.29	12.09	304.90	
9 MONTH CERTIFICATE	01	51	183,372.47	13.49	.74	.00	14.23	
6 MONTH CERTIFICATE	01	243	2,920,397.46	185.59	16.98	8.06	194.51	
9 MONTH CERTIFICATE	01	46	964,341.30	96.95	6.22	4.65	95.52	
12 MONTH CERTIFICATE	01	654	9,277,884.10	792.57	58.22	34.41	816.38	
18 MONTH CERTIFICATE	01	30	550,431.19	41.39	3.48	.00	44.88	
24 MONTH CERTIFICATE	01	157	2,687,477.59	142.82	8.98	.93	150.87	
36 MONTH CERTIFICATE	01	107	1,113,505.44	84.08	6.78	.93	89.93	
48 MONTH CERTIFICATE	01	66	1,117,930.61	106.01	6.97	6.82	106.16	
60 MONTH CERTIFICATE	01	127	2,546,808.35	249.97	15.84	11.16	254.65	
60 MONTH BUMP UP CD	01	268	4,231,031.86	400.07	26.60	19.22	407.45	
40 MONTH CERTIFICATE	01	15	309,374.36	12.69	1.67	.00	14.36	
12 MONTH BUMP CD	01	5	31,973.44	5.04	.21	.00	5.25	
24 MONTH BUMP CD	01	72	1,372,418.15	97.93	8.87	6.20	100.60	
13 MONTH CERTIFICATE	01	67	80,402.40	.00	.00	.00	.00	
5 MONTH CERTIFICATE	01	16	282,355.02	3.08	.77	.00	3.85	
6 MONTH INCREASE CD	01	10	220,230.72	27.32	1.41	.00	28.73	
NON-MEMBER 12 MONTHS	01	2	200,000.00	.00	.00	.00	.00	
NON-MEMBER 24 MONTHS	01	13	1,300,000.00	.00	.00	.00	.00	
NON-MEMBER 36 MONTHS	01	7	1,100,000.00	.00	.00	.00	.00	
NON-MEMBER 48 MONTHS	01	4	400,000.00	.00	.00	.00	.00	
NONMEMBER 60 MO BUMP	01	3	300,000.00	.00	.00	.00	.00	
15 MONTH CERTIFICATE	01	391	6,964,457.53	671.97	42.97	41.23	674.71	
7 MONTH CERTIFICATE	02	5	73,287.14	7.19	.45	.00	7.64	
3 MONTH CERTIFICATE	02	1	1,011.61	.00	.00	.00	.00	
6 MONTH CERTIFICATE	02	20	228,859.45	24.06	1.45	.78	24.73	
9 MONTH CERTIFICATE	02	1	28,166.36	2.85	.19	.00	3.04	

LOAN RATE BENEFITS

Use **F10-Rate Inquiry** to see the current configured rate and minimum balance for any share product.

Loan Category	Description	Rate Deviation	Loan Category	Description	Rate Deviation
01	CLOSED END	0.000	22	IND NEW VEHICLE	0.000
02	NEW VEHICLE LN	0.000	23	IND USED VEHICLE	0.000
03	USED VEHICLE	0.000	91	DEBIT CARD APPS	0.000
04	F/R MORTGAGE	0.000			
05	SHARE SEC LOAN	0.000			
06	HOME EQUITY F/R	0.000			
07	BUSINESS LOAN	0.000			
08	H/E LOC (OLD)	0.000			
09	HOME EQUITY LOC	0.000			
11	EASY ACCESS	0.000			
21	IND CLOSED END	0.000			

This screen appears when you select “Loan Rate Benefits” from the window shown on Page 3, or when you use F10-Club Loan on the Fee Waivers and Benefits screen shown on Page 18.

- NOTE: For CU*BASE to monitor and give the appropriate benefits, your credit union must activate “Active Status Tracking” (see page 10).

This screen is used to give members of this Marketing Club a special reward in the form of lower interest rates for loans. You may choose the reward for any or all of your loan products as desired.

