
Member Selected Printed Statement Styles

Increasing Value of Your Member's Most Basic Communication

INTRODUCTION

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

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

Credit unions can begin by introducing the new statement designs (for example the Large Print design); from this foundation they can expand to a “for pay” paper statement program. (E-Statements design is not affected by this selection.)

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

Once your credit union activates Printed Statement Style selection online, members not already enrolled in e-Statements will see the new “My Printed Statements” page. Clearly marked links on this page encourage selection of a Style or enrollment in e-Statements (which may soon be your only free option). Employees can also select a Printed Statement Style for an individual member via Member Personal Banker.

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For an updated copy of this booklet, check out the Reference Materials page of our website:
<http://www.cuanswers.com/resources/doc/cubase-reference/>
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BEING AN INTERNET RETAILER

Internet retailers utilize all online banking tools at their disposal to maximize the targeted exposure of their products.

This section covers Member Selected Statement Styles tools built right into CU*BASE and **It's Me 247** your credit unions can use to be more effective in selling products online. Use them as part of your arsenal to provide special pricing and discounts, and to create meaningful differentials between what is offered via other channels and what is offered via online banking.

What is the member's experience online?

Once your credit union activates online selection of a Member-Selected Printed Statement Styles, members not already enrolled in eStatements will see the new "My Printed Statements" page. Clearly marked links on this page encourage selection of a style or enrollment in eStatements.

How does the member see the DIFFERENCE in participating with you online?

The member sees the difference in participating with your credit union online when they can get the large-print statement they have been wanting. If you charge a fee for your paper statement, the member clearly sees their paper statement options. Or they might just find this to be an easy way to access the eStatement enrollment screen.

Who can I turn to for more assistance?



Don't have time to set it up? Engage the Earnings Edge team to help you design and execute this initiative.

What is a breakdown of the steps for my credit union?

- In the statement style configuration, select the new statement designs (for example the Large Print design). From this foundation, you can expand to a "for pay" paper statement program. (eStatement design is not affected by this selection) If your credit union moves directly to charging a fee for your standard statement, you enter the fee in this configuration. Refer to page 19.
- The configuration allows you to enter text the member sees when making a selection of a statement style. This page also encourages eStatement enrollment.
- Once your credit union activates Printed Statement Style selection online, members not already enrolled in eStatements will see the new "My Printed Statements" page. Clearly marked links on this page encourage selection of a style or enrollment in eStatements. Refer to page 26.

MEMBER SELECTED STATEMENT STYLES FAQ

Following are the answers to some standard questions for Member Selected Statement Styles.

What Vendors Support Member Selected Printed Statement Styles?

At the writing of this manual, Member Selected Statement Printed Styles is currently only configured for credit unions who use Sage Direct as their statement processor. The printed statement styles included in this manual are for use by Sage Direct Clients.

The Member Selected Statement Style feature, however, has been designed for expansion and use with other statement processors. CU*BASE will provide the data in a flat file, but will not provide designed statement files. The statement vendor is responsible for the programming of the styles.

Contact a Client Services Representative if your statement processor is interested in developing its own printed statement styles for use with CU*BASE.

How Does this Affect a Member's e-Statement?

These styles are *Printed* Statement Styles and have no effect whatsoever on a member's e-Statement. In fact, if you activate this feature at your credit union and allow members to select their Printed Statement Style online, members already enrolled in e-Statements will not be presented the selection page.

Can I Use Statement Styles to Charge All My Members Who Receive a Paper Statement a Fee?

This feature can be used to charge a fee to all members receiving a paper statement, even if Sage Direct is not your print vendor. When you activate the Member Selected Statement Style feature, assign a fee to your default style. When statements are printed, members without an assigned style will receive a statement with this default style and will be charged a fee. (You can even select that the fee account balance can go negative or below the available balance to pay this fee.) Additional styles can also be configured so that members can also select them. Refer to the Member Selected Statement Style configuration on page 19. **Important: When you are ready to activate the feature, check "Activate printed statement styles/fees." Checking this box is necessary even if you only use this feature to charge a fee for statements.**

- NOTE: Selected Statement Styles can be used to charge a fee to all members who receive a printed statement, even if the credit union does not use Sage as its print vendor, or if it has a custom style arrangement. In this case select the Style 99 as your default style and assign this style a fee. (Style 99 can be used by a credit union regardless of if it uses a flat file to transmit data to the statement

vendor. Refer to the Member Selected Statement Style configuration on page 19.

When are Members Charged a Fee for Printed Statement Styles?

Printed Statement Style fees are triggered only by production of a regular account statement (*based on a file called STPRINT01, which is generated only with regular statements, not CC statements*). If a member gets only a credit card statement, they wouldn't get a fee that particular month. If the next month they get both a credit card statement and a regular statement, then they would get a fee that time.

- NOTE: We do always produce a year-end statement for every member, no matter what their activity level, so even members who never do anything except use their credit card would get a statement style fee a minimum of once a year when December statements are run.)

Also remember that the fee itself is posted on the day that statements are generated. So if you get a regular May statement, the fee for your May statement would be posted on June 1 (which means you would actually see the fee in the transaction history on your June statement).

- NOTE: A special step is required for Self Processors – Refer to the last section of this booklet.

Where Can I Review Statement Style Fees that my Credit Union Charges?

The Printed Statement Fee Transaction Register (PESTMTN3) shows a listing of members charged a fee for statement styles. The Printed Stmt Fee Exceptions Report (PESTMTN3X) lists the exceptions, for example, the member did not have an account of the dividend application type selected in the configuration to be charged the fee.

What Do I Do if I Want to Use a Custom Style with this Feature?

Customized styles, for example a different theme than those covered in this booklet, can be accommodated using the Member Selected Statement Styles feature. That way the style can be selected when configuring the feature, and members can also select the style online. Refer to the "Initiating a Special Project website (http://www.cuanswers.com/client_pm_special-project-request.php) for more details on submitting a request for special development work. A quote with the charges for these changes will be quoted at that time. (Additional changes may be charged by your statement provider.)

CHECK OUT ALL OUR STATEMENT PUBLICATIONS

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

Requirements for Member Statement Inserts

Instructions For Your Printer

Use a copy of the "Packaging & Labeling Instructions for Credit Union Statement Inserts" to be printed with the packaging your statement inserts. Make certain you use the correct printer settings, but make sure to use the correct printer settings. Make certain you use the correct printer settings. Make certain you use the correct printer settings.

Instructions for Credit Union Staff

Summary of Processing Delay Fees

Item	Amount	Description
Processing Delay Fee	\$ 100.00	Use statement inserts in place of statement inserts, or in place of statement inserts, or in place of statement inserts.
Processing Delay Fee	\$ 50.00	Use statement inserts in place of statement inserts, or in place of statement inserts, or in place of statement inserts.
Processing Delay Fee	\$ 25.00	Use statement inserts in place of statement inserts, or in place of statement inserts, or in place of statement inserts.
Processing Delay Fee	\$ 10.00	Use statement inserts in place of statement inserts, or in place of statement inserts, or in place of statement inserts.
Processing Delay Fee	\$ 5.00	Use statement inserts in place of statement inserts, or in place of statement inserts, or in place of statement inserts.
Processing Delay Fee	\$ 2.50	Use statement inserts in place of statement inserts, or in place of statement inserts, or in place of statement inserts.
Processing Delay Fee	\$ 1.00	Use statement inserts in place of statement inserts, or in place of statement inserts, or in place of statement inserts.
Processing Delay Fee	\$ 0.50	Use statement inserts in place of statement inserts, or in place of statement inserts, or in place of statement inserts.
Processing Delay Fee	\$ 0.25	Use statement inserts in place of statement inserts, or in place of statement inserts, or in place of statement inserts.
Processing Delay Fee	\$ 0.10	Use statement inserts in place of statement inserts, or in place of statement inserts, or in place of statement inserts.
Processing Delay Fee	\$ 0.05	Use statement inserts in place of statement inserts, or in place of statement inserts, or in place of statement inserts.
Processing Delay Fee	\$ 0.02	Use statement inserts in place of statement inserts, or in place of statement inserts, or in place of statement inserts.
Processing Delay Fee	\$ 0.01	Use statement inserts in place of statement inserts, or in place of statement inserts, or in place of statement inserts.

