
“It’s Me 247” Investment Center User Guide

A New Opportunity with Investment
Accounts

INTRODUCTION

Many of the most successful credit unions in our industry have made Investment Services for members a critical component of their business plan. But until now, many of these programs have been unavailable to the mid-market. CU*Answers believes every credit union needs an investment program offering in order to survive and thrive in an increasingly competitive marketplace, and as a CUSO we have invested in a program to help you bring solutions to your members. The **It’s Me 247** Investment Center is a launching point for your members and prospective members to create an investment portfolio with your credit union at the epicenter.

To help bring this game changer to our network, CU*Answers has partnered with CUSO Financial Services (CFS), the preeminent player in the industry, to provide your credit union with a variety of investment services to offer your members. By partnering with CFS, we are able to combine a successful investment-services toolkit with our CU*BASE core data processing engine to provide an integrated solution that credit unions of any size can plug into their business plan.

This booklet cover day-to-day processing of CFS Investments.

Revision date: February 7, 2017

For an updated copy of this booklet, check out the Reference Materials page of our website:
<https://www.cuanswers.com/resources/doc/cubase-reference/>
CU*BASE® is a registered trademark of CU*Answers, Inc.

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VIEWING INVESTMENTS ONLINE

As an introduction to this booklet, we think it is helpful to begin with what the member sees once you have begun offering access to investments to them through CFS.

Once authenticated in **It's Me 247**, the **It's Me 247** Investment Center displays members' investment accounts right alongside their credit union accounts. (As you can see the Investments section is shown below the sections for other accounts.)

Here you see the Investments section below the Credit Cards section.

Share accounts						
Account	Name	Available Balance	Actual Balance	Last Transaction	Accrued Dividends	
000	MAIN SHARE	\$4,261.80	\$4,266.80	7/2/2012	\$0.00	
009	SIMPLY CHECKING	\$11,323.41	\$11,323.41	2/20/2013	\$0.00	
200	TRADITIONAL IRA	\$0.00	\$0.00	12/2/2011	\$0.00	

Credit Cards					
Account	Name	Regular Payment	Amount Due	Due Date	Balance
**2192	VISA PLATINUM	\$0.00	\$0.00		\$0.00
**2284	VISA PLATINUM	\$15.00	\$15.00	2/27/0013	\$516.75

Investments				
Account	Description	Symbol	As Of Date	Balance
**9792	MONEY MARKET		2/19/2013	\$6,000.01

A link is provided for each investment and clicking this link launches a single sign-on (SSO) link to the CFS toolkit to allow members to make trades and manage their investments.

Refer to the "Tracking Off Trial Balance (OTB) Products with CU*BASE" booklet available under "O" on the CU*BASE Reference page for details

DAY-BY-DAY PROCESSING

Each day the “Investments Not Written to OTBMST” report (shown below) is saved to your credit union’s Daily OUTQ. (Use speed sequence OUTQD for easy access to this OUTQ.)

This report lists members who have initiated opening an account with CFS, but who have either entered an invalid CU*BASE account when enrolling for their CFS account (or otherwise have an invalid account associated with this account).

- The first entry on this report will always be William H Wulff. This is a phony member and does not need to be worked.

Entries other than the William H Wulff entry will need to be worked. Contact CFS to update the members account. CFS can be contacted at 1-877-287-6638.

The first entry “William H. Wulff is a phony entry and does not need to be worked.

