

February 13, 2014



Our Favorite Reports

Collections

by
Geoff Johnson
Your CMS Collection Expert

Track and review your
collections portfolio to
reduce loss

CU*BASE Report Overview

“I use the Summary to monitor my collectors’ progress and what Memo Types they are associating with loans. The Detail Report is a must when information is required by the courts.”

Jerry Collins
Collections
Lender*VP

Collection File Summary Report

Use these reports:

- As a quick summary to see loan progress by collector for a specific period of time
- To monitor the number and type of Memo Types associated with each account worked
- When detail on the conversations logged during collections activity are needed for a court of law

Practical Uses of this Report

Use the Summary section of this report to monitor the activity of a collector and to see how many collectors have processed accounts. This report can be used to predict activity in the collections department which can help in planning for the need for staffing changes.

How do I create the report?

Begin at **Work Collections** on the Collections Processing (MNCOLL) menu to create this report. Check any of the four check boxes to work delinquent loans, overline accounts, negative balance accounts and/or written off loans and press Enter. From the resulting Collections Member Inquiry screen select **Collection Reports (F16)** and select the criteria and detail for the Collections File Summary Report. Choose the default (**Detail**) from the **Print Conversations** selections for a report listing all conversation text which can be used in a court of law. Choose a different selection to run the report more quickly. All report formats include a summary listing.

Report Sample

3/06/08 16:36.15

CU*BASE CREDIT UNION
COLLECTIONS FILE SUMMARY

LCOLLT

PAGE 1
USER ALYCIAM

Collector	Number of Conversations	Follow Ups Created	Open Follow Ups	Over Due Follow Ups	Accounts Worked	Avg Conv Per Acct
THOMAS SMITH	52	17	8	9	36	1.44
SARAH SMITH	2494	865	5	856	372	6.70
-7	1617	221	7	214	370	4.37
BENILDA SMITH	52				44	1.18
/J	781	41	1	40	261	2.99
/H	689	166	20	140	299	2.30
*K	195	22		22	138	1.41
AMANDA SMITH	26	2		2	22	1.18
KRISTINE SMITH	17				15	1.13
*Y	1043	543	1	543	251	4.15
H1	89				63	1.41

CU*BASE Report Overview

"I use this report to analyze a summary of delinquent loans to see their breakdown by criteria I select."

Geoff Johnson

Loan Delinquency Report

Use this report:

- To view a summary of delinquent loans by credit union defined levels
- To review your delinquent loans by purpose, security code, branch or loan officer

Practical uses of this report:

Use this report to view a summary of your delinquent loans by credit union defined levels. See what the break down of delinquent loans look like today, and then interactively change the levels to interactively review break downs in different date ranges. This tool let's you review your loans by purpose, security, branch, and loan officer so that you can see the impact any of these items have on your loan portfolio, delinquency, and trending for any adjustments that you need to make.

How do I create the report?

Print Collection Delinquency on the Collections Functions (MNCOLL) menu allows you to produce two reports, a summary and a detail, listing accounts based on the credit union configurations set in **Delinquent Notices Config** on the Loan Products (MNCNFB) menu.

8/02/07 16:41.45 Corporation: 01 BEDROCK COMMUNITY CREDIT UNION LDELQ2D Page 1
Loan Delinquency Report - Summary Report For Month Ending AUG, 2007 TRAINTR6

** Category 0 -

Category	Accts	%	Total Loans	Current Balance	Loan Amt./ % Due	Deq.Amt	%	Total Loans
Category: 1	19	2.77%	Total Loans	257360.20	358500.00 4691.50	15694.60	3.64%	Total Loans
Category: 2	27	3.94%	Total Loans	1401600.99	1522500.00 39670.52	81920.93	19.83%	Total Loans

8/02/07 16:40.04 Corporation: 01 BEDROCK COMMUNITY CREDIT UNION LDELQ2D PAGE 1
Loan Delinquency Report - Detail Report for Month Ending AUG, 2007 TRAINTR6

** Category 1 - 0 -2 MONTHS

Account Number	Member Name/Address	Date Open/First Pay/Mat. Date	Current Balance	Loan Amt./ % Due/ Int Rte	... Codes ...	Next Pay/ Last Pay	Deq.Amt/ Last Pay/ Payment	Pay-Cnt #	Dlq. #L X	Status Mnt Day
1-703	PERSON BENNY 234 MAIN STREET	4/12/07 5/12/07	25000.00	25000.00 441.28	02 06 M 1 0	5/12/07 0/00/00	1524.75 .00	60 60	1 2	21
1-705	PERSON BENNY 234 MAIN STREET	4/12/07 5/12/07	25000.00	25000.00 383.04	01 05 M 1 0	5/12/07 0/00/00	1273.62 .00	72 72	1 2	21

CU*BASE Report Overview

"I like this report because it allows me to zero in on delinquent loans I need to evaluate."