Market to Your Members—Directly to Their Printed Statements!

Introducing Statement "Onsets": A New Way to Advertise to Your Members

There are members out there who are looking for ways to market to their members. There are members out there who are looking for ways to market to their members. There are members out there who are looking for ways to market to their members.

Target Your Members with Selective Statement Onsets

There are members out there who are looking for ways to market to their members. There are members out there who are looking for ways to market to their members. There are members out there who are looking for ways to market to their members.

Packaging & Labeling Instructions

For Credit Union Statement Inserts

Use a copy of the "Packaging & Labeling Instructions for Credit Union Statement Inserts" to be printed with the packaging your statement inserts. Make certain you use the correct printer settings, but make sure to use the correct printer settings. Make certain you use the correct printer settings. Make certain you use the correct printer settings.

Labeling Instructions

Use a copy of the "Packaging & Labeling Instructions for Credit Union Statement Inserts" to be printed with the packaging your statement inserts. Make certain you use the correct printer settings, but make sure to use the correct printer settings. Make certain you use the correct printer settings. Make certain you use the correct printer settings.

Delivery

Use a copy of the "Packaging & Labeling Instructions for Credit Union Statement Inserts" to be printed with the packaging your statement inserts. Make certain you use the correct printer settings, but make sure to use the correct printer settings. Make certain you use the correct printer settings. Make certain you use the correct printer settings.

Statement Printing & Mailing Instructions

For Statements Processed by SAGE Direct, Inc.

INTRODUCTION

The purpose of this document is to outline the required procedures for processing member statements. It is intended to provide a clear and concise guide for all staff members involved in the statement printing and mailing process.

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- INTRODUCTION
- STATEMENT PRINTING INSTRUCTIONS
- STATEMENT MAILING INSTRUCTIONS
- STATEMENT DELIVERY INSTRUCTIONS

Member Selected Statement Styles

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Selective Marketing through Printed Statements

Onsets and Inserts

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Periodic Mortgage Statements

General Information, Samples and Configuration

INTRODUCTION

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SUMMARY OF DIFFERENCES BETWEEN PRINTED STATEMENT STYLES

Included in this section are examples of each available statement offered by Sage Direct, as well as a discussion of the differences of each Printed Statement Style. Each style has a design for the standard and credit card statement. The following section includes only examples of the standard statement; however comments are included about features of the credit card statement as well. Mortgage statements are only available in the standard statement style.


01 "STANDARD"

This is the tried and true, all-purpose design that has been in place and evolving for Sage clients for many years. This was the base design against which all others were compared. For example, in the evaluations below, "Page count difference" means the difference in number of pages, on the same member statement, between this format and that one.

- NOTE: This is the only style on which you can choose between a vertical and a horizontal check recon feature; all others can support only a horizontal recon. Other significant differences are listed in the following discussion on each printed statement style.

Following is an example of a statement with the two different Standard printed statement style options.

Send requests to:



Your Credit Union Name
123 Your City's Address
Yourtown, USA
www.websiteaddress.com

0010 *****0000000000000000
00000010101 9 324
JANE D SAMPLE
123 ANY STREET
ANY TOWN PA 00000

Statement of Account

Look carefully because by 6:00 PM on 12/31/08, the balance shown on this statement is the actual balance as of that date. After 6:00 PM, any deposits and withdrawals are added and the balance shown on this statement is the daily ending balance as of that date. The daily ending balance is the balance shown on this statement. The balance shown on this statement is the balance as of the date shown. The balance shown on this statement is the balance as of the date shown. The balance shown on this statement is the balance as of the date shown.

NCUA
National Credit Union Administration

Page 1 of 3

Print: 1/01/08 To: 1/31/08 Member #: 00000000

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

MEMBER STATE SUMMARY INFORMATION FOR MEMBER # 0000000000

YOU EARNED 1985 DISTRIBUTION POINTS. YOUR NEW LEVEL WILL BE: **Platinum Gold**
ASK HOW TO TAKE ADVANTAGE OF NEW PRODUCTS AND SERVICES TO EARN GREAT REWARDS

SHARE	ACCOUNT	END OF PERIOD	LAST YEAR	BALANCE
000	REGULAR SHARES	1/23/09	4,921.33	
010	SUPREME ACCOUNT	1/23/09	40,068.68	
085	CHRISTMAS CLUB	1/23/09	2,100.00	
118	CHRISTMAS CLUB	1/14/02	.00	
140	TRAD SAV SHARE	1/15/09	25.55	
400	36 MONTHS ERA CERT	1/15/09	48,217.19	
600	CLODD END LOAN	1/15/09	282.23	
638	PROGRESS AUTO	1/23/09	2,980.43	
800	HELLOC	1/23/09	25,028.87	
800	MARKETPLACE	1/21/09	6,983.63	

SHARE ACCOUNTS

000: REGULAR SHARES Joint Ownership: JANE DOE SAMPLE
Year-to-Date Divd Pct: 3.1%
Divd Rate: 75%
Dividends Paid on 26108 in amount of \$2.50

Date	Transaction Type	ID	Transfer Acct	Deposit	Withdrawal	Balance
1/21/09	Opening Balance					47,087.68
1/18/09	ACHAN INCOME LIFE			90.34		4,988.14
1/23/09	ACHAN LIFE				32.88	4,955.26
1/23/09	ACHAN LIFE					4,921.33
1/23/09	Dividend					4,921.33
1/23/09	Ending Balance					4,921.33

010: SUPREME ACCOUNT Joint Ownership: JANE DOE SAMPLE
Year-to-Date Divd Pct: 54.83
Divd Rate: 1.00 %

Date	Transaction Type	ID	Transfer Acct	Deposit	Withdrawal	Balance
1/21/09	Opening Balance					47,087.68
1/23/09	PC CU TRANSFER			500.00		47,587.68
1/23/09	PC CU TRANSFER				5,680.38	42,907.30
1/23/09	Dividend					42,907.30
1/23/09	Dividend					42,907.30
1/23/09	Ending Balance					42,907.30

118: CHRISTMAS CLUB Joint Ownership: JANE DOE SAMPLE
Year-to-Date Divd Pct: .00
Divd Rate: 75%

Ownership of shares, deposits and certificates accounts shown on this statement is not transferable except on the books of the credit union.

Send inquiries to

Your Credit Union Name
123 Your CU's Address
Yourtown, USA
www.cuwebaddress.com

Statement of Account

Look numbers followed by an asterisk in all open and closed. The balance used to compute the finance charge is the annual outstanding balance with the other months are adjusted and over advances or other charges are added. The finance charge is computed on the daily outstanding balance by applying the daily periodic rate to that balance for the exact number of days such balance remains outstanding. The outstanding balance is based on the previous period's balance and the daily periodic rate is disclosed after the account number. The annual percentage rate, which is determined by multiplying the daily periodic rate by the number of periods in a year (360), is likewise disclosed after the account number.

Page 1 of 4

AUTO *****AUTO-DIGIT 123
00000000 01 AT 0.357
JOHN D SAMPLE
123 ANY STREET
ANYTOWN US 12345-6789



From: 12/01/10 To: 12/31/10 Member #: 99990

CARS, TRUCKS, SUVs/MOBILES, ATV'S!!!
We have money to lend. Let us help you with all your financing needs. Our experienced loan officers are here to serve you, call or stop in today at any of our branch locations.

YOU EARNED 305 YOUR POINT TOTAL IS YOUR NEW LEVEL WILL BE premium
We value your membership and reward you for being a member.

