

	<b>Immediate Effect</b>	Changes automatically in place on the day the release is implemented; no additional configuration required.
	<b>Must be Activated</b>	Your CU must make a decision either to activate it or modify configuration parameters. Sometimes requires contacting a CSR.
	<b>Team Implementation</b>	Work with a CU*Answers Client Service Representative before implementation.

This release contains mostly minor behind-the-scenes changes and enhancements, but here are a few choice tidbits we think you'll like:

## Analyze Your Contingent Liability

### Contingent Liability Report Enhancement

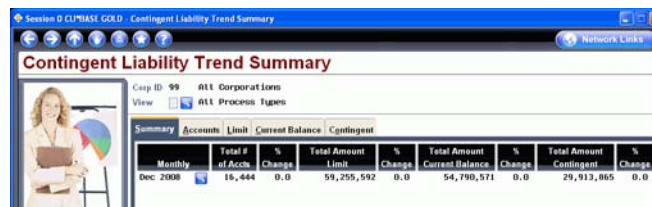
This report (MNRPTD #7) will now show a separate subtotal for negative balance accounts that have a Negative Balance Limit (Courtesy Pay) and those that do not.

### NEW! Contingent Liability Online Analysis

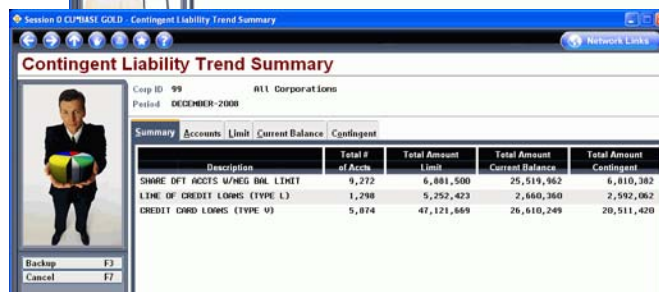
CEOs that attended this year's CEO Strategies event saw a sneak preview of this new tool, which takes the Contingent Liability Report to whole new level. Now use MNMGMT #14 to compare your contingent liability trends in an online format.

While the contingent liability report gives you a point in time analysis of your contingent liability for things such as reporting on a 5300 or informing the management team or Board of Directors, this new "dashboard" type inquiry for contingent liability is a trending tool for expanding opportunities and tracking loan disbursement progress. The inquiry quickly shows how contingent balances are flowing from one month to the next. You can quickly identify areas where members are not utilizing their credit limits, and help teams formulate plans to get active on loan disbursements.

**If your team has made getting loan balances up as one of your ongoing goals, this inquiry will track your progress when it comes to line of credit lending.** Data is available starting with December 2008 month-end stats.



Monthly	Total of Accts	% Change	Total Amount Limit	% Change	Total Amount Current Balance	% Change	Total Amount Contingent	% Change
Dec 2008	16,444	0.0	59,255,592	0.0	54,790,571	0.0	29,913,065	0.0



Description	Total # of Accts	Total Amount Limit	Total Amount Current Balance	Total Amount Contingent
SHORE DFT ACCTS W/NEG BAL LIMIT	9,272	6,881,500	25,519,962	6,810,382
LINE OF CREDIT LOANS (TYPE L)	1,298	5,252,423	2,660,360	2,592,062
CREDIT CARD LOANS (TYPE V)	5,874	47,121,669	26,610,249	20,511,420

## Miscellaneous Enhancements

- Multi-Corp Consolidated Financials** - For our clients that operate in a multi-corporation environment, you can now print financial reports that combine multiple corporations. Simply use MNGELE #4 to copy one of your existing financial reports, using corporation 99 as the Corp ID. Then use MNGELE #16 to select the report and you will be prompted to choose which corporations should be included on the report.

This update also contains quite a few other minor enhancements and screen formatting changes as well. A list of all of the changes in this release will be included in the What's New topic of online help when you get the release. (Click the help button at the top of any screen and choose What's New.)

