
Managing Your Opt In/Opt Out Reg E Offering

Opt In/Opt Out Features in CU*BASE

INTRODUCTION

This booklet covers the screens used to configure your credit union's Opt In/Opt Out Reg E offering and the decisions your credit union needs to make. It then covers the various methods you can use to capture your members' selections, including while opening a new membership, updating a membership or through the new Opt In/Opt Out Management screen.

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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/>
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A CEO'S THINKING ON REGULATION E

Some Thoughts from Randy Karnes, CEO, on the Reg. E Opt In Process

June 9, 2010

These comments are a different kind of introduction to one of our topical reference booklets. They are very specific to the current industry conditions related to the new Reg. E Opt In provision, and address many of the short-term options credit unions are facing as the new reg. comes into effect.

This is the hardest regulation of 2010 for credit unions, as it is one that requires *salesmanship*. You have to craft a service and then get a positive confirmation that the member wants the service. The reason this is tough is that credit union camps are split in their motivations: the “consumer protectionist” camp, the strict “rule compliance and interpretation” camp, and the “reality of needing the income stream and avoiding negative savings account losses” camp.

Lingering doubts about the service and the issues with holds and posting conditions make the application of the rule difficult for sales people to commit to the sale. When members challenge the process, the sales person has a hard time overcoming obstacles. The MSR and the consumer are confused by the multiple scenarios for how a transaction was designated as a Courtesy Pay or NSF transaction. This is compounded by having two balances involved (current and available) and multiple reasons for the negative status (outlined below). Committing to the service is tough when confusion abounds in so many cases. Therefore, your vision for the *service* you are selling, the *service for which members are opting in*, must be compelling.

Unfortunately, it will take some time for most credit unions and technical networks (probably for good reason) to see how their peers, competition, and consumers crack the problem. What will fly with regulators? What will fly with consumers as a mass audience? What will fly with the people who count on these transaction postings? While it is easy to the CEO or CFO (“the transaction posted to a negative balance, available or current...so it deserves a fee!”), the sales and service aspects are not as easy in practice. It will take commitment and vision for the service. It will require evolution as the marketplace responds, and it will take experience to do it well.

APPROVED VS. NON-APPROVED, EXPECTED VS. UNEXPECTED

When you think about your overall NSF and Courtesy Pay income, you must segment how you make income on ATM and Debit Card negative balance postings. It's a mixed bag: remember that **all of these transactions are force paid** if they clear the initial approval process.

There are two ways to clear the approval process at the point of the transaction (retailer or ATM machine):

1. First, the member's transaction is verified and agreed to by the CU (live communication), and
2. Second, the member's transaction is just passed to the CU. In this case there was no direct communication or the item was

posted against a static negative balance file (NBF) or positive balance file (PBF).

Either way the transaction now belongs to the credit union. Of course a member just wants his transaction to be approved; he doesn't know (or probably care) which party approved it.

CONDITIONS THAT CAUSE NEGATIVE POSTING

So how do you get a negative posting on an ATM or debit card transaction?

1. The member's current balance is positive prior to posting, but short of the amount of an unexpected transaction (there was no verification or NBF or PBF).
2. The member's current balance is already negative prior to posting an unexpected transaction (no verification or NBF or PBF).
3. The member's current balance is positive, but the *available* balance is short due to other holds and not able to cover an unexpected transaction (no verification or NBF or PBF).*
4. The member's current balance is positive, but the *available* balance is short due to other holds and now not able to cover the amount of an *expected* transaction (even though there was verification).*
5. The member's current balance is negative and not able to cover the amount of an expected transaction (even though there was verification).**

*Shortages in *available* balance occur for various reasons even though the transaction was verified and the funds held. For example, other postings might occur between the verification and the hold, such as ANR limit postings, exceptions in hold processing, forced fees, unexpected transactions, overrides, etc.

**A negative *current* balance can occur for various reasons even though the transaction was verified and the funds held. For example, other postings might occur between the verification and the hold, such as ANR limit postings, exceptions in hold processing, forced fees, unexpected transactions, overrides, etc.

You have to remember that even if the member opted out of Debit/ATM overdraft services, they may very well be part of your Check and ACH Courtesy Pay program. Therefore, you are posting them into their negative limit for valid reasons, but when non-verified Debit or ATM activity shows up, the member who Opted Out will not be charged the fee, according the rule.

THINGS FOR PROGRAM DESIGNERS TO CONSIDER

Some questions for your overdraft service designer program and our programming teams to consider:

- Can we analyze what percentage of Debit and ATM Card ANR fees and NSF are related to the 5 conditions above? This is a tough one, but we imagine in the future we'll be able to get a handle on it.

- Should credit unions allow members to be part of a Checking and ACH Courtesy Pay program and Opt Out of the Debit and ATM side? Debit and ATM transactions will eat up limits and post more negative balance transactions this way without fee income. This would result in more Checks and ACH items being declined because the limit is being used elsewhere. This results in less income and more NSF on Checks and ACH for some members. **Should Courtesy Pay be an all-in or all-out process? Does that make a more compelling argument to take the service?**
- Should CU*BASE estimate the non-verified transactions when the amount fits a test (for example, if a transaction is under \$25, assume it was *not* verified), and then, if that item takes the account negative, post a fee as if the transaction had not been approved.
- How long will it take for all of the networks to catch up with identifying recurring debit card transactions and non-verified transactions for smart postings?
- Should CU*BASE waive fees in a *matched* hold/post condition for debit card transactions? This would help to compensate for an imperfect hold system.
- Should CU*BASE put in a tracking system for approved and non-approved negative balance posting, and automate the suspension of service on ATM and Debit Cards (reports, hot card, etc.)?
- Should CU*BASE go even deeper, and give members the option on whether negative balance limits are included in authorizations as well as postings? *“I opt in for your overdraft services, but please do not include the extra limit when authorizing transactions for my debit card. I want the posting protection only.”*

AN OPPORTUNITY FOR CREDIT UNIONS TO SHINE

There is one wrinkle I like here, and one that may serve us all well. In making Courtesy Pay a service that must be sold and verified by the consumer, the regulator gives credit unions an opportunity to differentiate themselves from the bad actors, openly for everyone to see. Let’s see what the industry does with that.

Courtesy Pay is a good service. It spares members extra fees and saves money when applied fairly. It spares members reputation risk and community standing by making the transaction conditions private between their financial institution and themselves. It lowers the cost of servicing negative accounts (return fees, collection fees, etc.). And finally, it creates another service for credit unions to use to bond with the member: value exchanged and appreciated. Until this time, the service has not been as transparent as it could be. This is an opportunity for credit unions to shine.

Let’s hope we can all turn lemons into lemonade – and we get some relief from the rule designers as the flaws are brought into the light.

CREDIT UNION CONFIGURATION

SCENARIOS

WHAT CONFIGURATION DECISIONS DOES THE CREDIT UNION NEED TO MAKE?

Each credit union needs to define the configuration of their overdraft protection services. Will the negative balance limit be used to for approval for authorization and posting or simply for posting?

The settings that control how this works are part of the NSF/Overdraft Transfer configuration on menu MNCNFA, as part of the Overdraft Protection Activation screen. The flags: "Use Negative Balance Limits for Authorizations" and "Use Negative Balance Limits for Posting" control whether the member's negative balance limit is added when determining the available balance amount.

Additionally, the credit union can select which Opt In/Opt Out selection will be pre-checked when a new membership is opened. While the default is to not check either option, credit unions can pre-check either the In or Out checkbox. A credit union might feel, for example, that most members will want to Opt In and select this option. (Employees can always change this selection when speaking directly with the member.)

Following are scenarios that three credit unions have selected with different configuration and policies for overdraft protection. Credit Union A, B and C all have well defined Opt In/Opt Out Reg E policies, but each credit union has defined their policy in a slightly different way. Based on their decisions, each credit union has configured CU*BASE differently. Let's look at their decisions and their configurations. More complete discussion of the configuration screens follows this narrative.

CREDIT UNION A: POST AND AUTHORIZE, OPT IN ALL

Credit Union A feels that their overdraft funds are a service that members should always have access to when using their ATM or Debit cards, for both the authorization of purchases as well as for the purchase of items. The credit union has fees for both NSF and Non-Return items to cover times when the member brings the account negative. The credit union also wants all members to Opt In and feels that all its members will want this service. Because of this, it always wants to begin with the Opt In box checked when an employee opens a new membership. Following are the configuration settings that this credit union would select (see full screens beginning on page 10):

Posting and Authorization Configuration

Origin/Process	Overdraft Protection	ANR/Courtesy Pay	Reg	Charge	ANR/NSF Fee (Stats)
	Use ODP Balances for	Use Negative Balance Limit for	DD Fees	NSF Fees	Based on Avail/Curr
01 Teller inhouse			<input checked="" type="checkbox"/> Yes		
11 ACH	<input checked="" type="checkbox"/> Posting		<input checked="" type="checkbox"/> Yes		
02 Checks	<input checked="" type="checkbox"/> Posting		<input checked="" type="checkbox"/> Yes		
13 PIN ATM/debit	<input checked="" type="checkbox"/> Posting <input checked="" type="checkbox"/> Authorization	<input checked="" type="checkbox"/> Posting <input checked="" type="checkbox"/> Authorization	<input checked="" type="checkbox"/> Yes	<input checked="" type="checkbox"/> Yes	<input checked="" type="radio"/> Avail <input type="radio"/> Current
16 Debit card (Signature)	<input checked="" type="checkbox"/> Posting <input checked="" type="checkbox"/> Authorization	<input checked="" type="checkbox"/> Posting <input checked="" type="checkbox"/> Authorization	<input checked="" type="checkbox"/> Yes	<input checked="" type="checkbox"/> Yes	<input checked="" type="radio"/> Avail <input type="radio"/> Current
20 Bill pay	<input checked="" type="checkbox"/> Posting		<input checked="" type="checkbox"/> Yes	<input checked="" type="checkbox"/> Yes	

Fee Configuration

NSF-Returned Items	
NSF fee amount	<input type="text" value="35.00"/>
NSF fee G/L	<input type="text" value="134.00"/>
NSF fee per	<input type="radio"/> N/A <input type="radio"/> Days <input checked="" type="radio"/> Items
Non-Returned Items	
Non-return fee	<input type="text" value="35.00"/>
Non-return fee G/L	<input type="text" value="135.00"/>
Transaction description	<input type="text" value="BOUNCE PROTECT FEE"/>
Non-fee tolerance within	<input type="text" value="5.00"/> of available balance

