
Electronic Deposit

Holds

and the

“Member In Good Standing” Configuration

INTRODUCTION

This booklet describes CU*BASE options for holding funds that members deposit via electronic means, such as at an ATM, as well as holds on check deposited at the teller line. Hold Groups let you assign a standard hold period that is different depending on the individual member’s situation, and the Member in Good Standing tool lets you automate the assignment of hold groups to keep up with changing member behavior.

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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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OVERVIEW

CONFIGURABLE ATM ELECTRONIC DEPOSIT HOLDS

In the past, credit unions could control the verification of funds deposited at an ATM by specifying a Number of Hold Days for the ATM processor. This hold was designed to provide time for a credit union representative to physically verify the deposit envelope to ensure that funds could be credited to the member's account. This parameter applied to all deposits made at an ATM, regardless of a member's account balance or "track record" with the credit union.

The CU*BASE Electronic Deposit Hold Groups system lets your credit union define a more detailed set of parameters that not only control the number of days a deposit is held, but also allow you to release a portion of the deposit immediately. For example, you may decide to hold the entire deposit for a longer period in order to give more time for physical verification of the envelope, but release a portion of the deposit immediately.

NOTE: Although hold groups apply only to ATM systems at this time, in the future the system will be used to control deposits made through kiosks or other electronic channels, thus the generic term "Electronic Deposit Holds."

At its simplest, the new configuration option simply gives you more control over how your ATM deposits are handled for all members. The system can also be used to set up multiple hold group configurations, which can be applied differently across the membership. Similar to ATM service charge groups, this new system lets your credit union be more flexible and creative when managing electronic deposits by individual members.

Here's how it works. When a deposit is made at an ATM, CU*BASE checks the member's MASTER record to determine the applicable Electronic Deposit Hold Group code. CU*BASE will automatically generate an Uncollected Funds record using the parameters in the code. If "instant credit" is granted, the hold will be placed only on any funds above the amount immediately available.

Because the Uncollected Funds system is used to determine available funds through CU*BASE, the amount available to the member will be consistent throughout the system (Teller, Phone transfers, Audio Response/Online Banking, etc.). For example, if a member makes a deposit of \$1,250, the hold group could be configured to allow up to \$200 to be withdrawn immediately, with an Uncollected Funds hold record created for the remaining \$1,050. The \$200 could be withdrawn immediately right at the ATM, from a Teller, via a phone transfer or using any other normal method.

- NOTE: Electronic Deposit holds follow the teller credit union rules. This might affect the member should he or she visit a Shared Branch location.

CONFIGURABLE CHECK HOLDS AT THE TELLER LINE

Electronic Hold groups can also be used to configure the holds on outside checks. If configured, the Electronic Holds configuration will override the Teller Check Holds Configuration settings (MNCNFD #22).

The configuration for Electronic Holds Configuration for outside checks is slightly different than the settings for ATM deposits because tellers enter multiple checks, rather than a full batch as is done at the ATM. Electronic hold configuration for checks allows you to determine holds based on a tolerance amount; those checks below the tolerance level will not be held, while checks above the tolerance amount will be held according to the configuration.

MEMBER IN GOOD STANDING: AN AUTOMATED MEMBER RELATIONSHIP MANAGEMENT TOOL

Because the Deposit Hold Group is assigned at the member level, you can assign different hold groups to specific members based on their history and participation with the credit union. However, this is still a manual system where hold group codes are manually assigned to individual members. For automated control of electronic deposit holds, read on . . .

Imagine a branch with no teller cash drawers, just automated services such as phones for audio response, PCs for Online Banking access, kiosks, and ATMs. How does a member cash a check? The simplest way is to allow the member to make an ATM deposit and an immediate withdrawal. But the deposit is still unconfirmed (it may be a blank envelope!), and the member doesn't have enough in his account already without credit for this check.

Situations like this call for the credit union to make a judgment on the value of the member's account versus the probability of fraud or loss. Is the member's standing with the credit union good enough to risk the loss? How much loss? What about a member with delinquency and negative balance problems?

