
Online Credit Bureau Access and 247 Lender

User Guide



INTRODUCTION

Purpose

This booklet explains how to use the CU*BASE Online Credit Bureau Access system and 247 Lender features as you create loan requests, open new accounts, cross-sell products and services, and work day to day with members.

The booklet also covers monitoring tools designed to help supervisors and auditors keep track of the performance of the 247 Lender model in your loan portfolio.

Audience

This booklet is intended for loan officers, member service personnel, and all other staff and supervisors who will be using the online credit bureau access and 247 Lender systems on a daily basis in serving members. It is also intended to serve as a guide to loan department managers who are responsible for monitoring underwriting policies and portfolio performance as well as dealing with requirements of auditors and examiners.

NOTE: This booklet assumes you have either implemented online credit bureau access and/or 247 Lender, or are in the process of activating the service(s). Please refer to the Online Credit Bureau Access and 247 Lender: Introductory/Startup Guide for more information.

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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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OPTIONAL FEATURES TO CONSIDER

Following are optional features available to customize how the online credit bureau access system works for your credit union. These may or may not have been activated for you when you first implemented online credit bureau access.

PULLING CREDIT REPORTS AUTOMATICALLY

<i>Option</i>	<i>Description</i>	<i>To activate...</i>
For new loan requests	<p>With this option activated, CU*BASE will prompt an employee to pull a credit report automatically when creating a new loan request. In this case, the credit report request screens would appear automatically after choosing the “LR” Loan Request action code.</p> <p>This is required for credit unions that use risk-based pricing, to ensure that the new loan request is priced based on the most current credit score.</p>	<p>Contact a CU*BASE Client Service Representative if you wish to activate this flag.</p> <p>Self processing credit unions can activate the flag using the “Online Credit Bureau Config” command on menu MNOPO9 (OPER #10, then #7).</p>
For new memberships	You can choose to be prompted to pull credit reports when opening new memberships.	Use the “Member Service Workflow Controls” command on menu MNCNFC.
For new accounts	If you wish to be prompted to pull credit reports when opening a new checking account or other savings-type account, set the flag in the Dividend Application configuration.	Use the “Share Products” command on menu MNCNFA.

FILLING IN DEBTS ON THE LOAN APPLICATION

With this option activated, CU*BASE will automatically complete the Debt section of the loan application with trade line data from the actual credit report. Data will populate the Debts sections of the application.

Some considerations if you choose to use this feature:

- Only **active trade lines** will be used from the credit report. “Active” is defined as those trade lines that have a balance, are not at a closed status, or have had activity in the last six months. These rules do not apply to open revolving lines of credit, however.
- Any debt information that is already in the member’s household database (or this new app) will be *completely cleared* before the new information is pulled from the credit report.
- The loan application database includes room for 297 trade lines.

- If you pull in information for both the primary and co-applicant, and they are spouses or are in the same household, the system will automatically flag any duplication of trade lines between the primary and co-borrower. The data will not be deleted; rather, any duplicates will be marked on the co-borrower record so that they do not get counted in the financial summary totals. The data is retained, however, so that the co-borrower's household database record is complete. Be sure to review all debt information on the application for both applicants and make any additional adjustments as needed.

*Contact a CU*BASE Client Service Representative if you wish to activate this flag. (Self processing credit unions can activate the flag using the "Online Credit Bureau Config" command on menu MNOPO9 (OPER # 10, then # 7).)*

CREDIT BUREAU FILES AND RETENTION SCHEDULE

After credit data has been pulled, it will remain available for online inquiry in CU*BASE as shown in the following table. In addition to the tools provided throughout CU*BASE, you can also use the CU*BASE Report Builder (Query) to build custom reports and/or inquiries with stored credit data.

<i>Data</i>	<i>Filename</i>	<i>Retention*</i>	<i>Description</i>
Detail	CRBRPT	60 days <i>(or life of loan if linked to loan acct)</i>	Member credit detail (the “human readable” formatted credit report with summary information and detail for up to 297 trade lines)
Summary	CRBSUM	6 months	Scores, reason codes for the scores, totals for lines of credit available and used, number of inquiries in the last 6 months, current and previous addresses reported, number of past-due and current accounts, number of trade-lines, and a paper grade if the credit union has requested one
Decision	CRBDSN	6 months	Pre-approvals for services offered by the credit union based on credit data compared to the CU-defined approval matrix
Trades	CRBTRD	6 months <i>(tied to the Decision retention schedule)</i>	Trade lines for the credit report, used when auto-populating debt information into the CU*BASE loan application and household database; also used for relationship management and analysis tools such as “Where Your Members Borrow”
Scores	MEMBER5/ MEMBER6 <i>and</i> OPENDLF	Life of loan / membership	The risk and/or bankruptcy scores and paper grade (if applicable) are stored with MEMBERx loan record; The risk score and paper grade is also stored on the member’s generic Loan Contract/Risk Score file NOTE: Pertains to industry-standard risk and/or bankruptcy scores only, not custom or additional scores

**Retention periods are configurable; additional fees apply for longer retention times. Contact a CU*BASE representative for more information.*

REQUESTING A CREDIT REPORT

STEP 1: INITIATE THE REQUEST

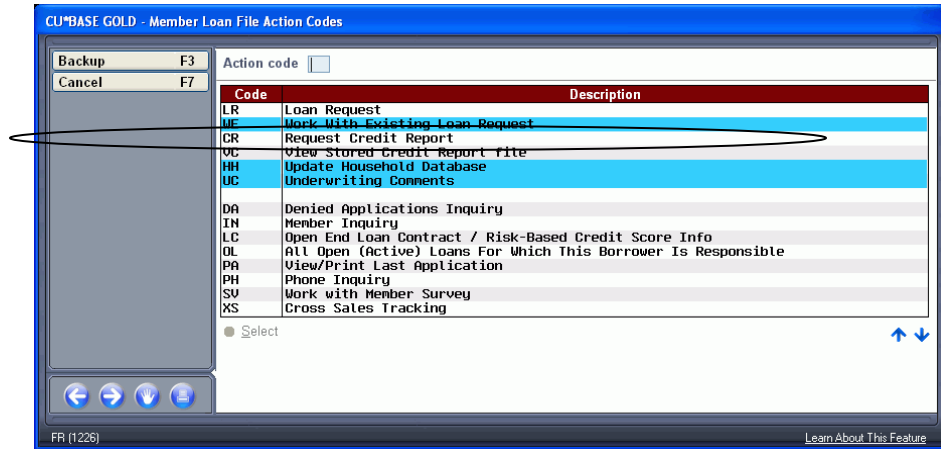
There are several ways to initiate a request for a credit report. Some methods will happen automatically, if your credit union has activated the appropriate configuration flags (see Page 3). There is also a method for requesting a credit report manually at any time.

Optional Automated Methods

- ◆ **When creating a new loan request** - If you have activated the flag that prompts for a credit report pull on a new loan request, the “Generate Request” window (shown on the next page) will appear automatically when creating a new loan request (immediately after you choose the loan product code).
- ◆ **When setting up the loan application** - When you begin completing the loan application screens, the Lending “Credit Report Evaluation” window (see the next page) will appear after you select a co-borrower. This window lets you decide to pull a fresh report for either borrower. It also allows you to fill in the debts section of the application (and the household database) with trade line data from the credit report, if desired.
- ◆ **When opening a new membership** - If you have configured your workflow controls to prompt for a credit report pull whenever a new membership is opened, the Member Service “Credit Report Evaluation” window (see the next page) will appear after you enter general member information including name and address.
- ◆ **When opening a new account** - If you have configured a checking or other savings product to prompt for a credit report pull whenever a new account is opened, the “Generate Request” window will appear after you select that dividend application on the New Account Creation screen.

Running a Credit Report Manually

- ◆ If you need to manually run a credit report for any reason, use the “CR” Action Code from Loan Processing (MNLOAN #1). When this action code is used, the “Generate Request” window (shown on the next page) will appear and let you request up to 4 reports at the same time.

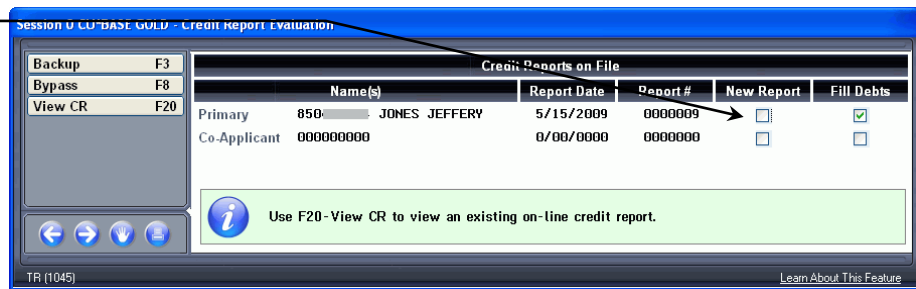


Sample Credit Report Request Windows

Lending “Credit Report Evaluation” Window

Place a checkmark here to pull a new credit report for either of the borrowers on this loan application.

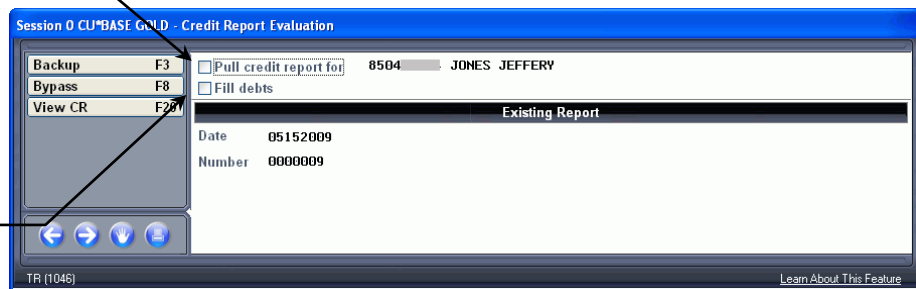
The flag will be checked automatically unless there is a report already on file.



Check this to fill in debt information into the new member's household database record now. This is a great feature to use if your CU typically sets up a line of credit for new members.

Member Service “Credit Report Evaluation” Window

Place a checkmark here to pull a new credit report now. If one is already on file, you can view the report now using F20-View CR.



“Generate Request” Window

You can request up to four credit reports on the same request. Just enter a SSN/TIN into the fields provided (they don't even need to be co-borrowers on this loan).

Depending on where you are working, one of the windows shown above will appear to let you decide what credit reports you wish to pull now.

In the case of the “Generate Request” window used by the lending system and for manual pulls, the system will fill in the Social Security Number/Tax ID Number for both the primary borrower and, if coming from the loan application screen itself, one co-borrower. You may, however, enter up to four different SSN/TINs to be pulled at the same time. When all needed SSNs have been entered, use Enter to confirm the member/non-member names, then use Enter again to continue to the credit report request screen (see Page 9).

NOTE: At this point, the system is not actually “tying” the report you pull to any loan applications or member files, so you could actually enter up to four completely different SSNs if necessary. Also, if you have already pulled a report for the primary borrower and only need a report for a co-borrower, you may clear the Primary Borrower SSN/TIN field at this point.

