CU*BASE 9.4

CU*BASE® Software Upgrade

Online CUs	CU*NorthWest/CU*South	Self Processing CUs
November 15, 2009	**November 22, 2009**	**December 14-15, 2009**

Updated booklets 📖 mentioned in this summary will be available on our website no later **than November 13, 2009**. These will also be available through the What's New topic in online help when you get the release. Updated online help 🖰, including the "What's New" summary list of all changes, will be included when you receive the release.

Video demonstrations 🖳 will be available from the CU*Answers website (www.cuanswers.com > I am a Client > Docs & Information > Sneak Previews) no later than **October 30, 2009**.

❗ Employee Security Audit Reports

Want to audit who has access to an option on the MNMGMT or MNHTEL menu? Curious about what special security settings your tellers have granted to them? Wondered what accounts employees cannot access because they have account security placed on them? You have been asking for an easy way to determine these settings, and now it is all clearly listed in two handy new Employee Security Audit reports.

No need to design special queries to access the data in our security files any more, new reports on the Auditing menu (MNAUDT) do all the work for you! Select option #11 – Employee Security Audit Report to generate two new reports which give to you an accounting of all the configuration settings in Management (MNMGMT) #1 - CU*BASE Employee Security.

- Use the first report for a more detailed look into your security settings. The Employee Security Audit Report lists several different employee security settings, including: Profile and Special Security (update special security), Account Security (update account security), and Employee Menu Security (F2-Menu Security).

- The second option is a shorter Menu Security Audit Report (shown below), which includes a quick summary of menu option security (F2-Menu Security), and lists each selected menu showing which employee has access to it. Use this report for a quick review when you are doing an audit on who has access to a particular menu and which options they have access to.

```
9/25/09  10:59:44                          XX CREDIT UNION                         LEMPAU10       PAGE
   RUN ON  10/09/09                   EMPLOYEE SECURITY AUDIT REPORT                              USER
                                            AS OF 9/25/09


 *** MENU SECURITY -  MNSERV    Member Service


 EMP                              MENU OPTIONS Y = ENABLED, BLANK = ENABLED, N = NOT AUTHORIZED, * = NOT A MENU OPTION
 ID                               01 02 03 04 05 06 07 08 09 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29
 BB   MARY TELLER - ANY BRANCH     *  Y  N  Y  Y  Y  Y  Y  Y  Y  N  *  Y  Y  *  *  *  *  *  *  *  *
 BC   SALLY - OTHER BRANCH         *  Y  Y  Y  Y  Y  Y  Y  Y  Y  N  Y  Y  Y  Y  Y  Y  N  *  N  Y  *  *  *  *  *  *  *
 BR   FLOATER #1                   *  Y  Y  Y  Y  Y  Y  Y  Y  Y  N  Y  Y  Y  Y  Y  Y  N  *  N  Y  *  *  *  *  *  *  *
 BW   BARB MEMBERSERVICE           *  N  N  Y  Y  Y  Y  Y  Y  Y  Y  N  Y  Y  N  Y  N  N  Y  N  *  N  Y  *  *  *  *  *  *  *
 B1   ANOTHER FLOATER              *  Y  Y  Y  Y  Y  Y  Y  Y  Y  N  Y  Y  Y  Y  Y  Y  N  *  N  Y  *  *  *  *  *  *  *
 B2   BRANCH 2 FLOATER             *  Y  Y  Y  Y  Y  Y  Y  Y  Y  N  Y  Y  Y  Y  Y  Y  N  *  N  Y  *  *  *  *  *  *  *
```

> **NOTE:** To assist you with the many menu changes coming in this release, we'll be running a copy of this report <u>before</u> we apply the menu changes, so it will be easier to make adjustments after the release goes in. Look for this in the HOLDXX output queue on Monday.

🖰 | Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

❗ Effective Dating Option for Allowed Account Types

Have you ever had to post an account adjustment to handle something like a missed deposit, a deposit that was credited to the wrong account and not caught for several days, or mail that was not posted immediately on the day it was received? Then you know that it can be tricky to account for the differences in dividends or interest that also need to be calculated and posted to the member's account, to bring it in line with where it *would* have been, had it been posted on the right date in the first place.