Opt In/Out Default for Membership Open

Reg E opt in/out functionality Default all new members to opt in Default all new members to opt out No default but selection is required

CREDIT UNION B: POST ONLY AND REQUIRE A SELECTION

Credit Union B wants its members to be able to access their overdraft funds for Debit and ATM purchases, but does not want these funds to be accessible for Debit card authorizations and when a member is asking for money at an ATM. The credit union has fees for both NSF and Non-Return items to cover times when the member brings the account negative. Credit Union B also want the Opt In/Opt Out selection to be a result of a discussion between the member and its employee; it does not want to pre-check any Opt In/Opt Out checkboxes when opening a new membership. Following are the configuration settings that this credit union would select (see full screens beginning on page 10):

Posting and Authorization Configuration

Origin/Process	Overdraft Protection	ANR/Courtesy Pay	Reg	Charge	ANR/NSF Fee (Stats)
	Use ODP Balances for	Use Negative Balance Limit for	DD Fees	NSF Fees	Based on Avail/Curr
01 Teller inhouse			<input checked="" type="checkbox"/> Yes		
11 ACH	<input checked="" type="checkbox"/> Posting		<input checked="" type="checkbox"/> Yes		
02 Checks	<input checked="" type="checkbox"/> Posting		<input checked="" type="checkbox"/> Yes		
13 PIN ATM/debit	<input checked="" type="checkbox"/> Posting <input checked="" type="checkbox"/> Authorization	<input checked="" type="checkbox"/> Posting <input type="checkbox"/> Authorization	<input checked="" type="checkbox"/> Yes	<input checked="" type="checkbox"/> Yes	<input checked="" type="radio"/> Avail <input type="radio"/> Current
16 Debit card (Signature)	<input checked="" type="checkbox"/> Posting <input checked="" type="checkbox"/> Authorization	<input checked="" type="checkbox"/> Posting <input type="checkbox"/> Authorization	<input checked="" type="checkbox"/> Yes	<input checked="" type="checkbox"/> Yes	<input checked="" type="radio"/> Avail <input type="radio"/> Current
20 Bill pay	<input checked="" type="checkbox"/> Posting		<input checked="" type="checkbox"/> Yes	<input checked="" type="checkbox"/> Yes	

Fee Configuration

NSF-Returned Items	
NSF fee amount	<input type="text" value="35.00"/>
NSF fee G/L	<input type="text" value="134.00"/>
NSF fee per	<input type="radio"/> N/A <input type="radio"/> Days <input checked="" type="radio"/> Items
Non-Returned Items	
Non-return fee	<input type="text" value="35.00"/>
Non-return fee G/L	<input type="text" value="135.00"/>
Transaction description	<input type="text" value="BOUNCE PROTECT FEE"/>
Non-fee tolerance within	<input type="text" value="5.00"/> of available balance

Opt In/Out Default for Membership Open

Reg E opt in/out functionality Default all new members to opt in Default all new members to opt out No default but selection is required

CREDIT UNION C: POST ONLY AND OPT ALL MEMBERS OUT

Similar to Credit Union B, Credit Union C also wants its members to be able to access their overdraft funds for Debit and ATM purchases, but does not want these funds to be accessible for Debit card authorizations and when a member is asking for money at an ATM. The credit union has fees for both NSF and Non-Return items to cover times when the member brings the account negative. Unlike Credit Union B, however, Credit Union C feels that most members will select to Opt Out and wants to pre-check this option when opening a new membership. Following are the configuration settings that this credit union would select (see full screens beginning on page 10):

Posting and Authorization Configuration

Origin/Process	Overdraft Protection	ANR/Courtesy Pay	Reg	Charge	ANR/NSF Fee (Stats)
	Use ODP Balances for	Use Negative Balance Limit for	DD Fees	NSF Fees	Based on Avail/Curr
01 Teller inhouse			<input checked="" type="checkbox"/> Yes		
11 ACH	<input checked="" type="checkbox"/> Posting		<input checked="" type="checkbox"/> Yes		
02 Checks	<input checked="" type="checkbox"/> Posting		<input checked="" type="checkbox"/> Yes		
13 PIN ATM/debit	<input checked="" type="checkbox"/> Posting <input type="checkbox"/> Authorization	<input checked="" type="checkbox"/> Posting <input type="checkbox"/> Authorization	<input checked="" type="checkbox"/> Yes	<input checked="" type="checkbox"/> Yes	<input checked="" type="radio"/> Avail <input type="radio"/> Current
16 Debit card (Signature)	<input checked="" type="checkbox"/> Posting <input type="checkbox"/> Authorization	<input checked="" type="checkbox"/> Posting <input type="checkbox"/> Authorization	<input checked="" type="checkbox"/> Yes	<input checked="" type="checkbox"/> Yes	<input checked="" type="radio"/> Avail <input type="radio"/> Current
20 Bill pay	<input checked="" type="checkbox"/> Posting		<input checked="" type="checkbox"/> Yes	<input checked="" type="checkbox"/> Yes	

Fee Configuration

NSF-Returned Items	
NSF fee amount	<input type="text" value="35.00"/>
NSF fee G/L	<input type="text" value="134.00"/>
NSF fee per	<input type="radio"/> N/A <input type="radio"/> Days <input checked="" type="radio"/> Items
Non-Returned Items	
Non-return fee	<input type="text" value="35.00"/>
Non-return fee G/L	<input type="text" value="135.00"/>
Transaction description	<input type="text" value="BOUNCE PROTECT FEE"/>
Non-fee tolerance within	<input type="text" value="5.00"/> of available balance

Opt In/Out Default for Membership Open

Reg E opt in/out functionality Default all new members to opt in Default all new members to opt out No default but selection is required

CONFIGURATION SCREENS

NSF AND OVERDRAFT CONFIGURATION SCREENS

The NSF/OD Transfer Configuration allows the credit union to determine when overdraft funds are used and also allows them to configure the fee information.

The first option allows the credit union to define whether the negative balance limit is used for authorizations and posting debit and ATM transactions or just authorizations.

“NSF/OD Transfer Configuration” on the Savings Products (MNCNFA) menu, then “Overdraft protection and activation”

Notice how the Posting flags for ATM and Debit Card transactions are checked, as well as the Authorization checkboxes.

(Both Authorization and Posting)

Origin/Process	Overdraft Protection	ANR/Courtesy Pay	Reg	Charge	ANR/NSF Fee (Stats)
	Use ODP Balances for	Use Negative Balance Limit for	DD Fees	NSF Fees	Based on Avail/Curr
01 Teller inhouse			<input checked="" type="checkbox"/> Yes		
11 ACH	<input checked="" type="checkbox"/> Posting		<input checked="" type="checkbox"/> Yes		
02 Checks	<input checked="" type="checkbox"/> Posting		<input checked="" type="checkbox"/> Yes		
13 PIN ATM/debit	<input checked="" type="checkbox"/> Posting <input checked="" type="checkbox"/> Authorization	<input checked="" type="checkbox"/> Posting <input type="checkbox"/> Authorization	<input checked="" type="checkbox"/> Yes	<input checked="" type="checkbox"/> Yes	<input checked="" type="radio"/> Avail <input type="radio"/> Current
16 Debit card (Signature)	<input checked="" type="checkbox"/> Posting <input checked="" type="checkbox"/> Authorization	<input checked="" type="checkbox"/> Posting <input type="checkbox"/> Authorization	<input checked="" type="checkbox"/> Yes	<input checked="" type="checkbox"/> Yes	<input checked="" type="radio"/> Avail <input type="radio"/> Current
20 Bill pay	<input checked="" type="checkbox"/> Posting		<input checked="" type="checkbox"/> Yes	<input checked="" type="checkbox"/> Yes	

Allow combined O/D protection

Last maintained by BARBS
On May 14, 2013

This Origin 13 (ATM) Authorization check box controls whether a member can take out the money as a withdrawal.

This configuration determines whether the fee charged when a member's balance falls below available balance or current balance. It has no effect on authorizations or postings.

The configuration in the screen above would be used by a credit union who has decided to authorize and pay the transaction as an approved negative balance transaction, and that they use the negative balance limit in the Debit or ATM card authorization of the transaction, and approve the **transaction posting negative**.

- NOTE: ACH items also automatically use Negative Balance Limits for posting and authorization when they are posted via the ACH Exceptions screen using the Account Adjustment option.

If posting causes the account to go below the available balance, if it is still within the negative balance limit, assess the Negative Balance fee with CU-defined description; otherwise use the NSF fee and standard description ("NSF FEE").

- IMPORTANT NOTE FOR BATCH (PBF) PROCESSING:** Remember that if your credit union uses batch ATM/Debit processing, that authorizations are controlled by the custom PBF settings you have set up with your batch provider. The Authorization Flag explained above does NOT apply for batch processing.

“NSF/OD Transfer Configuration” on the Savings Products (MNCNFA) menu, then “Overdraft protection and activation”

(Authorization Only)

Notice how the Posting flags for ATM and Debit Card transactions are checked, but the Authorization boxes are not.

Origin/Process	Overdraft Protection	ANR/Courtesy Pay	Reg	Charge	ANR/NSF Fee (Stats)
	Use ODP Balances for	Use Negative Balance Limit for	DD Fees	NSF Fees	Based on Avail/Curr
01 Teller inhouse			<input checked="" type="checkbox"/> Yes		
11 ACH	<input checked="" type="checkbox"/> Posting		<input checked="" type="checkbox"/> Yes		
02 Checks	<input checked="" type="checkbox"/> Posting		<input checked="" type="checkbox"/> Yes		
13 PIN ATM/debit	<input checked="" type="checkbox"/> Posting <input type="checkbox"/> Authorization	<input checked="" type="checkbox"/> Posting <input type="checkbox"/> Authorization	<input checked="" type="checkbox"/> Yes	<input checked="" type="checkbox"/> Yes	<input checked="" type="radio"/> Avail <input type="radio"/> Current
16 Debit card (Signature)	<input checked="" type="checkbox"/> Posting <input type="checkbox"/> Authorization	<input checked="" type="checkbox"/> Posting <input type="checkbox"/> Authorization	<input checked="" type="checkbox"/> Yes	<input checked="" type="checkbox"/> Yes	<input checked="" type="radio"/> Avail <input type="radio"/> Current
20 Bill pay	<input checked="" type="checkbox"/> Posting		<input checked="" type="checkbox"/> Yes	<input checked="" type="checkbox"/> Yes	

Allow combined O/D protection

Last maintained by BARBS
On May 14, 2013

The configuration above would be used by a credit union that has decided to use the courtesy pay limit to pay debit and ATM card transactions, but does not use the limit as part of the authorization balance in approving transaction prior to the posting.