These issues are ones you also consider when dispensing funds from a check the member deposits at the teller line. For some members, you may want to make some of the funds available to the member immediately, but for others you may want to place a hold based on their standing with your credit union.

The new "Member In Good Standing" system lets your credit union define parameters that evaluate a member's status and assign an Electronic Deposit Hold Group code accordingly. Simply put, this system provides a way to *automate* the Electronic Deposit Holds system and assign hold parameters to individual members based on their participation and activities at the credit union.

This evaluation process can be done using one of three methods:

Tiered Service Levels	This method takes advantage of the extensive parameters already in place for your Tiered Service Levels program, and simply assigns an Electronic Deposit Hold group code to members each month based on their tiered level. Because Tiered Service scoring is performed on all members each month, this method allows you to control electronic
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	deposits across the entire membership.
Marketing Clubs	<p>This method lets you assign special electronic deposit hold parameters based on active membership in a Marketing Club.</p> <p>This approach has a more limited impact, since a member must be enrolled in a Club to receive the special hold group settings. This lets you use standard hold settings for the majority of your members, while assigning special parameters to certain members enrolled in the Club.</p> <p>CU*TIP: Remember the Automated Club Enrollment feature that can be used to enroll an entire batch of members into a Club at once. In addition, Marketing Clubs that are tied to Tiered Services for providing special rate benefits may have broader impact across the membership. See the booklet, “CU*BASE Marketing Clubs: Configuration, Benefits and Enrollment” for complete details.</p>
Basic Parameters	This method allows you to set up simple evaluation settings for determining hold status, including age, aggregate balances, and length of membership. Because all members are evaluated against the same set of standards, this method also has broad impact across the entire membership.

In all methods, members are evaluated on the first day of each month, and Electronic Deposit Hold group codes are assigned at that time. An override can be configured that will alter a member’s hold group immediately during the month when a delinquency or negative balance situation is discovered during daily Collections monitoring. **This code will remain in place until Good Standing evaluation is done again on the first of the following month.**

SUPPORTED ATM SWITCHES

Electronic Deposit Hold settings will be honored by all online ATM interfaces, which currently includes the following switches:

- ◆ COOP
- ◆ CNS
- ◆ Certegy
- ◆ STAR
- ◆ NYCE
- ◆ FDR
- ◆ 5/3

New online interfaces are also configured to use this functionality.

Electronic Deposit Holds are currently not supported for batch ATM card processing. This is partly because the standard transaction format used by the batch posting program uses a simple debit or credit indicator for each transaction, which means that the system cannot distinguish between a credit that is the result of a deposit versus one that is the result of a transfer or POS return. Other factors include the way holds are put on by the ATM switch itself, the timing of positive balance file (PBF) updates, and the timing of batch postings (including which day’s transactions are included in the posting file), all of which make it very difficult to apply holds in any meaningful, consistent way for batch ATM activity.

Please contact a Client Service Representative if you have questions about how batch activity is handled for your credit union, or if you would like to discuss moving to an online, real-time ATM environment.

ELECTRONIC DEPOSIT HOLDS

CONFIGURING ELECTRONIC DEPOSIT HOLD GROUPS

Electronic Deposit Hold Groups are used to control the availability of funds from deposits made electronically through an ATM. Codes are configured, then recorded in the MASTER record for every member. If you check to select to set holds on teller outside checks, you can also use electronic deposit holds using this screen as well.

Most credit unions will likely only have two groups: the “default” group with a 1- or 2-day hold and \$0.00 available for immediate withdrawal, and a “good standing” group with a shorter hold and/or an amount available for immediate withdrawal. Creative credit unions may choose to use this with the Member in Good Standing tool and set up four separate groups matching their Tiered Service levels system with different advertised immediate credit limits. For group 01 the amount available for immediate ATM withdrawal will be set to \$0.00.

