2012

education catalog

A Smart Place to Start!

CU*ANSWERS
A Credit Union Service Organization

This year we are very excited to bring many new changes to our education offerings. First of all, by now you've noticed the fresh new look for the Education Catalog. And to make it easier to use, instead of the usual calendars you'll see our courses in lists organized both by course number and by date. So use the list that makes it easiest for you to find the training you need!

We also have **11 new or revised courses** for you, bringing our total number of courses offered to **129**. Over **80 web conferences** are on the calendar to start, but as you know, based on client requests we will be adding more of them to the schedule throughout the year.

One particular class that we know you will be excited about is **4.22 Report Builder 3: Database Files and String Reports**. Many of our clients have mastered their skills with Report Builder 1 and 2, and this new course is intended to take you to the next level.

We are also pleased to announce **four new online credit card classes** brought to you by Lender*VP and Gividends EFT. These courses will take you through everything you need to know to manage your online credit card products.

How do you stay informed of upcoming education events? Check out the **Education Report Newsletter**. This monthly publication helps keep you up to date on education events that are scheduled in the catalog, as well as events we are adding to the agenda. Use this link to register for our newsletter: http://cuanswers.com/newsletters.php

Have you jumped on the **Education Express** Train? Last year we introduced this program, and this year it is back by popular demand. The Education Express is a **free** monthly web conference geared toward keeping you informed of upcoming events, hot topics, software upgrades and much more. Look for the announcements in the Education Report Newsletter.

Need assistance with developing an internal training program? We can help with that, too! Customizing training plans is what we do; let us bring our expertise to your credit union to put a plan in place for your team. As always, we are here to help you with your training needs. Please don't hesitate to call if we can assist you with incorporating CU*Answers training into your 2012 Education Plan.

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Registration Information

CU*Answers Training Site

The CU*Answers University main training site is located at
6000 28th Street, SE, Suite 100, in Grand Rapids, Michigan.

Registration Procedure

CU*Answers delivers education all year long through the CU*Answers
University and other venues. To help us serve you, **registration is required** for
all events, whether in the classroom or by web conference. Please register at:
http://cuanswers.com/education — or if you're on our homepage at
cuanswers.com , click **I am a Client**, then **Education**, then **Register for Classes**.

If you don't see the class you're looking for, or if the class is offered "By request
only," contact Laura Welch-Vilker at ext. 144 or Jane Anderson at ext. 150. You
may also email education@cuanswers.com.

**Registrations for classroom sessions must be made by the Wednesday before
the class start date.**

Class Times

Classroom sessions commonly begin at 9:00 am ET and end by 5:00 pm ET. Web
conferences have a later start time as a courtesy to clients in western time
zones. While they are often scheduled starting at 11:00 am ET or later, they
usually end by 5:00 pm ET. Workshops are scheduled independently.

Cost

Courses held on site at CU*Answers are offered at no charge to our clients.
Courses offered via web conferencing are billed at $20.00 per half hour per
connection to cover the cost of the web conferencing service. Each PC signed in
to the web conference is considered a connection.

Cancellation/Substitutions

When you register for a class through our registration page at
http://cuanswers.com/education a confirmation will be sent to you at the email
address you used when registering. Note that all times on the registration site
and printed on the email are in Eastern Time. All other time zones will need to
calculate their time accordingly.

If you must cancel, please call us at least 48 business hours in advance of your
scheduled class date. Remember that anyone from your credit union can attend
in your place. There is a charge of $25.00 per class for late cancellations or
no-shows. The fee will be waived for late cancellations due to an emergency.

CU*Answers values the interaction between credit union peers made possible by
classroom attendance. Therefore, we reserve the right to cancel classes where
fewer than two credit unions register for a single class.
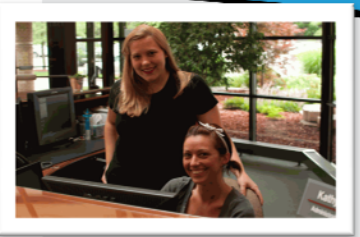
Kathleen Kenney and **Erin Hanton**
Web Conference
Registration Administrators

CU*Answers recognizes that there are many different learning styles, and we are proud to offer different venues to accommodate the educational preferences of our clients. We continue to provide five full weeks of classes with a combination of classroom training and web conferences. Other university classes are integrated into our education schedule throughout the year. Other supplemental education is provided during the year in the form of focus groups, special events, and workshops. Some are scheduled in advance as part of our CU*Answers University and are found listed in this Education Catalog. Classes in these venues cover industry specific topics, regulation and compliance, marketing channels, collections, and your lending factory, just to name a few.

Web Conferences

Web conferences have become a primary training venue. Whether out of state or around the block, CU*Answers clients can attend any class we offer via web conference if they have access to the Internet and a phone. There is a nominal fee for attendance, but it is a cost advantage when considering that multiple members of your staff can attend at one time, all without travel.

$20.00 per half-hour is charged for each PC connected to the conference. *Price includes access for one PC via the Internet and one toll-free phone connection billed on your monthly CU*Answers invoice.*

Minimum System Requirements:

- PC with high-speed Internet access is required (dial-up will not work)
- Phone (with a speaker if a group will be sharing)

University classes are only one segment of our training opportunities. Web conferences are heavily used for single session training, coaching, product demonstrations, and for sharing information across our network which now spans the contiguous United States.

> *Are your facilities set up to accommodate group web conference events for your staff? All you need is a projector, a PC, a telephone with speaker, and a high-speed internet connection. If you would like assistance in setting up a facility for web conferencing, our* WESCO *Net team (sales@wesconet.com) will be happy to assist you.*

Classroom Training

Classroom training was originally developed simply to educate our clients using CU*BASE software, but over the years it has evolved into much more. These sessions are designed to encourage client interaction, gather ideas for new software development, and give our clients an opportunity to discuss the industry and best practices with their peers.

> *NOTE: We separate our classroom sessions from web conference training. We do this to assure the best learning environment and experience for everyone.*

Workshops

For the student who learns best by doing, hands-on workshops can enhance the learning experience and turn theory into knowledge. We encourage you to request training in a workshop environment to take full advantage of classes offered through the CU*Answers University. Contact Laura Welch-Vilker or Jane Anderson to request a workshop.

Individual Training

Training specially tailored to your credit union is still in style. There are times when your team needs training, concentrated on your unique education needs and special processes. When this is true, we encourage on-site training based on a timeframe that's convenient for you. If you want more extensive training than the 2012 training schedule indicates, a special training session on your timetable could be just what you're looking for. Depending on the situation, there may be a fee for travel and out-of-pocket expenses for your assigned instructor. The actual time in class is part of your CU*Answers maintenance fees and comes at no additional charge to your credit union. Contact Laura Welch-Vilker or Jane Anderson to schedule individualized training.

Focus Groups

Collaboration feeds innovation, and as a CUSO, CU*Answers thrives when clients are involved in the development of our products and services. Focus Groups bring together credit union professionals from various disciplines: Lending, Collections, Marketing, Web Designers, and more.

Historically, Focus Groups have covered a lot of territory and garnered support for projects through the incubation period. They have also served to introduce ideas and create that innovative spark of insight. Focus Groups are dynamic in nature and require participation to be effective. These groups collectively interact with experts from CU*Answers, whose intent is to build enhanced business solutions.

Participate in a focus group! Your contributions are valuable to the entire process, which starts with sharing ideas and discussing industry needs to create the tools you use today. *(Invitations will be emailed separately to your credit union as meetings are scheduled throughout the year.)*

Regional Training Events

Regional Training Events offer a unique opportunity for CU*Answers clients, combining learning with networking. As the name implies, the location of these classes is dependent on the geographical area of the country, and they are intended to accommodate onsite training without the burden of travel to Grand Rapids. Topics are most often selected for their timely and educational value, but are also based on specific requests. For more information see Page 10.

OnDemand – CU*Answers

The CU*Answers OnDemand site is a growing library of CU*BASE training, special events, and multi-media presentations provided at no charge. To access the OnDemand site, go to http://ondemand.cuanswers.com (or start at cuanswers.com, click I am a Client, then Education, then OnDemand Courses). No registration or special login is required. With over 100 items posted – ranging from CU*BASE training to informative regulatory compliance reviews – the OnDemand site has hours of instruction, available anywhere you have an Internet connection.

Education Express

Launched last year as adjunct training to raise awareness of significant topics in the industry, the monthly complimentary Education Express proved to be a success. So get ready for more top-of-mind topics to be presented in 20 to 30 minute segments each month to keep you informed with "what you need to know." These short sessions will be concise and to the point, focused on upcoming events, software upgrades, hot topics, and much more! Watch for the **Education Report Newsletter** where the date and time is announced.

*Subscribe to the **Education Report Newsletter** from a link on our website. Here's how: Go to cuanswers.com > I am a Client > Docs & Information > Newsletters then select the link: Subscribe to CEO Ticklers, The Education Report, & Did You Know? Follow the onscreen steps to complete your subscription.*

Consumer Education for Your Members

CU*Answers believes in the value of education as one way to enhance member service. What if your staff could knowledgeably talk to members about their financial services needs?

CU*Answers has teamed up with our partner in online education, Harland Educational Services, to provide consumer financial education. These interactive education modules are fun, engaging ways to make financial concepts interesting and easy to understand. Through them your staff and members will be more confident about managing their money. Because this service can be accessed from a link on your own website, these tools are one click away.

*To learn more or to sign up, contact the CU*Answers Webmaster at web_services@cuanswers.com.*

Bedrock Community CU

Welcome to Bedrock Community Credit Union, where your teams can practice using CU*BASE features in an environment that emulates a real credit union. The operating software uses a library which is set up similar to an authentic credit union to support realistic training for new and existing employees. Basic features of the Bedrock Community CU training library:

- **Scope** - Activity can be performed in the following areas:
  - o Member Services (opening memberships/accounts, teller posting, account adjustments, etc.)
  - o Loan Processing (including all loan application functions)
  - o Member Inquiry, Phone Inquiry and Update functions
  - o Does not include Back Office, G/L, Management, Reports, or Configuration

- **Features** - Keep these things in mind when deciding how you will use Bedrock CCU in your training efforts:
  - o *Shared library* - The same training library is shared by all online credit unions; any accounts your credit union sets up *will be visible* to other credit unions. Please do not use names, SSN#s, addresses, phone numbers or other data that could identify a real person. You may choose to use a unique naming convention or reference number to help identify your own accounts, if you wish.
  - o *Generic product configuration* - Because the library can be used by everyone, share, certificate and loan products are set up to mirror typical configurations; they may not exactly match your own credit union's product offerings.
  - o *Printing directly to OUTQ* - To avoid problems with hardware device and printer setup, all printed output will be sent directly to a temporary OUTQ which is automatically cleared at the end of each day.
  - o *BOD/EOD/EOM* - Just as with our live credit union files, normal daily and monthly processes *will* be run on the Bedrock CCU files.

- **Security** - Access will be controlled through the use of special CU*BASE User Profiles assigned to your credit union upon your request. IDs will have limited access; no configuration settings or other parameters can be changed.

New for 2012! Exercises for Success Workbooks

We are working to produce a library of **Exercises for Success** workbooks. These aids to learning contain procedures for activities commonly performed in CU*BASE and include data and instructions to use when practicing. The only requirement for using the workbooks is access to Bedrock CU: just contact our Client Service Department to get set up!

CU*Answers Online University

To supplement training in the classroom and by web conference, CU*Answers is pleased to offer the **CU*Answers Online University Client Campus**. Our partnership with Harland Educational Services allows us to publish CU*BASE courses while providing relevant industry related subjects and soft skills training.

Using the Online University:
All courses are available to any employee of your credit union, from any CU*BASE terminal, **at no charge.** The University can be accessed through the Network Links button in CU*BASE. As you enter the Campus, CU*BASE will pass your credit union's ID and password through so no one has to remember a password.

To access the CU*Answers Online University Campus:

1. Log on to CU*BASE and click the **Network Links** button

2. Click the **CU*Answers University** link (*the CU*Answers Online University main screen will appear)*

3. Click on **Course List** on the left-hand panel

4. Click on a category to display the course titles, then click on one of the titles to begin your training

NOTE: Internet access is required to log in to the online campus.

Courses can also be taken when CU*BASE is not available. From our website, follow this path: cuanswers.com > I am a Client > Education > Online Courses then click the link: Login to the CU*Answers University Campus.

To use this method, you will need the login assigned to your credit union. Please contact education@cuanswers.com to request your credit union's login ID and password.

Your Own Online University: Credit Union University (CUU)

Want even more training for your staff? If your staff gravitates toward online learning, you might benefit from an expanded campus tailored for your credit union. Our partnership with Harland Educational Services means that you can purchase your own campus that includes:

- CU*BASE courses as offered in the CU*Answers Online Campus

- The full course catalog of over 200 separate courses grouped into nearly 30 different schools

- Product information customized for your own staff

- Comprehensive Learning Management System (LMS) with tools to let you track individual student activity

- Individual Development Plans so supervisors can define what their own employees need to learn

- Testing and certification features including management reporting and analysis tools

To learn more, contact Laura Welch-Vilker or Jane Anderson.

Regional Training Events

Regional Training Events are gaining in popularity as a source of education and networking. While intended as a convenience for clients in a particular area of the country, these events are open to any CU*Answers clients.

Courses change each year, with the selections coming from requests by credit unions and current hot topics in the industry. Release training is often popular, as is software functionality related to compliance and operational effectiveness. When developing the curriculum we pack the agenda with content gauged to be most relevant and valuable.

Would you like to host an event in your area? Contact Laura Welch-Vilker or Jane Anderson.

Regional Training Event	2012 Dates
CU*NorthWest Region	*To be determined*
CU*South Region	*To be determined*
East Coast Region	April 24 - 26, 2012
Northern Michigan Region	March 13 - 15, 2012
Ohio Regional Training Event	May 8 - 10, 2012
South Dakota Region	September 18 - 20, 2012
Wisconsin Region	October 23 - 25, 2012

Annual CU*BASE Leadership Conference & Golf Outing
June 19–21, 2012

June is the month chosen for the Annual CU*BASE Leadership Conference. CU*Answers hosts this special event for all clients across the country. Designed for CEOs and senior credit union leaders, Wednesday's Leadership Conference provides a unique opportunity to get together with your peers, take a backward glance at where we've been and look ahead as the vision unfolds for your CU*Answers partnership during the coming year.

Join with other CU*BASE clients as we celebrate achievements and plan for even greater successes into the future. This networking and educational opportunity is always inspiring and motivating! We hope you can join us in 2012.

Here's the typical schedule of events:

Date	Time	Session
Tuesday, June 19	Afternoon	Xtend Annual Stockholders Meeting
	Evening	CU*Answers' Clients Open House Cocktail Reception
Wednesday, June 20	All day	**CU*BASE Annual Leadership Conference**
	Evening	CU*Answers Annual Stockholders Meeting
Thursday, June 21	All day	CU*Answers Annual Golf Outing

Invitations for the CU*BASE Annual Leadership Conference and Golf Outing are sent in May with specific times and details about how to register online for all events.

Events are held at the CU*Answers Headquarters, the Frederik Meijer Gardens & Sculpture Park, and other locations in Grand Rapids, Michigan.

CEO Strategies Conference: November 5 – 9, 2012

As the name implies, this week is for credit union CEOs. If you lead a credit union, this week is for you! Three days of unique opportunity packaged in a framework of learning, innovative idea sharing, and collaboration – the ultimate networking experience.

Day 1: Collaboration Workshop

This half-day workshop lets CEOs do some brainstorming about a hot topic of the day, such as profitability analysis, or expanding your credit union's opportunities, or starting a business in the CU*Answers network.

Day 2: CEO School

CEO School is a full day of mentoring and coaching where Randy Karnes, CU*Answers CEO, shares how he would use CU*BASE tools as a credit union CEO to interact with leadership and Board teams. Covered will be how CU*BASE tools can be used interactively with your team during presentations, how they can be the cornerstone of tracking a business plan throughout the year with both your managers and Board, and how these tools can be used to identify opportunity.

Evening Management Dashboards Lab

During the evening on CEO School days, stick around to get some practical, hands-on help working with your own CU*BASE member data. Spend 2 hours in the lab with experts from the CU*Answers leadership team and discover how to use dashboards as the analytical tool you need to move your business forward.

Day 3: The CEO Roundtable

As the central rallying point of the week's events, the CEO Roundtable gives CEOs a unique chance to address topics and concerns with their direct peers at other credit unions. Participants join in frank discussions about their shared challenges as CEOs, and explore the potential for developing new partnerships over the coming year. At the end of the day you'll even have a chance to grab the microphone and sell something to your peers.

Day 4 & 5: Repeat of CEO School and Collaboration Workshop

We repeat all of the classes (and evening lab) from Day 2 as well as the half-day collaboration workshop from Day 1, so that you can choose to attend either Monday through Wednesday, or Wednesday through Friday.

CEO Strategies Week Agenda

As the week gets closer we will seek your input on topics for the agenda. What's on your mind? What's hot on your plate and your team's plate? What goals are you working on and what strategies will you employ to achieve them? This is the place of give and take. Give some ideas and take some back with you. The value of this event is in the infusion of fresh ideas and perspectives you can gain.

When you attend the Annual Leadership Conference in June, you'll get a sneak preview of the major topics and concepts we'll be covering during this CEO Strategies event. We hope you will participate in planning the discussion topics and plan to join us for a productive and energizing time together!

Choose the 3 days that work best for you

Day	Event
Monday, Nov. 5 (afternoon only)	Collaboration Workshop
Tuesday, Nov. 6 (all day)	CEO School
Tuesday, Nov. 6 (evening)	Management Dashboards Lab
Wednesday, Nov. 7 (all day)	The CEO Roundtable *(for CEOs only)*
Thursday, Nov. 8 (all day)	CEO School
Thursday, Nov. 8 (evening)	Management Dashboards Lab
Friday, Nov. 9 (morning only)	Collaboration Workshop

Why CEOs only?

This wasn't just our idea...it was what CEOs specifically wanted! You asked us for a forum where you could be with your direct peers in a unique setting, and that's our intent here. That's also why we offer a separate "Mid-year CEO School: Not Just for CEOs" event, specifically for your other key leaders. Check out the Course List for this year's scheduled mid-year event.

A Key to Our Symbols

Look for the following symbols as you scan the course lists and outlines:

Classroom Sessions Offered This Year

In order to provide a good learning experience for everyone, we do not include web participants in any of our regular classroom training sessions. If no web conference is scheduled for a particular course, please contact Laura Welch-Vilker or Jane Anderson to arrange for special individual web conference training.

Web Conference Sessions Offered This Year

For the date and time for scheduled web conferences, look for this symbol in the course lists.

Implementation Workshop Available On Request

Workshops are custom sessions where participants can bring projects to complete with instructor assistance. Refer to the course outline for information on the types of materials that you should bring with you to class.

New or Revised on the Course Lists

There are two course lists to assist in planning education. The list that starts on page 15 is in order by date, with section headings for each calendar month. The next list, starting on page 23, is in order by course #, organized into groups by subject matter. So no matter which way you prefer to find available classes, there's a list just for you.

New or Revised on the Course Outline pages

To find information about what will be covered in each class, use the course outlines. Arranged in course number order and by category, the outlines begin on Page 31.

date	time	course	description	icons	first year	online course
January						
Wednesday January 11	2:00 pm – 3:00 pm	2.70	⭐ 5300 Call Report: Using CU*BASE to Create the NCUA Report	🖥	✓	
Thursday January 12	2:00 pm – 3:00 pm	3.71	Understanding CU*BASE Transactions	🖥		
Tuesday January 17	2:00 pm – 4:00 pm	4.10	CU*BASE Marketing and Sales Tools	🖥		
Wednesday January 18	3:00 pm – 4:30 pm	4.20	Report Builder 1: Working With Computer-Stored Data for Reports and Inquiries	🖥		CMS 100 CMS 101
Thursday January 26	3:00pm – 4:00 pm	2.00	CU*BASE Employee Security	🖥	✓	
February						
Monday February 6	11:30 am – 1:00 pm	4.20	Report Builder 1: Working With Computer-Stored Data for Reports and Inquiries	🖥		CMS 100 CMS 101
Monday February 6	2:30 pm – 3:30 pm	4.11	Data Mining: Know Your Member Analysis Tools	🖥		
Monday February 6	4:00 pm – 5:00 pm	2.61	CU*BASE & Key Regulations (Reg. D, Dormancy & Reg. E)	🖥	✓	
Tuesday February 7	11:30 am – 12:30 pm	5.91	⭐ Online Credit Cards: Loan Creation and Card Embossing	🖥		
Tuesday February 7	1:30 pm – 2:30 pm	5.92	⭐ Online Credit Cards: Daily Maintenance / Reports	🖥		
Tuesday February 7	3:00 pm – 4:00 pm	2.62	Managing Compliance: Preparing for Audits and Examinations	🖥	✓	
Wednesday February 8	11:30 am – 12:30 pm	5.85	⭐ Participation Loan Servicing: Understanding the Settlement Process	🖥		
Wednesday February 8	2:00 pm – 3:00 pm	5.86	⭐ Secondary Market Loan Servicing: Understanding the Settlement Process	🖥		
Wednesday February 8	3:30 pm – 4:30 pm	2.63	Achieving Compliance Standards through Best Practices	🖥	✓	
Thursday February 9	11:30 am – 12:30 pm	5.93	⭐ Online Credit Cards: On the Front Line	🖥		
Thursday February 9	2:00 pm – 3:00 pm	5.94	⭐ Online Credit Cards: Account Adjustments	🖥		
Thursday February 9	3:30 pm – 4:30 pm	2.64	Red Flags: CU*BASE Tools & other Considerations	🖥	✓	
Friday February 10	12:00 pm – 1:00 pm	3.25	SRS Bookkeeping Services – Sharing our Policies and Procedures	🖥	✓	
Friday February 10	1:30 pm – 3:00 pm	3.40	CU Financials: Configuration, Printing, and Other Options	🖥	✓	

date	time	course	description	icons	first year	online course
Friday February 10	3:30 pm – 4:30 pm	2.65	Using CU*BASE tools for Bank Secrecy Act (BSA) Compliance	🖥	✓	
Tuesday February 14	3:00 pm – 4:00 pm	5.75	Implementing the 247 Lender Decision Model	🖥		
Thursday February 16	3:00 pm – 4:30 pm	4.22	⭐Report Builder 3: Database Files & String Reports	🖥		
Tuesday February 21	1:00 pm – 2:30 pm	1.01	Member Services: Inquiry and Phone Operator	🖥	✓	CTM 200 CTM 201 CTM 300 CTM 900
Tuesday February 21	3:00 pm – 4:30 pm	1.20	Teller Techniques and Shared Branching Options	🖥	✓	CTM 401 CTM 900
Thursday February 23	1:00 pm – 2:00 pm	3.20	Balancing Made Easy	🖥	✓	
March						
Wednesday March 21	9:00 am – 4:00 pm	SE.2	Mid-year CEO School: Not Just for CEOs	👥		
Wednesday March 21	3:00 pm – 4:00 pm	1.60	Day-to-Day IRAs	🖥	✓	
Thursday March 22	2:00 pm – 3:30 pm	3.50	GL Subsidiary Products: Fixed Assets, Prepaid & Accrued Expenses	🖥	✓	
Thursday March 29	2:00 pm – 3:30 pm	3.51	GL Subsidiary Products: Working With Investments	🖥	✓	
April						
Wednesday April 11	1:00 pm – 2:00 pm	2.70	⭐5300 Call Report: Using CU*BASE to Create the NCUA Report	🖥	✓	
Monday April 16	10:30 am – 12:00 pm	4.12	Your Tool Box: Improve Your Member Relationships Using CU*BASE Cross Sales and Sales Tracker	🖥		
Monday April 16	1:00 pm – 2:30 pm	4.21	Report Builder 2: Building Custom Reports	🖥		
Monday April 16	3:00 pm – 4:00 pm	4.13	Build a Communication Network by Using Member Connect	🖥		
Tuesday April 17	9:30 am – 10:30 am	8.15	⭐Using Statement Onserts Effectively/Making a Splash	👥		
Tuesday April 17	10:45 am – 11:45 am	8.10	Preparing for Month-End & Statement Processing	👥		
Tuesday April 17	12:45 pm – 1:45 pm	4.15	Member Service Trackers / Leads and Follow-ups	👥	✓	
Tuesday April 17	2:00 pm – 4:00 pm	4.80	Relationship Management: Clubs and Tiered Service Programs	👥		
Wednesday April 18	9:00 am – 10:30 am	5.20	Organizing a Loan Department and Servicing Loans on CU*BASE	👥	✓	
Wednesday April 18	10:45 am – 12:15 pm	5.10	Lending From Request to Disbursement: Understanding the Application Process	👥	✓	CLS 100 CLS 101