IMPORTANT: We recommend you thoroughly investigate and clearly understand any Reg. Z disclosure issues that relate to these interactive calculations. **Also, in order for the General Ledger interface to work properly, please contact a CU*BASE Representative for assistance in setting up a benefit G/L account in your credit union’s Master parameters.**

For each Loan Category, you may choose to designate a lower rate for Club members. In the *Rate Deviation* field, enter the amount that should be subtracted from the standard rate for that product (use three decimal digits). When done, use Enter to record the changes and continue.

For example, if you wish Home Equity LOC loans held by Club members to accrue at an interest rate 0.300% lower than the standard rate, enter 300 in the Rate Deviation field for that product.

Benefits for loan accounts are paid once each month, at the end of the month. In order to highlight this benefit so that members understand it is directly related to their Club membership, the system will actually post a

separate credit transaction to either the loan account (lowering the balance) or to a share-type Dividend Application for the amount of the accrued benefit. The method will be determined in your credit union's master system parameters, and is the same for all loan categories.

By default, benefits will be paid to the loan just like a regular loan payment unless otherwise specified. Therefore, you must contact a CU*BASE representative if you wish to pay benefits to a share Dividend Application.

IMPORTANT: Benefits are paid only to active Club members; therefore, if on the day Club benefits are paid, the member is not at Active status in the Club, benefits will not be paid and the accrued benefit amount will be cleared. Loan Rate Benefits are paid at the end of each month.

Understanding Rate Benefits

If paying the benefit directly to the loan account, transaction history will appear as in the following example (notice the credit to the loan account, reducing the balance due):

Tran Date	Amount	Interest	Current Balance	Transaction Description	Transfer Account	ID
12/01/01	400.00-	54.73	5,560.48	TRANSFER PAYMENT		38
12/03/01	2,500.00	.00	8,060.48	CHECK 00703001660		6P
12/29/01	500.00-	64.02	7,624.50	MEMBER TRANSFER	7498806-001	36
12/31/01	7.50-	7.50-	7,617.00	CLUB BENEFIT PYMT		89

If paying the benefit to a share dividend application, transaction history will be similar to the following (notice the credit to the share account, increasing the balance):

Tran Date	Amount	(n/a)	Current Balance	Transaction Description	Transfer Account	ID
12/31/01	95.99		21,197.32	SHARE DIVIDEND		OP
12/31/01	7.50		21,204.82	CLUB BENEFIT PYMT		OP

Simple Daily - calculates Club benefits daily and holds them in the *Accrued Club Benefits* field:

Loan Rate Benefit Calculation:

$(\text{Benefit} / 100) / 365 \text{ (or } 366) = \text{Daily Factor (truncated to 9 decimal places)}$

$\text{Daily Factor} \times \text{Current Loan Balance} = \text{Daily Benefit Accrual (rounded to 2 decimal places)}$

Example:

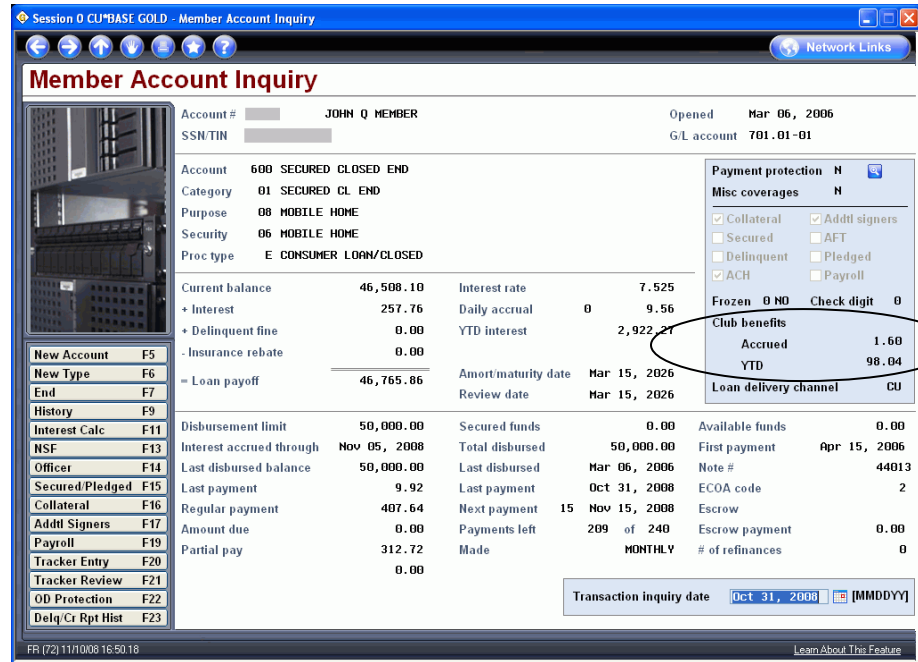
Rate Benefit = .250, Loan Balance is \$10,000.00

$.250 / 100 = .0025$ $.0025 / 365 = .000006849$

$.000006849 \times 10,000.00 = .068$ rounded to .07

This is calculated as a credit paid to the member's account. If paid to the loan account, it will be processed as a normal payment through the loan's payment matrix; if paid to a share type, will be a benefit deposit.

As benefits are actually paid to the member, they are added to a *YTD Benefits Paid* field on the account record. The following shows where both accrued and paid Club benefits are shown for inquiry purposes:



Benefit amounts can be maintained using the Account Information Update command on menu MNUPDT.

Field Descriptions

Field Name	Description
Apply configured rate benefits (if any) to accounts opened between xx and xx	<p>(Optional) This field is designed to allow you to introduce rate benefits for loans accounts that were opened within a certain timeframe. For example, to entice members to take out a loan you may offer a special interest rate for auto loans opened starting January 1.</p> <ul style="list-style-type: none"> To define a short-term timeframe (for example, if you want to limit benefits to accounts opened during a short promotional window such as January 1 through March 31), enter a date into both fields. To grant benefits starting at a specific date and for all accounts opened from that point on, enter the starting date in the first field and enter 99999999 into the second field. This is helpful to introduce new benefits without having them made “retroactive” to accounts that are already in place. To grant benefits regardless of when the Club member opened his or her accounts, enter 00000000 and 99999999 respectively into the fields (this is the default).

Daily Loan Rate Benefits Reports

Two reports exist for tracking loan rate benefits. The "Loan Club Benefit Payment Transaction Register" (TLNBENC) and the accompanying exception report (TLNBENC2) can be found in the Loan Account Activity category in CU*SPY. These benefits pay monthly, so look on the last day of the month.

1/31/08 22:57.44		CREDIT UNION					TLNBENC	PAGE
RUN ON 1/31/08		LOAN CLUB BENEFIT PAYMENT TRANSACTION REGISTER						User OPER
ACCOUNT #	SEQ#	TR DATE	TYPE	PREVIOUS BALANCE	TRAMT	CURRENT BALANCE	TO ACCOUNT #	DESCRIPTION
2	06494	1/31/08	73	17196.32	3.72	17196.32	29-645	CLUB BENEFIT PAYMENT
3	04391	1/31/08	73	4482.57	.93	4482.57	30-645	CLUB BENEFIT PAYMENT
1	05897	1/31/08	73	17029.51	3.72	17029.51	192-610	CLUB BENEFIT PAYMENT
2	05630	1/31/08	73	13508.44	2.79	13508.44	324-645	CLUB BENEFIT PAYMENT
3	08358	1/31/08	73	8082.10	1.86	8082.10	331-610	CLUB BENEFIT PAYMENT
3	08911	1/31/08	73	24511.59	5.27	24511.59	361-630	CLUB BENEFIT PAYMENT
3	08912	1/31/08	73	2279.39	.62	2279.39	361-645	CLUB BENEFIT PAYMENT
3	03730	1/31/08	73	5929.75	1.24	5929.75	362-631	CLUB BENEFIT PAYMENT
3	04487	1/31/08	73	16245.10	3.41	16245.10	364-605	CLUB BENEFIT PAYMENT
3	06834	1/31/08	73	9557.73	2.17	9557.73	365-605	CLUB BENEFIT PAYMENT