Suffix	Account Description	Last Tran	Balance
000	MEMBERSHIP SAVINGS	12/27/10	4,276.71
001	MEMBERSHIP ACCOUNT	10/03/02	5.00
009	SPENDING MONEY	12/30/10	4,113.00
130	MY RETIREMENT	12/15/10	9,976.17
240	UNDISCLOSED LOANS	12/17/10	380.49
250	BOAT LOAN	7/25/08	776.04
260	LINE OF CREDIT	12/27/10	440.00
501	12 MONTH DIV. CERT.	9/29/10	1,136.43
615	VISA GOLD	12/31/10	243.57

SHARE ACCOUNTS

000: MEMBERSHIP SAVINGS Joint Owner: JANE D SAMPLE
Year-to-Date Div Paid: 7.63 Divd Rate: .50%

Date	Transaction Type	ID	Transfer Acct	Deposit	Withdrawal	Balance
12/01/10	Beginning Balance					6,027.18
12/01/10	SHARES CASH WID	22		700.00		4,327.18
12/17/10	SHARES CASH WID	11		150.00		4,177.18
12/27/10	SHARES DEPOSIT	13		99.75		4,276.91
12/31/10	SHARE DIVIDEND			1.80		4,278.71
Your Annual Percentage Yield Earned (APYE) is .50% based on an Average Balance of 4,270.66 for the 31 day period ending 12/31/10.						
12/31/10	Ending Balance					4,278.71

001: MEMBERSHIP ACCOUNT Joint Owner: JANE D SAMPLE
Year-to-Date Div Paid: .00 Divd Rate: .50%

Divd Rate	500.00 to 2,000.00	2,000.01 to 5,000.00	5,000.01 to 10,000.00	10,000.01 to 99,999.99	100,000.00 to 9,999,999.99
	.50%	.50%	1.00%	1.00%	1.00%

No Activity on Account. Last Trans Date: 10/03/02 Balance: 5.00

CHECKING ACCOUNTS

008: CHECKING ACCOUNT SPENDING MONEY

Date	Transaction Type	#/ID	Transfer Acct	Deposit	Withdrawal	Balance	Cheq #	Amount
12/01/10	Beginning Balance					3,964.00	4204	10.00
12/01/10	ACH/WALGREEN CO.	4207		76.93		3,887.07	4205	191.60
12/01/10	CHEQ 4207	EDHECK		99.75		3,787.32	4207*	76.93
12/01/10	ACH/UNITED OMAHA HTH	4204		10.00		3,777.32	4210*	85.00
12/01/10	CHEC/INGRRM	4204		10.00		3,767.32	4211	10.00
12/02/10	OK CARD/COUNTY MARKET			41.71		3,725.61	4212	43.00
12/02/10	CHEC/0000604	COUNTY MARKET # 5	QUINCY, IL			3,544.01	4213	300.00
12/03/10	ACH/US TREASURY 310	4205		1,315.00		4,859.01	4214	76.00

*Ownership of share, deposit and certificate accounts shown on this statement is not transferable except on the books of the credit union.

08840200001010.357 W X S 0000471 00 000000 ANNA ** 01

transactions, the transfer acct# is tacked on to the end of the regular transaction description

Credit Card Statement


Page count difference from Standard: none/insignificant

- For the most part content lays out exactly the same as Standard; font size is larger, with slight variations for various elements in order to accommodate space limitations and mailing requirements

03 “BLACK BARS”

This is a unique style that was patterned after a custom design originated by one of our largest credit union clients. It was intended to simplify and reduce clutter and redundancies, and contains a bold black bar design element for a distinctive look. The most interesting feature is an alternative method for displaying a summary of the member’s balances, organized according to product type rather than listing each individual sub-account.

- NOTE: This symbol ⇨ denotes features that are unique to this style.



Your Credit Union Name
123 Your CU's Address
Youtown, USA
www.yourcreditunion.com

Statement of Account

Account No.	Statement Period	Page
99990	12/01/10 Thru 12/31/10	1 of 4

ACCOUNT SUMMARY	
Account Type	Ending Balance
Savings	\$4,283.71
IRA	\$9,979.17
Checking	\$4,113.00
Certificates	\$1,136.43
Loans	\$1,159.53
Open Credit	\$652.62

000: MEMBERSHIP SAVINGS

Joint Owner: JANE D SAMPLE
Year-to-Date Divd Paid: 7.63 Divd Rate: 5.00 %

TRANS DATE	POST DATE	WITHDRAWAL/DEBIT	DEPOSIT/CREDIT	BALANCE	TRANSACTION DESCRIPTION
12/01/10	12/01/10			5,027.16	Beginning Balance
12/01/10	12/01/10	700.00		4,327.16	SHARES CASH W/D 22
12/17/10	12/17/10	150.00		4,177.16	SHARES CASH W/D 11
12/27/10	12/27/10		99.75	4,276.91	SHARES DEPOSIT 13
12/31/10	12/31/10		1.80	4,278.71	SHARE DIVIDEND

Your Annual Percentage Yield Earned is 5.00%, based on an Average Balance of 4,270.05 for the 31 day period ending 12/31/10.

001: MEMBERSHIP ACCOUNT

Joint Owner: JANE D SAMPLE
Year-to-Date Divd Paid: 0.00
Divd Rate: 5.00% to 2,000.00 = 5.00% 3,000.01 to 5,000.00 = 5.00% 5,000.01 to 10,000.00 = 1.00%

002: CHECKING ACCOUNT

SPENDING MONEY

TRANS DATE	POST DATE	WITHDRAWAL/DEBIT	DEPOSIT/CREDIT	BALANCE	TRANSACTION DESCRIPTION
12/01/10	12/01/10			3,964.00	Beginning Balance
12/01/10	12/01/10	76.93		3,887.07	ACH/WALGREEN CO. 4207 CHNW 4207 CHECK
12/01/10	12/01/10	99.75		3,787.32	ACH/UNITED CMANA HTH DEC INSPRM
12/01/10	12/01/10	10.00		3,777.32	CHECK0501646 4304
12/02/10	12/02/10	41.71		3,735.61	CK CARD/COUNTY MARKET Date: 12/02/10
12/02/10	12/02/10		191.60	3,544.01	COUNTY MARKET # 5 QUINCY, IL
12/03/10	12/03/10		1,315.00	4,859.01	ACH/US TREASURY 310 SOC SEC
12/03/10	12/03/10	92.00		4,767.01	ACH/In-View 4208 CHNW 4208 Check #
12/08/10	12/08/10	10.00		4,757.01	CK CARD/KRISTOPHERS Date: 12/08/10
12/08/10	12/08/10		118.05	4,875.06	KRISTOPHERS HAIR STU QUINCY, IL
12/07/10	12/07/10	43.33		4,831.73	CK CARD/SHELL OIL SO Date: 12/08/10
12/08/10	12/08/10		580.00	5,411.73	SHELL OIL 5248460000 WEST QUINCY, MO
12/08/10	12/08/10	85.00		5,326.73	ACH/BANKERS LIFE AND PENSION
12/09/10	12/09/10	10.00		5,316.73	CHECK0501646 4310
12/10/10	12/10/10	59.16		5,257.57	CK CARD/KOHL'S #0960 Date: 12/10/10 KOHL'S #0960 QUINCY, IL

Account Statement

Page count difference from Standard: An 8-page statement became 9 pages in this design; a 3-page statement was 4 pages.

- The miscellaneous information/disclosure text from the top of page 1 will appear on the “back page” of the statement in this style
- ⇨ Account summary appears at top-right corner of page and groups account balances by Application Type rather than suffix (for example, both LOC loans and online credit cards appear under a single “Open Credit” summary total) – this *replaces* the summary of individual account balances that appears above the trans detail in all other styles
- ⇨ Separate Trans Date and Post Date columns for all transactions
- ⇨ Transaction descriptions appear in far-right column
- Secondary trans descriptions and other descriptive detail is tacked on to end of regular description to fit as much as possible on one line:

- IRA posting code description is tacked on to the end of the regular description
- Content from the check # / Employee ID columns is tacked on to the end of the regular description
- Transfer Acct is tacked on to the end of the regular description
- This style supports only the horizontal check recon format (vertical not supported)
- Check recon appears *below* the trans detail (most other styles show it above the trans detail); labeled as “Check Recap”
- No member name at top of pages 2+ (just the acct# and statement period)
- No section dividers between the Savings, Checking, or Certificates sections (still a divider for Loans with the requisite “The balance used to compute interest is...” disclosure content)

Credit Card Statement

Page count difference from Standard: none/insignificant

- Summary at top-right edge in the payment coupon is laid out very differently
- Otherwise this design is mostly identical to the Standard style but with black instead of gray shading and square instead of rounded boxes

04 "Two-COLUMN"

Your Credit Union Name
123 Your CU's Address
Yourtown, USA
www.yourcreditunion.com

Statement of Account

YOUR ACCOUNT NUMBER IS 99999. THE BANK OR CREDIT UNION MAY BE SUBJECT TO CHANGE WITHOUT NOTICE. THE BANK OR CREDIT UNION MAY BE SUBJECT TO CHANGE WITHOUT NOTICE. THE BANK OR CREDIT UNION MAY BE SUBJECT TO CHANGE WITHOUT NOTICE.

