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# “Bump” Rate Certificates

## Changing the Rate of a Certificate During its Term

### INTRODUCTION

A different certificate marketing strategy is available in the credit union’s savings arsenal. Bump Rate Certificate products allow members to change the rate of their certificates (a configured number of times) when it is to their advantage to do so such as when the current rate is better than the existing rate. Members will be intrigued by this option to get better returns, and you have a marketing tool to sell more certificates, even when interest rates are low.

To offer this product credit unions simply configure Certificate Types to allow the rate to be “bumped” a specific number of times. When a certificate is opened the Certificate Type is used to determine the number of times a member can use this feature. It is easy for employees to assist the member to “bump” the rate via CU\*BASE or even for the member to make the change themselves via online banking.

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

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

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

## What is the member's experience online?

When you sell bump rate certificates on your rate board, your member can view marketing text to learn about the bump rate feature. At any time, the member can see the "Current Available Rate" for the certificate. If the current rate is higher than the rate of the certificate and the member has not exceeded their number of allowed bumps, the member can select (whenever they want) to "jump to" a greater rate.

*See Page 12 for examples of what the members sees online.*

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

The member sees the difference in participating with your credit union online when this results in a higher certificate rate. It is more likely they will know that it is a good time to "bump" their rate because they can look at any time in online banking.

## Who can I turn to for more assistance?



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

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

- Activate the Bump Rate feature in the Certificate Type configuration and select the number of times the member can change their rate. *See page 4 of this booklet for more details.*
- Enter the sales text the member will see online that explains this special feature and any other marketing text you want the member to see. This is done in the Member Sales Text information screen accessed from Rate Maintenance. *See the certificate section of the ["Selling Products Online"](#) booklet for more details.*

[http://www.cuanswers.com/pdf/cb\\_ref/sellingonline.pdf](http://www.cuanswers.com/pdf/cb_ref/sellingonline.pdf)

- Activate this product so that it will show on the rate board for purchases. This is also accessed from the Rate Maintenance area.

# CERTIFICATE TYPE CONFIGURATION

An *Allow member to bump the current rate XX times during the CD term* field on the Certificate Type configuration screen controls how many times a rate can be “bumped” during the term of the certificate. Credit unions may wish to create a new Certificate Type specifically to market this service as a special offering to members. Or credit unions may decide to change the configuration of an existing certificate product so that all newly opened certificates with this Certificate Type have this feature.

## “Certificate Products” on the Savings Products (MNCNFA) menu, then Certificate Type

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

File Edit Tools Help

### Certificate of Deposit Maintenance

Certificate type 03  
 Corp ID 01 ABC TESTING CREDIT UNION  
 Application CD Description 6 MONTH CERTIFICATE  
 Allow principal distributions  Allowed  Required  Blocked

| Certificate Length |                      | Certificate Penalty |                      | General Ledger   |        |
|--------------------|----------------------|---------------------|----------------------|------------------|--------|
| Days               | <input type="text"/> | Penalty code        | <input type="text"/> | Certificate      | 908.02 |
| - Or -             |                      | Days                | <input type="text"/> | Premium penalty  | 131.00 |
| Months             | 6                    | Penalty grace       | 10                   | Accrued dividend | 830.20 |
|                    |                      |                     |                      | Dividend expense | 340.50 |

| Options   |       | Renewal   |  |
|---|-------|---|--|
| <input type="checkbox"/> IRA CDs flag                       |       | Default renewal code  | <input type="radio"/> Manual <input checked="" type="radio"/> Auto Renew <input type="radio"/> Transfer to <input type="radio"/> Check |
| <input type="checkbox"/> Add funds to CDs                   |       | Default renewal CD type   | <input type="text"/> (blank = same CD type)  |
| <input checked="" type="checkbox"/> Report dividends to IRS |       | <input type="checkbox"/> Allow member to change renewal code on existing account via online banking |  |
| Laser certificate form                                      | CDD02 | Allow member to bump the current rate   | 02 times during the CD term  |

| Dividend Rate(s) |            |         |              |
|------------------|------------|---------|--------------|
| Minimum          | 500.00     | Maximum | 99,999.99    |
| Rate             |            | Rate    | 0.050        |
| Minimum          | 100,000.00 | Maximum | 9,999,999.99 |
| Rate             |            | Rate    | 0.050        |
| Minimum          | 0.00       | Maximum | 0.00         |
| Rate             |            | Rate    | 0.000        |
| Minimum          | 0.00       | Maximum | 0.00         |
| Rate             |            | Rate    | 0.000        |
| Minimum          | 0.00       | Maximum | 0.00         |
| Rate             |            | Rate    | 0.000        |
| Minimum          | 0.00       | Maximum | 0.00         |
| Rate             |            | Rate    | 0.000        |