If any of the SSN/TIN numbers entered is not found in either your member or non-member records, the following window will appear to let you key in the name and address information:

After completing the fields, use Enter to continue to the credit report request screen. The system will automatically create a new non-member record which will then be available for future use throughout CU*BASE.

STEP 2: DATA INPUT FOR REQUEST(S)

There are three types of reports that can be pulled. This will display your credit union's configured default and should generally not be changed here. See below for more information.

Be sure to complete the miscellaneous information such as income, number of years at current residence, and length of employment to help keep credit bureau files up to date.

There are strict rules about how address information should be entered, especially when it comes to punctuation and spacing. Refer to CU*BASE GOLD Online Help

(click the [Learn About This Feature](#)

button) while working on this screen for more instructions.

This screen is used to generate up to four separate requests for credit reports. The system will automatically fill in any known information about the individuals whose SSN/TINs were entered on the previous window. Miscellaneous information such as birth date, length of employment, etc., are used to provide the credit bureau with any updated information that is found in your files.

If a SSN is not found in either CU*BASE Member or Non-Member files, the window shown on Page 8 will appear to record the name and address for future use within CU*BASE.

CU*TIP: Although a SSN/TIN is required to proceed on this screen, the credit report is actually pulled first by name, and the SSN/TIN is used as a secondary verification.

Understanding Inquiry Types

At the top of the screen is the *Inquiry type* field. The option used by your credit union is determined by your credit union's arrangement with the Credit Bureau itself. Be sure to use the correct code based on that agreement, or the request will be rejected.

NOTE: All requests are considered a "hard" inquiry; the request will be recorded as an inquiry on the member's credit file.

10 = Credit File Only - This inquiry type will request a formatted credit report along with general summary information, scores and profile summary data. No Decision results will be included. See Pages 17-18 for samples of the data that will be received.

11 = Credit File & Custom Decision - This inquiry type will request a formatted credit report along with general summary information, scores, and profile summary data, as well as the *custom* Decision results per your arrangement with the credit bureau. (If your credit union has not arranged for a custom decision model, this inquiry type will behave exactly the same as inquiry type 10 described above.) See Pages 17-19 for samples of the data that will be received.

15 = 247 Lender - If 247 Lender has been activated for your credit union, this inquiry type will request a formatted credit report along with general summary information, scores, and profile summary data, as well as the 247 Lender Decision results. See Pages 17-19 for samples of the data that will be received.

*Remember that a decision will be run only if the member meets all of your configured requirements ("filters"). Use **F6-Requirements** to see your configured filters.*

What about combined reports?

Because this system ties directly to the national credit bureau database, it is not possible to pull a combined report. There are no local/regional credit bureau filters between your credit union and the national credit database, so each individual's data file is treated separately and priced as an individual report. This means that two separate credit files will be received rather than a combined "married couple" report.

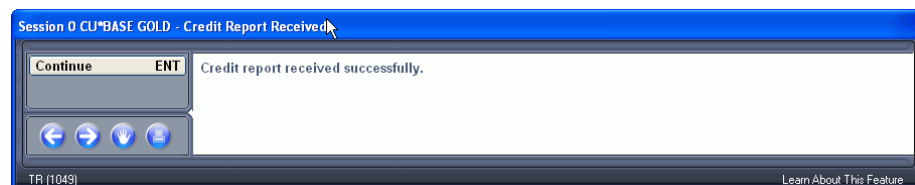
Choosing a Bureau

For each of the reports being requested, you must specify from which credit bureau the report should be generated using the *Bureau* field. This will be filled in automatically with your credit union's default choice. Remember that although CU*BASE has access to all three bureaus, you can only receive reports from bureaus with which your credit union has a contract.

Submitting the Request(s)

When all fields have been completed, use Enter to save any changes to name and address fields on the request, then use **F5-SendRequest** to send all requests. This will take just a few moments, and status messages will appear to let you know the progress of your request.

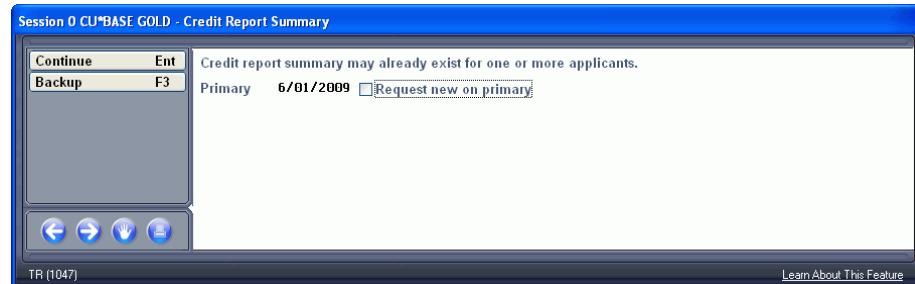
When the report has been received successfully, you will see the following message:



Use Enter to proceed with the next request. The messages will be repeated for "CB #1," "CB #2," etc., for all co-borrower requests that were submitted. Once the final report has been received, you will automatically be returned to your original starting point in CU*BASE.

What happens if a credit report was already requested?

When F5 is used, the system will check existing credit report summary files for any existing reports for that SSN/TIN. If a record is found (remember that summary data is purged after 6 months, or according to your CU's retention period), the following window will appear before the request begins to process:



If this message appears, place a checkmark for any report that you still wish to request, then use Enter to proceed with any remaining requests.

HANDLING ERROR MESSAGES

On occasion, you may attempt to request a credit report and, because of a temporary problem with the link between CU*BASE and our processor or the bureau, you may see an error message. In most cases, the problem is due to a temporary processing error and using Enter to try again will usually result in a successful transmission.

Following is a list of some of the messages you may occasionally receive, with some hints on how they should be handled:

Field Descriptions

<i>Message</i>	<i>Hints</i>
<p>“Unable to complete request; Connection temporarily unavailable; Enter to try again, F7 to CANCEL”</p> <p>“Unable to complete request; transmission of data incomplete; Enter to try again, F7 to CANCEL”</p>	<p>These messages appear when something has interrupted the flow of data between the credit union and our processor or the credit bureau. Try using Enter to submit the request again, or cancel and return later to resubmit the request.</p>
<p>“Unable to complete request due to Bureau error; Enter to continue.”</p> <p>“Credit Bureau off-line; press Enter to continue.”</p>	<p>These messages mean that something has happened at the credit bureau end of the transmission. This same generic error can mean several different things, including syntax errors on the name and address submitted in the request.</p> <p>Enter will return to your original CU*BASE access point; double-check that the name and address information is typed exactly as required (refer to online help for tips), then try resubmitting the request again, or try again at a later time.</p>
<p>“No information found for request; press Enter to continue.”</p>	<p>This message indicates the bureau found no data for the requested SSN or name. Enter will return to the original CU*BASE access point.</p>

<i>Message</i>	<i>Hints</i>
	Verify the information before resubmitting the request. You may also try pulling from a secondary bureau, if your credit union pulls from more than one.
“Fragmented file from Bureau for request; press Enter to continue.”	<p>This error usually indicates that more than one record was found at the bureau, resulting in a fragmented file. (This could be because of a combined file, such as Jr. and Sr. put on the same file, or even due to fraudulent activity.)</p> <p>After using Enter, the system will finish receiving the file, and you will see a notation on the Summary screen (see Page 17) that the file was received as fragmented.</p>
“Credit file has been pulled more than the allowable number of times in one day by your Credit Union. Please Enter to continue.”	You are allowed to pull up to 39 credit reports per day for the same individual. This error generally only occurs during testing or training, when the same report is being pulled over and over.

*For other errors or problems that persist, contact a CU*BASE Client Service Representative.*

VIEWING A CREDIT REPORT

UNDERSTANDING THE CREDIT REPORT INFORMATION SCREENS

When a credit report is pulled by the on-line system, the information can be viewed from many different access points within CU*BASE. (The various methods are described started on Page 14). Credit data is displayed using a series of summary and detail screens, as illustrated below:

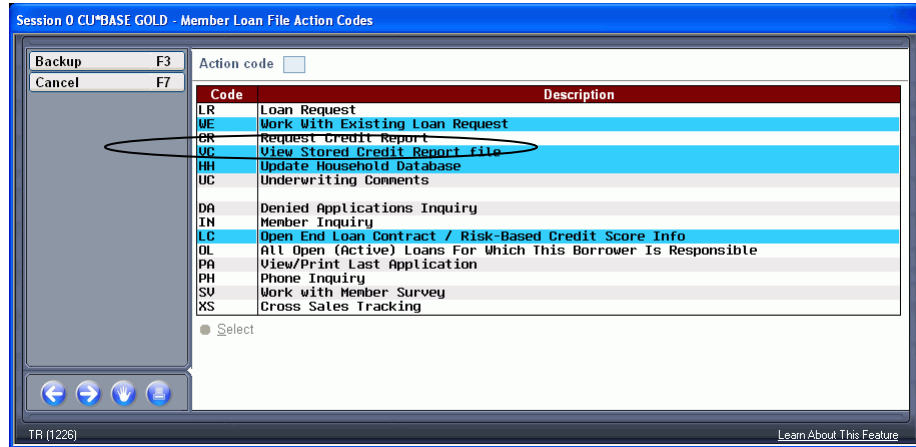
- **Summary** - This is the first summary screen that is displayed once a credit report number is selected. From this screen you may proceed to any or all of the additional screens. This screen shows key credit history summarized from the full detailed report. One of the most valuable advantages of the on-line access system, this screen provides easy access to the credit data you need most—without always having to perform time-consuming research into the full report. (Stored online for six months.) *See Page 17 for a sample of this screen.*
- **Detail** - This screen shows the actual, formatted credit report, which can be used for further research into items you see on the Profile screen. (Stored online for sixty days.) *See Page 18 for a sample of this screen.*
- **Decision** - This screen shows the results of your decision model, either 247 Lender or a custom-designed model if you have one. This screen lets you quickly say Yes to your member for any credit union product or service. (Stored online for six months.) *See Page 19 for a sample of this screen.*

*Retention periods are configurable; additional fees may apply for longer retention times. Contact a CU*BASE representative for more information.*

VIEWING A CREDIT REPORT: CU*BASE ACCESS POINTS

Method 1: From Process Member Applications

Action Codes window (MNLOAN #1)



The “VC” Action Code can be used to view a credit report that has already been pulled for the current member or non-member. The item will be highlighted if a credit report summary record already exists.

Method 2: Loan Application (Credit Report Screen)



Use **F9-Report Detail** to look at credit reports for this borrower or any co-borrowers. (Access the co-borrower detail from a separate co-borrower credit report similar to the one shown above.) Read more about this screen on page 17.

Method 3: Open End Loan Contract ("LC")

If a credit report exists for this member, **F20-View Last Cr Rpt** will be highlighted on this screen.