MEMBERSHIP INFORMATION: 99999

Printed: 12/01/10 Page 1 of 3

CARS, TRUCKS, SNOWMOBILES, ATVs!!
We have money to lend. Let us help you with all your financing needs. Our experienced loan officers are here to serve you, call or stop in today at any of our branch locations.

MEMBERSHIP SUMMARY INFORMATION AS OF 12/01/10

YOU EARNED 325 YOUR POINT TOTAL IS: YOUR NEW LEVEL WILL BE platinum
We value your membership and reward you for being a member.

Date	Description	Amount	Balance
06/01	MEMBERSHIP SAVINGS	12,227.70	4,278.71
07/01	MEMBERSHIP ACCOUNT	10,402.02	5.00
08/01	SPENDING MONEY	12/05/10	4,113.00
13/01	MY RETIREMENT	12/15/10	3,879.17
24/01	UNSECURED LOANS	12/11/10	380.49
25/01	DEBIT LOAN	7/06/09	779.04
28/01	LINE OF CREDIT	12/27/10	449.05
50/01	12 MONTH SHR. CERT.	8/29/10	1,138.43
87/01	VISA GOLD	12/01/10	240.57

SHARE ACCOUNTS

Joint Owner: JANE A. SAMPLE

Date	Description	Amount	Balance
12/01	** Beginning Balance *		5,027.76
12/01	SHARES CASH INVD 22	-700.00	4,327.76
12/17	SHARES CASH INVD 11	-152.00	4,175.76
12/27	SHARES DEPOSIT 13	89.75	4,278.51
12/31	SHARES DIVIDEND	1.80	4,279.31
12/31	** Ending Balance **		4,279.31

Your Annual Percentage Yield Earned (APYE) is 5.0%, based on an Average Balance of 4,270.56 for the 31 day period ending 12/31/10.

Year-to-Date Divd Paid = 7.83
Divd Rate = 5.00%
2 Deposit(s) = 707.35 2 Withdrawal(s) = 852.00

NEW MEMBERSHIP ACCOUNT

Joint Owner: JANE A. SAMPLE

No Activity on Account, Last Trans Date 10/02/10

Date	Description	Amount	Balance
12/01	** Ending Balance **		5.00

Year-to-Date Divd Paid = 0.00
Divd Rate = 5.00%
2,000.00 to 2,000.00 = 5.00%
5,000.00 to 5,000.00 = 5.00%
10,000.00 to 10,000.00 = 1.00%
100,000.00 to 100,000.00 = 1.00%

CHECKING ACCOUNTS

NEW CHECKING ACCOUNT - SPENDING MONEY

Date	Description	Amount	Balance
12/01	** Beginning Balance *		3,984.00
12/01	ACH/WALGREEN CO. 4207 CHRM 4207	-78.00	3,906.00
12/01	ACH/UNITED OMAHA HTM DEC INSPHM	-69.75	3,836.25
12/01	CHECKS/DBS484 4204	-10.00	3,771.25
12/02	CK CARD/COUNTY MARKET 12/02/10	-41.71	3,729.54
12/02	CK CARD/COUNTY MARKET #3 GUNCY, IL		
12/02	CHECKS/BBSH4 4205	-101.80	3,544.01
12/02	ACH/MS TREASURY 013 SEC SEC	1,375.00	4,929.01
12/02	ACH/My-Vee 4208 CHRM 4208 Check #	-40.00	4,767.01
12/02	CK CARD/KRISTOPHERS DATE 12/05/10	-10.00	4,757.01
12/02	KRISTOPHERS HARB STU GUNCY, IL		
12/02	ACH/BANKERS LIFE AND PENSION	-178.05	4,578.96
12/07	ACH/BANKERS LIFE 207 IND PREM	-43.33	4,535.63
12/07	CK CARD/SHELL OIL 52 Date: 12/08/10		
12/07	SHELL OIL 520400003 WEST GUNCY, MO		
12/08	ACH/BANKERS LIFE AND PENSION	990.00	5,525.63
12/09	CHECKS/4809 4212	-48.00	5,280.63
12/09	CHECKS/30859 4211	-10.00	5,280.63
12/10	CK CARD/30859 4211 Date: 12/10/10		
12/10	CK CARD/30859 4211	-58.75	5,221.47
12/10	KIDUS WORE GUNCY, IL		
12/10	CHECKING DEPOSIT 13	89.75	5,311.22
12/10	ACH/AT&T Services 4212 CHRM 4212		
12/10	CHECKPAYMT		
12/10	CK CARD/LEO DISCOUNT Date: 12/11/10	-38.21	5,241.01
12/10	LEO DISCOUNT TRUCK TAXIUM, MO		
12/10	CK CARD/HY VEE 15031 Date: 12/11/10	-43.21	4,999.79
12/10	HY VEE 15031 GUNCY, IL		
12/10	CHECK/2187524 4214	-78.00	4,921.79
12/10	CHECKS/2187 489 4213	-300.00	4,621.79
12/14	CK CARD/THE UPS STORE Date: 12/14/10		
12/14	THE UPS STORE #8039 GUNCY, IL	-29.73	4,592.06
12/14	ACH/Old Navy CC OLDN EPAY	-25.00	4,567.06
12/15	CK CARD/SPROUTS INN Date: 12/15/10	-14.83	4,502.24
12/15	SPROUTS INN GUNCY, IL		
12/15	ACH/NUF ACC: INS 803 183-0541	-19.99	4,482.24
12/15	ACH/PIONEER AMERICAN INS DRAFT	-72.88	4,409.36
12/16	CK CARD/USPS 188480 Date: 12/16/10	-8.80	4,400.56
12/16	USPS 188480/2802015 GUNCY, IL		

*** CONTINUED ON BACK OF THIS PAGE ***

Ownership of share, deposit and certificate accounts shown on this statement is not transferable except on the books of the credit union.
02/001/000001/001.000 M T W 000001/01 00 000001 AAAA ** 01

This style uses a side-by-side columnar design and represents an attempt to reduce page count while still providing complete account detail. One major difference you'll notice here is that transaction amounts are aligned in the same column (no separate deposit and withdrawal columns), with debit amounts noted with a minus (-) sign.

- NOTE: This style is not recommended for accounts with balances or transaction amounts over \$1 million, as the side-by-side display does not allow adequate room for these amounts to be displayed with clarity.

Account Statement

Page count difference from Standard: An 8-page statement became 6 pages in this design; a 3-page statement was still 3 pages.

- This style supports only the horizontal check recon format (vertical not supported); no label
- There are no separate deposit and withdrawal columns, just one Amount column with debit amounts notated with a minus (-) sign
- Misc. account information (rates, YTD dividends paid, etc.) appear below the transaction details
- If you are configured to display sub-totals for deposits and withdrawals, these will also appear in the section below the trans details, notated like this: "2 Deposit(s) = 700.36 0 Withdrawal(s) = .00"

(because there are no separate deposit/withdrawal columns under which sub-total can appear)

- Secondary trans descriptions and other descriptive detail is tacked on to end of regular description, wrapping to multiple lines as needed:
 - IRA posting code description is tacked on to the end of the regular description
 - Content from the check # / ID columns is tacked on to the end of the regular description
 - Transfer Acct is tacked on to the end of the regular description
- Loans – the interest payment amount shows on a separate line just below the main transaction description, with the amount itself in the same column as other trans amounts (no running balance, though)
- Because of the limited side-to-side room on this format, any accounts with balances or transaction amounts over \$1,000,000.00 will not have commas and in some cases may print on top of adjoining data
 - IMPORTANT NOTE: For this reason it is recommended that this style be used with caution for CUs that have memberships with large balances.

Credit Card Statement

Page count difference from Standard: none/insignificant

- Unlike the regular account statement, with this style the CC statement does not use a two-column layout but is still laid out very similar to the Standard design
- Credit (payment/refund) transactions are shown with a minus (-) sign instead of the standard CR notation
- Font is different to match the regular statement for this design

05 "BOXES WITH LINES"

This style was designed to make transaction details easier to read by providing separator gridlines in all transaction detail and summary areas, between all lines and to separate columns.