Suspend  
Skip  
Delete  
Checklist

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This indicates how many times a certificate of this Type can be “bumped.” The changes to the certificate are recorded for the term of the certificate.

Allow member to bump the current rate 02 times during the CD term

# “BUMPING” THE RATE VIA CU\*BASE

Employees can assist a member and use *Bump CD Rate* in Phone Operator to change the certificate rate for the member if:

- The certificate allows the rate to be “bumped”
- The current rate is higher than the original rate of the certificate
- The member has not exceeded the allowed number of “bumps”

The employee selects the account and then *Bump CD Rate*.

| Type | Description     | Loan Payoff/<br>Current Balance | Loan Payment<br>Net Available | Next Payment/<br>Last Trans/<br>CD Maturity | IRA | P/R | ATM | AFT | FRZ | TRK | ACH | ODP | BOX | J/O |
|------|-----------------|---------------------------------|-------------------------------|---|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 000  | REGULAR SAVINGS | 32.25                           | 27.25                         | Jun 04, 2013                                | .   | .   | .   | V   | 0   | V   | .   | .   | .   | .   |
| 080  | GROWTH SAVINGS  | 35,835.44                       | 35,835.44                     | Feb 17, 2013                                | .   | .   | .   | .   | 0   | .   | .   | .   | .   | .   |
| 300  | CERTIFICATE     | 500.00                          | 0.00                          | Dec 04, 2013                                | .   | .   | .   | .   | 0   | .   | .   | .   | .   | .   |

If a rate change is allowed, the employee selects the certificate from the list and then *Bump the Rate*.

The following screen informs the employee on the rates, how many times the rate has been “bumped,” and how many times it is allowed for it to be changed. If the rate cannot be “bumped,” that is indicated in the Note column.

## “Bump CD Rate” Selected

| Account | CD Type | Description         | Ext. Int. Rate | Current/Bump Rate | Bumps | Allowed | Notes |
|---------|---------|---------------------|----------------|-------------------|-------|---------|-------|
| 300     | 03      | 6 MONTH CERTIFICATE | .050           | .050              | 0     | 2       |       |

Bump the rate

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After selecting the certificate, the employee selects *Bump the Rate*.

## “Bump the Rate” Selected

Session 0 CU\*BASE GOLD Edition - Confirm

The interest rate on the certificate will be bumped to the current rate.

Add/Update  
Skip

FR (32)

A confirmation screen appears once *Bump the Rate* is selected. The employee selects Add/Update (F5) to confirm the change.

## Rate Change Updated

Session 0 CU\*BASE GOLD Edition - ABC TESTING CREDIT UNION  
File Edit Tools Help

### BUMP CD RATE

Account base  MARY  MEMBER

| Account | CD Type | Description         | Ext. Int. Rate | Current/Bump Rate | Bumps | Allowed | Notes |
|---------|---------|---------------------|----------------|-------------------|-------|---------|-------|
| 300     | 03      | 6 MONTH CERTIFICATE | .060           | .060              | 1     | 1       |       |

■ Bump the rate ↑ ↓

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The rate is now updated and the screen indicates that one more rate change is allowed.

- The change in rate and the number of rate changes is recorded on the screen as well as in the MEMBER3 file. This change is also written to CUFMNT.

## POSSIBLE SCENARIOS FOR CERTIFICATES

### Rate Can Be “Bumped”

### BUMP CD RATE

Account base  JOHN  MEMBER

| Account | CD Type | Description         | Ext. Int. Rate | Current/Bump Rate | Bumps | Allowed | Notes                 |
|---------|---------|---------------------|----------------|-------------------|-------|---------|-----------------------|
| 301     | 02      | 3 MONTH CERTIFICATE | .050           | .050              | 0     | 0       | Rate cannot be bumped |

This certificate can be “bumped” to a new rate. The current rate is greater than the rate attached to the existing rate of the certificate. The certificate has been “bumped” zero times and two times are allowed.