Coverage Options		Approved Credit Limits	
SCL/SDP	<input type="checkbox"/>	Secured	50,000
JCL/JDP	<input checked="" type="checkbox"/>	Signature	5,000
Disability	<input checked="" type="checkbox"/>	Credit card	5,000
		Over draft	1,000

Notice the *Last score*, *Last score date*, and *Paper grade/CU risk level* fields. These fields will always show the risk score, paper grade (if any), and date from the last credit report pulled for this member. If the score and grade came from an online credit report, there will also be a notation showing the bureau name. For loan categories that are configured with risk-based default rates, this score is used by CU*BASE to determine the rate for a new loan request for this member.

Other Methods

The View Credit Report File feature will also be available on various inquiry and processing screens where credit report information may be needed.

SELECTING A STORED REPORT

When the “VC” Action Code or F20-View Credit Rpt is used, the following screen will be displayed:

SSN/TIN	Account #	Name	Date	Report #	Type	Bureau
99999999	40	WILMA FLINSTONE	May 15, 2009	9	P	TransUnion

The top portion of the screen is used to indicate the SSN/TIN numbers for which you would like to see stored credit reports. If coming from the loan application screen, the system will automatically fill in a number for both the primary borrower and one co-borrower.

To list stored reports for other members or non-members, use the fields at the top to enter up to four SSN/TINs, then use Enter or F10-Search/Refresh List.

The list at the bottom of the screen shows any credit reports that have been pulled for the designated SSN/TINs. Because report summary data is purged after 6 months*, only reports dated within 6 months of the current date will be included. If more than one report was pulled for an individual during that time, all will be listed showing the date, time and credit bureau from which the reports were received.

**Retention periods are configurable; additional fees may apply for longer retention times. Contact a CU*BASE representative for more information.*

To view report details, select the report in the list and use Enter or View Report. The Summary screen shown on the following page will appear.

CREDIT REPORT SCREEN IN LOAN APPLICATION

Session 0 CU*BASE GOLD - Requested

TransUnion Credit Report

Analysis

Name: HANNAH
 SSN: 37-
 Birth year:
 File received status: COMPLETE
 Requested: Feb 03, 2012
 Report #: 104377

Address		Employer	
Current 588	WASHINGTON	PA 15301 0000	Reported Feb 2012
Current	0 INC	Reported Feb 2012	
Previous	0 INC	Reported Feb 2012	

# Inquiries	5	Last 6 months	1	Installation balance	142,417	Public records	No Data
Last inquiry	Feb 03, 2012	Scheduled/estimated payments	2,169	Real estate estimated balance	No Data	Past due amount	723
# Satisfactory accounts	8	Real estate estimated payment	No Data	Revolving line estimated balance	23,326	Currently delq/derogatory	Trade
# Trade lines	31	Trade		Revolving line available	6,626		
# Paid off loans	12						
Oldest trade line	May 06, 2005						

EMPIRICA Score: 0531
 Bankruptcy/MDS Score: 0000

00039 Serious delinquency
 00018 Number of accts w delinquency
 00010 Bal to cr limits to high (rev)
 00013 Time since delq to recent/unkn

00000 No adverse factor

Toggle Applicant F1
 Backup F3
 Cancel F7
 Report Detail F9
 View Decision F10
 Print Report F14

Loan Req & Personal Employment Income References Assets
 Debts Credit Report Misc & Comments Summary Print

(155) 2/17/12 14:43:24 [Learn About This Feature](#)

This screen can be accessed via the Credit Report button in the loan application screens.

This screen shows general information summarized from the detail credit report, including address and employer information, as well as risk and/or bankruptcy scores and fraud summary comments. (The exact information you get depends on your contract with the credit bureau.)

Notice the *File Received Status* field, which may read “FRAGMENTED” if the bureau located more than one record for the same individual, resulting in a fragmented file. This could be because of a combined file (such as a Jr. and Sr. put on the same file), or even due to fraudulent activity.

CU*TIP: *If the score on the detail credit report and this summary screen are different, it is probably because of a fragmented file.*

This screen also shows various profile data describing the individual’s credit history. As described below, this information is gleaned directly from the detailed report. Because it will be retained for 6 months (or your credit union’s defined retention period), this screen will continue to provide a key reference for this individual’s credit history even after the detailed report information is purged.

From this screen, you can proceed to other screens showing additional credit report information, depending on how the report was originally requested.

*For field descriptions and other details, please refer to CU*BASE GOLD Online Help click [Learn About This Feature](#) while working in these screens.*

CREDIT REPORT - DETAIL

Session 0 CU*BASE GOLD - Credit Report - Detail

TransUnion Credit Report Detail

Name: SPICER HANNAH Requested: Feb 03, 2012 Report # 1

Position to Section: [Dropdown]

Position to Trade Line: [Dropdown]

The data on this screen will be stored online for only 60 days (or your credit union's configured retention period), so it is possible for summary data to exist on the other credit report screens while this screen will be blank.

Cancel F7
View Credit Report Analysis F8
View Decision F10
Print Hard Copy of Report Data F14

Report Detail

***** TRU CONSUMER CREDIT REPORT *****

Date: 02/03/2012 Time: 11:32:26 Credit File Date: 2012/02/03

HANNAH 37 CA- 588
WASHINGTON, PA 15:

HANNAH
SS: [Redacted]
DOB: [Redacted]

Current Address: 588 [Redacted]
WASHINGTON PA 15301
RPDT: 02-2012

Current Employer: 0 INC
RPDT: 02-2012

AKA:
Former Name:

Previous Address: 588 [Redacted]
WASHINGTON PA 15301
RPDT: 02-2012

Previous Employer: 0 INC
RPDT: 02-2012

----- CONSUMER STATEMENT -----

----- FRAUD SUMMARY -----
Fraud Victim Indicator: NO

(4417) 2/17/12 14:46:18 Learn About This Feature

This screen displays the detailed credit information in a standard report format. CU*BASE simply displays the report exactly as it is received from the bureau, without any reformatting. The layout may look very much like the reports you receive now, but because you will be pulling a “wholesale” report direct from the national database, there will be some variations in layout and format. (Refer to your credit bureau’s reference material for instructions on how to read and interpret the report format.)

CU*TIP: *If you link this credit report to a loan account or additional signer record, the detailed report will be archived in CU*SPY for the entire life of the loan account on the CU*BASE system. See Pages 28 and 35 for details.*

Use the Position to Section and Position to Trade Line to jump to that section of the credit report.

For details on reading the collections section of both TransUnion and Equifax credit reports, see Appendix C on Page 51.

CREDIT REPORT - DECISION

This column shows current accounts held by this member, for all memberships under this same SSN/TIN. Data in this column is refreshed every time this screen is displayed.

The **Cross Sales Tracking** button lets you record the results of contacts with the member as you cross-sell CU products and services.

Decision Information	Balance/Credit Limit
APPROVED FOR INSTALLMENT LN UP TO \$15,000	\$ 25,000
APPROVED FOR CHRISTMAS CLUB	Sell to Member
APPROVED FOR CHECKING	Sell to Member
APPROVED FOR REGULAR SHARES	Member Has Acct
APPROVED FOR SPECIAL SHARES	Sell to Member
APPROVED FOR ATM CARD	Sell to Member
APPROVED FOR DEBIT CARD	Sell to Member

Cancel F7
View Credit Report Analysis F8
View Detail in Report Format F9
Print Hard Copy of Report Data F14
Cross Sales Tracking F15
Decision Model F16
Decision Codes F18
View All Loan Responsibilities F20

This screen shows the results of the decision model run on this member, if inquiry type 11 or 15 (see Page 9) was run when the credit report was pulled. With these inquiry types, the system runs the model against the member's credit data, then returns a single 2-digit decision code to CU*BASE. This code is then compared to your credit union's configured Approval Matrix to determine what information to display on this screen.

Also refer to the "Online Credit Bureau Access and 247 Lender: Configuring 247 Lender and the Approval Matrix" booklet.

All you have to do is look at what products and services have been pre-approved for the member, and proceed accordingly.

Decision information is static as of the time the credit report is pulled. The *Current Account Balance/Credit Limit* column is updated interactively every time the screen is displayed to show the member's current status. This column is intended to show the current accounts held by this member, for all memberships under this same SSN/TIN.

- ◆ **For closed-end loan accounts, this column will show a total current balance** for all existing loan accounts for all memberships with this same SSN. It does not include any loans on which this member is a co-borrower. If the member has no loans of this type, this column will show \$0.
- ◆ **For line-of-credit accounts, this column will display the current open credit limit** for all existing loan accounts for all memberships with this same SSN. It does not include any loans on which this member is a co-borrower. If the member has no loans of this type, this column will show \$0.

Use the **View All Loans for Which This Borrower is Responsible** button to see all loans, including accounts on which this member is a co-signer.

Any share or OTB products not currently owned by this member will be highlighted with the notation “Sell to Member” to further enhance your cross-sales efforts. (Click the **Cross Sales Tracking** button to use cross sales tools.)

VIEWING DECISION INFORMATION (247 LENDER)

In addition to the methods described above to view all credit report information, there are other places throughout CU*BASE from which you can access Decision information for a member.

If your credit union uses 247 Lender or a custom decision model, this information is available to tellers, member service representatives, and other employees who work with members on a daily basis, to assist them with cross selling credit union products and services.

NOTE: The samples shown below were processed using the 247 Lender decision model. If your credit union uses a custom model, available features may be slightly different from what is shown here.

FROM TELLER, INQUIRY AND PHONE SCREENS

All of the screens that display member information in this format (Inquiry, Phone and Teller Funds In) will include a **Pre-Approvals** button if an active decision record is on file for this member.

The screenshot shows the CU*BASE Individual Account screen for MARY MEMBER. The interface includes a navigation menu on the left with options like 'Comments F1', 'New Account F5', 'Exit F7', 'ACH F10', 'Safe Deposit Box F11', 'Closed F13', 'Name/Address F14', 'Sales Tools F15', 'AFT F16', 'OTB/Cards F17', 'Tax File Inquiry F18', 'ARU/HB Transfers F19', 'Statements F20', and 'Nicknames F21'. The main content area displays member details such as Name (MARY MEMBER), Birthdate (Aug 09, 1925), and Address (4444 ANYSTREET, ANYCITY, MI 48888). A green badge indicates 'I'm a VIP-PLATINUM member with 340 points!'. A red circle highlights the 'Pre-Approvals' button in the right-hand navigation pane. Below the member information is a table with columns for Description, Loan Payoff/Current Balance, Loan Payment/Net Available, and Next Payment/Last Trans/CD Maturity. The table contains three rows of data for different account types: 000 REGULAR SAVINGS, 050 VACATION SAVING, and 600 SECURED CL END.

Type	Description	Loan Payoff/ Current Balance	Loan Payment/ Net Available	Next Payment/ Last Trans/ CD Maturity	IRA	P/R	ATM	AFT	FRZ	TRK	ACH	ODP	BOX	J/O
000	REGULAR SAVINGS	2,246.88	2,241.88	Mar 10, 2010	.	.	V	.	0	V	V	.	.	.
050	VACATION SAVING	0.03	0.03	Jul 17, 2007	.	.	.	.	0	.	.	.	.	.
600	SECURED CL END	44,310.60	407.64	May 15, 2010	.	.	.	.	0	.	V	.	.	.