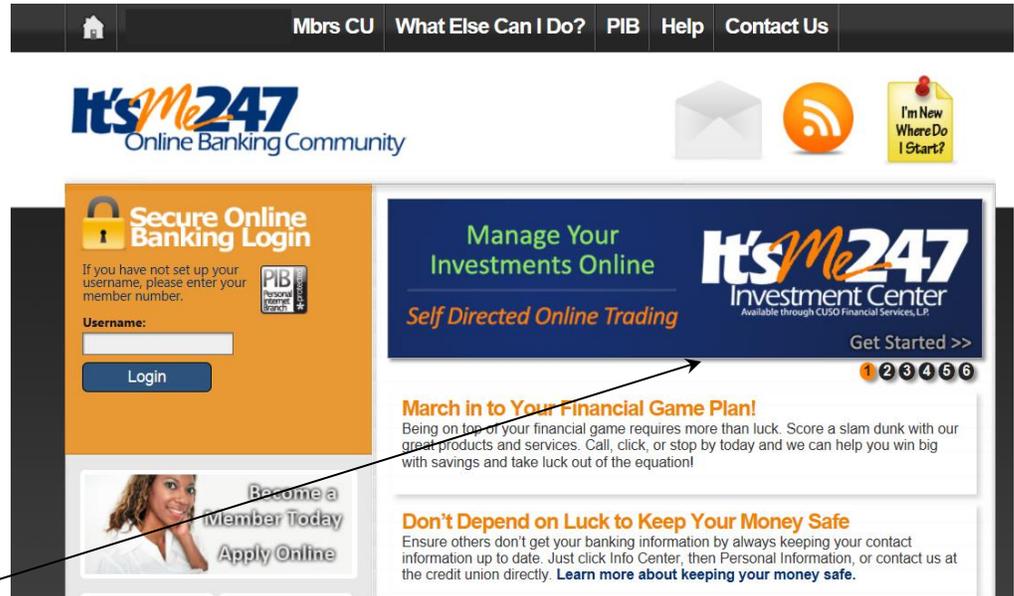
ACCOUNT NUMBER	CFS ACCT NUMBER	WHERE HELD	CLIENT NAME	EXCEPTION	
087	1	1221	5 STAR INVESTMENT (MF)	WILLIAM H. WULFF	INVALID ACCOU
			PERSHING LLC	PAUL	INVALID ACCOU
			PERSHING LLC	PAUL	INVALID ACCOU
			JOHN HANCOCK LIC USA	ARNOL	INVALID ACCOU
			HARTFORD LIC	ALICE	INVALID ACCOU
			HARTFORD LIC	LOIS	INVALID ACCOU
			HARTFORD LIC	LOIS	INVALID ACCOU
			NORTH AMERICAN CO OF LIFE	MARY	INVALID ACCOU
			5 STAR INVESTMENT (MF)	WILLI	INVALID ACCOU
TOTAL ERRORS NOT UPDATED				88	
TOTAL MONEY MARKETS COUNTED				168	
TOTAL MONEY MARKETS UPDATED		582,271.89			
TOTAL INVESTMENTS COUNTED				1531	
TOTAL INVESTMENTS UPDATED		15,086,971.84			

At the bottom of the report you can view the total number and dollar amount of money markets and investments that are updated.

HOW MEMBERS ENROLL ONLINE

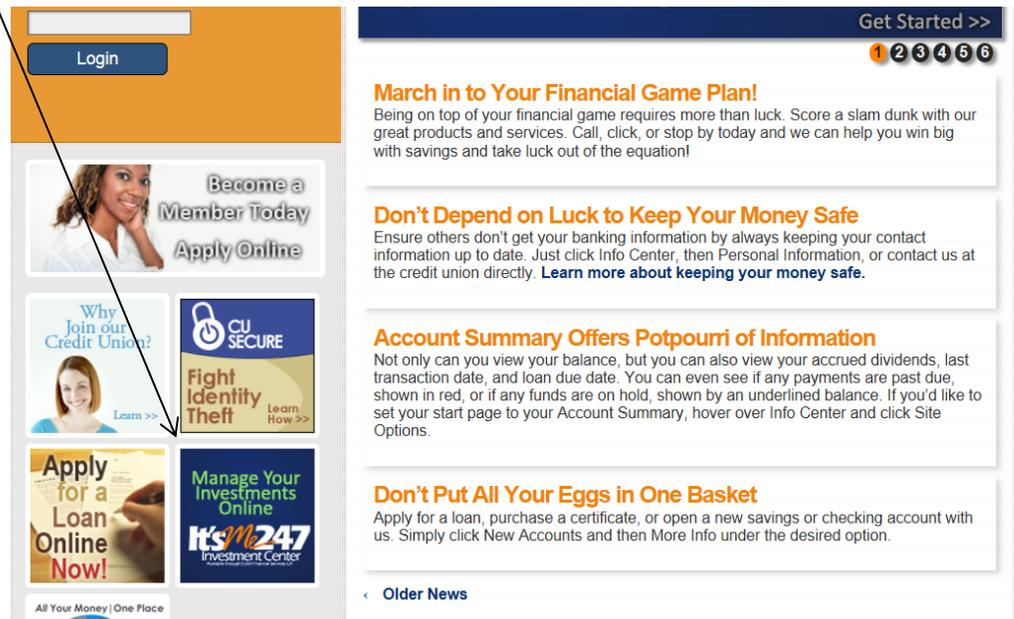
This section covers the banners and messages that members see in the Online Banking Community.

The Manage Your Investments Online banner will appear at the top of the Online Banking Community page.



The member can click the banner or graphic to be directed to the eVISION page. (The page they are directed to is shown on the following page..

If the member scrolls further down the page, the member will also see the graphic in the left panel.



