
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 new 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.

Revision date: March 26, 2012

For an updated copy of this booklet, check out the Reference Materials page of our website:
http://www.cuanswers.com/client_reference.php
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CONTENTS

<u>MEMBER SELECTED STATEMENT STYLES FAQ</u>	<u>3</u>
<u>CHECK OUT ALL OUR STATEMENT PUBLICATIONS</u>	<u>5</u>
<u>SUMMARY OF DIFFERENCES BETWEEN PRINTED STATEMENT STYLES</u>	<u>6</u>
01 "STANDARD"	6
02 "LARGE PRINT"	8
03 "BLACK BARS"	10
04 "TWO-COLUMN"	12
05 "BOXES WITH LINES"	14
06 "BOXES WITH ALTERNATING-ROW SHADING"	16
<u>CONFIGURATION SETTINGS</u>	<u>18</u>
<u>RECORDING A MEMBER'S PREFERENCE</u>	<u>21</u>
EMPLOYEES ASSIST A MEMBER TO SELECT A PRINTED STATEMENT STYLE	21
PROMOTE YOUR PRINTED STATEMENT STYLES VIA ONLINE BANKING	23
<u>REPORTING</u>	<u>24</u>
<u>TIERED SERVICES AND MARKETING CLUB WAIVERS</u>	<u>25</u>
<u>SPECIAL INSTRUCTIONS FOR SELF PROCESSING CREDIT UNIONS</u>	<u>26</u>

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 Style to Charge All My Members Who Receive a Paper Statement a Fee? (Even if Sage Direct is Not My Statement Print Vendor?)

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. Additional styles can also be configured so that members can also select them. Refer to the Member Selected Statement Style configuration on page 18.

- 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 18.

When are Members Charged a Fee for Printed Statement Styles?

Members are charged a fee/given a fee waiver for their Printed Statement Style selection when their Account statement (as opposed to a credit card statement) is generated. (Of course the style of this statement also needs to have a fee associated with it!) This fee will appear on the next Standard statement – for example, if a member is charged a fee for the April statement, this fee will appear on the May (next) statement. *A special step is required for Self Processors – Refer to the last section of this booklet.* If the member only receives a credit card statement and not an Account statement (such as with accounts that receive Account statements quarterly), the member is not charged the fee.

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.)

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.

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 inquiries to:

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

Statement of Account

Loan numbers followed by an asterisk (*) are open and active. The balances listed to complete the Finance Charge in the annual statement balance sheet after credits are subtracted and new 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 month number of days that balance remains outstanding. The outstanding balance on open loans after the Finance Charge is added to the open amount. The Finance Charge is computed on the annual amount. The Finance Charge is computed on the number of periods in a year (360). It is shown in dollars and cents in the account number.

Page 1 of 3

AUTO *****AUTO3-DIGIT 08330
 0000000001 AT 49 9.324
 JOHN B SAMPLE
 123 ANY STREET
 ANY TOWN IL 62512

9091
000000

From: 1/01/08 **To:** 1/31/08 **Member #:** 99999993

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.

MEMBERSHIP SUMMARY INFORMATION FOR MEMBER # 99999993 AS OF 1/31/08

YOU EARNED 1915 REDEMPTION POINTS. YOUR NEW LEVEL WILL BE: Preferred Gold
 ASK HOW TO TAKE ADVANTAGE OF NEW PRODUCTS AND SERVICES TO EARN GREAT REWARDS

SUFFIX	ACCOUNT DESCRIPTION	LAST TRAN	BALANCE
000	REGULAR SHARES	1/23/08	4,921.33
010	SAVINGS ACCOUNT	1/23/08	42,560.60
045	SHARE CREDIT	1/23/08	2,103.98
118	CHRISTMAS CLUB	11/14/07	.00
140	TRAD PIA SHARE	1/15/08	35.52
400	36 MONTH FIA CERT	1/15/08	46,217.19
600	CD CERT FUND LOAN	1/15/08	852.33
638	PREPARED AUTO	1/23/08	3,990.43
800	HELLOC	1/23/08	25,028.87
800	VAR CLASSIC	1/23/08	6,989.82