If selected, the Electronic Deposit hold configuration can be used to set holds on outside checks above a certain amount. This amount is determined per check unlike the ATM option, which determines holds based on the entire deposit. Holds on outside checks deposited at the teller line are configured by default in the Teller Check Holds Configuration MNCNFD #22 (Configuration, General Configuration 2 Menu).

All existing members will automatically be marked with Electronic Deposit Hold Group 01. Unless otherwise indicated in Member In Good Standing configuration, all new memberships will also automatically be assigned Hold Group 01.

MNCNFD #20 "Electronic Deposit Hold Config."



Available Hold Group Codes fall into 3 categories:

- 01 The "default" hold group.
- 02-89 For standard hold groups. If using the Member In Good Standing system, these codes can be assigned automatically.
- 90-99 For "permanent" hold groups. If using the Member in Good Standing system, these codes can be assigned manually to individual members (employees, Board members, etc.) and will not be modified by the Member in Good Standing process.

You may modify the default hold group as needed, and all members with that code will be affected by the change. Additional hold group codes can be configured and manually applied to members (see Page 11) or the groups can be used as part of your Member In Good Standing configuration (Page 13).

Setting Up "Permanent" Hold Groups

Group codes 90-99 can be used for "permanent" hold groups. If a Hold Group code 90-99 is entered on a member's account, the code will remain "permanently" on the member's account and this member will be ignored by Member In Good Standing processing. This is helpful for setting up a special hold configuration for employees, Board members, and other special memberships, so that they do not change regardless of the account status. Permanent codes are only necessary if your credit union has activated Member In Good Standing processing. (See Page 13 for details.)

Screen 2

Session 0 CU*BASE GOLD - Electronic Deposit Hold Group

Electronic Deposit Hold Group UPDATE

Deposit hold group code **02**
Deposit hold group description **MEMBER IN GOOD STAND**

ATM Deposits

Amount available for immediate withdrawal **999,999,999.99**
(From any source; limits at ATM still apply)

of days to hold remaining deposit **01**
of days for Reg CC hold **01**

Teller Outside Checks

Use to set holds on teller outside checks
Tolerance amount for placing hold on each check **0.00**
(Individual checks at or under this amount will not be held)

of days to hold checks above tolerance **01**
of days for Reg CC hold **01**

Backup **F3**
Cancel **F7**
Delete **F16**

FR (2465) 6/10/11 11:05:42 [Learn About This Feature](#)

This screen is used to configure how long the hold should be, and how much money should be made available for immediate withdrawal from any source.

NOTE: Using Electronic deposit holds for outside check must be manually selected (defaults to being unselected). If it is not selected, the Teller Check Hold Configuration MNCNFD #22 will determine the holds on checks deposited at the teller line.

Understanding “Instant Credit” at the ATM

The most significant feature with Electronic Deposit Hold Groups is the ability to offer a member “instant” availability of funds from an electronic deposit. For example, a member might deposit \$1,000 at an ATM and be allowed to withdraw up to \$200 of that deposit immediately without verification of the deposit. In essence, credit is given for a portion (or all) of the deposit right away, regardless of the previous account balance.

“Instant” credit is different from the “First \$100” release feature used by the Teller hold system. Depending on how your credit union chooses to handle electronic deposits, you may allow members no immediate credit but elect to release the first \$100 the next day, then release the remaining funds later.

Understanding Electronic Holds as it Related to Outside Teller Checks

Placing a hold on an outside check at the teller line is different than depositing them at the ATM. With this configuration, CU*BASE evaluates the hold on a check by check basis.