Geoff Johnson

Delinquent Loan Analysis Report

Use this report:

- To fill out the 5300 Report
- As a way to report serious delinquency to management and others
- As an evaluation tool for charge-offs and classifying loans
- To view only delinquent loans from a specific branch and/or loan officer
- To analyze your data by risk score or payment
- To sort your data by member name or account number

Practical uses of this report

Analyze your approved delinquent loans by risk score. Are they high, low or otherwise? Is any specific loan officer approving and booking higher or lower risk scores? Is there a trend at the branch level for loans and their performance? Track and understand your delinquent loans and the impact that a group of risked score loans is having on your loan pricing, losses, and ultimately the bottom line.

How do I create the report?

Print Delinquency Analysis on the Collection Processing (MNCOLL) menu lets you produce two reports listing accounts which are delinquent one month or more (a Detail Report (shown below) and a Summary Report. The reports are grouped by pre-configured lengths of time—1-2 months (optional), 2 to 6 months, 6 to 12 months, and 12 months or over. You can also choose to print an additional report detailing your participation loans portfolio (not shown).

Report Sample

MEMBER NAME	ACCOUNT NUMBER	1 TO 2	2 TO 6	6 TO 12	12 & OVER	INTEREST MON DUE DLQ	LAST PAY DATE	LAST PAY AMT	SCHEDULE PAYMENT	LOAN TP-SC
LOANS OWNED 100% BY CREDIT UNION										
MEMBER ACE R.	13802-611	12023.99				300.36	1 3/31/10	2.48	235.63	02-40
	-647	1130.28				22.55	1 4/09/10	52.83	53.73	17-40
	-705	146938.71				488.40	1 5/25/10	819.00	994.20	60-50
	-846	58800.55				.00	1 4/09/10	230.00	585.00	52-40
	-900	6104.77				.00	1 4/07/10	122.00	92.00	35-
MEMBER ROSA	36724-646			1041.25		95.44	6 11/05/09	9.15	36.51	27-40
MEMBER MATTHEW R	12527-920		10644.32			.00	5 11/07/09	432.00	295.00	35-40
MEMBER FRANKIE T	33396-605			14794.37		2389.28	8 1/12/10	183.70	880.35	01-31

CU*BASE Report Overview

“This report is a must if you use CUBASE to track your classified loans.”

Geoff Johnson

Loan Classification Report

Use this report:

- If you classify your loans in collections to estimate you loss potential
- To analyze which loan categories are generating the most loss and to review the performance of security codes with higher loss potential
- For auditing purposes

Practical Uses of this Report

Use this report to accompany a practice of classifying loans to review your loss potential at a given time and to determine when you should take a loss on a loan. This report will help you analyze your loan loss by category or by security code (such as secured loans versus unsecured loans) and can be used to mitigate losses of your loans in collections.

How do I create the report?

Use **Print Loan Classification Report** on the Collections Processing (MNCOLL) menu to create this report. To specify a range of accounts and/or a range of loan classification codes to be included on the report, use the From and To columns. (To include a single account or classification code, use the same number in both columns.)