Therefore, we are pleased to present a new tool that will help you handle many of these common situations. The new **Effective-Dated Account Adjustments** tool (located on the new MNADJ menu described below) can be used to post a transaction to a member's account and have the system automatically calculate the adjustment to interest or dividends according to the effective date of the adjustment. In a nutshell, it adjusts simple, common types of transactions with a notation in transaction history indicating the *effective* date. (This is *not* back-dating. We do not insert the transaction using a prior date, as if it had been posted then. We simply calculate the net effect on interest and dividends, then post a transaction *today* that brings the account in line.)

The tool currently supports the following calculation types: **Average Daily Balance savings/checking** and **365-day interest loans**. Remember that although the tool will be very handy in some situations, it won't cover all of the possible scenarios. There will be some situations, such as if a loan had multiple incorrect payments posted to it over time or other special circumstances, where the complexity will require additional manual calculations/adjustments and account maintenance to be performed. Be sure to refer to the supported features matrix and other tips in the reference booklet so you understand which of your products will work with this new feature. If you aren't sure, contact a CSR and we'll be happy to assist!

> On to the future...We have already begun plans to move forward to add more functionality to this tool. Specifically, early next year we will be adding the ability to effective-date on savings accounts with the simple-daily dividend calculation type. Then we're going to tackle the average daily balance interest calc type that is used for online credit cards. Stay tuned!

✍	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.
📖	Refer to the "Effective Dating" booklet for complete details.

❗ New Adjustment Menu (MNADJ)

From a security and auditing standpoint, it can be tricky for internal auditors to keep a handle on which employees are allowed to post direct adjustments to member accounts. So, in addition to the new Employee Security Audit report (mentioned previously), with this release we have consolidated all of the account adjustment features under a single new menu: MNADJ. This new menu will contain all of the variations of the Account Adjustments feature (Full, Coded, and the new Effective-dating feature) as well as other tools that are helpful when posting adjustments to member accounts, such as adding a secondary transaction description, creating a comment, or performing a transaction override.

In most places where Account Adjustment options previously appeared (MNCOLL, MNLOAN, and MNHTEL), the options were replaced by a new command that simply navigates to the new MNADJ menu. Exceptions: We did not change the MNSERV menu nor the existing speed sequences (ADJ and ADJUST) so those will work the same as before.

Menu List Shortcut Alert – Add it to Your Favorites!

In order for the shortcut to the new menu MNADJ to show in your Menus list on the left hand column of your menu screens, you will have to select to show it in your Favorites.

Click on your Favorites button at the top of the screen, select the Menus tab and check "Mbr Acct Adjust Tools" on the list. Then the shortcut to the MNADJ menu will appear in your Menus list. This change will need to be made per Employee ID per workstation.

Learn From a Peer

You heard about it in the Leadership Conference – "Learn from a Peer" features are coming in CU*BASE! This has been a collaborative effort from Focus Groups and we are proud to introduce the first phase *of this* new way to look at your credit union. How does your e-Statement penetration compare to credit unions of a similar membership or asset size? How about your Online Banking usage? Now it is easy to check out these comparisons with the new Tiered Services Peer Analysis.

Whether or not you use Tiered Services to award members points, CU*BASE records their participation with your credit union in many different ways that can be measured and analyzed. The new Tiered Services Peer Analysis looks at this information and gives easy access to comparison data in an online analysis, without the need to print reports or create special queries. This new online analysis can be accessed via two menus: through the Know the Industry menu (MNMGMB) #17 – Tiered Service Peer Analysis or through the Marketing menu (MNMRKT) # 26 – Tiered Svcs Peer Analysis.

The tool allows you to select a group of credit unions with a similar makeup to your credit union (asset size or number of members) and then presents a list of credit unions that fit that criterion. Just select a credit union from the list to view side-by-side data on how you compare in *all of the goals* monitored in Tiered Services. Ranking figures are also included on each item so you can see how you and your selected credit union compare against the entire group. You can even expand your initial range to compare yourself to credit unions that are larger than your credit union to see where you want to go.