Field Descriptions

<i>Field Name</i>	<i>Description</i>
Deposit Hold Group Description	Enter a description for this hold group. This description will be displayed on the main Inquiry, Phone, and Teller screens (see Page 13 for a sample). Therefore, it is helpful to make the code description as detailed as possible as to the hold length and available amount that is used by the code.
ATM Deposits	
Amount available for immediate withdrawal	<p>Enter the “instant credit” amount that should be available for immediate withdrawal from an electronic deposit. Remember that these funds can be withdrawn immediately from any source; the member can request these funds from the ATM, or from a teller, over the phone, through Audio Response, etc., and the funds will be available immediately after the deposit is made, without verification of the deposit envelope.</p> <p>Keep in mind that any daily withdrawal restrictions in place for your ATM system will still be in force. For example, if your ATM system allows a maximum withdrawal of \$200 per day, and you grant instant credit of \$300, the member can only take \$200 from the ATM, but could request the remaining \$100 via another withdrawal source (Teller, Audio Response, etc.).</p>
Number of days to hold remaining deposit	<p>Enter the number of days the remaining funds should be held. All funds will be released during beginning-of-day processing after the designated number of days.</p> <p>For example, if a deposit is made at 7:00 p.m. on Tuesday, a 1-day hold will make the funds available during beginning of day processing for Wednesday. Since BOD is usually performed prior to midnight on Wednesday, it is usually best to configure at least a 2-day hold in order to provide time for the deposit envelope to be verified.</p> <p>Remember that the hold will be placed only for the deposit amount minus any funds available for immediate withdrawal. If a member deposits \$1,300 and is given instant credit of \$200, an Uncollected Funds hold record will be created for \$1,100 (the remaining deposit amount). If a member deposits \$200 or less and is given instant credit of up to \$200, no Uncollected Funds record will be created.</p> <p>NOTE: The number of hold days cannot be set to zero. This helps avoid fraud by preventing the following scenario: a blank envelope is deposited at an ATM, then the member goes directly to a teller or drive-up and requests a cash withdrawal of all funds. (BE CAREFUL: This scenario would still be possible if the immediate withdrawal amount was set to unlimited funds \$999,999,999.99.)</p>
Number of days to hold 1 st \$100	<p>If your credit union does not wish to provide “instant” credit but does want to release at least the first \$100 of the deposit on the next day (similar to teller deposits subject to Reg. CC), enter the number of days to hold the first \$100 here.</p> <p>If this setting matches the Number of days to hold remaining deposit above, the entire deposit, less any “instant credit”</p>

<i>Field Name</i>	<i>Description</i>
	<p>amount, will be held and released at the same time.</p> <p>Remember that the Uncollected Funds inquiry screen (see the sample shown on Page 14) may still show “NO” in the First \$100 Released? column, even though the member may have actually received funds immediately when the deposit was made.</p> <p>This setting simply controls the First \$100 Release Date setting for the Uncollected Funds record to be created for this deposit. If both hold days are the same, the First \$100 Release Date will be the same as the Release Date on the Uncollected Funds record.</p>
Teller Outside Checks	
Use to set holds on outside checks	<p>Check this option to use Electronic Holds to determine your holds on outside checks deposited at the teller line. This setting will override the default Teller Check Hold Configuration which is set on the MNCNFD menu.</p> <p>If configurations are set in the area below, the R&T fields will not appear on the Outside Checks screen. The default holds placed on the individual outside checks entered on this screen will be determined by the configuration settings made in the Electronic Deposit hold. Additionally, the Electronic Deposit hold settings will appear at the top of the Outside Checks screen to alert the teller of the configuration.</p>
Tolerance amount for placing a hold on each check	<p>Appears only if “Use to set holds on outside checks” is selected. Amounts greater than this amount will be held for the # of days selected in the “# of days to hold checks above the tolerance” field, except for the Reg CC amount (currently \$200.00 which must be released the next day. This setting is used per individual check (on a check by check basis). See following discussion for tips on using this field.</p>
# of days to hold checks above the tolerance	<p>Appears only if “Use to set holds on outside checks” is selected. If a member brings in a check greater than the tolerance amount configured in the field above, this configuration determines the number of days that amount will be held, minus the Reg CC amount which has its own configured days. See following scenarios for tips on using this screen.</p>
# of days for Reg CC hold	<p>Appears only if “Use to set holds on outside checks” is selected. The number of days selected in this field determines the number of days until the amount required by Reg CC is released.</p> <ul style="list-style-type: none"> NOTE: Currently Reg CC requires that \$200.00 be released on the next day. <p>This field cannot be set to zero. See the following scenarios for other options on how to configure released</p>

Tips for the Teller Holds Configuration Settings on this screen:

- NOTE: Currently Reg CC requires that \$200 be released on the first day. For this reason, the examples use this amount.

