

Welcome



The 2013 education year is starting out with a bang, as we team up with a new partner, **CU Training Inc.**, to offer you a brand new online campus. The new campus offers content developed by credit union-industry specialists, training management and tracking, individual employee logins, and much more. So now you'll be able to track each employee's progress and even set up customized training plans. Of course you'll still have access to nearly 30 CU*BASE courses, with easy access from the Network Links button in CU*BASE and online at cuanswers.com. To learn more about the campus, please refer to Page 9.

In addition to the new online campus, we have added 22 new/revised courses, including a new category: **Enterprise Risk Management**. This new category consists of five courses ranging from Using CU*BASE Tools for Bank Secrecy Act (BSA) Compliance to Using CU*BASE Tools to Calculate Risk. Look for this new section in the course number 9.00 series.

You've probably already heard that we recently restructured our team design to better serve your needs for education and support. By **combining the Education Services team and the Client Services team**, we bring a wealth of knowledge and talent to our educational offerings and have a more diverse group to support your daily needs. So whether you have questions regarding an upcoming event or simply need assistance with a software question, the Client Services and Education team will be your go-to team!

How do you stay informed of upcoming education events? How do you remember the monthly tasks that need to be performed on CU*BASE? Check out the monthly *Education Report* newsletters at <http://cuanswers.com/newsletters.php> to stay up to date on events that are scheduled in the catalog, as well as events we are adding to the agenda. In addition to the *Education Report*, you can also register to receive the *End of Month Tasks and Statement Inserts Reminder* newsletter to ensure your end of month goes smoothly!

Need assistance with developing an internal training program? We can help with that too! 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 and support needs.

Laura Welch-Vilker, VP of Client Services and Education

Pauline VanZalen, Manager of Client Services

And the Client Services and Education team

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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 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>. Alternatively, if you're on our home page 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," 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

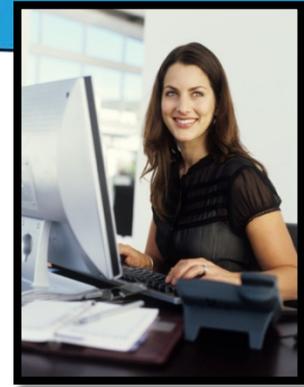
Courses held on site at CU*Answers are offered at no charge to our clients. Courses offered via web conferencing are billed at \$20.00 per half hour per connection to cover the cost of the web-conferencing service. Each PC signed in to the web conference is considered a connection.

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 have 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.





Class Venues

CU*Answers recognizes the versatility within 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 in 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 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's 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. *This 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 (Dial-up will not work.)
- Phone (with a speaker if a group will be sharing)

CU*Answers 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 Network Services team (helpdesk@cuanswers.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 CU*Answers University. Email education@cuanswers.com 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 2013 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. Email education@cuanswers.com 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 design, 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 focus groups 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 events is dependent on the geographical area of the country, and the events are intended to accommodate on-site 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 request. 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. Over 100 items are posted on the site, 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 Newsletter

Launched as adjunct training to raise awareness of significant topics in the industry, the monthly complimentary Education Express has proven 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 on-screen steps to complete your subscription.*

Board Financial Literacy Series

CU*Answers believes financial literacy is more than just book learning. It comes from the interactions board members have with each other and with credit union teams. It comes with the confidence you gain from experience, education, and perseverance as a volunteer. Our education series, Board Financial Literacy Series, available in printed, online, and mailed DVD formats, offers classes that each have three sections. The first section begins with a presentation by our panel. This is followed by a summary of the terms or ideas in the presentation and concludes with the test and answers.

The tests are not designed to be a comprehensive list of everything you need to know as a board director, but they will help reinforce things you already know and give you ideas for new things to add to your board discussions...and maybe you’ll even learn something brand new. To learn more about our Board Financial Literacy Series, visit <http://finlit.cuanswers.com/>.

Bedrock Community Credit Union

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 that is set up similar to an authentic credit union to support realistic training for new and existing employees. Basic features of the Bedrock Community Credit Union training library include:



- **Scope** – Activity can be performed in the following areas:
 - Member services (opening memberships/accounts, teller posting, account adjustments, etc.)
 - Loan processing (including all loan application functions)
 - Member Inquiry, Phone Inquiry, and update functions
 - Does not include Back office, G/L, management, reports, or configuration
- **Features** – Keep these things in mind when deciding how you will use Bedrock Community Credit Union in your training efforts:
 - *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, Social Security Numbers, 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.
 - *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.
 - *Printing directly to OUTQ* - To avoid problems with hardware device and printer setup, all printed output will be sent directly to a temporary OUTQ that is automatically cleared at the end of each day.
 - *BOD/EOD/EOM* - Just as with our live credit union files, normal daily and monthly processes *will* be run on the Bedrock Community Credit Union 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.



Exercises for Success Workbooks

Designed for use with Bedrock Community Credit Union, this workbook series provides additional practice for performing common CU*BASE functions and is a great way to reinforce CU*BASE training among new staff. For more information on our *Exercises for Success* workbooks, visit http://cuanswers.com/client_education_exercises.php.

CU* Answers Online University

We are excited to present a new online campus this year. CU Training Inc. was our first choice of vendors offering online campuses as they not only offer the same type of soft-skills content that we've always enjoyed, but they also offer a learning-management system with more credit union-specific controls. You'll find fresh, new content developed by industry experts, plus you'll be able to track your staff's progress, award them certificates of completion, and design individual development plans. All courses are available to any employee of your credit union, from any CU*BASE terminal, **at no charge**.

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 **All Courses** on the left-hand panel.
4. Choose a category from the drop-down list in the upper right-hand corner, or simply scroll through the pages of classes. Then click on the title of the course. *NOTE: Internet access is required to log into 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.

If you are ready to go to the next step and track individual employee activity on the campus, contact a Client Service Representative to get set up with your own administrative password. We'll show you how to create individual login IDs for your employees and set up training plans.

Your Own Online University

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 CU Training Inc. 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 that includes additional credit union-specific courses



- Product information customized for your own staff
- Comprehensive learning management system (LMS) with tools to let you track individual student activity
- Individual development plans that allow supervisors to define what their own employees need to learn
- Testing and certification features including management-reporting and analysis tools

To learn more, email education@cuanswers.com.

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? Email education@cuanswers.com.

Regional Training Event	2013 Dates
CU*NorthWest Region	<i>To be determined</i>
CU*South Region	<i>To be determined</i>
East Coast Region	April 23 - 25, 2013
Northern Michigan Region	March 12 - 14, 2013
Ohio Region	May 7 - 9, 2013
South Dakota Region	September 17 - 19, 2013
Wisconsin Region	October 22 - 24, 2013

Annual Leadership Conference

Annual CU*BASE Leadership Conference & Golf Outing June 18-20, 2013

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 CU*Answers' partnership during the coming year.

Join with other CU*BASE clients as we celebrate achievements and plan for even greater successes in the future. This networking and educational opportunity is always inspiring and motivating! We hope you can join us in 2013.



Here's the typical schedule of events:

Date	Time	Session
Tuesday, June 18	Afternoon	Xtend Annual Stockholders Meeting
	Evening	CU*Answers Clients Open House Cocktail Reception
Wednesday, June 19	All day	CU*BASE Annual Leadership Conference
	Evening	CU*Answers Annual Stockholders Meeting
Thursday, June 20	All day	CU*Answers Annual Golf Outing



We're excited to announce that for 2013 we are making a venue change. All conference events will be held at the J.W. Marriott in downtown Grand Rapids (<http://www.ilovethejw.com/>). In addition to the Leadership Conference on Wednesday, both the Xtend and CU*Answers Stockholders Meetings will be hosted at the hotel, as well as the cocktail reception on Tuesday.

Guests staying at the hotel will find many opportunities to network with peers and explore the beautiful downtown waterfront. We are looking forward to the possibilities this new venue will offer! Invitations will be sent in May with specific times and details on how to register online for all events.

CEO Strategies Week

CEO Strategies Conference: November 4-8, 2013

As the name implies, this week is for credit union CEOs. If you lead your 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, 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 two 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.

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.

Monday, Nov. 4 (afternoon only)	Collaboration Workshop
Tuesday, Nov. 5 (all day)	CEO School
Tuesday, Nov. 5 (evening)	Management Dashboards Lab
Wednesday, Nov. 6 (all day)	The CEO Roundtable <i>(for CEOs only)</i>
Thursday, Nov. 7 (all day)	CEO School
Thursday, Nov. 7 (evening)	Management Dashboards Lab
Friday, Nov. 8 (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 (look for SE.2) 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 in 2013

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 email education@cuanswers.com to arrange for special individual web-conference training.

Web-conference sessions offered in 2013

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

Online equivalent available

If you prefer online courses at our CU*Answers University online campus, look for this symbol to find courses with online equivalents.

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 (symbol used on course lists)

There are two course lists to assist in planning education. The list that starts on Page **Error! Bookmark not defined.** is in order by date, with section headings for each calendar month. The next list starting on Page 25 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!

New or

Revised!