Click this button to display the Decision screen (shown on Page 19).

Remember that the configuration allows you to specify how long a decision will be considered active for the purposes of displaying this button. See the “Online Credit Bureau Access and 247 Lender: Configuring 247 Lender and the Approval Matrix” booklet for details.

If there is no active decision record on file, the button will read **Cross Sales** instead and can be used to go directly to the Cross Sales Tracking system.

WHEN SETTING UP A LOAN REQUEST

MNLOAN #1, Action Code “LR” Loan Request

Session 0 CU*BASE GOLD - Loan Information

Loan Information

Account base: MARY A MEMBER

Loan category: 01 INSTALLMENT LN

Loan type: G - General

Delivery channel: CU - CU*BASE

Interviewer: Y

Application # 3788

Credit score 752 Paper grade 3

Approved to 15,000

Loan Information

Amount requested: 0.00

Interest rate: 9.250 (.000 to 18.000)

of payments: 012 Frequency: M

Payment: 0.00

Additional Details

Refinanced amt.: 0.00

Loan fees to include in modified APR: 0.00

Variable int. code: []

Purpose: [] Security: [] Delq fine: 0

Maturity date: 00000000 [] [MMDDYYYY]

Review date: 00000000 [] [MMDDYYYY]

Co-borr. birth date: 00000000 [] [MMDDYYYY]

EOA: 1 Dealer/Indirect ID: []

Create new collateral type: [] []

[] Edit collateral

Miscellaneous Dates

Application date: May 19, 2009 [] [MMDDYYYY]

Disbursement date: May 19, 2009 [] [MMDDYYYY]

First payment date: Jun 19, 2009 [] [MMDDYYYY]

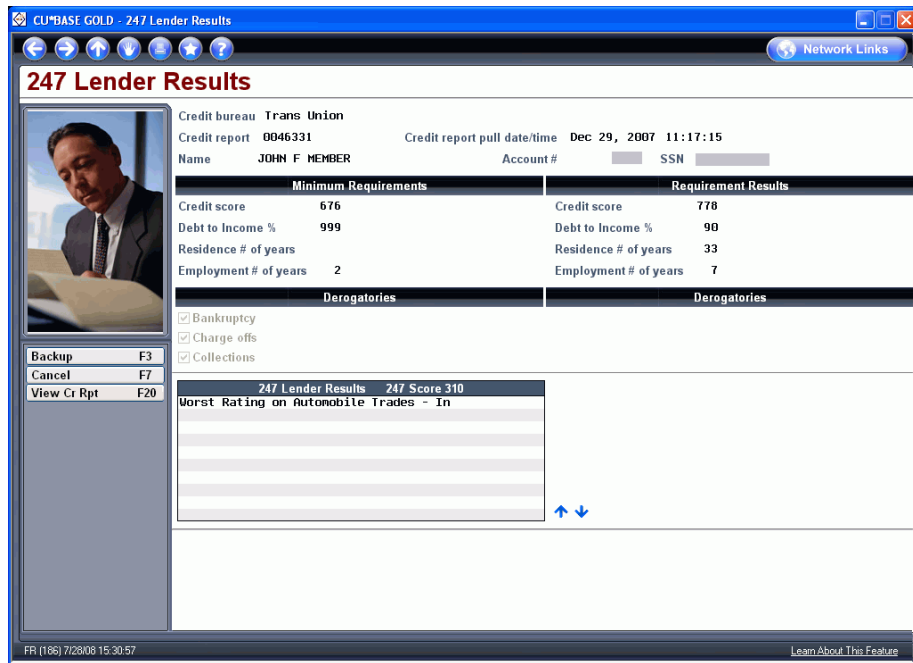
Payment day: 00

(1227) 5/19/09 12:55:03

Learn About This Feature

On the initial loan information screen, if a credit report has been pulled for this member, and a Decision was included with the report, you will see a notation near the amount field that shows the maximum amount for which this member has already been approved (for this loan type) according to the settings in your Approval Matrix.

(In other words, if this loan request is within the “approved to” amount, you can say Yes to the member!)

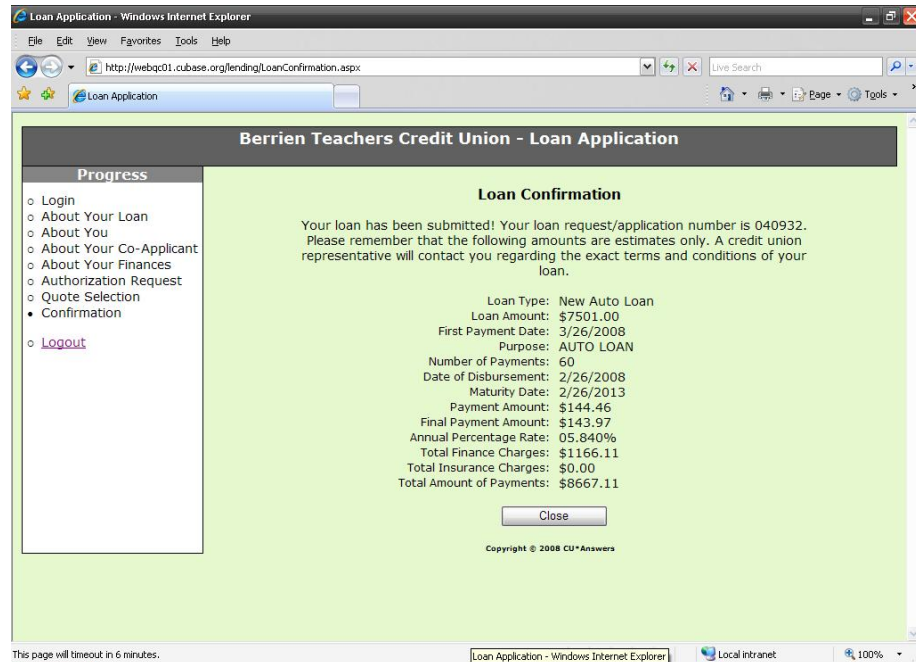


From here you can use F20-View Cr Report to view the actual credit report detail and proceed with manually underwriting the loan as appropriate.

WHAT THE MEMBER SEES IN "IT'S ME 247"

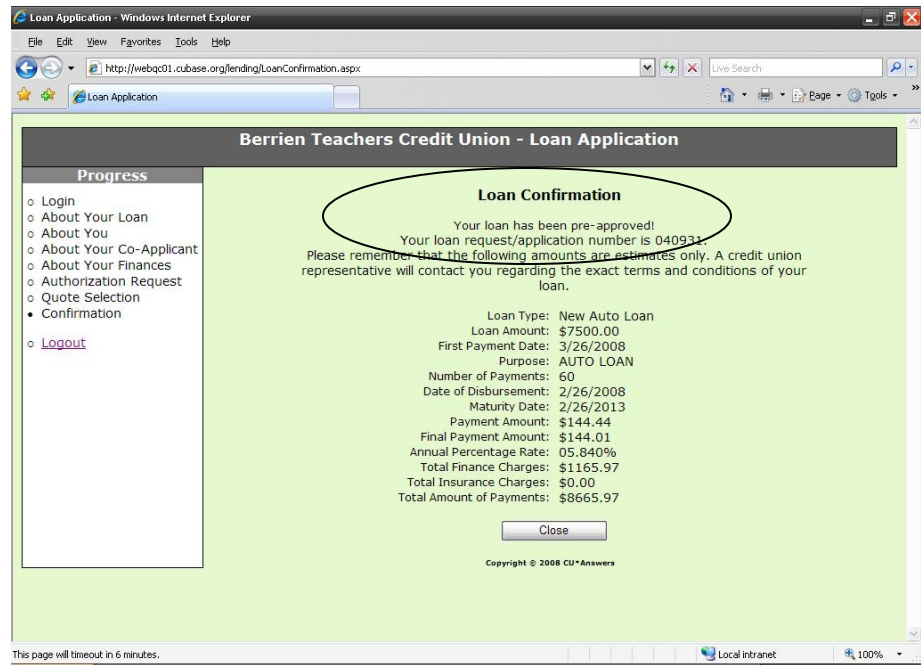
The member will see that they are approved when they apply for a loan online and 247 loan processing is activated.

Submitted Loan Application (247 Approval not activated)



With this loan application, the member is simply told that his or her application has been submitted.

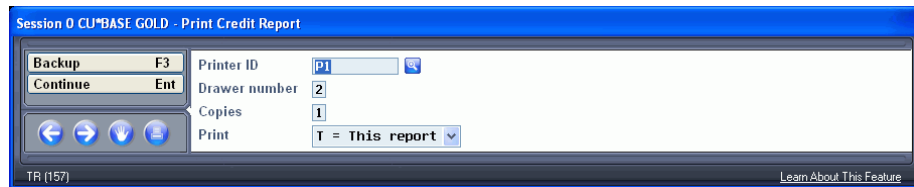
Loan Application Approved With 247 Lender



With this application, the member is told that he or she has received pre-approval for the loan.

PRINTING CREDIT REPORT DATA

On any of the four credit report information screens shown starting on Page 17, you may choose to print a hard copy of the data on that screen by using **F14-Print**. The window below will appear:



Enter the *Printer ID*, number of *Copies*, and paper tray designation. In addition, you may choose to print just the report you are currently viewing (T=This report) or all four reports at the same time (A=All reports). When ready, use Enter to begin printing.

Following are samples of reports from all four screens, taken from a credit report file pulled from TransUnion:

Summary

8/03/06		Credit Report - Summary		Page 1	
				DAWNM	
Name: SAMPLE, PERSON A		Bureau: TransUnion		Date Report Pulled: 1/31/2006	
SSN.: 999-45-1234		Report Number: 0070188			
Current Address: 1234 NE TESTING ST MINNEAPOLIS MN 55418-0000					
EMPIRICA Score.....: 0732					
Secondary Reason Codes:00010		Bal to cr limits to high (rev)			
00005		Too many accts w balances			
00011		Amt owed on rev accts to high			
00008		Too many inquires last 12 mths			
Bnkrpty/MDS Score.....: 0682					
Secondary Reason Codes:00010		bal to cr lmt high bnk/oth rev			
00014		Length of time accts establish			
00011		Amt owed on rev accts too high			
00080		Too many rct opnd bnk/natl rev			

Profile

8/03/06		Credit Report - Profile		Page 1	
				DAWNM	
Name: SAMPLE, PERSON A		Bureau: TransUnion		Date Report Pulled: 1/31/2006	
SSN.: 999-45-1234		Report Number: 0070188			
Current Address: 1234 NE TESTING ST MINNEAPOLIS MN 55418-0000					
No. of Inquiries: 3		Date Last Inquiry: 1/31/2006		Inquiries Last 6 Mos: 3	
Satisfactory Accts: 21		No. of Trade Lines: 43		Paid Off Loans: 17	
Oldest Trade Line.: 2/08/1991					
Installment Balance.....: 15261		Scheduled/Estimated Payments: 2275			
Real Estate Estimated Bal: 186054		Real Estate Est. Payment.....: 1417			
Revolving Line Est. Bal.: 16437					
Revolving Line Available.: 63363					
Public Records.....: **					
Past Due Amount.....: *****					
Currently Delq/Derogatory: 2					
Past Delq/Derogatory.....: ***					
NO DATA available for fields that have **** in them.					