SHARE ACCOUNTS

000: REGULAR SHARE Joint Owner: JANE DOE SAMPLE
 Year-to-Date Div Paid: 3.16
 Divd Rate: 75%
 Dividend Paid on 261.08 in amount of \$2.50


Date	Transaction Type	ID	Transfer Acct	Deposit	Withdrawal	Balance
1/1/08	Beginning Balance					6,067.68
1/18/08	ACHAUF INCOME LIFE			90.34		4,059.14
1/23/08	ACHAUFAC			32.88		4,918.18
1/23/08	SHARES EXPENSED				3.16	4,921.33
Your Annual Percentage Yield Earned (APYE) is .75%, based on an Average Balance of 4,952.57 for the 31 day period ending 1/31/08						
1/23/08	Ending Balance			93.99		4,921.33

010: SUPREME ACCOUNT Joint Owner: JANE DOE SAMPLE
 Year-to-Date Div Paid: 54.83
 Divd Rate: 1.00%
 Dividend Paid on 54.83 in amount of \$5.48

Date	Transaction Type	ID	Transfer Acct	Deposit	Withdrawal	Balance
1/1/08	Beginning Balance					47,066.68
1/23/08	PC CU TRANSFER		X000-000	600.00		41,588.68
1/23/08	PC CU TRANSFER		X000-021	54.83	5,680.88	40,562.63
1/23/08	SHARE DIVIDEND			54.83		42,560.60
Your Annual Percentage Yield Earned (APYE) is 1.47%, based on an Average Balance of 48,129.03 for the 31 day period ending 1/31/08						
1/23/08	DIVIDEND TRANSFER		X000-000	54.83		42,560.60
1/23/08	Ending Balance			54.83	5,680.83	42,560.60

118: CHRISTMAS CLUB Joint Owner: JANE DOE SAMPLE
 Year-to-Date Div Paid: .00
 Divd Rate: 75%

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

Send inquiries to:

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

Statement of Account

Loan numbers followed by an asterisk (*) are open and active. The balances listed to complete the Finance Charge in the annual statement balance sheet after credits are subtracted and new 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 month number of days that balance remains outstanding. The outstanding balance on open loans after the Finance Charge is added to the open amount. The Finance Charge is computed on the number of periods in a year (360). It is shown in dollars and cents in the account number.

Page 1 of 4

AUTO *****AUTO3-DIGIT 123
 0000000001 AT 0.357
 JOHN D SAMPLE
 123 ANY STREET
 ANYTOWN US 12345-6789

9091
000000

From: 12/01/10 **To:** 12/31/10 **Member #:** 99999

CARS, TRUCKS, SNOWMOBILES, 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
008	SPENDING MONEY	12/30/10	4,113.00
130	MY RETIREMENT	12/15/10	9,275.17
240	UNSECURED LOANS	12/17/10	380.49
250	SOFT LOAN	7/15/08	775.04
280	LINE OF CREDIT	12/27/10	449.05
501	12 MONTH 2YR. 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: 7.83
 Divd Rate: 50%

Date	Transaction Type	ID	Transfer Acct	Deposit	Withdrawal	Balance
12/01/10	Beginning Balance					5,027.98
12/01/10	SHARES CASH WID	22		710.30		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		4,276.71
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			101.80		4,276.71

001: MEMBERSHIP ACCOUNT Joint Owner: JANE D SAMPLE
 Year-to-Date Div Paid: .00
 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: 10/03/02 Balance: 5.00

CHECKING ACCOUNTS

008: CHECKING ACCOUNT SPENDING MONEY

Date	Transaction Type	#ID	Transfer Acct	Deposit	Withdrawal	Balance	Cleared Checks	Check #	Amount
12/01/10	Beginning Balance					3,864.90	4204		10.00
12/01/10	ACH/WALGREEN CO.	4207		76.93	3,887.07	4205		191.60	
12/01/10	CASH 4205	EDHECK		99.75	3,787.32	4206		76.93	
12/01/10	ACH/UNITED CMAHIA HTH					4210		85.00	
12/01/10	CHECK/DEPOSIT	4204		10.00	3,777.32	4211		10.00	
12/02/10	CK CARD/COUNTY MARKET			41.71	3,735.61	4212		43.00	
12/02/10	CHECK/389834	4205		191.80	3,543.81	4213		300.00	
12/03/10	ACH/US TREASURY 310			1,315.00	191.80	4,859.01		78.00	

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

- Loans – The Transfer Acct column is removed in this style. The is used for interest paid on payment transactions. For transfer 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.