Scenario #1:

<i>Setting</i>	<i>Amount</i>
Tolerance amount for placing a hold on each check	\$50
# of days to hold checks above the tolerance	03
# of days for Reg CC hold	01

With these settings, funds will be released following the rules below. Amounts are determined on a check by check basis.

<i>Amount of check</i>	<i>What is released when</i>
\$0-\$50	All money is released immediately
\$50.01-\$200	Funds are released after a 1 day hold
\$200.01-	First \$200 is released after 1 day, remainder after a 3 day hold

Scenario #2:

<i>Setting</i>	<i>Amount</i>
Tolerance amount for placing a hold on each check	\$500
# of days to hold checks above the tolerance	03
# of days for Reg CC hold	01

With these settings, funds will be released following the rules below. Amounts are determined on a check by check basis.

<i>Amount of check</i>	<i>What is released when</i>
\$0-\$500	All money is released immediately
\$500 +	First \$500 is released after 1 day, remainder after a 3 day hold

Scenario #3:

Setting	Amount
Tolerance amount for placing a hold on each check	\$100
# of days to hold checks above the tolerance	03
# of days for Reg CC hold	01

Use this scenario if you want to always release the first \$100 of each check immediately. With these settings, funds will be released following the rules below. Amounts are determined on a check by check basis.

Amount of check	What is released when
\$0-\$100	All money is released immediately
\$100.01-\$200	All funds are released after one day.
\$200.01 -	First 200.00 is released after one day, rest is released after 3 days.

MODIFYING A MEMBER'S ELECTRONIC DEPOSIT HOLD STATUS

The Electronic Deposit Hold Group code stored on a member's MASTER record can be modified to control how deposits are handled for individual members. If your credit union is using the Member In Good Standing system to control deposit holds, this setting will be controlled automatically for members according to the Good Standing parameters (see Page 13 for more details).

MNUPDT #1 "Update Membership Information"

Session 0 CU*BASE GOLD - Update Membership-Individual

Update Membership-Individual

Branch # 01 CU*BASE TRAINING CU BRANCH 01 Membership 4193
 Name IMA MEMBER Designation Individual
 SSN [REDACTED]
 Date opened Jan 16, 2006

Other Information

Reason code 02
 Mail codes 0
 Statement group 0
 Account exec
 Employee type 0
 Employee #
 Certification of SSN C
 Department/sponsor # 0001
 Reference
 Check hold status 1
 Electronic deposit hold group 01
 Tran source id

Other Information:
 Allow shared branch transactions
 Proxy ballots
 Dividend withholding
 Exclude from dormancy
 Force monthly statement (Reg E override)

Mother's maiden name MEMBER
 Code word
 Marital status U = Unmarried
 Email address imamember@mycreditunion.com
 Email address is wrong

TR [2431] 12/31/08 15:30:50

By default, all memberships will be set to the Default Hold Group code 01. Remember that if your credit union has activated Member In Good Standing processing, hold group codes 90-99 can be configured and used to set up a “permanent” hold configuration for specific memberships (such as employees, Board members, etc.) that will not be altered by Member In Good Standing processing.

VIEWING MEMBER HOLD STATUS

Inquiry, Teller or Phone Software

Because Deposit Hold Group codes are assigned directly to the member’s MASTER record, each individual member may be subject to a different set of hold parameters. The current Hold Group for a member can be viewed using Member Inquiry, Phone Operator, or Teller processing screens.