Detail

8/03/06		Credit Report - Detail		Page 1
Report No: 0070188		Date Report Pulled: 1/31/2006		DAWNM
***** TRU CONSUMER CREDIT REPORT *****				
* *				

Date: 01/31/2006 Time: 10:01:38				
SAMPLE, PERSON A 999451234 CA- 1234 NE TESTING ST				
MINNEAPOLIS, MN 554180000				
PERSON A SAMPLE		SS: 999-45-1234	Current Employer	
1234 NE TESTING ST		YOB: 1973	ABC COMPANY INC	
MINNEAPOLIS MN 55418			RPTD: 07-1999	
RPDT: -				
AKA: TESTING,PERSON,A				
Former Name:				
Previous Address			Previous Employer	
1234 NE TESTING ST				
MINNEAPOLIS MN 55418				
RPDT: -			RPTD: -	
----- CONSUMER STATEMENT -----				
----- FRAUD SUMMARY -----				
Fraud Victim Indicator: NO				
----- SCORE SUMMARY -----				
EMPIRICA SCORE = 732		Score Factors: 00010/00005/00011/00008		
BANKRUPTCY SCORE = 682		Score Factors: 00010/00014/00011/00080		
----- PUBLIC RECORDS -----				
----- TRADES -----				
SUBSCRIBER		BALDT	LIMIT	HIGHCRD
SUB#	KOB TYP TRM ECOA	OPEN	BALANCE	PYMT LVL
ACCOUNT #		LSTPD	MONTH PAY	PAST DUE
PYMT STATUS			PYMT HIST BY MONTH	MAXIMUM
				30/60/90
CHASE - CC				
H 0247V018	H R01 C	01-2006	\$000004500	\$000002356
		10-1996	\$000000000	11-1996 (48)
999300316299		11-1996	\$	\$000000000 \$
PAID AS AGREED 11111111111111111111111111111111 00/00/00				
Comment: CBC- Account closed by consumer				
USAA SAVINGS				
B 03112001	B R01 MIN C	01-2006	\$000015000	\$000009102
		02-1991	\$000004224	- (48)
999630000799		12-2005	\$000000084	\$000000000 \$
PAID AS AGREED 11111111111111111111111111111111 00/00/00				
Comment:				
BANKAMERICA				
B 0363Q0EQ	B R01 MIN I	01-2006	\$000011000	\$000008000
		07-2005	\$000007304	- (05)
999860313599		12-2005	\$000000073	\$000000000 \$
PAID AS AGREED 11111 00/00/00				

Decision

Remember that the Decision data comes from your credit union's configured Approval Matrix, if you use 247 Lender or another custom decision model.

8/03/06		Credit Report - Decision		Page 1
Report No: 0070188		Date Report Pulled: 1/31/2006		DAWNM
EMPIRICA Score.....: 0732		CU Risk Level...: B		

APPROVED FOR NEW AUTO/TRUCK UP TO \$20,000				
APPROVED FOR USED AUTO/TRUCK UP TO \$20,000				
APPROVED FOR REC. VEHICLE UP TO \$25,000				
APPROVED FOR UNSECURED PERS. YYY UP TO \$7,500				
APPROVED FOR KWIK CASH/ODP UP TO \$3,000				
APPROVED FOR FREE CHECKING N				
APPROVED FOR OPEN DEPOSIT SAVINGS				
APPROVED FOR PREMIUM SAVINGS PLUSN				
APPROVED FOR CHRISTMAS CLUB				
APPROVED FOR DEBIT CARD				
APPROVED FOR PLATINUM MC				
HOME EQUITY UP TO 95% LTV				
NEW & USED AUTO/TRUCK UP TO 100% LTV				
REC. VEHICLES UP TO 85% LTV				
DTI LESS THAN 50% AND MPM GREATER THAN \$500				

LINKING CREDIT REPORTS TO LOANS AND CO-BORROWERS

There are several different places where the credit report information can be recorded for future reference, either as part of a member's account record, or for inquiry purposes on a denial notice or additional signer record. In each case, the report number and other information provide a record of the credit report that was used to make the decision on approving or denying the member request.

If a credit report is linked to a member loan and/or co-borrower record, that report will automatically be copied to long-term archival storage in CU*SPY. The report will be retained for the entire life of the loan record on the CU*BASE system. The report can be viewed via a command key on the Loan Account Inquiry Delinquency window as well as from the Additional Signer Detail screen. See Page 33 for more information.

LINKING CREDIT REPORTS...

...When Creating a Loan Account

On the loan creation screen, you may record the credit report pulled for the primary borrower.

MNLOAN #1 "Process Member Applications" - Create Loan Account

Session 0 CU*BASE GOLD - Loan Creation

Loan Creation

Loan account # MARY A MEMBER
Loan category 1 INSTALLMENT LN
Application # 3776

Note Information

Assign account type 701 Low 700 High 710

Approval ID Collector ID Interviewer ID 89

File verification date May 29, 2009 [MMDDYYYY]

Credit report # 31466 (Primary borrower)

CU risk level 3

Additional Information

Collateral Participation loan Variable rate loan
 Automatic transfer Additional signers Credit card maintenance
 Payroll deduction Payment matrix ACH maintenance
 Link to dealer Pledged shares

Disburse funds

Form(s) to print 1 2 3 4 5 6 7 8

If a recent credit report exists for this member, the Credit rpt # and CU risk level fields will be filled in automatically, using the most recent report on file for the primary borrower. This links the report to this loan so that it will be archived and available for viewing throughout the life of the loan. Any additional signers on this loan will also be linked to the most recent credit report in their name, if one exists in the file.

Backup F3
Cancel F7
Form Window F10
View Credit Rpt F20

TR (2346) 5/19/09 13:02:34 Learn About This Feature

The number of the most recent credit report on file will be entered automatically (use F20-View Credit Rpt to look up a different report number, if needed).

Once the loan account is created, CU*BASE will automatically record the following information as part of this loan account record:

- Credit Report Number and Date
- Bureau Code
- RISK Score
- MDS Score

In addition, the credit report detail will automatically be copied to long-term archival storage in CU*SPY.

...When Denying a Loan Request

If a loan is denied, you may record the credit report for the primary borrower on the denial notice for future reference.

MNLOAN #1 "Process Member Applications" - Deny Loan

Enter the credit report number used to make the decision on this loan (use F20-View Credit Rpt to look up a report number). Credit report details will not appear on the printed denial notice form.

This information can also be viewed in the future through the normal denied loan inquiry screens (Action Code "DA").

CU*TIP: If the credit report was received online from Equifax, following is the address that should be used for this screen:

Equifax
P.O. Box 740123
Atlanta, GA 30374
800-685-1111

This represents the contact for inquiries about credit reports pulled from the national database (this can be configured for future use using the "Loan Denial Notices Agency Config" command on menu MNCNFB).

...When Recording Additional Signers

If a credit report was pulled for a co-applicant on a loan request, you may record the report number used for that applicant on the Additional Signer record for future reference.

MNUPDT #9 "Update Misc. Loan Information" - Additional Signers

CU*BASE GOLD - Additional Signer Maintenance

Additional Signer Maintenance CHANGE

Loan account 600 JANE MEMBER Primary SSN
Loan category 01 SECURED CL END Application # 24246

Additional Signer Information

Name JOHN Additional signer SSN 380-
Address 1055 ST Account base
City/State/ZIP code MI 48703 Type CO-APPLICANT
Phone (989)

Additional signer sequence 001
Send notice when loan reaches delinquency 1 = Level 1 Report to credit bureau
Credit report # 0023947 CU risk level A
Report date Feb 22, 2006 Bureau TransUnion
RISK score 817 MDS score
Consumer info indicator ECO code 2

Warning: Clearing a Consumer Information Indicator does not remove it.
Use specific codes to accomplish removal of indicator.

FR (1621) 7/30/08 15:15:30 Learn About This Feature

Enter the credit report number used to make the decision on this co-borrower. When the record is saved CU*BASE will pull in the credit report date, bureau, RISK score and MDS score to be stored as part of the additional signer information.

UPDATING CREDIT REPORT LINKS

After a loan account has been created, you may use the Update Miscellaneous Loan Information feature to enter a credit report number, or modify an existing number.

MNUPDT #9 "Update Misc. Loan Information" - Screen 1

Use "Additional signers" to record or change the link on any additional signer records.

Use "Credit bureau link" to update the link on the primary borrower's record (see below).

Session 0 CU*BASE GOLD - Additional Loan Information Selection

Additional Loan Information Selection

Loan account 700 JONES JEFFERY
Loan category 01 INSTALLMENT LN

Additional Information

- Additional signers
- Collateral
- Automatic transfer
- Variable rate loan
- Link to dealer
- Assign employees
- Credit bureau link
- Credit card maintenance
- Payment changes
- Payroll deduction
- Pledged shares
- Payment matrix
- Insurance payment account
- Club benefits
- Participation loan

Backup F3
Cancel F7

TR (2356) 5/19/09 13:09:29

Initial screen:

Session 0 CU*BASE GOLD - Link On-Line Credit Report to Loan

Link On-Line Credit Report to Loan

Loan account 700 JEFFERY JONES
Loan category 1 INSTALLMENT LN

Credit report # 0000009 (Use 0000000 if not on-line report)
CU risk level 3
Report date May 15, 2009
Bureau code 2 TransUnion
RISK score 0752
MDS score 0000

Backup F3
Update F5
End F7
View Cr Rpt F20
Continue Ent

TR (1635) 5/19/09 13:10:36

Enter the credit report number (use F20-View Cr Rpt to look up an existing report number). the system pulls in the date, bureau, and scores from the online report and displays them on the bottom half of the screen. You may

enter a different report number now, or use **F5-Update** to save all of the fields as part of the loan account record.

If you are entering information from an old, paper credit report, or one that was not pulled through the online system, leave the Credit report # field blank and use Enter to fill in the remaining fields manually.

VIEWING CREDIT REPORT LINKS AND ARCHIVED REPORTS

After the links on the loan account are in place, credit report information can be viewed at any time using the Member Account Inquiry feature.