1/31/08 22:57.44		CREDIT UNION				TLNBENC2	PAGE
RUN ON 1/31/08		LOAN CLUB BENEFIT PAYMENT TRANSACTION ERROR REGISTER					User OPER
ACCOUNT #	AMOUNT	MESSAGE					
6	2.17	LOAN ACCT IS DELINQUENT B					
7	1.86	LOAN ACCT IS DELINQUENT B					
14	1.24	LOAN ACCT IS DELINQUENT B					
19	4.34	LOAN ACCT IS DELINQUENT B					
19	3.72	LOAN ACCT IS DELINQUENT B					
2	.93	LOAN ACCT IS DELINQUENT B					
2	2.48	LOAN ACCT IS DELINQUENT B					

SPECIAL RATE BENEFIT CONSIDERATIONS

As noted on the previous pages, there are some important considerations to keep in mind when setting up rate benefits for your Marketing Club benefits. To review, be sure to consider the following before implementing your benefits program:

- Thoroughly investigate and clearly understand any TIS or Reg. Z disclosure issues that relate to these interactive calculations.
- In order for the General Ledger interface to work properly, contact a CU*BASE Representative for assistance in setting up a benefit G/L account in your credit union's Master parameters.
- **Benefits are accrued to the member on a daily basis but are not posted against the benefit G/L account until they are actually paid.**
- Remember that benefits are paid only to active Club members; therefore, if on the day Club benefits are paid, the member is not at Active status in the Club, benefits will not be paid and the accrued benefit amount will be cleared. Benefits for shares and certificates are paid according to the same payment schedule used for regular dividends. Loan benefits are paid at the end of each month.
- For Share and Certificate accounts, benefit amounts can be maintained using Account Information Update (MNUPDT #2). For Loan accounts, use Update Misc. Loan Information (MNUPDT #9, then choose "Club Benefits").
- For loan rate benefits, benefits will be paid to the account just like a regular loan payment unless otherwise specified. Contact a CU*BASE representative if you wish to pay loan rate benefits to a share Dividend Application instead.

ENROLLING CLUB MEMBERS

MNMRKT #2 "Work with Marketing Club Members"
Screen 1



If a Member is added or deleted, or if search fields are used to scroll the list, use **F5-Refresh** to display the most current list of Club members, sorted by account number.

This is the first screen used to enroll a credit union member into a Marketing Club. It can also be used to reactivate a Club member who has been suspended because he or she no longer meets Club eligibility requirements. When a membership is closed, at the end of that month CU*BASE will automatically purge that membership from any Marketing Clubs in which he or she is enrolled.

*For complete information about using this screen to work with existing club members, please refer to CU*BASE GOLD Online Help. (Click the [Learn About This Feature](#) link while working on this screen.)*

To enroll a new member, use **F6-Add Members**. The following screen will appear requesting a member's account base and Club ID:

Screen 2

Enter the member's account base and the three-character Club ID to indicate into which Club the member should be enrolled. Use Enter to proceed to the final screen.

Screen 3

CU*TIP: For a "Guaranteed Benefits" type club, this will default to "Never waive" and cannot be changed here, so that dues will be assessed properly on these special types of clubs.

This final screen is used to enroll the member into the Club, or to make changes to the parameters for an existing Club member. When done, use Enter to record the changes and return to the previous screen.