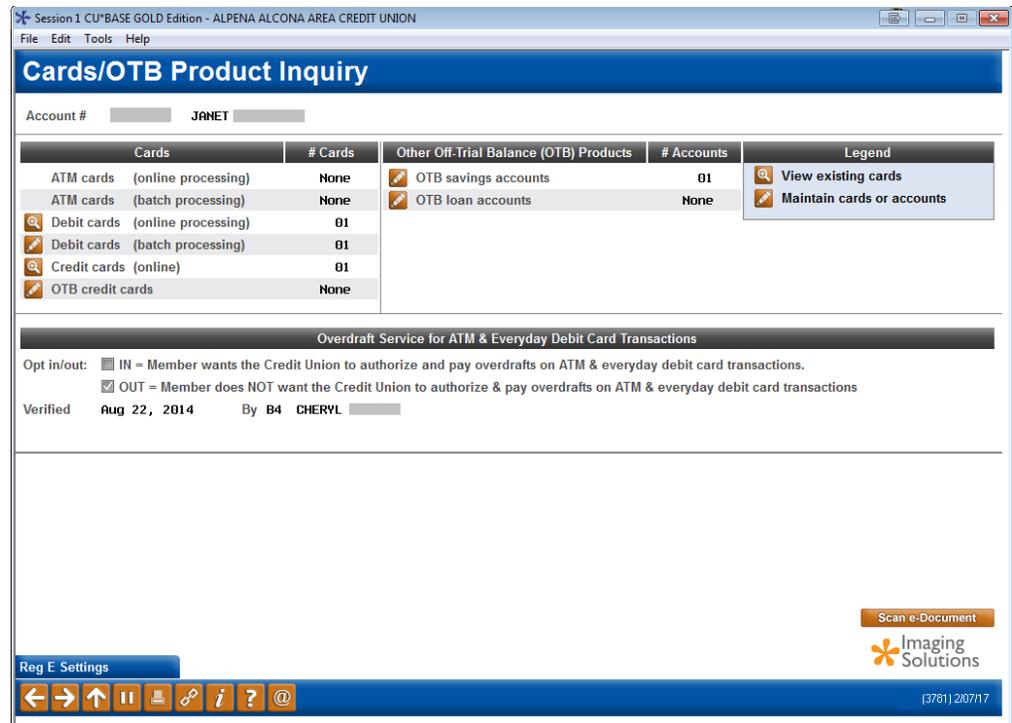
Clicking either the panel or the graphic will take the member to the eVision page to learn more. The member then can use the “Tour eVISION” or “Help & Getting Started” links to learn more.

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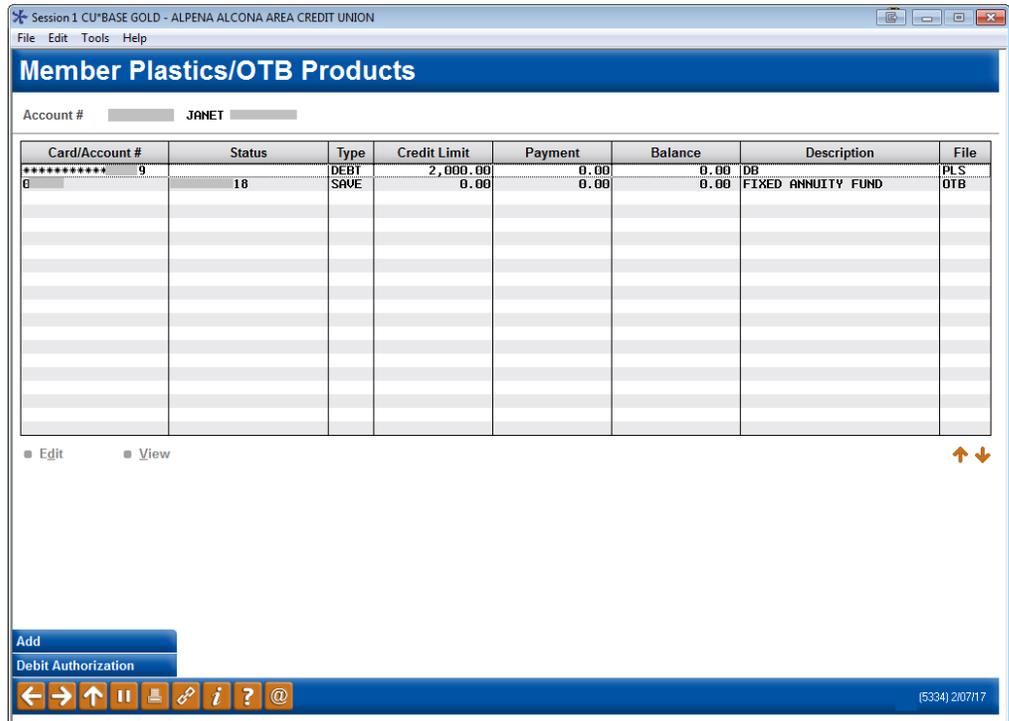
The screenshot shows the It's Me 247 Investment Center website. At the top left is the logo for It's Me 247 Investment Center. To the right is the text "Welcome eVISION Members!" and the CUSO FINANCIAL SERVICES, L.P. logo. Below the logo is a navigation bar with "Welcome", "Trading", and "Back to It's Me 247". A left-hand navigation menu lists: "Welcome", "Tour eVISION", "Open an Account", "Security Transfers", "About CFS Online", "Trading Login", "Forms", "Contact Us", and "Help & Getting Started". A box labeled "IMPORTANT FACTS FOR ONLINE INVESTMENTS" is at the bottom of the menu. The main content area features a welcome message: "Welcome to the Online Investment Center for Members Credit Union Members!" followed by a paragraph about CFS Front Office (CFS) services. Below this is a section titled "Self-Directed Online Trading" with a paragraph explaining CFS as a premium choice for online investing. At the bottom, a disclaimer states: "Non-deposit investment products and services offered through CUSO Financial Services, L.P. (Member FINRA/SIPC) are: • not NCUA/NCUSIF or otherwise federally insured • not guarantees or obligations of the credit union • may involve investment risk, may lose value".