Your Credit Union Name
123 Your CU's Address
Fourtown, USA
www.cuwebaddress.com

AUTO *****AUTO**DIGIT 123
00000000 01 AT 0.357
JOHN D SAMPLE
123 ANY STREET
ANYTOWN US 12345-6789

Statement of Account

Account No.	Statement Period	Page
99990	12/01/10 Thru 12/31/10	1 of 4

CARS, TRUCKS, SNOWMOBILES, ATVS!!! We have money to lend. Let us help you with all your financing needs. Our experienced loan officers are here to serve you, call or stop in today at any of our branch locations.

NCUA
Member Since 1967

YOU EARNED 305 YOUR POINT TOTAL IS YOUR NEW LEVEL WILL BE premium
We value your membership and reward you for being a member.

ACCOUNT SUMMARY		
GROUP	ACCOUNT DESCRIPTION	BALANCE
000	MEMBERSHIP SAVINGS	4,278.71
001	MEMBERSHIP ACCOUNT	5.00
005	SPENDING MONEY	4,113.00
150	IR RETIREMENT	9,379.17
240	UNSECURED LOANS	380.48
250	BOAT LOAN	779.04
260	LINE OF CREDIT	449.05
501	12 MONTH SHR CERT	1,135.43
615	VISA GOLD	243.57

000: MEMBERSHIP SAVINGS

Year-to-Date Div Paid: 7.63 Joint Owner: JANE D SAMPLE
Divd Rate: .50 %

DATE	TRANSACTION DESCRIPTION	AMOUNT	BALANCE
12/01/10	Beginning Balance		5,237.18
12/01/10	SHARES CASH W/D 22	-700.00	4,537.18
12/17/10	SHARES CASH W/D 11	-150.00	4,387.18
12/27/10	SHARES DEPOSIT 13	99.75	4,486.93
12/31/10	SHARE DIVIDEND	1.00	4,487.93
	Your Annual Percentage Yield (APY) is .50% based on an Average		
	Balance of 4,278.66 for the 31 day period ending 12/31/10		
12/31/10	Ending Balance		4,278.71

001: MEMBERSHIP ACCOUNT

Year-to-Date Div Paid: .00 Joint Owner: JANE D SAMPLE
Divd Rate: 500.00 to 2,000.00 = .50% 2,000.01 to 5,000.00 = .50%
5,000.01 to 10,000.00 = 1.00% 10,000.01 to 99,999.99 = 1.00%
100,000.00 to 9,999,999.99 = 1.00%

No Activity on Account. Last Trans Date: 10/03/00 Balance: 5.00

005: SPENDING MONEY

CLEARED CHECK RECONCILIATION							
CHEQ #	AMOUNT	CHEQ #	AMOUNT	CHEQ #	AMOUNT	CHEQ #	AMOUNT
4204	10.00	4207*	76.93	4210*	85.00	4212	43.00
4205	191.80	4208	92.00	4211	10.00	4213	300.00

DATE	TRANSACTION DESCRIPTION	AMOUNT	BALANCE
12/01/10	Beginning Balance		3,656.00
12/01/10	ACH/WALGREEN CO 4207 CHQ# 4207 CHECK	-76.93	3,579.07
12/01/10	ACH/UNITED OMAHA WITH DEC INFRM	-99.75	3,479.32
12/01/10	CHECK/2501646 4204	-10.00	3,469.32

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

Account Statement

Page count difference from Standard: An 8-page statement became 9 pages in this design; a 3-page statement was 4 pages.

- The miscellaneous information/disclosure text from the top of page 1 will appear on the "back page" of the statement in this style
- This style supports only the horizontal check recon format (vertical not supported); labeled as "Cleared Check Reconciliation" (or 'Draft' as the case may be, according to your configuration)
- There are no separate deposit and withdrawal columns, just one Amount column with debit amounts notated with a minus (-) sign
- This style does not support display of total withdrawals / total deposits summary at bottom of the trans detail, if configured for sub-totals
- Secondary trans descriptions and other descriptive detail is tacked on to end of regular description, wrapping to multiple lines as needed:
 - IRA posting code description is tacked on to the end of the regular description
 - Content from the check # / ID columns is tacked on to the end of the regular description
 - Transfer Acct is tacked on to the end of the regular description

- No section dividers between the Savings, Checking, or Certificates sections (still a divider for Loans with the requisite “The balance used to compute interest is...” disclosure content)

Credit Card Statement

Page count difference from Standard: none/insignificant

- Summary at top-right edge in the payment coupon is laid out very differently; otherwise most elements on the top two-thirds of page 1 will be very similar to the Standard design, with square boxes instead of rounded
- Credit (payment/refund) transactions are shown with a minus (-) sign instead of the standard CR notation
- Transactions and Rates & Fees sections will include vertical and horizontal gridlines

06 "BOXES WITH ALTERNATING-ROW SHADING"

This is indicated as "Boxes Grey Bars" on the Statement Styles configuration.

This style was designed to make transaction details easier to read by providing not only separator gridlines in all transaction detail and summary areas, between all lines and to separate columns, but also by shading every alternate row in each detail section. While similar to Style 05, this style uses shading more as a visual aid to reading across each line more than as a way to highlight individual account names and section separators.

Statement of Account

Your Credit Union Name
123 Your CU's Address
Towntown, USA
www.crowebaddress.com

Account No. 99990 Statement Period 12/01/10 Thru 12/31/10 Page 1 of 4

CARS, TRUCKS, SNOWMOBILES, ATVs!!! We have money to lend. Let us help you with all your financing needs. Our experienced loan officers are here to serve you, call or stop in today at any of our branch locations.

NCUA

YOU EARNED 300 YOUR POINT TOTAL IS: YOUR NEW LEVEL WILL BE: premium
We value your membership and reward you for being a member.

ACCOUNT SUMMARY

SUPPL	ACCOUNT DESCRIPTION	LAST TRAN	BALANCE
000	MEMBERSHIP SAVINGS	12/27/10	4,276.71
000	MEMBERSHIP ACCOUNT	10/03/02	5.00
000	SPENDING MONEY	12/30/10	4,113.00
000	IR RETIREMENT	12/05/10	8,979.07
240	UNSECURED LOAN#	12/17/10	350.40
260	BOAT LOAN	7/02/08	278.04
260	LINE OF CREDIT	12/27/10	448.05
260	12 MONTHS DISC CREDIT	01/28/10	1,158.83
610	VEA GOLD	02/31/10	243.57

000 MEMBERSHIP SAVINGS

Year-to-Date Div Paid: 7.03 Joint Owner: JANE D SAMPLE
Div Rate: .50%

DATE	TRANSACTION DESCRIPTION	AMOUNT	BALANCE
12/01/10	SHARED CASH W/D 22	-700.00	3,522.08
12/07/10	SHARED CASH W/D 11	-195.00	4,327.18
12/27/10	SHARED DEPOSIT 13	99.75	4,276.71
12/31/10	SHARE DIVIDEND	11.90	4,276.71

Your Annual Percentage Yield (APY) is .50%, based on an Average Balance of 4,270.06 for the 31 day period ending 12/31/10.

Ending Balance 4,276.71

001 MEMBERSHIP ACCOUNT

Year-to-Date Div Paid: .00 Joint Owner: JANE D SAMPLE
Div Rate: 500.00 to 2,000.00 = .50% 2,000.01 to 5,000.00 = .50%
5,000.01 to 10,000.00 = 1.00% 10,000.01 to 99,999.99 = 1.00%
100,000.00 to 9,999,999.99 = 1.00%

No Activity on Account. Last Trans Date: 10/03/02 Balance: 5.00

002 CHECKING ACCOUNT

DEPOSIT SUMMARY

CHK #	AMOUNT	CHK #	AMOUNT	CHK #	AMOUNT	CHK #	AMOUNT	CHK #	AMOUNT
8226	10.00	4207	75.93	8207	25.00	8232	83.00	4218	75.00
4206	101.80	4206	62.00	4211	10.00	4213	300.00		

SPENDING MONEY

DATE	TRANSACTION DESCRIPTION	AMOUNT	BALANCE
12/01/10	Beginning Balance		3,864.00
12/01/10	ACH WALGREEN CO 4207 CHX# 4207 ECHECK	-75.93	3,887.07
12/01/10	ACH UNTRD/DMAIA WTR DEC INSPRM	-286.70	3,788.30
12/01/10	CHECK#2006 GAF 4204	-10.00	3,778.32

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Account Statement

Page count difference from standard: An 8-page statement became 9 pages in this design; a 3-page statement was 4 pages.