F1-Inquiry, Loan Account Inquiry

Member Account Inquiry

Account # 5 JACK
 SSN/TIN
 Opened Jun 01, 2009
 G/L account 701.00-01

Account 700 INSTALLMENT LOAN
 Category 01 INSTALLMENT LN
 Purpose 01 NEW AUTO
 Security 05 NEW AUTO/TRUCK
 Proc type E CONSUMER LOAN/CLOSED

Current balance 23,958.00 Interest rate 5.000
 + Interest 0.00 Daily accrual 0 3.28
 + Delinquent fine 0.00 YTD interest .00
 - Insurance rebate 0.00
 = Loan payoff 23,950.00 Amort/maturity date Jun 01, 2015
 Review date Jun 01, 2015

Disbursement limit 23,958.00 Secured funds 0.00 Available funds 0.00
 Interest accrued through Jun 01, 2009 Total disbursed 23,958.00 First payment Jul 01, 2009
 Last disbursed balance 23,958.00 Last disbursed Jun 01, 2009
 Last payment 0.00 Last payment 0/00/00
 Regular payment 406.77 Next payment 01 Jul 01, 2009
 Amount due 0.00 Payments left 72 of 72
 Partial pay 0.00 Made MONTHLY

Payment protection Y
 Misc coverages N
 Collateral Addtl signers
 Secured AFT
 Delinquent Pledged
 ACH Payroll
 Frozen 0 NO Check digit 0
 Club benefits
 Accrued 0.00
 YTD 0.00
 Loan delivery channel CU

Transaction inquiry date Jun 01, 2009 [MMDDYY]

TR (3408) 6/01/09 16:35:40

Use **F17-Additional Signers** to look at credit report information for any co-borrowers recorded on this account.

Use **F23-Delq/Cr Rpt Hist** to view the delinquency pop-up window and any credit report information for the primary borrower on the account.

F17-Additional Signers Inquiry

Additional Signer Maintenance

Loan account 5 700 JACK
 Loan category 01 INSTALLMENT LN M01
 Primary SSN
 Application # 3809

Additional Signer Information

Name ISE
 Address 539
 City/State/ZIP code PITTSBURG PA 15239
 Phone () -
 Additional signer SSN
 Account base
 Type CO-APPLICANT

Additional signer sequence 001
 Send notice when loan reaches delinquency 1 = Level 1 Report to credit bureau
 CU risk level X
 Credit report # 0000014

Report date Jun 01, 2009 Bureau TransUnion
 RISK score 694 MDS score
 Consumer info indicator ECOA code 2

View Credit File F1
 Backup F3
 Cancel F7

Warning: Clearing a Consumer Information Indicator does not remove it. Use specific codes to accomplish removal of indicator.

TR (1621) 6/01/09 16:37:46

Use **F1-View Credit File** to view the detailed credit report using CU*SPY.

When viewing additional signer information on a loan account, you will see the credit report number, bureau name and score details linked to that co-borrower.

F23-Delq Delinquency Window

Use **F1-View Credit File** to view the detailed credit report using CU*SPY.

Session 0 CU*BASE GOLD - Payment Information

View Credit File	F1
Backup	F3
Payment Change	F9
Reporting History	F10

Summary Escrow detail

Delinquency Details		Credit Report Information			
Fine ID	1	5% OF PEBBLES DUE	Credit report #	0000013	
Control		0/00/00	Report date	Jun 01, 2009	
Notice level	0	Fines paid	0.00	Bureau	TransU
Delinquent interest due		0.00	Risk score	0712	
# of payments delq / # of times delq	0 / 0		MDS score	0000	
Months	0	Days	0	CU risk level	X
1st date delinquent		0/00/00			
Amount Due		Regular Payment Information			
Amount delinquent	0.00	Regular payment	406.77		
Fine amount	0.00	Escrow transfer	0.00		
Amount due	0.00	Total payment	406.77		
Partial payment	0.00	Next payment day	01 Date Jul 01, 2009		

TR (182) Learn About This Feature

Because credit report information is most valuable when working with collections issues, the delinquency pop-up window displays the credit report information recorded on the loan account. (If the loan is not delinquent, use F23-Delq/Cr Rpt Hist on the loan account inquiry screen to display this window.)

CU*SPY ARCHIVED CREDIT REPORT SAMPLE

Following is a sample of the CU*SPY report that will appear in a browser window when F1-View Credit File is used:

```

&
                                Credit Report - Summary/Profile
                                Date Archived: 02/21/2011
-----
Name : CHERYL [REDACTED]                               Bureau: TransUnion
SSN  : [REDACTED]                                       Date Report Pulled: 02/16/2011
Birth Date: 01/01/1953                                   Report Number: [REDACTED]
Current Address: 2514 [REDACTED] RD                      Rptd:
                  [REDACTED] IL, [REDACTED] 3-0000      03/96
-----
Previous Address: 1208 [REDACTED] AV                    Rptd:
                  [REDACTED] IL, [REDACTED] 3-0000      11/79
Current Employer...:                                     00/00
Previous Employer.:                                     00/00
File Received Sts.:COMPLETE
EMPIRICA Score.....: 0856 Reason Codes: 00011 Amt owed on rev accts to high
                                           00003 ln bal to ln amt too high
                                           00014 Time accts established
Bankruptcy/MDS Score 0000 Reason Codes:      No Reason Codes Found
Fraud Summary.....:
*****
No. of Inqs: 01      Date Last Inquiry: 02/16/2011      Inqs Last 6 Mos: 01
Satisfactory Accts: 008      No. Trades Lines: 018      Paid Off Loans: 002
Oldest Trade Line: 02/12/1975
Installment Balance.....: 006035      Scheduled/Estimated Payments: 000652
Real Estate Estimated Bal: *****      Real Estate Est. Payment....: *****
Revolving Line Est. Bal..: 003450
Revolving Line Available.: 035050
Public Records.....: **
Past Due Amount.....: *****
Currently Delq/Derogatory: **
Past Delq/Derogatory....: ***
NO DATA available for fields
that have **** in them.
&
                                Credit Report - Decision

```

MONITORING 247 LENDER DECISIONS: MAKING YOUR AUDITORS HAPPY

After you implement 247 Lender, it is critical that you begin to monitor the affect of the decision model on your loan portfolio.

How many times did you say Yes when the model said No? Did you still say No even when the model said Yes? Are loans being passed through the filters that shouldn't be? Or are your filters so restrictive that you're not getting enough loans run through the model to test its effectiveness?

The **247 Lender Model Analysis** inquiry gives a bird's-eye view of the percentage of loans being run through the model that were approved or denied, and how many of the model's recommendations are being overruled by manual underwriting decisions.

The **247 Lender Performance Report** lets you compare side by side the results of the model to the actual decision your underwriters made on specific loan accounts.

Need some help? *Xtend offers services to help you keep up with 247 Lender-related monitoring and reporting. We'll print the reports and package everything for you, ready to present to your Board and file for your auditors. Contact info@xtendcu.com for more information about taking advantage of this service.*

247 LENDER PERFORMANCE REPORT

MNRPTE #15 "247 Lender Performance Report"

Choose **Both** (Applications and Loans) here to get both of the reports shown on the following page.

Choose **Date** to sort in descending order by date (leave it unchecked to sort in ascending order).

Choose **Decision Code** to group items by decision code.

If unchecked, no decision code will be shown—this is only needed if you are only printing a single decision code, in which case the code prints at the top of the report instead.

This report lets you monitor loan apps that were run through the decision model. For each loan app or account, the report shows the decision returned by the model, compared to the actual decision that was made on the loan account by your staff in CU*BASE.

When you first implement 247 Lender, this report should be pulled every week and examined closely. Pay special attention to the “Manually denied” and “Manually approved” loans.

If decisions were made that were contrary to the model’s recommendations, determine why. Is your staff overriding the model’s decision because the filters are set up incorrectly, or was there really a special situation that warranted a different decision? Do you see evidence that your staff is beginning to trust the model, or is it being circumvented, and if so, what needs to change so they *can* trust it?

Eventually this report should be pulled on a monthly basis with a thorough review of all apps to make sure that the model is being used consistently and to watch for trends that might require you to reevaluate your configuration or spend some more time with your staff.

Report Samples

There are actually two different reports, one showing booked loans only (including those where the decision was something other than the 01-05 pre-approved codes), the other showing all applications. Choose **Both** to get both reports at the same time (see the samples on the following page).

The “Applications” report will show members first, then non-members, with each group broken down by Decision Code. The “Loans” report also includes account status (current or delinquent).

8/08/06
16:45:14

CU*BASE TEST CREDIT UNION
DECISION RESULTS REPORTS - APPLICATIONS
FROM 8/01/2006 TO 8/08/2006

LDMPFR3

Page: 1
USER: DAWNM

MEMBERS

DECISION CODE: 01

ACCOUNT #	NAME	DELIVERY CHANNEL	LOAN CATEG	MODEL CODES	AMOUNT	APPL DATE	MODEL SCORE	INT. RATE
1101904-000	JULIANA M PERSON	CU	01	A1	26,970.00	8/07/06	300	6.000
9668-000	JOSEPH W SOMEBODY	CU	01	A4	20,545.00	8/02/06	305	6.000

DECISION CODE:01 TOTALS: 47,515.00 AVERAGE SCORE: 302

MEMBERS

DECISION CODE: 97

1980-000	RICHARD A PERSON	CU	01		4,000.00	8/08/06	000	10.000
8352-000	MARK M SOMEONE	CU	01		21,770.00	8/07/06	000	9.000
6244-000	GLENN A DEMEMBER	CU	05		7,500.00	8/07/06	000	9.000
50977-000	KEVIN T O'MEMBER	CU	01		5,500.00	8/03/06	000	17.000
7497-000	TRACY S ANYONE	CU	02		60,000.00	8/03/06	000	10.000
51393-000	MARK P TESTING	CU	01		10,600.00	8/03/06	000	23.000

DECISION CODE:97 TOTALS: 109,370.00 AVERAGE SCORE: 0

MEMBERS TOTALS: 156,885.00 AVERAGE SCORE: 75

NON-MEMBERS

DECISION CODE: 01

471179355-000	MARA R TESTPERSON	CU	01	A5 A6	9,108.00	8/07/06	275	7.000
320841019-000	JERAMIAH T DEMEMBER	CU	01	A1 A5	20,600.00	8/03/06	260	6.000
399607189-000	ELIZABETH G NEWMEMB	CU	01	A1 A4	8,160.00	8/03/06	265	6.000
392787328-000	MARYANN SOMEBODY	CU	01		20,640.00	8/01/06	345	6.000
385587518-000	BRENT K ANYBODY	CU	01		12,995.00	8/01/06	300	8.000
385587518-000	BRENT K ANYBODY	CU	01		19,259.00	8/01/06	300	6.000

DECISION CODE:01 TOTALS: 105,486.00 AVERAGE SCORE: 292

NON-MEMBERS

DECISION CODE: 04

436174692-000	TAMMY J PERSON	CU	01	A1 A4 A8	6,215.00	8/01/06	215	6.000
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DECISION CODE:04 TOTALS: 6,215.00 AVERAGE SCORE: 215