Revised (symbols used on course outlines)

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 **Error! Bookmark not defined.**

Course List (date order)

 new/revised
  web conference
  classroom
  online equivalent available
  workshop available*

Date	Time	New/Revised	Number	Name	Format	Workshop
JANUARY						
W 1/9	2-3		2.70	5300 Tools: Using CU*BASE to Complete Your Call Report		
Th 1/10	2-3		3.71	Understanding CU*BASE Transactions		
T 1/15	2-4		4.10	CU*BASE Marketing and Sales Tools		
W 1/16	3-4:30		4.20	Report Builder 1: Working with Computer-Stored Data for Reports and Inquiries (online equivalents: CMS 100, CMS 101)	 	
Th 1/24	3-4		2.00	CU*BASE Employee Security		
FEBRUARY						
M 2/4	11:30-1		4.20	Report Builder 1: Working with Computer-Stored Data for Reports and Inquiries (online equivalents: CMS 100, CMS 101)	 	
M 2/4	2:30-3:30		4.11	Data Mining: Know Your Member Analysis Tools		
M 2/4	4-5		9.00	CU*BASE and Key Regulations: Reg D, Dormancy, and Reg E		
T 2/5	11:30-12:30		5.91	Online Credit Cards: Loan Creation and Card Embossing		
T 2/5	1:30-2:30		5.92	Online Credit Cards: Daily Maintenance/Reports		
T 2/5	3-4		9.01	Managing Compliance: Preparing for Audits and Examinations		

Date	Time	New/Revised	Number	Name	Format	Workshop
W 2/6	11:30-12:30		5.85	Participation Loan Servicing: Understanding the Settlement Process		
W 2/6	2-3		5.86	Secondary Market Loan Servicing: Understanding the Settlement Process		
Th 2/7	11:30-12:30		5.93	Online Credit Cards: On the Front Line		
F 2/8	8:30-10		3.25	SRS Bookkeeping Services – Sharing our Policies and Procedures		
F 2/8	10:30-12:30		2.71	5300 Tools: Call Report Techniques from Xtend SRS		
F 2/8	1:30-3		3.40	CU Financials: Configuration, Printing, and Other Options		
F 2/8	3:30-4:30		9.02	Using CU*BASE tools for Bank Secrecy Act (BSA) Compliance		
T 2/12	3-4		5.75	Implementing the 247 Lender Decision Model		
Th 2/14	3-4:30		4.22	Report Builder 3: Database Files & String Reports		
T 2/19	1-2:30		1.01	Member Services: Account Inquiry and Phone Operator (online equivalents: CTM 200, CTM 201, CTM 300, CTM 900)	 	
T 2/19	3-4:30		1.20	Teller Techniques and Shared Branching Options (online equivalents: CTM 401, CTM 900)	 	
Th 2/21	1-2:30		3.20	Balancing Made Easy		



new/revised



web conference



classroom



online equivalent available



workshop available*

Date	Time	New/Revised	Number	Name	Format	Workshop
MARCH						
W 3/20	9-4		SE.2	Mid-year CEO School: Not Just for CEOs		
W 3/20	3-4		1.60	Day-to-Day IRAs		
Th 3/21	2-3:30		3.50	GL Subsidiary Products: Fixed Assets, Prepaid & Accrued Expenses		
Th 3/28	2-3:30		3.51	GL Subsidiary Products: Working With Investments		
APRIL						
W 4/10	1-2		2.70	5300 Tools: Using CU*BASE to Complete Your Call Report		
M 4/15	10:30-12		4.12	Your Tool Box: Improve Your Member Relationships Using CU*BASE Cross Sales and Sales Tracker		
M 4/15	1-2:30		4.21	Report Builder 2: Building Custom Reports		
M 4/15	3-4		4.13	Build a Communication Network by Using Member Connect		
T 4/16	9:30-10:30		8.15	Making a Splash with Member Statement: Statement Onserts and Printed Statement Styles		
T 4/16	10:45-11:45		8.10	Preparing for Month-End & Statement Processing		
T 4/16	12:45-1:45		4.15	Member Service Trackers / Leads and Follow-ups		
T 4/16	2-4		4.80	Relationship Management: Clubs and Tiered Service Programs		



new/revised



web conference



classroom



online equivalent available



workshop available*

Date	Time	New/Revised	Number	Name	Format	Workshop
W 4/17	9-10:30	★	5.20	Organizing a Loan Department and Servicing Loans on CU*BASE		
W 4/17	10:45-11:45		5.10	Lending From Request to Disbursement: Understanding the Application Process (online equivalents: CLS 100, CLS 101)		
W 4/17	1:30-3		5.50	Interactive Online Collections (online equivalents: CCS 100, CCS 101)		
W 4/17	3:15-4:15		5.76	Managing Delivery Channels		
Th 4/18	9-10:30		2.90	CU*BASE Management Tools: Leadership Dashboards		
Th 4/18	10:45-12:45		2.21	Managing Self-Service Delivery Products: Audio & Online Banking, Mobile Web and Text		
Th 4/18	2-3:30		2.25	Personal Internet Branch (PIB): Layered Security Controls and Member Personalization for Online Banking		
F 4/19	11-12		9.55	Social Engineering: The Human Side of Security (online equivalent: CSU 300)		
F 4/19	1-2	★	9.65	Business Continuity Planning		
F 4/19	3-4	★	9.03	Key Factors to Evaluate in Your Agreements		
MAY						
W 5/15	3-4:30	★	4.20	Report Builder 1: Working With Computer-Stored Data for Reports and Inquiries (online equivalents: CMS 100, CMS 101)		
Th 5/16	10:30-12		3.25	SRS Bookkeeping Services – Sharing our Policies and Procedures		
Th 5/16	2-4	★	2.71	5300 Tools: Call Report Techniques from Xtend SRS		



new/revised



web conference



classroom



online equivalent available



workshop available*

Date	Time	New/Revised	Number	Name	Format	Workshop
W 5/22	3-5		2.21	Managing Self-Service Delivery Products: Audio & Online Banking, Mobile Web and Text)	
JUNE						
T 6/4	3-4:30		5.40	Managing Bankruptcy)	
W 6/5	2-3:30		4.22	Report Builder 3: Database Files & String Reports)	
Th 6/6	10:30-12		5.11	CU*BASE Mortgage Processing)	
Th 6/6	1-2:30		5.12	CU*BASE Escrow Processing)	
T 6/11	3-4		5.85	Participation Loan Servicing: Understanding the Settlement Process)	
W 6/12	3-4:30		5.50	Interactive Online Collections (online equivalents: CCS 100, CCS 101))	
Th 6/13	3-4		5.86	Secondary Market Loan Servicing: Understanding the Settlement Process)	
JULY						
T 7/9	2-3:30		4.21	Report Builder 2: Building Custom Reports)	
W 7/10	3-4		5.91	Online Credit Cards: Loan Creation and Card Embossing)	
Th 7/11	3-4	★	2.70	5300 Tools: Using CU*BASE to Complete Your Call Report)	
T 7/16	3-4		5.92	Online Credit Cards: Daily Maintenance / Reports)	



new/revised



web conference



classroom



online equivalent available



workshop available*

Date	Time	New/Revised	Number	Name	Format	Workshop
W 7/17	3-4		5.10	Lending From Request to Disbursement: Understanding the Application Process (online equivalents: CLS 100, CLS 101)		
Th 7/18	3-4		5.93	Online Credit Cards: On the Front Line		
W 7/24	3-4		8.10	Preparing for Month-End & Statement Processing		
Th 7/25	2-4		4.10	CU*BASE Marketing and Sales Tools		
AUGUST						
W 8/7	3-4:30		4.12	Your Tool Box: Improve Your Member Relationships Using CU*BASE Cross Sales and Sales Tracker		
T 8/13	3-4		4.13	Build a Communication Network by Using Member Connect		
W 8/21	2-3		4.15	Member Service Trackers / Leads and Follow-ups		
SEPTEMBER						
M 9/9	9:30-11		5.11	CU*BASE Mortgage Processing		
M 9/9	11-12:30		5.12	CU*BASE Escrow Processing		
M 9/9	1:30-3		5.40	Managing Bankruptcy		
M 9/9	3-4:30		5.81	Prime Alliance: Introduction to the web based Mortgage Lending Platform		
T 9/10	9-10		9.00	CU*BASE & Key Regulations (Reg. D, Dormancy & Reg. E)		



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classroom



online equivalent available



workshop available*

Date	Time	New/Revised	Number	Name	Format	Workshop
T 9/10	10:15-11:15		9.01	Managing Compliance: Preparing for Audits and Examinations		
T 9/10	3:15-4:15		9.02	Using CU*BASE tools for Bank Secrecy Act (BSA) Compliance		
W 9/11	9-10:30		1.20	Teller Techniques and Shared Branching Options (online equivalents: CTM 401, CTM 900)		
W 9/11	10:45-12:15		1.01	Member Services: Account Inquiry and Phone Operator (online equivalents: CTM 200, CTM 201, CTM 300, CTM 900)		
W 9/11	1:30-2:30		1.40	Day-to-Day Certificates		
W 9/11	2:45-3:45		1.30	Head Teller Vault/Change Fund Management		
W 9/11	4-5		1.60	Day-to-Day IRAs		
Th 9/12	9-10:30		5.81	Prime Alliance: Introduction to the web based Mortgage Lending Platform		
Th 9/12	10:45-11:45		5.83	Standard ATM/Debit Card Platform		
Th 9/12	1-2		5.84	Dividend Processing and Member Deposits		
Th 9/12	2:15-3:15		7.36	Creating/Improving your e-Document Strategy		
Th 9/12	3:30-4:30		7.38	Using CU*Spy Loan Forms with CU*BASE		
F 9/13	9-10		7.00	CU*BASE GOLD: Customizable Features/Tools		
F 9/13	10:15-11:15		7.10	iSeries File Transfers: Moving Data from CU*BASE to Your PC		



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web conference



classroom



online equivalent available



workshop available*

Date	Time	New/Revised	Number	Name	Format	Workshop
F 9/13	11:30-12:30		7.15	CU*BASE Hardware & Communications		
F 9/13	1:30-2:30		7.20	CU*BASE GOLD Updates & Support		
F 9/13	2:45-3:45		7.25	Configuring CU*BASE Software		
F 9/13	4-5		7.30	Teller Cash Dispensers, Recyclers and CU*BASE		
T 9/24	2-3:30		4.21	Report Builder 2: Building Custom Reports		
Th 9/26	2-3:30		3.62	Member Payroll and ACH Products (online equivalent: CAB 201, CAB 202)		
OCTOBER						
T 10/8	1-2		9.03	Key Factors to Evaluate in Your Agreements		
T 10/8	2:30-3:30		9.55	Social Engineering: The Human Side of Security (online equivalent: CSU 300)		
T 10/8	4-5		9.65	Business Continuity Planning		
W 10/9	2:30-3:30		2.70	5300 Tools: Using CU*BASE to Complete Your Call Report		
M 10/14	11-12		4.90	Introduction to WordPress with SiteControl		
M 10/14	1:30-2:30		4.91	Advanced WordPress with SiteControl		
M 10/14	3-4		4.93	Introduction to Social Media		