Statement of Account

Account No. 86990 Statement Period 12/01/10 thru 12/31/10 Page 1 of 4

ACCOUNT SUMMARY

Account Type	Ending Balance
Savings	\$4,283.71
WAs	\$9,876.17
Checking	\$4,113.00
Certificates	\$1,136.43
Loans	\$1,159.43
Open Credit	\$692.62

DD: MEMBERSHIP SAVINGS

Joint Owner: JANE D SAMPLE
 Year-to-Date Divd Paid: 7.63 Divd Rate: 500 %

TRANS DATE	POST DATE	WITHDRAWAL/DEBIT	DEPOSIT/CREDIT	BALANCE	TRANSACTION DESCRIPTION
12/01/10	12/01/10			5,027.18	Beginning Balance
12/01/10	12/01/10	700.00		4,327.18	SHARES CASH W/D 22
12/17/10	12/17/10	150.00		4,177.18	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 50%, based on an Average Balance of 4,270.95 for the 31 day period ending 12/31/10.					
12/31/10	12/31/10	850.00	101.85	4,278.71	Ending Balance

DD: MEMBERSHIP ACCOUNT

Joint Owner: JANE D SAMPLE
 Year-to-Date Divd Paid: 00
 Divd Rate: 800.00 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 999,999.99 = 1.00%

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

DD: CHECKING ACCOUNT

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/VALGREEN CO. 4207 CHWB 4207 ECHECK
12/01/10	12/01/10	99.75		3,787.32	ACH/UNITED OMAHA HTH DEC INSPRM
12/01/10	12/01/10	10.00		3,777.32	CHECK#061648 4304
12/02/10	12/02/10	41.71		3,735.61	CK CARD/COUNTY MARINE Date: 12/02/10
					COUNTY MARKET # 5 QUINCY, IL
12/02/10	12/02/10	191.80		3,543.81	CHECK#066634 4305
12/03/10	12/03/10		1,315.00	4,858.81	ACH/US TREASURY 310 SOC SEC
12/03/10	12/03/10	92.00		4,766.81	ACH/Value 4208 CHWB 4208 Check #
12/05/10	12/05/10	10.00		4,756.81	CK CARD/KRISTOPHERS Date: 12/05/10
					KRISTOPHERS HAIR STU QUINCY, IL
12/08/10	12/08/10	118.05		4,638.76	ACH/BANKERS LIFE 257 ING PREM
12/07/10	12/07/10	43.33		4,595.43	CK CARD/SHELL OIL Date: 12/06/10
					SHELL OIL 5248460000 WEST QUINCY, MO
12/08/10	12/08/10		280.00	5,175.43	ACH/BANKERS LIFE AND PENSION
12/08/10	12/08/10	85.00		5,090.43	CHECK#071665 4310
12/09/10	12/09/10	10.00		5,080.43	CHECK#068856 4311
12/10/10	12/10/10	59.18		5,021.25	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

=.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
Yourtown, USA
www.cuwebaddress.com

AUTO *****AUTO**DIGIT 123
00000006 01 AT 0.357
JOHN D SAMPLE
123 ANY STREET
ANYTOWN US 12345-6789

NCUA
Member Since 12/31/10

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.

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		
TYPE	DESCRIPTION	BALANCE
000	MEMBERSHIP SAVINGS	4,278.71
001	MEMBERSHIP ACCOUNT	5.00
005	SPENDING MONEY	4,113.00
130	MY RETIREMENT	9,279.17
240	UNSECURED LOANS	380.49
250	BOAT LOAN	779.04
260	LINE OF CREDIT	449.05
501	12 MONTH SHR CERT	1,136.43
615	VISA GOLD	243.57