CU*BASE SIDE OF INVESTMENTS

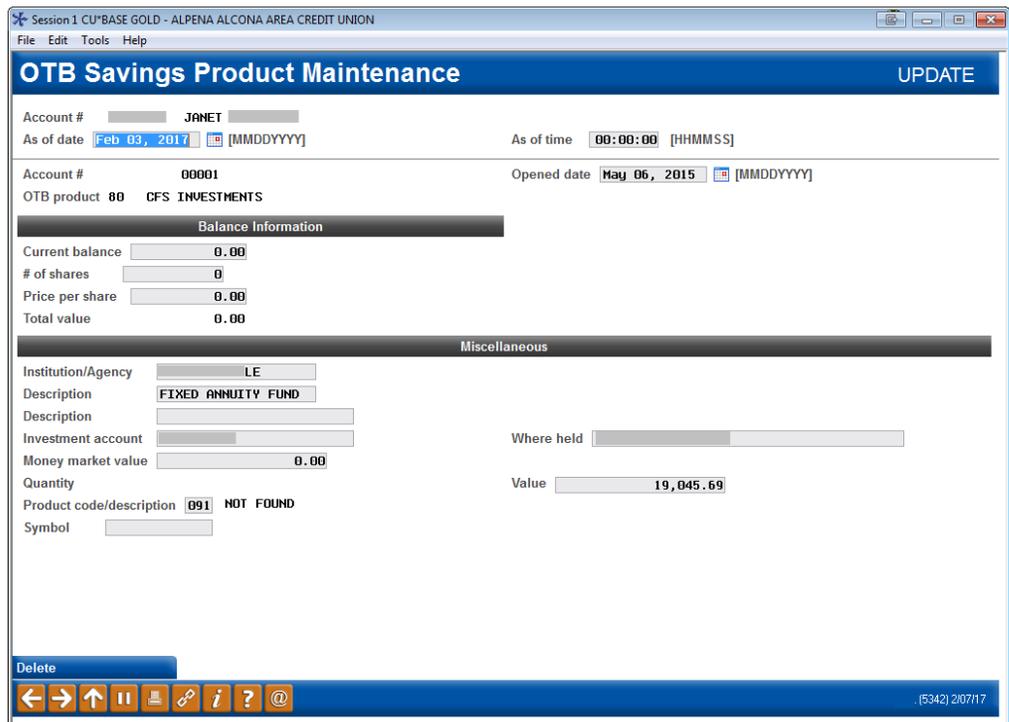
To view the investments of a member in CU*BASE, use Phone Operator or Inquiry and then OTB Accounts (F17). This will take you to the OTB Inquiry screen shown below.



From here, select the lookup next to “OTB savings accounts” in the right column. This will take you to a listing of all investments and other OTB accounts.



Selecting an individual investment will show the screen shown below. The information on this screen is as of the last update from CFS.



QUERYING INVESTMENT INFORMATION USING REPORT BUILDER

Use Report Builder and Query the OTBMST4 file for all OTB savings accounts. This will include investments and any other OTB savings accounts you offer to members.