### Rate Change Not Allowed

### BUMP CD RATE

Account base  JOHN  MEMBER

| Account | CD Type | Description        | Ext. Int. Rate | Current/Bump Rate | Bumps | Allowed | Notes |
|---------|---------|--------------------|----------------|-------------------|-------|---------|-------|
| 300     | 01      | 3 MONTH ALPHA TEST | 1.600          | 1.600             | 0     | 2       |       |

The rate of this certificate cannot be changed. The Note indicates that the “Rate cannot be bumped.” This message will appear if the Certificate Type does not allow a “bump” or if the maximum number of “bumps” have been taken.



# MEMBER ACCOUNT INQUIRY

The Inquiry screen includes information on the number of times a rate has been “bumped.” Using *Renewal History* (F13) from this screen will also show the number of times the rate has been “bumped.”

## Inquiry

Inquiry lists the number of time the rate has been bumped and how many times are allowed.

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

File Edit Tools Help

### Member Account Inquiry

This is the Account Detail screen used to display detailed info about a certificate account, including IRA certificates.

Account # **MARY MEMBER** Date opened **Jun 04, 2013**  
 G/L account **908.02-01**

Account type **300 CD CERTIFICATE**  
 CD type **03 6 MONTH CERTIFICATE**  
 IRA plan type

Rate bumped **1 of 2 times**

|                    |        |
|--------------------|--------|
| Current balance    | 500.00 |
| - Secured          | 0.00   |
| - Penalty          | 0.00   |
| + Accrual dividend | 0.00   |
| = Redemption       | 500.00 |

|                                      |                |
|--------------------------------------|----------------|
| Current rate                         | 0.060          |
| Daily accrual                        | 0.00           |
| Original purchase                    | 500.00         |
| Last rollover balance                | 0.00           |
| Partial renewal amount               | 0.00           |
| Principal distribution amount        | 0.00           |
| Renewal code                         | 1 Auto Renewal |
| Trnsfr/redempt/princ distrib account |                |
| Term dividend earned                 | 0.00           |
| Term dividend withdrawn              | 0.00           |
| Available dividend                   | 0.00           |

|        |    |         |   |
|--------|----|---------|---|
| MSR    | ;Y |         |   |
| Frozen | 0  | NO      |   |
| AFT    | N  | Payroll | N |

Variable rate code

Original purchase **Jun 04, 2013**  
 Last renew/roll **Jun 04, 2013**  
 Present term **01**  
 Current maturity **Dec 04, 2013**  
 Renewal incentive **0.000 Type 03**  
 Dividend disburse code **1 ADD DIV. TO CURRENT**  
 Dividend transfer account **00000000-000**  
 Dividend frequency **MONTHLY**  
 Calc method **DIVIDEND COMPUTED ON BALANCE**  
 Penalty code **Days 0**  
 Current YTD dividend **0.00**  
 Accrued club benefit **0.00**  
 YTD club benefits **0.00**

Transaction inquiry date **Jun 04, 2013** [MMDDYY]

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# OPENING A NEW CERTIFICATE

When a new certificate is opened, the credit union employee will see the number of times the member can “bump” the rate of the certificate. This way the employee can educate the member of this feature.

- NOTE: If the certificate type does not allow the rate to be “bumped,” this text will not appear on the screen. (The text is conditional.)

This conditional text appears if the Certificate Type allows the rate to be “bumped.”

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

File Edit Tools Help

### Create/Open New Certificate

Account #  CD type **03 6 MONTH CERTIFICATE** **MARY MEMBER**  
CD amount **500.00** Rate can be bumped **02** times per term **123 MAIN STREET**  
Issue date **Jun 04, 2013** Maturity date **Dec 04, 2013** [MMDDYY] **ANNCTY MI 49000**  
 Joint owner/beneficiaries

How Should the Dividends be Paid?