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online equivalent available



workshop available*

Date	Time	New/Revised	Number	Name	Format	Workshop
T 10/15	10:30-11:30	★	9.04	Using CU*BASE to Calculate Risk	⌋	
W 10/16	11-12		8.15	Making a Splash with Member Statement: Statement Onserts and Printed Statement Styles	⌋	
W 10/16	1-2	★	8.10	Preparing for Month-End & Statement Processing	⌋	
W 10/16	3-4:30		4.22	Report Builder 3: Database Files & String Reports	⌋	
Th 10/17	9-10		5.82	Skip-A-Pay Program Implementation for Online Credit Cards		
Th 10/17	10:15-11:45		5.00	Designing CU*BASE Loan Products		
Th 10/17	1-2		5.75	Implementing the 247 Lender Decision Model		
Th 10/17	2:15-3:15		5.70	Centralized Underwriting: Inquiry for Loans in Process		
Th 10/17	3:30-4:30	★	5.30	Open End and Line of Credit Lending		
F 10/18	8-10	★	3.15	Advanced General Ledger		
F 10/18	10:15-11:45	★	3.40	CU Financials: Configuration, Printing, and Other Options		
F 10/18	1-2:30		3.50	GL Subsidiary Products: Fixed Assets, Prepaid & Accrued Expenses		
F 10/18	2:45-4:15		3.51	GL Subsidiary Products: Working With Investments		



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online equivalent available



workshop available*

Date	Time	New/Revised	Number	Name	Format	Workshop
NOVEMBER						
T 11/12	3-4		5.76	Managing Delivery Channels]	
Th 11/14	3-4:30		5.79	Lender RE: Real Estate Solutions]	
DECEMBER						
T 12/3	11-12		8.50	Online CUs: Planning for Year-End and Using the YE Processing Guide]	
T 12/3	1:30-3		8.51	Self Processing CUs: Planning for Year-End and Using the YE Processing Guide]	
Th 12/5	11-12		8.50	Online CUs: Planning for Year-End and Using the YE Processing Guide]	
Th 12/5	1:30-3		8.51	Self Processing CUs: Planning for Year-End and Using the YE Processing Guide]	

* Workshops are available on request. To request a workshop or a class listed as by-request, email education@cuanswers.com.

Course List (course # order)

 new/revised
  web conference
  classroom
  online equivalent available
  workshop available*

Number	Name	New/Revised	Date	Time	Format	Workshop
TELLER/MEMBER SERVICE						
0.10	Introduction to CU*Answers CU*BASE (online equivalents: CNV 100, CNV 101, CNV 102, CTM 100, CTM 101, CTM 102)		By Request			
0.50	CU*BASE Communication Tools		By Request			
0.60	CU*Spy Online Reports and Statement Retrieval		By Request			
0.70	CU*CD: Archiving and Retrieval for Statements and Reports		By Request			
1.00	Introduction to Teller Processing (online equivalents: CTM 400, CTM 900)		By Request			
1.01	Member Services: Account Inquiry and Phone Operator (online equivalents: CTM 200, CTM 201, CTM 300, CTM 900)		T 2/19	1-2:30	 	
1.01	Member Services: Account Inquiry and Phone Operator (online equivalents: CTM 200, CTM 201, CTM 300, CTM 900)		W 9/11	10:45-12:15	 	
1.20	Teller Techniques and Shared Branching Options (online equivalents: CTM 401, CTM 900)		T 2/19	3-4:30	 	
1.20	Teller Techniques and Shared Branching Options (online equivalents: CTM 401, CTM 900)		W 9/11	9-10:30	 	
1.30	Head Teller Vault/Change Fund Management		W 9/11	2:45-3:45		
1.40	Day-to-Day Certificates		W 9/11	1:30-2:30		
1.50	Day-to-Day Savings Products		By Request			



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Number	Name	New/Revised	Date	Time	Format	Workshop
1.60	Day-to-Day IRAs		W 3/20	3-4		
1.60	Day-to-Day IRAs		W 9/11	4-5		
1.70	Day-to-Day Loan Servicing		By Request			
SUPERVISORY/MANAGEMENT						
2.00	CU*BASE Employee Security		Th 1/24	3-4		
2.10	Designing Savings and Certificate Products		By Request			
2.11	Misc. Member Account Forms: TIS Disclosures, Membership Cards . . . Get Creative!		By Request			
2.20	CU*Answers Web Services: Developing a Credit Union Strategy		By Request			
2.21	Managing Self-Service Delivery Products: Audio & Online Banking, Mobile Web and Text		Th 4/18	10:45-12:45		
2.21	Managing Self-Service Delivery Products: Audio & Online Banking, Mobile Web and Text		W 5/22	3-5		
2.25	Personal Internet Branch (PIB): Layered Security Controls and Member Personalization for Online Banking		Th 4/18	2-3:30		
2.30	Rate Maintenance & CU*BASE Tools for Pricing Products		By Request			
2.40	Variable Rate Products and CU*BASE Tools		By Request			
2.50	CU*BASE Operations		By Request			



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Number	Name	New/Revised	Date	Time	Format	Workshop
2.60	CU*BASE Management Tools: A "Window" to Day-to-Day Credit union Activity		By Request			
2.70	5300 Tools: Using CU*BASE to Complete Your Call Report	★	W 1/9	2-3)	
2.70	5300 Tools: Using CU*BASE to Complete Your Call Report	★	W 4/10	1-2)	
2.70	5300 Tools: Using CU*BASE to Complete Your Call Report	★	Th 7/11	3-4)	
2.70	5300 Tools: Using CU*BASE to Complete Your Call Report	★	W 10/9	2:30-3:30)	
2.71	5300 Tools: Call Report Techniques from Xtend SRS	★	F 2/8	10:30-12:30)	
2.71	5300 Tools: Call Report Techniques from Xtend SRS	★	Th 5/16	2-4)	
2.80	Member Fees and Bundled Services		By Request			
2.90	CU*BASE Management Tools: Leadership Dashboards		Th 4/18	9-10:30	👤	
2.95	CU Budget and Strategic Planning Tools		By Request			
ACCOUNTING/BACK OFFICE						
3.00	Introduction to Accounting		By Request			
3.10	Introduction to General Ledger Tools (online equivalent: CAB 100)		By Request		👤	
3.15	Advanced General Ledger	★	F 10/18	8-10	👤	



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Number	Name	New/Revised	Date	Time	Format	Workshop
3.20	Balancing Made Easy		Th 2/21	1-2:30)	
3.25	SRS Bookkeeping Services – Sharing our Policies and Procedures		F 2/8	8:30-10)	
3.25	SRS Bookkeeping Services – Sharing our Policies and Procedures		Th 5/16	10:30-12)	
3.30	Credit Union Checks and Accounts Payable		By Request			
3.40	CU Financials: Configuration, Printing, and Other Options	★	F 2/8	1:30-3)	
3.40	CU Financials: Configuration, Printing, and Other Options	★	F 10/18	10:15-11:45	☞	
3.50	GL Subsidiary Products: Fixed Assets, Prepaid & Accrued Expenses		Th 3/21	2-3:30)	📄
3.50	GL Subsidiary Products: Fixed Assets, Prepaid & Accrued Expenses		F 10/18	1-2:30	☞	📄
3.51	GL Subsidiary Products: Working With Investments		Th 3/28	2-3:30)	📄
3.51	GL Subsidiary Products: Working With Investments		F 10/18	2:45-4:15	☞	📄
3.60	Member Checking/Vendor Accounting and Suspense G/Ls		By Request			
3.62	Member Payroll and ACH Products (online equivalent: CAB 201, CAB 202)		Th 9/26	2-3:30) 📄	
3.63	ATM Processing		By Request			
3.70	Item Processing Functions (online equivalent: CAB 200)		By Request		📄	



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workshop available*

Number	Name	New/Revised	Date	Time	Format	Workshop
3.71	Understanding CU*BASE Transactions		Th 1/10	2-3		
3.80	CU*BASE Data Retention Issues		By Request			
MARKETING/SALES						
4.00	CU*BASE Data Structure: Understanding Computer-Stored Data		By Request			
4.10	CU*BASE Marketing and Sales Tools		T 1/15	2-4		
4.10	CU*BASE Marketing and Sales Tools		Th 7/25	2-4		
4.11	Data Mining: Know Your Member Analysis Tools		M 2/4	2:30-3:30		
4.12	Your Tool Box: Improve Your Member Relationships Using CU*BASE Cross Sales and Sales Tracker		M 4/15	10:30-12		
4.12	Your Tool Box: Improve Your Member Relationships Using CU*BASE Cross Sales and Sales Tracker		W 8/7	3-4:30		
4.13	Build a Communication Network by Using Member Connect		M 4/15	3-4		
4.13	Build a Communication Network by Using Member Connect		T 8/13	3-4		
4.15	Member Service Trackers / Leads and Follow-ups		T 4/16	12:45-1:45		
4.15	Member Service Trackers / Leads and Follow-ups		W 8/21	2-3		
4.20	Report Builder 1: Working with Computer-Stored Data for Reports and Inquiries (online equivalents: CMS 100, CMS 101)		W 1/16	3-4:30		

Number	Name	New/Revised	Date	Time	Format	Workshop
4.20	Report Builder 1: Working with Computer-Stored Data for Reports and Inquiries (online equivalents: CMS 100, CMS 101)		M 2/4	11:30-1	 	
4.20	Report Builder 1: Working With Computer-Stored Data for Reports and Inquiries (online equivalents: CMS 100, CMS 101)		W 5/15	3-4:30	 	
4.21	Report Builder 2: Building Custom Reports		M 4/15	1-2:30		
4.21	Report Builder 2: Building Custom Reports		T 7/9	2-3:30		
4.21	Report Builder 2: Building Custom Reports		T 9/24	2-3:30		
4.22	Report Builder 3: Database Files & String Reports		Th 2/14	3-4:30		
4.22	Report Builder 3: Database Files & String Reports		W 6/5	2-3:30		
4.22	Report Builder 3: Database Files & String Reports		W 10/16	3-4:30		
4.24	Partners in Practice: Branding Your Credit union (It's More Than a Name)		By Request			
4.25	Partners in Practice: How to Do the Work		By Request			
4.40	CU*Statements		By Request			
4.80	Relationship Management: Clubs and Tiered Service Programs		T 4/16	2-4		
4.90	Introduction to WordPress with SiteControl		M 10/14	11-12		
4.91	Advanced WordPress with SiteControl		M 10/14	1:30-2:30		