If posting causes account to go below available balance, if it is still within the negative balance limit, assess the ANR Fee with CU-defined description; otherwise use the NSF fee and standard description ("NSF FEE").

- **IMPORTANT NOTE FOR BATCH (PBF) PROCESSING:** Remember that if your credit union uses batch ATM/Debit processing, that authorizations are controlled by the custom PBF settings you have set up with your batch provider. The Authorization Flag explained above does NOT apply for batch processing.

“NSF/OD Transfer Configuration” on the Savings Products (MNCNFA) menu, then “Overdraft protection & NSF configuration”

These two sections of the screen configure the NSF and Non-Return Fee. The fee, associated G/L, and transaction description are configured here.

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

File Edit Tools Help

NSF/Overdraft Protection Master Configuration CHANGE

Dividend application BS BUSINESS/ORG SAVINGS
Application type SH

Overdraft Transfers		NSF-Returned Items	
O/D transfer increment (shares)	0.00	NSF fee amount	35.00
<input checked="" type="checkbox"/> Allow transfer of exact amount		NSF fee G/L	134.00
O/D transfer fee (from shares)	0.00	NSF fee per	<input type="radio"/> N/A <input type="radio"/> Days <input checked="" type="radio"/> Items
O/D transfer increment (LOC)		Non-Returned Items	
O/D transfer increment (LOC)	100.00	Non-return fee	35.00
<input checked="" type="checkbox"/> Allow transfer of exact amount		Non-return fee G/L	135.00
Maximum % of disbursement limit		Transaction description	BOUNCE PROTECT FEE
O/D transfer fee (from LOC)	0.00	Non-fee tolerance within	5.00 of available balance
Transfer additional amount	0.00	Last Maintenance	
Overdraft transfer fee G/L		By user	HARYU on May 03, 2013
Combined O/D protection fee	0.00		
<input type="checkbox"/> Allow negative after fee			
Charge O/D fee if total transfer amount is more than	0.00		

Skip

Navigation icons: back, forward, up, down, search, help, refresh, print, etc.

FR (2588) 7/19/13

The second NSF/OD option configures the fee the member is charged and the statement description, regardless of the previously shown screen’s configuration.

PRE-CHECKING A SELECTION AT MEMBERSHIP OPEN

Your credit union may select to set the default setting for the Opt In/Opt Out checkbox so that either the In or Out checkbox is pre-selected when an employee opens a new membership. If no change is made to this configuration, no box will be pre-checked. (See the image below for an example when no checkbox is pre-checked.)

Use the Workflow Controls to automatically check one of these two checkboxes when opening a new membership.

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

Open New Membership

Individual

Name: MARY M MEMBER
Opened: Jan 14, 2014
Branch #: 01 ABC CU - MAIN OFFICE

Scan e-Document
e-Document Strategies
SSN: [Redacted]
 Photo ID on file

Other Information

Reason code: []
User defined fields: [0] [0] [0]
Statement group: [0]
Account exec: []
Employee type: [0]
Employee #: []
Department/sponsor #: []

Tran source ID: []
 Allow shared branch transactions

Certification of SSN: [C]
Reference: []
Preferred contact method: NP No Preference Selected

3rd-party opt out
 CU contact opt out
 Exempt from CTR

Mother's maiden name: ROSS Code word: [] Marital status: Unmarried
Email address: mmember@yahoo.com
 Email address is wrong

Overdraft Service for ATM & Everyday Debit Card Transactions

Opt in/out: IN - Member wants the CU to authorize & pay overdrafts on ATM & everyday debit card transactions
 OUT - Member does NOT want the CU to authorize & pay overdrafts on ATM & everyday debit card transactions

Greeting View Credit Report

← → ↑ || 🔗 ⓘ ? @ FR (2431) 1/14/14

This setting is set in the Workflow Controls, accessed via **Workflow Ctrl's** **Open Mbrs/ Accts** on the General Configuration 1 (MNCNFC) menu. Using this option, credit unions can leave the selection as is and simply require a selection (No default but selection is required). Other selections are to check either the "In" box (Default all members to Opt In) or the "Out" box (Default all members to Opt Out).

“Workflow Ctrl's: Open Mbrs/Accts” on the General Configuration 1 (MNCNFC) menu

Credit unions may choose one of these three Opt In/Opt Out selections for membership open. Credit unions that want *No Default selection is required* to be the default, do not need to visit this screen.

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

File Edit Tools Help

Workflow Controls for Opening Memberships

Corp ID 01 ABC TESTING CREDIT UNION
Branch # 02 ABC TESTING CU - GR OFFICE

Defaults for Workflow

<input checked="" type="checkbox"/> OFAC scan	<input checked="" type="checkbox"/> Check blocked persons file	<input checked="" type="checkbox"/> ID check
<input type="checkbox"/> Master greeting setup	<input checked="" type="checkbox"/> Joint owner setup	<input checked="" type="checkbox"/> Beneficiary (POD) setup
<input checked="" type="checkbox"/> Credit report	<input checked="" type="checkbox"/> Open sub-accounts	<input type="checkbox"/> Loan contract
<input checked="" type="checkbox"/> ARU/Online banking setup	<input checked="" type="checkbox"/> E-statement enrollment	<input checked="" type="checkbox"/> Bill payment enrollment
<input checked="" type="checkbox"/> Email address reminder	<input type="checkbox"/> Marketing clubs	<input type="checkbox"/> Photo ID reminder
<input type="checkbox"/> Use 0000000000 when home phone not known	<input type="checkbox"/> Risk assessment	
<input type="checkbox"/> Request previous address if at current address less than 00 months		

Reg E opt in/out functionality Default all new members to opt in Default all new members to opt out No default but selection is required

Required Fields

<input type="checkbox"/> Reason code	Default code	<input type="text"/> (Blank = no default)
<input type="checkbox"/> Department/sponsor	Default code	<input type="text"/> (Blank = no default)
<input checked="" type="checkbox"/> Driver's license # and state	Default state	<input type="text"/> (Blank = no default)
<input checked="" type="checkbox"/> Mother's maiden name		
<input type="checkbox"/> Code word		

Save
Copy to All Branches

FR (2427) 7/19/13

OPT IN/OPT OUT AUTHORIZATIONS AND POSTING

The Opt In/Opt posting programming currently applies to all ATM and debit card transactions and follows a very clear set of rules set by CU*BASE. Following is an explanation of the decision-making process:

- Note on recurring debit card transactions: As previously communicated, we are currently in communication with our ATM/Debit card vendors, and they are identifying their recurring Debit card transactions for our programming staff. Throughout the months of July and August we will continue certifying this exception with each vendor and will communicate our progress to all credit unions.

AUTHORIZATION/POSTING FLOW

This table below covers when ANR (automated funds returns) and ODP (overdraft protection) are used for authorizations and postings, and how Opt In/Opt Out status affects this.

Overdraft Protection/ANR Activation Configuration (“NSF/OD Transfer Configuration” on the Savings Products (MNCNFA) menu)

Origin/Process	Overdraft Protection Use ODP Balances for	ANR/Courtesy Pay Use Negative Balance Limit for	Reg DD Fees	Charge NSF Fees	ANR/NSF Fee (Stats) Based on Avail/Curr
01 Teller inhouse			<input checked="" type="checkbox"/> Yes		
11 ACH	<input checked="" type="checkbox"/> Posting		<input checked="" type="checkbox"/> Yes		
02 Checks	<input checked="" type="checkbox"/> Posting		<input checked="" type="checkbox"/> Yes		
13 PIN ATM/debit	<input checked="" type="checkbox"/> Posting <input type="checkbox"/> Authorization	<input checked="" type="checkbox"/> Posting <input type="checkbox"/> Authorization	<input checked="" type="checkbox"/> Yes	<input checked="" type="checkbox"/> Yes	<input checked="" type="radio"/> Avail <input type="radio"/> Current
16 Debit card (Signature)	<input checked="" type="checkbox"/> Posting <input checked="" type="checkbox"/> Authorization	<input checked="" type="checkbox"/> Posting <input type="checkbox"/> Authorization	<input checked="" type="checkbox"/> Yes	<input checked="" type="checkbox"/> Yes	<input checked="" type="radio"/> Avail <input type="radio"/> Current
20 Bill pay	<input checked="" type="checkbox"/> Posting		<input checked="" type="checkbox"/> Yes	<input checked="" type="checkbox"/> Yes	

Allow combined O/D protection

Last maintained by
On Jul 23, 2013

Authorizations:

1. CU*BASE first determines whether to include ANR (automated funds returns) and/or ODP (overdraft protection) for ATM and Debit Authorizations by CU's configuration.
2. Non-Recurring Authorizations will never include the Negative Balance Limit if the member is Opt Out; regardless of the CU's ANR/ODP Activation configuration.
3. Recurring Authorizations will ignore the member's Opt In/Out status and follow the CU's ANR/ODP Activation configuration.
4. For PIN transactions, the CU's configuration is used to determine if ANR and/or ODP is allowed. If member is Opt Out, ANR and ODP will not be used.

	<p>5. If CU allows ODP but member is Opt Out, ODP will be used and the ODP fee will be applied. ODP Fees are not included for Opt In/Out status.</p>
<p>Posting</p>	<ol style="list-style-type: none"> 1. CU*BASE first determines whether to include ANR and/or ODP for ATM and Debit Postings by CU's configuration. 2. Recurring Transactions will always follow CU's ANR and ODP configuration and ignore member's Opt In/Out status. An ANR or NSF fee is applied. 3. Non Recurring Transactions will always follow CU's ANR and ODP Configuration and follow member's Opt In/Out Status. No fees are applied if Opt Out 4. For PIN transactions, the CU's configuration is used to determine if ANR and/or ODP is allowed. If member is Opt Out, ANR and ODP will not be used.

Has your credit union decided that Reg E does not apply to how your credit union overdraft service works? A selection on the OPER menu (for Self Processors: OPER 10, 1) allows you to turn off the Reg E selection features in CU*BASE. This includes the Workflow Controls option and any Opt In/Opt Out checkboxes mentioned later in this booklet. These selectors will simply be removed from the screens. If you are interested in turning this option off for your credit union, contact a Client Service Representative.