Session 0 CU*BASE GOLD - Phone Operator Account Processing

Individual Account

Account # 4193 Corp ID 01 SSN/TIN [REDACTED] Verify ID

Name IMA MEMBER Name ID ME Birthdate Aug 03, 1959

Tiered Svc level Bronze Tier Transaction label No Label Code word [REDACTED] Mother's maiden name MEMBER

Contact Information Participation & Configuration

Participation	Configuration
Household # 394	Deposit hold grp DEFAULT HOLD
Clubs * NO CLUBS	Sponsor SLATE'S QUARRY EMPLOYEE
	Misc (mail) codes 0 / 0
	Reason code 02 Branch/Loc 01

Tiered Svc Points Cross Sales

Transaction Activity Household Statistics

Secondary Names

Comments F1

New Account E6

The description for the Electronic Deposit Hold Group code assigned to this member will be displayed on the “Participation & Configuration” tab.

HINT: Remember that the Electronic Deposit Hold Group can affect the default hold days assigned by the Teller system for deposited checks. This configuration can be accessed by a Teller via the Outside Checks screen.

Outside Checks Screen

MNSERV #1, Outside Check button or F17-Outside Checks

Notice that there are no R&T fields and that the Electronic Deposit groups configuration is displayed on the screen

Use F14-Hold Settings to view a view-only version of the Electronic Deposit Hold Configuration screen for the member's Electronic Hold Group shown on page 8.

If a member has an Electronic Hold group assigned to him or her and the group has Teller Hold Configuration settings, the configuration will appear at the top of the Outside Checks screen. Additionally, the R&T fields will be absent.

Uncollected Funds Inquiry

Member Account Inquiry, F14-Uncollected

Deposit holds placed by your ATM system will use the CU*BASE Uncollected Funds feature to record the hold information. This ensures that the hold will be in place regardless of where a withdrawal is attempted (Teller, phone, ATM, etc.).

IMPORTANT: If the member received “instant” credit for this deposit, the Reg CC Release Date column may read “NO” even though the member will already have received the first \$200 (or more) from the initial deposit. See Page 8 for more details. As a rule, this column should be ignored for electronic deposit holds (Employee ID 99).

NOTE: To modify the release date or delete this hold record, use the “Update Uncollected Funds Infor.” feature (MNUPDT # 8).

“MEMBER IN GOOD STANDING”

CONFIGURING MEMBER IN GOOD STANDING PARAMETERS

The Electronic Deposit Hold Group feature described in the preceding pages functions as the “standard” method for controlling electronic deposits: a default hold group for all members, and manual modification of individual members for special situations.

The Member In Good Standing system provides an automated way to manipulate a member’s electronic deposit hold status according to his participation and activities with the credit union. In other words, a member in “good standing” can be given more favorable deposit hold settings than a member whose account history indicates a higher risk.

Remember that Electronic Deposit Hold groups can still be manually placed on an individual member’s account. Any members that have been assigned code 90-99 will be ignored by the Member In Good Standing system.

MNCNFD #8 “Member In Good Standing Config.”



This screen is used to activate Member In Good Standing monitoring and configure the parameters that control how deposit holds are assigned to members when they make an electronic deposit (or a teller check deposit if configured). See the following page for a description of all available options.

As you will see, there are several fields that require an Electronic Deposit Hold Group code to be entered. To configure these codes and parameters, use F11-Electronic Hold. The screen shown on Page 6 will appear. It is helpful to set up all hold groups before finishing the entire Member In Good Standing configuration.