*For complete information about using this screen to work with existing club members, please refer to CU*BASE GOLD Online Help. (Click the [Learn About This Feature](#) link while working on this screen.)*

MEMBER INQUIRY

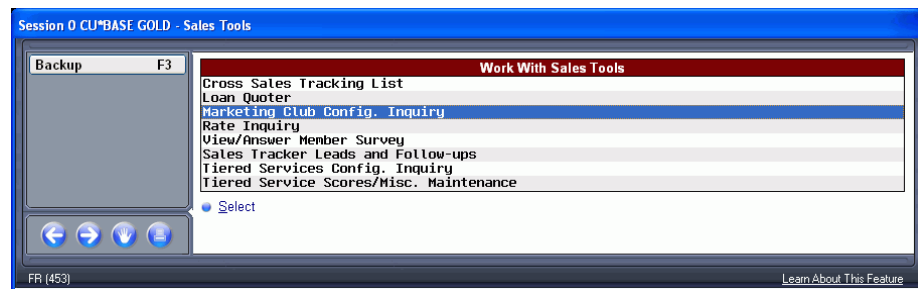
Members that are enrolled in one or more Marketing Clubs will show a special notation on Member Inquiry, Phone Operator, and Teller Processing screens. Here is an example of the regular Member Inquiry screen with the Participation and Configuration tab selected. The club that the member belongs to is noted here:



If the member belongs to more than 3 clubs, an asterisk * will appear, as shown in the example above.

If a member has been temporarily suspended from a club, Member Inquiry screens will not display the club name as usual. Once the member has been reactivated, the Club notation will reappear.

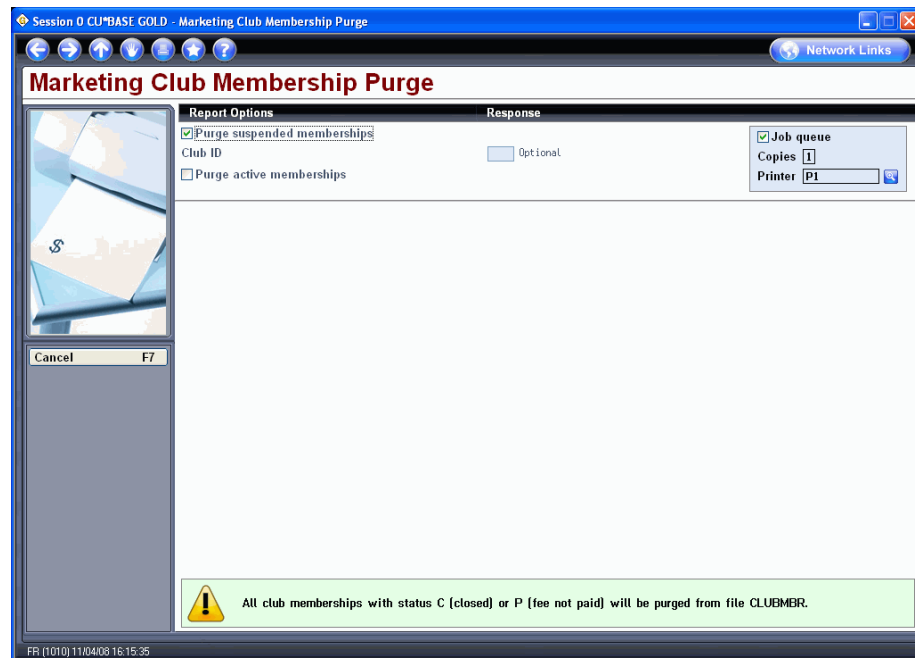
CU*TIP: While working in Member Inquiry, Phone, or Teller screens, you can use the F15-Sales Tools feature to look up club configuration information such as requirements and club benefits.



PURGING CLUB MEMBERS

This feature is used to remove from the Club list an entire group of members, either those marked "Suspended" from the Club, or all members of the Club. For clubs where eligibility ceases after a certain time (such as when the member reaches a certain age) and members that are suspended will not be re-activated in the Club again, this feature can be used to periodically clean out unnecessary members from the Club list. It can also be used to clear out an entire Club if you wish to "start fresh" with a new group of Club members.

