
Statement Mail Groups

Archiving Statements Without Printing Them

INTRODUCTION

Statement Mail Groups are an easy way for you to flag member accounts so that monthly and quarterly statements are archived as usual (for CU*SPY and microfiche) but no printed copy is produced. They can also be used to print statements, but instead of mailing them, return the printed copies to the credit union for special handling.

Common reasons for using a Statement Mail Group:

- ◆ Board members and employees, where the credit union wants to avoid the mailing costs and deliver the statements personally.
- ◆ Members with charged-off loans, since by law statements cannot be sent to these members.
- ◆ Members marked with a “wrong address” (these are automatically funneled into group 7 when statements are produced).

Archiving statements without printing them avoids having to manually destroy stacks of printed statements, saving time, paper and printing costs.

A member account can be flagged with a Statement Mail Group on the normal membership information update screens, as well as through the Loan Write-Off Process screen, so that you can flag a member not to receive a printed statement at the point when a loan is being written off.

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CONFIGURING STATEMENT MAIL GROUP CODES

MNPRTC #12 "Configure Statement Mail Groups"

To save paper and keep from having to destroy unused statements, we highly recommend the Wrong Address code (7) be set to "A" for Archive only. If the member calls for his statement, simply print it from CU*SPY, correct the address and remove the Wrong Address flag as usual. Next month's statements will print normally. **It is not possible to manually flag a member with code 7.**



This screen is used to define what should happen to member statements for members that have been flagged with a Statement Mail Group other than 0. Just like before, any memberships marked with group 0 (the default) will be printed, archived, and mailed as usual. You can configure as many of the codes as you need. Notice that the description for codes 0 and 7 cannot be changed. For code 7 (Wrong Address), you can, however, choose which print option you wish to use.

Remember that any members who are flagged as having a Wrong Address will automatically be funneled into group 7 when statements are printed, regardless of the setting of the Statement Mail Group code on the membership account.

There are two choices for each code you configure:

| | |
|-------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Print, archive, do not mail</p> | <p>This setting means the statement will be printed as usual, but will then be returned to the credit union for special handling, instead of being mailed out. This is helpful for your employee's own statements, or for credit unions that deliver statements via inter-company mail delivery systems.</p> |
| <p>Archive only</p> | <p>This setting means that statements will not be printed at all. However, a statement will still be archived so that it can be accessed via CU*SPY. This is recommended for the Wrong Address Code (7) as well as whichever code you designate for your charged-off members.</p> |

FLAGGING MEMBER ACCOUNTS

Member accounts can be flagged with a statement mail group code from several places in CU*BASE.

- For active memberships, use the Update Membership Information feature
- For closed memberships that should still receive one final statement, use the Update Closed Membership Information feature
- For members use the field when charging of an account of writing off a loan

MNUPTD #1 "Update Membership Information"

Session 0 CU*BASE GOLD - Update Membership-Individual

Update Membership-Individual

Branch # 01 C U - MAIN OFFICE Membership
Name MARY MEMBER Designation Individual
SSN
Date opened Nov 23, 1982

Other Information


Reason code 00
User defined fields 0
Statement group 0
Account exec.
Employee type 0
Employee #
Department/sponsor #
Check hold status 1
Certification of SSN C
Preferred contact method NP No Preference Selected
Reference
Electronic deposit hold group 01
Tran source ID
Due diligence monitoring level 0

Allow shared branch transactions
 Proxy ballots
 Dividend withholding
 Exclude from dormancy
 Force monthly statement (Reg E override)
 3rd-party opt out
 CU contact opt out

Mother's maiden name
Code word
Marital status
Email address mmember@yahoo.com
 Email address is wrong

Backup F3
Cancel F7
Bypass F8
Alt Address F9
Greeting F10

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Use the *Statement group* field to enter one of your configured codes (1-9). Click the lookup button  to display a window showing a list of available codes. For normal handling (print, mail and archive), choose code 0 (zero).

CU*TIP: It is not possible to flag a member account with Code 7 (wrong address). This code is used behind the scenes during statement processing to hold any statements where members are flagged with a wrong address. When the address is corrected and the checkmark removed from The current address is incorrect, the system will automatically print the next statement as usual.