date	time	course	description	icons	first year	online course
Wednesday April 18	1:30 pm – 3:00 pm	5.50	Interactive Online Collections	🧑‍💼	✓	CCS 100 CCS 101
Wednesday April 18	3:15 pm – 4:45 pm	5.76	Managing Delivery Channels	🧑‍💼		
Thursday April 19	9:00 am – 10:30 am	2.90	CU*BASE Management Tools: Leadership Dashboards	🧑‍💼	✓	
Thursday April 19	10:45 am – 12:45 pm	2.21	⭐ Managing Self-Service Delivery Products: Audio & Online Banking, Mobile Web and Text	🧑‍💼	✓	
Thursday April 19	2:00 pm – 3:30 pm	2.25	Personal Internet Branch (PIB): Layered Security Controls and Member Personalization for Online Banking	🧑‍💼		
Friday April 20	11:00 am – 12:00 pm	9.55	Social Engineering: The Human Side of Security	🖥️		CSU 300
Friday April 20	1:00 pm – 2:00 pm	9.65	⭐ Business Continuity Planning	🖥️		
Friday April 20	3:00 pm – 4:00 pm	9.54	Avoiding Social Engineering Traps	🖥️		
May						
Wednesday May 16	3:00 pm – 4:30 pm	4.20	Report Builder 1: Working With Computer-Stored Data for Reports and Inquiries	🖥️		CMS 100 CMS 101
Thursday May 17	3:00 pm – 4:00 pm	3.25	SRS Bookkeeping Services – Sharing our Policies and Procedures	🖥️	✓	
Wednesday May 23	3:00 pm – 5:00 pm	2.21	⭐ Managing Self-Service Delivery Products: Audio & Online Banking, Mobile Web and Text	🖥️	✓	
June						
Tuesday June 5	3:00 pm – 4:00 pm	5.40	Managing Bankruptcy	🖥️		
Wednesday June 6	2:00 pm – 3:30 pm	4.22	⭐ Report Builder 3: Database Files & String Reports	🖥️		
Thursday June 7	12:00 pm – 1:00 pm	5.11	CU*BASE Mortgage Processing	🖥️		
Thursday June 7	2:00 pm – 3:00 pm	5.12	CU*BASE Escrow Processing	🖥️		
Tuesday June 12	3:00 pm – 4:00 pm	5.85	⭐ Participation Loan Servicing: Understanding the Settlement Process	🖥️		
Wednesday June 13	3:00 pm – 4:30 pm	5.50	Interactive Online Collections	🖥️	✓	CCS 100 CCS 101
Thursday June 14	3:00 pm – 4:00 pm	5.86	⭐ Secondary Market Loan Servicing: Understanding the Settlement Process	🖥️		
July						
Tuesday July 10	2:00 pm – 3:30 pm	4.21	Report Builder 2: Building Custom Reports	🖥️		

date	time	course	description	icons	first year	online course
Wednesday July 11	3:00 pm – 4:00 pm	5.91	⭐ Online Credit Cards: Loan Creation and Card Embossing	🖥		
Thursday July 12	3:00 pm – 4:00 pm	2.70	⭐ 5300 Call Report: Using CU*BASE to Create the NCUA Report	🖥	✓	
Tuesday July 17	3:00 pm – 4:00 pm	5.92	⭐ Online Credit Cards: Daily Maintenance / Reports	🖥		
Wednesday July 18	3:00 pm – 4:30 pm	5.10	Lending From Request to Disbursement: Understanding the Application Process	🖥	✓	CLS 100 CLS 101
Thursday July 19	3:00 pm – 4:00 pm	5.93	⭐ Online Credit Cards: On the Front Line	🖥		
Tuesday July 24	3:00 pm – 4:00 pm	5.94	⭐ Online Credit Cards: Account Adjustments	🖥		
Wednesday July 25	3:00 pm – 4:00 pm	8.10	Preparing for Month-End & Statement Processing	🖥		
Thursday July 26	2:00 pm – 4:00 pm	4.10	CU*BASE Marketing and Sales Tools	🖥		
August						
Wednesday August 8	3:00 pm – 4:30 pm	4.12	Your Tool Box: Improve Your Member Relationships Using CU*BASE Cross Sales and Sales Tracker	🖥		
Tuesday August 14	3:00 pm – 4:00 pm	4.13	Build a Communication Network by Using Member Connect	🖥		
Wednesday August 22	2:00 pm – 3:00 pm	4.15	Member Service Trackers / Leads and Follow-ups	🖥	✓	
September						
Monday September 10	10:15 am – 11:15 am	5.11	CU*BASE Mortgage Processing	🖥		
Monday September 10	11:45 am – 12:45 pm	5.12	CU*BASE Escrow Processing	🖥		
Monday September 10	1:45 pm – 2:45 pm	5.40	Managing Bankruptcy	🖥		
Monday September 10	3:30 pm – 4:30 pm	5.81	Prime Alliance: Introduction to the web based Mortgage Lending Platform	🖥		
Tuesday September 11	9:00 am – 10:00 am	2.61	CU*BASE & Key Regulations (Reg. D, Dormancy & Reg. E)	👥	✓	
Tuesday September 11	10:15 am – 11:15 am	2.62	Managing Compliance: Preparing for Audits and Examinations	👥	✓	
Tuesday September 11	11:30 am – 12:30 pm	2.63	Achieving Compliance Standards through Best Practices	👥	✓	
Tuesday September 11	2:00 pm – 3:00 pm	2.64	Red Flags: CU*BASE Tools & other Considerations	👥	✓	
Tuesday September 11	3:15 pm – 4:15 pm	2.65	Using CU*BASE tools for Bank Secrecy Act (BSA) Compliance	👥	✓	

date	time	course	description	icons	first year	online course
Wednesday September 12	9:00 am – 10:30 am	1.20	Teller Techniques and Shared Branching Options	👤	✓	CTM 401 CTM 900
Wednesday September 12	10:45 am – 12:15 pm	1.01	Member Services: Inquiry and Phone Operator	👤	✓	CTM 200 CTM 201 CTM 300 CTM 900
Wednesday September 12	1:30 pm – 2:30 pm	1.40	Day-to-Day Certificates	👤	✓	
Wednesday September 12	2:45 pm – 3:45 pm	1.30	Head Teller Vault/Change Fund Management	👤	✓	
Wednesday September 12	4:00 pm – 5:00 pm	1.60	Day-to-Day IRAs	👤	✓	
Thursday September 13	9:00 am – 10:30 am	5.81	Prime Alliance: Introduction to the web based Mortgage Lending Platform	👤		
Thursday September 13	10:45 am – 11:45 am	5.83	Standard ATM/Debit Card Platform	👤		
Thursday September 13	1:00 pm – 2:00 pm	5.84	Dividend processing and Member Deposits	👤		
Thursday September 13	2:15 pm – 3:15 pm	7.36	Creating/Improving your e-Document Strategy	👤		
Thursday September 13	3:30 pm – 4:30 pm	7.38	Using CU*Spy Loan Forms with CU*BASE	👤		
Friday September 14	9:00 am – 10:00 am	7.00	CU*BASE GOLD: Customizable Features/Tools	👤		
Friday September 14	10:15 am – 11:15 am	7.10	iSeries File Transfers: Moving Data from CU*BASE to Your PC	👤		
Friday September 14	11:30 am – 12:30 pm	7.15	CU*BASE Hardware & Communications	👤		
Friday September 14	1:30 pm – 2:30 pm	7.20	CU*BASE GOLD Updates & Support	👤		
Friday September 14	2:45 pm – 3:45 pm	7.25	Configuring CU*BASE Software	👤		
Friday September 14	4:00 pm – 5:00 pm	7.30	Teller Cash Dispensers, Recyclers and CU*BASE	👤		
Tuesday September 25	2:00 pm – 3:30 pm	4.21	Report Builder 2: Building Custom Reports	💻		
Thursday September 27	2:00 pm – 3:30 pm	3.62	Member Payroll and ACH Products	💻	✓	CAB 201 CAB 202
October						
Tuesday October 9	1:00 pm – 2:00 pm	9.54	Avoiding Social Engineering Traps	💻		
Tuesday October 9	2:30 pm – 3:30 pm	9.55	Social Engineering: The Human Side of Security	💻		CSU 300
Tuesday October 9	4:00 pm – 5:00 pm	9.65	⭐ Business Continuity Planning	💻		
Wednesday October 10	2:30 pm – 3:30 pm	2.70	⭐ 5300 Call Report: Using CU*BASE to Create the NCUA Report	💻	✓	
Monday October 15	11:00 am – 12:00 pm	4.90	Introduction to WordPress with SiteControl	💻		

date	time	course	description	icons	first year	online course
Monday October 15	1:30 pm – 2:30 pm	4.91	Advanced WordPress with SiteControl	🖥		
Monday October 15	3:00 pm – 4:00 pm	4.93	Introduction to Social Media	🖥		
Tuesday October 30 *	10:30 am – 11:30 am	9.01	IT Risk Management: A Quantitative Approach	🖥		
Tuesday October 30 *	12:00 pm – 1:00 pm	9.02	Records and Information Management	🖥		
Tuesday October 30 *	2:00 pm – 3:00 pm	9.03	Using a Control Framework for IT Audits	🖥		
Tuesday October 30 *	3:30 pm – 4:30 pm	9.04	Responding to an IT Audit: Engagement Protocols and Interview Tips	🖥		
Wednesday October 17	11:00 am – 12:00 pm	8.15	⭐Using Statement Onserts Effectively/Making a Splash	🖥		
Wednesday October 17	1:00 pm – 2:00 pm	8.10	Preparing for Month-End & Statement Processing	🖥		
Wednesday October 17	3:00 pm – 4:30 pm	4.22	⭐Report Builder 3: Database Files & String Reports	🖥		
Thursday October 18	9:00 am – 10:00 am	5.82	Skip-A-Pay Program Implementation for Online Credit Cards	👥		
Thursday October 18	10:15 am – 11:45 am	5.00	Designing CU*BASE Loan Products	👥		
Thursday October 18	1:00 pm – 2:00 pm	5.75	Implementing the 247 Lender Decision Model	👥		
Thursday October 18	2:15 pm – 3:15 pm	5.70	Centralized Underwriting: Inquiry for Loans in Process	👥	✓	
Thursday October 18	3:30 pm – 4:30 pm	5.30	Open End and Line of Credit Lending	👥		
Friday October 19	8:00 am – 10:00 am	3.15	Advanced General Ledger	👥		
Friday October 19	10:15 am – 11:45 am	3.40	CU Financials: Configuration, Printing, and Other Options	👥	✓	
Friday October 19	1:00 pm – 2:30 pm	3.50	GL Subsidiary Products: Fixed Assets, Prepaid & Accrued Expenses	👥	✓	
Friday October 19	2:45 pm – 4:15 pm	3.51	GL Subsidiary Products: Working With Investments	👥	✓	
November						
Tuesday November 13	3:00 pm – 4:30 pm	5.76	Managing Delivery Channels	🖥		
Thursday November 15	3:00 pm – 4:00 pm	5.79	Lender RE: Real Estate Solutions	🖥		
December						
Tuesday December 4	11:00 am – 12:00 pm	8.50	Online CUs: Planning for Year-End and Using the YE Processing Guide	🖥		

date	time	course	description	icons	first year	online course
Tuesday December 4	1:30 pm – 3:00 pm	8.51	Self Processing CUs: Planning for Year-End and Using the YE Processing Guide	🖥		
Thursday December 6	11:00 am – 12:00 pm	8.50	Online CUs: Planning for Year-End and Using the YE Processing Guide	🖥		
Tuesday December 6	1:30 pm – 3:00 pm	8.51	Self Processing CUs: Planning for Year-End and Using the YE Processing Guide	🖥		

course	description	icons	date	time	by request	first year	online course
Teller/Member Service							
0.10	Introduction to CU*Answers CU*BASE				✓	✓	CNV 100 CNV 101 CNV 102 CTM 100 CTM 101 CTM 102
0.50	CU*BASE Communication Tools				✓	✓	
0.60	CU*SPY Online Reports and Statement Retrieval				✓	✓	
0.70	CU*CD: Archiving and Retrieval for Statements and Reports				✓	✓	
1.00	Introduction to Teller Processing				✓	✓	CTM 400 CTM 900
1.01	Member Services: Inquiry and Phone Operator	🖥	Tuesday February 21	1:00 pm – 2:30 pm		✓	CTM 200 CTM 201 CTM 300 CTM 900
1.01	Member Services: Inquiry and Phone Operator	🧑	Wednesday September 12	10:45 am – 12:15 pm			CTM 200 CTM 201 CTM 300 CTM 900
1.20	Teller Techniques and Shared Branching Options	🖥	Tuesday February 21	3:00 pm – 4:30 pm		✓	CTM 401 CTM 900
1.20	Teller Techniques and Shared Branching Options	🧑	Wednesday September 12	9:00 am – 10:30 am		✓	CTM 401 CTM 900
1.30	Head Teller Vault/Change Fund Management	🧑	Wednesday September 12	2:45 pm – 3:45 pm		✓	
1.40	Day-to-Day Certificates	🧑	Wednesday September 12	1:30 pm – 2:30 pm	✓		
1.50	Day-to-Day Savings Products				✓	✓	
1.60	Day-to-Day IRAs	🖥	Wednesday March 21	3:00 pm – 4:00 pm		✓	
1.60	Day-to-Day IRAs	🧑	Wednesday September 12	4:00 pm – 5:00 pm		✓	
1.70	Day-to-Day Loan Servicing				✓	✓	
Supervisory / Management							
2.00	CU*BASE Employee Security	🖥	Thursday January 26	3:00pm – 4:00 pm		✓	
2.10	Designing Savings and Certificate Products				✓	✓	
2.11	Misc. Member Account Forms: TIS Disclosures, Membership Cards...Get Creative!				✓	✓	
2.20	CU*Answers Web Services: Developing a Credit Union Strategy				✓		
2.21	⭐ Managing Self-Service Delivery Products: Audio & Online Banking, Mobile Web and Text	🧑	Thursday April 19	10:45 am – 12:45 pm		✓	
2.21	⭐ Managing Self-Service Delivery Products: Audio & Online Banking, Mobile Web and Text	🖥	Wednesday May 23	3:00 pm – 5:00 pm		✓	
2.21W	⭐ Workshop: Setting Up Self-Service Delivery Products	🌐			✓		
2.25	Personal Internet Branch (PIB): Layered Security Controls and Member Personalization for Online Banking	🧑	Thursday April 19	2:00 pm – 3:30 pm			

course	description	icons	date	time	by request	first year	online course
2.30	Rate Maintenance & CU*BASE Tools for Pricing Products				✓		
2.40	Variable Rate Products and CU*BASE Tools				✓		
2.50	CU*BASE Operations				✓		
2.60	CU*BASE Management Tools: A "Window" to Day-to-Day Credit Union Activity				✓		
2.61	CU*BASE & Key Regulations (Reg. D, Dormancy & Reg. E)	🖥	Monday February 6	4:00 pm – 5:00 pm		✓	
2.61	CU*BASE & Key Regulations (Reg. D, Dormancy & Reg. E)	👥	Tuesday September 11	9:00 am – 10:00 am		✓	
2.62	Managing Compliance: Preparing for Audits and Examinations	🖥	Tuesday February 7	3:00 pm – 4:00 pm		✓	
2.62	Managing Compliance: Preparing for Audits and Examinations	👥	Tuesday September 11	10:15 am – 11:15 am		✓	
2.63	Achieving Compliance Standards through Best Practices	🖥	Wednesday February 8	3:30 pm – 4:30 pm		✓	
2.63	Achieving Compliance Standards through Best Practices	👥	Tuesday September 11	11:30 am – 12:30 pm		✓	
2.64	Red Flags: CU*BASE Tools & other Considerations	🖥	Thursday February 9	3:30 pm – 4:30 pm		✓	
2.64	Red Flags: CU*BASE Tools & other Considerations	👥	Tuesday September 11	2:00 pm – 3:00 pm		✓	
2.65	Using CU*BASE tools for Bank Secrecy Act (BSA) Compliance	🖥	Friday February 10	3:30 pm – 4:30 pm		✓	
2.65	Using CU*BASE tools for Bank Secrecy Act (BSA) Compliance	👥	Tuesday September 11	3:15 pm – 4:15 pm		✓	
2.70	⭐ 5300 Call Report: Using CU*BASE to Create the NCUA Report	🖥	Wednesday January 11	2:00 pm – 3:00 pm		✓	
2.70	⭐ 5300 Call Report: Using CU*BASE to Create the NCUA Report	🖥	Wednesday April 11	1:00 pm – 2:00 pm		✓	
2.70	⭐ 5300 Call Report: Using CU*BASE to Create the NCUA Report	🖥	Thursday July 12	3:00 pm – 4:00 pm		✓	
2.70	⭐ 5300 Call Report: Using CU*BASE to Create the NCUA Report	🖥	Wednesday October 10	2:30 pm – 3:30 pm		✓	
2.80	Member Fees and Bundled Services				✓		
2.90	CU*BASE Management Tools: Leadership Dashboards	👥	Thursday April 19	9:00 am – 10:30 am		✓	
2.95	CU Budget and Strategic Planning Tools				✓		

Accounting / Back Office

course	description	icons	date	time	by request	first year	online course
3.00	Introduction to Accounting				✓	✓	
3.10	Introduction to General Ledger Tools				✓	✓	CAB 100
3.15	Advanced General Ledger	👥	Friday October 19	8:00 am – 10:00 am			
3.20	Balancing Made Easy	🖥	Thursday February 23	1:00 pm – 2:00 pm		✓	
3.25	SRS Bookkeeping Services – Sharing our Policies and Procedures	🖥	Friday February 10	12:00 pm – 1:00 pm		✓	

course	description	icons	date	time	by request	first year	online course
3.25	SRS Bookkeeping Services – Sharing our Policies and Procedures	💻	Thursday May 17	3:00 pm – 4:00 pm		✔	
3.30	Credit Union Checks and Accounts Payable				✔		
3.40	CU Financials: Configuration, Printing, and Other Options	💻	Friday February 10	1:30 pm – 3:00 pm		✔	
3.40	CU Financials: Configuration, Printing, and Other Options	👥	Friday October 19	10:15 am – 11:45 am		✔	
3.50	GL Subsidiary Products: Fixed Assets, Prepaid & Accrued Expenses	💻	Thursday March 22	2:00 pm – 3:30 pm		✔	
3.50	GL Subsidiary Products: Fixed Assets, Prepaid & Accrued Expenses	👥	Friday October 19	1:00 pm – 2:30 pm		✔	
3.50W	Workshop: Setting Up Subsidiaries	🔄			✔		
3.51	GL Subsidiary Products: Working With Investments	💻	Thursday March 29	2:00 pm – 3:30 pm		✔	
3.51	GL Subsidiary Products: Working With Investments	👥	Friday October 19	2:45 pm – 4:15 pm		✔	
3.51W	Workshop: Setting Up Investments	🔄			✔		
3.60	Member Checking/Vendor Accounting and Suspense GLs				✔		
3.62	Member Payroll and ACH Products	💻	Thursday September 27	2:00 pm – 3:30 pm		✔	CAB 201 CAB 202
3.63	ATM Processing				✔		
3.70	Item Processing Functions				✔		CAB 200
3.71	Understanding CU*BASE Transactions	💻	Thursday January 12	2:00 pm – 3:00 pm			
3.80	CU*BASE Data Retention Issues				✔		

Marketing / Sales

course	description	icons	date	time	by request	first year	online course
4.00	CU*BASE Data Structure: Understanding Computer-Stored Data				✔		
4.10	CU*BASE Marketing and Sales Tools	💻	Tuesday January 17	2:00 pm – 4:00 pm			
4.10	CU*BASE Marketing and Sales Tools	💻	Thursday July 26	2:00 pm – 4:00 pm			
4.11	Data Mining: Know Your Member Analysis Tools	💻	Monday February 6	2:30 pm – 3:30 pm			
4.12	Your Tool Box: Improve Your Member Relationships Using CU*BASE Cross Sales and Sales Tracker	💻	Monday April 16	10:30 am – 12:00 pm			
4.12	Your Tool Box: Improve Your Member Relationships Using CU*BASE Cross Sales and Sales Tracker	💻	Wednesday August 8	3:00 pm – 4:30 pm			
4.13	Build a Communication Network by Using Member Connect	💻	Monday April 16	3:00 pm – 4:00 pm			

course	description	icons	date	time	by request	first year	online course
4.13	Build a Communication Network by Using Member Connect	🖥	Tuesday August 14	3:00 pm – 4:00 pm			
4.15	Member Service Trackers / Leads and Follow-ups	👥	Tuesday April 17	12:45 pm – 1:45 pm		✓	
4.15	Member Service Trackers / Leads and Follow-ups	🖥	Wednesday August 22	2:00 pm – 3:00 pm		✓	
4.20	Report Builder 1: Working With Computer-Stored Data for Reports and Inquiries	🖥	Wednesday January 18	3:00 pm – 4:30 pm			CMS 100 CMS 101
4.20	Report Builder 1: Working With Computer-Stored Data for Reports and Inquiries	🖥	Monday February 6	11:30 am – 1:00 pm			CMS 100 CMS 101
4.20	Report Builder 1: Working With Computer-Stored Data for Reports and Inquiries	🖥	Wednesday May 16	3:00 pm – 4:30 pm			CMS 100 CMS 101
4.20W	Workshop: Report Builder 1: Working With Computer-Stored Data for Reports and Inquiries	🌐			✓		
4.21	Report Builder 2: Building Custom Reports	🖥	Monday April 16	1:00 pm – 2:30 pm			
4.21	Report Builder 2: Building Custom Reports	🖥	Tuesday July 10	2:00 pm – 3:30 pm			
4.21	Report Builder 2: Building Custom Reports	🖥	Tuesday September 25	2:00 pm – 3:30 pm			
4.21W	Workshop: Report Builder 2: Building Custom Reports	🌐			✓		
4.22	⭐Report Builder 3: Database Files & String Reports	🖥	Thursday, February 16	3:00 pm – 4:30 pm			
4.22	⭐Report Builder 3: Database Files & String Reports	🖥	Wednesday June 6	2:00 pm – 3:30 pm			
4.22	⭐Report Builder 3: Database Files & String Reports	🖥	Wednesday October 17	3:00 pm – 4:30 pm			
4.24	Partners In Practice: Branding Your Credit Union (It's More Than About The Name)				✓		
4.25	Partners In Practice: How to do the work – Marketing Workshop				✓		
4.40	CU Statements				✓		
4.80	Relationship Management: Clubs and Tiered Service Programs	👥	Tuesday April 17	2:00 pm – 4:00 pm			
4.90	Introduction to WordPress with SiteControl	🖥	Monday October 15	11:00 am – 12:00 pm			
4.91	Advanced WordPress with SiteControl	🖥	Monday October 15	1:30 pm – 2:30 pm			
4.92	Introduction to Website Stewardship				✓		

course	description	icons	date	time	by request	first year	online course
4.93	Introduction to Social Media	🖥	Monday October 15	3:00 pm – 4:00 pm			
			Lending				
5.00	Designing CU*BASE Loan Products	👥	Thursday October 18	10:15 am – 11:45 am			
5.10	Lending From Request to Disbursement: Understanding the Application Process	👥	Wednesday April 18	10:45 am – 12:15 pm		✓	CLS 100 CLS 101
5.10	Lending From Request to Disbursement: Understanding the Application Process	🖥	Wednesday July 18	3:00 pm – 4:30 pm		✓	CLS 100 CLS 101
5.11	CU*BASE Mortgage Processing	🖥	Thursday June 7	12:00 pm – 1:00 pm			
5.11	CU*BASE Mortgage Processing	🖥	Monday September 10	10:15 am – 11:15 am			
5.12	CU*BASE Escrow Processing	🖥	Thursday June 7	2:00 pm – 3:00 pm			
5.12	CU*BASE Escrow Processing	🖥	Monday September 10	11:45 am – 12:45 pm			
5.15	Investor Relations				✓		
5.20	Organizing a Loan Department and Servicing Loans on CU*BASE	👥	Wednesday April 18	9:00 am – 10:30 am		✓	
5.30	Open End and Line of Credit Lending	👥	Thursday October 18	3:30 pm – 4:30 pm			
5.40	Managing Bankruptcy	🖥	Tuesday June 5	3:00 pm – 4:00 pm			
5.40	Managing Bankruptcy	🖥	Monday September 10	1:45 pm – 2:45 pm			
5.50	Interactive Online Collections	👥	Wednesday April 18	1:30 pm – 3:00 pm		✓	CCS 100 CCS 101
5.50	Interactive Online Collections	🖥	Wednesday June 13	3:00 pm – 4:30 pm		✓	CCS 100 CCS 101
5.70	Centralized Underwriting: Inquiry for Loans in Process	👥	Thursday October 18	2:15 pm – 3:15 pm		✓	
5.71	Laser Forms Management				✓		
			Lender*VP/Gividends				
5.75	Implementing the 247 Lender Decision Model	🖥	Tuesday February 14	3:00 pm – 4:00 pm			
5.75	Implementing the 247 Lender Decision Model	👥	Thursday October 18	1:00 pm – 2:00 pm			
5.75W	Implementing the 247 Lender Decision Model Workshop	🌐			✓		
5.76	Managing Delivery Channels	👥	Wednesday April 18	3:15 pm – 4:45 pm			
5.76	Managing Delivery Channels	🖥	Tuesday November 13	3:00 pm – 4:30 pm			
5.76W	Managing Delivery Channels Workshop	🌐			✓		