000: MEMBERSHIP SAVINGS		
Year-to-Date Div Paid: 7.03		Joint Owner: JANE D SAMPLE
Divd Rate: .50 %		
TRANSACTIONS DESCRIPTION		
DATE	DESCRIPTION	BALANCE
12/01/10	Beginning Balance	5,027.16
12/01/10	SHARED CASH W/D 22	-700.00
12/17/10	SHARED CASH W/D 11	-150.00
12/27/10	SHARED DEPOSIT 9	99.75
12/31/10	SHARE DIVIDEND	1.80
Your Annual Percentage Yield (APY) is .50% based on an Assumed		
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%		
100,000.00 to 9,999,999.99 = 1.00%		
No Activity on Account. Last Trans Date: 10/03/02 Balance: 5.00		

005: CHECKING ACCOUNT							
SPENDING MONEY							
CLEARED CHECK RECONCILIATION							
CHK #	AMOUNT	CHK #	AMOUNT	CHK #	AMOUNT	CHK #	AMOUNT
4204	10.00	4207	78.93	4210	85.00	4212	43.00
4205	191.80	4208	92.00	4211	10.00	4213	300.00
12/01/10 Beginning Balance						3,964.00	
12/01/10 ACWALGREEN CO 4207 CHECK						-78.93	
12/01/10 ACWALGREEN CO 4207 CHECK						-78.93	
12/01/10 ACWALGREEN CO 4207 CHECK						-43.00	
12/01/10 CHECKED BY 4204						-191.80	
12/01/10						3,777.32	

Ownership of shares, deposits and certificate accounts shown on this statement is not transferable except on the basis of the credit union's records.

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

- 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

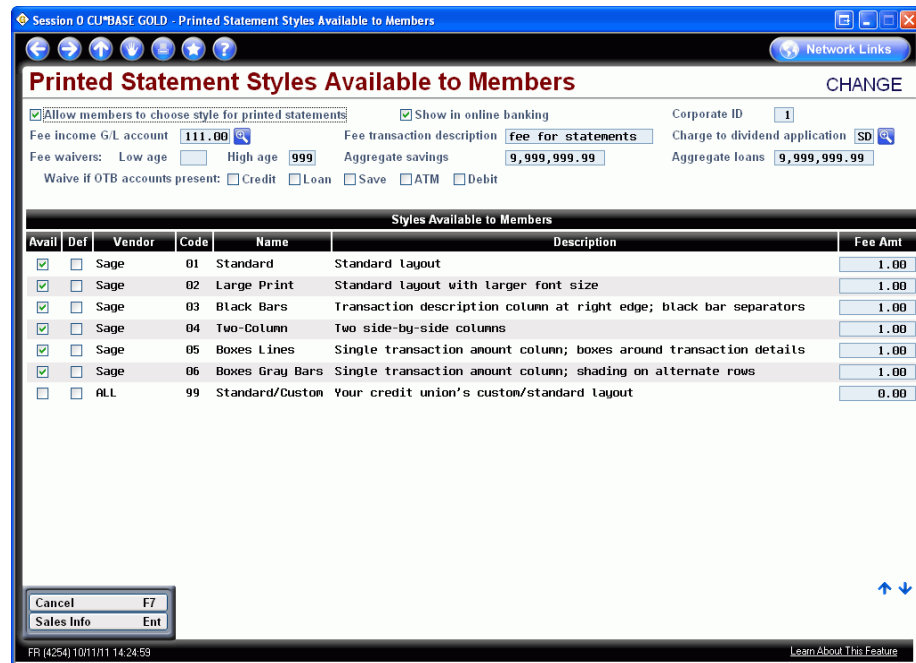
CONFIGURATION SETTINGS

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.

MNCNFE #21-Config Styles Available for Mbrs



- 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. 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). 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.

- Members are charged the fee for the style when they receive an Account statement. If the member only receives a credit card statement, the fee will not be charged to the member. The fee for appears on the following Account statement.

Field Descriptions

<i>Field Name</i>	<i>Description</i>
Activate members to choose style for printed statements	<p>Checking this box activates Printed Statement Styles.</p> <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 23). 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.
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 charged the fee.</p> <ul style="list-style-type: none"> NOTE: If the member does not have an account of this Dividend Application Type, the fee will not be charged. 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 25).</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 OTB present	Members have certain types of OTB accounts (OTB credit cards, OTB loans, OTB savings, ATM or debit cards)