3/06/08
16:44:42

CU*BASE CREDIT UNOIN
Loan Classification Report
AS OF MONTH/YEAR

LCLS1

PAGE
USER ALYCIAM
WORKSTATIONAL

CORP ID 01

Class Code	Account No.	Loan Category	Current Balance	Reserve Percentage	Reserve Balance	Past Due	Security Code & Description
B07	000002586	800	3,492.71	100.0%	3,492.71	590.38	69 BANKRUPT/CHAPTER 13/UNSECURE
DFL	000002827	800	2,465.21	100.0%	2,465.21	291.00	54 DECEASED
B07	000004582	062	2,947.57	100.0%	2,947.57	641.61	66 BANKRUPT/CHAPTER 7/NO ASSETS
B07	000004582	800	1,131.77	100.0%	1,131.77	187.00	66 BANKRUPT/CHAPTER 7/NO ASSETS
DFL	000004963	400	5,162.66	100.0%	5,162.66	2,738.99	66 BANKRUPT/CHAPTER 7/NO ASSETS
D10	000007243	800	1,189.32	10.0%	118.93	160.00	89 COLLECTION AGENCY
DFL	000007418	062	1,199.68	100.0%	1,199.68	295.00	89 COLLECTION AGENCY
BDF	000008178	401	626.74	100.0%	626.74	664.66	66 BANKRUPT/CHAPTER 7/NO ASSETS
D10	000008303	400	1,863.38	10.0%	186.33	325.09	63 SIGNATURE
D10	000030040	810	1,295.82	10.0%	129.58	102.00	63 SIGNATURE
DFL	000041810	810	5,200.33	100.0%	5,200.33	940.83	69 BANKRUPT/CHAPTER 13/UNSECURE
D50	000107860	810	8,510.20	50.0%	4,255.10	1,579.00	63 SIGNATURE
D50	000110760	551	7,464.65	50.0%	3,732.32	3,830.90	02 USED VEHICLE
BDF	000130160	062	981.61	100.0%	981.61	1,066.89	63 SIGNATURE
BDF	000130160	820	2,374.58	100.0%	2,374.58	389.00	63 SIGNATURE
D50	000143310	062	4,422.80	50.0%	2,211.40	4,674.18	89 COLLECTION AGENCY
D10	000165020	400	6,505.96	10.0%	650.59	1,265.47	02 USED VEHICLE
BDF	000167120	401	10,792.79	100.0%	10,792.79	4,304.55	66 BANKRUPT/CHAPTER 7/NO ASSET
D50	000167220	840	888.20	50.0%	444.10	200.00	96 SMALL CLAIMS
D50	000168060	062	997.43	50.0%	498.71	142.46	63 SIGNATURE
DFL	000168060	810	.00	100.0%	.00	.00	63 SIGNATURE

CU*BASE Report Overview



Loan Risk Score Analysis Report

Use this report to view:

- Comparison of risk-based pricing to performance
- Purpose/Security code performance review
- Loan officer review based on risk scoring to portfolio performance
- Branch evaluation of loan scoring to portfolio performance

Practical uses of this report:

This report is a must for anyone who currently uses risk based pricing. Use it to compare the performance of your risk based pricing with your loan performance. See if your risk matches your reimbursement. Do you need to adjust your credit score ranges or adjust your variance (the amount you add to the base rate for any risk score range)?

This report tells you loans that are paid current and then breaks down the delinquent loans by ranges that you define in *Collections Parameter Config* on the Loan Products (MNCOLL) menu.

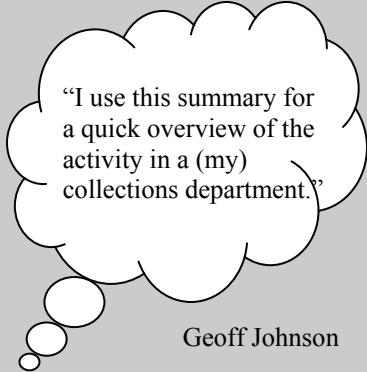
How do I create this report?

Print Risk Score Analysis Report on the Collections Processing allows you to define up to eight risk score ranges based on your credit union’s risk-based pricing ranges. You can also optionally choose to include only loans with certain categories, purpose or security codes, branch number or loan officer ID. Change-offs are excluded.

Report Sample:

LOAN CATEGORY ALL	LOAN PURPOSE ALL	LOAN SECURITY ALL	BRANCH/LOC ALL	LOAN OFFICER ALL	CURRENT BALANCE	AVERAGE RISK SCORE	WEIGHTED AVG RATE
CURRENT:							
0000	to 0599	9,807 Accts	89.78 % of Total Loans		113,955,961.97	715	5.771 %
0600	to 0619	912 Accts	8.34 % of Total Loans		6,936,982.79	557	9.436 %
0620	to 0639	435 Accts	3.98 % of Total Loans		3,244,495.76	609	8.505 %
0620	to 0639	658 Accts	6.02 % of Total Loans		5,256,572.44	630	8.327 %
0680	to 0719	2,283 Accts	20.90 % of Total Loans		26,966,414.19	699	5.627 %
0720	to 0779	3,585 Accts	32.82 % of Total Loans		49,120,534.52	749	5.189 %
0780	to 0819	1,842 Accts	16.86 % of Total Loans		21,781,761.47	795	5.082 %
0820	to 0999	92 Accts	.84 % of Total Loans		649,200.80	827	5.355 %
5 TO 14 DAYS DELINQUENT							
0000	to 0599	446 Accts	4.08 % of Total Loans		5,071,905.27	668	8.844 %
0000	to 0599	90 Accts	.82 % of Total Loans		767,314.15	555	12.537 %