Field Descriptions

<i>Field Name</i>	<i>Description</i>
Activate member in good standing	Place a checkmark in this field if you wish to use the Member In Good Standing system to assign electronic deposit holds for your ATM transactions. Checking this will also activate using Electronic Check Holds if they are configured on the Electronic Hold group configuration.
based on	Choose one of the following to specify where the system should check to determine which Electronic Deposit Hold Group code should be assigned to a member: Tiered Services - Check the member's Tiered Service level to set the Deposit Hold Group code. One additional field will appear (<i>Use household points</i>); see below for instructions. See Page 20 for a sample of the Tiered Service configuration parameters needed to use this method. Marketing Clubs - Check for a member's Marketing Club status to set the Deposit Hold Group code. See Page 21 for a sample of the Marketing Club configuration parameters necessary to use this method. Basic Parameters - Use the Age Levels, Aggregate Savings/Loans and Length of Membership ranges configured here to determine the member's Deposit Hold Group code.
Use household points	<i>(Appears only when Tiered Services is selected at the top of the screen.)</i> Use this to indicate which points should be used to determine the member's standing: the actual (raw) points earned by the member, or the points assigned to the member using the highest point value in the member's household (for credit union's that use the Household scoring method for Tiered Services). <p>See Page 20 for a sample of the Tiered Service configuration parameters needed to use this method.</p>
Club IDs	<i>(Appears only when Marketing Clubs is selected at the top of the screen.)</i> Use these fields to enter up to five Marketing Club IDs. The system will check for a member's active status in one of these Clubs to determine which Deposit Hold Group should be assigned. <p>Members not enrolled in the designated Club(s) will remain assigned to the default hold group 01.</p>
Basic Parameters <i>This section appears only when Basic Parameters is selected at the top of the screen.</i> Use these fields to enter the parameters to be used when determining a member's Deposit Hold Group.	
Minimum age	If you wish to control the member's Deposit Hold Group based on age, enter the minimum age here.

<i>Field Name</i>	<i>Description</i>
Minimum length of membership	<p>If you wish to control the member's Deposit Hold Group based on the how long the membership has been open, enter the minimum length in months.</p> <p>For example, if a membership must be open for at least 3 months before moving to a higher hold group level, enter 3 here.</p>
Minimum aggregate savings balance	<p>If you wish to control the member's Deposit Hold Group based on the amount of money currently on deposit in all share, share draft and certificate accounts (including IRA accounts), enter the minimum aggregate amount here (50000 = \$500.00).</p>
Minimum aggregate loan balance	<p>If you wish to control the member's Deposit Hold Group based on the balance of current loan accounts, enter the minimum aggregate amount here (50000 = \$500.00).</p>
Deposit hold group code to assign If minimums above are met If minimums above are not met	<p>If minimums above are met - enter the configured code for the Deposit Hold Group to be used if the member meets all of the minimums configured above.</p> <p>If minimums above are not met - enter the configured code for the Deposit Hold Group to be used if the member does not meet all of the minimums configured above.</p> <p>See Page 6 for details about configuring Deposit Hold Group codes.</p>
<p>Miscellaneous Settings</p> <p>The following fields are used regardless of which method is selected at the top of the screen (Tiered Services, Marketing Clubs, or Basic Parameters).</p>	
Deposit hold group for delinquent balance accounts	<p>This option is designed as a way to "override" the Electronic Deposit Hold Group assigned by the Member In Good Standing system, in cases where the member's account status no longer warrants the "good standing" status.</p> <p>Enter the Deposit Hold Group code to be assigned to a member when one of the member's loans goes delinquent.</p> <p>IMPORTANT: Members are evaluated for this override on a daily basis when the system runs Collections monitoring. Since the Member in Good Standing system only assigns Hold Groups on a monthly basis, if a member has a delinquent loan on the 15th of the month, he/she will be assigned this new code on the 15th and that code will remain in place until the 1st of the following month, regardless of whether or not the loan stays delinquent.</p>
Deposit hold group for negative balance accounts Ignore if within negative balance limit	<p>This option is designed as a way to "override" the Electronic Deposit Hold Group assigned by the Member In Good Standing system, in cases where the member's account status no longer warrants the "good standing" status.</p> <p>Enter the Deposit Hold Group code to be assigned to a member when any of the member's accounts are found to be at a negative balance.</p> <p>If your credit union uses the Auto Non Returns system to offer a Courtesy Pay program to your members, check the <i>Ignore if...</i> flag and members whose negative balance is within their allowed limit will not be changed to this hold</p>

<i>Field Name</i>	<i>Description</i>
	group. <p>IMPORTANT: Members are evaluated for this override on a daily basis when the system runs Collections monitoring. Since the Member in Good Standing system only assigns Hold Groups on a monthly basis, if a member has a negative balance account on the 15th of the month, he/she will be assigned this new code on the 15th and that code will remain in place until the 1st of the following month, regardless of whether or not the account stays negative.</p>
Assign deposit hold group for new memberships	Enter the Deposit Hold Group code to be used immediately for new members until they are evaluated against the Good Standing parameters (or Tiered Services/Marketing Clubs).