8/08/06
16:45:14

CU*BASE TEST CREDIT UNION
DECISION RESULTS REPORTS - APPLICATIONS
FROM 8/01/2006 TO 8/08/2006

LDMPPR3

Page: 2
USER: DAWN

NON-MEMBERS

DECISION CODE: 97

ACCOUNT #	NAME	DELIVERY CHANNEL	LOAN CATEG	MODEL CODES	AMOUNT	APPL DATE	MODEL SCORE	INT. RATE
391983654-000		CU	01		2,500.00	8/08/06	000	11.000
399864501-000	JESSE M TESTPERSON	CU	01		9,836.00	8/08/06	000	16.000
399783242-000	CLARENCE P ANYONE	CU	01		6,000.00	8/08/06	000	17.000
398507222-000	RALPH T SOMEONE	CU	01		16,015.50	8/07/06	000	13.000
347642211-000	ROBERT SOMEBODY	CU	01		7,060.00	8/03/06	000	6.000
390629264-000	BRIAN W TESTMAN	CU	01		25,285.00	8/01/06	000	13.000

DECISION CODE:97 TOTALS: 79,017.50 AVERAGE SCORE: 0

NON-MEMBERS

DECISION CODE: 98

389044738-000	RAFAEL NEWPERSON	CU	01	A2 A3 A7	12,000.00	8/07/06	190	6.000
387864824-000	CHARLES S APERSON	CU	01	A2 A3 A7 A8	19,300.00	8/05/06	185	7.000

DECISION CODE:98 TOTALS: 31,300.00 AVERAGE SCORE: 187

NON-MEMBERS TOTALS: 222,018.50 AVERAGE SCORE: 155

GRAND TOTALS: 378,903.50 AVERAGE SCORE: 12
END OF REPORT

8/08/06
16:45:15

CU*BASE TEST CREDIT UNION
DECISION RESULTS REPORTS - LOANS
FROM 8/01/2006 TO 8/08/2006

LDMPFR3 Page: 1
USER: DAWN

DECISION CODE: 01

ACCOUNT #	MEMBER NAME	DELIVERY CHANNEL	LOAN CATEG	MODEL CODES	AMOUNT	OPEN DATE	STATUS	DECISION CHANGED	MODEL SCORE	INT. RATE
1095077-180	BERNARD M SOMEBODY	CU	01		5,000.00	8/07/06	CURRENT	AK BY 23	310	7.000
6066-180	BOBBY F ANYBODY	CU	01		21,833.34	8/03/06	CURRENT	AN BY 48	325	6.000
3435-180	SEAN W SOMEONE	CU	01	A4	26,119.46	8/02/06	CURRENT	AP BY 20	265	7.000
2221-180	JOYCE A TESTING	CU	01		6,000.00	8/02/06	CURRENT	AN BY 48	335	13.000

DECISION CODE:01 TOTALS: 58,952.80 AVERAGE SCORE: 308

DECISION CODE: 02

6806-190	MANUEL PERSONTEST	CU	05	A3 A7	3,000.00	8/01/06	CURRENT	AL BY 24	235	9.000
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DECISION CODE:02 TOTALS: 3,000.00 AVERAGE SCORE: 235

DECISION CODE: 97

9221-181	WESLEY J TESTABC	CU	01		2,499.83	8/08/06	CURRENT	AL BY 24	000	16.000
9045-182	MARIA T TEST	CU	01		3,149.13	8/07/06	CURRENT	AP BY 20	000	16.000
9500-180	JUAN C PERSON	CU	01		3,740.82	8/04/06	CURRENT	AL BY 24	000	16.000
9831-180	HENRY D ANYBODY	CU	01		19,080.35	8/04/06	CURRENT	AP BY 20	000	10.000

DECISION CODE:97 TOTALS: 28,470.13 AVERAGE SCORE: 0

DECISION CODE: 98

10395-181	LAURA L HELLOTTEST	CU	01	A1 A2 A3 A7	15,576.30	8/05/06	CURRENT	AP BY 20	190	7.000
1095307-180	RITA T ANYBODIES	CU	01	A2 A3 A4 A8	6,000.00	8/03/06	CURRENT	AN BY 48	190	13.000

DECISION CODE:98 TOTALS: 21,576.30 AVERAGE SCORE: 190

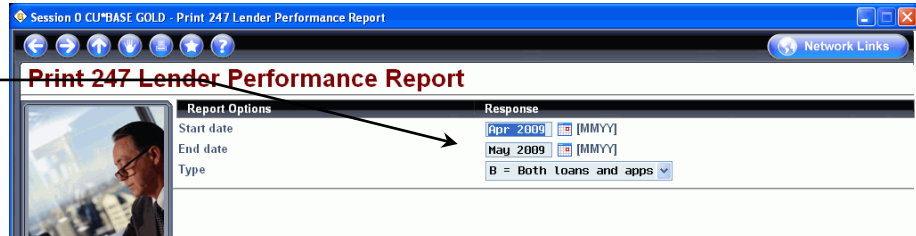
GRAND TOTALS: 111,999.23 AVERAGE SCORE: 168

END OF REPORT

247 LENDER MODEL ANALYSIS

MNRPTE #16 "247 Lender Model Analysis" Screen 1

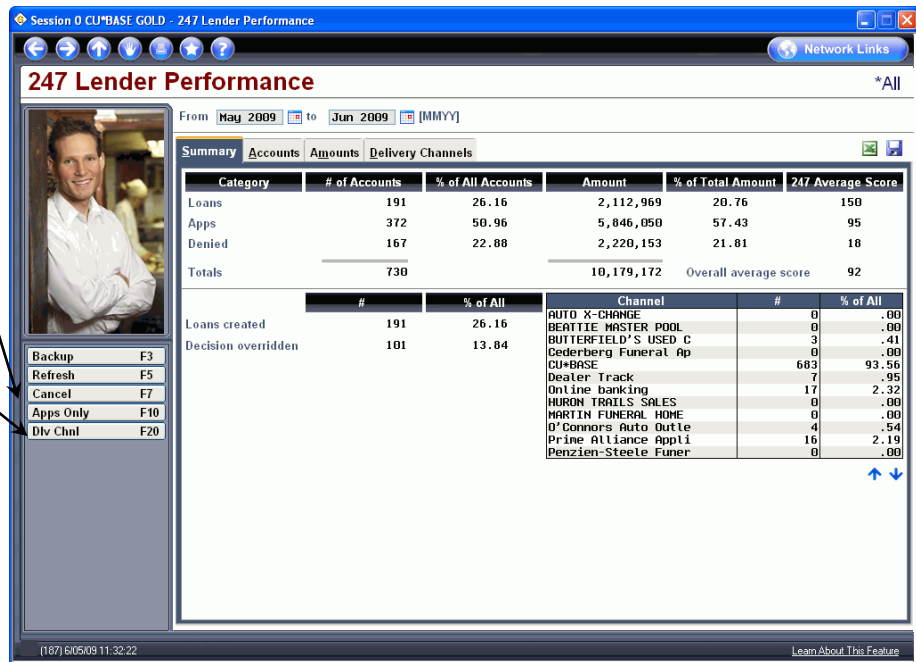
Choose a date range to analyze (you can change this on the second screen if needed).



Screen 2

Use F10 to toggle between apps only and loans plus apps combined.

Use F20-Dlv Chnl to choose just a single delivery channel (such as if you are only running decision models on your CU*BASE loans, not online banking or other external channels yet).



This inquiry is a mile-high view of loans as they run through your loan factory, and how the decision model is being used to approve or deny those loans. Pay special attention to the number of decisions being overridden by staff.

Use the tabs across the top to see the data in a graphical format:



APPENDIX A: RISK SCORE REASON CODES

IMPORTANT NOTE: The scores listed in this section are based on the bureau's industry standard risk scoring models.

EXPERIAN FICO SCORE REASON CODES

<i>Code</i>	<i>Description</i>
00001	Current balances on accounts
00002	Delinquency reported on accounts
00003	Too few bank revolving accounts
00004	Too many bank revolving accounts
00005	Number of accounts with balances
00006	Number of finance company accounts
00007	Unable to evaluate recent payment history
00008	Number of recent inquiries
00009	Number of accounts opened within the last 12 months
00010	Proportion of balance to high credit on bank revolving or all revolving accounts
00011	Current balances on revolving accounts
00012	Length of revolving account history
00013	Length of time (or unknown time) since account delinquent
00014	Length of time accounts have been established
00015	Insufficient or lack of bank revolving account information
00016	Insufficient or lack of revolving account information
00017	No recent (non-mortgage) account balance information
00018	Number of accounts delinquent
00019	Too few accounts rated "current"
00020	Length of time since legal item filed or collection item reported
00021	Amount past due to accounts
00022	Account(s) not paid as agreed and/or legal item filed
00024	Lack of recently reported balances on revolving/open accounts
00025	Length of installment loan history
00026	Number of revolving accounts
00028	Number of accounts established
00030	Length of time since most recent account established
00031	Too few accounts with recent payment information
00032	No recent installment loan information

<i>Code</i>	<i>Description</i>
00033	Proportion of current loan balance to original loan amount
00036	Length of time open installment loans have been established
00037	Number of finance company accounts established relative to length of finance history
00038	Serious delinquency and public record or collection filed
00039	Serious delinquency
00040	Derogatory public record or collection filed
00098	Lack of recent information on auto loan or lack of auto loans
00099	Lack of recent information on finance accounts or lack of finance accounts.

EQUIFAX BEACON SCORE REASON CODES

<i>Code</i>	<i>Description</i>
00001	Amount owed on accounts is too high
00002	Level of delinquency on accounts
00003	Too few bank revolving accounts
00004	Too many bank or national revolving accounts
00005	Too many accounts with balances
00006	Too many consumer finance company accounts
00007	Account payment history is too new to rate
00008	Too many inquiries last 12 months
00009	Too many accounts recently opened
00010	Proportion of balances to credit limits is too high on bank or revolving or other revolving accounts
00011	Amount owed on revolving account is too high
00012	Length of time revolving accounts have been established
00013	Time since delinquency is too recent or unknown
00014	Length of time accounts have been established
00015	Lack of recent bank revolving information
00016	Lack of recent revolving account information
00017	No recent non-mortgage balance information
00018	Number of accounts with delinquency
00019	Too few accounts currently paid as agreed
00020	Length of time since derogatory public record or collection is too short
00021	Amount past due on accounts
00023	Number of bank or national revolving accounts with balances
00024	No recent revolving balances
00025	Length of time installment loans have been established (industry options only)
00026	Number of revolving accounts (industry options only)

<i>Code</i>	<i>Description</i>
00028	Number of established accounts
00030	Time since most recent account opening is too short
00031	Too few accounts with recent payment information
00032	Lack of recent installment loan information
00033	Proportion of loan balances to loan amounts is too high
00034	Amount owed on delinquent accounts
00038	Serious delinquency, and derogatory public record or collection filed
00039	Serious delinquency
00040	Derogatory public record or collection filed
00098	Lack of recent auto finance loan information (industry options only)
00099	Lack of recent consumer finance company account information (industry options only)

TRANSUNION EMPIRICA SCORE REASON CODES

<i>Code</i>	<i>Description</i>
00000	No adverse factor
00001	Amount owed on accounts too high
00002	Level of delinquency on accounts
00003	Proportion of loan balances to loan amounts is too high
00004	Lack of recent installment loan information
00005	Too many accounts with balances
00006	Too many consumer finance company accounts
00007	Account payment history is too new to rate
00008	Too many inquiries last 12 months
00009	Too many accounts recently opened
00010	Proportion of balances to credit limits is too high on bank revolving or other revolving accounts
00011	Amount owed on revolving accounts is too high
00012	Length of time revolving accounts have been established
00013	Time since delinquency is too recent or unknown
00014	Length of time accounts have been established
00015	Lack of recent bank revolving information
00016	Lack of recent revolving account information
00017	No recent non-mortgage balance information
00018	Number of accounts with delinquency
00019	Date of last inquiry too recent
00020	Length of time since derogatory public record or collection is too short
00021	Amount past due on accounts

<i>Code</i>	<i>Description</i>
00022	Serious delinquency
00023	Number of bank or national revolving accounts with balances
00024	No recent revolving balances
00026	Number of bank revolving or other revolving accounts
00027	Too few accounts currently paid as agreed
00028	Number of established accounts
00029	No recent bankcard balances
00030	Time since most recent account opening is too short
00031	Amount owed on delinquent accounts
00036	Payments due on accounts
00038	Serious delinquency, and public record or collection filed
00039	Serious delinquency
00040	Derogatory public record or collection filed
00041	No recent retail balances
00042	Length of time since most recent consumer finance company account established

APPENDIX B: BANKRUPTCY/MDS

SCORE REASON CODES

IMPORTANT NOTE: The scores listed in this section are based on the bureau's industry standard bankruptcy scoring models.