CU*BASE Report Overview



Tracker Listing Summary Report

Use this report:

- To answer the question, “How is my collection department doing?” with a short and simple summary report
- To review an individual collector’s personal performance instead of reviewing all collectors at one time
- As a daily review of how many accounts were worked and what Memo Types were associated with each conversation

Practical uses of this report

Use the summary report for a quick look into the performance of your loan department. Print the Summary Report daily to assist you in monitoring the number of accounts where a “Promise to Pay” or “Left Message” Memo Type was recorded. Enter up to six collector IDs to review individual collector activity for internal tracking and monitoring. The report allows you to view the number of conversations the collector has entered, the status of his or her follow-ups, and the accounts worked.

How do I create the report?

Use **Work Collections** on the Collections Processing (MNCOLL) menu, then select *Tracker Listing* (F17) to move to the selection criteria for this report. This report prints either a summary report or a report including conversation details. Select the Summary Report for a quick overview of the activity in your collection department. You can also select specific Employee IDs to review the performance of only the collection personnel you want to monitor.

Report Sample

20/08/02 17:11:31
RUN ON 3/06/08

CU*BASE CREDIT UNION
Tracker Listing Summary

LTKLE2

Page 1
User ALYCIAM

Collector	Number of Conversations	Follow Ups Created	Open Follow Ups	Over Due Follow Ups	Accounts Worked	Avg Conv Per Acct
/H	26	5	1		19	1.36
-7	12	6	1		12	1.00
SUE SMITH	1	1	1		1	1.00
/J	2	1			2	1.00
THOMAS SMITH	4	3			3	1.33
SELINA SMITH	1				1	1.00
Totals	46	16	3		38	

Memo type	# of Conversations
COLL UPDATE	24
LEFT MESSAGE	16
STICKY NOTE	1
PROMISE TO PAY	4
XFER PAYMENT	1

CU*BASE Report Overview



Follow-up Listing Detail Report

Use this report:

- To keep track of collection department follow-ups to ensure that they are completed
- To view any tracker conversation notes that have been flagged as requiring follow-up

Practical Uses of this Report

Use follow-ups to track **event based, date specific** activities and to keep them separate from your general collections queue. These follow-ups might include reminders to review a loan in collections that has a Promise to Pay for a certain date. Or perhaps a bankruptcy is being processed—use a follow-up to record the date you should check that paperwork is filed. Use this report to monitor these follow-ups and ensure that they are processed on schedule.

How do I create the report?

Use **Work Collections** on the Collections Processing (MNCOLL) menu, then select **Follow Up Listing (F18)** and select the criteria for the report, such as a follow-up date range or a specific Employee ID. The default “Page break on sort” prints each day on a separate sheet.

Report Sample

Call Date	Call Time	Account #	Follow Up Name	Memo type	Follow-up Date	Created By	Assigned To	Completed By	Completed Date
20/08/02	9:23:48								
RUN ON	3/13/08								
			CU*BASE CREDIT UNION		LTKLE1		Page 1		
			Follow-Ups by Employee				User ALYCIAM		
01/17/2008	16:16:36	17000	MICHAEL A MEMNER	PHONE CONVER	02/01/2008	*K	XX	-7	02/01/2008
Conversation:			S/W MBR HE SD HIS REFRIGERATOR BROKE DOWN LAST WK, HE IS JUST BK TO WK AFTER BEING OUT OF WK ALL SUMMER. HE SD HE WOULD PAY NEXT WK FROM HIS VOICE HE SOUNDED VERY STRESSED. OFFER THE MBR A DEAL TOLD HIM TO MK A PYMT BEFORE THE 31ST OF THIS MONTH OR I WILL CL HIM 2/1/08 FIRST THING IN THE MORNING. KY						
02/08/2008	12:37:27	43000	JULIE A MEMBER	COLLECTOR UP	02/11/2008	-7	54	54	02/27/2008
Conversation:			TEL RES, HP NOT IN SERVICE, CLD INFO, NOTHING FOUND IN THE AREA WITH THIS LAST NAME..(PUT OLD HP# UNDER LAND LORD'S NAME) NO REF LISTED ON HH OR POE, PLEASE REVIEW FILE FOR FURTHER CONTACT INFO. THANKS JAYNE						
02/08/2008	10:16:57	61000	MARY A MEMBER	COLLECTOR UP	02/09/2008	-7	54	54	02/11/2008
Conversation:			021 TEL RES. STARTED SPEAKING WITH MARY ABOUT THE NEG BAL, SD ARE U AN						