The next time statements are generated, any members who are flagged with a code other than 0 will not be mailed. Codes configured to print and archive will be returned to the credit union for special handling. Any with a code that has been configured to "archive only" will not receive a printed statement. However, statements will still be generated for access via CU*SPY.

If your credit union offers **e-statements**, any members that have enrolled to receive only electronic statements are already coded so that a printed statement is not produced. **You do NOT need to set this flag on the member record for your e-statement members.**

Consideration should be made when adding any statement mail code to an account that also receives e-Statements. If a member has been assigned a special Statement Mail Code other than zero (the default), that member will not receive an e-statement notification. The member will also not receive a fee or rebate for his or her participation in e-Statements.

MNUPDA #1 "Update Closed Member Infor"

CU*BASE GOLD - Closed Master File Maintenance

Closed Master File Maintenance

Account # 0000 01 Branch # 01 SSN/TIN 999999999 Name ID ME

Name JOHN MEMBER Designation Individual
DBA Sex M = Male
Address 123 EASY STREET Birth date 4/20/32 [MMDDYY]
Birth year 1932
City/State GRAND RAPIDS MI Died Sep 02, 2003 [MMDDYY]
ZIP code 49000 9614
Phone 555 5555555

General

Date open Dec 12, 1964 [MMDDYY] Other ID
Reason code 10 Mail code 0 Code word
Delinquency total # 000 Department 0000
Last transaction seq. # 03448 Employee # 0000000000 Employee type 0
Old account
Certification flag C = Certified Deny membership
Acct chk & hold status 1 = Reduce avail. bal. by holds Reason
Check return 0 Date 0/00/0000 [MMDDYY]
Statement mail group 0
User-defined fields 0 0

Certify address
 Foreign citizen
 Wrong address
 Foreign address
 Member subject to dividend withholding
 Provide member with proxy ballots

FR (1775) 7/23/08 14:26:57 [Learn About This Feature](#)

When closing a membership, the Statement Mail Group flag that was on the active member record is automatically carried over to the closed membership record. If you have recently closed a membership, and the member has not yet received his or her final statement, you may update the Statement Mail Group flag on the closed member record to control how that final statement will be handled.

MNLOAN #7 "Write Off Loans"

Session 0 CU*BASE GOLD - Loan Write-Off Process

Network Links

Loan Write-Off Process

Member's name MEMBER JOHN Q
 Loan officer AUTO DECISIONING

| Loan Summary | | Payment Information | |
|-------------------------|-----------|---------------------|--------------|
| Disbursed amount | 50,000.00 | Date opened | Mar 06, 2006 |
| Balance | 45,341.69 | First pay date | Apr 15, 2006 |
| Interest due | 56.10 | Next pay date | Aug 15, 2009 |
| Total owed credit union | 45,397.79 | Maturity date | Mar 15, 2026 |


| Delinquency Information | | Last payment date | |
|-------------------------|------|--------------------|--------------|
| Days/months | / | Last payment date | Jul 08, 2009 |
| Amount | 0.00 | # of payments | 240 |
| # of times | | # of payments left | 200 |
| | | Payment frequency | M |

| Loan Identification | | Interest rate | |
|---------------------|-----------------|----------------|--------|
| Category | SECURED CL. END | Interest rate | 7.525 |
| Type | MOBILE HOME | Payment amount | 407.64 |
| Security | MOBILE HOME | | |

| Written Off to Loan Category | | Contact Information | |
|------------------------------|-----------------|-----------------------------------------------------------------|----------------------------------------|
| Category | WRITE OFF LOANS | Statement mail group | 0 (0 = print & mail, 1-9 = CU defined) |
| | | <input checked="" type="checkbox"/> 3rd-party marketing opt out | |
| | | <input checked="" type="checkbox"/> CU contact opt out | |

Where did the credit bureau codes go? Use F17 - CR to display a screen containing all credit bureau-related codes. Use this to view/modify all credit bureau reporting flags on this account, including Report to credit bureau, Credit Bureau Comments, Status, and Consumer Information Indicator.

FR (1254) 7/22/09 14:14:04 [Learn About This Feature](#)

Because a common reason for assigning a Statement Mail Group is to prevent statements from being mailed to charged-off members, you can update a member's Statement Mail Group code at the same time as you write off a member loan. Simply choose the code you have configured for charged-off memberships. Click the lookup button  to display a window showing a list of available codes.