- The miscellaneous information/disclosure text from the top of page 1 will appear on the "back page" of the statement in this style
- This style supports only the horizontal check recon format (vertical not supported); labeled as "Cleared Check Reconciliation" (or 'Draft' as the case may be, according to your configuration)
- There are no separate deposit and withdrawal columns, just one Amount column with debit amounts notated with a minus (-) sign
- This style does not support display of total withdrawals / total deposits summary at bottom of the trans detail, if configured for sub-totals
- Secondary trans descriptions and other descriptive detail is tacked on to end of regular description, wrapping to multiple lines as needed:

- IRA posting code description is tacked on to the end of the regular description
- Content from the check # / ID columns is tacked on to the end of the regular description
- Transfer Acct is tacked on to the end of the regular description
- No section dividers between the Savings, Checking, or Certificates sections (still a divider for Loans with the requisite “The balance used to compute interest is...” disclosure content)

Credit Card Statement

Page count difference from standard: none/insignificant

- Summary at top-right edge in the payment coupon is laid out very differently; otherwise most elements on the top two-thirds of page 1 will be very similar to the Standard design, with square boxes instead of rounded
- Credit (payment/refund) transactions are shown with a minus (-) sign instead of the standard CR notation
- Transactions and Rates & Fees sections include vertical and horizontal gridlines as well as alternate-row gray shading

CONFIGURATION SETTINGS

NOTE: Be sure to check out the Frequently Asked Questions (FAQ) section of the beginning of the booklet for answers to commonly asked questions. This section begins on Page 4.

In this section is a discussion of when the member receives a fee for the statement style. See Page 5 for a discussion on when a member receives a fee.

Statement Style Selection/Fee Configuration

Credit unions will use the Statement Styles configuration to select which printed statement styles they will offer (including the Large Print Style), and also to select whether Printed Statement Styles can be selected online by the members. Credit unions can also assign a fee to the style - with standard age/balance and Tiered Service waivers available.

- **NOTE:** A default style must be selected in order to charge a fee. If your credit union has a custom default or if your credit union does not use Sage Direct as a print vendor, select Style 99 below as your default.

“Config Styles Available for Mbrs” on the Internet Member Services Config (MNCNFE) menu

Avail	Def	Vendor	Code	Name	Description	Fee Amt
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sage	01	Standard	Standard layout	0.00
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sage	02	Large Print	Standard layout with larger font size	1.00
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sage	03	Black Bars	Transaction description column at right edge; black bar separators	1.00
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sage	04	Two-Column	Two side-by-side columns	1.00
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sage	05	Boxes Lines	Single transaction amount column; boxes around transaction details	1.00
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sage	06	Boxes Gray Bars	Single transaction amount column; shading on alternate rows	1.00
<input type="checkbox"/>	<input type="checkbox"/>	ALL	99	Standard/Custom	Your credit union's custom/standard layout	0.00

- All credit unions will see all available statement styles.

This configuration is used to activate Member Selected Statement Styles, to select a default style and to determine which styles can be selected by members. **Important: When you are ready to activate the feature, check "Activate printed statement styles/fees." Checking this box is**

necessary even if you only use this feature to charge a fee for statements.

Additionally, credit unions will use this configuration to assign fees and waivers for their Member Selected Statement Style offering. (Tiered Service Waivers are also available). (You can even select that the fee account balance can go negative or below the available balance to pay this fee.) The **Show in online banking** checkbox determines whether members, who are not already enrolled in e-Statements, have the option to select their style while using online banking.

Printed statement style fees are triggered by the production of the regular account statement, not a credit card statement. If the member only receives a credit card statement, the fee will not be charged to the member that particular month.

- Refer to the FAQ for more in depth discussion of when the member receives a fee for the statement style. See Page 5.

You designate a dividend application that will be charged the fee. If a member has two accounts with that dividend application, the fee will only be taken from the account with the lowest suffix. It does not attempt to charge the fee to the second account. A member with insufficient funds on the first account will appear on the exception report.

Field Descriptions

<i>Field Name</i>	<i>Description</i>
Activate printed statement styles/fees	Checking this box activates Printed Statement Styles. Once this box is checked, an employee can select a printed statement style for a member. Checking this box is necessary even if you only use this feature to charge a fee for statements. Important: When you are ready to activate the feature, check "Activate statement styles/fees." If you want members to be able to select a style online, also check the <i>Show in online banking</i> checkbox. (See next configuration setting below.) <ul style="list-style-type: none">• If your credit union wants to begin charging members immediately, enter a charge for the Default (Def) Style. (A default style is required to fee.) When statements are printed, members who have not selected a style will receive the default style.
Show in online banking	Check if you want your members who are not already enrolled in e-Statements to be able to select a style online (See Page 26). These members will see a "My Printed Statement Options" page in the Preferences area of online banking, which will allow them to select their style. These members will also be encouraged to enroll in e-Statements.
Corp ID	Enter a Corp ID, if needed.
Fee income G/L	Enter the G/L used for fee income.

<i>Field Name</i>	<i>Description</i>
Fee transaction description	Enter a description that will appear on statement for the fee transaction.
Charge to dividend application	<p>Designate the Dividend Application which will be used to charge the fee. All sub accounts of this Dividend Application will be reviewed for the full amount of the fee, starting with the sub account with the lowest number (101, then 102, for example). If all sub accounts of the selected Dividend Application are reviewed and do not supply the fee, then the base share account (000) is used to supply the fee.</p> <p>No partial fee collection is allowed. The statement style configuration has settings that allow that allow the fee to take the account “below available balance” and “below negative balance.” These may be used to collect a full fee amount, but this is not required.</p> <ul style="list-style-type: none"> NOTE: If no sub account supplies the fee, this will appear as an exception on the Exception Fee Posting Report (PESTMTN3X).
<p>Fee waivers The fee will be waived based on the following standard fee waivers. NOTE: A Tiered Service waiver also allows credit unions to waive the fee. (See Page 28).</p>	
Low Age	Member’s age is at or below a certain age
High age	Member’s age is at or above a certain age
Aggregate savings	Aggregate current balances of member’s MEMBER1 accounts are at or above a certain amount (including tax escrow and IRA accounts)
Aggregate loans	Aggregate current balances of member’s MEMBER5 and MEMBER6 accounts are at or above a certain amount (includes all loans and open-credit accounts)
Waive if present	<p>If you wish to waive the fee for members who have certain types of accounts or cards, place a check mark in one or more of these fields.</p> <ul style="list-style-type: none"> ATM card - Waiver for ATM card. For online ATM card, card must be in active status (not, for example hot carded) for fee to be waived. For Off Trial Balance (OTB) ATM card, waives if a card is present, regardless of status. Debit card - Waiver for debit card. For online debit card, card must be in active status (not, for example hot carded) for fee to be waived. For Off Trial Balance (OTB) debit card, waives if a card is present, regardless of status. Credit card - Waiver of fee for credit cards. For online credit card, the loan must have a Process Type of V (credit card) with a status of Active (A) and not be written off (WRTOFF of 0) for fee to be waived. For Off Trial Balance (OTB) credit card, waives if a card is present, regardless of status or balance.

<i>Field Name</i>	<i>Description</i>
	<ul style="list-style-type: none"> OTB savings acct - Waives fee if member has Off Trial Balance (OTB) savings account, regardless of status or balance. OTB loan acct - Waives fee if member has Off Trial Balance (OTB) loan account, regardless of status or balance.
Allowance of fee to bring fee account negative or below available balance	
Allow below available balance	Check this box to allow the statement fee to bring the fee account below the available balance of that account.
Allow negative balance	Check this box to allow the statement fee to bring the fee account to a negative balance.