Dividend disburse code **Addback**  
Dividend payment/transaction frequency **Monthly**  
Dividend rate **0.050** %  
Dividend variable rate code

How Should the Certificate be Handled at Maturity?

Renewal code **Auto Renew** Transfer/redemption account   
Renewal CD type **03**  
Renewal incentive **0.000** %  
Renew only this amount  and put the rest in

Post Skip Procedures Pay to

Navigation icons: back, forward, up, down, search, help, info, question mark, at-sign

FR (1511) 6/04/13

# ADAPTING AN EXISTING CERTIFICATE TO A BUMP RATE CERTIFICATE

Some credit unions may want to change a certificate that does not allow a “bump” in rate, to allow it. In these cases, both the Certificate Type attached to the certificate, as well as the individual certificate need to be adjusted. During the term of the current certificate, the employee must use Account Update to update the data on the individual certificate (stored in the MEMBER3 file). The credit union must also update the Certificate Type attached to this certificate, thereby ensuring a smooth transition at certificate renewal. Once the certificate is renewed it will use the updated Certificate Type configuration, which will automatically allow “bumps” in rate, both through Phone Operator and via **It’s Me 247**.

## Update Functions 1 (MNUPDT) menu – Account Update

Update allows maintenance on the number of rate changes, as well as the number of allowed changes. (This is subject to Tier 2 security.)

- Changes made to the “bump” fields in Account Update are recorded to the File Maintenance Report (CUFMNT).

Account Update can also be used in rate situations where a rate is manually changed for a member via another method and the number of “bumps” needs to be updated.

# “BUMPING” THE RATE VIA “IT’S ME 247”

The member can also “bump” the rate of a certificate via online banking if the following conditions are met:

- The certificate allows the rate to be “bumped”
- The current rate is higher than that rate of the certificate
- The member has not exceeded the number the allowed number of “bumps”
- Online banking is not in Stand-in mode.

If all of these conditions are met, the member will view a “BUMP to this rate” link next to the Available New Rate line.

## “Bump” Allowed Online

If a rate “bump” is allowed, the member will see this link.

The screenshot displays a member's online banking interface. On the left is a navigation menu with options: My Account (Mary S Member, Switch Account), Rewards (VIP-PLATINUM Member, Earned Last Month 500, View Point Details), Messages (101 messages), Members, Latest News, and CU\*SECURE Updates & Tips. The main content area is titled "300 - 3 MONTH CERTIFI" and contains a table of certificate details. The table includes fields for Value if redeemed now, Annual Percentage Yield, Renewal Option, Maturity Date, Last Renewal Date, Actual Balance, Available Balance, Last Transaction Date, Accrued Dividends, Dividends Paid YTD, Dividend Payment Method, Dividend Payment Frequency, Current Rate, Available New Rate, and Bump History. The Available New Rate row shows "0.500% as of 1/15/2013" with a link "BUMP to this rate" next to it. The Bump History row indicates "Rate has been bumped 0 of 2 times." An arrow points from the text on the left to the "BUMP to this rate" link.

| Certificate Details         |  |
|-----------------------------|--|
| Value if redeemed now:      | \$500.00   |
| Annual Percentage Yield:    | 0.050%   |
| Renewal Option:             | Will automatically renew upon maturity.                  |
| Maturity Date:              | 4/10/2013  |
| Last Renewal Date:          | 1/10/2013  |
| Actual Balance:             | \$500.00   |
| Available Balance:          | \$0.00   |
| Last Transaction Date:      | 1/10/2013  |
| Accrued Dividends:          | \$0.00   |
| Dividends Paid YTD:         | \$0.00   |
| Dividend Payment Method:    | Add dividends back into this certificate.                |
| Dividend Payment Frequency: | Monthly  |
| Current Rate:               | 0.050%   |
| Available New Rate:         | 0.500% as of 1/15/2013 <a href="#">BUMP to this rate</a> |
| Bump History:               | Rate has been bumped 0 of 2 times.                       |

After selecting the link, the member will be presented a new window listing the original and new rates. The member can select to make the change or not at this point. If the member selects, “Yes bump the rate!” the account details screen will note the change in the Bump History line.

### Confirmation of “Bump”

The change is noted in the Certificate Information screen.