This is just the beginning of a new way of learning from each other. Watch for more Learn from a Peer projects in the future, and along with it, an entirely new and expanded way to look at our data.

	To see a sample videos of this feature visit the OnDemand site http://ondemand.cuanswers.com.
	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

🤝 Red Flag Warning Message

To comply with Red Flag requirements to monitor things like address changes, we have added a new Red Flag monitoring feature to CU*BASE. This tool provides alerts to both the credit union and the member when changes are made to a member's personal information to provide an extra layer of security against fraudulent activity.
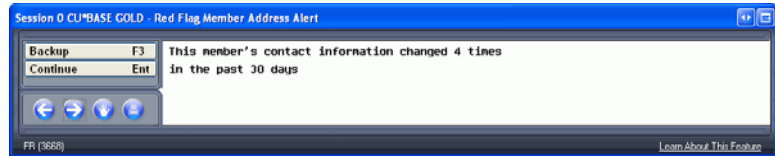
When changes are made to a member's name, email address, home phone or mailing address (Address 1, Address 2, City, State, or any number in the Zip Code), CU*BASE records these changes for a rolling 30 days. If configured, warning messages are presented to both the member and the credit union employee. Before credit union employees enter selected screens (such as Teller, Inquiry and Phone Operator), they will receive a warning message noting how many changes have been made to these items in the last 30 days. (Credit unions can configure the number of days this message appears.) Members will also receive notification of the change in the form of a secure home banking message in **It's Me 247**. If the change is to a member's email address, the member will also receive an email notification to both the new and old email address, unless the old address was marked as a wrong address. Each time a change is made to the member personal information, a Tracker entry is made on the Audit Tracker that records the old and new values.

All these Red Flag configuration settings are activated on the General Configuration 1 menu (MNCNFC). A new menu option #29 Red Flag Controls allows the credit union to select which CU*BASE options will display the message, including: Teller, Inquiry, Phone Operator, Payroll (MNACHP #21), ATM/Debit card maintenance (MNATMD #1), updating/ordering credit cards (MNUPDA #22), Member Personal Banker (MNSERV #22), and ATM/DR card account activity (MNATMD #2). Additionally, the configuration allows the credit union to configure the number of days that the warning message will appear in CU*BASE.

> *When instituting this feature, be sure to provide your staff with training on what to do if they see the Red Flag message. Should they ask for photo identification to confirm the address?*

| 🔎	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

❗ 5300 Call Report Configuration Report

We're excited to announce a new tool in your 5300 Call Report arsenal, the 5300 Configuration Listing (MN5300 #10 - Call Report Configuration Rpt). This report provides a listing of your credit union's current automation routine configurations, including G/L accounts, purpose codes, security codes, or category codes and prints in Account Code order. The MN5300 menu can be accessed via the Management (MNMGMT) menu, select #28 – NCUA Call Report Tools.

🔎	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

🤝 Online Ballots

Introducing a new online voting system that allows credit unions to set up simple ballots in CU*BASE and then allows members to vote online in **It's Me 247**. This new tool is a simple, inexpensive way for you to gather votes from members and take advantage of Online Banking users to increase participation in your elections. Think of what a great tool this can be to collect the required percentage of votes for Board elections or proposals, such as for the Annual Meeting!
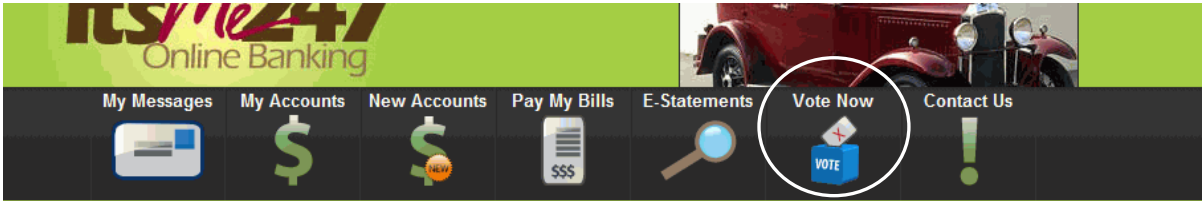
During the configured ballot date range and once the ballot is activated, the member will see a Vote Now icon on the bar across the top of his or her **It's Me 247** screen. Once the member selects this icon, he or she will be presented with the ballot questions and will be able to vote on the ballot items.