- **NOTE:** Electronic Deposit holds follow the teller credit union rules. This might affect the member should he or she visit a Shared Branch location.

SETTING HOLD GROUPS THROUGH TIERED SERVICE/MARKETING CLUBS

Tiered Service Levels Rewards

If your Member In Good Standing parameters have been set to use the Tiered Services method for determining a member's Electronic Deposit Hold parameters, you must also configure the Tiered Service rewards system to designate which Hold Group code should be used for each Tiered Service Level.

MNCNFD #1 "Tiered Service Level Config.", then "Assign Tiered Service Level Rewards"



On the second screen of the rewards configuration, enter the Electronic Deposit Hold Group code to be used for each level. As Tiered Service scoring is done on the first day of each month, the member will automatically be assigned the proper hold group code based on his or her score for the previous month's activity. This code will be in place until next month unless it is overwritten by a delinquency or negative balance situation during the month.

Remember that the override for delinquent or negative balance situations will be placed immediately on a daily basis, but the Member In Good Standing evaluation is processed only once a month. Therefore, if a member goes delinquent on the 15th, the override code will remain in place until the 1st of the following month when Tiered Service scoring is performed and the member is evaluated for the appropriate Electronic Deposit Hold group.

Marketing Club Fee Waivers & Benefits

If your Member In Good Standing parameters have been set to use Marketing Club status for determining a member's Electronic Deposit Hold parameters, you must also configure the Marketing Club benefits to assign the appropriate hold group.

MNCNFD #4 "Marketing Club Configuration" then "Fee Waivers and Benefits"

The screenshot shows the 'Club Fee Waivers and Benefits' configuration window for 'BUS BUSINESS CLUB'. The window is divided into several sections:

- Interactive Fee Exemptions:** Includes options to waive deposit item fee, cashed check fee, CU printed check fee, CU money order fee, phone transfer fee, A2A incoming transfer fee, and A2A outgoing transfer fee.
- Self-Service Club Benefits:** Includes ARU free minutes (000), ARU per minute fee (000), Online banking free logons (000), and Online banking per logon fee (000).
- Periodic Service Charge Exemptions:** Includes Waive Configured Transaction Charges (T01-T09) and Waive Configured Account Charges (A01-A09).
- Waive all configured minimum balance charges:** A checked option.
- Periodic Service Charge Exemptions (Detailed):**
 - ATM transaction service charge code assignment: Active (01), Suspended (01)
 - Assign bill payment presentation service charge code: Active (00), Suspended (00)
 - Assign electronic deposit hold group code: Active (00), Suspended (00) - This row is circled in red.
 - Waive E-statement fees
 - Waive OTB balance transfer service charge

The status bar at the bottom left shows 'FR (2470) 12/31/08 16:05:23' and the bottom right has a 'Learn About This Feature' link.

Enter the Deposit Hold Group code to be used when the member is made Active in the Club, as well as the group code to be used if the member should become suspended from the Club at some point in the future. This code will be in place until the next time Club status is tracked (daily or monthly depending on the Club configuration), unless it is overwritten by a delinquency or negative balance situation during the month.

Remember that the override for delinquent or negative balance situations will be placed immediately on a daily basis, but the Member In Good Standing evaluation is processed only once a month.

Therefore, if a member goes delinquent on the 15th, the override code will remain in place until the 1st of the following month when Marketing Clubs are analyzed for the Member In Good Standing system and appropriate Electronic Deposit Hold groups are assigned.