Number	Name	New/Revised	Date	Time	Format	Workshop
4.92	Introduction to Website Stewardship		By Request			
4.93	Introduction to Social Media		M 10/14	3-4		
LENDING						
5.00	Designing CU*BASE Loan Products		Th 10/17	10:15-11:45		
5.10	Lending From Request to Disbursement: Understanding the Application Process (online equivalents: CLS 100, CLS 101)		W 4/17	10:45-11:45	 	
5.10	Lending From Request to Disbursement: Understanding the Application Process (online equivalents: CLS 100, CLS 101)		W 7/17	3-4	 	
5.11	CU*BASE Mortgage Processing		Th 6/6	10:30-12		
5.11	CU*BASE Mortgage Processing		M 9/9	9:30-11		
5.12	CU*BASE Escrow Processing		Th 6/6	1-2:30		
5.12	CU*BASE Escrow Processing		M 9/9	11-12:30		
5.15	Investor Relations		By Request			
5.20	Organizing a Loan Department and Servicing Loans on CU*BASE		W 4/17	9-10:30		
5.30	Open End and Line of Credit Lending		Th 10/17	3:30-4:30		
5.40	Managing Bankruptcy		T 6/4	3-4:30		



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Number	Name	New/Revised	Date	Time	Format	Workshop
5.40	Managing Bankruptcy		M 9/9	1:30-3)	
5.50	Interactive Online Collections (online equivalents: CCS 100, CCS 101)		W 4/17	1:30-3	hand laptop	
5.50	Interactive Online Collections (online equivalents: CCS 100, CCS 101)		W 6/12	3-4:30) laptop	
5.70	Centralized Underwriting: Inquiry for Loans in Process		Th 10/17	2:15-3:15	hand	
5.71	Laser Forms Management		By Request			
LENDER *VP/SETTLEMENT EFT						
5.75	Implementing the 247 Lender Decision Model		T 2/12	3-4)	document
5.75	Implementing the 247 Lender Decision Model		Th 10/17	1-2	hand	document
5.76	Managing Delivery Channels		W 4/17	3:15-4:15	hand	document
5.76	Managing Delivery Channels		T 11/12	3-4)	document
5.77	Online Credit Card Processing – Product Overview		By Request			
5.79	Lender RE: Real Estate Solutions		Th 11/14	3-4:30)	
5.80	Participation Lending Strategies		By Request			
5.81	Prime Alliance: Introduction to the web based Mortgage Lending Platform		M 9/9	3-4:30)	



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workshop available*

Number	Name	New/Revised	Date	Time	Format	Workshop
5.81	Prime Alliance: Introduction to the web based Mortgage Lending Platform		Th 9/12	9-10:30		
5.82	Skip-A-Pay Program Implementation for Online Credit Cards		Th 10/17	9-10		
5.83	Standard ATM/Debit Card Platform		Th 9/12	10:45-11:45		
5.84	Dividend Processing and Member Deposits		Th 9/12	1-2		
5.85	Participation Loan Servicing: Understanding the Settlement Process		W 2/6	11:30-12:30		
5.85	Participation Loan Servicing: Understanding the Settlement Process		T 6/11	3-4		
5.86	Secondary Market Loan Servicing: Understanding the Settlement Process		W 2/6	2-3		
5.86	Secondary Market Loan Servicing: Understanding the Settlement Process		Th 6/13	3-4		
5.91	Online Credit Cards: Loan Creation and Card Embossing		T 2/5	11:30-12:30		
5.91	Online Credit Cards: Loan Creation and Card Embossing		W 7/10	3-4		
5.92	Online Credit Cards: Daily Maintenance/Reports		T 2/5	1:30-2:30		
5.92	Online Credit Cards: Daily Maintenance / Reports		T 7/16	3-4		
5.93	Online Credit Cards: On the Front Line		Th 2/7	11:30-12:30		
5.93	Online Credit Cards: On the Front Line		Th 7/18	3-4		



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workshop available*

Number	Name	New/Revised	Date	Time	Format	Workshop
SELF PROCESSING						
6.00	Organizing and Managing Your Operations Center		By Request			
6.10	iSeries System Security		By Request			
6.20	iSeries Management and System Tools		By Request			
6.30	Managing Your Hardware Resources and Relationships		By Request			
CU*BASE GOLD WORKSTATIONS						
7.00	CU*BASE GOLD: Customizable Features/Tools		F 9/13	9-10		
7.10	iSeries File Transfers: Moving Data from CU*BASE to Your PC		F 9/13	10:15-11:15		
7.15	CU*BASE Hardware & Communications		F 9/13	11:30-12:30		
7.20	CU*BASE GOLD Updates & Support		F 9/13	1:30-2:30		
7.25	Configuring CU*BASE Software		F 9/13	2:45-3:45		
7.30	Teller Cash Dispensers, Recyclers and CU*BASE		F 9/13	4-5		
E-DOCUMENT STRATEGIES						
7.35	Getting Started with e-Documents		By Request			



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workshop available*

Number	Name	New/Revised	Date	Time	Format	Workshop
7.36	Creating/Improving your e-Document Strategy		Th 9/12	2:15-3:15		
7.38	Using CU*Spy Loan Forms with CU*BASE		Th 9/12	3:30-4:30		
GENERAL						
8.00	AnswerBook: Finding Answers to Your Questions and Tracking How Your Staff Uses CU*Answers Client Support		By Request			
8.10	Preparing for Month-End & Statement Processing		T 4/16	10:45-11:45		
8.10	Preparing for Month-End & Statement Processing		W 7/24	3-4)	
8.10	Preparing for Month-End & Statement Processing		W 10/16	1-2)	
8.15	Making a Splash with Member Statement: Statement Onserts and Printed Statement Styles		T 4/16	9:30-10:30		
8.15	Making a Splash with Member Statement: Statement Onserts and Printed Statement Styles		W 10/16	11-12)	
8.50	Online CUs: Planning for Year-End and Using the YE Processing Guide		T 12/3	11-12)	
8.50	Online CUs: Planning for Year-End and Using the YE Processing Guide		Th 12/5	11-12)	
8.51	Self Processing CUs: Planning for Year-End and Using the YE Processing Guide		T 12/3	1:30-3)	
8.51	Self Processing CUs: Planning for Year-End and Using the YE Processing Guide		Th 12/5	1:30-3)	
8.53	Preparing for Multi-Corporation Processing		By Request			



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online equivalent available



workshop available*

Number	Name	New/Revised	Date	Time	Format	Workshop
8.55	EasyPay! Powered by Fiserv Bill Payment: Product Overview and Daily Management		By Request			
8.56	EasyPay! Powered by iPay Bill Payment: Product Overview and Daily Management		By Request			
ENTERPRISE RISK MANAGEMENT						
9.00	CU*BASE and Key Regulations: Reg D, Dormancy, and Reg E		M 2/4	4-5)	
9.00	CU*BASE & Key Regulations (Reg. D, Dormancy & Reg. E)		T 9/10	9-10		
9.01	Managing Compliance: Preparing for Audits and Examinations		T 2/5	3-4)	
9.01	Managing Compliance: Preparing for Audits and Examinations		T 9/10	10:15-11:15		
9.02	Using CU*BASE tools for Bank Secrecy Act (BSA) Compliance		F 2/8	3:30-4:30)	
9.02	Using CU*BASE tools for Bank Secrecy Act (BSA) Compliance		T 9/10	3:15-4:15		
9.03	Key Factors to Evaluate in Your Agreements		F 4/19	3-4)	
9.03	Key Factors to Evaluate in Your Agreements		T 10/8	1-2)	
9.04	Using CU*BASE to Calculate Risk		T 10/15	10:30-11:30)	
SECURE-U						
9.15	Security Essentials (online equivalent: CSU 100)		By Request			



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workshop available*

Number	Name	New/Revised	Date	Time	Format	Workshop
9.35	The Armored Network: Network Security at CU*Answers (online equivalent: CSU 200)		By Request			
9.55	Social Engineering: The Human Side of Security (online equivalent: CSU 300)		F 4/19	11-12		
9.55	Social Engineering: The Human Side of Security (online equivalent: CSU 300)		T 10/8	2:30-3:30		
9.65	Business Continuity Planning		F 4/19	1-2		
9.65	Business Continuity Planning		T 10/8	4-5		
SPECIAL EVENT						
SE.2	Mid-year CEO School: Not Just for CEOs		W 3/20	9-4		

* Workshops are available on request. To request a workshop or a class listed as by-request, email education@cuanswers.com.

0.10 Introduction to CU*Answers CU*BASE

Teller/Member Service

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 participants how to use menu options, command keys, and speed functions 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, participants will have:

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

Topics Covered

- GOLD online help
- Keys to understanding CU*BASE
 - Processing menus
 - Inquiry-reference menus
 - Update-reference menus
 - Report-reference menus
- Standard command keys
- CU*BASE menu names
- Speed sequences
- Accessing and using Phone Operator
- Terminal security
- Employee security
- Introduction to Member Inquiry
- Introduction to Member Phone Operator

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

Teller/Member Service

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, participants 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 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

Teller/Member Service

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 or 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, participants 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

Teller/Member Service

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, participants 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

Teller/Member Service

Class length: 1.5 hours

Summary

This course covers signing on to the teller system, cash drawer inquiry, balancing, and closing. After completing this course and course 1.01 Member Services: Account Inquiry and Phone Operator, the user is ready to go to work.

Audience

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

Objectives

By the completion of this course, participants 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 day in the life of a teller
- Teller activation
- Cash verification
- Location verification
- Teller Drawer Inquiry tool
- Noon balancing
- Teller Control
 - System totals vs. physical cash
 - Drawer-counting techniques
- Outside checks
- In-house drafts
- Reprinting receipts
- eReceipts
- Photo ID capture
- Over and 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: Account Inquiry and Phone Operator

Teller/Member Service

Class length: 1.5 hours

Revised!