MNMRKT #4 "Purge Marketing Club Members"



- ◆ **To remove only members marked with a status of "C" (closed) or "P" (fee not paid)**, leave both checkboxes *unchecked* and enter the Club ID.
- ◆ **If you wish to also purge members that have been suspended from the club**, check the *Purge suspended memberships* flag and enter the Club ID. (Closed and "fee not paid" members will also be purged.) For clubs where eligibility ceases after a certain time (such as when the member reaches a certain age) and members that are suspended will not be re-activated in the Club again, this method can be used periodically to clean out unnecessary members from the Club list.
- ◆ **If you wish to purge ALL members from the club**, check both the *Purge suspended memberships* flag and *Purge active memberships* flags and enter the Club ID. This method would be helpful if you wish to retire a Club from use or start fresh with a new group of Club members.

Use Enter to begin the purge process. If purging closed/fee not paid and suspended members only, the purge will be completed and you will be returned to the menu. If the *Purge active memberships* flag was checked, a

confirmation screen will appear. You must check the *Are you sure...* flag on that screen in order to complete the purge of all club members.

The following report will be produced showing the members that were removed from the Club list:

11:07.11 03/15/00		CU*BASE TEST CREDIT UNION(WN)				PCLBPRG	PAGE	1
		MARKETING CLUB MEMBERSHIPS PURGED						
ACCOUNT #	CLUB ID	MEMBER NAME		REASON				
545057	KID	MEMBER	KATHRYN	J	MEMBERSHIP SUSPENDED			
545390	KID	AMEMBER	AUDRA	J	MEMBERSHIP SUSPENDED			

AUTOMATED ENROLLMENT OF CLUB MEMBERS

Relationship Management, demographic groupings, and marketing to a member's needs are all concepts that are moving more and more credit unions to use the CU*BASE Demographic Clubs programs. However, promoting the ease of joining a club can be a problem if each enrollment requires a special visit or a phone call to a member service representative. Depending on the club, an automated enrollment and a follow-up letter may better fit the situation.

The Automated Club Enrollment feature allows your credit union to make use of your existing member database and choose a group of members for club enrollment. By first defining key selection parameters, CU*BASE can compile an enrollment file for processing. This file is then applied to the club enrollment procedure and the credit union is off to the races with a brand new relationship management tool.

Step-By-Step Process

1. Configure a Marketing Club and define the basic parameters for the club, including fees and benefits.
2. Use the CU*BASE Report Builder (Query) to create an inquiry that defines the selection criteria needed to choose members for club enrollment. **See Page 45 for details.**

For example, to enroll eligible members into a Teen Savers club, the system could look at birth dates and identify all members ages 13 to 18.

3. Run the Query to create a database file called **NCLBMBR**. This file will be used during the actual enrollment process to identify which members should be enrolled. **See Page 46 for details.**
4. Use the "Auto-Enroll Marketing Club Mbrs" command (MNMKT menu) to enroll all members found in the database file into the club. At this time you may choose how club fees should be handled for this group of members, as well. **See Page 47 for details.**

PREPARING THE QUERY

IMPORTANT: These instructions require that you be thoroughly comfortable with creating and modifying Queries. See the “ReportBuilder / IBM Query (MNQUERY)” chapter in CU*BASE GOLD On-Line Help for complete information on using the Report Builder program.

1. Start by creating a Query which uses all of the CU*BASE files necessary for selecting the members that should be enrolled in the Club.