The following explains some of the columns in the lower area of the configuration screen:

Field Descriptions in Table

Avail	Check this to allow members to select this Style in Member Personal Banker. Online selection is allowed only when <i>Show in online banking</i> is also checked.
Def	<p>This indicates that this style is the default style. When statements are generated, any member who does not have a selected Printed Statement Style will receive this default style. Credit unions can select for the Def Style to be the Standard Style or any of the other available styles. If a credit union wants to charge all members a fee for their statement, the credit union should select a Default style.</p> <ul style="list-style-type: none"> NOTE: Credit unions who do not use Sage Direct as a print vendor or who have a custom style can use this feature to charge a fee to all members receiving a printed statement. In this case, the credit union must select Style 99 as the default and assign a fee to this style.
Fee Amt	<p>Enter the fee for this style. Members will be charged this fee when a standard statement is printed. (If a member only receives a credit card statement, for example with an account will a quarterly statement, the member will not be charged the fee.)</p> <p><i>See Page 5 for a more in depth discussion on when a member receives a fee.</i></p> <p>NOTE: Partial fees will not be charged; however, the fee can take the member below their available balance (but not negative). What this means is that even if your credit union has a \$5 par, if the member only has \$5 in his or her base share, CU*BASE will still deduct the fee from this account.</p>

Press Enter from the configuration screen to access the screen on the following page. Use this screen to compose messaging that the member will view online when selecting a printed statement style.

Marketing Message to Members

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

File Edit Tools Help

Member Sales Information CHANGE

Enter sales tips that members and staff will see when selecting a statement style

Open new window for link

Comments:

We hope you enjoy our new statement styles.

i When you add or remove characters, it might cause fragmented lines of text. Place the cursor at the end of the shortened line and press the Delete key to remove the line break and clean up the paragraphs as needed.

i MESSAGE TIP: If you insert text or copy and paste text that exceeds the space provided, a pop-up window will appear. Select Yes to retain text you have written or pasted, but be careful, this may delete following text. Select No to cancel a paste. WARNING: Never check the "Remember my decision" checkbox on this pop-up window.

Save Changes

Talking Points

FR (2633) 6/26/13

RECORDING A MEMBER'S PREFERENCE

Employees can promote Printed Statement Styles to member and assist them in selecting a style in CU*BASE. If activated by the Printed Statement Style Configuration (See Page 19), members can also select styles online.

- **IMPORTANT:** A member's selection of *Printed* Statement Style affects only the printed statement. It does not change the look of the member's e-Statement.

EMPLOYEES ASSIST A MEMBER TO SELECT A PRINTED STATEMENT STYLE

Employees use Member Personal Banker to select a style for a member.

"Member Personal Banker" on the Member Service (MNSERV) menu

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

File Edit Tools Help

Member Personal Banker

Account # [REDACTED] Date opened Nov 23, 1982

Name MARY MEMBER

Agreement accepted Jun 25, 2013

E-Statements 000000 PIB

Bill payment 000000 eAlerts/eNotices

- E-statements (enroll or change enrollment status)
- Choose style for printed statements
- Bill Payment (enroll or change enrollment status)
- Bill Payment PIN reset
- Online banking/ARU (activate, change PIN/password; view password history)
- Online banking/ARU Transfer Control (update or add transfer accounts)
- See/Jump relationships (allow other members to access your account online)
- Personal Internet Branch (enroll or change PIB settings)
- PIB password reset (change PIB password or view PIB username)
- eAlerts/eNotices (subscribe or change settings; view eAlert history)
- AZA account relationships (add, modify, or remove relationships)
- Email address maintenance
- Reset online banking security questions
- Mobile banking (view member access and mobile devices)
- Debit card round up (enroll or change transfer account)
- Reg E opt in/out preference
- Promise deposits (subscribe or change status)

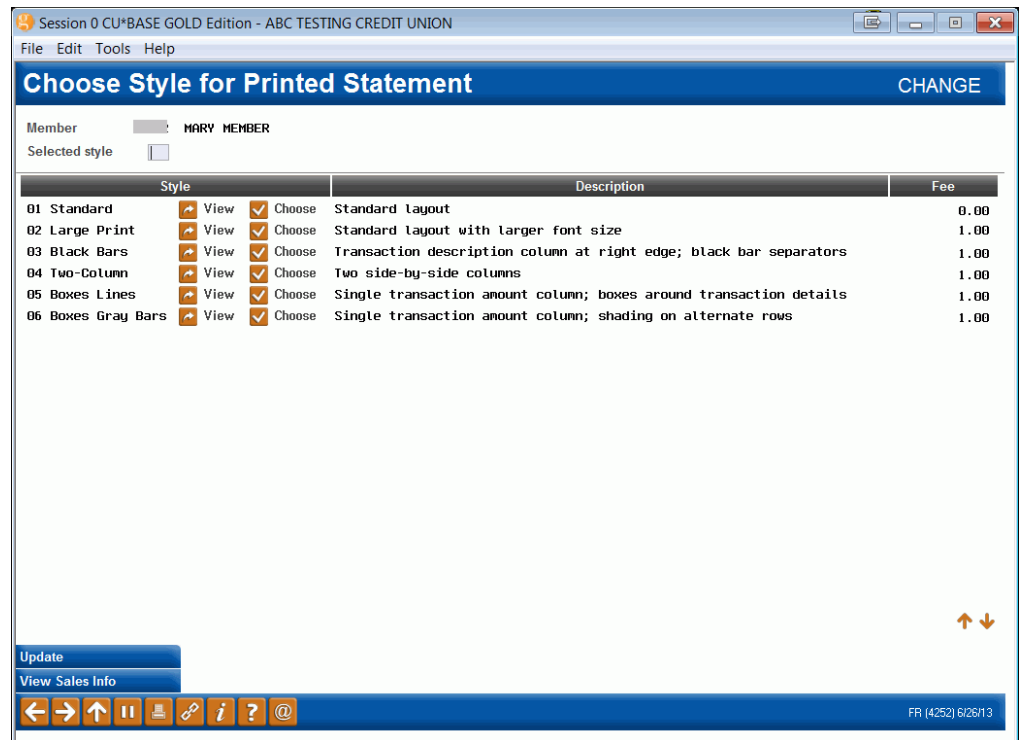
Skip

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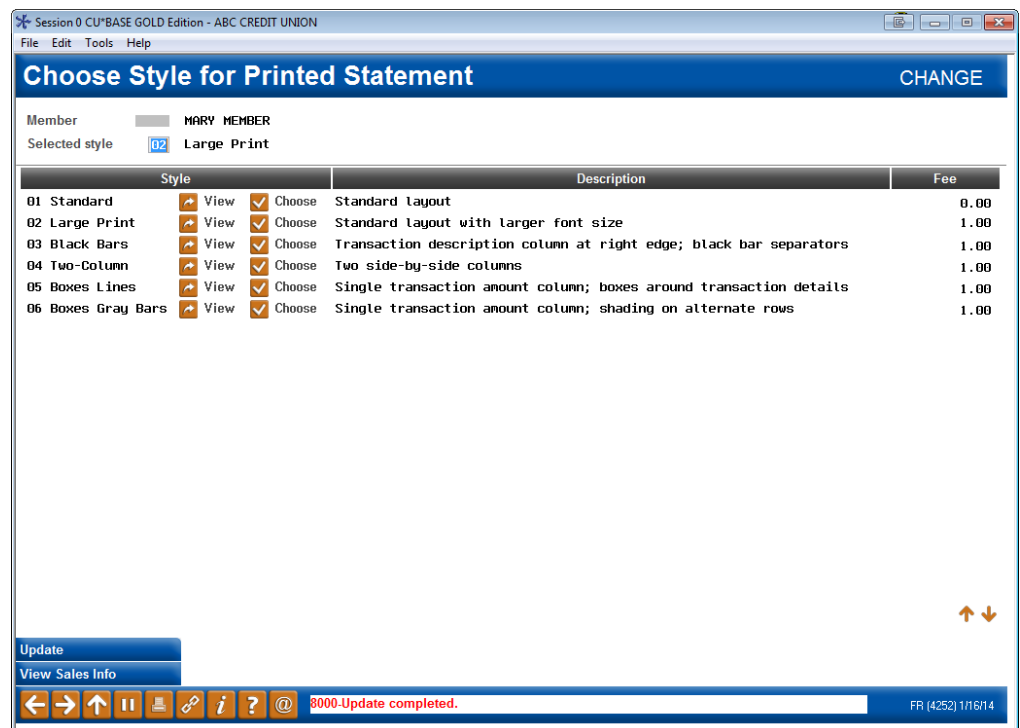
First check *Choose style for printed statement* and press Enter. After pressing Enter to move past the alert screen, the employee will come to the following screen which allows the employee to view the printed statement style options and select one for the member.