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 working with existing accounts relates to the CU*BASE centralized database. If you have ever been stumped by members or auditors or have ever had basic research problems on your member database, this class is a must. Communication is key.

Audience

This class is designed for all credit union employees.

Objectives

By the completion of this course, participants will have:

- Discussed when to use Account Inquiry and when to use Phone Operator
- Used both Inquiry features to view membership and account data
- Processed general member requests such as stop pays, comments, and transfers
- Processed requests such as making address changes, disbursing checks, and printing payoffs

Topics Covered

- Account Inquiry structure
 - Available features
 - Viewing account suffixes
- Phone Operator structure
 - Available features
 - Using action codes
- Closed Account Inquiry
- Accessing features from Teller, Member Services, Lending, and speed sequences

Online Course Equivalent

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

Teller/Member Service

Class length: 1.5 hours

Summary

This class takes a detailed look at the functions available in CU*BASE that assist staff in delivery superior service to members. 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 four to six weeks.

Objectives

By the completion of this course, participants will have:

- Reviewed the proper CU*BASE teller response to key member requests
- Explored productivity tips on navigating the CU*BASE Teller system
- Discussed 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 union with CU*BASE functions (“scripting”)
- Funds in Control
- Posting options
- Check-cashing options
- Funds-forward options
- Using proc codes
- Miscellaneous Receipts options
- Reprinting receipts
- eReceipts
- 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

Teller/Member Service

Class length: 1 hour

Revised!

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. Topics covered include tips on balancing the Change Fund, helping tellers balance cash drawers, and reducing non-earning cash volumes. Special attention is paid to member-correction and teller-line adjustments.

Audience

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

Objectives

By the completion of this course, participants 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
- Drawer purchase/sell
- Vault purchase/sell
- ATM purchase/sell
- Audit Keys and Teller Audit
- Miscellaneous Receipts Report
- Drawer correction
- Transaction reversal
- Account adjustment vs. transaction reversal
- Posting cash over/short
- Teller-closing reports and i
- Vault reports and inquiry
- Change Fund reports and inquiry
- Posting coded and regular account adjustments

1.40 Day-to-Day Certificates

Teller/Member Service

Class length: 1 hour

Revised!

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, participants 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 vs. partial redemption
- Penalty codes and calculators
- 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, and calculating certificate rates
- Automated certificate-check processes
- Credit union-defined laser certificate forms
- Bump-rate certificates

1.50 Day-to-Day Savings Products

Teller/Member Service

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. Topics covered include how savings products interact with other key products such as audio response, messages and comments, and overdraft protection.

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 as well.

Objectives

By the completion of this course, participants 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 APY Calculator tools
- Audio-response interface
- Policies and potential options for fees
- Planning, scheduling, and calculating share rates
- Automated share-check processes

1.60 Day-to-Day IRAs

Teller/Member Service

Class length: 1 hour

Revised!

Summary

This course concentrates on front-line products and their correlation to IRA management. Topics covered 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 account types.

Objectives

By the completion of this course, participants 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
- HSA products
- Managing an IRA using both savings and certificate products
- Understanding CU*BASE IRA Inquiry tools
- Posting penalties and dividend withholding
- Minimum withdrawal processing
- IRS policies and form requirements
- Working with outside administrators
- IRA-beneficiary setup and payout
- Automated IRA distributions/checks

1.70 Day-to-Day Loan Servicing

Teller/Member Service

Class length: 1 hour

Summary

This course concentrates on the general servicing of loans as related to front-line personnel. The class will focus on working with both posting and Inquiry tools to fulfill member requests. Detailed lending and loan options are covered in SettleMINT EFT/Lender*VP courses.

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 it is key to helping loan managers understand how to communicate with other departments.

Objectives

By the completion of this course, participants will have:

- Analyzed key loan-servicing features such as posting payments and reviewing general Inquiry information.
- Explored how the lending department can best communicate member loan needs to other key departments
- Discussed key collections 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 other collections 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 functions

2.00 CU*BASE Employee Security

Supervisory/Management

Class length: 1 hour

Revised!

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, and how to block an employee from viewing sensitive data or from working with their own accounts. 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 would like to develop an overall strategy for staff access to CU*BASE features.

Objectives

By the completion of this course, participants will have:

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

Topics Covered

- Auto Security
- Job descriptions/classifications
- Employee profiles
- Menu security
 - Speed sequences
 - Special security
- Copy functions
- Password management
- Controlling key member functions by member-account type
 - Inquiry options
 - Member phone options
 - Inquiry vs. posting vs. maintenance
- Using Employee Security Report options
- Data Center Employee Security
- CU*Answers password-reset policy
- Auditing employee activity
- User ID information and history

2.10 Designing Savings and Certificate Products

Supervisory/Management

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 the marketer create more attractive products and the controller 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, participants 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!

Supervisory/Management

Class length: 2.5 hours (1-hour training, 1.5-hour 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.

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, participants 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 credit union products
- Printing forms

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

Supervisory/Management

Class length: 1 hour

Summary

The power of the Internet is not in the mechanics; it lies 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 team 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?

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’ website and discussed management procedures and planning to develop a credit union website 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

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 website manager
- Introducing Kiosk Technology into credit union lobbies
- Web-design standards

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

Supervisory/Management

Class length: 2 hours

Summary

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

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, participants 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

- Online banking features, fees, and optional services
- Security features, including strong passwords
- Internet member services
 - Share, CD, and loan rate board
 - Selling products online
 - Membership and loan applications
 - Bill payment
 - 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
- "See" and "Jump" functionality

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. Prior to this course, your credit union security officer will need to grant you access to:

- *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

Supervisory/Management

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 (personal Internet branch) provides a layered-security approach to add additional authentication controls for online banking. PIB 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 via feature-access, day-of- week, time-of-day, and even geographic- location controls. 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, participants 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 and security alerts
- Developing a rollout plan

2.30 Rate Maintenance & CU*BASE Tools for Pricing Products

Supervisory/Management

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 and performing TIS “what if” analyses, the CU*BASE package is ready to help 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 supervisors.

Objectives

By the completion of this course, participants 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 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

Supervisory/Management

Class length: 1 hour

Summary

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

Audience

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

Objectives

By the completion of this course, participants 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, and notices
- Discussed how to effectively communicate loan changes to members
- Reviewed certificate-variable-rate tools
- Discussed automated scheduling and behind-the-scenes 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

Supervisory/Management

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 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, participants 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 and end-of-day content and timing
- Periodic processing, including dividend and service-charge processing
- Transmission processing, including ACH, ATM, and debit card
- Insurance posting
- Tape processing, including payroll, insurance, marketing labels, and credit bureau
- Statement processing
- General -edger 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

Supervisory/Management

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. Participants will get a look 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 a large component of this class. From the need to interactively use the data to providing compliance supervision, 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 top-level management staff but can be a key tool for any credit union leader, from a supervisor to a vice president.

Objectives

By the completion of this course, participants 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 department inquiries and explored database opportunities for both day-to-day and analytical use

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

2.70 5300 Tools: Using CU*BASE to Complete Your Call Report

Supervisory/Management

Class length: 1 hour

Revised!

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 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 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, participants will have:

- Discussed the features of the software
- Reviewed the process of creating a report
- Explored the use of Account Code Level as reviewed in CU*BASE online help
- Learned how to assign automation routines and configure the data
- Learned the differences between auto-populated fields and manual-data-entry fields
- Explored methods of comparing data from prior call reports
- Reviewed CU*BASE reports for the 5300
- Discussed the process of uploading to the NCUA
- Reviewed the Call Report Ratio tool

Topics Covered

- Timing - when to start the call report on CU*BASE
- Creating a call report
- Automation routines
 - What they are
 - Configuring credit union data
 - Modifying/recalculating auto-populated data
- Comparison-data options
- Account-code-level as reviewed in CU*BASE online help
- CU*BASE reports for 5300
- Monthly vs. quarterly call reports
- Sub-totals in the call report
- Call-report ratios
- Uploading process document

2.71 5300 Tools: Call Report Techniques from Xtend SRS

Accounting/Back Office

Class length: 2 hours

New!

Summary

This class shares proven methods that Xtend SRS uses when they complete 5300 Call Reports for their clients. Hear tips from experts on restructuring your configurations, developing new report formats, and making decisions that could make your prep for the 5300 easier and more efficient.

Audience

This class is designed for staff who participate in the creation of the quarterly call report.

Objectives

By the completion of this course, participants will have:

- Discussed tools on CU*BASE that help create the call report
- Explored revised/existing reports on CU*BASE that will help retrieve the data needed for reporting
- Investigated time-saving efficiencies
- Reviewed the process SRS Bookkeeping takes to complete a call report for a client

Topics Covered

- Creating the 5300 financial statement
- Creating a legend/mapping of your loan products
- Configuring the call-report data on CU*BASE (starting with the previous quarter)
- Creating 5300 Call Report instructions
- How to improve the amount of review time it takes you each quarter
- 5300 Call Report definition
 - Give to auditors
- Statistical reports
 - Member trial balance
 - Official-family loans
- Loan-information reports
 - Trial balance
 - Delinquency
 - Rate analysis
- Reading the report in CU*Spy

2.80 Member Fees and Bundled Services

Supervisory/Management

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 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, participants 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 CU*BASE configurable-fee options
- Discussed how to motivate 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, credit union-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

Supervisory/Management

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 to maintain a satisfactory standard of operation.

Audience

This class is targeted at top-level management staff but can be a key tool for any credit union leader, from supervisor to vice president.

Objectives

By the completion of this course, participants will have:

- Reviewed menus that collectively form the suite of leadership dashboards
- Discussed setting goals based on results found by searching dashboards
- Investigated methods used in analyzing dashboard data
- Discovered techniques for using information from the dashboards to improve operations
- Formed a plan to periodically track information and use it to increase profitability

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

2.95 CU Budget and Strategic Planning Tools

Supervisory/Management

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 more than 99 configurable reports, the manager can divide the budget process down to a very workable and manageable task.

Audience

This class is designed for credit union accounting leaders and top finance staff such as CFOs.