course	description	icons	date	time	by request	first year	online course
5.77	Online Credit Card Processing – Product Overview				✓		
5.79	Lender RE: Real Estate Solutions	🖥	Thursday November 15	3:00 pm – 4:00 pm			
5.80	Participation Lending Strategies				✓		
5.81	Prime Alliance: Introduction to the web based Mortgage Lending Platform	🖥	Monday September 10	3:30 pm – 4:30 pm			
5.81	Prime Alliance: Introduction to the web based Mortgage Lending Platform	🧑	Thursday September 13	9:00 am – 10:30 am			
5.82	Skip-A-Pay Program Implementation for Online Credit Cards	🧑	Thursday October 18	9:00 am – 10:00 am			
5.83	Standard ATM/Debit Card Platform	🧑	Thursday September 13	10:45 am – 11:45 am			
5.84	Dividend processing and Member Deposits	🧑	Thursday September 13	1:00 pm – 2:00 pm			
5.85	⭐Participation Loan Servicing: Understanding the Settlement Process	🖥	Wednesday February 8	11:30 am – 12:30 pm			
5.85	⭐Participation Loan Servicing: Understanding the Settlement Process	🖥	Tuesday June 12	3:00 pm – 4:00 pm			
5.86	⭐Secondary Market Loan Servicing: Understanding the Settlement Process	🖥	Wednesday February 8	2:00 pm – 3:00 pm			
5.86	⭐Secondary Market Loan Servicing: Understanding the Settlement Process	🖥	Thursday June 14	3:00 pm – 4:00 pm			
5.91	⭐Online Credit Cards: Loan Creation and Card Embossing	🖥	Tuesday February 7	11:30 am – 12:30 pm			
5.91	⭐Online Credit Cards: Loan Creation and Card Embossing	🖥	Wednesday July 11	3:00 pm – 4:00 pm			
5.92	⭐Online Credit Cards: Daily Maintenance / Reports	🖥	Tuesday February 7	1:30 pm – 2:30 pm			
5.92	⭐Online Credit Cards: Daily Maintenance / Reports	🖥	Tuesday July 17	3:00 pm – 4:00 pm			
5.93	⭐Online Credit Cards: On the Front Line	🖥	Thursday February 9	11:30 am – 12:30 pm			
5.93	⭐Online Credit Cards: On the Front Line	🖥	Thursday July 19	3:00 pm – 4:00 pm			
5.94	⭐Online Credit Cards: Account Adjustments	🖥	Thursday February 9	2:00 pm – 3:00 pm			
5.94	⭐Online Credit Cards: Account Adjustments	🖥	Tuesday July 24	3:00 pm – 4:00 pm			

course	description	icons	date	time	by request	first year	online course
Self Processing							
6.00	Organizing and Managing Your Operations Center				✓		
6.10	iSeries System Security				✓		
6.20	iSeries Management and System Tools				✓		
6.30	Managing Your Hardware Resources and Relationships				✓		
CU*BASE GOLD Workstations							
7.00	CU*BASE GOLD: Customizable Features/Tools	🧑	Friday September 14	9:00 am – 10:00 am			
7.10	iSeries File Transfers: Moving Data from CU*BASE to Your PC	🧑	Friday September 14	10:15 am – 11:15 am			
7.15	CU*BASE Hardware & Communications	🧑	Friday September 14	11:30 am – 12:30 pm			
7.20	CU*BASE GOLD Updates & Support	🧑	Friday September 14	1:30 pm – 2:30 pm			
7.25	Configuring CU*BASE Software	🧑	Friday September 14	2:45 pm – 3:45 pm			
7.30	Teller Cash Dispensers, Recyclers and CU*BASE	🧑	Friday September 14	4:00 pm – 5:00 pm			
e-Document Strategies							
7.35	Getting Started with e-Documents				✓		
7.36	Creating/Improving your e-Document Strategy	🧑	Thursday September 13	2:15 pm – 3:15 pm			
7.38	Using CU*Spy Loan Forms with CU*BASE	🧑	Thursday September 13	3:30 pm – 4:30 pm			
General							
8.00	AnswerBook: Finding Answers to Your Questions and Tracking How Your Staff Uses CU*Answers Client Support				✓		
8.10	Preparing for Month-End & Statement Processing	🧑	Tuesday April 17	10:45 am – 11:45 am			
8.10	Preparing for Month-End & Statement Processing	🖥	Wednesday July 25	3:00 pm – 4:00 pm			
8.10	Preparing for Month-End & Statement Processing	🖥	Wednesday October 17	1:00 pm – 2:00 pm			
8.15	⭐ Using Statement Onserts Effectively/Making a Splash	🧑	Tuesday April 17	9:30 am – 10:30 am			
8.15	⭐ Using Statement Onserts Effectively/Making a Splash	🖥	Wednesday October 17	11:00 am – 12:00 pm			

course	description	icons	date	time	by request	first year	online course
8.50	Online CUs: Planning for Year-End and Using the YE Processing Guide	🖥️	Tuesday December 4	11:00 am – 12:00 pm			
8.50	Online CUs: Planning for Year-End and Using the YE Processing Guide	🖥️	Thursday December 6	11:00 am – 12:00 pm			
8.51	Self Processing CUs: Planning for Year-End and Using the YE Processing Guide	🖥️	Tuesday December 4	1:30 pm – 3:00 pm			
8.51	Self Processing CUs: Planning for Year-End and Using the YE Processing Guide	🖥️	Thursday December 6	1:30 pm – 3:00 pm			
8.53	Preparing for Multi-Corporation Processing				✓		
8.55	EasyPay! Powered by Fiserv Bill Payment: Product Overview and Daily Management				✓		
8.56	EasyPay! Powered by iPay Bill Payment: Product Overview and Daily Management				✓		
SECURE–U							
9.01	IT Risk Management: A Quantitative Approach	🖥️	Tuesday October 30 *	10:30 am – 11:30 am			
9.02	Records and Information Management	🖥️	Tuesday October 30 *	12:00 pm – 1:00 pm			
9.03	Using a Control Framework for IT Audits	🖥️	Tuesday October 30 *	2:00 pm – 3:00 pm			
9.04	Responding to an IT Audit: Engagement Protocols and Interview Tips	🖥️	Tuesday October 30 *	3:30 pm – 4:30 pm			
9.15	Security Essentials				✓		CSU 100
9.35	The Armored Network: Network Security at CU*Answers				✓		CSU 200
9.54	Avoiding Social Engineering Traps	🖥️	Friday April 20	3:00 pm – 4:00 pm			
9.54	Avoiding Social Engineering Traps	🖥️	Tuesday October 9	1:00 pm – 2:00 pm			
9.55	Social Engineering: The Human Side of Security	🖥️	Friday April 20	11:00 am – 12:00 pm			CSU 300
9.55	Social Engineering: The Human Side of Security	🖥️	Tuesday October 9	2:30 pm – 3:30 pm			CSU 300
9.65	⭐ Business Continuity Planning	🖥️	Friday April 20	1:00 pm – 2:00 pm			
9.65	⭐ Business Continuity Planning	🖥️	Tuesday October 9	4:00 pm – 5:00 pm			
Special Event							
SE.2	Mid-year CEO School: Not Just for CEOs	👥	Wednesday March 21	9:00 am – 4:00 pm			

0.10   Introduction to CU*Answers CU*BASE

Class length: 1 hour

Summary

This class concentrates on how to sign on to the system, terminal security, credit union security, and how to move through the various CU*BASE products. The course shows students how to use menu options, command keys, and speed functions which are necessary to operate the CU*BASE system, regardless of the user's job classification.

Audience

This class is designed for the beginning CU*BASE user.

Objectives

By the completion of this course, students will have:

- Signed on to the CU*BASE system.
- Become familiar with the layout of a standard terminal keyboard.
- Navigated through the CU*BASE menus.
- Become familiar with the CU*BASE menu structure and available menus.

Topics Covered

- GOLD Online Help
- Key to Understanding CU*BASE
  - Processing Menus
  - Inquiry Reference Menus
  - Update Reference Menus
  - Report Reference Menus
- Using the Standard Command Keys
- CU*BASE Menu Names
- Using Speed Sequences
- Accessing and Using the Operator Window
- Terminal Security
- Employee Security
- Introduction to Member Inquiry
- Introduction to Member Phone Software

✒ Online Course Equivalent

CNV 100 Preparing for Your Conversion to CU*BASE GOLD

CNV 101 Leading Change

CNV 102 Converting Your Back Office

CTM 100 Welcome to CU*BASE GOLD

CTM 101 Menus, Screens & Navigation

CTM 102 Rate Inquiry, Loan Quoter, and the Timeout Window

0.50 CU*BASE Communication Tools

Class length: 1 hour

Summary

Without a doubt the biggest contributor to a healthy organization is the ability for the members of that organization to communicate. From the CEO to the front-line teller, from the Loan Manager to the receptionist, *everyone* at the credit union needs to focus on ways to better communicate with each other. CU*BASE tools can make it easy!

This class introduces many easy-to-use tools for improving communication at your credit union. Remember, whether it pertains to an important member issue or an internal credit union policy, better communication *always* leads to better service!

Audience

This class is designed for CU*BASE users of all credit union disciplines.

Objectives

By the completion of this course, students will have:

- Created and sent messages via WMail electronic mail.

- Discussed uses for Member Trackers beyond the collections and lending arena.

- Reviewed the use of WCalendar to manage credit union staff schedules.

- Examined the use of both Member Comments and Underwriting Comments to communicate member issues to credit union staff.

Topics Covered

- Miscellaneous Trackers for Member Communications

- WMail
  - Creating and Sending Messages
  - Group Messages
  - Reading and Deleting Messages

- WCalendar
  - Configuring Calendars
  - Setting and Modifying Appointments
  - Sharing Calendar Information

- Member Comments

- Underwriting Comments

0.60   CU*SPY Online Reports and Statement Retrieval

Class length: 1 hour

Summary

This class covers the "nuts and bolts" of using the CU*SPY Online Retrieval system to work with member statements and daily credit union reports. From scanning a report for management analysis, to researching an out-of-balance situation, to printing a clean copy of a statement for an anxious member, CU*SPY gives everyone access to important archived information, from any online CU*BASE terminal!

Audience

This class is designed for all credit union personnel, from the front line to the back office and credit union leaders and managers.

Objectives

By the completion of this course, students will have:

■   Discussed using CU*SPY for viewing and printing a member's statement.

■   Accessed CU*BASE daily reports through the CU*SPY retrieval system.

■   Reviewed using Find and Print features to work with reports and statement files.

■   Discussed various configuration and customization options available in CU*SPY.

Topics Covered

■   Online Member Statements

■   Online Daily Reports

■   Using Find to Locate Items on a Report

■   Printing a Report or Statement

■   Advanced Options

▪   Customizing the CU*SPY Report View

▪   Notes

▪   Miscellaneous Configuration Options

0.70   CU*CD: Archiving and Retrieval for Statements and Reports

Class length: 1 hour

Summary

Have you ever had to do research using reports or statements from last year? When your auditors are in, do you pull out old paper reports, or go and look for the dreaded fiche?

Learn how you and your staff can easily retrieve archived data for both statements and reports from any PC by using the CU*CD product.

Audience

This class is designed for any credit union employee who performs research using member statements or reports.

Objectives

By the completion of this course, students will have:

- Discussed how to launch CU*CD
- Investigated how to search for data
- Reviewed the form overlays
- Described how to copy data

Topics Covered

- Launching the CU*CD reader software
- Selecting a report
- Selecting an index
- Using find and search features
- Using form overlays
- Printing
- Delivery timing

1.00   Introduction to Teller Processing

Class length: *1.5 hours*

Summary

This course describes signing on to the teller system, cash drawer inquiry, balancing, and closing. After completing this course and course *1.01 Member Services*, the user is ready to go to work.

Audience

This class is designed for employees needing to perform routine teller tasks, as well as supervisors and managers. This class is also an excellent review for understanding how the teller line fits into Member Services.

Objectives

By the completion of this course, students will have:

- Activated a teller to allow teller functions to take place.

- Used Teller Drawer Inquiry to review and update the status of the teller drawer.

- Performed routine teller procedures, including deposits, withdrawals and transfers.

- Used CU*BASE tools to balance a teller drawer.

- Performed the procedures necessary to close a teller drawer.

Topics Covered

- A Typical Teller's Day
- Teller Activation
- Cash Verification
- Location Verification
- Teller Drawer Inquiry
- "Noon" Balancing
- Teller Control
  - System Totals vs. Physical Cash
  - Drawer Counting Techniques
- Outside Checks
- In-House Drafts
- Re-Printing Receipts
- E-Receipts
- Photo ID Capture
- "Over & Short"
- Closing
- Report Closing Verification

Online Course Equivalent

CTM 400 Teller Processing 1

CTM 900 e-Receipts and Photo ID Capture

1.01   Member Services: Inquiry and Phone Operator

Class length: 1.5 hours

Summary

Both an introduction and a refresher for CU*BASE users, this class concentrates on the tools that allow the user to be prepared to answer member inquiries of any type. Users are taught how entering new accounts, working with existing accounts, and closing accounts relates to the CU*BASE centralized database. If you are being stumped by members or auditors, or just having basic research problems on your member database, this class is a must. Communication is the key.

Audience

This class is designed for all credit union employees.

Objectives

By the completion of this course, students will have:

- Discussed when to use Member Inquiry and when to use Phone Inquiry.

- Used both Inquiry features to view membership and account data.

- Opened new memberships and accounts.

- Closed memberships and accounts.

- Processed general member requests such as stop pays, comments, and transfers.

Topics Covered

- Inquiry Structure
  - Available Features
  - Viewing Account Suffixes

- Phone Inquiry Structure
  - Available Features
  - Using Action Codes

- Closed Account Inquiry

- Opening Memberships/Accounts (including multi-corporation)

- Member Service Workflow

- Closing Memberships/Accounts

- Accessing features from Teller, Member Services, Lending, and via Speed Sequences

- Database structure for required and optional fields

⌨ O n l i n e   C o u r s e   E q u i v a l e n t

CTM 200 Member Inquiry

CTM 201 Phone Operator

CTM 300 Opening Memberships & Accounts

CTM 900 e-Receipts and Photo ID Capture

1.20   Teller Techniques and Shared Branching Options

Class length: 1.5 hours

Summary

This class reviews in detail the functions available for working with members to provide premier service. The course uses service examples and tips that allow users to work with almost any member request without leaving the teller processing area.

This class takes a special look at CU*Answers' unique ability to allow credit unions to form shared branching alliances. These functions allow members to be served interactively without special processing.

Audience

This class is designed for tellers and line personnel who have been working with members using CU*BASE for at least 4-6 weeks.

Objectives

By the completion of this course, students will have:

■ Reviewed the proper CU*BASE teller response to key member requests.

■ Explored productivity tips on navigating the CU*BASE Teller system.

■ Discussed the CU*BASE Shared Branching options.

■ Analyzed the tools and skills required to be a complete financial service representative working the teller line.

■ Reviewed Member Service Workflow options

Topics Covered

■ Member dialogue in unison with CU*BASE functions ("scripting")

■ Funds In Control

■ Posting Options

■ Check Cashing Options

■ Funds Forward Options

■ Using "Proc Codes"

■ Miscellaneous Receipts Options

■ Re-Printing Receipts

■ E-Receipts

■ Photo ID Capture

■ Phone Operator Access

■ Over-the-Counter Fee Options

■ Access to Opening and Closing Memberships/Accounts and Rate Inquiry

■ Shared Branching Access

■ Understanding the Teller's Role in the Credit Union Communication Chain

■ Online CTR Forms

✐ Online Course Equivalent

CTM 401 Teller Processing 2

CTM 900 e-Receipts and Photo ID Capture

1.30   Head Teller Vault/Change Fund Management

Class length: 1 hour

Summary

This class is based on the management of the Change Fund and its daily cycle. The course deals with selling, buying, and transferring cash to and from both the bank and tellers. Tips on balancing the Change Fund, helping tellers balance cash drawers, and reducing non-earning cash volumes are covered. Special attention is paid to member correction and teller line adjustments.

Audience

This class is designed for lead tellers, head tellers, and cash managers, and is also a good cross-training class for accounting and audit control personnel.

Objectives

By the completion of this course, students will have:

- Used CU*BASE tools to balance a vault.
- Performed teller cash/vault buy/sell.
- Performed vault cash/bank buy/sell.
- Completed a teller drawer adjustment.
- Completed a member account adjustment.

Topics Covered

- Vault Balancing and Inquiry
  - Paper logs vs. system logs
  - Daily balancing/suggested time line
- Drawer Purchase/Sell
- Vault Purchase/Sell
- ATM Purchase/Sell
- Audit Keys and Teller Audit
- Tracking Denominations
- Miscellaneous Receipts Report
- Drawer Correction
- Transaction Reversal (Including Multi-Corporation)
- Account Adjustment vs. Transaction Reversal
- Posting Cash Over/Short
- Teller Closing Reports and Inquiry
- Vault Reports and Inquiry
- Change Fund Reports and Inquiry
- Using Cash Management Queries
- Organizing a Cash Management System
- Posting Coded and Regular Account Adjustments

1.40   Day-to-Day Certificates

Class length: 1 hour

Summary

The course gives special attention to the management of Certificates, from selling, to redeeming, to maintaining certificates throughout a normal member service day. The automated cycling of certificate products and member requests will be covered in great detail.

Audience

This class is designed for all personnel involved in selling, maintaining, tracking, and marketing certificate products. It is a good cross-training class for marketing and product development personnel.

Objectives

By the completion of this course, students will have:

- Discussed how to sell a certificate.

- Explored marketing opportunities using key features such as bonus rates, rollover services, and balance control.

- Performed certificate maintenance procedures.

- Completed certificate redemption and renewal procedures.

- Investigated alternative certificate products such as variable rate, multiple deposit, and principle distribution certificates.

- Analyzed rate quoting and using base rates vs. APY.

Topics Covered

- CD Creation/Transfers

- CD Rate Inquiry and APY Calculator Tools

- Joint Ownership

- Dividend Posting Options

- Renewal Incentives

- Full Redemption vs. Partial Redemption

- Penalty Codes and Calculators

- Daily Auto Cycle

- IRA Options

- Maturity Options: Allowing Members to change in **It's me 247**

- Fixed vs. Variable Rate Products

- Certificate Interactive Deposits (ACH/Payroll)

- Planning, Scheduling, Calculating Certificate Rates

- Automated Certificate Check Processes

- Credit Union-Defined Laser Certificate Forms

1.50   Day-to-Day Savings Products

Class length: 1 hour

Summary

The course concentrates on the ancillary savings products that can set a credit union apart from the local market's savings offerings. Examples include how savings products interact with other key products such as Audio Response, Messages and Comments, Overdraft Protection and more.

Audience

This class is designed for all personnel involved in selling, maintaining, tracking, and marketing saving products. It is a good cross-training class for marketing and product development personnel.

Objectives

By the completion of this course, students will have:

- Discussed the concept of multiple savings products and a single membership.

- Explored CU*BASE tools for tracking opened and closed memberships/accounts.

- Used CU*BASE tools for tracking member comments and messages.

- Described multiple uses for overdraft protection products.

- Investigated the concept of Relationship Management vs. single account types.

- Examined the difference between transaction account types (checking) and traditional savings products (shares).

Topics Covered

- Opening Additional Share Types

- Overdraft Protection Concepts

  - Setup

  - Maintenance

- Automatic Transfers and Control Options

- Comment Tracking

- Joint Ownership

- Rate Inquiry and the APY Calculator Tools

- Audio Response Interface

- Policies and Potential Options for Fees

- Planning, Scheduling, Calculating Share Rates

- Automated Share Check Processes

1.60   Day-to-Day IRAs

Class length: 1 hour

Summary

This course concentrates on the front line products and their correlation to IRA management. Examples include Inquiry, Teller Posting, Payroll, and more. The class also covers reporting, forms, and other IRS-related issues handled by CU*BASE.

With the changes to the IRA processing rules and the Roth IRA types, there is a continuing interest in IRAs with today's financial service consumer: your member.

Audience

This class is designed for all personnel involved in the general management of IRA type accounts.

Objectives

By the completion of this course, students will have:

- Explored CU*BASE IRA reporting options and interfaces to outside IRA administrators.

- Investigated CU*BASE posting options in response to member service requests.

- Reviewed the idea of limited self-directed IRA alternatives (savings vs. certificates).

- Reviewed IRA opportunities, rules, and CU*BASE functions.

Topics Covered

- IRA Posting Codes and CU*BASE Options

- IRA Reporting Options

- IRA Savings Products

- IRA Certificate Products

- HAS Products

- Managing an IRA Using Both Savings and Certificate Products

- Understanding the CU*BASE IRA Inquiry and Tools

- Posting Penalties and Dividend Withholding

- Minimum Withdrawal Processing

- IRS Policies and Form Requirements

- Working With Outside Administrators

- IRA Beneficiary Setup

- Automated IRA Distributions/Checks

1.70   Day-to-Day Loan Servicing

Class length: 1 hour

Summary

The course concentrates on the general servicing of loans as related to front-line personnel. The class will focus working with both posting and inquiry tools to fulfill member requests. Detailed lending and loan options are covered in course series *5.xx*.

Audience

This class is designed for all personnel involved in handling day-to-day member loan services. This class specializes in working with non-loan personnel and the way they relate to loan issues, and is key in helping loan managers understand how to communicate with other departments.

Objectives

By the completion of this course, students will have:

- Analyzed key loan servicing features such as posting payments and reviewing general inquiry information.

- Explored how the lending department can communicate member loan needs to other key departments.

- Discussed key collection and CU*BASE memo products.

- Examined delinquency tools and the appropriate member response.

- Studied general loan tools required to successfully cross-sell loan products interactively with the loan department.

- Examined the difference between key loan products (mortgages vs. line of credit vs. closed-end loans)

Topics Covered

- Loan Quoter and Getting the Member Started

- Understanding Loan Inquiries and Account Status

- Working with Delinquency Flags and Miscellaneous Collection Tools

- Responding to a Delinquent Member

- Posting Loan Payments

- Working with a Written-Off Loan

- Loan Adjustments and Transaction Reversals

- Understanding Member Payment Options (AFT, ACH, Payroll)

- Understanding Member Notices and Print Cycles

- Introduction to Trackers and Memo Systems

2.00   CU*BASE Employee Security

Class length: 1 hour

Summary

This class concentrates on the ability to control credit union employee access to the CU*BASE processing system. Topics covered include how to set up a new employee, how to maintain an existing employee, how to block employees from viewing sensitive data or from working with their own accounts, and more. This class is a must to be prepared for an EDP audit.

CU*BASE Security is designed to protect both the credit union and the employee. By limiting an employee's access to certain areas, errors are curtailed and credit union leaders are reassured that their employees are above suspicion.

Audience

This class was designed specifically for the staff member who has been designated as the credit union's CU*BASE Security Officer. It may also be helpful for top-level managers who are determining an overall strategy for staff access to CU*BASE features.

Objectives

By the completion of this course, students will have:

- Examined the development of a credit union security policy and implementing CU*BASE tools for compliance.
- Reviewed CU*BASE job category tools vs. credit union job descriptions and documentation.
- Discussed how CU*BASE security can lead employees in their day-to-day functions through multiple entry points.

Topics Covered

- Employee Profiles
- Program Entry Points
    - Menus
    - Speed Sequences
    - Internal Options
- Job Description / Classifications
- Copy Functions
- Password Management
- Credit Union Security Policies
- Controlling Key Member Functions by Member Account Type
    - Inquiry Options
    - Member Phone Options
    - Inquiry vs. Posting vs. Maintenance
- Identifying Credit Union Employee Vault Participation and Locations
- Using Employee Security Report Options
- Employee Activation Audit Report
- Management Inquiry Tools
- Data Center – Employee Security
- Auto Security
- CU*Answers Password Reset Policy

2.10   Designing Savings and Certificate Products

Class length: 2 hours

Summary

This class concentrates on the general structure of CU*BASE Savings and Certificate Products and their optional configuration. This class will help both the marketer to create more attractive products, and the controller to create more cost-effective and targeted products. Understanding what you sell is the key to productive sales.

Audience

This class is designed for operations management, marketers, and financial analysts and is a good cross-training class for day-to-day supervisors.

Objectives

By the completion of this course, students will have:

- Investigated the structure of CU*BASE savings products and the ability to configure independent savings offerings.

- Discussed all CU*BASE Certificate control options and the differences between certificate applications and types.

- Examined accounting and compliance tracking tools.

- Discussed optional timing cycles and their effect on dividend processing and member perceptions.

- Explored key CU*BASE marketing options for enhanced certificate products.

Topics Covered

- Dividend Applications vs. CU*BASE Product Applications

- Required General Ledger Interfaces

- Dividend Calculation Tools

- Dividend Payment Tools

- Dividend Rate Tools

- New Qualified Dividends

- Uses for and Configuration of Multiple Account Suffixes

- Split Rates and Plateau Options

- Club Account Indicators

- Application vs. Certificate Type

- Certificate Penalty Calculations

- Variable Rate Options

- IRA Options

- HAS Options

- Rollover Options

- Bonus Rates

- Dormancy

- Automated Fee Options

- Demographic Clubs and Fee interaction

- Average Balance Calculations

2.11   Misc. Member Account Forms: TIS Disclosures, Membership Cards…Get Creative!

Class length: 2.5 hours (1 hour training, 1.5 hours lab)

Summary

CU*BASE forms work with every CU*BASE Workstation. This class is a must for credit unions who want to design automated member forms in laser quality format.

Best of all, these forms are included as part of your CU*BASE package and you'll never be invoiced for a TIS form ever again.

This class will introduce you to CU*BASE Misc. Member Account Forms software. The first hour will include training on the software and how it can be used in various types of forms. The remainder of the class will be a lab environment where participants can work on individual projects.

Audience

This course is designed for credit union staff responsible for managing the selection, maintenance and implementation of credit union forms.

Objectives

By the completion of this course, students will have:

- Discussed the multiple uses for Misc. Member Account Forms.

- Reviewed the steps required for creating, editing, printing and linking forms to credit union products.