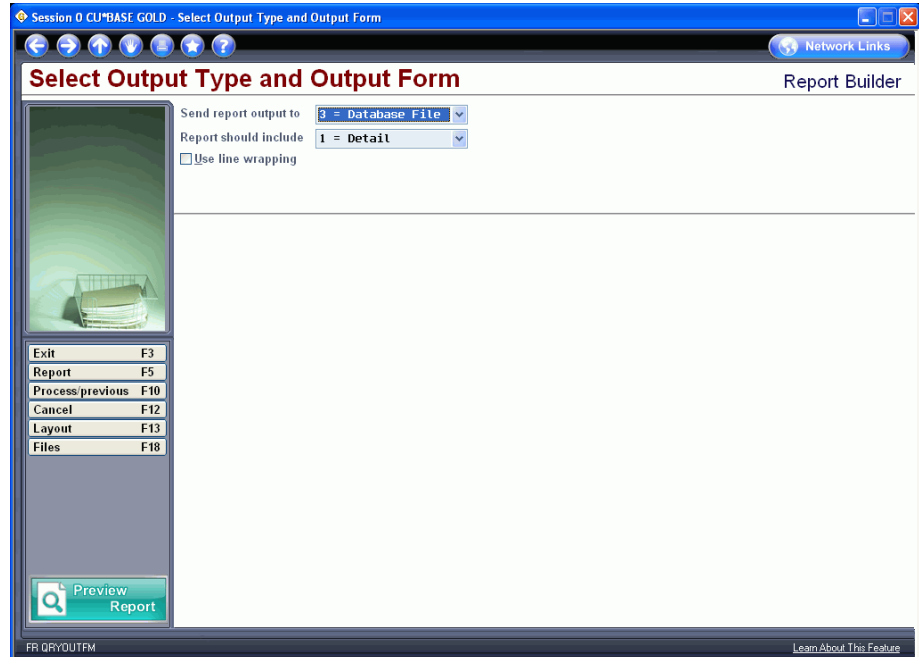
For example, if the criteria for Club enrollment is members with checking accounts, you would need to include the MEMBER2 file that contains share draft/checking account data.

2. Using the “Choose fields” option, choose the **ACCTBS** (Account Base) field. Other fields can be selected for reporting and verification purposes but are not necessary for this procedure.
3. Using the “Choose records” option, set up the selection criteria which will pull the group of records which should be enrolled in the Club.

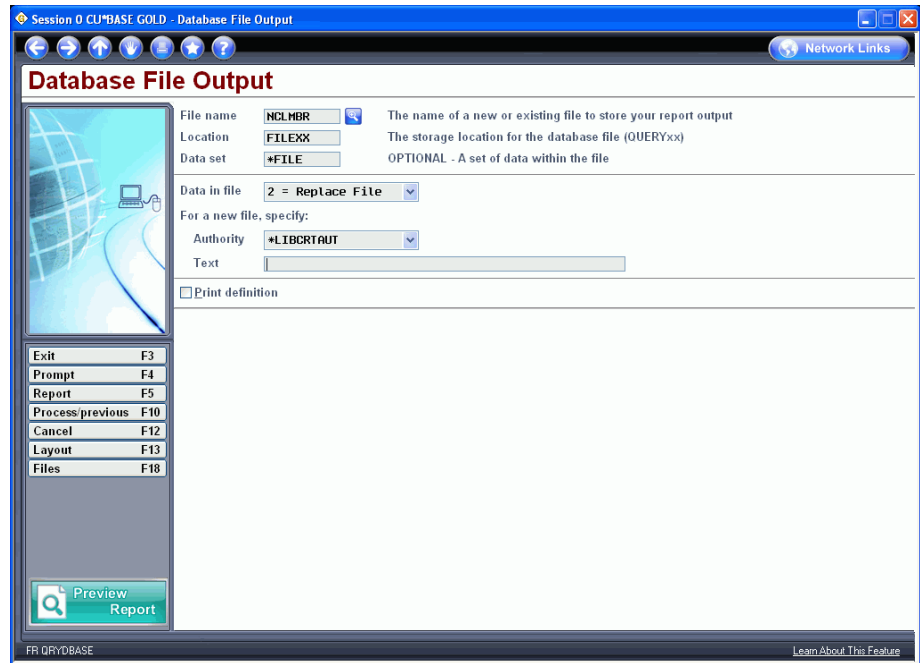
For example, if the enrollment is to be directed at all members that were 55 or older as of December 31, 1997, the selection criteria would be as follows:

BRTHYR LE = Less Than or Equal To 1942

4. Use the “Choose output” option to display the following screen:



5. In the first field, choose **(3) Database file**. Use Enter to proceed to the next screen.



6. In the *File name* field, enter **NCLBMBR**.

*The Location field must read **FILExx**, where xx is your credit union's 2-character ID.*

7. 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).
8. Use Enter to record the changes.
9. Save and run the Query to generate the database file.