### Final Screen

Here we see that no more “bumps” in rate are allowed.

| Certificate Details         |   |
|-----------------------------|---|
| Value if redeemed now:      | \$500.00                                  |
| Annual Percentage Yield:    | 0.500%                                    |
| Renewal Option:             | Will automatically renew upon maturity.   |
| Maturity Date:              | 4/10/2013                                 |
| Last Renewal Date:          | 1/10/2013                                 |
| Actual Balance:             | \$500.00                                  |
| Available Balance:          | \$0.00                                    |
| Last Transaction Date:      | 1/3/2013                                  |
| Accrued Dividends:          | \$0.00                                    |
| Dividends Paid YTD:         | \$0.00                                    |
| Dividend Payment Method:    | Add dividends back into this certificate. |
| Dividend Payment Frequency: | Monthly                                   |
| Current Rate:               | 0.500%                                    |
| Bump History:               | Rate has been bumped 1 of 2 times.        |

By selecting Account Detail from the Information screen (previous image), the member can see the details of the “bump” in the account history. (NOTE: This example uses a different account.)

### Account Details Show “Bump”

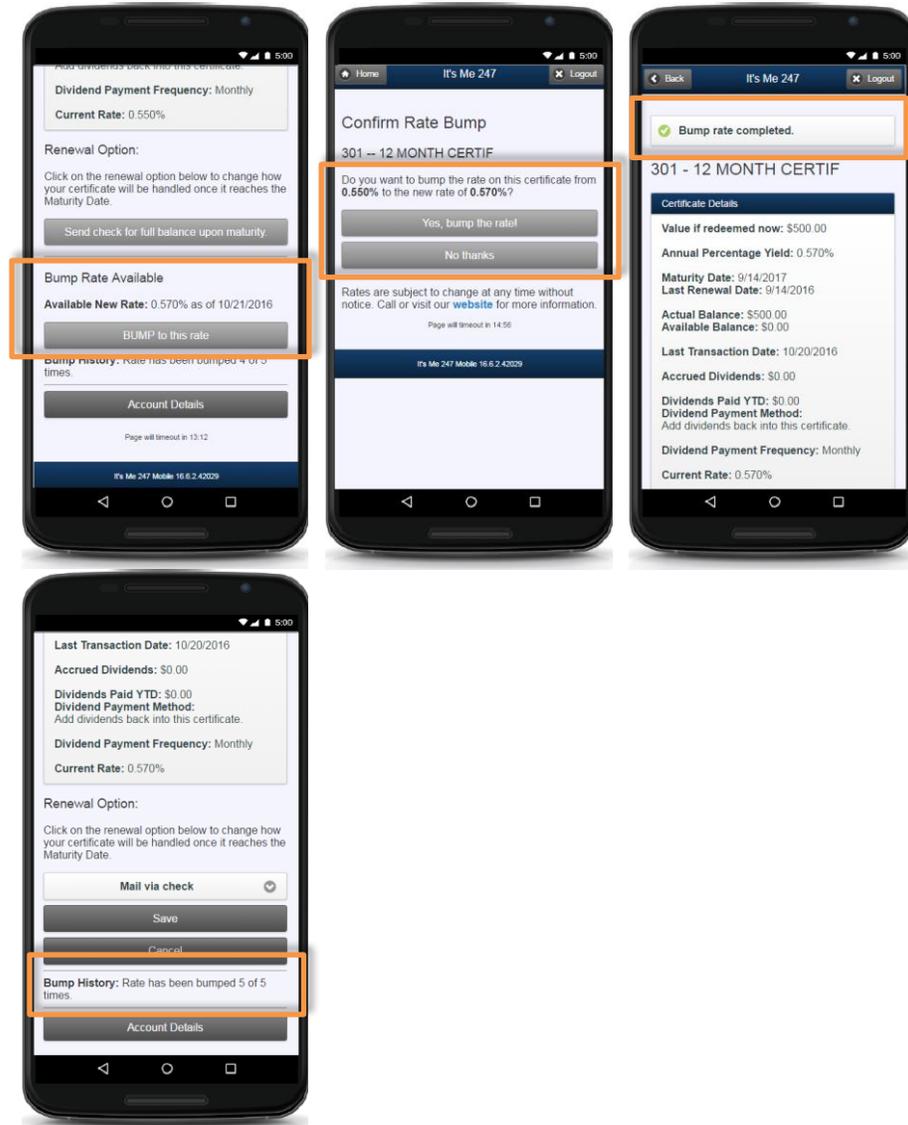
Here the change is noted in the Transaction History.