RECORDING MEMBERS' OPT IN/OPT OUT PREFERENCES

OPENING A NEW MEMBERSHIP

While opening a membership, your employees will see new Opt In/Opt Out checkboxes, very prominently displayed at the bottom of the screen.

At this time, the member can have a conversation with the member about his or her selection and check the appropriate checkbox. If a checkbox is pre-flooded, the employee can change the selection at the member's request. Once a selection is made, the date of the selection and the Employee ID making the selection are recorded.

- **NOTE:** An Opt In/Opt Out selection is required when opening a membership. Your employee must make a selection to advance to the next screen.

Opening a Membership

The screenshot shows the 'Open New Membership' form in CU*BASE GOLD Edition. The form is titled 'Open New Membership' and is for an 'Individual' member. The member's name is 'MARY MEMBER', opened on 'Aug 13, 2013', and the branch is '01 ABC TESTING CU - MAIN OFFICE'. The form includes fields for 'Reason code', 'User defined fields', 'Statement group', 'Account exec', 'Employee type', 'Employee #', 'Department/sponsor #', 'Certification of SSN', 'Reference', 'Preferred contact method', 'Mother's maiden name', 'Code word', 'Marital status', 'Email address', and 'Email address is wrong'. There are also checkboxes for 'Tran source ID', 'Allow shared branch transactions', '3rd-party opt out', 'CU contact opt out', and 'Exempt from CTR'. At the bottom, there are checkboxes for 'Opt in/out' preferences: 'IN - Member wants the CU to authorize & pay overdrafts on ATM & everyday debit card transactions' and 'OUT - Member does NOT want the CU to authorize & pay overdrafts on ATM & everyday debit card transactions'. A callout box points to these checkboxes with the text: 'One of these Opt In/Opt Out checkboxes must be checked to advance to the next screen.'

- **NOTE:** As mentioned earlier in this document, your credit union can select to have either the In or Out checkboxes pre-checked to assist your employee. (See Pre-Checking a Selection at Account Open on Page 13.)

If an employee forgets to make a selection, helpful messaging will also appear at the bottom of the screen.

No Selection Made on Membership Open

When no selection is made, helpful messaging will appear at the bottom of the screen.

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

File Edit Tools Help

Open New Membership Individual

Name **MARY MEMBER**
Opened **Aug 13, 2013**
Branch # **01 ABC TESTING CU - MAIN OFFICE**

SSN [REDACTED]
 Photo ID on file

Other Information

Reason code [?]
User defined fields [?] [?]
Statement group [?]
Account exec [?]
Employee type [?]
Employee # [REDACTED]
Department/sponsor # [REDACTED] [?]

Tran source ID
 Allow shared branch transactions

Certification of SSN [?]
Reference [REDACTED]
Preferred contact method **NP** [?] **No Preference Selected**

3rd-party opt out
 CU contact opt out
 Exempt from CTR

Mother's maiden name **SMITH** Code word **CODE** Marital status [REDACTED]
Email address **anember@yahoo.com**
 Email address is wrong

Overdraft Service for ATM & Everyday Debit Card Transactions

Opt in/out: **IN** = Member wants the CU to authorize & pay overdrafts on ATM & everyday debit card transactions
 OUT = Member does NOT want the CU to authorize & pay overdrafts on ATM & everyday debit card transactions

Greeting [REDACTED] View Credit Report [REDACTED]

2879-Reg. E Opt In/Out value must be 'I' or 'O'. FR (2431) 8/13/13

If the member selects to Opt In, the member is selecting to Opt in for all sub accounts created for this membership. Refer to the section “Note On Sub Account Opt Out Selection” (page 21) and “Making a Selection During Account Creation” (following page) for more information on how a member can select to Opt Out for select sub accounts.

MAKING A SELECTION DURING SUB ACCOUNT CREATION

When opening a sub account, such as a savings or checking account, the employee will have the opportunity to collect the member's Opt In/Opt Out preference. This selection is at the membership level.

Sub Account Open Selection Options

The screenshot displays the 'New Account Creation' interface for an 'Individual' account. The account is for 'MARY MEMBER' with a new account number of 111, opened on August 13, 2013. The account type is 'BUSINESS CHECKING' with a share draft check digit of 9 and a Corp ID of 01. The interface includes sections for 'Dividend Payment' (with a pay code of 'Addback') and 'Automated Non>Returns' (with a maximum negative balance of 0.00). A 'Round Up' button is also present. The 'Overdraft Service for ATM & Everyday Debit Card Transactions' section allows the user to select 'Opt in/out' as either 'IN' (Member wants the CU to authorize & pay overdrafts) or 'OUT' (Member does NOT want the CU to authorize & pay overdrafts). The 'Opt in/out' field is currently empty. A callout box on the left points to this field with the text: 'This selection is a membership level selection.' The bottom of the screen features a navigation bar with buttons for 'Create', 'Skip', 'Work Checklist', 'Procedures', 'Dividend Pay To', and 'Unlock Fields'. A status bar at the bottom indicates '2879-Reg. E Opt In/Out value must be 'I' or 'O'.' and the date 'FR (2417) 8/13/13'.

If an Opt In/Opt Out selection is not made after leaving this screen or the member selects to Opt In, the Opt In/Opt Out Maintenance screen (covered in the next section) will appear later in the account open process. This will remind the employee to collect a selection or allow for members to Opt Out of selected sub accounts.

OPT IN/OPT OUT MAINTENANCE SCREEN OVERVIEW

Even your front line staff can record preferences on the Opt In/Opt Out Maintenance screen, which can be accessed through Inquiry, Phone Operator and Member Personal Banker. It also may be accessed while opening a sub account.

The screens used to access to this the Maintenance screen are covered following the explanation of this screen.

Opt In/Opt Out Maintenance Screen – Opt Out Selected

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

File Edit Tools Help

Overdraft Service for ATM & Everyday Debit Card Transactions

Account # MARY MEMBER

Opt in/out: IN = Member wants the CU to authorize & pay overdrafts on ATM & everyday debit card transactions
 OUT = Member does NOT want the CU to authorize & pay overdrafts on ATM & everyday debit card transactions

Verified Jul 19, 2013 By ;Y

Individual Account Exclusions					
Description	Opened	Reg E Preference	Last Maint		Employee
000 REGULAR SAVINGS	Nov 23, 1982	<input type="radio"/> Opt in <input checked="" type="radio"/> Opt out	Jul 19, 2013	;Y	
000 GROWTH SAVINGS I	Aug 23, 2006	<input type="radio"/> Opt in <input checked="" type="radio"/> Opt out	Jul 19, 2013	;Y	
002 VACATION FUND	Jul 31, 2013	<input type="radio"/> Opt in <input checked="" type="radio"/> Opt out	Jul 19, 2013	;Y	
110 CHECKING	Jul 19, 2013	<input type="radio"/> Opt in <input checked="" type="radio"/> Opt out	Jul 19, 2013	;Y	

Save/Done

FR (3030) 8/13/13

Save/Done (F10) must be used to record a change on this screen. Pressing Enter will show a change only if the In box is checked. (See following image.) This adds additional controls that the correct change is made.

Using this Maintenance screen, an employee can record the member's Opt In/Opt Out selections. Membership level selection is made by checking the In or Out checkboxes at the top of the screen (more on sub account selection in a moment). Messaging alerts the employee if an initial selection has not been made. Once the box is checked, the employee can press Enter to review the changes, but will need to use **Save/Done (F10)** to finalize the change. This added control ensures that the correct selection is made.

Opt In/Opt Out Maintenance Screen – Opt In Selected

Once a member selects to Opt In, you can select to Opt Out for individual sub accounts here.

Individual Account Exclusions					
Description	Opened	Reg E Preference	Last Maint	Employee	
000 REGULAR SAVINGS	Nov 23, 1982	<input checked="" type="radio"/> Opt in <input type="radio"/> Opt out	Jul 19, 2013	;V	
000 GROWTH SAVINGS I	Aug 23, 2006	<input checked="" type="radio"/> Opt in <input type="radio"/> Opt out	Jul 19, 2013	;V	
082 VACATION FUND	Jul 31, 2013	<input checked="" type="radio"/> Opt in <input type="radio"/> Opt out	Jul 19, 2013	;V	
110 CHECKING	Jul 19, 2013	<input checked="" type="radio"/> Opt in <input type="radio"/> Opt out	Jul 19, 2013	;V	

If the member wishes to Opt In, the employee checks *Opt in* and presses Enter to view the above screen. (NOTE: The warning message that no selection continues to appear because *Save/Done* (F10) has not been selected to complete the update.) The employee must then use *Save/Done* (F10) to complete the selection.

NOTE ON SUB ACCOUNT OPT OUT SELECTION

An Opt In selection on the Opt In/Opt Out Maintenance screen allows the member to Opt Out of select sub accounts (see above screen). The employee simply selects a *Reg E Preference* of *Opt out* for that select sub account. This is intended to be used in rare cases where a member specifically asks to Opt In to your overdraft services, but wants to exclude a certain individual account, such as a member who has an account that she uses for a small home business flower shop, and doesn't want that account to be handled the same way as her personal accounts. (NOTE: The member *must* first "Opt In" at the membership level in order to set this exception.)

- NOTE: Members can also Opt Out of select sub accounts while opening a sub account (using the Maintenance screen) if they have chosen to Opt In at the membership level.

The idea is to make it easy to sell the member on opting in for your overdraft services then only handle sub-account exceptions on an as-needed basis for certain situations.

You can make changes to a member's Opt In/Opt Out status through **Update Member Account Infor** on the Update Functions 1 (MNUPDT) menu. See page 24.