Objectives

By the completion of this course, participants 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 using individual-line-item control
- Two credit union income statements that work as one
 - Rate-affected income statement
 - Operational non-rate-affected income statement
- Projecting budgets for assets, liabilities, and income and expenses as one or separately
- The value of a complete budget

3.00 Introduction to Accounting

Accounting/Back Office

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, participants 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. transaction-generated entries
- Understanding clearing, suspense, and settlement accounting

3.10 Introduction to General Ledger Tools

Accounting/Back Office

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, participants 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

Accounting/Back Office

Class length: 2 hours

Revised!

Summary

Are you ready for the next level of understanding the CU*BASE general-ledger tools? Do you know how to use all 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, participants 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

- Journal-entry templates
- Chart-of-accounts maintenance
- Budget overview
- G/L closing
- 90-day-delinquent loan interest
- Smart Operator review
- Advanced G/L-history inquiries
- Trial balance-G/L verification
- Vault-G/L verification
- Printing monthly G/L history for account range
- Advanced general ledger
- Printing general journal or history (daily)
- Printing TR-system journal analysis
- Member Account Adjustment Report
- General Transaction Report
- CU*Spy reports

3.20 Balancing Made Easy

Accounting/Back Office

Class length: 1.5 hours

Summary

This class reviews the contents in the *Balancing Made Easy* booklet.

Audience

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

Objectives

By the completion of this course, participants will have:

- Discussed 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 solutions
- Reviewed 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

Accounting/Back Office

Class length: 1.5 hours

Summary

This class reviews SRS Bookkeeping Services policies and procedures for performing draft- and ACH-exception processing. It also goes through the step-by-step flow of the run sheets used to complete a day's work following the recommended guidelines in the *Balancing Made Easy* booklet.

Audience

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

Objectives

By the completion of this course, participants will have:

- Discussed draft-, ACH-, and ATM- exception policies and procedures used by SRS clients
- Examined the daily run sheets used to complete a day's 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
- Enhancements requested by SRS Bookkeeping Services

3.30 Credit Union Checks and Accounts Payable

Accounting/Back Office

Class length: 2 hours

Summary

This class concentrates on issues related to printing and tracking credit union checks. Topics covered include setup and configuration of the credit union 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, participants 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 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
 - Using 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

Accounting/Back Office

Class length: 1.5 hours

Revised!

Summary

This class will concentrate on the structure and basic outline of the credit union's chart of accounts and financials: balance sheet, and income statement. CU*BASE allows 99 reports per chart of accounts, and the printing of up to eight 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, participants will have:

- Used CU*BASE development tools to create and print credit union financials including balance sheets and income statements
- Analyzed how the capacity in CU*BASE for 99 configurable financial reports can be used for detailed accounting reports such as non-earning assets
- Learned about exporting financials
- Learned about different output options

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
- 5300 financials

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

Accounting/Back Office

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, prepaid-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 participants to actually create their fixed- asset, prepaid-expense, and accrued-expense records in their credit union's files.

Audience

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

Objectives

By the completion of this course, participants will have:

- Reviewed advantages of a subsidiary-ledger system that 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 using serial-number lookups and tracking
- Designing tag-number systems to identify credit union property

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 command*

3.51 GL Subsidiary Products: Working With Investments

Accounting/Back Office

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, participants 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 CU*BASE tools used for communicating the who, how, when and where of credit union 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 on and inquiry of investment results
- Credit union-investment-policy compliance
- Investment-activity reports

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

Accounting/Back Office

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 reposting options.

Audience

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

Objectives

By the completion of this course, participants 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 reposting 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

Accounting/Back Office

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, participants 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

Accounting/Back Office

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, participants will have:

- Discussed both the historical and current revolutionary effect of ATM and debit cards on the credit union industry
- Explored the ability of the CU*BASE-plastics file feature to communicate information to front-line personnel
- Reviewed the credit union's choice of 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, positive-balance, and negative-balance processing
- Substituting debit cards for checks

3.70 Item Processing Functions

Accounting/Back Office

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 accounting personnel responsible for bank reconciliation with the Federal Reserve and correspondent bank accounts.

Objectives

By the completion of this course, participants 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 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

Accounting/Back Office

Class length: 1 hour

Revised!

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, participants will 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!

Audience

This class is designed for accounting and back-office personnel who need to know the characteristics that define transactions needing reconciling. It's also geared toward marketing staff who want insight on member-transaction activity to envision product or rebate/service-charge opportunities.

Objectives

By the completion of this course, participants 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 Operator, ARU, and online banking) communicate transactions to members

Topics Covered

- Origin codes
- Transaction codes and types
- Primary and offset GLs
- Transaction Queries
- Analyzing the "TR" journal entry
- Understanding transaction dates and history files
- Working with processing times
- TRANS1, TRANS2, TRANS3
- Secondary-transaction descriptions
- Account adjustments
- Transaction service charges
- Transaction overrides
- Reversals
- Effective-dated adjustments
- How to use transaction activity for branch reassignments
- How a share/loan-product configuration controls the G/Ls that are offset
- Transaction weight/cost factors

3.80 CU*BASE Data Retention Issues

Accounting/Back Office

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 quickly, 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, participants 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

Marketing/Sales

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:

- Data gatherers and input specialists
- Data analyzers
- 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, participants 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 key data files used by CU*BASE to process member activity
- Reviewed results of database management by discussing Member Inquiry, Phone Operator, 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 Operator
- Understanding which files are being used in key CU*BASE processes

4.10 CU*BASE Marketing and Sales Tools

Marketing/Sales

Class length: 2 hours

Revised!

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?

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, participants will have:

- Reviewed 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 interactive CU*BASE tools for serving members
- Explained layering each tool to help 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
- Marketing using **It’s Me 247**
- Marketing using your partners
- What to expect from your Overdrive program
- Smart Messages
- Branding

4.11 Data Mining: “Know Your Member” Analysis Tools

Marketing/Sales

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 demonstrates how to link products to member needs by using CU*BASE marketing and member-analysis tools as well as how to apply 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 combines transaction analysis, Tiered Service analysis, and household data 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.

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, participants 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 use Know Your Member programs in the overall member relationship

Topics Covered

- Know Your Member data-analysis tools
- Member List Generator
- Favorite report menus of the credit union marketer

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

Marketing/Sales

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 raise 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 ensure their success? In this class, discover 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, participants will have:

- Discussed appropriate use of the CU*BASE cross-sales functionality
- Explored how CU*BASE Sales Trackers compliment the overall member relationship
- Investigated how to keep member communications consistent with their marketing team

Topics Covered

- CU*BASE cross-sales configuration
- CU*BASE Sales-Tracker configuration
- CU*BASE marketing tips and procedures for inquiry

4.13 Build a Communication Network by Using Member Connect

Marketing/Sales

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 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, participants 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

- Creating a free-form text message to be delivered to members the next time they log into **It's Me 247** online banking
- Sending an email message directly to the member's email address
- Printing mailing labels
- Creating a mailing-list database file ready to send to a third-party marketing resource
- Preparing for monthly or quarterly selective statement inserts targeted to certain members
- Creating 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

Marketing/Sales

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 participants will gain practical knowledge they can use every day to dialogue with their members, retain the data, and recycle it to the next credit union representative the member meets. No longer will the 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—members will feel valued and well served through consistent use of Trackers.

Audience

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

Objectives

By the completion of this course, participants will have:

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

Topics Covered

- Cross-Sales Need Groups & Tasks Refresher
- Working Trackers from Inquiry
- Working Trackers from Follow Up
- Tracker types vs. memo codes

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

Marketing/Sales

Class length: 1.5 hours

Revised!

Summary

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

This class will cover pre-defined inquiry options found throughout the CU*BASE menu system and outline the steps to create a very simple custom report.

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.

Audience

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

Objectives

By the completion of this course, participants will have:

- Discussed how CU*BASE Report Builder uses the IBM Query software to access member data
- Discussed generating custom reports and inquiries using 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
- Automating credit union Queries

Online Course Equivalent

CMS 100 Report Builder 1 – Using Canned Queries

CMS 101 Report Builder – Basic Custom Queries

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 two people on each computer.

4.21 Report Builder 2: Building Custom Reports

Marketing/Sales

Class length: 1.5 hours

Summary

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

Audience

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

Objectives

By the completion of this course, participants 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 Report Builder in file downloads

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 two people on each computer.

4.22 Report Builder 3: Database Files and String Reports

Marketing/Sales

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

This class is intended for those who are well versed in Report Builder and are comfortable with building reports using multiple files.

Objectives

By the completion of this course, participants 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 a Name!)

Marketing/Sales

Class length: full day (day 1 of a 1.5-day class - second day is 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 this one-and-a-half-day class, participants will discover how to leverage the power of CU*BASE marketing programs to ensure their brand stays consistent within their market. This class begins a comprehensive tour of all CU*BASE marketing and communication features that ensure 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, participants will have:

- Explored all areas of CU*BASE that relate to credit union branding
- Investigated implementing/refreshing Tiered Services and Marketing Club programs
- Networked with peers and shared with them tips on what has worked for them in the area of marketing

Topics Covered

Morning Session

- Creating a member-relationship program from start to finish using CU*BASE
 - Using Member Inquiry as a starting point
 - Branding with CU*BASE/customizing 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 communication

Afternoon Session

- Tiered Services
- Marketing Clubs
- Configuration and monitoring

4.25 Partners in Practice: How To Do The Work

Marketing/Sales

Class length: half day (day 2 of 1.5-day class – day 1 is 4.24)

Summary

Your total marketing plan can be in place year after year. Learn about the cuasterisk.com network and how you can use 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 class. Discover what it takes to leverage your partners to create a market-focused and results-oriented atmosphere. Best practices for internal marketing strategies and ideas will be yours for the taking.

Audience

This class is designed for marketers, credit union leaders, and sales/service supervisors.

Objectives

By the completion of this course, participants will have:

- Explored all levels of the Partners in Practice branding program.
- Discussed ideas for reaching members on a consistent basis with professional materials
- Investigated implementation of a full marketing calendar
- Discovered a robust member relationship program that will fit any 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. Coupled with CU*BASE, CU*OverDrive's marketing materials such as statement inserts and onserts, lobby posters, Web banners, email messages and phone scripts will 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 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 calls. Whether it be one-time campaigns, defined target delivery (welcome, new loans, and loans close to payoff), or loan-fulfillment communication, let the Xtension call center design a program that works for your members.