- Created at least one member account form in a lab environment.

Topics Covered

- Configuring Misc. Member Account Forms for Savings, Certificate and Loan Product Communications

- Creating Paragraphs

- Pulling in Membership and Account Details

- Linking Forms to CU Products

- Printing Forms

2.20   CU*Answers Web Services: Developing a Credit Union Strategy

Class length: 1 hour

Summary

The power of the Internet is not the mechanics; it's the revolution in the ability to communicate with customers and members electronically. Unlike the text-based communications of the past, the Internet brought color, pictures, graphics and *style* that captured the imagination of the PC user.

It is time that CU*BASE credit unions begin to focus on bringing that imagination to the offerings they put forward to their members. CU*Answers Web Services will provide a partner for your credit union in managing a "Web Style" for the future.

This class introduces participants to the tools of the Internet and what can be applied to their credit union's member services. What is a Web server? What is the power of browser-based technology? What is an ISP? How can CU*Answers bring the Internet to my office?

Topics Covered

- Internet vs. Intranet
- Security Issues
- Developing an Online Banking Strategy
  - Audio Response
  - Online Banking
- "Internet" Web Development Services
- "Intranet" Web Development Services
- Choosing a Web Page Manager
- Introducing Kiosk Technology into Credit Union Lobbies
- Web Design Standards

Audience

This class is designed for all credit union professionals, but is targeted toward credit union leaders interested in getting their credit union started on a Web strategy.

Objectives

By the completion of this course, participants will have:

- Reviewed CU*Answers' Web page and discussed management procedures and planning to develop a credit union Web page strategy.
- Explored the by-products of the Internet revolution and what they mean to the CU*BASE client network.
- Reviewed the CU*Answers "NETWORK LINKS" drop-down menu in CU*BASE GOLD.

2.21 Managing Self-Service Delivery Products: Audio, Online Banking, Mobile Web and Text

Revised!

Class length: 2 hours

Summary

Credit union member self-service financial products continue to dominate technology development, based on both the convenience and the relevance to today's member's lifestyle, as well as the efficiencies gained by the credit union.

A lot of words. Self service, technology development, convenience, relevance, lifestyles, and finally efficiencies. Add it all up . . . does it equal your strategic plan for CU*Answers self service products? This class is about putting it all together.

Audience

This course is designed for credit union leaders and other staff members responsible for the management and delivery of credit union online banking products.

Objectives

By the completion of this course, students will have:

- Reviewed audio response and online banking from the member's perspective.

- Discussed promoting audio and online banking to credit union members to achieve success.

- Examined using online banking as an additional delivery channel for all credit union services.

- Explored all configuration options including setting up Internet Member Services for delivery to members.

- Discussed Mobile Web, and Mobile Text

Topics Covered

- Audio Response Features, Fees, and Optional Services

- Online Banking Features, Fees, and Optional Services

- Security Features, including strong passwords

- Internet Member Services

  - Share, CD and Loan "Rate Board"
  - Selling Products On Line
  - Membership and loan Applications
  - Bill Payment/Presentment
  - CU*CheckViewer
  - Contact Request and Personal Info Update
  - A2A Transfers

- Online Ballots

- Analyzing Audio/Online Banking Usage Statistics

- Mobile Web

- Mobile Text

- CU*Answers Marketing Assistance

- OTB Products Available Online

�֎ Implementation Workshop

Course 2.21(W) is a workshop follow-up for this class that allows you to work with CU*Answers staff to configure your credit union's Internet member services, from setting up the products to writing the sales information. Please be prepared with an outline of your plan including the settings desired for each product.

Your credit union security officer will need to grant you access to the following command before attending this course:

- *MNSERV - Work Online Banking Appls/Requests, CU*EasyPay! Member Enrollment, E-Statements Member Enrollment*
- *MNCNFE - Online Banking VMS Configuration, CU*EasyPay! Service Charge Cnfg, CU*EasyPay! Marketing Message, E-Statements Configuration*
- *MNCNFB - Rate Inq/PC Bank Ln Product Cfg*
- *MNMGMT - Member Rate Maintenance*
- *MNMISC - ARU/Online Banking Summary Stats*

2.25   Personal Internet Branch (PIB): Layered Security Controls and Member Personalization for Online Banking

Class length: 1.5 hours

Summary

If you need to implement additional authentication features for **It's Me 247** online banking, this class is for you.

PIB provides a layered security approach to add additional authentication controls for online banking. PIB, which stands for Personal Internet Branch, is an independent application that provides multiple, configurable controls that govern how online banking behaves and what members can do in online banking.

PIB allows your members to control access to their accounts with controls by feature, day of week, time of day, and even geographic location. It layers additional passwords and member authentication internal to online banking.

Audience

This course is designed for credit union leaders, compliance officers and other staff members responsible for the management and delivery of credit union online banking products (support, maintenance and education).

Objectives

By the completion of this course, students will have:

- Examined the layered security approach
- Explored the different methods that can be taken to roll out PIB
- Discussed the multiple controls in PIB

Topics Covered

- Configuring and Activating PIB
- Setting up and Modifying PIB Profiles in CU*BASE
- Using the PIB Profile online tool
- How PIB affects **It's Me 247** Online Banking
- Supporting PIB
- Reviewing PIB Activity & Security Alerts
- Developing a rollout Plan

2.30   Rate Maintenance & CU*BASE Tools for Pricing Products

Class length: 1 hour

Summary

This course describes the different CU*BASE processes that are available for controlling the rates for credit union products. From using APY calculators to recording rate change history, to performing TIS "what if" analysis, the CU*BASE package is ready to aid every credit union manager in controlling rates in a more professional and documented method.

Audience

This class is designed for operators, marketers, and financial analysts, and is a good cross-training class for day-to-day supervisors.

Objectives

By the completion of this course, students will have:

- Reviewed savings, certificate, and loan rate calculation formulas and options.

- Discussed matching key products with rate options.

- Described how different rate options can be used when working with members on the front line.

- Examined multiple methods for tracking rate history and analyzing ALM results.

- Explored using date calculation tools and rate tools in working with member exceptions and cross-selling opportunities.

Topics Covered

- Rate Inquiry

- APY Calculator

- Dividend Quoter

- Rate History Tables

- General Ledger Income and Expense History

- Dividend Estimation Tools

- Accrual Verification Tools

2.40   Variable Rate Products and CU*BASE Tools

Class length: 1 hour

Summary

This course concentrates on a full review of all of the different CU*BASE variable rate control features, including both certificate and loan products. The class will review how to develop long-term variable rate strategies, the use of indexes, disbursement catalysts, incremental and full rate variable methods. Understanding all of the CU*BASE options for designing effective programs and products is key to selling variable rate products to your members.

Audience

This class is designed for operators, marketers, and financial analysts, and is a good cross-training class for day-to-day supervisors.

Objectives

By the completion of this course, students will have:

- Reviewed the differences between Group, Contract and Update Variable Rate types.

- Explored the difference between traditional variable rate products and LOC disbursement variable rate codes.

- Discussed variable rate cycles, payment changes, notices, and effectively communicating loan changes with members.

- Reviewed certificate variable rate tools.

- Described automated scheduling and behind-the-scnes rate changes.

- Investigated new CU*BASE Index features for variable rate control.

- Discussed traditional Adjustable Rate Mortgage (ARM) lending and its effectiveness in CU*BASE credit unions.

Topics Covered

- Variable Rate Code Configuration

- Index Code Configuration

- Scheduling Variable Rate Changes

- Monitoring Variable Rate Codes

- Controlling Variable Rates at Loan Creation

- Using Variable Rates as Pricing Controls

- Marketing Variable Rate Loans

- Marketing Variable Rate Certificates

- Analyzing the ALM Effect of Variable Rate Loan and CD Portfolios.

2.50   CU*BASE Operations

Class length: 1 hour

Summary

This class concentrates on the credit union's day-to-day usage of the CU*BASE software. From spool file management to data retention, this class helps the operations manager understand what, when, and how things are going to get done.

Audience

This class is designed for operations management and day-to-day line supervisors for both online and self-processing credit unions. It is also geared toward credit union personnel responsible for implementing periodic processing involved with end-of-day, end-of-month, end-of-year and special requests.

Objectives

By the completion of this course, students will have:

- Discussed the CU*BASE/CU*Answers Operations Cycle.

- Investigated available reporting options and CU*Answers print services.

- Reviewed parameters for special requests, including billable services.

- Discussed designing a daily operational guide for the processing credit union.

- Examined data retention, disaster recovery services and credit union responsibilities.

Topics Covered

- Beginning-of-Day / End-of-Day Content and Timing

- Periodic Processing, including Dividend and Service Charge Processing

- Transmission Processing, including ACH, ATM, Debit Card, etc.

- Insurance Posting

- Tape Processing, including Payroll, Insurance, Marketing Labels, Credit Bureau

- Statement Processing

- General Ledger Interface

- Tax Reporting and Other Year-End Issues

- Billable Services

- Report Generation

- OUTQ, Spool and Writer Control

- Online Report Data Retention

- Disaster Recovery Services

- CU*Answers Hours of Operation and Key Periodic Events

- Support Options

2.60 CU*BASE Management Tools: A "Window" to Day-to-Day Credit Union Activity

Class length: 1.5 hours

Summary

This class focuses on the CU*BASE Management Menu (MNMGMT) and its ability to give credit union leaders a "window" into their operation. This class looks at how to audit, review, and find the answers to key credit union issues using multiple CU*BASE inquiry options. Understanding the results of your staff's day-to-day work and how they can interact with leadership decisions is key to this class. From the need to interactively use the data, to providing compliance supervision, to letting your employees know you are keeping an eye on them, this menu is a credit union leader's best friend.

CU*Answers hopes that by teaching you how to review the results, you'll become interested in knowing how to predict the results using CU*BASE configuration and design tools.

Audience

This class is targeted at the number one leader in every credit union organization, but can be a key tool for every credit union leader, from supervisor to vice president.

Objectives

By the completion of this course, students will have:

- Investigated the two update manager tools: CU*BASE Security and Rate Control.

- Discussed the dividend rate and certificate forecasting models and their ability to improve management decisions.

- Investigated all of the department inquiries and explored the database opportunities for both day-to-day use and analytical examination.

Topics Covered

- Employee Security

- Rate Management and Control

- Dividend Forecasting

  - Base Rate

  - Split Rate

  - Plateau Rate

- Certificate Redemption Forecasting

  - Windfall Expense

  - Holding the Rate Line

- Department Inquiries

  - File Maintenance

  - General Ledger and Financial Review

  - Credit Union Property and Vendor Review

  - Collections Review

  - SEQ/Sponsor Management

  - AIRES

- Other Menus of Interest

2.61   CU*BASE and Key Regulations (Reg. D, Dormancy and Reg. E)

Class length: 1 hour

Summary

This class will discuss some key CU*BASE tools that are designed to deal with regulation issues. Reg. D, Reg. E and Dormancy issues will be closely reviewed, along with other related issues brought forward by class participants.

Is your credit union ready to answer the following questions: How does your credit union enforce its Reg. D policy? How is your credit union controlling the frequency of escheated accounts? Is an Audio Response transaction responsible for the generation of a monthly statement?

This class will help you answer these questions and outline a policy for these regulations and many others.

Audience

This class is designed for key credit union leaders, back office and compliance personnel.

Objectives

By the completion of this course, students will have:

- Reviewed key CU*BASE regulation compliance tools and their applications in different credit union policies.

- Explored the need for additional CU*BASE regulation compliance tools.

- Examined CU*BASE pricing, fees, and service charges used to reinforce compliance (e.g., Reg. D violation fees).

Topics Covered

- What is a Regulation D Transaction?

- Configuring Reg. D Fees

- FR2900

- Understanding the Definition of a Dormant Member

- Configuring Dormancy Fees

- Dormancy vs. Escheating

- Understanding Regulation E Transactions and CU*BASE Statements

- Behavior Modification Fees

- CU*BASE TIS Tools

2.62   Managing Compliance: Preparing for Audits and Examinations

Class length: 1 hour

Summary

This class is designed to teach credit union supervisory personnel the various tools used by CU*BASE to prepare for audits and examinations. Often, the results of an audit or examination contact come down to how well the credit union can communicate their controls, management concepts, and the results of their activity. Putting your best foot forward is the key to a good examination and CU*BASE is often the key to being prepared.

CU*Answers has a full-time Compliance Officer with experience as both a credit union professional and state examiner. This class will focus not only on audit preparation but on managing the application of data processing-related compliance issues, with CU*Answers as a partner.

Audience

This class is designed for key credit union leaders and managers.

Objectives

By the completion of this course, students will have:

■ Explored various CU*BASE auditing tools.

■ Reviewed the building blocks of a proper internal auditing program and determined those best suited for auditing functions in their own credit unions.

■ Discussed the development of data processing products in response to regulation changes— maintaining a compliance responsive environment using CU*BASE.

■ Reviewed the system generated reports used for ALM decision making.

■ Investigated the information required in basic ALM Models.

■ Explored the credit union's role in waving the regulation "red flag."

Topics Covered

■ CU*BASE File Maintenance Logs

■ Investment Maturity Reports

■ CU*BASE Report Menus

■ Dividend and Tiered Rate Forecasting

■ Query Options and Functions Utilized In Auditing

■ Understanding the ARIES File Review Function

■ Preparing for a CPA Audit

■ Preparing for a Regulator Examination

■ Internal Policies and Staff Compliance

■ The Appearance of Organization

   ▪ Identifying a Problem

   ▪ Acquiring a Tool

   ▪ Implementing a Solution

■ Developing Compliant Software as a Team

■ Using the CU*Answers Compliance Officer as a Reference

■ Using the Internet and other miscellaneous compliance tools

2.63   Achieving Compliance Standards through Best Practices

Class length: 1 hour

Summary

This class, taught through the knowledge and experiences of CU*Answers' compliance experts is centered on tested and proven methodologies leading to successful audits. By effectively using CU*BASE and other related software, your credit union can be ready to meet your regulatory examiners with confidence. Your internal procedures will be compared to industry best practices rounded out with a discussion of appropriate tools available to your staff. Learn how to monitor for suspicious transactions, red flags, and fraudulent activity.

Audience

Compliance Staff, Member Service Representatives, and Officers.

Objectives

By the completion of this course, students will have:

- Reviewed common Internal Procedures

- Explored industry Best Practices

- Investigated Tools available inside CU*BASE and external to the core system

- Discussed improvements in existing processes

- Viewed optimal configuration options

- Reviewed dashboards, audit trackers, and reports which reveal important compliance factors at a glance

Topics Covered

- Best Practices

- Integrating best practices into your existing Internal Procedures

  - Identity Verification

  - Inconsistent activity

  - Suspicious Transactions

  - SAR/CTR requirements

  - Account monitoring

- MNAUDT menu options

- Audit Trackers

- Reporting

- Due Diligence

- Creating an environment for regulatory compliance

2.64   Red Flags: CU*BASE Tools & Other Considerations

Class length: 1 hour

Summary

Personal Identity verification is critical to your credit union operation. Expanding requirements in areas of identification have prompted the development of CU*BASE tools to level the rising burden of compliance. This class introduces procedures your staff can adopt in relation to the fully integrated Experian AS Level 1 – Identification Verification. Through instruction and discussion you will learn about potential Red Flags, performing due diligence on your membership database as well as potential members. Discuss the benefits of adopting best practices for monitoring transactions and other account activities.

Audience

Security Officers, Member Service Representatives

Objectives

By the completion of this course, students will have:

■   Explored the Experian AS Level 1 software

■   Reviewed the standard Red Flags

■   Discussed internal procedures for monitoring accounts and activities

■   Reviewed areas typically vulnerable to suspicious activity

■   Investigated policies and procedures your credit union should adopt to guard against Red Flag activity

■   Explored the CU*BASE Red Flags Tool Box

Topics Covered

■   What are Red Flags?

■   Experian AS Level 1 features

■   Internal procedures to set standards for handling potential Red Flag activity

■   CU*BASE menu options related to account monitoring

■   Identifying and handling inconsistent patterns of account activity

■   CU*BASE Red Flags Tools

　▪   Detecting unauthorized account access

　▪   Fraudulent activity

　▪   Identifying inconsistent information

■   Establishing best practices for due diligence operations

■   Using Internet resources and other miscellaneous compliance tools

2.65   Using CU*BASE tools for Bank Secrecy Act (BSA) Compliance

Class length: 1 hour

Summary

Complying with rules and guidelines imposed by the Bank Secrecy Act (BSA) can be a complicated task. CU*BASE tools for monitoring transaction activity are built to last through the complexity of rules interpretations and performance of due diligence on credit union accounts. This class is designed to teach your supervisory personnel the configurations and procedural operation of CU*BASE tools used in monitoring, evaluating and reporting on the events associated with BSA Compliance.

Audience

This class is designed for key credit union leaders and managers who work with BSA related transactions and accounts.

Objectives

By the completion of this course, students will have:

- Explored various CU*BASE BSA tools.

- Reviewed BSA monitoring configurations

- Discussed day-to-day procedures including reports monitoring and CTR related activities

- Observed the use of Audit Trackers

- Reviewed BSA regulations with focus on hot buttons

- Investigated various interpretations of standard BSA regulations

- Explored daily monitoring reports available in CU*BASE

Topics Covered

- BSA Configurations for transaction types

- Daily BSA monitoring

  - Transactions

  - Reports

  - Audit Trackers

- Verifying BSA Activity

- Online CTR Forms

- Due diligence analysis and tasks

- Follow-up activities

- Best practices for meeting BSA compliance

2.70 5300 Call Report: Using CU*BASE to Create the NCUA Report

Revised!

Class length: 1 hour

Summary

As a credit union leader, you know the intensity of preparing the 5300 Call Report. The magnitude of work involved grows each quarter as the reporting data requirements change. While producing the report is still a moving target, your job is now easier with the advent of the CU*BASE 5300 Report generation software. The key to the software is in knowing how to use it effectively with an understanding of the features and how to extract the data you need. This class will give you a comfort level for operating the software and determining the features most useful for your credit union.

Audience

This class is designed for Credit union CEOs/Managers, CFOs/Accounting Leaders, and other credit union staff responsible for gathering data and completing the quarterly 5300 Call Report for the NCUA.

Objectives

By the completion of this course, students will have:

- Discussed the features of the software

- Reviewed the process of creating a report

- Explored the use of Account Code Level HELP

- Learned how to assign automation routines and configure the data

- Learned the differences between auto-populated fields and other data entry fields

- Explored methods of comparing data from prior Call Reports

- Reviewed CU*BASE Reports for the 5300

- Discussed the upload to NCUA process

- Reviewed the Call Report Ratio Tool

Topics Covered

- Timing: When to Start your Call Report on CU*BASE

- Creating a Call Report

- Automation Routines:

  - What they are

  - Configuring Credit Union Data

  - Modifying/Re-calculating Auto-populated Data

- Comparison Data

- Account Code Level Help

- CU*BASE Reports for 5300

- Monthly vs. Quarterly Call Reports

- Sub-totals in the Call Report

- Call Report Ratios

2.80   Member Fees and Bundled Services

Class length: 1.5 hours

Summary

CU*BASE contains many marketing and relationship management tools that can have a very positive effect on how credit unions view the use of member services and fees.

How can the credit union create operating revenue by offsetting direct operation expenses elected by the member? This class concentrates on the configurable service charges and member fees, and the interactive product offers associated with each. How, why, and when is a member's fee being considered along with the member's entire credit union relationship? This class can make a difference in the bottom line.

Audience

This class is designed for credit union leaders responsible for cost accounting and bottom-line results. Marketing should have a great deal of input into this area.

Objectives

By the completion of this course, students will have:

- Examined the power of understanding and managing member relationships as an aggregate.

- Analyzed the effects of cost accounting behavioral fee structures and implementation.

- Reviewed all of the CU*BASE configurable fee options.

- Discussed motivating boards, members and staff to accept cost accounting fees.

Topics Covered

- General Share Configured Fees

- NSF Overdraft Transfer Configured Fees

- Dormancy Fees

- Regulation D Fees

- Credit Union-Defined Custom Fees

  - Minimum Balance, Transaction, Account

- Over-the-Counter Fees

  - Check Cashing Fees, CU Check Printing Fees, Money Order Printing Fees, Deposit Item Fees

- Demographic Groups and Club Management

  - Electronic Waivers, Generating Income

- Bundled Services and Fee Incentives

- Rated Member Returns With Tiered Benefits

- Measuring Relationship Management Tools

- Understanding the Pros and Cons of Relationship Management: Keeping Your Goals Straight

2.90   CU*BASE Management Tools: Leadership Dashboards

Class length: 1.5 hours

Summary

This class focuses on the powerful CU*BASE Menus and how collectively they form a dashboard of your operations. This class is a practical look into how you and your management staff can observe trends, track activities, review profitability, and audit key factors driving your business.

Through investigation of multiple CU*BASE menus you will begin to formulate a technique to monitor member activity, understand the importance of internal controls, discover deficiencies you may have in your current practices and how maintain a satisfactory standard of operation.

CU*Answers hopes that by teaching you how to review the results, you'll become interested in knowing how to predict the results using CU*BASE configuration and design tools.

Topics Covered

- Trending Member Money
- Internal Controls
- Benchmarking Activity
- Understanding Member Activity
- Understanding Member Preferences
- Understanding Your Membership
- Auditing and Mining Activity
- Menus Reviewed

  - MNMGMT
  - MNMGMA
  - MNMRKT
  - MNCOLL
  - MNHTLA
  - MN5300

  - MNMGMT
  - MNGELE
  - MNUPDA
  - MNLOAN
  - MNCNFD

Audience

This class is targeted at the number one leader in every credit union organization, but can be a key tool for every credit union leader, from supervisor to vice president.

Objectives

By the completion of this course, students will have:

- Reviewed menus that collectively form the suite of Leadership Dashboards.

- Discussed setting goals based on results found by searching dashboards.

- Investigated methods to use in analyzing data from the dashboards.

- Discovered techniques for using information from the dashboards to improve operations

- Formed a plan to periodically track information and use it to increase profitability

2.95   CU Budget and Strategic Planning Tools

Class length: 1.5 hours

Summary

This class reviews the credit union's ability to calculate, review, and report budget information. CU*BASE builds a continual analysis from month to month, quarter to quarter, and year to year for the balance sheet, income statement, and budget variance.

Through a consistent configuration and organized structure, CU*BASE can build new budgets and plans, and give the creative manager several different views of the credit union's financial performance. With over 99 configurable reports, the manager can divide the budget process down to a very workable and productive process.

Audience

This class is designed for credit union accounting leaders and CFO-type positions.

Objectives

By the completion of this course, students will have:

■ Examined the database structure of both the General Ledger Financials and historical sets of information.

■ Investigated the comparative abilities and nature of the CU*BASE financial package.

■ Discussed multiple options for budget modeling, creation, and reporting.

Topics Covered

■ Balance Sheet Creation

■ Income Statement Creation

■ Report Design

■ Understanding the GLBALA File

■ Automated Budgeting Through Financial History Projections

■ "Tweaking" the Budget by Utilizing Individual Line Item Control

■ Two Credit Union Income Statements Working As One

▪ Rate-Affected Income Statement

▪ Operational Non Rate-Affected Income Statement

■ Projecting Budgets for Assets, Liabilities, Income and Expenses as One or Separately

■ The Value of a Complete Budget

3.00 Introduction to Accounting

Class length: 1 hour

Summary

This class concentrates on the daily accounting that CU*BASE processes based on the credit union's daily operations. Topics range from the day-to-day accruals of income and expense items, to the balancing of the Change Fund. Special emphasis is placed on daily balancing procedures, troubleshooting, and miscellaneous configuration options.

Audience

This class is designed for accounting supervisors and general accounting personnel.

Objectives

By the completion of this course, students will have:

- Studied the differences between CU*BASE Accounting concepts and General Ledger Tools.

- Discussed the daily cycle of information and its corresponding accounting entries.

- Reviewed the accounting principles related to income and expense accruals and their effect on the accounting department.

- Completed an outline for an organized accounting approach to the key components of the credit union business.

Topics Covered

- Beginning-of-Day and End-of-Day

- Member Accounting

- Vendor Accounting

- Corporate Accounting

- Differences Between Financial and Subsidiary Analysis

- Accounting Rules of Thumb

  - Daily Income and Expense

  - Cash Movement

- Managing the Cash/Vault System

  - Physical Cash

  - Teller System

  - Member/General Ledger System

- Queries and Key Reports

- The MNPRTC Menu and Data Retention

- Understanding the "TR" Journal Entry

  - Trans Audit

  - G/L Control

  - GHIT vs. Transactions-Generated Entries

- Understanding Clearing, Suspense and Settlement Accounting

3.10   Introduction to General Ledger Tools

Class length: 1.5 hours

Summary

This class concentrates on the tools used by the accounting department to manage the General Ledger and its tracking of the credit union's accounting. These tools include the development of a chart of accounts, reporting system, and online review.

Audience

This class is designed for accounting supervisors and general accounting personnel.

Objectives

By the completion of this course, students will have:

- Discussed the needed structure and detail necessary to create an effective General Ledger system.

- Explored the CU*BASE chart of accounts style and options.

- Compared credit union controls to CU*BASE features and functions.

