"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 midmarket. 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.

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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.)

								E HE	LP 🕐	logout §
tts <u>24</u> Online Banki	ng					ı				R
Info Center My Account	s New /	Accounts	eStater	ments	Money	Desktop	Go Mobile	Con	tact Us	
💄 My Account	6 3		0					ACC	OUNT	SUMMARY
Switch Account	Accoun	t Summa	ary							
Messages	Account	Na	ame	Availa	ble Balance	Actual Ba	lance Last Tran	saction	Accrue	ed Dividends
	000	MAIN SHA	RE	<i>4</i> 6	<u>\$4,261.80</u>	\$4,2	66.80 7,	/2/2012		\$0.00
Messages	009	SIMPLY CH	IECKING		\$11,323.41	\$11,3	23.41 2/2	20/2013		\$0.00
	200	0 TRADITIONALIRA \$0.00 \$0.00 12/2/2011		\$0.00						
	Credit (Cards								
	Accoun	t	Name		Regular P	ayment	Amount Due	Due	Date	Balance
	**2192	2 <u>VISA</u>	PLATINUM			\$0.00	\$0.00			\$0.00
	**2284	VISA PLATINUM				\$15.00	\$15.00	2/2	7/0013	\$516.75
	Account		Description		Symbo	ol As Of D	ate	В	alance	
	**9792	MONE	Y MARKET				2/1	9/2013		\$6,000.01

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

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.	3/13/13 7:27:51 RUN ON 3/13/13 BCCDUNT CFS BCCT	CRED: INVESTMENTS NOT WRITTEN TO OTH WHEFE	IT UNION BMST4 CLITENT	RCFSDTA PAGE USER
wain is a priority child and	NUMBER NUMBER	HELD	NAME	EXCEPTION
does not need to be worked.	987 1 1 1321	5 STAR INVESTMENT (MF)	WILLIAM H. WULFF	INVALID ACCOU
	()	PERSHING LLC	PAUL	INVALID ACCOU
	()	PERSHING LLC	PAUL	INVALID ACCOU
	1	JOHN HANCOCK LIC USA	ARNOL	INVALID ACCOU
	· • • •	HARTFORD LIC	ALICE	INVALID ACCOU
I	1)	HARTFORD LIC	LOIS	INVALID ACCOU
		HARTFORD LIC	LOIS	INVALID ACCOU
	i i5	NORTH AMERICAN CO OF LIFE	MARY	INVALID ACCOU
	LDA	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.

	Get Started >>
Login	123455
	March in to Your Financial Game Plan! Being on top of your financial game requires more than luck. Score a slam dunk with our great products and services. Call, click, or stop by today and we can help you win big with savings and take luck out of the equation!
Become a Member Today Apply Online	Don't Depend on Luck to Keep Your Money Safe Ensure others don't get your banking information by always keeping your contact information up to date. Just click Info Center, then Personal Information, or contact us at the credit union directly. Learn more about keeping your money safe.
Vhy Join out Credit Union? Fight Identity Ineft	Account Summary Offers Potpourri of Information Not only can you view your balance, but you can also view your accrued dividends, last transaction date, and loan due date. You can even see if any payments are past due, shown in red, or if any funds are on hold, shown by an underlined balance. If you'd like to set your start page to your Account Summary, hover over Info Center and click Site Options.
Apply for a Loan Online Now	Don't Put All Your Eggs in One Basket Apply for a loan, purchase a certificate, or open a new savings or checking account with us. Simply click New Accounts and then More Info under the desired option.
All Your Money One Place	< Older News

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.



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.

★ Session 1 CU*BASE GOLD Edit	ion - ALPENA ALCONA AREA CREE	DIT UNION		
File Edit Tools Help				
Cards/OTB P	roduct Inquiry	/		
	,			
Account #	JANET			
Cards	# Cards	Other Off-Trial Balance (OTB) Prod	ucts # Accounts	Legend
ATM cards (online p	rocessing) None	OTB savings accounts	A1 🔍	View existing cards
ATM cards (batch pr	ocessing) None	OTB loan accounts	None 🚺	Maintain cards or accounts
Q Debit cards (online p	rocessing) 01			
Debit cards (batch pr	ocessing) 01			
Credit cards (online)	01			
OTB credit cards	None			
	Overdra	ft Service for ATM & Everyday Debit Car	d Transactions	
Opt in/out: 🔲 IN = Membe	er wants the Credit Union to a	authorize and pay overdrafts on ATM & e	everyday debit card transact	ions.
🗹 OUT = Mem	ber does NOT want the Cred	it Union to authorize & pay overdrafts or	ATM & everyday debit card	transactions
Verified Aug 22, 201	4 By B4 CHERYL			
				Scan e-Document
				1 maging
Reg E Settings				Solutions
	<i>? i</i> 7 @			(3781) 2/07/17

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.

·····	DEBT 8 SAVE	2,000.00	0.00	0.00 DB 0.00 FI	KED ANNUITY FUND	PLS
E <u>d</u> it ∎ <u>V</u> iew						1

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

Session 1 CU*BASE GOLD - ALPENA ALCONA AREA CREDIT UNION		
OTB Savings Product Maintenance		UPDATE
Account # JANET As of date Feb 03, 2017 III [MMDDYYYY]	As of time 00:00:00 [HHMMSS]	
Account # 00001 OTB product 80 CFS INVESTMENTS	Opened date May 06, 2015 📑 [MMDDYYYY]	
Balance Information Current balance 0.00 # of shares 0 Price per share 0.00 Total value 0.00	-	
Mis	scellaneous	
Institution/Agency LE Description FIXED ANNUITY FUND Description Investment account Money market value 0.00 Quantity Product code/description 091 NOT FOUND Symbol	Where held 19,045.69	
Delete		
← → ↑ II = ℓ i ? @		. (5342) 2/07/17

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.