To allow for paper ballots to still be cast (for members that don't have access to a computer, or who have disabilities that don't allow them to use a computer, etc.), we have added an option on the Internet Mbr Svcs Cfg menu (MNCNFE), #15 – Record Member Vote, to allow authorized users to enter the results of paper ballots into CU*BASE to be tallied along with online votes.

We have added specific controls in place to prevent a ballot from being changed after the active voting period has begun to ensure your ballots are secure. Additionally, voting tools for CU*BASE and **It's Me 247** include controls to prevent members from voting more than once (per SSN/TIN or account base, depending on your ballot configuration).

The ballot configuration (Internet Mbr Svcs Cfg (MNCNFE) #14 – Online Ballot Config/Results Rpt) allows you to set controls on which members are eligible (for example, having par value on their base share account or being a certain age). This option also allows you to print the voting selection results when the ballot period is ended.

> *Though it is designed for a controlled ballot process, you could even use this software to conduct an informal survey of your members. In fact, we are planning on using this tool as the basis for an upcoming and more flexible survey software which will allow you more controls, such as the ability to offer multiple surveys at one time or to see which votes each member cast. Watch for more development towards a full-fledged survey feature in CU*BASE.*

If you are considering using this ballot feature, Member Reach or a Client Service Representative will be glad to help on your first foray into online voting!

📖	Refer to the "Online Ballots" booklet for complete details.
🖱	Details for all related screens will also be available via CU*BASE GOLD Online Help with the release.

Teller Hold Processing Enhancements

Now you can offer "instant credit" on check deposits made at the teller line to selected members to whom you want to offer this service, similar to the way that CU*BASE handles ATM deposits.

Deposit hold group code	02		
Deposit hold group description	MEMBER IN GOOD STAND		
ATM Deposits			
Amount available for immediate withdrawal	999,999,999.99	(From any source; limits at ATM still apply)	
# of days to hold remaining deposit	01		
# of days to hold 1st $100.00	00		
Teller Outside Checks			
☑ Use to set holds on teller outside checks			
Tolerance amount for placing hold on each check	5,000.00	(Individual checks under this amount will not be held)	
# of days to hold checks above tolerance	04		
# of days to hold 1st $100.00	04		

This release changes the way the new Teller Holds Configuration works to better incorporate the Electronic Deposit Holds (EDH) and Member in Good Standing features so that credit unions can now give their "good" members the same "good deal" at the teller line as they do at the ATM. We've added new teller-related settings to the Electronic Holds configuration (General Configuration 1 (MNCNFD) #20 – Electronic Deposit Hold Config) and have removed the existing override flag from Teller Check Holds configuration (General Configuration 1 (MNCNFD) #22 – Teller Holds Configuration).

The configuration for Electronic Holds Configuration for outside checks is slightly different than the settings for ATM deposits because tellers enter multiple checks, rather than a full batch as is done at the ATM. Electronic hold configuration for checks allows you to determine holds based on a tolerance amount; those checks below the tolerance level will not be held, while checks above the tolerance amount will be held

according to the configuration. The configuration also allows you select whether this configuration will be used to set holds on the outside checks screen. Members with codes not configured for teller use, will default back to the teller check hold configuration (General Configuration 1 (MNCNFD) #20 – Electronic Deposit Hold Config).

📖	Refer to the "Electronic Deposit Holds and Member in Good Standing Configuration" booklet for complete details.
🖱	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

❗Escrow Enhancement for Payee Options

Some states' regulations allow members to request that escrow tax payments be sent directly to them, or use a dual endorsement (member and taxing authority). Previously credit unions needed to print this kind of check manually, one check at a time. Now CU*BASE has automated the printing of these checks and has added the flexibility for credit unions to offer this service to members for any escrow payment check (insurance, tax and other). Checks can be made out to the payee (as in the past), or now to two new options: to only the member, or both the member and payee. Checks sent to the member, or both the member and payee, are sent to the member's address.