4.40 CU Statements

Marketing/Sales

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, participants 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

Marketing/Sales

Class length: 2 hours

Revised!

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.

Audience

This class is designed for marketers and credit union leaders.

Objectives

By the completion of this course, participants will have:

- Investigated CU*BASE methods for identifying profitable relationships
- Discussed how to motivate members to participate through positive reinforcement programs
- Learned how to use Marketing Clubs and Tiered Services as the perfect segue to cross sales
- Described how credit unions can use CU*BASE tools to differentiate their products and their credit union from the competition
- Learned how to effectively market Rewards benefits

Topics Covered

- Demographic groups and Marketing Clubs
- The CU*BASE Tiered Services program
- Benefit-payment systems
- Household database
- Mining-relationship information
- Online banking options
- Review of suspended club members
- Learn from a Peer for Tiered Services
- Marketing opportunities that lead to cross-sales efforts
- Management reports/dashboards
- Fee waivers/manually waived fees
- Reward points/catalog construction
- Products/services per member

4.90 Introduction to WordPress with Site Control

Marketing/Sales

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 uses our SiteControl plugin. 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 plugin 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, participants will have:

- Discussed their web strategies with other participants
- Explored how WordPress with SiteControl can power their website and help them achieve their goals for their website
- 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
- Page mash
- Categories
- Satellite rate board
- Widgets and sidebars
- Menu system/menu widget
- Electronic forms (gravity forms)
- Best practices

4.91 Advanced WordPress with SiteControl

Marketing/Sales

Class length: 1 hour

Summary

This course builds on the Introduction to WordPress with SiteControl course 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

This class is geared toward 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, participants will have:

- Discussed how third-party plugins can extend WordPress
- Explored how to use many of the popular plugins 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

Marketing/Sales

Class length: 1 hour

Summary

In this Internet age, 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, participants 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 resources 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 you
- What makes a good user experience
- Traffic analytics

4.93 Introduction to Social Media

Marketing/Sales

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 use?

This course is designed to introduce you to the world of social media and make you 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 website feed off each other, and how to build your brand among the youth 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, participants 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

- Social media and what it is
- Why people are talking about social media and who uses it
- Facebook and Twitter
- Benefits and risks of social media
- How to use social media

5.00 Designing CU*BASE Loan Products

Lending

Class length: 1.5 hours

Summary

This class explains how to use CU*BASE tools to configure 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, participants 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

Lending

Class length: 1 hour

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 representative.

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 online 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, participants 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

Lending

Class length: 1.5 hours

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 mortgage loans.

Audience

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

Objectives

By the completion of this course, participants 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
- Discussed the difference in amortization, simple interest, and scheduled interest
- Investigated the payment-application and system-accrual processes

Topics Covered

- Servicing 360-day-interest loans
- Configuring mortgage lending products
- Preparing loans for final payoff
- Mortgage-payment matrix

5.12 CU*BASE Escrow Processing

Lending

Class length: 1.5 hours

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 interactive features that make CU*BASE a robust, comprehensive escrow-processing system.

Whether you are a current user of the escrow-processing system or haven't had much experience with it, 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, participants will have:

- Discussed escrow administration and government regulation
- Investigated escrow set up, disbursement and analysis
- Reviewed how to use 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

Lending

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 loan-department strategies and preparing for new opportunities.

Objectives

By the completion of this course, participants 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.fhfb.com
 - www.usda.com
 - www.hud.gov

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

Lending

Class length: 1.5 hours

Revised!

Summary

When was the last time you flowcharted your loan department? In other words, what is the “maze” that a member must navigate through 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, participants 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
- 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
- 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

Lending

Class length: 1 hour

Revised!

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 satisfaction.

Audience

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

Objectives

By the completion of this course, participants 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
- Open-end loan contracts
- Analyzing promissory notes and disclosure paperwork

5.40 Managing Bankruptcy

Lending

Class length: 1.5 hours

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 savings accounts.

Objectives

By the completion of this course, participants 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
- Reviewed methodology to track bankrupt accounts through tickler processing
- Learned how 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
- Clearing Tiered Services
- Removing ancillary services

5.50 Interactive Online Collections

Lending

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 a 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 effective disaster recovery as well as other collections processes.

Audience

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

Objectives

By the completion of this course, participants will have:

- Reviewed CU*BASE tools for gathering, maintaining, and reporting collections information
- Examined collections 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 collections 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

Lending

Class length: 1 hour

Summary

How does your credit union communicate the daily processes 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 CU*BASE underwriting codes and related features, many of these issues can be addressed during this class, which is a must for loan supervisory personnel and upper management.

Audience

This class is designed for all loan personnel but is especially geared toward lending managers responsible for developing the lending process and communicating the process to staff.

Objectives

By the completion of this course, participants will have:

- Reviewed methods to increase productivity, accuracy, and efficiency of 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

Lending

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 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, participants 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

SettleMINT EFT/Lender*VP

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 your delivery channels.

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

Audience

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

Objectives

By the completion of this course, participants 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

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

SettleMINT EFT/Lender*VP

Class length: 1 hour

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!

Audience

This class is designed for credit union lending leaders.

Objectives

By the completion of this course, participants will:

- Discussed the various channels of loan-delivery 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 quickly and securely from any retail location that you choose directly to your CU*BASE lending factory.
- **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 uses the Internet to link automotive dealers with credit unions to service the indirect environment.

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

SettleMINT EFT/Lender*VP

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, 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, participants 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 day-to-day responsibilities of servicing online credit cards

Topics Covered

- Implementing a 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

SettleMINT EFT/Lender*VP

Class length: 1.5 hours

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

This class is geared toward loan officers, lending managers, and other credit union personnel involved with real estate lending and/or processing.

Objectives

By the completion of this course, participants 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

SettleMINT EFT/Lender*VP

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

This class is geared toward credit union managers and leaders involved in setting the direction for their loan-department strategies and preparing for new opportunities.

Objectives

By the completion of this course, participants will have:

- Discussed several of the participation-loan opportunities that exist in the marketplace as well as the tools to service those opportunities
- Reviewed the tools and their successful deployment in today's marketplace

Topics Covered

- CU*BASE Participation Lending software in action
- Participation-loan 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

SettleMINT EFT/Lender*VP

Class length: 1.5 hours

Summary

Prime Alliance is 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 use one tool 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.

Audience

This class is geared toward lending managers and supervisors and mortgage staff

Objectives

By the completion of this course, participants will have:

- Observed an introduction to the platform and its components
- Reviewed the member experience of obtaining information and applying online
- Learned about 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

Topics Covered

- Prime Alliance
- Web-based mortgage origination
- Mortgage-application process
- Pipeline management
- Electronic-mortgage file
- Mortgage-document compliance

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

SettleMINT EFT/Lender*VP

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

This class is geared toward credit union staff who service online credit card portfolios.

Objectives

By the completion of this course, participants 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 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 their environment and membership
- Examined end-of-month program review through reports
- Reviewed reports and techniques for follow up

Topics Covered

- 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

SettleMINT EFT/Lender*VP

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 ATM and debit card portfolios.

Audience

This class is geared toward member service representatives and back office and EFT staff.

Objectives

By the completion of this course, participants will have:

- Discussed PIN- and signature-based card configuration
- Explored configurations for ATM and debit cards
- Examined card reissuing, setting daily limits, holding funds, and managing compromised-card lists
- Reviewed best practices for managing interfaces with their chosen vendors
- Learned about the Early Warn Bulletin (EWB) configuration and processing

Topics Covered

- ATM/debit card platform
- Options on the MNATMD menu
- PIN- and signature vendor configurations
- Stand-in processing, setting daily limits
- BIN setups, G/L-account recommendations
- Secured-funds-hold configuration
- Early Warn Bulletin
 - Configuration
 - Processing
- Card-stock options and embossing rules
- Network activity inquiry
- Understanding vendor configurations
- Best practices for servicing card programs
- Daily and monthly reports

5.84 Dividend Processing and Member Deposits

SettleMINT EFT/Lender*VP

Class length: 1 hour

Revised!

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, participants 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 members to choose their 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 (ATM surcharge rebate, etc.)
- Certificate processing – bump-rate and principal-distribution options
- Requiring a secured amount of funds for a specific product
- Adding funds to a certificate
- Changing CD-renewal codes online
- Reviewing dividend reports for marketing opportunities
- Christmas/Vacation Club processing
- Online product management
- Using checklists/new member dashboards for analysis opportunities
- Deposit-item-fee opportunities (i.e. business accounts)

5.85 Participation Loan Servicing: Understanding the Settlement Process

SettleMINT EFT/Lender*VP

Class length: 1 hour

Summary

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

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

Audience

This class is geared toward credit union CFO's and accounting team members.

Objectives

By the completion of this course, participants 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 investors 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

SettleMINT EFT/Lender*VP

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 they have purchased. It automatically settles principal and interest as well as keeps track of accrued income owed 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. It will also focus on the many reports available within the system and the initial configuration options.

Audience

This class is geared toward mortgage servicers, credit union CFO's, and accounting staff.

Objectives

By the completion of this course, participants 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

Topics Covered

- Configuring investors 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

5.91 Online Credit Cards: Loan Creation and Card Embossing

SettleMINT EFT/Lender*VP

Class length: 1 hour

Summary

In this class participants will learn how to create and modify a loan after the credit report is pulled. Also discussed will be card embossing.

Audience

This class is designed for any staff member who originally sets up the credit card on CU*BASE or who needs to understand the process.

Objectives

By the completion of this course, participants 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

SettleMINT EFT/Lender*VP

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, participants 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

SettleMINT EFT/Lender*VP

Class length: 1 hour

Revised!

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.

A payment has been applied incorrectly and an adjustment needs to be made to a member's 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 all staff members needing to answer questions regarding credit card accounts and for staff members who have the authority to make adjustments to credit card accounts.

Objectives

By the completion of this course, participants 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
- 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

- Credit card features within Inquiry and Phone Operator
- Delinquent credit card accounts
- Making payments
- Cash advances
- Performing miscellaneous account adjustments for credit card accounts
- The impact that an adjustment has on an account
- How to ensure you're performing the adjustment to achieve the correct results

6.00 Organizing and Managing Your Operations Center

Self Processing

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, participants 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 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

Self Processing

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 emphasized enough.