ACCESSING THE MAINTENANCE SCREEN THROUGH INQUIRY OR PHONE OPERATOR

Inquiry Screen (Same Access via Phone Operator)

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

File Edit Tools Help

Individual Account

SSN/TIN [REDACTED] Name **MARY MEMBER**

Birthdate Aug 09, 1925 Account # [REDACTED] Name ID ME Corp ID 01

Code word: CODE

Driver's license: M 123456567678

PLATINUM member with 320 points! (click for more info)

Contact Information Participation & Configuration Miscellaneous Information

Address 123 MAIN STREET ANVCITY, MI 49000 Opened Nov 23, 1982

Home (555) 121-2121 Email anember@yahoo.com

My Other Accounts Follow-Ups
Secondary Names Cross Sales
Transaction Activity Print Envelope
Online Banking Household Stats

Type	Description	Loan Payoff/ Current Balance	Loan Payment Net Available	Next Payment/ Last Trans/ CD Maturity	IRA	P/R	ATM	AFT	FRZ	TRK	ACH	ODP	BOX	J/O
000	REGULAR SAVINGS	432.25	427.25	Aug 07, 2013	.	.	.	V	0	V	.	.	.	.
080	GROWTH SAVINGS	35,945.44	35,720.44	Jul 26, 2013	.	.	.	.	0	.	.	.	.	.
082	GROWTH SAVINGS	0.00	0.00	0/00/00	.	.	.	.	0	.	.	.	.	.
110	CHECKING	0.00	0.00	0/00/00	.	.	.	.	0	.	.	.	.	.
300	CERTIFICATE	500.00	0.00	Dec 04, 2013	.	.	.	.	0	.	.	.	.	.

Verify My ID !
Comments !
New Account
Closed Accounts
Name/Address
Sales Tools
OTB/Cards
Tax File Inquiry
ARU/HB Transfers
Statements Select Account type desired 000
Show Nicknames !
Show Card #
Procedures

FR (362) 8/13/13

From the Inquiry or Phone Operator screen select *OTB/Cards* (F17) to access a screen listing the cards held by the member.

Member's ATM and Debit Cards (accessed via "OTB/Cards" (F17))

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

File Edit Tools Help

Cards/OTB Product Inquiry

Account # [REDACTED] JERRY

Cards	# Cards	Other Off-Trial Balance (OTB) Products	# Accounts	Legend
ATM cards (online processing)	None	OTB savings accounts	None	View existing cards
ATM cards (batch processing)	None	OTB loan accounts	None	Maintain cards or accounts
Debit cards (online processing)	None			
Debit cards (batch processing)	None			
Credit cards (online)	None			
OTB credit cards	None			

Overdraft Service for ATM & Everyday Debit Card Transactions

Opt in/out: IN - Member wants the Credit Union to authorize and pay overdrafts on ATM & everyday debit card transactions.
 OUT - Member does NOT want the Credit Union to authorize & pay overdrafts on ATM & everyday debit card transactions

Member has not specified. Please select using F13 - Reg E Settings.

Reg E Settings

FR (3781) 10/10/13

Helpful messaging alerts you that member has not made a selection.

From Card Listing screen the employee then selects *Reg E Settings* (F13) to access the Opt In/Opt Out Maintenance Screen (shown on page 20) where the employee can record the member's selection.

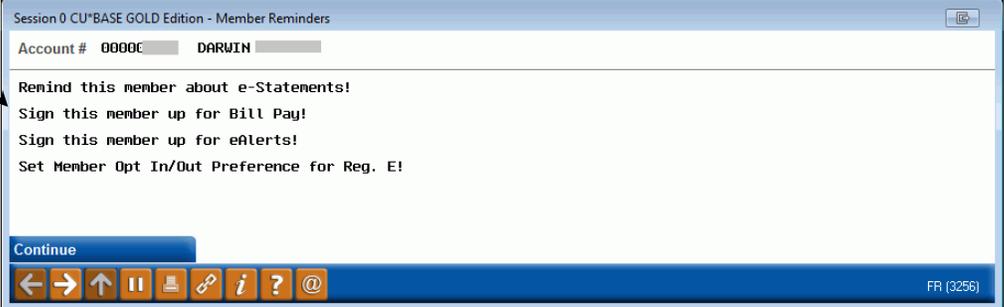
ACCESSING THE OPT IN/OPT OUT MAINTENANCE SCREEN THROUGH MEMBER PERSONAL BANKER

Access the Opt In/Opt Out Maintenance Screen through a new Reg E Opt In/Out Preference selection in Member Personal Banker. If the member has not made a selection, the employee will be reminded to do so with a helpful alert.

“Member Personal Banker” on the Member Service (MNSERV) menu

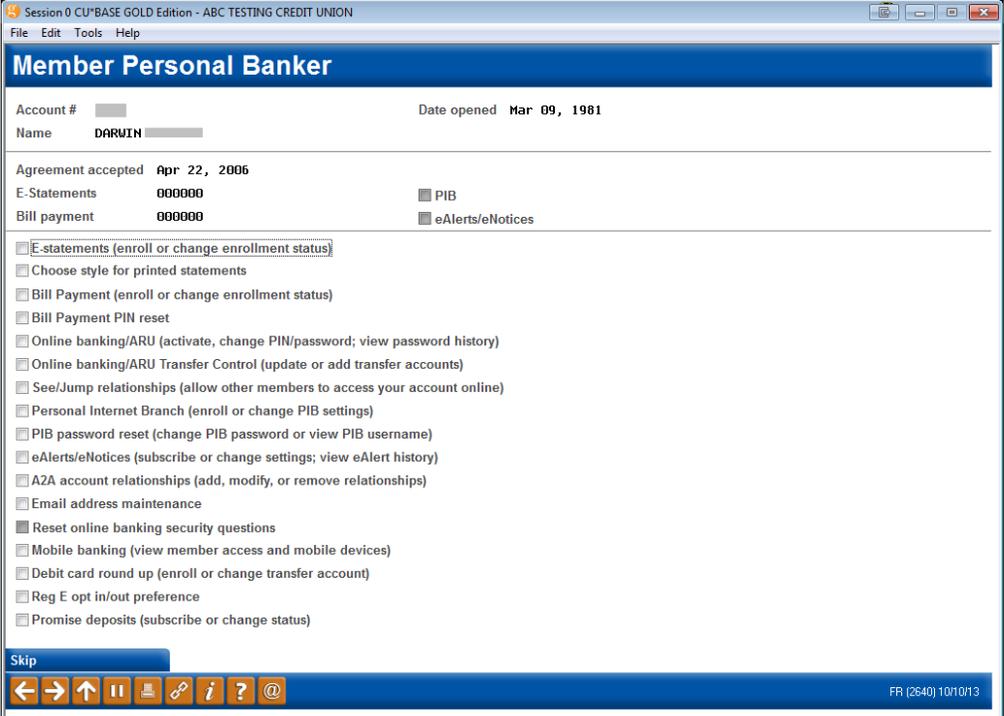
Alert Message

The employee receives an alert reminding him or her to record the member's Opt In/Opt Out preference.



Pressing Enter from the Alert Screen will move you to the Member Personal Banker Selection Screen.

“Member Personal Banker” on the Member Service (MNSERV) menu



Use *Reg E opt in/out preference* to move to the Opt In/Opt Out Maintenance Screen (shown on page 20) where you can then record the member's selection.

CHANGING OR SELECTING A PREFERENCE THROUGH MEMBERSHIP UPDATE

Membership Update is another route for “Opt In/Opt Out” selection. This screen contains the same prominent “Opt In/Opt Out” checkboxes you see when you open a membership; however, when you access the membership screen through Update, a selection is not *required*. (You might just be changing a member’s email address and not have the member right in front of you to ask for his or her preference.)

“Update Membership Information” on the Update Functions 1 (MNUPDT) menu

When no selection is made, messaging will appear in red.

Employees can also note exceptions at the sub-account level by using *Reg E Exceptions* (F13) from this screen. This takes them to the Opt In/Opt Out Maintenance Screen (shown on page 20).

MEMBER SELECTING PREFERENCE THROUGH “IT’S ME 247”

CONFIGURING MARKETING TEXT

If a credit union has activated the **It’s Me 247** Opt In/Opt Out feature, members can indicate their preference through Online Banking. A credit union can activate online selection by members by checking *Allow member to change Reg E opt in/opt out choice* in the Online/Mobile Web Banking screen (shown below). Once this box is checked, members will see an Overdraft Services page in the Preferences section in **It’s Me 247**. What the member sees is shown in the next section of this booklet.

“Online/Mobile Banking VMS Configuration” on the Internet Member Services Config (MNCNFE) menu, then “Online/Mobile Web Banking”

Check this box to allow members to select their Opt In/Out choice online. Click the Member Instructions button to customize the text the member sees when making this selection.

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

Update Credit Union Online Banking Settings

Corp ID 01

Allow new membership application online Member Instructions
 Apply membership application fee
Dividend application to be used

Activate savings rate board Member Instructions
 Activate certificate rate board Member Instructions
 Activate loan rate board Member Instructions
 Require co-applicant if marital status is Married

Allow maint of personal info by member (online) Direct update (no approval) Reviewed update (approval required) No

Allow member to enter account nicknames
of days a new member has to log in to online banking (1-7)
 Allow member to change Reg E Opt In/Out choice Member Instructions

Update

FR (4238) 2/19/16

IMPORTANT: Before activation, enter text the member will see online. Enter the text by clicking the “Member Instructions” button.

Member Instructions

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

Reg. E Online Banking Information CHANGE

Enter Reg. E Information for Overdraft Protection Options in Online Banking.

To include an optional link, enter a complete URL here

Open new window for link

Comments:

When you add or remove characters, it might cause fragmented lines of text. Place the cursor at the end of the shortened line and press the Delete key to remove the line break and clean up the paragraphs as needed.

Save Changes ↑ ↓

MESSAGE TIP: If you insert text or copy and paste text that exceeds the space provided, a pop-up window will appear. Select Yes to retain text you have written or pasted, but be careful, this may delete following text. Select No to cancel a paste. WARNING: Never check the "Remember my decision" checkbox on this pop-up window.

Talking Points

← → ↑ ↓ ⌂ ⓘ ? @

FR (2633) 12/01/15

Enter the text that your members will view online when they select to either opt in or opt out of your program. (See the following section for examples of what this looks like to a member.)

Sample text:

Courtesy pay coverage does not automatically cover one-time debit card and ATM transactions and requires you to opt-in to the additional coverage as can be seen below. Once you agree to opt-in, the credit union at its discretion will pay these transactions up to the maximum of your courtesy pay limit based on your available (current) balance. You will be charged \$XX each time this service is provided and your account is overdrawn; there are no limits to the number of times the credit union may provide this service and charge your account. To opt-out of this feature in the future simply come back to this site or call a credit union representative.

IMPORTANT NOTE: The text above is provided as a sample only. Refer to your legal team for assistance with the exact wording to use for your credit union's offering.

IMPORTANT NOTE: No marketing information can be included in this area.

IMPORTANT NOTE: Refer to <http://www.ecfr.gov/graphics/pdfs/er27de11.000.pdf> for more information on what to enter in this screen.