The screenshot displays the online banking interface for Success Credit Union. The top navigation bar includes 'HELP', 'MANAGE MY SECURITY', and 'LOGOUT'. The main header features the 'It's Me 247 Online Banking' logo and a navigation menu with options like 'Info Center', 'My Accounts', 'New Accounts', 'Pay Bills', 'My Documents', 'MoneyDesktop', 'Go Mobile', and 'Contact Us'. A left sidebar contains a 'Live Chat' button, 'My Account' section for 'Mary S Member' with a 'Switch Account' dropdown, 'Rewards' section for 'VIP-PLATINUM Member' with 'Earned Last Month 500' and 'View Point Details', and 'Messages' section with a '101' notification badge. The main content area is titled 'Account Details' and includes a 'Print' button. Below this, there is a 'View history for:' section with a dropdown menu set to '301 - 3 MONTH CERTIFI' and a 'Show search options' button. The 'Transaction History for MARY S MEMBER (account ending 36)' is shown in a table with columns for Date, Description, Amount, and Balance.

| Date       | Description  | Amount   | Balance  |
|------------|--|----------|----------|
| 01/03/2013 | Activity occurred on 01/15/13<br>RATE BUMPED<br>FRM .050 TO .500 | \$0.00   | \$500.00 |
| 01/03/2013 | TRANSFER DEPOSIT<br>FROM: 000005636-110                          | \$500.00 | \$500.00 |

## “BUMPING” THE RATE IN MOBILE WEB BANKING (AND MOBILE APP)

Members can also bump their rate on their phones or other mobile devices in Mobile Web Banking, which is the banking interface used by the FREE CU\*Answers Mobile App. (This follows the same configuration settings and permissions that are used for **It's Me 247**.)



# REPORTS

The Certificate Product Configuration Report lists the number of times Certificate Type allows the rate to be “bumped.” The bottom of the report lists the high and low value for the interest rate.

## “Print CD Configuration Report” on the Savings Products (MNCNFA) menu

The number of allowed rate “bumps” is listed here by Product.