EXPERIAN MDS BANKRUPTCY II SCORE REASON CODES

<i>Code</i>	<i>Description</i>
A	Too few accounts with satisfactory ratings
B	Presence of delinquent accounts
C	Presence of derogatory accounts
D	Accounts with past-due balances
E	Too many credit obligations
F	Insufficient credit history on new accounts
G	Age of oldest reported account
H	Recently active or lack of bank, retail or finance accounts
I	Ratio of balances to total credit limit on all accounts
J	Too few satisfactory ratings for bank revolving accounts
K	Ratio of bank revolving balances to credit limits or lack of bank revolving account information
L	New bank revolving accounts
M	Presence of bank installment loans
N	Insufficient credit history of lack of bank or finance accounts
O	Too few satisfactory ratings on retail accounts or lack of retail account information
P	Ratio of retail revolving balances to credit limits
Q	Too few satisfactory ratings on finance accounts
R	Insufficient credit history on finance accounts
S	Presence of finance accounts
T	Insufficient credit history on newest auto finance account
U	Presence of auto finance account
V	Lack of mortgage or real estate accounts with satisfactory ratings
W	Lack of or insufficient credit history on mortgage or real estate accounts
X	Presence of recent inquiries
Y	No adverse action (displays only if no other score factor code is generated)

EQUIFAX DELINQUENCY ALERT SYSTEM (DAS) SCORE REASON CODES

<i>Code</i>	<i>Description</i>
01011	Subject's age
02025	Number of personal loan finance company inquiries - last 2 years
02057	Number of inquiries - last 18 months
02058	Number of months since last inquiry
02059	Number of finance industry inquiries - last 2 years
02060	Number of oil and national card inquiries - last 12 months
02061	Number of inquires - last 12 months
02077	Number of inquiries - last 6 months
02078	Number of finance company inquiries - last 2 years
02079	Number of months since most recent bank inquiry
03017	Number of accounts
03189	Number of accounts showing a past due balance
03191	Number of accounts opened - last 2 years
03192	Number of accounts too new to rate or approved but not used
03193	Number of accounts showing 30/60 day late payment
03194	Number of accounts showing payment late by 90 days or more
03195	Number of months since most recent late payment
03200	Number of revolving bank accounts paid as agreed
03201	Number of installment bank accounts opened - last 2 years
03208	Number of department store accounts paid as agreed
03211	Number of accounts always paid as agreed
03212	Number of months since most recent late payment on installment bank accounts
03213	Number of installment bank accounts always paid as agreed
03214	Number of finance company auto accounts always paid as agreed
03216	Number of non: bank, finance company, clothing, department, furniture, jewelry, auto, oil and national accounts opened last 2 years
03219	Number of finance company auto accounts opened - last 2 years
03220	Number of months since oldest account has been opened
03221	Number of months since most recently opened account
03222	Number of revolving bank accounts opened - last 2 years
03223	Number of finance company - sales/personal loan accounts opened - last 2 years
03224	Number of accounts opened - last 6 months
03313	Number of accounts always paid as agreed
03314	Number of accounts showing 30/60 day late payments
03319	Number of months since most recently opened bank revolving account
03322	Number of consumer finance company personal loan accounts

<i>Code</i>	<i>Description</i>
03323	Number of non: bank, auto sales, mortgage, SL&, credit union, misc. finance accounts
03326	Number of department store accounts always paid as agreed
08021	Utilization of available credit on all accounts
08022	Number of accounts reported within last 6 months compared to total number of accounts
08023	Number of accounts showing payment late by 90 days or more/public record items
08031	Utilization of available credit on all non-mortgage accounts
08042	Utilization of available credit on revolving bank accounts
08043	Utilization of available credit on installment bank accounts
08044	Utilization of available credit on finance company sales and personal loan accounts
08045	Utilization of available credit on department store accounts
08046	Utilization of available credit on oil and national credit cards
08047	Utilization of available credit on all clothing, department, furniture, jewelry, auto accounts
08048	Number of public record, collection, or financial responsibility items
08052	Utilization of available credit on bank revolving, oil and national credit
91011	Lack of subject's age information
93208	Lack of department store accounts
93220	Lack of date opened info - unable to determine when oldest account opened
93221	Lack of date opened info - unable to determine when most recent account opened
93326	Lack of department store accounts
98022	Lack of, or insufficient information on, accounts reported within last 6 months
98042	Lack of, or insufficient information on, revolving bank accounts
98045	Lack of, or insufficient information on, department store accounts
98052	Lack of, or insufficient information on, bank revolving, oil and national accounts

EQUIFAX ENHANCED DELINQUENCY ALERT SYSTEM (EDAS) REASON CODES

<i>Code</i>	<i>Description</i>
05037	Number of inquiries from banks - last 6 months
05038	Number of finance industry inquiries - last 6 months
05039	Number of personal loan finance inquiries - last 24 months
06551	Number of accounts showing payment late by 30 days
06552	Number of accounts showing payment late by 30 days
06560	Number of mortgage company and S/L with high credit greater than \$35,000 always paid as agreed
06561	Number of bank installment accounts under \$35,000 always paid as agreed
06563	Number of department store installment accounts reported - last 6 months
06564	Number of retail finance accounts reported - last 6 months
06565	Number of bank revolving accounts reported - last 9 months
06566	Number of department store revolving accounts reported - last 9 months
06567	Number of personal loan company revolving accounts active - last 9 months
06570	Total number of accounts opened - last 12 months
06574	Number of personal loan company installment accounts
06575	Number of sales financing/finance company accounts
06576	Number of national credit card accounts
08045	Utilization of available credit on department store revolving accounts
93211	Lack of, or insufficient information on, accounts paid as agreed
93319	No date opened on bank revolving accounts - unable to determine most recent opening
96560	Lack of, or insufficient information on, mortgage accounts greater than \$35,000 paid as agreed
96561	Lack of, or insufficient information on, bank installment accounts less than \$35,000 paid as agreed
96565	No bank revolving accounts reported - last 9 months
96566	No revolving department store accounts reported - last 9 months
96576	Lack of, or insufficient information on, national credit card accounts
98021	Lack of, or insufficient information on accounts
98045	Lack of, or insufficient information on, revolving department store accounts
99999	Number of established accounts/length of time accounts have been established

TRANSUNION DELPHI SCORE REASON CODES

<i>Code</i>	<i>Description</i>
00000	No adverse factor.
00001	Insufficient number of satisfactory accounts
00002	Delinquency
00003	Serious delinquency, derogatory public record, or collection
00004	Delinquency date too recent
00005	Past due balances
00006	Near total credit limits, or lacks credit accounts or lacks recent credit activity
00007	Insufficient time since most recent account established
00008	Insufficient length of credit history
00009	Too many new accounts
00010	Too many recent active accounts
00011	Too many active accounts
00012	Insufficient satisfactory history on revolving accounts
00013	Too many recent revolving accounts or lacks revolving accounts
00014	Bankcard - near credit limits or lacks credit accounts or lacks recent credit activity
00015	Insufficient length of installment accounts, or lacks installment accounts
00016	Too many accounts
00017	Near check credit limits
00018	Insufficient satisfactory history for mortgage accounts or lacks mortgage accounts
00019	Delinquency on mortgage accounts or lacks mortgage accounts
00020	Insufficient satisfactory history on retail revolving accounts
00021	Near retail credit limit or lacks retail credit accounts or lacks recent retail credit activity
00022	Travel and entertainment - near revolving credit limit or lacks revolving accounts
00023	Too many consumer finance accounts
00024	Too many recent consumer finance accounts
00025	Serious delinquency, derogatory public record or collection with a balance
00026	Bankruptcy
00027	Too many recent bank or travel and entertainment credit checks
00028	Too many recent consumer finance credit checks
00029	Too many recent credit checks

APPENDIX C: READING COLLECTIONS REPORT DETAIL

TRANSUNION COLLECTIONS REPORT SECTION

```

Col Agncy: CB TRAVERSE          Industry: Y
Creditor: MUNSON MEDICAL CEnter      Balance: $000000060 Status: A
Amt: $000000060 Rpt Dte: 02/01/1999 Dte_Pd. / /
Col Agncy: CB TRAVERSE          Industry: Y
Creditor: KALKASKA MEMORIAL HEALTH CENTE      Balance: $000000132 Status: A
Amt: $000000031 Rpt Dte: 08/01/1997 Dte_Pd. / /
Col Agncy: CB TRAVERSE          Industry: Y
Creditor: KALKASKA MEMORIAL HEALTH CENTE      Balance: $000000084 Status: A
Amt: $000000084 Rpt Dte: 04/01/1996 Dte_Pd. / /
Col Agncy: CB TRAVERSE          Industry: Y
Creditor: KALKASKA MEMORIAL HEALTH CENTE      Balance: $000000136 Status: A
Amt: $000000136 Rpt Dte: 03/01/1996 Dte_Pd. / /

```

<i>Field Name</i>	<i>Description</i>
Col Agncy	The name of the collections agency.
Industry	The industry code: Y = Collections.
Creditor	The creditor name.
Balance	The original balance of the account.
Status	Verification Indicator: A Automated Account R Refused D Decline S Slow Answering E Earnings Verified T Account Disputed I Indirect V Manual Account M Manual Account X No Replay That Has Been Frozen N No Record
Amt	The current balance of the account.
Rpt Dte	The date the collections record was inserted into the file.
Dte_Pd.	The date the account was paid off.