MEMBER'S EXPERIENCE WHEN SELECTING ONLINE

To select their Opt In/Opt Out selection, members must select *Overdraft Services* in the *Info Center*. If a member has not made a selection, neither radial button will be chosen. This should help the member recognize that a selection needs to be made.

- *Overdraft Services* will not appear if a credit union has not activated this feature or if Online Banking is in Stand In.

Selecting to Opt Out via Online Banking

In the initial screen, the member will either be opted “In” or “Out.” This member has selected “Opt In.”

Online Banking – “Opt In” Selected

The screenshot displays the online banking interface for Success Credit Union. The top navigation bar includes links for 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, eStatements, MoneyDesktop, Go Mobile, and Contact Us. On the left sidebar, there are sections for Live Chat, My Account (showing Mary S Member), Rewards (VIP-PLATINUM Member with 30,030 points), Messages (98), and Members (Place Your Vote!). The main content area is titled 'My Overdraft Protection Options' and contains a text box with the message: 'Your configured credit union text will appear here. This is discussed in the previous section.' Below this is an 'IMPORTANT NOTE: No marketing information can be included in this area.' A help box suggests contacting a Member Service Representative. The options are: 'Yes, I want the credit union to authorize and pay overdrafts on my ATM and everyday debit card transactions.' (selected) and 'No, I do not want the credit union to authorize and pay overdrafts on my ATM and everyday debit card transactions.' There is also an option for an exception: 'I want to make an exception for a certain account (I understand this is not recommended)'. A 'Save Preferences' button is at the bottom.

This member can also select to “Opt Out” for certain suffixes. If the member selects to Opt Out of select account(s) and checks the box, the member will view a list of accounts to specify exclusions. This list includes all savings and checking accounts (from MEMBER1 and MEMBER2 with an Application Type of “SH” or “SD”).

Success Credit Union

HELP ? MANAGE MY SECURITY ? LOGOUT X

It's Me 247
Online Banking

NO NEED TO HIDE
KEEP YOUR INFO UP TO DATE
CLICK FOR MORE INFO

Info Center My Accounts New Accounts Pay Bills eStatements MoneyDesktop Go Mobile Contact Us

We're here to help!
Live Chat

My Account
Mary S Member
Switch Account

Rewards
VIP-PLATINUM Member
Reward Points 30,030
Earned Last Month 500
View Point Details

Messages
Messages 98

Members
Place Your Vote!
Latest News NEWS

My Overdraft Protection Options

Your configured credit union text will appear here. This is discussed in the previous section.

IMPORTANT NOTE: No marketing information can be included in this area.

? Please contact a credit union Member Service Representative directly if you have questions about these options.

Yes, I want the credit union to authorize and pay overdrafts on my ATM and everyday debit card transactions.
 I want to make an exception for a certain account (I understand this is not recommended).
 Do not apply overdraft services to my MEMBERSHIP account
 Do not apply overdraft services to my DAILY CHECKING account

No, I do not want the credit union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Save Preferences

To complete the process of selecting to “Opt In,” the member must select the Save Preferences button. A confirmation message will appear at the top of the screen.

Success Credit Union

HELP ? MANAGE MY SECURITY ? LOGOUT X

It's Me 247
Online Banking

YOU DON'T NEED TO HIDE
KEEP YOUR INFO UP TO DATE
CLICK FOR MORE INFO

Info Center My Accounts New Accounts Pay Bills eStatements MoneyDesktop Go Mobile Contact Us

We're here to help!
Live Chat

My Account
Mary S Member
Switch Account

Rewards
VIP-PLATINUM Member
Reward Points 30,030
Earned Last Month 500
View Point Details

Messages
Messages 98

Members
Place Your Vote!
Latest News NEWS

My Overdraft Protection Options

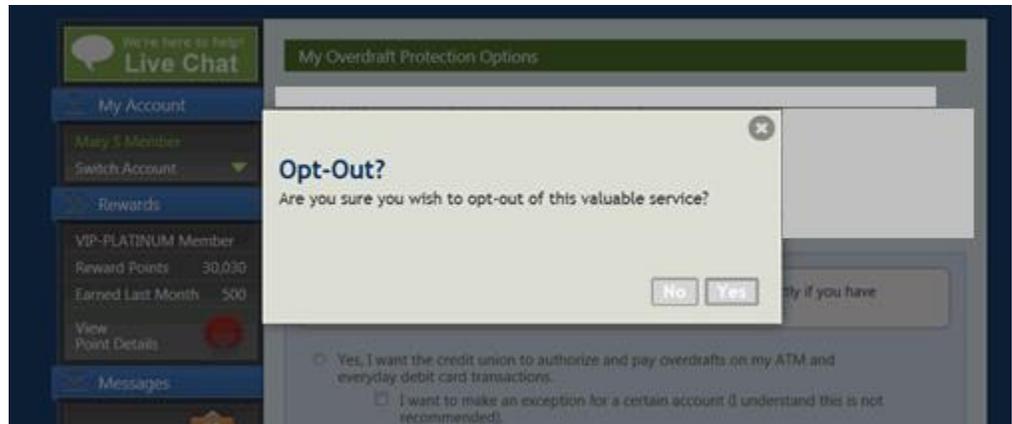
✓ Your overdraft protection preference has been successfully changed.

Your configured credit union text will appear here. This is discussed in the previous section.

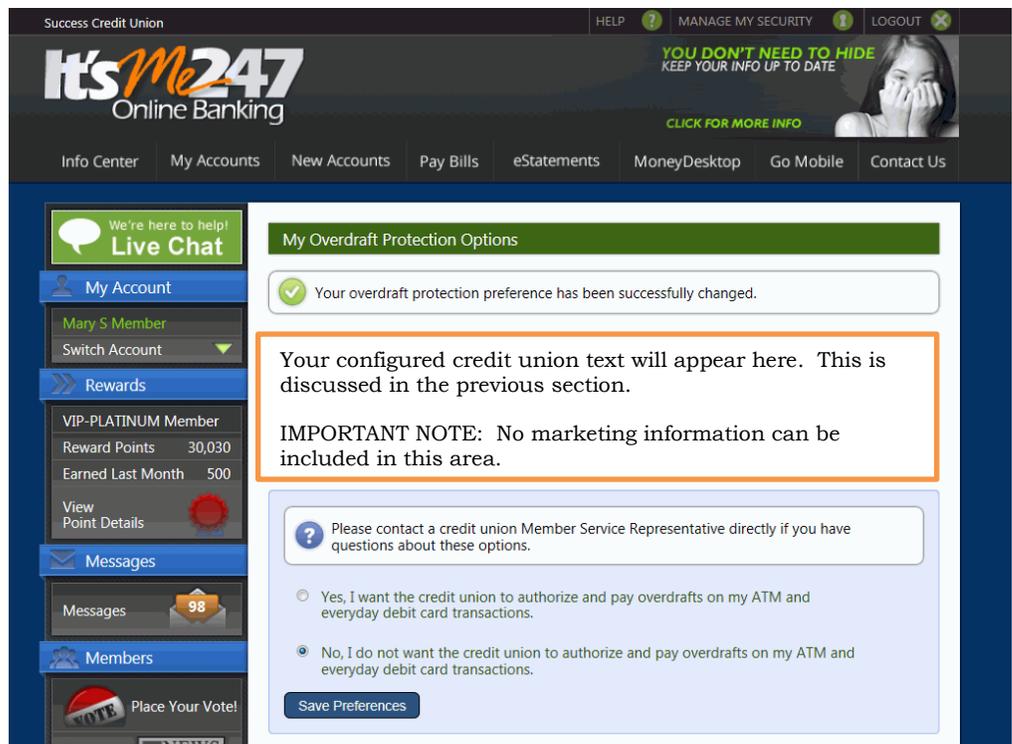
IMPORTANT NOTE: No marketing information can be included in this area.

? Please contact a credit union Member Service Representative directly if you have questions about these options.

If the member then selects to “Opt Out,” the member will be presented with a confirmation window.



When the member select Yes, a confirmation message will appear at the top of the screen.



INFORM YOUR MEMBERS HOW THEY CAN SELECT ONLINE

Your members may not discover the **It's Me 247** option to Opt In or Opt Out on their own and you may want to send them an email or online banking message alerting them of this change. You may also want to give them a little explanation of your credit union offering when activating this feature.

Here are some ways to get the word out to members.

- Use the Member Connect Software to send emails or online banking messages to your members who use online banking. This involves creating a Query of these members and the Member Connect software tools in CU*BASE on the Member Communication (MNRPTC) menu. Refer to the “Marketing Campaigns with Member Connect” booklet on the CU*BASE Reference Page for more details.
- Xtend is offering assistance with sending email and online banking messages, or with making outbound calls to members. For more information, email info@xtendcu.com or call 866-981-4xtend.

NOTE: Memberships of all membership designation may select to Opt Out via **It's Me 247** once the credit union selects to activate the feature, including organizational accounts. A credit union may select not to send emails and online banking messages to these accounts and it is unlikely an organization would stumble across this feature otherwise. If concerned, a credit union can monitor the AUDTMBRDT file. (See next section for a description of what is included in this file.)

“OPT IN” SELECTED MEMBERSHIP DESIGNATIONS

Credit unions can choose to deactivate Reg E Opt In/Opt Out functionality for memberships with specific Membership Designation codes. If the *Exempt from Reg E. Opt In/Out Requirements* box is checked in the Membership Designation Configuration (**Membership Designation Config.** on the General Configuration 1 (MNCNFC) menu), all new memberships with this Designation (and accounts for that membership) will automatically be set to “Opt In.” Employees will not even see the Opt In/Opt Out checkboxes at the bottom of the screen. (Existing memberships will need to be manually maintained first before changing an existing designation.)