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

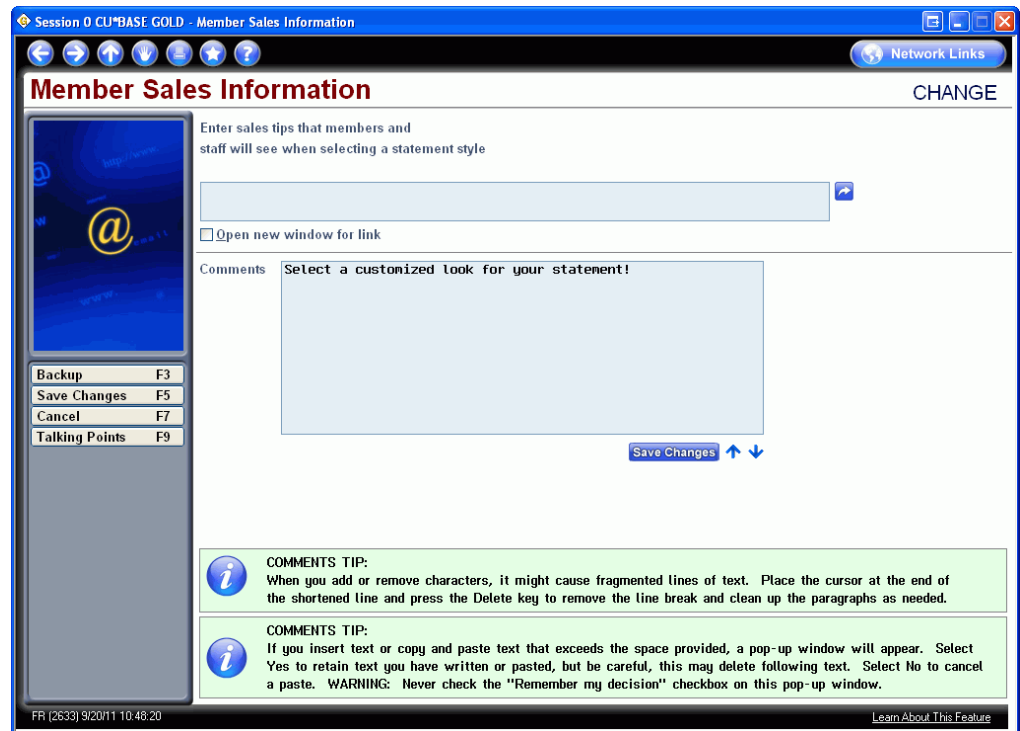
Field Descriptions in Table

Avail	Check this to allow members to select this Style in Member Personal Banker. Online selection is allowed only when “Show in online banking” is also checked.
Def	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,

	<p>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>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



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 18), 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.

MNSERV #22- Member Personal Banker

Session 0 CU*BASE GOLD - Member Personal Banker

Member Personal Banker

Account base [redacted] Date opened Nov 23, 1982

Name CHRISTOPHER MEMBER

Agreement accepted Aug 30, 2011

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)