Topics Covered

- Posting to the General Ledger

- Maintaining and Developing a Chart of Accounts

- Working with Online Inquiries

  - Credit Union Financials

  - Credit Union Check Register

  - General Ledger History

- Introduction to General Ledger Reports and Print Options

- Developing Posting Templates

◈ Online Course Equivalent

CAB 100 CU*BASE General Ledger 1

3.15   Advanced General Ledger

Class length: 2 hours

Summary

Are you ready for the next level of understanding the CU*BASE general ledger tools? Do you know how to use all of the reports that are generated on a daily basis? Need some tips on finding and solving tough balancing challenges?

This class expands on the basic information introduced in course 3.10 Introduction to General Ledger tools.

Audience

This class is designed for credit union accounting personnel responsible for daily balancing tasks.

Objectives

By the completion of this course, students will have:

- Reviewed daily reports that can be used in balancing and monitoring G/L activity.

- Explored various CU*BASE balancing and tracking tools.

- Reviewed how to add new G/L accounts to your Chart of Accounts.

Topics Covered

- Daily General Ledger Reports You Should be Reviewing

- The "TR" Detail Report and What It Can Do For You

- Balancing "Tips & Tricks" and Using CU*BASE Tools

- How Various CU*BASE Processes Interface to the General Ledger

- Chart of Accounts Maintenance

- Advanced Journal History Inquiry Features

- Daily Trial Balance G/L Verification: Finding Members Out of Balance

3.20 Balancing Made Easy

Class length: 1 hour

Summary

This class reviews the contents in the Balancing Made Easy book.

Audience

This class is designed for accounting supervisors and general accounting personnel.

Objectives

By the completion of this course, students will have:

- Discussed the Daily Balancing procedures recommended by CU*Answers

- Examined the daily processing activities for Drafts, ACH and ATM vendors.

- Discussed G/L account offages and steps to finding the solutions.

- Reviewed the End of Month activities including the Call Report.

Topics Covered

- Printing Reports

- Daily Balancing Procedures

- ACH Processing Activities

- Draft Processing Activities

- Corporate Draft/Money Order Reconciliation

- ATM/Debit Card Activities

- Monthly Dividend/Interest Accrual Processing

- End of Month Activities

- Call Report
  - CU*BASE Reports Available

- Mortgage Points

- Sample ATM Reconciling/Journal Voucher Forms

3.25　SRS Bookkeeping Services – Sharing our Policies and Procedures

Class length:　1 hour

Summary

This class reviews the contents of the SRS Bookkeeping Services Policy and Procedures for performing the Draft and ACH exception processing. It also goes through the step by step flow of the run sheets used to complete a days work following the recommended guidelines in the Balancing Made Easy book.

Audience

This class is designed for accounting supervisors and general accounting personnel.

Objectives

By the completion of this course, students will have:

- Discussed the Draft, ACH and ATM exception policy and procedures used by SRS clients

- Examined the daily run sheets daily run sheets used to complete a days work for an SRS credit union client.

- Described the Services offered by SRS

Topics Covered

- Share Draft exception policies and procedures

- ACH exception policies and procedures

- ATM exception policies and procedures

- SRS Run sheets for daily credit union procedures

  - Print reports

  - Work exceptions

  - Post settlement/return amounts to G/L

  - Reconcile ATM/Debit Card/Online Credit Card vendors

  - Reconcile 739-00/LGLACT

  - Review EOD exception reports

- List of Services offered by SRS bookkeeping services team

- Enhancements requested by SRS Team

3.30   Credit Union Checks and Accounts Payable

Class length: 2 hours

Summary

This class concentrates on all of the issues related to printing and tracking credit union checks. Topics covered include setup and configuration of the credit union bank (checking) accounts, independent print options, using accounts payable processes, and check reconciliation options.

Audience

This class is designed for accounting supervisors and general accounting personnel.

Objectives

By the completion of this course, students will have:

- Examined the relationship between credit union banking accounts and the flow of funds through the General Ledger.

- Explored the information and tools needed to reconcile a bank statement.

- Investigated check printing options for hardware, paper and style.

- Described the three types of CU*BASE checks and their distinct differences.

- Studied the importance of using a database tool such as the Accounts Payable system to maintain spending history, control and budgeting records for credit union leaders.

Topics Covered

- Accounts Payable
  - General Setup
  - Vendor Relationships
  - Check Flow
  - Inquiry and Reporting
- Bank Reconciliation
  - Printing the Check Register
  - Understanding the Void Process
  - When to Reprint a Check
  - Utilizing Money Orders
  - Automated Reconciliation
  - Manual Reconciliation
- 739.xx G/L Sweeps for Credit Union Checks vs. In-House Checks
- Laser Check Options
- Money Order Options
- Multiple Bank IDs and Control Totals
- Teller/Member Checks
- Miscellaneous Checks
- "Smart" Checks

3.40   CU Financials: Configuration, Printing and Other Options

Class length: 1.5 hour

Summary

This class will concentrate on the structure and basic outline of the credit union's Chart of Accounts and its financials: the balance sheet and income statement. CU*BASE allows 99 reports per Chart of Accounts, and the printing of up to 8 columns of side-by-side period analysis. From day-to-day balancing to board packet preparation, knowing how to get the right information is critical.

Audience

This class is designed for accounting and financial managers.

Objectives

By the completion of this course, students will have:

■   Used the CU*BASE Development Tools to create and print credit union financials including Balance Sheets and Income Statements.

■   Analyzed how CU*BASE's capacity for 99 configurable financial reports can be used for detailed accounting reports such as non-earning assets.

Topics Covered

■   Understanding the Need for Multiple Formats of Key Accounting Reports

   ■   Balance Sheet

      ▪   Board Format

      ▪   Membership Format

      ▪   Trial Balance Format

      ▪   Analytical Review Format

   ■   Income Statement

      ▪   Month End

      ▪   Year End

      ▪   Quarterly

   ■   General Reports

      ▪   Non-Earning Assets

      ▪   Daily Reconciling Reports

      ▪   Departmental Reports

■   Designing Reports Using Class Examples

3.50　GL Subsidiary Products: Fixed Assets, Prepaid & Accrued Expenses

Class length:　1.5 hours (4-hour lab by request)

Summary

This class reviews the advantages of a fully-integrated subsidiary system for fixed asset, pre-paid expense, and accrued expense accounting. From disaster recovery to immediate inquiry, the class will concentrate on how the accounting department can communicate the accounting of these key expenses.

The training portion of the class will outline the steps for getting started, and the preliminary planning required for the implementation phase. The lab will allow you to actually create your fixed asset, prepaid expense, and accrued expense records in your credit union's files.

Audience

This class is designed for accounting supervisors and general accounting personnel.

Objectives

By the completion of this course, students will have:

- Reviewed advantages of a subsidiary ledger system which can both post and report activity as well as keep a history log for analysis and management review.

- Discussed how to organize and structure a credit union subsidiary ledger system for fixed assets, prepaid expenses, and accrued expenses.

- Examined all of the CU*BASE features related to the above subsidiaries.

Topics Covered

- Preparing for Subsidiary Entries

- Working with the Vendor File

- Organizing the G/L Codes

- Defining Fixed Assets
  - Building Assets, Land Assets, Fixed Assets, Leased Improvements

- Defining Prepaid Expenses

- Defining Accrued Expenses

- Generating and Posting Work Files

- Reporting and Inquiry on Subsidiary Results

- Building a Full Database for Internal and External Communication of these Key Subsidiaries

- Minimizing G/L Account Numbers Required on the Balance and Income Statement

- Maintaining Inventory Control Utilizing Serial Number Lookups and Tracking

- Designing Tag Number Systems to Identify Credit Union Property

✖ Implementation Workshop

Course 3.50 (W) If desired, a special workshop can be requested where you can set up subsidiary records using your own credit union's files, with assistance from CU*Answers staff. Be sure to bring with you all the worksheets, lists, and other documents you will need to set up your subsidiary records.

Your CU security officer will need to grant you access to the following command before attending this course:

- *MNGLFA - All commands*

3.51 GL Subsidiary Products: Working With Investments

Class length: 1.5 hours (4-hour lab by request)

Summary

This class reviews the advantages of an investment trial balance system for the accounting and tracking of the credit union's investments. Investment maturity, activity and accounting issues are all clearly communicated to all interested parties through a full inquiry and reporting system.

The training portion of the class will outline the steps for getting started, and the preliminary planning required for the implementation phase. The lab will allow you to actually create your investment records in your credit union's files.

Audience

This class is designed for accounting supervisors and general accounting personnel.

Objectives

By the completion of this course, students will have:

- Reviewed the differences between the CU*BASE Trial Balance investment reporting system and an Investment Counseling system.

- Explored the options for developing a concise and organized approach to the credit union's investment trial balance.

- Analyzed the CU*BASE tools for communicating "who, how, when and where" about credit union's investment policies.

Topics Covered

- Preparing Investment Information for Entry into CU*BASE

- Organizing G/L Codes

- Organizing Broker/Safe-keeper/Third-Party Relationships

- Understanding Investment Income Calculation Methods Understanding Premium and Discount Income/Expense Accounting Methods

- Defining Investment Types

- Maintaining Market Prices

- Reporting Maturity

- Minimizing G/L Account Numbers Required on the Balance and Income Statement

- Reporting and Inquiry on Investment Results

- Credit Union Investment Policy Compliance

- Investment Activity Reports

⚒ Implementation Workshop

Course 3.51(W) If desired, a special workshop can be requested where you can set up subsidiary records using your own credit union's files, with assistance from CU*Answers staff. Be sure to bring with you all the worksheets, lists, and other documents you will need to set up your investment records.

Your CU security officer will need to grant you access to the following command before attending this course:

- *MNINVS - All commands*

3.60   Member Checking/Vendor Accounting and Suspense GLs

Class length: 2 hours

Summary

This class reviews the member checking/share draft programs from clearing a draft to setting up an overdraft protection plan to mailing an NSF notice. We will also review the accounting of third-party products such as ACH, ATMs, and Member Checking Accounts. We will review the system's internal suspense structure and how the chart of accounts can break down the most complicated process into simple zero balance pointers. This class is a must for understanding the basic accounting of overdraft, exception, and re-posting options.

Audience

This class is designed for accounting supervisors and general accounting personnel.

Objectives

By the completion of this course, students will have:

- Reviewed the daily, weekly, and monthly cycles of key vendor products such as ACH, ATM, and Share Drafts.

- Discussed CU*BASE's ability to automatically handle member exceptions according to credit union policy.

- Examined the posting steps involved in each vendor process and how those posting steps are reflected in the accounting entry "TR."

- Configured CU*BASE options to reflect credit union policies as to check/share draft products.

Topics Covered

- Clearing Accounts

- Suspense Accounts vs. Origination Points

- Settlement Accounts and Their Reconciliation

- Posting Sequences and their Accounting Summary

- Configuring Exception Processing and Fees

- "TR" Trans Analysis

- Building Share Draft/Checking Accounts

- Outlining the Day-to-Day Cycle of Receiving, Posting and Settling Draft Files

- Understanding CU*BASE Re-Posting Options

- Corporate Check Reconciliation Options

- Balancing the 870.02 Suspense Account

- Working with the 870.45 Returns Owed to Credit Union Account

- Balancing the Credit Union Clearing Account

- Tracing Electronic Debits, Reversals and Final Settlements

3.62 Member Payroll and ACH Products

Class length: 1.5 hours

Summary

How can I make the screen display match the select employee group's payroll report? How can a member who is moving from a paper payroll have his/her automated payroll transfers converted to ACH distributions? How can a credit union debit from a third-party vendor hit the credit union's general ledger directly? This class concentrates on the processing of member payroll and ACH items. Broken down into two parts, the class shows both the similarities and the differences between these two major services. This class is a must for both the processing employee and the management personnel responsible for improving SEG activity.

Audience

This class is designed for accounting supervisors and general accounting personnel.

Objectives

By the completion of this course, students will have:

■ Discussed the unique role of payroll processing in the historical growth of credit unions.

■ Investigated the CU*BASE options available to build a payroll group database.

■ Investigated the CU*BASE options in understanding ACH company relationships with the credit union.

Topics Covered

■ Entering a Payroll Group

■ Entering/Maintaining Member Payroll Information

■ Balancing and Posting a Member Payroll

■ Tracking and Inquiring on Member Payroll Information

■ Developing an ACH Company List

■ Defining ACH Posting Rules and Techniques

■ Working with ACH Company/Member Information for Posting

■ Understanding ACH Transfers

■ Working with ACH Overdraft Transfer Capabilities

■ Using ACH as a Credit Union Settlement Tool

✒ Online Course Equivalent

CAB 201 Daily ACH Processing

CAB 202 Daily Payroll Processing

3.63 ATM Processing

Class length: 1.5 hours

Summary

This class discusses the processing features of CU*BASE's automated teller machine interfaces. For personnel responsible for ordering cards, setting up fee programs and coordinating the settlement, this class is a must. Special attention is paid to the various third-party vendors and how the credit union can maximize these special relationships.

Audience

This class is designed for accounting supervisors and general accounting personnel.

Objectives

By the completion of this course, students will have:

■ Discussed the revolutionary effect of ATM and Debit Cards on the credit union industry both historical and present.

■ Explored the ability of the CU*BASE Plastics file feature to communicate information to front-line personnel.

■ Reviewed the credit union's choice of an ATM vendor and the vendor's daily, weekly, and monthly processing cycles and their effect on member accounts.

Topics Covered

■ Plastics File

■ Card Creation and Maintenance

■ Service Charge Indicators

■ Working with Settlement, Suspense and Clearing Accounts

■ Understanding the Difference Between ATM and Debit Cards

■ Verifying ATM Transactions to Vendor Reports

■ Understanding the Differences Between Online Processing, Positive Balance Processing, and Negative Balance Processing

■ Substituting Debit Cards for Checks

3.70   Item Processing Functions

Class length: 1.5 hours

Summary

This class focuses on the functions of the CU*Answers Item Processing Department, specifically draft returns, Fed Deposit, and record retention. The relationship between Item Processing and CU*BASE will be explored. Problem resolution involving item processing, the Federal Reserve and data processors will also be discussed.

Audience

This class is designed for credit union personnel responsible for draft processing and member account research, as well as for accounting personnel responsible for bank reconciliation with the Federal Reserve and correspondent bank accounts.

Objectives

By the completion of this course, students will have:

- Discussed the timing involved with processing check items and associated deadlines.

- Explored problem resolution surrounding check presentation and clearing amounts.

- Reviewed the Return Item process.

Topics Covered

- Required Deadlines

- Return Items (Raw vs. Qualified)

- Direct Deposit Program

- Original Item Retention

- Check Processing Program

- Balancing

- Check Imaging and the CU*CheckViewer

  - Letting Members Pull Checks via online banking

- Tour of the CU*✓ Facility

⌐ Online Course Equivalent

CAB 200 Daily Share Draft Processing

3.71   Understanding CU*BASE Transactions

Class length: 1 hour

Summary

What are the characteristics of transactions that determine their behavior in processing? How does the system know the originating source of a transaction? How does CU*BASE understand that a withdrawal needs to debit a share general ledger account? When a description is selected for a certain transaction how can I understand the factors that caused that description to match the transaction? How can I balance an out-of-balance condition by scanning for member offset GLs?

In this class, we examine the indicators and specific fields in a CU*BASE transaction that dictate how that transaction is processed and reflected to both the member and the general ledger. There is no magic, there is simply understanding the code. So bring your decoder ring and let's get to it.

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Topics Covered

- Origin Codes
- Transaction Codes and Types
- Primary GLs and Offset GLs
- Transaction Queries
- Analyzing the "TR" Journal Entry
- Understanding Transaction Dates and the History Files
- Working with Processing Times
- TRANS1, TRANS2, TRANS3

Audience

This class is designed for accounting and back office personnel involved in reconciling transactions and who need to know the characteristics which define them.

Objectives

By the completion of this course, students will have:

- Explored the key controlling fields in a CU*BASE transaction record.
- Discussed how to use Query and transaction information to reconcile out of balance conditions.
- Explained how key CU*BASE functions (Inquiry, Phone Inquiry, ARU and Online banking) communicate transactions to members.

3.80   CU*BASE Data Retention Issues

Class length: 1 hour

Summary

This class helps credit unions plan for how key information and computer-generated reports can be accessed, reviewed, and archived for credit union employees and key credit union examinations.

Few things are as frustrating as having to hunt through microfiche or the printed page to respond to an anxious member's request. Management is faced daily with the issue of balancing supply and storage costs against the need to provide examiners and auditors with legally-required information. Creating and designing a policy that fits all of the different types of reports and classified information groups can be a real challenge. This class will review the credit union's data retention issues, from the teller line to management's back office.

Data retention is not just a back office issue. When a member needs a statement in a big hurry, it is a service issue that makes all the difference.

Audience

This class is designed for operations leaders and credit union policy makers.

Objectives

By the completion of this course, students will have:

- Described key CU*SPY features and their application in the daily servicing of members.

- Reviewed CU*Answers procedures for CU*SPY setup, microfiche options, CD-ROM options and current OUTQ processing.

- Analyzed regulatory guidelines on data retention.

Topics Covered

- CU*BASE Daily Reports

- CU*BASE Monthly Reports

- CU*BASE User Reports

- CU*SPY Reports and Statements

- OUTQ Options

- Requesting Microfiche

- Daily Printing Cycles

- Writing a Data Retention Policy

- CU*SPY Options and Credit Union Examination

4.00   CU*BASE Data Structure: Understanding Computer-Stored Data

Class length: 1 hour

Summary

This class focuses on key data and the way it is stored, updated, and used to understand the credit union's makeup and special features. This class identifies the three groups involved in database management:

1. Data Gatherers and Input Specialists
2. Data Analyzers
3. Data Users

Which are you? Where does your department fit in? If you follow the adage that "bad information is worse than NO information at all," your credit union needs to understand the ins and outs of how CU*BASE uses the data making up your credit union.

Audience

This class is designed for credit union leaders involved in general management and product creation.

Objectives

By the completion of this course, students will have:

■   Discussed the value of a centralized database as a communication tool.

■   Explored the bottom-line value of "at your fingertips" information in developing products and cross-selling them.

■   Completed an outline of all the key data files used by CU*BASE to process member activity.

■   Reviewed the results of database management through a discussion of Member Inquiry, Phone Software and other miscellaneous inquiry features.

Topics Covered

■   Terms Related to Data Files

  ▪ Libraries, Files, Records, Fields

■   Key CU*BASE Data Files and Their Use

  ▪ MASTER, MEMBER, TRANS, Miscellaneous

■   Developing a Database Management Policy

  ▪ Input, Analysis, Users

■   Relating Member Services to the Database

  ▪ Inquiry / Phone Software

■   Understanding What Files Are Being Used By Key CU*BASE Processes

4.10 CU*BASE Marketing and Sales Tools

Class length: 2 hours

Summary

Got a product to sell? Got something to move? Got an idea that just has to be the best idea you put out this year? Now what?

Bring up the topic of marketing, ask ten different people to define the word, and you'll get ten different answers. CU*BASE views marketing as managing the sales portfolios of products, the staff members and the credit union itself. This means the credit union must consciously adopt a sales "culture" dedicated to serving members and continually winning them over every time there is any credit union interaction.

Therefore, every leader and every team member of the credit union is involved in marketing, making everyone accountable for achieving results. In this class, we'll talk about developing that culture and using CU*BASE marketing tools as a strategy for reaching members and fulfilling their needs and financial goals.

Audience

This class is designed for credit union marketing personnel and all credit union leaders, from supervisors to CEOs.

Objectives

By the completion of this course, students will have:

- Reviewed the methods to create an effective Marketing Campaign.

- Discussed matching a target group of members with an identified need to credit union products and services.

- Learned about Next Suggested Product via Cross Sales

- Investigated the interactive tools CU*BASE offers for serving credit union members, and explained layering the use of each tool in a way that the marketer can reinforce and follow-up with the member on a credit union solution.

Topics Covered

- Online Sales Tools:
    - Rate Inquiry
    - Loan Quoter
    - Dividend Quoter
    - Marketing Tips
    - Product Procedure Tips
- Member Cross-Sales Tracking
    - Selling to Needs vs. Tasks
    - Cross Sales Tips
    - Managing the Cross Sales Process
- Online Member Surveys
- CU*BASE "Push Marketing" Tools:
    - Using Audio Response and Online Banking to Deliver Your Marketing Message
    - Selective Statement Inserts
    - Email Marketing Messages
- Next Suggested Product via Cross Sales
- Telemarketing Trackers
- Tracking SEGs
- Using Report Builder to Create Contact Lists

4.11   Data Mining: "Know Your Member" Analysis Tools

Class length: 1 hour

Summary

Every good marketing campaign begins with an idea and a target audience. With CU*BASE Know Your Member Relationship Management Tools data mining is both easy and strategically beneficial.

This class is geared to demonstrating how to link products to member needs by using CU*BASE marketing and member analysis tools, then applying direct delivery channel functions to analyze, track, and present member trends.

The software goes beyond just presentation and is designed to promote credit union member service without adding another layer of work for employees. Instead of analyzing trends using separate spreadsheet programs, these features will create new monthly files for trend analysis.

The first group of these new tools ties transaction analysis, Tiered Service analysis, and household data together in a way that creates a better understanding of how members are interacting with the credit union, and how that may affect key variable cost and revenue opportunities.

Topics Covered

- Know Your Member Data Analysis Tools
- Member List Generator
- Favorite Report Menus of the Credit Union Marketer

Audience

This class is designed for credit union marketing personnel and all credit union leaders, from supervisors to CEOs.

Objectives

By the completion of this course, students will have:

- Discovered how to specify, create and store well defined member files.
- Learned how to use CU*BASE to analyze and track trends.
- Investigated how to utilize Know Your Member Programs in the overall Member Relationship.

4.12   Your Tool Box: Improve Your Member Relationships Using CU*BASE Cross Sales & Sales Trackers

Class length: 1.5 hours

Summary

Communication is important. Knowing what has been communicated validates the quality of those communications. CU*BASE Cross Sales and Marketing tips raises the awareness of your staff to member interactions. Each time a credit union employee consults with a member, they could review a list of the decisions the member has already made regarding specific products and services. For example, before asking the member if they would like to apply for a credit card, the teller or member service representative could see if a decision has already been made by that member. Have they received an ATM application or an e-Statements brochure? Look at their record in CU*BASE.

With CU*BASE Marketing tools, your staff can focus their sales efforts on products and services the member *needs*, not those that happen to be on the list of products to sell that week.

Do you arm your staff with tips and procedures that assures their success? In this class discover more about how CU*BASE Cross Sales and Marketing Tips will give your members the propensity to ask questions and arm your staff with exactly the right response each and every time.

Audience

This class is designed for credit union marketing personnel and all credit union leaders, from supervisors to CEOs.

Objectives

By the completion of this course, students will have:

- Discussed appropriate use of the CU*BASE Cross Sales Functionality

- Explored How CU*BASE Sales Trackers compliments the overall member relationship

- Investigated how to keep your member communications consistent with your marketing team

Topics Covered

- CU*BASE Cross Sales Configuration

- CU*BASE Sales Tracker Configuration

- CU*BASE Marketing Tips & Procedures for Inquiry

4.13   Build a Communication Network by Using Member Connect

Class length: 1 hour

Summary

Member Connect is a vehicle to connect your members to your credit union regularly and consistently. Whether your goal is to promote a new product or service or simply to keep in touch for greater member retention, Member Connect makes it easy to communicate with your members.

Member Connect provides a single access point to many different CU*BASE marketing tools. The advantage of Member Connect, aside from bringing everything together into one handy location, is that it allows you to create a *single database file* of member account numbers, and then use that same file to reinforce your message through a variety of channels.

Audience

This class is designed for credit union marketing personnel and all credit union leaders, from supervisors to CEOs.

Objectives

By the completion of this course, students will have:

- Discussed how to use CU*BASE to communicate externally with members.

- Explored the importance of using a variety of delivery channels for communication.

Topics Covered

- Create a free-form text message to be delivered to members the next time they log in to **It's Me 247** online banking

- Send an email message directly to the member's email address

- Print mailing labels

- Create a mailing list database file ready to send to a third-party marketing resource

- Prepare for monthly or quarterly selective statement inserts targeted to certain members

- Create telemarketing trackers to allow member service staff to follow up with these same members over the phone tracked by the CU*BASE Telemarketing Leads and Follow-ups system

4.15   Member Service Trackers/Leads and Follow-ups

Class length: 1 hour

Summary

Talking to your members about information that is relevant to their circumstances is essential to a successful member service experience.

In this class you will gain practical knowledge you can use every day to dialogue with your members, retain the data and recycle it to the next credit union representative your member meets. No longer will your member need to meet with the same representative for assistance. Tracker records are created and stored for each member and can be viewed by any employee with access to CU*BASE Inquiry. Regardless of the delivery—in person, phone, email or online banking—your members will feel valued and well served through consistent use of Trackers.

Topics Covered

- Cross Sales Need Groups & Tasks Refresher
- Working Trackers from Inquiry
- Working Trackers from Follow Up
- Tracker Types vs. Memo Codes

Audience

This class is designed for marketers, management and all operations staff that has contact with members.

Objectives

By the completion of this course, students will have:

- Discussed the difference between Cross Sales Need Groups and Tasks.
- Reviewed how to obtain exactly the right words to say each and every time.
- Explored how to utilize Sales Tracker Tools to maximize the member service experience.
- Discussed how to use Sales and Service Trackers for follow up.

4.20   Report Builder 1: Working With Computer-Stored Data for Reports and Inquiries

Class length: 1.5 hours

Summary

You can hardly go anywhere today without hearing about database management, warehousing and mining. What do these terms mean? And how do you as a credit union employee participate in these new concepts? The CU*BASE Report Builder uses the IBM program called *Query*, a powerful, flexible tool for mining data from your CU*BASE member data.