This payment selection is configured in the Escrow Disbursement Configuration (Extended Loan Proc (MNEXLN) #1 – Open Update Escrow Disb. Records), where through a new drop-down option, you can now select to have checks made payable to the payee, member, or payee and member. Then using the Extended Loan Proc menu (MNEXLN) #2 – Disburse Funds to Escrow Payee, checks to each payee will now be processed in batch, instead of just one at a time. The newly designed screen lists the number and dollar amount of checks to that payee for all three of the payment options.

> Due to the batch processing, you will no longer be able to edit one check at a time and change the address at printing, so it is important to be sure that your payee information is up to date.

📖	Refer to the "Escrow Processing" booklet for complete details.
🖱	Details for all related screens will also be available via CU*BASE GOLD Online Help with the release.

Written-Off Loan Enhancements

❗ Account Numbers Appear in Written-Off Loan G/L Transaction Description

Previously when you wrote off a loan only "LOAN WRITE-OFF" appeared in the G/L transaction description line without any accompanying account information. Now the account base has been added to the transaction description, and you will see instead the text "LN WRITEOFF" followed by the account number in your General Ledger. The account number also appears at the top of the loan write off screen itself, next to the member's name, along with the Approved by ID, the Collector ID. The loan category number will also display in the lower left corner of the screen.

🤝 Track Written-Off Loans with Multiple G/Ls

Prior to this release, only one loan category (generally 99) with its corresponding G/L could be used to track written-off loans. Now you can now use multiple loan categories to track different types of loans. Use this update to create a different category to track your written-off credit card loans, and use different G/Ls to track different types of loans. To make this possible we have moved the configuration for the write-off loan category from the Chart of Accounts (General Ledger menu (MNGELE) #2 – Chart of Accounts Maintenance) to each individual loan category configuration (Loan Config menu (MNCNFB) #1 – Loan Category Configuration). At release implementation, we will flood each of your loan category configurations with the category your credit union currently has in your Chart of Accounts. Changes to the category will affect only loans you write off going forward; existing written-off loans will not be changed. Call a Customer Service Representative for assistance if you want to convert your existing loan to a different loan category.

🖱	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

New .NET Graphs

Look for the new .NET graphics throughout CU*BASE with this GOLD release. Gone are the old CU*BASE graphics. Now crisper, sharper, more exciting graphics pop out of the screens in CU*BASE, giving the software a more updated and modern look. And these graphs not only look good, they also provide flexibility for future development of our graphical look and feel.

Check out the difference…

Old…
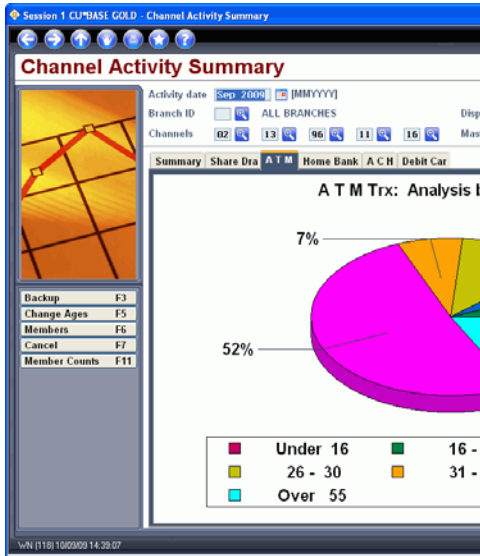
…and New
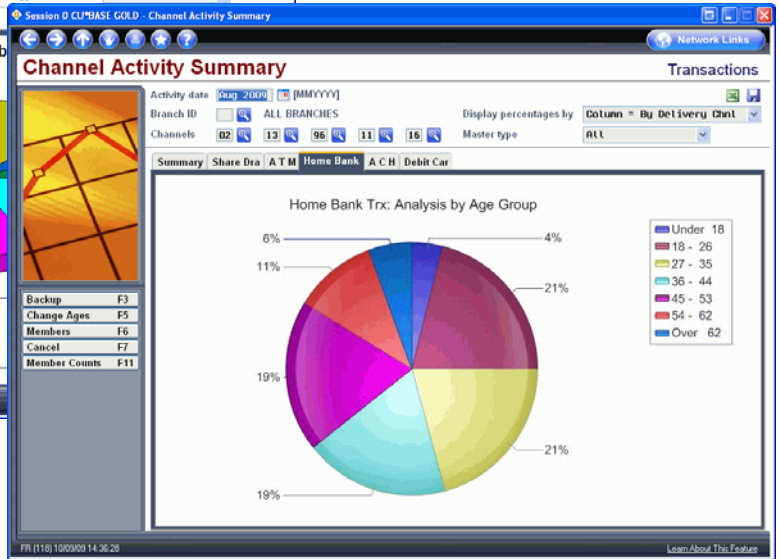
G/L History Inquiry Enhancements