“Membership Designation Config.” on the General Configuration 1 (MNCNFC) menu

Code	Designation	Primary Label	Jt. Own Label	DBA Label	Mbr. Type
MI	Individual	Name	Joint Owner	DBA	Ind
MO	Organization	Company	Joint Owner	DBA	Org
CO	Corporation	Corporation	Reg. Agent	DBA	Org
CR	Conservatorship	Ward	Conservator	DBA	Ind
CS	Custodial	Minor	Custodian	DBA	Ind
ES	Estate	Estate Name	Executor	DBA	both
GU	Guardianship	Ward	Guardian	DBA	Ind
IN	Indirect Member	Indirect	Indirect	Indirect	Ind
MG	MORTGAGE	MORTGAGE	MORTGAGE	MORTGAGE	Ind
RD	Retailer Direct	Retail Dir	Retail Dir	Retail Dir	Ind
RG	Rate Genius	Rate Genius	Rate Genius	Rate Genius	Ind
RP	Representative Payee	Beneficiary	Rep Payee	DBA	Ind
SP	Sole Proprietorship	Owner	Co-Owner	DBA	both
TR	Trust	Trust Name	Trustee	DBA	both

Change Remove

Employees will also not be able to change any affected membership or accounts to “Opt Out” since access points to change the status (via Phone Operator, Membership Update, Inquiry and Phone Operator) will be either removed or blocked. (*Reg E Settings* (F13) from Inquiry, Phone Operator and Membership Update will be removed and Member Personal Banker access will not allow access). On affected accounts, messaging reading, “This membership is exempt from Reg E Requirements.” will appear on the screen to alert your employees of this status.

The exemption also blocks members’ ability to change their “Opt In/Opt Out” status online. Members with an exempted membership will not see *Overdraft Services* under the “Info Center” of **It’s Me 247**.

SENDING OPT IN OR OPT OUT NOTICES TO MEMBERS

Credit unions can automatically generate member notices when a member changes their Opt In/Opt Out status. When a change is made to a member's Opt In/Opt Out status (either to Opt In or Opt Out) a notice event will be triggered for that member. This event is generated either by a member changing his or her status in **It's Me 247** or by a credit union employee changing the status for the member in CU*BASE.

ADDING THE NOTICE EVENT TO A NOTICE

To send notices to members, add either one or both of the new Event Notice Codes (ANRIN and ANROUT) to a new or existing notice through standard Notice Configuration.

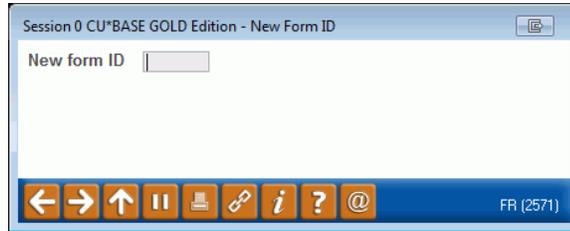
“Configure Laser Notices” on the Member Communication (MNPRTC) menu Configure Notice Forms - Screen 1

Form	Description	Description
cpay20	C PAY 20 days	Jan 31, 2009
cpay30	Courtesy Pay 30 day	Jan 31, 2009
CDMAT	CERTIFICATE MATURITY	Jun 19, 2008
CPAY10	C PAY 10 DAYS	Jan 31, 2009
DELQ	DELINQUENCY REMINDER	Apr 21, 2011
ODPACH	ACH ODP/NSF NOTICE	Jun 19, 2008
ODPNSF	CK ODP/NSF NOTICE	Jun 23, 2010
RATPMT	PAYMENT CHANGE	Jun 19, 2008

This is the main notice configuration screen, the first of three used to design the layout and contents of printed Member Notice forms. From this initial screen you can create, edit or delete a form, as well as set up the text and account detail information that will appear for each notice event included on the form.

- To edit an existing form, select the form and use **Change** (2). The screen shown on Page 33 will appear.
- To change the account details that are printed with each Event ID, or to modify the text associated with the events, use **Define Event Details** (F10).

- To create a new notice form, use **Add** (F6). The following window will appear.



Enter a Form ID (numbers and letters, both uppercase and lowercase, can be used) and use Enter to proceed to the screen shown on Page 33.

CU*TIP: *Event IDs cannot be associated with more than one form. Therefore, if you would like to create a new form that uses events that are currently on another form (such as the default form), first edit that form to delete the event code(s)—or delete the entire form if appropriate—before creating a new form and attaching event codes to it.*

- To delete an existing form, select the form and use **Delete**. One confirmation message will appear; use Enter again to delete the entire form. All events that have been associated with that form will now be available to be connected to another form. (Use *Define Event Details* (F10) to view a list of event codes with associated forms.)

The second screen is used to name the form and specify a title to print just below the member name and address. Use the bottom half of the screen to enter any explanatory text or instructions to print either before or after the events themselves. Start by entering any Introduction Text to appear before the first event.

IMPORTANT: *Two lines of text on this screen will combine to form one complete line of text on the printed form. The spacing and bold fields denote the beginning of a printed line of text (see below for instructions on using these fields for spacing and bold highlight).*

Configure Notice Forms - Screen 2

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

File Edit Tools Help

Notice Form Text Configuration

Form ID: **DDPNSF** Description: **CK ODP/NSF NOTICE**

Form title: **Checking Bounce Protection / NSF Notice**

Print CU name/address: **Left** Include website address

Space(s) After	Bold	Introduction Text
<input type="checkbox"/>	<input type="checkbox"/> Bold	The following activity was recorded on your checking account(s). Please make a note in your records.
<input type="checkbox"/>	<input type="checkbox"/> Bold	
<input type="checkbox"/>	<input type="checkbox"/> Bold	
<input type="checkbox"/>	<input type="checkbox"/> Bold	
<input type="checkbox"/>	<input type="checkbox"/> Bold	
<input type="checkbox"/>	<input type="checkbox"/> Bold	
<input type="checkbox"/>	<input type="checkbox"/> Bold	
<input type="checkbox"/>	<input type="checkbox"/> Bold	

Conclusion Text

Print Sample

FR (2574) 101013

HINT: On some printers, you may need to use a vertical bar (|) wherever you wish to see an exclamation point (!) on the printed form. Use **Print Sample** (F14) to verify the results on your printer.

Check the checkbox in front of "Include website address" to include the website address entered on the Chart of Accounts Maintenance screen on the notice.

Then, use **Conclusion Text** (F11) to toggle the screen and enter any Conclusion Text to print at the bottom of the notice.

Conclusion Text (Toggle – F11)

When done, use Enter to proceed to the third and final screen.

Configure Notice Forms - Screen 3

Event IDs are case-sensitive; use *Display Event IDs* (F12) or click the blue lookup button to see the exact spelling.

This third and final screen is used to define which of the Notice Events should be printed as part of this form. **To print the Opt In and Opt Out Event ID on your Notice add ANRIN and/or ANROUT.**

Use the *Sequence* column to enter a sequential number then enter the Event ID (text is case-sensitive) into the *Event* column. Use Enter to confirm and

display a description of the event. Use Enter again when done to return to the initial form configuration screen.

IMPORTANT: *Event text and account details will only print on the form if that activity actually applies to the member when the notice is printed. For example, if your notice includes both ATM and Debit card events, and the member has an ATM NSF transaction, only that event will be shown on that member's printed form. Another member may perform both an ATM and Debit Card NSF transaction on the same day, and would therefore see both events recorded on the same form.*

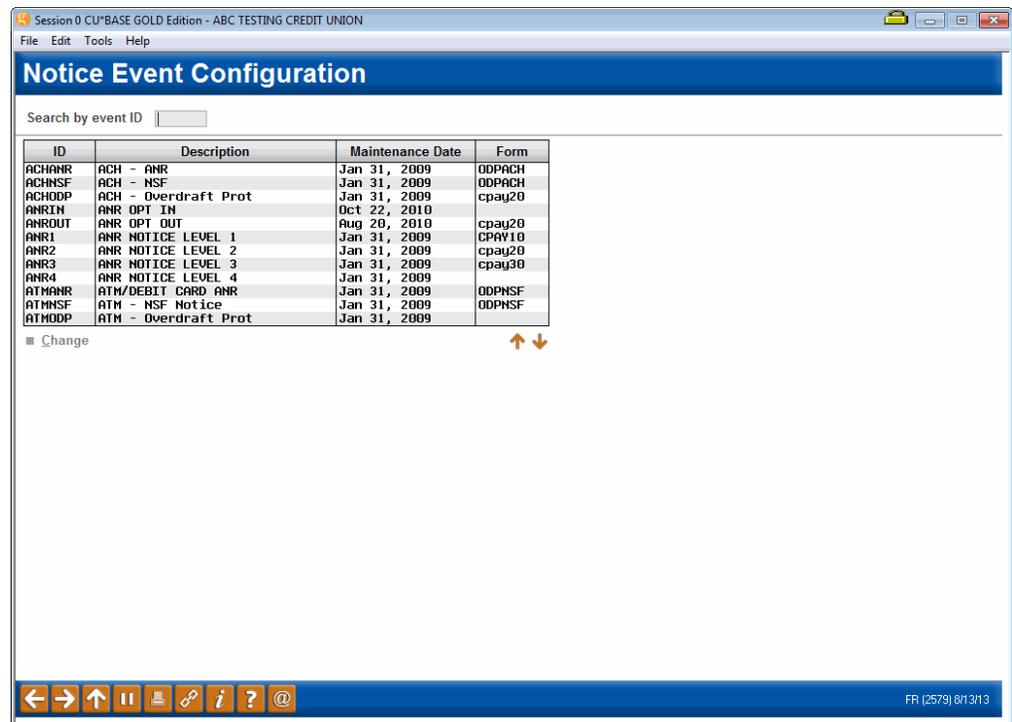
When you select to print your notices following standard credit union practices (**Print Laser Member Notices** on the Member Communication (MNPRTC) menu), your member will receive either a printed notice or an e-Notice (if the member is signed up for them). An Audit Tracker is generated whenever a Notice or an e-Notice is sent.

EDITING THE NOTICE EVENT TEXT

Xtend has assisted with the text of these Event Notice Codes, but your credit union can edit the text to fit your credit union requirements as needed.

To change the account details that are printed with each Event ID, or to modify the text associated with the events, use **Define Text and Account Details for Notice Events** (F10) from the first Notice Configuration screen

Configure Notice Events - Screen 1



This is the first of several screens used to change the account details that are printed with each Event ID, and to control the text associated with the

events. When a form is configured, you can choose to include as many of these events as you wish.

To work with the text and account details associated with an event (**such as ANRIN or ANROUT**), select the event and use **Change** to proceed to the second screen.