In this class, the instructor will lead you through the pre-defined inquiry options found throughout the CU*BASE menu system and outline the steps to create a very simple custom report.

Audience

This class is designed for line supervisors, marketers, and compliance personnel.

The concepts covered in this class are used in many CU*BASE products, from teller auditing to cash management to general member inquiries. It is important that the credit union's own internal trainers understand the basic concepts in this course so that they can help credit union employees as they use CU*BASE every day.

Objectives

By the completion of this course, students will have:

■ Discussed how CU*BASE Report Builder uses the IBM Query software to access your member data

■ Discussed generating custom reports and inquiries using the Report Builder and CU*BASE data.

■ Reviewed the process of creating a customized report and inquiry.

Topics Covered

■ CU*BASE "canned" Query menu options

■ Understanding the Record Select process

■ Understanding how a computer stores data

■ Using Report Builder options to design custom reports and inquiries

⌐ Online Course Equivalent

CMS 100 Report Builder 1 – Using Canned Queries

CMS 101 Report Builder – Basic Custom Queries

✖ Report Builder Workshop

Course 4.20(W) is a workshop follow-up for this class that allows you to create reports using features of the query tools learned in this class. Please be prepared with an outline of data you would like to work with during this workshop.

NOTE: Workshop class size is limited to 12 participants; there will be up to 2 people on each computer..

4.21   Report Builder 2: Building Custom Reports

Class length: 1.5 hours

Summary

This class builds on the basics learned in Report Builder 1, and will cover all features that are commonly used with the CU*BASE database structure. The Report Builder gives you the power to take control of one of your most valuable assets — data — and get exactly the analysis you need from your CU*BASE data files.

Audience

This class is designed for line supervisors, marketers, and compliance personnel.

Objectives

By the completion of this course, students will have:

- Reviewed generating custom reports and inquiries using Report Builder and CU*BASE data.

- Discussed class samples and designed a custom report based on class input.

- Created their own custom report or inquiry.

Topics Covered

- Designing Custom Reports and Inquiries

- Joining Multiple Files

- Selecting Records

- Summary and Calculation Options

- Formatting and Layout Options

- Creating data files using Query

- The role of the Report Builder in file downloads

�֎ Report Builder Workshop

Course 4.21(W) is a workshop follow-up for this class that allows you to create reports using features of the query tools learned in this class. Please be prepared with an outline of data you would like to work with during this workshop.

NOTE: Workshop class size is limited to 12 participants; there will be up to 2 people on each computer.

4.22   Report Builder 3: Database Files and String Reports

Class length: 1.5 hours

Summary

Building on the topics covered in the previous Report Builder courses, this course takes users further in-depth with a focus on the more complex aspects of Report Builder.

Audience

Report Builder "power users" that are comfortable with building reports using multiple files.

Objectives

By the completion of this course, students will have:

- Reviewed generating custom database files and creating a string of reports.

- Discussed more complex ways to join data files and create custom fields.

- Explored the use of custom database files in the available CU*BASE marketing and Member Connect menu options.

Topics Covered

- Using Database files –creating custom files and using them to create Report Strings.

- Creating complex custom fields and exploring available IBM custom field options.

- Joining Multiple Files with more emphasis on matching vs. un-matching data in the files.

4.24 Partners in Practice: Branding Your Credit Union (It's More Than About the Name!)

Class length: Day 1 of a 1.5 day workshop (second day is course 4.25)

Summary

Credit unions face challenges every day! Competition with the economy, competition for market share, competition with competitors, even the perception of your credit union through the vantage point of your members is a form of competition. How can you infuse your staff with attitudes and practical business experiences to meet these challenges head on? How do you create a winning environment when competition is so fierce?

In part one of a two-day work shop we will discover how to leverage the power of all CU*BASE Marketing programs to assure your brand stays consistent within your market. This class begins a comprehensive tour of all CU*BASE Marketing and communication features that assures you and your staff success.

Audience

This class is designed for credit union marketing personnel and all credit union leaders, from supervisors to CEOs.

Objectives

By the completion of this course, students will have:

- Explored all areas of CU*BASE Utilized for credit union branding.

- Investigated implementation or refreshing your tiered services and marketing club programs

- Discovered what has worked for your peers by enjoying the opportunity to network and share

Topics Covered

Morning Session

- Create a member relationship program start to finish using CU*BASE

  - Using Member Inquiry as a starting point

  - Branding with CU*BASE / Customize Workstations

  - Cross Sales & Sales Tracker Tools

  - Marketing Tips

  - Labeling with Know Your Member and Tiered Services

  - Data Mining: What, there's more?

  - Using the Features of Member Connect for Ongoing Clear and Consistent Member Communications

Afternoon Session

- Tiered Services

- Marketing Clubs

- Configuration and Monitoring

4.25 Partners in Practice: How To Do The Work
Marketing Workshop

Class length: .5 - Day 2 of a 1.5 day workshop (Day 1 is course 4.24)

Summary

Your total marketing plan can be in place for year after year. Learn who the cuasterisk network is and how you can utilize your partners to offer winning branding solutions to your members. Each builds on and supports the others, maximizing all of the member contact avenues available. It's one definite way you can both manufacture time and create results. This coordinated, layered approach is the most effective way to reach your members and grow your bottom line.

Learn how you can leverage all of these marketing tools by sending your best and brightest to this *Partners in Practice* workshop. Discover what it takes to leverage your partners to create an atmosphere that's market focused and results oriented. Best practices for internal marketing strategies and ideas will be yours for the taking.

Also visit http://marketing.cuanswers.com/

Audience

This class is designed for marketers, credit union leaders and those responsible for sales and service staff.

Objectives

By the completion of this course, students will have:

■ Explored all levels of the Partners in Practice branding program.

■ Discussed ideas for reaching your members on a consistent basis with professional materials.

■ Investigated implementation of a full marketing calendar in your credit union.

■ Discovered a robust member relationship program that will fit your credit union's budget.

■ Participate in discussion of practical application of marketing topics and best practices.

Topics Covered

■ **Meet the Managed Services Team**

Member relationship programs begin with your products and services. Strengthen your portfolio by learning the power of consulting with a member of our Managed Services Team. Whether it be lending, savings or overall CU*BASE configuration, let a member of our team help you.

■ **CU*OverDrive – Steering Members to Your Services**

One full year of work is complete and right at your fingertips. Commit to a full year or test drive a one-time campaign. CU*OverDrive will help you race to the finish line. Each campaign is professionally designed to promote value and loyalty to your members. Statement Inserts, Statement Onserts, Lobby Posters, Web Banners, Email Messages and Phone Scripts, coupled with CU*BASE, arm your staff for success.

■ **Member Communication Services – Delivering the Message**

Xtend's Member Reach Contact Center will handle continuous member contacts for you! Using CU*BASE tools, targeted members will receive email messages, e-newsletters, online banking and statement messages, and personalization for **It's Me 247** Online Banking Community. Get ready to respond to your members' electronic communications with you by leveraging the automated programs of Member Reach.

Don't stop with electronics. Let the Xtension Call Center Assist you with your inbound and outbound telephone calls. One time campaigns, defined target delivery (welcome, new loans & loans close to payoff) or inbound with our loan fulfillment center, let the Xtension Call Center design a program that works for your members.

4.40   CU Statements

Class length: 1 hour

Summary

The number one communication piece mailed to a member is the periodic statement. This class concentrates on the available configuration features and the setup of your credit union's statement programs. What is included with the statement, when it is mailed, and how to use inserts are all key to many of your credit union's products and their success. Statements need a marketer's touch!

Audience

This class is designed for marketing personnel and credit union leaders.

Objectives

By the completion of this course, students will have:

- Explored user-configured features of CU*BASE statements.

- Discussed key components of statement data and their presentation.

- Analyzed the steps between CU*Answers and the member's mailbox.

- Examined postal regulations, including CASS Certification processing.

Topics Covered

- Statement Configuration

- Monthly Statements

- Quarterly Statements

- Annual Statements

- Audit Statements

- Random File Generation

- Aggregate Balance File Generation

- CASS Certification

- Member Address Control

  - Alternative Address

  - Closed Member Address

  - Non-Member Address

- The Printing Process

- The Mailing Process

- Credit Union Responsibilities

  - Inserts

  - Mail

4.80   Relationship Management: Clubs and Tiered Service Programs

Class length: 2 hours

Summary

How does your credit union reward members who participate as profitable contributors to your credit union's future? Do you simply fee negative activity, or do you encourage positive activity based on the member's best interest?

The CU*BASE Marketing Club and Tiered Service Levels programs have changed the way credit unions identify, work with, and reward their member owners: the people who choose the credit union consistently as their primary financial institution.

Audience

This class is designed for marketers and credit union leaders.

Objectives

By the completion of this course, students will have:

- Investigated CU*BASE methods for identifying profitable relationships.

- Discussed motivating members to participate through positive reinforcement programs.

- Learned how to use Marketing Clubs and Tiered Services as the perfect segue to Cross Selling.

- Described how credit unions can use CU*BASE tools to differentiate their products and their credit unions from the competition.

- Learned how to effectively market Rewards Benefits.

Topics Covered

- Demographic Groups and Marketing Clubs

- The CU*BASE Tiered Service Program

- Benefit Payment Systems

- Household Database

- Mining Relationship Information

4.90   Introduction to WordPress with SiteControl

Class length: 1 hour

Summary

Helping you gain the most from your website investment is a major goal of this class and your instructors will facilitate that achievement. You will learn the basics of WordPress, the open-source platform that utilizes our SiteControl plug-in. This software delivers a powerful website you can maintain with no HTML or code knowledge required.

This course covers basic WordPress-based website management along with CU-specific features of our SiteControl plug-in and basic steps you can take to keep your site updated, well organized and visually appealing.

Audience

CU*Answers Web Services WordPress with SiteControl clients.

Objectives

By the completion of this course, students will have:

- Discussed their web strategies with other students.

- Explored how WordPress with SiteControl can power their website and achieve the goals for their web site.

- Examined the potential to leverage the power of open-source to deliver a dynamic web experience through this platform.

- Reviewed best practices and recommended steps toward managing their well designed site.

Topics Covered

- What is WordPress?

- WordPress as a Content Management System

- Pages versus Posts

- Pagemash

- Categories

- Satellite Rateboard

- Widgets and Sidebars

- Menu System / Menu Widget

- Electronic Forms (Gravity Forms)

- Best Practices

4.91   Advanced WordPress with SiteControl

Class length: 1 hour

Summary

This course builds on the Introduction to WordPress with SiteControl and provides in-depth examples of and tips for maintaining your website. You may take the intro class first, but it's not a requirement before attending this second level. If you have been managing your website with WordPress and want to dig deeper into features and tools available in SiteControl, this course is for you!

For those who want to get the most out of their WordPress site, Advanced WordPress with SiteControl will cover a broad set of topics such as plugins, integrating with Google Maps and Google Analytics, rotating banners, and more!

Audience

CU*Answers Web Services WordPress with SiteControl clients who perform most of the content management tasks for their site.

Objectives

By the completion of this course, students will have:

- Discussed how third-party plug-ins can extend WordPress.

- Explored how to use many of the popular plug-ins as well as the more advanced features of the WordPress core.

- Reviewed best practices as they relate to advanced site management and knowing the limits of a particular theme or site.

Topics Covered

- Intro to Plugins

- Search Engine Optimization

- Google Maps Integration

- Building Data Tables (WP Table Reloaded)

- Shortcodes in SiteControl

- Rotating Banners

- Google Analytics

4.92   Introduction to Website Stewardship

Class length: 1 hour

Summary

Welcome to the Internet Age where your website often makes the first impression. For some members, your online presence is the only "face time" you get with members.

This class will cover how to get the most out of your online presence, specifically being a good website steward for your members.

The Web Services team will cover how to get the most out of your website by reviewing the goals of your members and myth busting some commonly held user experience beliefs. We'll reinforce these topics by investigating some actual web traffic analytics.

In addition, Web Services will review which resources are available to stewards as well as how to submit web updates that will save money.

Audience

CU*Answers Web Services clients and prospective clients. This class is geared toward clients who submit updates to Web Services or who are on our WordPress with SiteControl Content Management System.

Objectives

By the completion of this course, students will have:

■   An understanding of what their members want in a website.

■   Learned which commonly held beliefs about websites are true and which are not.

■   Viewed factors used to evaluate traffic and marketing statistics.

■   Reviewed the different resources that are available to them when requesting updates.

■   Explored how to optimize update requests.

Topics Covered

■   How to get the most out of your website

■   How to submit updates that save money

■   What resources are available to me?

■   What makes a good user experience?

■   Traffic Analytics

4.93   Introduction to Social Media

Class length: 1 hour

Summary

Social media is here to stay. How is your credit union leveraging a communication tool that over 80% (according to a 2009 study) of your members aged 18-60 utilize?

This course is designed to introduce you to the world of social media and make you feel comfortable engaging your members in this brave new world. We'll go over some basic "rules" and best practices for representing your institution in the social media sphere, how social media and your web site feed off each other, and how to build your brand among the "youths" so coveted by the industry.

Audience

Credit union staff interested in leveraging social media as a marketing tool to expand their brand and engage their members.

Objectives

By the completion of this course, students will have:

- The knowledge to be able to properly set up a Facebook or Twitter account for their institution.

- Understood the value of social media.

- Grasped the potential hazards and risks that can result from social media.

- Been introduced to tools that can help streamline your social media strategy.

Topics Covered

- What is social media?

- Why are people talking about social media and who uses it?

- Facebook and Twitter

- What are the benefits and risks of social media?

- How should my credit union use social media?

- Open Discussion and Questions and Answers

5.00   Designing CU*BASE Loan Products

Class length: 1.5 hours

Summary

This class covers the CU*BASE tools utilized in configuring credit union loan products. From servicing controls, to financial analysis, to examination reporting, CU*BASE leads the way in flexibility and creative processing for today's loan team. This class concentrates on the broad picture of what makes up a lending portfolio and how it is focused.

Audience

This class is designed for marketing and loan product developers.

Objectives

By the completion of this course, students will have:

- Analyzed CU*BASE loan categories and their flexible configuration.

- Learned about Business Unit Configuration

- Discussed Loan Underwriter Approval Limits

- Examined configuration tools (purpose codes, security codes, etc.) for analyzing and reporting on the loan portfolio.

- Reviewed compliance, communication, and training tools available for the loan manager.

Topics Covered

- Business Unit Configuration

- Loan Underwriter Approval Limits

- Loan Categories as the Controlling Service Parameter

- Multiple Account Suffixes

- Interest Calculation Methods

- Delinquency Calculation Methods

- Disbursement Alternatives

- Insurance Alternatives

- Mortgage/Construction Loan Information

- Understanding the Difference Between MEMBER5 and MEMBER6

- General Ledger Interfaces

- IRS Reporting

- Payment Change Options

- Purpose Codes

- Security Codes

- Collateral Codes

- Insurance Tracking

- Other Miscellaneous Configuration Options

- Configuring Loan Products for Rate Inquiry and the Online Banking "Rate Board"

5.10 Lending From Request to Disbursement: Understanding the Application Process

Class length: 1.5 hours

Summary

This class focuses on selling loans to members. From the initial "hello, how are you?" to the "where would you like your loan funds?" this class shows how CU*BASE can make every credit union staff member an effective loan sales rep.

The key to making a member a lifetime borrower is an interactive lending database that tracks the member's application information the entire time that member is active. This database creates a state of readiness that can be accessed for use not only by credit union staff but for the online banking products of the future.

How do you sell a loan? Are your members "on line" or do they still fill out applications, wait in line, and wonder why you don't remember them since the last time they needed a loan?

Audience

This class is designed for all credit union personnel involved in selling loans to members.

Objectives

By the completion of this course, students will have:

- Analyzed the steps and components of a loan interview from start through closing.

- Discussed the measurement of a loan department's output.

- Discussed additional uses for underwriting databases.

- Defined the key components of approving or denying a member loan request.

Topics Covered

- Loan Quoter

- Loan Requests and Working with the Electronic Loan File

  - Credit Reports

  - Outstanding Loans

  - Open-End Loan Contract

  - Risk-Based Lending

- Loan Application Processing and Household Enrollment

- Electronic Loan Checklist

- Printing Loan Forms

- Creating Loans and Disbursing Funds

- Loan File Verification

- Underwriting Databases:

  - Member Written Applications

  - Credit Bureau Credit Reports

  - Online Household Database

  - Online Archived Applications

Online Course Equivalent

CLS 100 Lending Basics

CLS 101 Lending 2: Creating and Disbursing Loans for Members and Non-Members

5.11   CU*BASE Mortgage Processing

Class length: 1 hour

Summary

In this class we will review CU*BASE options for servicing mortgage loans through the credit union's traditional service delivery points. 360-day loans require repayment rules and special handling that are not related to the typical credit union member loan. Understanding and explaining these differences to your members will be the difference between using the CU*BASE system and purchasing an outside servicing package. This class is key to getting the maximum return on CU*BASE loan features: mortgage loans.

Topics Covered

- Servicing 360-Day Interest Loans
- Configuring Mortgage Lending Products
- Preparing Loans for final payoff
- Mortgage Payment Matrix

Audience

This class is designed for loan product designers, lending managers and supervisors, and member service supervisors.

Objectives

By the completion of this course, students will have:

- Explained the loan servicing rules for 360-day configured loans.

- Discussed extended mortgage servicing and CU*BASE automated features including payment matrix options and teller warning messages.

- Investigated ARM products and their effect on.

- Discussed the difference in amortization, simple interest and scheduled interest.

- Investigated the payment application and system accrual processes.

5.12   CU*BASE Escrow Processing

Class length: 1 hour

Summary

In this class we will review CU*BASE options for maintaining mortgage escrow shares and escrow analysis. From the initial configuration of type codes and escrow payees through the payment procedures and annual escrow statement you will learn the interacting features that make CU*BASE a robust, comprehensive escrow processing system.

Whether you are a current user of the escrow processing system, or still undecided, this class will be beneficial. Pick up some new tips or use the information to decide in favor of automating escrow processing this year.

Audience

This class is designed for loan product designers, lending managers and supervisors, mortgage servicing staff, and member service supervisors.

Objectives

By the completion of this course, students will have:

- Discussed escrow administration and Government regulation

- Investigated escrow set up, disbursement and analysis

- Reviewed using CU*BASE for escrow administration

Topics Covered

- Escrow Share configuration

- Escrow Payees/Type Codes

- Open escrow account/add payees

- Disbursement report

- Disbursing escrow payments

  - Tax, Insurance and PMI tracking

- Escrow Analysis

  - Analysis Configuration

  - Preview(Trial)/Create(Final) Analysis

  - RESPA – real estate settlement procedures act

5.15   Investor Relations

Class length: 1 hour

Summary

Investor opportunities take a variety of forms. In this class we will discuss some of those options as well as the tools available to service an investor loan in the secondary market.

This course covers reporting, remitting, and balancing using investor-driven forms and required regulations to service mortgages that are owned by an investor.

Audience

Credit union managers and leaders involved with setting the direction for your loan department strategies and preparing for new opportunities.

Objectives

By the completion of this course, students will have:

- Discussed the history of the secondary market
- Explored payment processing and investor reporting
- Investigated different investor accounting cycles
- Reviewed using CU*BASE for investor processes

Topics Covered

- History of mortgage lending and the secondary market
- Using the CU*BASE Participation Lending software to support the investor process
- Setup and processing
- Payment processing, investor reporting and remitting
- Download process for Investor reporting
    - Freddie Mac – Upload to Midanet
    - Fannie Mae – Upload to Surf
- Resources:

    www.efanniemae.com

    www.freddiemac.com

    www.fhlb.com

    www.usda.com

    www.hud.gov

5.20　Organizing a Loan Department and Servicing Loans on CU*BASE

Class length: 1.5 hours

Summary

When was the last time you flowcharted your loan department? In other words, what is the "maze" that a member must navigate to get a loan in your credit union? Are there unnecessary steps, costs or annoyances that are keeping your members from choosing you as their first option?

How is a loan approval different from a credit union denial or "turning down" a member? What sales and marketing tools do your loan officers use to increase lending opportunities? This class focuses on analyzing every aspect of the lending department looking at all processes from an operational efficiency standpoint.

Audience

This class is designed for all lending personnel, and will also be helpful to senior management and lending leaders interested in a broad perspective of their loan department.

Objectives

By the completion of this course, students will have:

- Discussed a general overview of the credit union's loan department, from sales and marketing through the interview and decision process, to final approval and servicing.

- Examined how CU*BASE can improve the work flow of member lending and various options.

- Identified key job descriptions in a credit union loan department and defined the role of all credit union departments in the servicing of loans.

- Discussed designing loan products based on member needs and motivations

- Explored the credit union options and responsibilities after the loan has been approved.

- Discussed how loan personnel can communicate to other departments for positive member results.

Topics Covered

- Understanding the Impact of the Household Database
  - Defining a Credit Union Policy
- Centralized Lending Tools
- Configuration Options:
  - Interest Rate Calculations
  - Payment Methods
  - Payment Matrix
  - Variable Rate Loans
  - Risk-Based and Relationship Lending
- Pledged Shares and Miscellaneous Secured Shares
- Denial Features and the Denied Database
- Disbursement Methods and Matching Loan Products to Member Lifestyles
- Statistical Analysis
  - Loan Activity Analysis
  - Applications vs. Denials vs. Approvals
- Working with Written-Off Loans
- Working with Delinquent Loans
- Analyzing Loan Account Inquiries
- Identifying Potential Servicing Problems (Next Pay Dates, Payment Frequencies, AFT, ACH/Payroll)
- Understanding CU*BASE Payment History

5.30   Open End and Line of Credit Lending

Class length: 1 hour

Summary

In a world that expects immediate response and immediate satisfaction, the time between a loan request and the money being put in the member's hands is shrinking daily. One key to members being satisfied with the credit union's loan program is the automated distribution of pre-approved open-end and line of credit loans.

With automation challenges will come. How do you avoid disbursing on delinquent loans? How do you recalculate payments? How do you analyze credit expiration dates? This class will answer these and many other questions on how CU*BASE can lead the way to member loan satisfaction.

Audience

This class is designed for loan supervisors and loan product developers.

Objectives

By the completion of this course, students will have:

- Described the difference between open-end, closed-end, and line of credit loans using CU*BASE.

- Reviewed different styles of line of credit and open-end loans.

- Analyzed the process for key areas where data processing automation can replace lending personnel and the need for manual decisions.

Topics Covered

- Loan Category Options
  - Review Dates
  - Payment Changes
  - Disbursement vs. All Transactions
  - Payment Change Timing
  - Disbursements From Zero Balance
  - Estimated Calculations
  - Amortized Calculations
  - Table Calculations
- Disbursement Points
  - Teller Line
  - Overdraft Protection
  - Checks
  - ATMs
  - Audio Response
  - Shared Branch Outlets
- Delinquency and Collection Options
- Open-End Loan Contracts
- Analyzing Promissory Notes and Disclosure Paperwork

5.40   Managing Bankruptcy

Class length: 1 hour

Summary

You just received a notice from the court that one of your members has filed bankruptcy. What are the procedures you must follow to make sure you manage this situation properly?

This class focuses on the communication of the bankruptcy to staff, the compliance of the laws relating to what you can and can't do, and making sure the account is tracked and treated appropriately.

Audience

Credit union staff responsible for the collection of problem loan and saving accounts.

Objectives

By the completion of this course, students will have:

■   Reviewed the steps necessary to digitally communicate the bankruptcy to all staff

■   Learned how to maintain accounts to preserve the information and harmonize with the court

■   Learned what member information is sent to the credit bureau

■   Reviewing methodology to track bankrupt accounts through tickler processing

■   Learned to create a write-off account

Topics Covered

■   Updating Member Account Information Related to Bankruptcy

■   Statement Mail Group Configuration

■   Credit Reporting Codes

■   Placing Comments and Freezes on Member Accounts

■   Designing Tickler Types to Monitor Bankrupt Accounts

■   Clear Tiered Services

■   Remove Ancillary Services

5.50   Interactive Online Collections

Class length: 1.5 hours

Summary

This class concentrates on the CU*BASE interactive online collection system. This tool aids credit union collectors in all facets of delinquent member interactions and communications. Through completing the work, the collector actually builds an historical database of member issues, problems and promises to be communicated to all credit union staff in their collective efforts to work with this member. This historical record-keeping is paramount to good disaster recovery, and other collection processes such as the courtroom.

Audience

This class is designed for loan collectors and loan product developers.

Objectives

By the completion of this course, students will have:

■ Reviewed CU*BASE tools for gathering, maintaining and reporting collections information.

■ Examined collection types and processes.

■ Reviewed follow-up tools.

Topics Covered

■ Configuring Collection System Levels

▪ Automated Delinquency Freezes and Releases

■ Working with Delinquency Notices

■ Delinquency Fine Configuration

■ CU*BASE Collection System

▪ Delinquent Loans

▪ Negative Balance Shares

▪ Overline Line of Credit Loans

▪ Follow-up practices

■ Working with Delinquency Comments

⌐ Online Course Equivalent

CCS 100 Collections Basics

CCS 101 Advanced Daily Work

5.70 Centralized Underwriting: Inquiry For Loans In Process

Class length: 1 hour

Summary

How does your credit union communicate the daily goings on of the loan department to other staff? How frequently does a member want to know the status of a loan request and must be put on hold until the individual loan officer is available? Is your credit union considering expanding its lending functions to locations in which you simply want a loan interviewer rather than a loan underwriter?