We have made some enhancements to the General Ledger Inquiry (General Ledger (MNGELE) #10 – Journal History Inquiry) with this release.

- When looking at a G/L account history on an individual G/L, a new option, Change Description, will now allow you to enter a new description for the transaction to identify it better. These changes will be recorded in Credit Union File Maintenance log.

- The Monthly G/L Summary by Branch is now functional by branch. If you use a 00 location, it will display all locations with an added column to identify the branch.

- Add free-form comments to the Journal History Batches Inquiry (use the Journal Entry Batches button). Select the batch and use the Add Comments option to open a window where you can add your text. From the Inquiry screen, click the Comments button to view the text.

☝	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

Miscellaneous

- **CSV in "It's Me 247"** Members can now download their account data in .csv (comma separated values) format from the Account Downloads page in **It's Me 247**. The .csv format is in addition to the already available financial software formats. Previously a member had to sign up for e-Statements to perform downloads in .csv format.

- **Delinquent Fine Date Added to Account Update Screen** We have added a new field to Account Information Update (Update Functions 1 (MNUPDT) #2- Update Member Account Infor) so that you can adjust the Delinquent Fine Date on loan accounts. This will be helpful in situations when the loan's due date is manually changed (as so many CUs did recently for the Credit CARD Act) and the fine date needs to be adjusted to remain in synch and avoid charging fees incorrectly. Updates are controlled by Maintenance Tier 2 settings, so only authorized staff can change this information.

- **ALM File Changes** A new ALM format, COMPASS, has been added to the already existing Model and Expert formats. Access this change via the File Transfer/Audit (MNFILE) menu, options #21 (G/L), #22 (Loan), and #23 (Certificate). Use the Compass format if your credit union uses DataBridge by Compass. Additionally, a new field, loan purpose code, has been added to the MODEL and EXPERT loan files. Refer to the ALM Downloads booklet for details.

- **Auto Launch of ProDOC** Now when you launch a GOLD session, ProDOC, eDOC Innovations electronic documents software, will automatically launch if it is installed on a user's computer. At this stage, the login credentials will not be sent (watch for future enhancements) so the user will still also need to log into ProDOC separately.

- **Removed Redundant Overdraft Protection (ODP) Indicator** Overdraft protection is now only configured using the overdraft protection screens, accessed when opening account or via Update Functions 1 menu (MNUPDT) #12 – Update Overdraft Protection. We have removed the indicator for Overdraft Protection in MEMBER2 used when performing account maintenance or when opening and account.

- **Warning Messages Alert Member in "It's Me 247"** When members use the contact request form in It's Me 247 to request a change in their personal information, warning messages alert them that the data is not secure. The message text specifically requests that they not send information such as account numbers or social security numbers

- **Escrow Payment Change Updates Disbursement Record** When you make a change to an escrow payment amount (Extended Loan Proc Menu – MNEXLN #2 – Disburse Funds to Escrow Payee), the Escrow Disbursement record is also updated automatically (Extended Loan Proc Menu - MNEXLN #1 – Open/Update Escrow Disb Records). Both the Total and Monthly Due fields in the record are updated appropriately to the new amount based on the new payment amount.

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