HINT: Before running the Query, use the F5=Report to see a sample of the records the Query will produce, and make a note of the total number of records that will be selected. This will be helpful later when performing the auto-enrollment procedure, to be sure everything works correctly. This can also be matched against the report that is generated when enrollment is complete (see Page 48).

AUTO-ENROLLING CLUB MEMBERS

This screen is accessed via the “Auto-Enroll Marketing Club Mbrs” command on the CU*BASE Marketing Functions menu (MNMRTK).

IMPORTANT: *If you have not already created and run the Query as described on the preceding pages, you may receive an error message when attempting to access this command. If this happens, run the Query, then try again.*

The screenshot shows the 'Auto-Enroll Marketing Club Members' screen. At the top, there is a title bar with 'Session 0 CU*BASE GOLD - Auto-Enroll Marketing Club Members' and a 'Network Links' button. Below the title bar, the main heading is 'Auto-Enroll Marketing Club Members'. On the left side, there is a small image of a group of people. To the right of the image, there are several input fields: 'Club ID' (text box), 'Waive club fee' (dropdown menu), 'Fee dividend application' (checkbox), and 'Anniversary date' (calendar icon) with the value 'Nov 04, 2008' and a format indicator '[MMDDYYYY]'. Below these fields is a section titled 'Verification of accounts selected' which contains the text: 'Club enrollment file has selected 659 member accounts to print.' and 'Club enrollment file created Aug 16, 2007'. At the bottom left, there is a keyboard shortcut menu with 'Enroll Members F5' and 'Cancel F7'. The bottom status bar shows 'FR (1009) 11/04/08 16:35:42' and a 'Learn About This Feature' link.

This screen is used to take all of the members selected by the Query created earlier and enroll them into the designated Marketing Club. At the bottom of the screen is a verification section showing the number of members the system found in the NCLBMBR file. (This was the database file created by the Query, as described on Page 46.) Check this information against the number of accounts you found when running the Query, to ensure that the correct number of members will be enrolled.

All fields must be completed to define the Club into which the members should be enrolled, as well as the fee parameters for each member being enrolled.

*For details about these fields, please refer to CU*BASE GOLD Online Help. (Click the [Learn About This Feature](#) link while working on this screen.*

When ready, use Enter to confirm all entries, then use F5-Enroll Members to complete the enrollment process and return to the menu.

To check that the enrollment was completed properly, use the “Work with Marketing Club Members” command on the MNMRTK menu. Be sure to use F5-Refresh once that screen is displayed, so that the list will include all new enrolled members. See Page 38 for details.

Report Sample

The following report will automatically be generated after the enrollment process is complete.

Acct. Base	Club ID	Fee Waiver	Div. Appl.	
382838	VIP	F	CK	
531401	VIP	F	CK	
583161	VIP	F	CK	
638498	VIP	F	CK	
640509	VIP	F	CK	
648446	VIP	F	CK	
5083747	VIP	F	CK	
5083747	VIP	F	CK	*** Already exists ***
TOTAL MEMBERS ADDED -		356		

*NOTE: Depending on the criteria used in the Query you created, the system may encounter duplicate members being enrolled into the Club. (For example, if the Query specifies members with checking accounts, some members may have more than one.) This will not cause a problem for the enrollment (the member will only be enrolled once), but you will see the message “*** **Already exists** ***” on the report to indicate the duplication. This will affect the total number of members added as compared to the number of records found when the Query was originally run.*