By investigating the CU*BASE Underwriting Codes and related features, many of these issues can be addressed during this class. This class is a must for loan supervisory personnel and upper management.

Audience

This class is designed for all loan personnel but is especially geared to lending managers in developing the lending process and communicating that process to all credit union staff.

Objectives

By the completion of this course, students will have:

- Reviewed methods to increase productivity, accuracy, and efficiency of the credit union's lending departments.

- Investigated the improvements in staff and member communication that centralized underwriting provides.

- Investigated the independent steps in selling, approving and processing a member loan request.

Topics Covered

- Underwriting Codes

- Application Status Inquiry

- Approvals and Denials

- Modifying Loan Requests

- Auditing Underwriter Approvals

- Approval Security

- Report Review

5.71   Laser Forms Management

Class length: 1.5 hours

Summary

Forms are an integral part of your credit union. From initial design through the final submission at completion, forms are intended to gather information concisely for each purpose. Some forms are subject to regulations and designed according to specification. Laser print quality is standard on forms received from today's credit union.

From choosing your laser forms vendor, to coordinating CU*Answers' programming staff, to teaching the credit union staff how the new form is going to work, this is a real partnership with your CU*Answers forms coordinator. This class will focus on that process.

Audience

This class is designed for credit union staff who manage the selection, maintenance and implementation of credit union forms.

Objectives

By the completion of this course, students will have:

- Discussed the forms development process from selection to implementation.

- Reviewed pricing for forms development.

- Reviewed current examples of forms used by other credit unions.

- Described the process loan officers use in preparing documentation for members.

- Investigated hardware options and combining laser printers for other uses.

Topics Covered

- Forms Vendors

- Laser Loan Forms Configuration

- Laser Checks and Money Orders

- Other CU*BASE Laser Forms

- Mortgage Forms Generation:
    - Settlement Statement
    - Mortgage Document
    - Satisfaction
    - Good Faith Estimate

- Printing loan forms as part of the daily CU*BASE lending process

5.75   Implementing the 247 Lender Decision Model

Class length: 1 hour

Summary

Saying "Yes" is a 24 by 7 requirement with today's credit union member. If your credit union is going to stay relevant in your members' lives, you have to be willing to work when the member is ready. You must model loans and extend yourself to every automated channel you can.

That's where 247 Lender comes in. 247 Lender is a CUSO-owned decision model that lets you give automated approval 24 hours a day, 7 days a week, through all of your delivery channels.

Come learn how you can implement 247 Lender and take fall advantage of it throughout your entire organization.

Also visit: http://www.lendervp.com

Audience

This class is designed for credit union lending leaders and loan personnel.

Objectives

By the completion of this course, students will have:

- Reviewed the features and benefits of the 247 Lender Decision Model

- Examined configuration options

- Discussed the steps required to implement 247 Lender

- Reviewed how 247 Lender affects day-to-day lending activity

Topics Covered

- Getting Started with 247 Lender
  - Changes to Your Loan Policies
  - Developing a Plan
- Configuring 247 Lender Minimum Requirement Filters
- Configuring Your Approval Matrix
- Configuring Loan Delivery Channels
- Configuring Risk-Based Pricing
- Activating 247 Lender
- Pulling Decisions and Viewing Decision Details
- Monitoring 247 Lender Decisions

�֎ Configuration Workshop

Course 5.75(W) is a workshop follow-up for this class that allows you to work with CU*Answers staff to configure your credit union's 247 Lender service.

5.76   Managing Delivery Channels

Class length: 1.5 hours

Summary

Are you driving your Lending Team to new heights? Are there channels of lending opportunities you are not tapping into yet, or that are not being mined to their full potential? Come learn how!

Also visit: http://lendervp.com/

Audience

This class is designed for credit union lending leaders.

Objectives

By the completion of this course, students will:

■   Discussed the various channels of delivery for loan opportunities.

■   Explored ways to generate new opportunities.

■   Investigated the advantages of adding new channels.

■   Reviewed the features of Retailer Direct, Lender on the Road and DealerTrack.

Topics Covered

■   **Retailer Direct**
Retailer Direct is an opportunity for you and a trusted business partner to electronically deliver loan applications from any retail location that you choose, directly to your CU*BASE lending factory—quickly and securely.

■   **Lender On The Road**
Bring your loan department to your member. Lender on the Road lets you process loan applications via a secured Internet connection while away from your desk. It works anywhere there is an Internet connection. Finance a new boat purchase at the boat show, home improvement at the home expo, plastic surgery at the doctor's office... anything you choose.

■   **DealerTrack**
DealerTrack is a provider of on-demand software and data solutions for the automotive retail industry in the United States. DealerTrack utilizes the Internet to link automotive dealers with credit unions to service the indirect environment.

✖*Configuration Workshop*

Course 5.76(W) is a workshop follow-up for this class that allows you to work with CU*Answers staff to configure your credit union's Retailer Direct, Dealer Track, and Lender on the Road services.

5.77   Online Credit Card Processing: Product Overview

Class length: 1.5 hours

Summary

Are you ready to expand your credit card options and have direct access to your accounts on CU*BASE? If the answer is Yes (and why wouldn't it be), then let's get to work on it!

Our vendors offer CU*BASE clients EFT (pass through) access options to CU*Answers in-house credit card solutions.

Audience

This class is designed for loan supervisors and loan product developers.

Objectives

By the completion of this course, students will have:

- Explored the benefits of bringing your credit card program in house.

- Discussed features of the CU*BASE online credit card system.

- Examined the process of converting your portfolio to the online solution.

- Reviewed the new day-to-day responsibilities required to service online credit cards.

Topics Covered

- Implementing Your Credit Card Program and the Conversion Process

- Configuration Options

- Credit Card Statement Processing

- Creating Credit Card Loans and Ordering Cards

- Posting Credit Card Payments

- Understanding Credit Card Transaction Types

- Rate Maintenance Features

- Credit Card Account Maintenance and Inquiry

- Credit Cards and Your Collections Efforts

- Daily and Monthly Tasks

5.79   Lender RE: Real Estate Solutions

Class length: 1 hour

Summary

This class introduces the suite of tools and solutions offered by CU*Answers to help you and your Credit Union succeed in today's real estate lending market.

Audience

Loan Officers, Lending Managers, and other credit union personnel involved with Real Estate lending and/or processing.

Objectives

By the completion of this course, students will have:

- Reviewed web-based mortgage application and processing solutions offered through CU*Answers.

- Explored the mortgage servicing tools available in CU*BASE.

Topics Covered

- Web-based Mortgage Application and Processing

- Escrow Processing

  - Setup

  - Payables

  - Analysis

- Mortgage Servicing – Secondary Market and Portfolio Loans

5.80   Participation Lending Strategies

Class length: 1 hour

Summary

Participation opportunities take a variety of forms. In this class we will discuss some of those options as well as the tools available to service a Participation loan.

Audience

Credit union managers and leaders involved with setting the direction for your loan department strategies and preparing for new opportunities.

Objectives

By the completion of this course, students will have:

- Discussed several of the participation loan opportunities that exist today in the marketplace as well as the tools to service those opportunities.

- Reviewed the tools and their successful deployment in the marketplace today.

Topics Covered

- CU*BASE Participation Lending software in action today

- Participation loans setup and processing

- Flexibility of participation software to be used in a variety of application environments

5.81   Prime Alliance: Introduction to the Web Based Mortgage Lending Platform

Class length: 1 hour

Summary

Prime Alliance an online mortgage origination and processing tool available through CU*Answers. In this session we will provide an overview of the Prime Alliance platform for originating and processing mortgage applications. As a provider of the platform, we are able to offer a well rounded solution to our clients for accepting mortgage applications online, manage the application pipeline and take the file through processing and closing within the same tool.

Topics Covered

- What is Prime Alliance?
- Web-based mortgage origination
- Mortgage application process
- Pipeline Management
- Electronic mortgage file
- Mortgage document compliance

Audience

Lending managers and supervisors; Mortgage Department staff

Objectives

By the completion of this course, students will have:

- Observed an introduction to the platform and its components

- Reviewed the member experience of obtaining information and applying online.

- Learned, through explanation the electronic delivery of initial mortgage disclosures.

- Seen how lenders manage the loan pipeline, with tools and reports to maximize the mortgage opportunity.

- Viewed a demonstration of the platform's easy navigation used in processing a mortgage loan and generating a complete closing package--including custom integration to CU*Base

- Explored options to order items electronically, and create an electronic mortgage file

5.82   Skip-a-Pay Program Implementation for Online Credit Cards

Class length: 1 hour

Summary

Skip-a-Pay programs are popular with credit union members, and now you can set up a program in CU*BASE to offer this option to your members. This program is designed for clients offering online credit cards to their members. During this class you will learn how to set up an automated program as well as handle skip-a-pay through a manual process.

Audience

 Credit union staff who service your online credit card portfolio

Objectives

By the completion of this course, students will have:

- Learned how to configure a Skip-a-Pay program

- Discussed two options for offering the Skip-a-Pay program: manual and mass generated

- Reviewed procedures for manual processing.

- Discussed communicating the option to your members and how to encourage Opt-in.

- Explored program methodologies using the mass generated program.

- Discussed key factors in choosing the program best suited to your environment and membership.

- Examined end of month program review through reports.

- Reviewed Reports and techniques for follow-up

Topics Covered

- What is a Skip-a-Pay Program?

- Skip-a-Pay configuration

- Member Opt-in for Skip Payment

- Timelines for planning the program

- Creating and running a simulation

- Editing a batch prior to posting

- Automation of the program

- Reports and Follow-up

- Manual processing

- Best Practices to ensure a successful program

5.83   Standard ATM/Debit Card Platform

Class length: 1 hour

Summary

The CU*BASE platform for ATM and Debit Cards is built on a standard that is flexible enough to process transactions for multiple vendors. Processing is controlled by configurations incorporated into screens designed to be powerful yet intuitive. This class will closely examine the configurations for both PIN and Signature based vendors and all aspects of maintaining your ATM and Debit card portfolio.

Audience

Member Service Representatives, Back Office and EFT staff

Objectives

By the completion of this course, students will have:

- Discussed PIN versus Signature based card configuration

- Explored configurations for ATM and Debit Cards

- Examined card reissuing, setting daily limits, holding funds, managing compromised card lists

- Reviewed best practices for managing the interfaces with your chosen vendors

- Learned about the Early Warn Bulletin (EWB) Configuration and Processing

Topics Covered

- What is the ATM/Debit Card Platform all about?

- Menu MNATMD Options

- PIN and Signature Vendor Configurations

- Stand-In Processing, Setting Daily Limits

- BIN Setups, G/L Account Recommendations

- Secured Funds Holds Configuration

- Early Warn Bulletin

    o Configuration
    o Processing

- Card Stock Options and Embossing Rules

- Network Activity Inquiry

- Understanding Your Vendor Configurations

- Best Practices for Servicing Your Card Programs

- Daily and Monthly Reports

5.84   Dividend Processing and Member Deposits

Class length: 1 hour

Summary

This course will demonstrate some creative methods you can develop to pay dividends to your members. Create deposit initiatives that influence member behavior to take advantage of higher rates as they save while spending, and even offer programs that support donation of funds. Explore ways to offer rewards in the form of deposits to member accounts based on transaction activity.

Audience

This class is designed for management, accounting, and marketing staff who want to be creative with their dividend rate offerings while maintaining profitability.

Objectives

By the completion of this course, students will have:

- Reviewed existing dividend options

- Discussed how to market these new savings products

- Explored how to reward members based on behavior

- Examined the features of savings products and how they can be structured to beat the competition

- Investigated how to remain profitable while paying higher rates

- How to use savings programs to boost loyalty and encourage your members to choose your credit union as their Primary Financial Institution

Topics Covered

- Qualified Dividend Processing

- Marketing Club Rate Benefits

- Debit Card Round-up Processing

- Dividends Paid to Charities

- Service Charges That Can Deposit Funds

- Surcharge Refunds

- Certificate processing - Bump Rate and Principal Distribution options

5.85 Participation Loan Servicing: Understanding the Settlement Process

New!

Class length: 1 hour

Summary

The CU*BASE Participation Lending software was created to assist credit unions on monitoring the status of commercial loans which were partially sold to other financial institutions. The system tracks investing financial institutions and the loans which they have purchased. It automatically settles principal and interest as well as keeps track of the accrued income you owe to the investor between payment cycles. There is no other core data processing system which handles these types of transactions with such thoroughness.

This class will focus on the process of settling your participation loans with the investing credit unions, and creating appropriate reports.

Audience

Credit union CFO's and Accounting Team Members

Objectives

By the completion of this course, students will have:

- Been introduced to the updated Participation Loan Processing menu

- Reviewed daily and monthly processes associated with servicing a sold loan

- Discussed the investor settlement process.

- Examined how other CU*BASE clients are using Participation Lending

Topics Covered

- Configuring Investor and Investor Types

- Setting Up a Participation Loan and Using Configuration Options

- Reviewing a Sample Settlement Work File

- Daily Processing

- Monthly Processing

- Related General Ledger Entries

- Reports available in the updated Participation Lending Menu

5.86 Secondary Market Loan Servicing: Understanding the Settlement Process

New!

Class length: 1 hour

Summary

Since its introduction, CU*BASE Participation Lending has evolved to include processing for secondary market real estate loans, where 100% of the loan is sold into the market but the servicing is retained by the credit union. The popularity of this feature has been growing and the feature has been under constant improvement.

The CU*BASE Participation Lending software tracks secondary mortgage market investors and the loans which they have purchased. It automatically settles principal and interest as well as keeps track of the accrued income you owe to the investor between payment cycles.

This class will focus on the daily and monthly processes involved with servicing secondary market mortgages on CU*BASE, on the many reports available within the system and the initial configuration options.

Topics Covered

■ Configuring Investor and Investor Types

■ Setting Up a Participation Loan and Using Configuration Options

■ Reviewing a Sample Settlement Work File

■ Daily Processing

■ Monthly Processing

■ Related General Ledger Entries

■ Reports available in the updated Participation Lending Menu

Audience

Mortgage Servicers, Credit Union CFO's and Accounting Staff

Objectives

By the completion of this course, students will have:

■ Been introduced to the updated Participation Loan Processing menu.

■ Reviewed daily and monthly processes associated with servicing a sold loan.

■ Discussed the investor settlement process.

5.91   Online Credit Cards: Loan Creation and Card Embossing   *New!*

Class length: 1 hour

Summary

In this class you will learn the steps for creating the credit card loan on CU*BASE and how to modify the loan if needed after the credit report is pulled. We will also discuss card embossing, and what you need to know!

Audience

This class is designed for any staff member that will originally set up the credit card on CU*BASE, or need to understand the process.

Objectives

By the completion of this course, students will have:

- Discussed setting up the credit card loan
- Explored the options for modifying the loan if needed
- Discussed risk based pricing
- Reviewed multiple products

Topics Covered

- Creating the loan
- Selecting the credit card product
- Pulling the credit report
- Changing categories after the credit report is pulled
- How to handle authorized users

5.92   Online Credit Cards: Daily Maintenance / Reports

Class length: 1 hour

Summary

Now you have implemented Online Credit Cards. What is the next step in monitoring your program? In this class you will be introduced to daily and monthly reports you should be reviewing, as well as managing changes that need to be made to the loan now that it is on CU*BASE.

Audience

This class is designed for credit union staff responsible for monitoring and maintaining credit card loans on CU*BASE.

Objectives

By the completion of this course, students will have:

- Reviewed the reports that should be viewed and monitored on a daily basis

- Discussed account maintenance and restricted card maintenance

- Explored rate maintenance and payment changes

- Reviewed skip a pay and adding signers

- Investigated how to update and order cards

Topics Covered

- Reports that should be reviewed on a daily basis

- Reports that should be reviewed on a monthly basis

- Adding additional signers

- Choosing the correct credit card product

- Rate maintenance

- Block code maintenance

- Restricted card maintenance

- Update/order cards

- Skip a pay

- Payment change

- Fixed payments

5.93   Online Credit Cards: On the Front Line

New!

Class length: 1 hour

Summary

A member has questions about their new credit card account, and you need to understand the CU*BASE tools so that you can assist the member! Attend this class to learn how to understand the credit card account through phone operator, and the inquiry feature. You will also learn about making payments and cash advances.

Audience

This class is designed for all staff members needing to answer questions regarding credit card accounts.

Objectives

By the completion of this course, students will have:

■   Discussed the features available in phone operator and inquiry

■   Investigated the processes for making payments and cash advances

■   Reviewed delinquent credit card accounts and how to manage them

Topics Covered

■   Credit card features within Inquiry and Phone Operator

■   Delinquent credit card accounts

■   Making payments

■   Cash advances

5.94   Online Credit Cards: Account Adjustments

Class length: 1 hour

Summary

A payment has been applied incorrectly and an adjustment needs to be made to a members credit card account. Join us in this class to learn the do's and don'ts of performing miscellaneous account adjustments.

Audience

This class is designed for staff members that have the authority to make adjustments to credit card accounts needing to answer questions regarding credit card accounts.

Objectives

By the completion of this course, students will have:

- Discussed how to identify the correct adjustment method to use

- Investigated the impact on a credit card account when an adjustment is made

- Reviewed the account history after an adjustment is performed

Topics Covered

- Performing miscellaneous account adjustments for credit card accounts

- The impact that an adjustment has on an account

- How to ensure that you are performing the adjustment to achieve the correct results

6.00   Organizing and Managing Your Operations Center

Class length: 3 hours

Summary

"Since my credit union went in-house, we don't know when anything happens, and it always seems that we are behind the gun when it comes to finding personnel to run end-of-day, end-of-month, or special system needs."

Sound familiar? This class concentrates on organizing a data center operation, from who does what, to when, why and how. With the sophistication of today's credit union, the responsibility for running an in-house system is becoming more and more overwhelming. CU*BASE can make those problems seem more manageable, through planning and education.

Audience

This class is designed for IT administrators, system operators, and credit union leaders responsible for making that self-processing decision.

Objectives

By the completion of this course, students will have:

- Analyzed the necessary planning, documentation, and follow-through necessary to run a day-to-day credit union data processing operation.

- Discussed time management strategies for data processing and their effect on the front office and member needs.

- Examined the true cost and need for trained and effective data processing personnel.

- Explored the cross-training and cross-utilization of data processing personnel in other credit union positions.

Topics Covered

- End-of-Day Cycles

- End-of-Month Cycles

- Dividend Posting

- Service Charge Posting

- Third-Party Transmissions and Posting Routines

  - Checking/Share Drafts

  - ATM and Debit Services

  - ACH

  - Payroll

  - Insurance Postings

  - Miscellaneous

- Verification Methods and Follow-Through

- Operational Preventative Maintenance

- The Need for Off-Hour Processing

- Working with Audio Response and Other After-Hour Products

- Backup Personnel

- Using the Right Tools

- Writing a Budget

- Disaster Recovery

6.10   iSeries System Security

Class length: 2 hours

Summary

This class covers the IBM tools that literally open the door to your employees' access to the credit union's iSeries. To avoid the dreaded "whoops," IBM has provided an excellent security system for the iSeries. Interfacing that with your day-to-day operations is the key to a smooth and effective credit union day.

As the iSeries is one of the credit union's most expensive fixed assets, the responsibility for securing its utilization and access cannot be understated.

Audience

This class is designed for IT administrators, system operators, and credit union leaders responsible for making that self-processing decision.

Objectives

By the completion of this course, students will have:

■ Analyzed the iSeries security tools required for a credit union operation.

■ Discussed the iSeries security tools which enable the credit union to work with third-party vendors and outside users.

■ Investigated auditing and compliance tools for tracking iSeries usage.

■ Examined a credit union security policy and how it relates to iSeries tools.

Topics Covered

■ Introduction to iSeries Security

■ Assigning a Security Officer

■ Passwords

■ External Access

■ The Credit Union Employee Profile

■ Maintaining a Profile List

■ Examination and Follow-up

■ Auditing iSeries Utilization

■ Understanding System Security from Outside the Data Processing Department

6.20   iSeries Management and System Tools

Class length: 3 hours

Summary

Although data processing marketers would like to convince you otherwise, there is a little bit more to the iSeries than plugging it in and turning it on. If you feel you are constantly facing purchasing decisions as to more disk, more memory, and new equipment, it's important that you understand how to get the most for your dollar. CU*Answers and CU*BASE understand that self-processing credit unions need both solid software and hardware management to be the solution the credit union signed up for.

Audience

This class is designed for IT administrators, system operators, and credit union leaders responsible for making that self-processing decision.

Objectives

By the completion of this course, students will have:

- Analyzed the necessary planned activities to maintain and maximize your iSeries DASD.

- Discussed the tools and resources available for performance measurement and analysis.

- Discussed how key CU*BASE features affect system operation and the potential of the iSeries.

- Reviewed key iSeries commands and programs for system operations.

Topics Covered

- Key iSeries Commands

- CU*BASE File Management

- iSeries System Configurations

- iSeries Communications

- iSeries Workstations

- Merging and Purging

- Backups and Data Retention

- IPL

- Understanding Your IBM Relationship

- Working with CU*Answers Support Services

- Employee Access vs. Third-Party Access

6.30   Managing Your Hardware Resources and Relationships

Class length: 1.5 hours

Summary

When your credit union became a self-processor and decided that an iSeries would become a key part of your fixed asset schedule, you assumed the responsibilities of keeping up with hardware providers and the technology they offer. This is a world of salesmen, consultants, and fortune tellers. Who do you listen to and what services are available? CU*Answers and CU*BASE don't have all the answers, but can help by combining the purchasing needs of CU*Answers' online service company with that of your credit union. This class discusses how to maximize technology investment decisions.

Audience

This class is designed for IT administrators, system operators, and credit union leaders responsible for making that self-processing decision.

Objectives

By the completion of this course, students will have:

■   Examined IBM iSeries marketing systems and available vendors.

■   Discussed iSeries software support, both IBM and third-party.

■   Examined working with CU*Answers in purchasing and administering hardware.

■   Reviewed CU*BASE third-party relationships and strategies.

Topics Covered

■   Hardware Support

■   Software Support

■   iSeries: What's Hot

■   Peripheral Devices

■   Third-Party Relationships

　▪   Audio Response

　▪   Cold Storage Devices

　▪   Statements

■   Purchasing Strategies

7.00   CU*BASE GOLD: Customizable Features/Tools

Class length: 1 hour

Summary

CU*BASE GOLD is more than just a graphical look at the CU*BASE core software. It offers flexibility and power to customize your workstation to fit the way *you* work.

This class will show you the features available in CU*BASE GOLD to personalize the way your workstation interacts with CU*BASE, from choosing a style for posting teller transactions to setting up shortcuts to the commands you use the most. We'll even have some fun selecting new skins! (for the screen, that is!).

Audience

This class is designed for all CU*BASE users of all credit union disciplines.

Objectives

By the completion of this course, students will have:

- Reviewed how to customize the list of menus and speed sequences displayed on all CU*BASE GOLD menus.

- Explored the two teller posting styles and viewed the differences and advantages of each.

- Discussed various employee security features such as auto security and access to speed sequences.

- Viewed how to control the way menus and screens appear in CU*BASE with skins and other features.

Topics Covered

- Using CU*BASE GOLD "Favorites" Features

  - Displaying Only Your Favorite Menus and Speed Sequences on CU*BASE GOLD Menus

  - Choosing Your Favorite Teller Posting Style

  - Choosing a "Skin" and Other Favorites Options

  - Using "Auto Security" as an Everyday Default

- Controlling Employee Security for Speed Sequences and Menus

- Additional Features

  - Using the Network Links Button

  - Understanding the AnswerBook

  - Understanding Online Help

  - Using the Tool Box

7.10   iSeries File Transfers: Moving Data from CU*BASE to Your PC

Class length: 1 hour

Summary

How can I get my favorite Query from CU*BASE into my Excel worksheet? Why do I constantly have to key general ledger information into my ALM package? How do I get an address file ready for my insurance provider on a PC diskette? How do I download AIRES for my auditor?

Independent PCs, LANs and WANs are a critical part of the online CU*BASE environment. Certain processes in day-to-day credit union activity require the migration of data to individual workstations.

In this class, CU*Answers will set the standards, minimum hardware requirements and procedures to begin moving files from the CU*BASE platform to your personal computer.

Audience

This class is designed for credit union staff members who use personal computers to present data in a format other than that provided by CU*BASE options.

Objectives

By the completion of this course, students will have:

- Reviewed minimum hardware and software requirements for CU*BASE supported file transfers.

- Explored various uses for file transfers.

- Examined which credit union staff need to have file transfer capabilities and the securities issues involved.

Topics Covered

- AIRES File Transfers

- Spreadsheet File Transfers

- Word Processing File Transfers

- Third-Party PC File Preparation

- Working with Emulation Software

- Managing File Transfers as a Software Product, from Upgrades to Hardware and Software

- ALM Downloads

7.15   CU*BASE Hardware & Communications

Class length: 1 hour

Summary

This class focuses on the planning and issues involved in the purchase, installation and support of hardware and communications connected to the CU*Answers iSeries system.

Audience

This class is designed for credit union personnel who have the direct responsibility for maintaining PCs, printers, routers and data communications.

Objectives

By the completion of this course, students will have:

- Explored considerations for purchasing and maintaining PCs and network devices.

- Discussed the technical aspects of managing spool files, writers and OUTQ functions.

- Reviewed communications requirements, including MPLS and EncryptionPak backups.