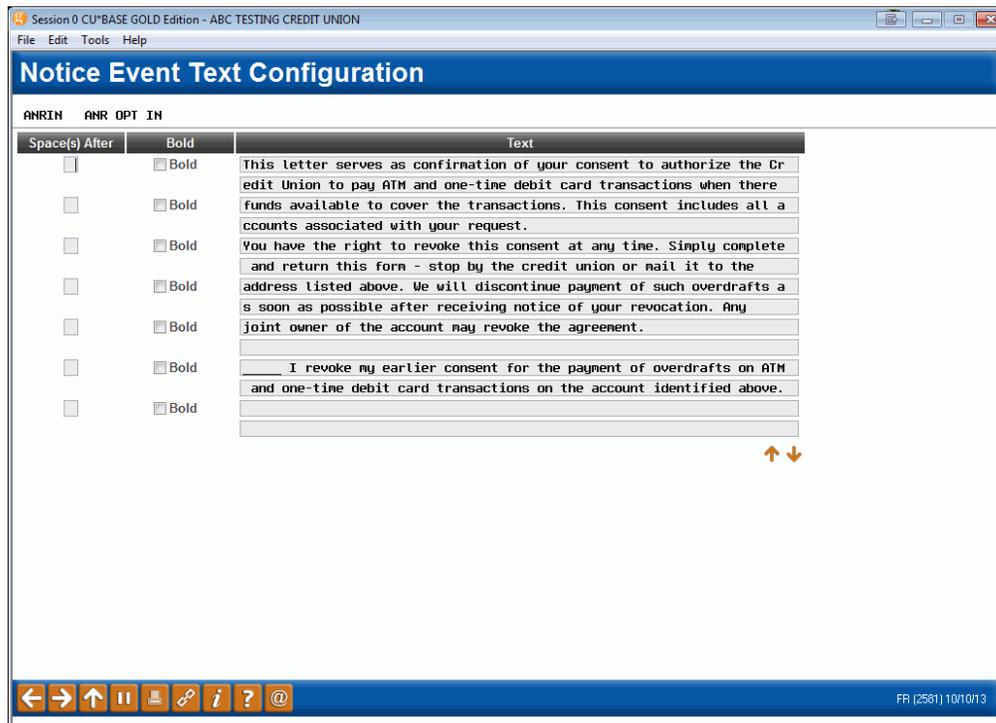
Configure Notice Events – ANRIN - Screen 2

Select / Description	Column	Line (1 - 40)
<input checked="" type="checkbox"/> Account Number	Left	1
<input checked="" type="checkbox"/> Opt In/Out Change Date	Left	2
<input checked="" type="checkbox"/> Opt In/Out Change Employee	Left	3

The second screen is used to define an event title and choose which account data should be included as part of the event to see how the configuration shown above will appear on the printed form.

Place a checkmark in front of any item you wish to include for this event, choose the column (Left or Right) where text should appear, then enter a sequential line number to indicate the order in which the items should be listed. If you do not wish to include a particular field on the form, simply clear all of the fields for that item.

Press Enter to view the text that will appear on the notice, which can be edited to meet the needs of the credit union. It is as follows:



ANRIN Notice Event Text

This letter serves as confirmation of your consent to authorize the Credit Union to pay ATM and one-time debit card transactions when there are insufficient funds available to cover the transactions. This includes all accounts associated with your request.

You have the right to revoke this consent at any time. Simply complete and return this form – stop by the credit union or mail it to the address listed above. We will discontinue payment of such overdrafts as soon as possible after receiving notice of your revocation. Any joint owner of the account may revoke the agreement.

____ I revoke my earlier consent for the payment of overdrafts on ATM and one-time debit card transactions on the account identified above.

Configure Notice Events – ANOUT - Screen 2

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

Notice Event Detail Configuration

Event ID **ANROUT** Description **ANR OPT OUT**
Event title **Confirmation of Member Election of ANR Coverage**

Select / Description	Column	Line (1 - 40)
<input checked="" type="checkbox"/> Account Number	Left	1
<input checked="" type="checkbox"/> Opt In/Out Change Date	Left	2
<input checked="" type="checkbox"/> Opt In/Out Change Employee	Left	3

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Text for this notice event can also be changed but as a default is as follows:

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

Notice Event Text Configuration

ANROUT ANR OPT OUT

Space(s) After	Bold	Text
<input type="checkbox"/>	<input type="checkbox"/> Bold	This letter serves as confirmation that you have elected not to authorize the Credit Union to pay ATM and one-time debit card transactions when there are insufficient funds available to cover the transactions, which means your transactions could be declined in these situations.
<input type="checkbox"/>	<input type="checkbox"/> Bold	Please contact us if at any time you wish to reactivate this service.
<input type="checkbox"/>	<input type="checkbox"/> Bold	
<input type="checkbox"/>	<input type="checkbox"/> Bold	
<input type="checkbox"/>	<input type="checkbox"/> Bold	
<input type="checkbox"/>	<input type="checkbox"/> Bold	
<input type="checkbox"/>	<input type="checkbox"/> Bold	
<input type="checkbox"/>	<input type="checkbox"/> Bold	

↑ ↓

← → ↑ || ⌨ 🔗 ⓘ ? @ FR (2501) 10/10/13

ANROUT Notice Event Text

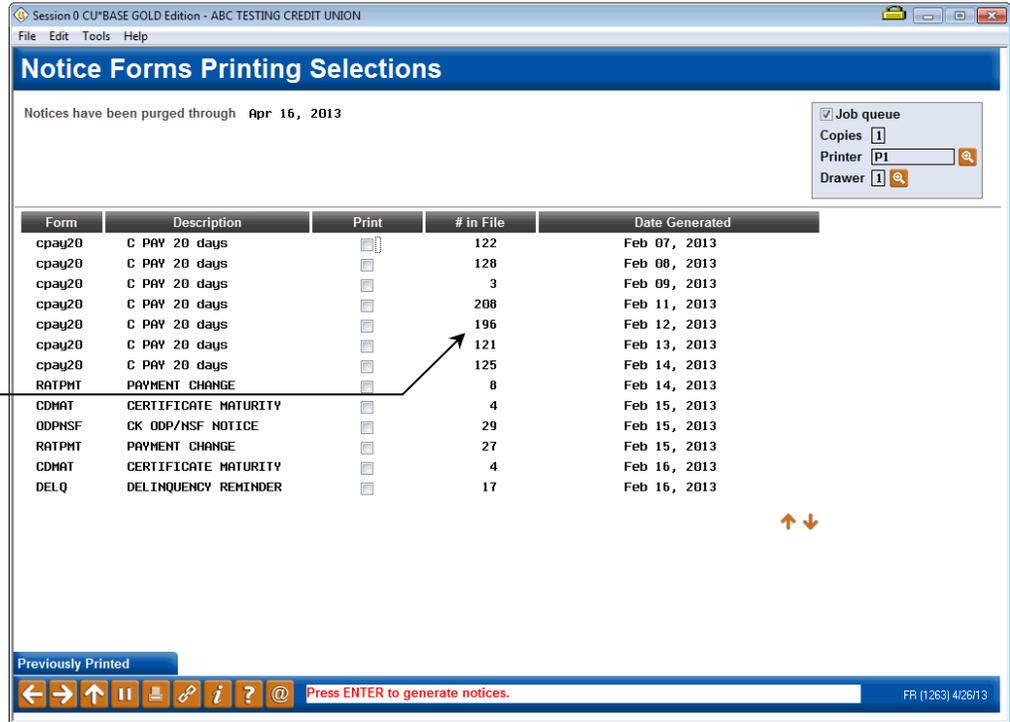
This letter serves as a confirmation that you have elected not to authorize the Credit Union to pay ATM and one-time debit card transactions when there are insufficient funds available to cover the transactions, which means your transactions could be declined in these situations.

Please contact us at any time you wish to reactivate this service.

PRINTING THE NOTICE

“Print Laser Member Notices” on the Member Communications (MNPRTC) menu

This number represents the number of *events* that have been recorded in the notice file. When the notices are printed, the system may be able to combine events for a specific member onto a single notice, resulting in a smaller number of actual printed notices.



This screen is used to print notice forms for events that have occurred since the last time notices were printed. Notices are listed according to Form ID and date generated. The *Date Generated* represents the day when the events were compiled into the notice file.

NOTE: If it has been configured in “**Membership Designation Config**” accessed on the General Configuration 1 (MNCNFC) menu, the DBA label will appear above the address instead of the member’s or organization’s name.

To print, specify a printer and paper drawer, then place a checkmark next to each batch you wish to print and use Enter to begin printing.

IMPORTANT: Be sure to print **ALL** batches of the same form name at the same time. This way, if the same event occurred for a member multiple times during that period (such as several NSF checks over a weekend), all will be printed on the same form.

For example, say you print notices on Thursday morning, then don’t print them again until the following Monday afternoon. Member John Doe changes his Opt In/Opt Out status on Friday, and changes again on Monday morning. On Monday afternoon, this screen will show separate batches of notices for events that occurred on Thursday, Friday, Saturday, Sunday (if applicable), and Monday morning. If all batches of the form were printed at the same time, John’s notice form would include both of the events on the same printed form.

PURGE RULES

To keep the notice file clean, notices will automatically be purged according to the following rules:

- Notices that have not yet been printed will be deleted automatically after 10 calendar days from the *Date Generated*.
- Notices that have already been printed will be deleted automatically after 10 calendar days from the *Date Last Printed* recorded on the notice batch. (Use Previously Printed (F11) to see these notices).

REPRINTING A PREVIOUS BATCH OF NOTICES

To reprint notices after they have already been printed, use ***Previously Printed*** (F11) to view a list of batches printed previously. Printed notices are listed according to Form ID and date printed. The *Last Date Printed* represents the date on which the notices were last printed, and may represent a batch of notices generated on several different days (such as when you print notices on Monday and they include events generated Saturday and Monday).

If the configuration of the notices is altered in between printings, the reprint of the notices will marry with the new configuration and print notices with the updated configuration.

Notices can be reprinted as many times as needed until they are purged. Use *Previously Printed* again to return to the list of notices waiting to be printed.

WHAT DID MY MEMBERS SELECT?

You may wish to review the number of members who have selected to Opt In or Opt Out, or even to review the selection of an individual member at the membership level or at the sub account level. You also may wish to review which employee recorded this change or if the member made the change within **It's Me 247**.

To research this information, use Report Builder to query the file AUDTMBRDT. This will allow you to review your members' selections. This file includes the membership of the member, sub account if selected, the Employee ID who recorded the change, the date the change was made, and which option (I for In and O for Out) the member selected.

- **IMPORTANT NOTE:** All members begin as "Opt Out." No record is created (or written to the file) if the member selects an "Opt In/Opt Out" status online because that is same as the original selection. If the member selects to "Opt In" or changes back and forth, a record is then written to the **AUDTMBRDT** file.

If you have any concerns regarding the selection of your members, first review this file before sending any paperwork on to Client Services for review.