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

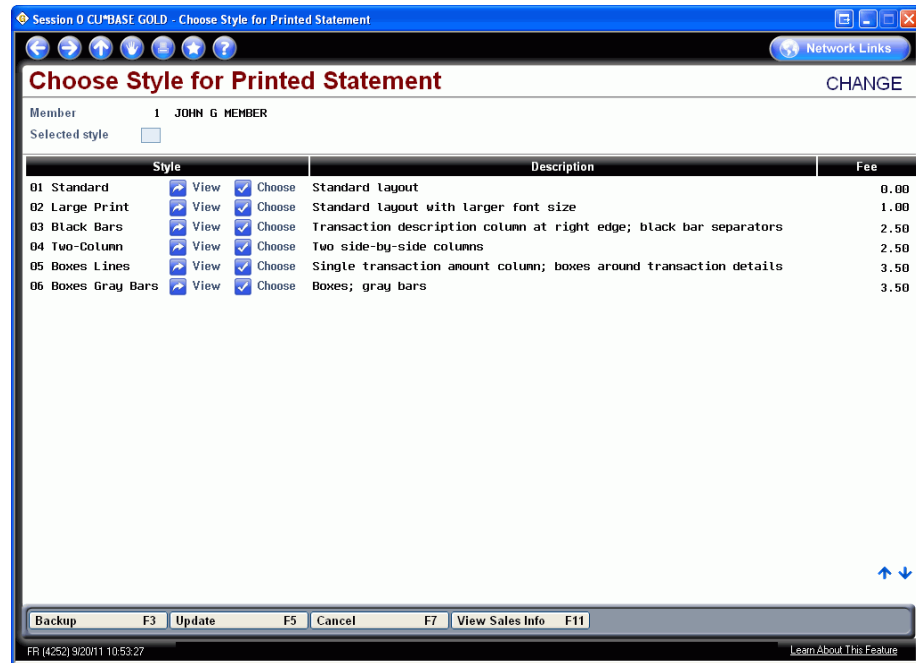
Backup F3
Cancel F7
Bypass F8

(2640) 8/31/11 12:01:38 [Learn About This Feature](#)

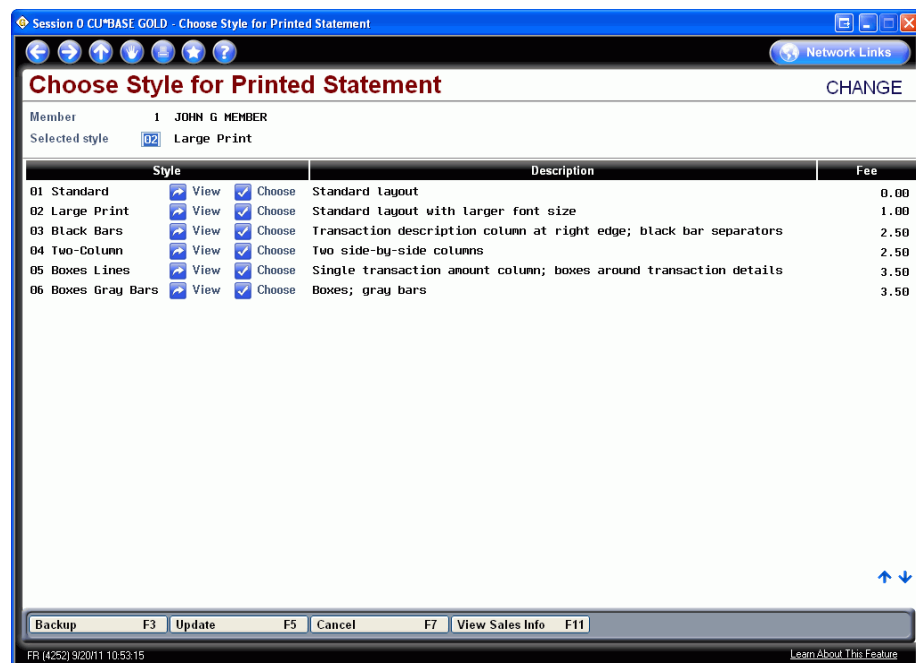
First check the “Choose style for printed statement” option and press Enter. After pressing Enter to move past the alert screen, the employee will come to the following screen which allows the employee to view the printed statement style options and select one for the member.

- 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. Plus, the top of the new “My Personal Statement Options” page promotes 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.

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

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

The screenshot shows the 'My Printed Statement Style Options' page. The page header includes the 'It's Me 247 Online Banking' logo and navigation links like 'My Messages', 'My Accounts', 'New Accounts', 'Pay My Bills', 'E-Statements', 'Certificates', and 'Contact Us'. The main content area features a table with the following data:

Name	Example	Description	Fee Per Statement
<input type="radio"/> Standard		Standard layout	\$0.00
<input type="radio"/> Large Font		Standard layout with larger font size	\$3.05

A callout box on the left side of the page points to the thumbnail images in the table, stating: 'Members can click on the thumbnail images to view a larger PDF example of the printed statement style.'

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 RUN ON 10/10/11		ABC CREDIT UNION PRINTED STMT FEE TRANS REGISTER						PESTMTN3	PAGE
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 RUN ON 10/10/11		ABC CREDIT UNION PRINTED STMT FEE EXCEPTIONS			PESTMTN3X	PAGE
ACCOUNT NO.	DESCRIPTION	USER				
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.

Tiered Services Instant Benefits

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

FR (2377) 9/20/11 10:57:13 [Learn About This Feature](#)

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 10,6). The first screen allows the credit union to select a Corp ID if needed. This is followed by a second screen confirming the action.