| 1/05/11 10:56:40                |                              | TEST CREDIT UNION                        |      |         |          |                      |       |          |         |             |      | LCDCFG  |            | Page 1       |       |       |     |    |      |
|---------------------------------|------------------------------|--|------|---------|----------|----------------------|-------|----------|---------|-------------|------|---------|------------|--------------|-------|-------|-----|----|------|
| RUN ON 1/05/11                  |                              | CERTIFICATE PRODUCT CONFIGURATION REPORT |      |         |          |                      |       |          |         |             |      |         |            | User         |       |       |     |    |      |
|                                 |                              | AS OF 1/05/11                            |      |         |          |                      |       |          |         |             |      |         |            |              |       |       |     |    |      |
| Corporate ID - ALL CORPORATIONS |                              |  |      |         |          |                      |       |          |         |             |      |         |            |              |       |       |     |    |      |
| CD APPLICATIONS                 |                              |  |      |         |          |                      |       |          |         |             |      |         |            |              |       |       |     |    |      |
| APPL                            | TYP                          | DESCRIPTION                              | DIV  | PMT     | DIV      | CALC                 | FIRST | DIV      | ACCOUNT | TYPE        |      |         |            |              |       |       |     |    |      |
|                                 |                              |  | FREQ |         | TYPE     | PMT                  | LOW   | HIGH     |         |             |      |         |            |              |       |       |     |    |      |
| CD                              | CERTIFICATE                  |  | M    |         | C        | I                    | 300   | 350      |         |             |      |         |            |              |       |       |     |    |      |
| CQ                              | CERTIFICATES - TC            |  | Q    |         | C        | F                    | 300   | 325      |         |             |      |         |            |              |       |       |     |    |      |
| CR                              | IRA MARKET INDEX CERTIFICATE |  | R    |         | C        | I                    | 400   | 450      |         |             |      |         |            |              |       |       |     |    |      |
| IR                              | IRA CERTIFICATE              |  | M    |         | C        | I                    | 400   | 450      |         |             |      |         |            |              |       |       |     |    |      |
| SS                              | 2009 SAVE TO WIN             |  | Q    |         | C        | I                    | 45    | 45       |         |             |      |         |            |              |       |       |     |    |      |
| ST                              | 2010 SAVE TO WIN             |  | Q    |         | C        | I                    | 46    | 46       |         |             |      |         |            |              |       |       |     |    |      |
| CD TYPES                        |                              |  |      |         |          |                      |       |          |         |             |      |         |            |              |       |       |     |    |      |
| TY                              | CO                           | APL                                      | IRA  | PR      | DIST     | DESCRIPTION          | BUMP  | -LENGTH- | ----    | PENALTY---- | ---- | GENERAL | LEDGER---- | ADD          | LAST  |       |     |    |      |
|                                 |                              |  |      |         |          |                      | TIMES | DAYS     | MON     | CODE        | DAYS | GRACE   | CERT       | PNLTY        | ACCR  | EXP   | IRS | \$ | FORM |
| 01                              | 01                           | CD                                       | N    |         |          | 7 MONTH CERTIFICATE  | 03    | 7        |         |             |      | 10      | 90802      | 13100        | 83020 | 34050 | Y   | Y  | CD07 |
| 02                              | 01                           | CD                                       | N    |         |          | 3 MONTH CERTIFICATE  | 01    | 3        |         |             |      | 10      | 90802      | 13100        | 83020 | 34050 | Y   | N  | CD02 |
| 03                              | 01                           | CD                                       | A    |         |          | 6 MONTH CERTIFICATE  | 02    | 6        |         |             |      | 10      | 90802      | 13100        | 83020 | 34050 | Y   | N  | CD02 |
| 04                              | 01                           | CD                                       | N    |         |          | 9 MONTH CERTIFICATE  | 00    | 9        |         |             |      | 10      | 90802      | 13100        | 83020 | 34050 | Y   | N  | CD02 |
| 05                              | 01                           | CD                                       | N    |         |          | 12 MONTH CERTIFICATE | 00    | 12       |         |             |      | 10      | 90802      | 13100        | 83020 | 34050 | Y   | N  | CD02 |
| 06                              | 01                           | CD                                       | N    |         |          | 18 MONTH CERTIFICATE | 00    | 18       |         |             |      | 10      | 90802      | 13100        | 83020 | 34050 | Y   | N  | CD02 |
|                                 |                              |  |      |         |          |                      |       |          |         |             |      |         |            |              |       |       |     |    |      |
| 1/05/11 10:56:40                |                              | TEST CREDIT UNION                        |      |         |          |                      |       |          |         |             |      | LCDCFG  |            | Page 4       |       |       |     |    |      |
| RUN ON 1/05/11                  |                              | CERTIFICATE PRODUCT CONFIGURATION REPORT |      |         |          |                      |       |          |         |             |      |         |            | User ALYCIAM |       |       |     |    |      |
|                                 |                              | AS OF 1/05/11                            |      |         |          |                      |       |          |         |             |      |         |            |              |       |       |     |    |      |
| Corporate ID - ALL CORPORATIONS |                              |  |      |         |          |                      |       |          |         |             |      |         |            |              |       |       |     |    |      |
| CD                              | TYPE                         | DESCRIPTION                              | RATE | MINIMUM | MAXIMUM  |                      |       |          |         |             |      |         |            |              |       |       |     |    |      |
| 71                              | 3 MONTH IRA CERT             |  | .050 | 500.00  | 99999.99 |                      |       |          |         |             |      |         |            |              |       |       |     |    |      |
| 72                              | 6 MONTH IRA CERT             |  | .050 | 500.00  | 99999.99 |                      |       |          |         |             |      |         |            |              |       |       |     |    |      |
| 73                              | 9 MONTH IRA CERT             |  | .100 | 500.00  | 99999.99 |                      |       |          |         |             |      |         |            |              |       |       |     |    |      |