Audience

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

Objectives

By the completion of this course, participants will have:

- Analyzed iSeries security tools required for credit union operation
- Discussed the iSeries security tools that 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

- iSeries security basics
- Assigning a security officer
- Passwords
- External access
- Credit union employee profile
- Maintaining a profile list
- Examination and follow up
- Auditing iSeries utilization
- Understanding system security from outside the data-processing environment

6.20 iSeries Management and System Tools

Self Processing

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 understands 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, systems operators, and credit union leaders responsible for making that self-processing decision.

Objectives

By the completion of this course, participants will have:

- Analyzed the necessary planned activities to maintain and maximize the 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

Self Processing

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, participants 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

CU*BASE GOLD Workstations

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 a neat for your screen!

Audience

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

Objectives

By the completion of this course, participants 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 feature
 - Displaying your favorite menus and Speed Sequences in CU*BASE GOLD
 - Choosing your favorite teller-posting style
 - Choosing a skin (look) 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

CU*BASE GOLD Workstations

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? 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, participants 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 needs 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

CU*BASE GOLD Workstations

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, participants 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

CU*BASE GOLD Workstations

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 minimal effort on your part.

Audience

This class is a must 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, participants 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
- GOLD Update Appliance (GUAPPLE) and how it can simplify the GOLD update process

7.25 Configuring CU*BASE Software

CU*BASE GOLD Workstations

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, participants 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

CU*BASE GOLD Workstations

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, participants 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 e-Documents

e-Document Strategies

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 e-Document system or those just beginning to explore e-Document solutions.

Objectives

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

- State the benefits of an e-Document 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 e-Document 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 e-Document Strategy

e-Document Strategies

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 e-Document 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, participants will be able to:

- State the benefits of an e-Document strategy
- State why a strategy is necessary
- Identify the key components of an e-Document system
- Explain how to get started with an e-Document 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, e-Document 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 e-Document strategy is necessary
- Considerations for developing an e-Document strategy
- Suggestions on how to go about drafting an e-Document strategy
- Tactics available to assist with e-Document strategy (components of an e-Document system)
- Vaults
- How To get started and who can help you with implementation of your e-Document strategy

7.38 Using CU*Spy Loan Forms with CU*BASE

e-Document Strategies

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, participants 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, including:
 - Signing into 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
- Whom to contact

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

General

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 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, participants will have:

- Discussed multiple ways of accessing the AnswerBook
- Explored finding the answers to their questions
- Investigated how to review their past questions
- Reviewed how to track their 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

General

Class length: 1 hour

Revised!

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 as well as the options 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, participants will have:

- Discussed methods of ensuring end-of-month procedures are completed
- Reviewed the EOM Checklist
- Discussed issues that occur when deadlines are not met
- Understood dividend-configuration calculation type
- Understood the regeneration process
- Reviewed statement-process timeline for month
- Understood process on statement-vendor side

Topics Covered

- Monthly checklist
 - Loan-rate changes
 - Share-rate changes
 - Email messages
- Statements
 - Deadlines
 - Inserts
 - Fees
 - Messages
 - e-Statement reminders
- Email reminders

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

General

Class length: 1 hour

Summary

Statement onserts are the equivalent of statement inserts without the added paper required, 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 to reviewing onserts used for past 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, participants 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

General

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, participants will have:

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

Topics Covered

- Task list
- Tax forms and 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

General

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, participants will have:

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

Topics Covered

- Task list
- Tax forms and 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

General

Class length: 1 hour

Summary

The Multi-Corporation Processing feature in CU*BASE 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 also attend.

Objectives

By the completion of this course, participants will have:

- Explored how Multi-Corporation Processing can work for their credit union
- Investigated multiple configuration options for networking
- Discussed routing and account numbers
- Reviewed the different processes of the system, and how Multi-Corporation Processing will work.

Topics Covered

- Multiple charts of account
- 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

General

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, participants will have:

- Discussed payment 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

General

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 powered by iPay.

Objectives

By the completion of this course, participants will have:

- Understood the terms and conditions presented at enrollment
- Understood how the iPay *Master Site* is implemented
- Understood the integration process with **It's Me 247** and CU*BASE
- Reviewed daily-report monitoring

Topics Covered

- 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 of online Bill Pay
 - Interactive tutorial
- Daily reports
- Posting and billing files
- Settlement balancing
- iPay credit union and member support
- Feature comparison (Fiserv/iPay) document

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

Enterprise Risk Management

Class length: 1 hour

Revised!

Summary

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

Additionally, this class will cover personal-identity verification, which is critical to your credit union operation, and will introduce procedures your staff can adopt in relation to the fully integrated Experian AS Level 1 – Identification Verification.

Audience

This class is designed for key credit union leaders, back office and compliance personnel, security officers, and member-service representatives.

Objectives

By the completion of this course, participants 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 (i.e. Regulation D-violation fees)
- Explored the Experian AS Level 1 software
- Reviewed 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 CU*BASE Red Flag tools

Topics Covered

- Regulation D transactions
- Configuring Regulation D fees
- FR2900
- Definition of a dormant member
- Configuring dormancy fees
- Dormancy vs. escheating
- Regulation E transactions and CU*BASE statements
- Behavior-modification fees
- CU*BASE TIS tools
- Experian AS Level 1 features
- Internal procedures to set standards for handling potential Red Flag activity
- CU*BASE account-monitoring options
- Identifying and handling inconsistent patterns of account activity
- CU*BASE Red Flag tools
 - Detecting unauthorized account access
 - Fraudulent activity
 - Identifying inconsistent information
- Due-diligence best practices
- Using Internet resources and other compliance tools

9.01 Managing Compliance: Preparing for Audits and Examinations

Enterprise Risk Management

Class length: 1 hour

Summary

This class gives credit union supervisory personnel a look at the various CU*BASE tools used 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, participants 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
- Discussed how to maintain 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 used in auditing
- AIRES 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 compliance software as a team
- Using the CU*Answers compliance officer as a reference
- Using the Internet and other compliance tools

9.02 Using CU*BASE Tools for Bank Secrecy Act (BSA) Compliance

Enterprise Risk Management

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 rule 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, participants will have:

- Explored various CU*BASE BSA tools
- Reviewed BSA-monitoring configurations
- Discussed day-to-day procedures including report 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

9.03 Key Factors to Evaluate in Your Agreements

Enterprise Risk Management

Class length: 1 hour

New!

Summary

This course will discuss some of the nuances with respect to evaluating agreements with third parties and the credit union's own membership agreements.

Audience

This class is designed for CEOs and other credit union managers and decision makers.

Objectives

By the completion of this course, participants will have:

- A checklist of how to conduct vendor-risk assessments
- A checklist of important concerns regarding membership agreements

Topics Covered

- Considerations for vendor evaluations
- Member-agreement concerns

9.04 Using CU*BASE to Calculate Risk

Enterprise Risk Management

Class length: 1 hour

New!

Summary

CU*BASE has many powerful tools to help a credit union of any size manage risk. This course is a practical introductory class outlining how to obtain risk-management data and what the examiners may be looking for during your next Safety and Soundness exam. Anyone who is involved in managing risk in their credit union will benefit from this course.

Audience

This class is designed for CEOs, internal auditors, and compliance leaders.

Objectives

By the completion of this course, participants will have:

- Menu options within CU*BASE that help risk management
- Learned how to work with the data
- Learned how to interpret findings

Topics Covered

- Important menu options for risk management
- Overview of key financial ratios

9.15 Security Essentials

Secure-U

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, participants will have:

- Understood how to identify security threats to their computer
- Discovered security weaknesses and measures to mitigate risk
- Learned latest trends in phishing scams and how to defend against them
- Understood proper system-security-patch management
- Understood 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
- How 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

Secure-U

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/>)

Network Services (www.westonet.com)

Audience

This class is geared toward credit union management and those responsible for planning credit union security. We recommend participants attend 9.15 Security Awareness Essentials or have equivalent experience before taking this class.

Objectives

By the completion of this course, participants will have:

- Understood the layered approach to network security, from perimeter to data
- Been introduced to concepts such as firewalls, intrusion detection/ prevention systems, and vulnerability scanning
- Understood the benefits and limitations of encryption technologies
- Understood the importance of regular security audits
- Become familiar with some of the steps CU*Answers takes to secure and monitor the network and protect 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, and patched software
- Non-technological security: controlled physical access, regular policy auditing, employee awareness and education
- Essential monitoring and auditing tasks to maintain an optimum level of security

Online Course Equivalent

CSU 200 The Armored Network

9.55 Social Engineering: The Human Side of Security

Secure-U

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 via email, phone, SMS, shoulder surfing, and other ways.

We will look at actual examples of attacks and how to recognize and respond to them.

Audience

This course is relevant to all employees.

Objectives

By the completion of this course, participants will have:

- Understood social engineering and how it is used to compromise security
- Become familiar with the tricks and tools that are used to gain trust
- Learned steps to identify an attack
- Understood the proper procedure for responding to an attack
- Understood the ramifications of falling victim to these attacks

Topics Covered

- Social-engineering definitions, examples, and statistics
- Security awareness
 - Understanding threats
 - Identifying a threat
 - Gauging vulnerabilities to attacks
 - Reducing exposure to attacks
 - Defending against attacks
- Tactics used by social engineers from dumpster diving to impersonation
- Prevention and detection of social-media scams

Online Course Equivalent

CSU 300 The Human Side of Security

9.65 Business Continuity Planning

Secure-U

Class length: 1 hour

Revised!

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

This class is geared toward 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, participants will have:

- Identified the types of risks and hazards
- Understood the importance of the business-impact analysis and successful methods of gathering relevant data
- Understood the four quadrants of the risk matrix
- Identified methods used to determine risk probability and impact
- Outlined the steps of a disaster-recovery plan from damage assessment and declaration to business resumption.
- Learned the four stages of plan testing
- Spoken with business continuity experts and learned about consulting and recovery services provided by CU*Answers and Network Services

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
- Business continuity services offered by CU*Answers

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