- Statement Style 99 does not have a PDF associated with it so no PDF of this style is available from this screen.

Employee View and Select a Printed Statement Style for Member



Use this screen to view the style options or select a printed statement style for a specific member. Once a style is selected, the screen will indicate the change.



PROMOTE YOUR PRINTED STATEMENT STYLES VIA ONLINE BANKING

It may seem to be counterintuitive to offer your members Printed Statement Style options while they bank online—but promoting them in this manner is an easy way to get the word out about this new service. Use the “My Printed Statement Styles” page to promote e-Statement enrollment. The “enroll in e-Statement now!” link at the top of the page takes the member directly to the e-Statement enrollment page.

Access this page though “Info Center,” then “Printed Statement Options.”

- *Members already enrolled in e-Statements will not see the Printed Statement Options page shown below.*

Members can click on the thumbnail images to view a larger PDF example of the printed statement style.

Success Credit Union | HELP | CONTACT US | LOGOUT

It's Me 247 Online Banking

Info Center | My Accounts | New Accounts | Pay & Transfer | My Documents | Go Mobile

We're here to help! Live Chat

My Account
Mary Member
Switch Account

Rewards
PLATINUM
Reward Points 23,750
Earned Last Month 320
View Point Details

Messages
Messages 3

Members
Latest News

SEE WHAT'S UP Visit the Online Community

PRINTED STATEMENT OPTIONS | I'M A PLATINUM MEMBER

Printed Statement Style Options

You currently are not enrolled in eStatements. eStatements are available free of charge. If you are interested, you can [enroll in eStatements now!](#)

We hope you enjoy our new statement styles.

More Information:

	Name	Example	Description	Fee Per Statement
<input type="radio"/>	Standard		Standard layout	\$0.00
<input checked="" type="radio"/>	Large Print		Standard layout with larger font size	\$1.00

The “Printed Statement Options” page markets the selection of a printed statement style. Clearly marked links on this page will encourage enrollment in e-Statements, which in the future may be your only free option.

With the exception of Style 99, members can click on the small graphic to view a larger PDF sample of each style.

REPORTING

The Printed Statement Fee Transaction Register (PESTMTN3) shows a listing of members charged a fee for statement styles. The Printed Stmt Fee Exceptions Report (PESTMTN3X) lists the exceptions, for example, the member did not have an account of the dividend application type selected to be charged the fee in the statement style configuration.

Printed Stmt Fee Trans Register (PESTMTN3)

9/02/11 12:54:59		ABC CREDIT UNION						PESTMTN3	PAGE
RUN ON 10/10/11		PRINTED STMT FEE TRANS REGISTER							
ACCOUNT NO.	SEQ #	TRAN DATE	TRAN TYPE	TRAN CODE	FEE AMOUNT	PREVIOUS BALANCE	CURRENT BALANCE	DESCRIPTION	
4888-110	01137	10/10/11	47	33	2.00	2420.82	2418.82	statement style fees	
8000-110	01266	10/10/11	47	33	2.00	1748.57	1746.57	statement style fees	
8444-110	00853	10/10/11	47	33	2.00	1871.44	1869.44	statement style fees	
9999-110	00140	10/10/11	47	33	2.00	13519.63	13517.63	statement style fees	
12333-110	00662	10/10/11	47	33	2.00	6026.01	6024.01	statement style fees	
13777-110	00012	10/10/11	47	33	2.00	64.75	62.75	statement style fees	
13888-110	02469	10/10/11	47	33	2.00	2057.02	2055.02	statement style fees	
24000-110	02033	10/10/11	47	33	2.00	4459.04	4457.04	statement style fees	
24500-110	01328	10/10/11	47	33	2.00	4280.64	4278.64	statement style fees	
24600-110	00729	10/10/11	47	33	2.00	732.78	730.78	statement style fees	
27000-110	01544	10/10/11	47	33	2.00	1407.42	1405.42	statement style fees	

Printed Stmt Fee Exceptions Report

9/02/11 12:54:59		ABC CREDIT UNION						PESTMTN3X	PAGE
RUN ON 10/10/11		PRINTED STMT FEE EXCEPTIONS							USER
ACCOUNT NO.	DESCRIPTION								
13333	Non-sufficient funds								
34444	No account available to fee								
41111	No account available to fee								
42222	No account available to fee								
43333	Non-sufficient funds								
47777	No account available to fee								
48888	Non-sufficient funds								
49999	Account frozen								
59999	No account available to fee								
60000	No account available to fee								
61111	No account available to fee								
62222	Non-sufficient funds								
65555	No account available to fee								
66666	No account available to fee								
78888	Account frozen								

TIERED SERVICES AND MARKETING CLUB WAIVERS

Credit unions can use Tiered Service waivers (Instant Benefits) to waive the fee for the selected style.

This allows the credit union to waive the fee for different Tiered Service Levels.

Incentive Reward	Levels			
Member-Elected Outside Services	Basic	A	B	C
ATM transaction service charge code (01-99)	00	00	00	00
Waive OTB balance transfer service charge		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bill payment/presentation service charge code	00	00	00	00
Electronic deposit hold group code (01-99)	00	00	00	00
Waive overdraft transfer fee from shares		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Waive overdraft transfer fee from LOC		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Waive combined overdraft transfer fee		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Waive e-statement fees		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Waive A2A incoming transfer fee		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Waive A2A outgoing transfer fee		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Waive fee for special printed statement style		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Waive fee for promise deposits		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Waive mobile text banking fee		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

They can also use Marketing clubs to waive the statement styles fee.

Session 0 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Club Fee Waivers and Benefits

CHANGE

Club **BPB** BENEFITS PLUS BASIC

Interactive Fee Exemptions	Self-Service Club Benefits
<input type="checkbox"/> Waive deposit item fee	ARU free minutes <input type="text" value="000"/>
<input type="checkbox"/> Waive cashed check fee	ARU per minute fee <input type="text" value="000"/>
<input type="checkbox"/> Waive Credit Union printed check fee	Online banking free logons <input type="text" value="000"/>
<input type="checkbox"/> Waive Credit Union money order fee	Online banking per logon fee <input type="text" value="000"/>
<input type="checkbox"/> Waive phone transfer fee	
<input type="checkbox"/> A2A incoming transfer fee	
<input type="checkbox"/> A2A outgoing transfer fee	

Periodic Service Charge Exemptions	
Waive configured transaction and account charges	Select <input type="text" value="0"/> selected
<input type="checkbox"/> Waive all configured minimum balance charges	
ATM transaction service charge code assignment	Active <input type="text" value="00"/> Suspended <input type="text" value="01"/>
Assign bill payment/presentation service charge code	Active <input type="text" value="00"/> Suspended <input type="text" value="00"/>
<input type="checkbox"/> Waive OTB balance transfer service charge	
Assign electronic deposit hold group code	Active <input type="text" value="00"/> Suspended <input type="text" value="00"/>
<input type="checkbox"/> Waive E-statement fees	
<input type="checkbox"/> Waive fee for special printed statement styles	
<input type="checkbox"/> Waive fee for promise deposits	
<input type="checkbox"/> Waive fee for Mobile Text Banking	

Club Savings

Club Loans

Club Certificates

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This allows the credit union to waive the fee for different Marketing Clubs..



SPECIAL INSTRUCTIONS FOR SELF PROCESSING CREDIT UNIONS

This section of the booklet is used by Self Processors only. Online credit unions will not have to perform this step.

Self processors will need to post the fees/rebates to members for statement style each month when statements are generated. Use the Post Stmt & e-Stmt Fees/Rebates option on the Statement Processing Menu (OPER 6, 14). The first screen allows the credit union to select a Corp ID if needed. This is followed by a second screen confirming the action.