Topics Covered

- Compatibility Requirements for PCs and Ethernet LAN devices

- Managing Hardware Problems using Spool Files, OUTQs and Writers

- MPLS and Disaster Recovery Design

- Benefits of EncryptionPak

- Credit Union Responsibilities

- CU*BASE Support vs. Third-Party Vendor Support

7.20   CU*BASE GOLD Updates and Support

Class length: 1 hour

Summary

When you receive an announcement of an upcoming CU*BASE GOLD Update, do you look forward with anticipation to new tools and improvements, or groan, thinking of a Monday morning full of malfunctioning PCs?

Receiving your credit union's GOLD Updates should *not* be a headache. In this class we will explain how the update process is intended to work, and show you some helpful support options and tricks for making sure your network can handle this task with a minimum of effort on your part.

Audience

This class is a <u>must</u> for credit union personnel who have direct responsibility for maintaining PCs that use the CU*BASE GOLD software.

Objectives

By the completion of this course, students will have:

- Discussed the entire GOLD update process, from CU*Answers server, to your Gold-Master or GUAPPLE, to your employee desktops.

- Examined support tools for managing GOLD updates.

Topics Covered

- Managing CU*BASE GOLD Updates
    - When They Happen
    - Steps To Take When Updates Are Missed
    - Unpacking Files
    - Running Manually
- GOLD File Structure
- The GOLD.JWC File
- CU*BASE GOLD Workstation Monitoring Tools
- Using the Web Page for Support
- The GOLD Update Appliance (GUAPPLE) and How It Can Simplify the GOLD Update Process

7.25   Configuring CU*BASE Software

Class length: 1 hour

Summary

This class focuses on the hardware and software configuration for the proper use of the CU*BASE suite of utilities.

Audience

This class is designed for credit union personnel who have direct responsibility for maintaining the credit union's internal LAN or WAN.

Objectives

By the completion of this course, students will have:

- Explored how devices interact with CU*BASE

- Discussed hardware and network considerations

- Reviewed factors to support the decision process

- Discussed CU*BASE Printing, OUTQs, and Print Sessions

Topics Covered

- Device Configuration
    - Loan, Check and Thermal Printers
    - Workstation
- Virtual Devices
- iSeries Access for Printer Sessions
- Adobe Acrobat Reader Configuration for Online Help
- Seagull and the JWalk Client

7.30   Teller Cash Dispensers, Recyclers and CU*BASE

Class length: 1 hour

Summary

This class will discuss the Teller Cash Dispenser (TCD) and Teller Cash Recycler (TCR) models that are supported by CU*BASE, as well as the configurations and software drivers. Discussion will provide insight and practical tips on troubleshooting, and support.

Audience

This class is designed for credit union personnel who have direct responsibility for purchasing and maintaining TCD/TCRs.

Objectives

By the completion of this course, students will have:

- Discussed what is needed to support and maintain a TCD/TCRs.
- Examined various models of TCD/TCRs supported by CU*BASE.
- Reviewed factors to consider in the decision process
- Learned practical troubleshooting and basic support techniques.

Topics Covered

- Machine Types
  - TCD
  - TCR
  - Choosing the best options for your credit union
  - Machine differences and Similarities
- TCD Software Drivers
  - Legacy
  - New Interface
- CU*BASE Configuration
  - Global Parameters
  - Inventory Control
  - Auto Mix
  - IP Addressing
- Troubleshooting
  - Baseline
  - Empty Canister
  - Communication Errors
  - Understanding Error Levels
  - Hardware Errors

7.35　Getting Started with eDocuments

Class length: 1 hour

Summary

This course explores CU*Answers e-Document products: ProDOC and iDOCVault. We'll explore how these products can augment your e-Document strategy as well as specifics of their use in conjunction with CU*BASE.

ProDOC and iDOCVault features for capture and retrieval of e-Receipts and Photo IDs are the focus of this course. Also covered is user administration.

Audience

This class is designed for those who want a refresher course on their eDOC system or those just beginning to explore e-Document solutions.

Objectives

By the completion of this course, students will be able to:

- State the benefits of an eDOC solution.

- Demonstrate how to log in and out of the ProDOC and iDOCVault software.

- Demonstrate how to capture an e-Receipt and Photo ID and upload them to the iDOCVault website.

- Retrieve documents from the iDOCVault website both from within CU*Base and directly.

- Add and Delete users to the eDOC system as well as reset passwords.

Topics Covered

- Logging in and out of ProDOC

- Capturing a Receipt

  - Capturing a signature

  - Printing

  - Saving

- Retrieving a Saved Receipt

- Capturing a Photo ID

- Retrieving a Saved Photo ID

- Managing Users

  - Adding Users

  - Deleting Users

  - Assigning Permissions

  - Resetting Passwords

7.36   Creating/Improving Your eDocument Strategy

Class length: 1 hour

Summary

This course explores the definition and content of an electronic document strategy. You will learn why your credit union needs one, what the benefits are and how to get started. Key components of an eDocument system are identified and discussed.

Audience

This class is designed for those who are without a current electronic document strategy or who want to improve upon their existing strategy.

Objectives

By the completion of this course, students will be able to:

- State the benefits of an eDocument strategy.

- State why a strategy is necessary.

- Identify the key components of an eDocument system.

- Explain how to get started with an eDocument strategy.

- State the various vault choices available to them as a CU*Answers Credit Union client.

- State the "rules" for the various vaults, namely what is warranted and what is not.

- Define the following terms:

  - Vault, Retention Period, Warranted, Search indexes, Facilities Managed Server, In House, Online, ASP, SLA, SAS70, SSO, Owner, DR, RPO/RTO, eDocument Strategy.

- List the pros and cons of the various vaults and list key items to consider when making a vault choice.

- State where to get additional information and assistance in making a vault choice.

Topics Covered

- Why an eDocument Strategy is Necessary

- Considerations for Architecting an eDocument Strategy

- Suggestions on How to Go About Drafting Your eDocument Strategy

- Tactics Available To Assist With Your eDocument Strategy (Components of an eDocument System)

- Vaults

- How To Get Started and Who Can Help You With Implementation Of Your eDocument Strategy

7.38   Using CU*Spy Loan Forms with CU*BASE

Class length: 1 hour

Summary

This course covers the eLoan forms offering available via CU*SPY. The content includes warranties with a discussion of what the offering is and is not. The use of the software product and features will be profiled as well as day to day operations within your lending department.

Audience

This course is designed for those who have adopted the CU*SPY eLoans offering and need to be trained on its use, or for those who are contemplating the adoption of CU*SPY eLoan forms.

Objectives

By the completion of this course, students will be able to:

■   State what is warranted and what is not with regard to eLoan forms with CU*SPY.

■   Describe how the CU*SPY eLoan form product works and augments your lending department to build efficiencies and better member service.

■   Understand the software features and functionality so they can use it in their day to day operations, to include:

- Signing in to ProDOC and print sessions

- Capturing Signatures

- Saving to pending

- Capturing warranted scanned documents

- Understanding steps necessary to save documents to the archive

- Demonstrate how to retrieve documents from the archive

■   Identify typical errors and determine who to contact.

Topics Covered

■   How CU*SPY eLoan Forms Work

■   Hardware Requirements

■   Software Requirements

■   Vault Warranties

■   Software Features

■   Troubleshooting

■   How to Get Support

■   Questions and Answers

8.00   AnswerBook: Finding Answers to Your Questions and Tracking How Your Staff Uses CU*Answers Client Support

Class length: 1 hour

Summary

The CU*Answers AnswerBook is designed to help you get quick answers to your questions, anytime, anywhere via the web.

The comprehensive Q&A database, or "knowledge base," is part of our effort to make sure that every credit union employee has direct access to the information they need to serve your members. Not only can you scan multiple categories for the most commonly-asked and answered questions, you can also submit your questions to be answered by a CU*Answers Expert.

Audience

This class is designed for all credit union employees.

Objectives

By the completion of this course, students will have:

- Discussed multiple ways of accessing the AnswerBook.

- Explored finding the answers to your questions.

- Investigated how to review your past questions.

- Reviewed how to track your credit union's client support activity.

Topics Covered

- Opening the AnswerBook

- Finding Answers

- Asking Questions

- Review your Past Questions

- Getting Alerts

- Tracking Credit Union Help Desk Activity

8.10   Preparing for Month-End & Statement Processing

Class length: 1 hour

Summary

Do you have an end-of-month routine to ensure you complete all of the necessary tasks? Are you familiar with the different options CU*Answers offers to assist you with those tasks? Let us help make your month-end routine easier.

In this class we will discuss all of the necessary tasks that need to be completed; the timing and the options that we offer to assist you in a successful month-end.

Audience

This class is designed for anyone responsible for month-end tasks, including marketing staff responsible for planning statement inserts.

Objectives

By the completion of this course, students will have:

- Discussed methods of ensuring end-of-month procedures are completed.

- Reviewed the EOM Checklist.

- Discussed the issues that occur when deadlines are not met.

Topics Covered

- Statements
    - Deadlines
    - Inserts
    - Fees
    - Messages
    - e-Statement Reminders
- Monthly Checklist
    - Loan Rate Changes
    - Share Rate Changes
    - Email Messages
- Email Reminders

8.15 Making a Splash with Member Statements: Statement Onserts and Printed Statement Styles

Revised!

Class length: 1 hour

Summary

Statement onserts are the equivalent of statement inserts without the added paper required for inserts, or the extra processing step during statement generation. This means onserts cost less.

This class will introduce you to the onsert process, walking you through the complete cycle of selecting your onserts prior to statement generation, through the review process of looking back at onserts used for past statements.

By completion of the class you will have the information you need to contact your statement vendor and discuss migrating from paper inserts to printed onserts for member statements.

Audience

This class is designed for employees responsible for month-end tasks, especially marketing staff involved in planning statement inserts.

Objectives

By the completion of this course, students will have:

- Discussed how to obtain login credentials and use the sign-on process.

- Described the differences between default and selective Onserts.

- Learned about Printed Styles for Statements

- Reviewed the procedure for accessing and uploading Onserts.

- Discussed the standard requirements for Onserts.

- Investigated how to finalize and approve the Onsert.

- Explored ideas for using selective Onserts and the default Onsert.

Topics Covered

- Accessing the Onsert Website

- Printed Styles for Statements

- Choosing Selective and Default Onserts

- Selecting Onserts

- Using Search

- Browsing History for Previous Onserts

- Timing and Scheduling

- Email Confirmations

8.50   Online CUs: Planning for Year-End and Using the YE Processing Guide

Class length: 1 hour

Summary

This class is designed to review the many tasks and procedures related with end-of-year and annual tax reporting.

We will review the entire Year-End Processing Guide for the current year.

Audience

This class is designed for all staff responsible for completing year-end tasks.

Objectives

By the completion of this course, students will have:

- Discuss critical deadlines.
- Reviewed detailed procedures.
- Explored necessary tasks for verification.
- Reviewed deadlines for various tasks.

Topics Covered

- Task List
- Tax Forms Including Pricing
- Using Member Statements as Substitute 1099-INTs
- Bonus Dividends and Loan Interest Rebates
- Verification
  - Loan Categories (1098 Reporting)
  - Shares and CDs (1099-INT Reporting)
  - A/P Vendors (1099-MISC Reporting)
  - IRA Balance File
  - The Tax File and Printing the 1099/1098 Tax Report
- IRAs
  - Form 1099-R Instructions (CMG-Administered)
  - Form 5498 Instructions (CMG-Administered)
  - Form 5498 Instructions (Self-Administered)
- Other Forms

8.51   Self Processing CUs: Planning for Year-End and Using the YE Processing Guide

Class length: 1.5 hours

Summary

This class is designed to review the many tasks and procedures related with end-of-year and annual tax reporting.

We will review the entire Year-End Processing Guide for the current year.

Audience

This class is designed for all staff responsible for completing year-end tasks, including special tasks for Operators and Data Processing Coordinators in a self processing environment.

Objectives

By the completion of this course, students will have:

- Discuss critical deadlines.
- Reviewed detailed procedures.
- Explored necessary tasks for verification.
- Reviewed deadlines for various tasks.

Topics Covered

- Task List
- Tax Forms Including Pricing
- Using Member Statements as Substitute 1099-INTs
- Bonus Dividends and Loan Interest Rebates
- Verification
  - Loan Categories (1098 Reporting)
  - Shares and CDs (1099-INT Reporting)
  - A/P Vendors (1099-MISC Reporting)
  - IRA/HSA
  - Balance File
  - The Tax File and Printing the 1099/1098 Tax Report
- IRAs
  - Form 1099-R Instructions (CMG-Administered)
  - Form 5498 Instructions (CMG-Administered)
  - Form 5498 Instructions (Self-Administered)
- Provide procedures for beginning of year and statement processing

8.53   Preparing for Multi-Corporation Processing

Class length: 1 hour

Summary

Multi-Corporation Processing gives you the ability to run multiple credit unions in one database, identifying each with a unique Corporate ID, allowing for a separate set of books to be maintained for each corporation.

Are you considering using the CU*BASE Multi-Corporation Processing option? If so, this class is for you.

Audience

Credit union leaders and managers responsible for processing decisions. CFOs should attend.

Objectives

By the completion of this course, students will have:

- Explored how Multi-Corporation Processing can work for your Credit Union.

- Investigated multiple configuration options for networking.

- Discussed routing and account numbers.

- Reviewed the different processes of the system, and how multi-corp processing will work.

Topics Covered

- Multiple Charts of Accounts

- Financial Statements

- Configurations

- Cash Handling

- Tiered Services

- Rates

- Corrections/Adjustments

- Opening Accounts

- Third Party Interfaces

- Credit Bureaus

- CPI – Reporting

- Plastics

- Member Communication

8.55   EasyPay! Powered by Fiserv Bill Payment: Product Overview and Daily Management

Class length: 1 hour

Summary

In this class we will introduce you to our integrated bill payment and bill presentment offering, EasyPay! Powered by Fiserv. We will discuss support modules for functionality, member enrollment, daily monitoring procedures, and payment methods.

Audience

This class is appropriate for any team member responsible for fielding member questions about EasyPay! powered by Fiserv.

Objectives

By the completion of this course, students will have:

- Discussed payment methods and debit methods.

- Explored the features of the product, including bill presentment, recurring payments and inquiry features.

- Investigated the different methods of setting up a biller.

- Reviewed daily report monitoring.

Topics Covered

- Enrollment

- Setting Up Billers

- Enrolling for E-Bills

- Setting Up Recurring Payments

- Member Fee Options

- Viewing History

- Performing an Inquiry on an Item

- Daily Reports

8.56 EasyPay! Powered by iPay Bill Payment: Product Overview and Daily Management

Class length: 1 hour

Summary

In this class we will introduce you to our integrated bill payment and bill presentment offering, *EasyPay! Powered by iPay. We will discuss basic functionality, member enrollment, and daily monitoring procedures.

Audience

This class is appropriate for any team member responsible for fielding member questions about EasyPay iPay.

Objectives

By the completion of this course, students will:

- Understand the Terms & Conditions presented at enrollment: CU*Answers and iPay

- Understand how the iPay *Master Site* is implemented

- Understand the integration with It's Me 247 and CU*BASE.

- Have reviewed daily report monitoring.

Topics Covered

- Intro to iPay Partnership

- Good Funds Design

- Enrollment Terms & Conditions

    - CU*Answers

    - iPay

- Member fee options

    - Default Service Charge Code required

- Member Personal Banker options

- DEMO Links

    - Overview on online Bill Pay

    - Interactive Tutorial

- Daily reports

- Posting and billing files

- Settlement Balancing

- iPay provides both credit union and member support

- Feature Comparison (Fiserv/iPay) document

9.01   IT Risk Management: A Quantitative Approach

Class length: 1 hour

Summary

Regulatory agencies are taking financial institutions to task, almost adopting an in-your-face mentality concerning risk assessments. This course will return some sanity to the process of IT risk management. Covered in this class are ways you can quickly integrate risk assessments into your organization and apply methods that will pass regulatory muster, and also help with effective decision making.

Audience

This class is designed for CU*Answers clients and partners.

Objectives

By the completion of this course, students will have:

- Learned how to assess current vulnerabilities.

- An understanding of quantitative risk management.

- Reviewed methods used to analyze risk.

- Explored how to apply analysis factors in the decision making process.

Topics Covered

- An Overview of Quantitative Risk Management

- How to Get The Best Bang For Your Buck When Undergoing Risk Assessments

9.02   Records and Information Management

Class length: 1 hour

Summary

Did you know that the lack of adequate procedures for tracking email was the cause of a $20 million loss for one company? You can prevent similar costs for your credit union.

This class is a descent into the tricky world of records and information management: what every employee and manager should know about records retention, litigation holds, and the whole sordid world of e-discovery.

Topics Covered

- An Overview of the Laws and Cases That Affect Records Retention

- How to Handle Litigation Holds

Audience

This class is designed for CU*Answers employees and clients.

Objectives

By the completion of this course, students will have:

- Reviewed the process of records retention.

- Learned their role in documenting procedures.

- An understanding of their responsibilities in keeping accurate records.

- Reviewed the impact of litigation.

9.03   Using a Control Framework For IT Audits

Class length: 1 hour

Summary

You need not look far to find horror stories of financial institutions that have suffered breaches of security. Headlines prove the increasing prevalence of broken security and resulting legal battles. Implementing a control framework cannot guarantee you will never suffer a breach, but it is your best offense toward prevention. Awareness and control will improve your audits and demonstrate to regulators that you have taken all reasonable steps to protect sensitive financial and member information.

Topics Covered

- An Overview of Several Control Frameworks

- How to Use These to Organize Your Internal and External Audits

Audience

This class is designed for CU*Answers clients and employees.

Objectives

By the completion of this course, students will have:

- Learned what control frameworks are.

- Discussed the tools of control.

- Reviewed the impact of effective privacy and security policies

- Discovered methods that assure successful application of the IT audit function.

9.04 Responding to an IT Audit: Engagement Protocols and Interview Tips

Class length: 1 hour

Summary

You've been put on notice that a regulatory authority is coming to visit and you suddenly realize what a frightening experience this could be. Any credit union, even one that's well prepared and confident of their business processes and documentation, will feel some apprehension. This class introduces some of the tools used in audits and provides an overview of engagement protocols and how following them can add assurance during an audit. How to respond to interview requests by examiners tactfully and knowledgably will also be covered.

Audience

This class is designed for CU*Answers employees and clients.

Objectives

By the completion of this course, students will have:

- Reviewed the defining factors of audit protocols.

- Learned how to use protocols effectively.

- Discussed messages to relay to provide tactful responses.

- Discovered practical tips for handling interview requests.

Topics Covered

- Audit Protocols

- How to Handle Examiner Interview Requests

- Proper Responses

- Functions of Audits

9.15   Security Essentials

Class length: 1 hour

Summary

If you take only one security course – this should be it. We'll cover essential security and privacy issues and why they should be important to you, both at home and at work. We'll also show you how you can fight back against hackers, spammers, and viruses.

Material is presented in a non-technical, light-hearted manner. Knowledge is power, so bring your notepad and your questions – this is one class you need to take.

Also visit:

CERT (www.cert.org)

SANS (www.sans.org)

Microsoft Security (http://www.microsoft.com/security/)

Security Focus (www.securityfocus.com)

Computer Security Institute (www.gocsi.com)

Audience

This class is designed for Credit Union personnel and CU*Answers' employees who use PCs.

Objectives

By the completion of this course, students will be able to:

- Better recognize security threats to your computer.
- Discover security weaknesses (vulnerabilities) and measures to mitigate the risk(s).
- Learn latest trends in Phishing and how to defend against them.
- Understand proper system security patch management.
- Know the importance of Security Awareness Training.

Topics Covered

- Security threats and likelihood of occurrence.
- Ten action steps to create a more secure network.
- Viruses, worms, hoaxes, patches and anti-virus software – what you absolutely need to know to sleep well at night.
- Email and Internet usage policies.
- What can I do to prevent spam?
- Incidence response plan essentials.
- Keeping your system current on patches while making your PC do most of the work.
- Defending against the threat from within.

Online Course Equivalent

CSU 100 Security Essentials

9.35   The Armored Network: Network Security at CU*Answers

Class length: 1 hour

Summary

Maintaining system integrity and security is a top priority at CU*Answers. Significant effort is made in establishing and maintaining a secure network infrastructure.

This course will introduce you to the theories and technologies CU*Answers uses to secure, audit, test, and monitor our network and provide some suggestions to how you can apply this knowledge to your credit union.

Also visit:

CERT (www.cert.org)

SANS (www.sans.org)

Microsoft Security (http://www.microsoft.com/security/)

WESCO Net (www.westonet.com)

Audience

Credit Union Management or those responsible for planning CU security. We recommend students attend 9.15 Security Awareness Essentials or have equivalent experience before taking this class.

Objectives

By the completion of this course, students will:

- Have a basic understanding of the layered approach to network security, from perimeter to data.

- Be introduced to concepts such as firewalls, intrusion detection/prevention systems, and vulnerability scanning.

- Understand the benefits and limitations of encryption technologies.

- Understand the importance of regular security audits

- Be familiar with some of the steps CU*Answers takes to secure and monitor the network and protect your data.

Topics Covered

- The layers of protection: Perimeter, Network, Host, Data

- Basics of network security technologies: Firewalls, Intrusion Detection Systems, and Vulnerability Scanners

- Best Practices: Strong Passwords, Antivirus, Hardened Servers, Patched Software

- Non-technological Security: Controlled Physical Access, Regular Policy Auditing, Employee Awareness & Education

- Essential monitoring and auditing tasks to maintain an optimum level of security

⌐ Online Course Equivalent

CSU 200 The Armored Network

9.54   Avoiding Social Engineering Traps

Class length: 1 hour

Summary

The first step in avoiding a social engineering scam is to understand the psychology that goes into trying to trick you. This class will profile the mind of a scam artist and give examples of how basic humanity can be used against you.

Topics Covered

- Social Engineering Psychology
- Social Engineering Techniques
- Examples of Social Engineering

Audience

This class is recommended for all CU*Answers Clients and Employees.

Objectives

By the completion of this course, students will have:

- Methods social engineering scammers use to trick individuals.
- How to avoid traps.
- What to do if you think you are the victim of a scam.

9.55   Social Engineering: The Human Side of Security

Revised!

Class length: 1 hour

Summary

Research shows that the most damaging penetrations to an organization's security system often come with help from the inside – an unfortunate employee fallen victim to "social engineering."

The strongest defense for an organization against social engineering is an educated employee. But a well-educated employee must be armed with more than just the information about what social engineering is. He or she must be part of a security-conscious organization.

In this course, we will explore the oldest trick in the book (and the most underrated threat), social engineering, and steps you can take to reduce the threat.

This class will lead the student through real-world examples of social engineering attacks, including E-Mail, Telephone, SMS, shoulder surfing and other physical and digital attacks.

We will look at actual examples of attacks and how to recognize and respond to them. Examples will be taken from actual methods used by criminals and by our auditors.

Audience

Relevant to all employees

Objectives

By the completion of this course, students will:

- Understand social engineering and how it is used to compromise security.
- Become familiar with the tricks and tools that are used to gain trust.
- Learn steps to identify an attack.
- Understand the proper procedure for responding to an attack.
- Understand the ramifications of falling victim to these attacks.

Topics Covered

- Social Engineering definitions, examples, and statistics.

- Security awareness:
    o Understand threats
    o Clues to identify an threat
    o Gauging vulnerabilities to attacks
    o Reducing exposure to attacks
    o Defending against attack

- Tactics used by social engineers from dumpster diving to impersonation.

- Prevention and detection of social media scams

⌕ O n l i n e   C o u r s e   E q u i v a l e n t

CSU 300 The Human Side of Security

9.65   Business Continuity Planning

Revised!

Class length: 1 hour

Summary

The threat of an unplanned business interruption and its potential impact is a risk we face each day. We can roll the dice and become a victim of our circumstances or we can take a proactive approach to assess the risks and initiate steps to reduce the probability and impact of the interruption. This course on Business Continuity Planning will provide an overview of the steps required to plan for and survive a disruption and ensure the resiliency of your organization.

Audience

All credit union professionals interested in implementing business continuity planning and creating an awareness of preparedness throughout their organization.

Objectives

By the completion of this course, students will have taken the first steps toward:

- Identifying the types of risks and hazards.

- Knowing the importance of the business impact analysis and successful methods of gathering relevant data.

- Understanding the four quadrants of the risk matrix and identifying methods used to determine risk probability and impact.

- Outlining the steps of a disaster recovery plan from damage assessment and declaration to business resumption.

- Learning the four stages of plan testing.

- Speaking with business continuity experts and learning about consulting and recovery services provided by CU*Answers and WESCO Net.

Topics Covered

- The history and importance of proper Business Continuity Planning

- The four stages of Continuity Planning:
  - Business Impact Analysis (Identifying critical functions)
  - Risk Assessment (Identifying risk, probability and impact)
  - Risk Management (Contingency strategies to manage risks)
  - Risk Monitoring and Testing (Exercise and evaluate)

- Emergency response and recovery

- Crisis management

- Pandemic Planning

- Plan review and Audit

- FFIEC and NCUA documentation

- Services offered by CU*Answers and WESCO Net.

Related Reference Materials

- Availability.com (www.availability.com)

- Business Continuity Planners Association (www.bcpa.org)

- The Disaster Recovery Journal (www.drj.com)

- DRII – Disaster Recovery Institute International (www.drii.org)

- SANS (www.sans.org)