CU*BASE 9.6	CU*BASE® Software Upgrade		
	Online CUs	CU*NorthWest/CU*South	Self Processing CUs
	February 14, 2010	**February 21, 2010**	**March 8 & 9, 2010**

Updated booklets 📖 mentioned in this summary will be available on our website no later than **February 12, 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.

❶ Security Enhancements to "It's Me 247"

Two significant changes will be put in place to add an additional layer of security for member access to **It's Me 247** with the upcoming release. This is in response to our recent examination by Michigan State Examiner (one NCUA examiner was also along for the ride!), which included a review of online banking access risk. The bottom line is that the auditors are inferring that they are going to get tough, and in response we are ensuring that all credit unions follow more controls for member access to **It's Me 247**. Affected credit unions have already been notified to prepare for these changes.

Security Questions are Now Required at Login

If your credit union is not currently requiring that security questions be asked at login, **It's Me 247** will automatically require them with the 9.6 release. The option to ask them has been removed from PIB layered security and now is a standard automatic part of **It's Me 247** Online Banking.

If your credit union has not previously utilized these questions at login, this may be a change for your members. Your Member Service Representatives may need to reset the security questions of members who have forgotten them. Following are two ways to reset security questions at a member's request.

> It goes without saying that your credit union needs to practice caution and follow credit union policies when resetting a member's security questions.

Here are directions you can give your member service representatives for resetting security questions in CU*BASE. These have already been provided to your credit union, but it is always good to have a refresher!

If the member says they know their password but can't remember the answers to their Security Questions

1. Carefully verify the person's identity according to your credit union policies
2. Go into the member's account via Inquiry or Phone
3. Click on the Online Banking button
4. Use F11-Reset Questions (you cannot see the member's answers, just the questions themselves)
5. Use F16-Delete (there will be one confirmation)
6. Tell the member to immediately log in with their password, then they will be prompted to set up 3 new Security Questions

If the member says they don't remember their password OR their Security Questions

1. **Be careful** – they could be a scammer! Credit unions have lost money on scams like this.
2. For the member's own protection, ask them to come into the credit union to verify their identity and get set up again OR carefully follow CU procedure for verifying identity
3. Go to MNSERV #22 Member Personal Banker and choose "Online Banking/ARU (activate, change PIN/password; view password history)"
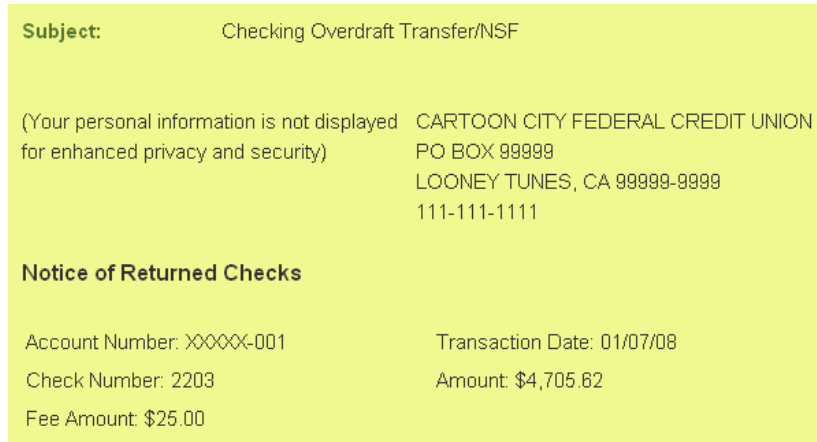
   OR

   Enter Speed Sequence PIN

4. Click the **Reset Security Questions** button

5. Click the **Use the *Reset PIN…option*** then press Enter

6. Tell the member to immediately log in with their password, then they will be prompted to set up 3 new security questions

Sunset of the Four Digit PIN

The minimum online banking password length will now be six characters. If a member has a PIN shorter than this length, **It's Me 247** will simply prompt the member to reset his or her password. This only affects a few credit unions that have not expanded their PINs to at least six digits. Additionally, credit unions can no longer allow their members to use the same PIN for CU*TALK and **It's Me 247**. Credit unions affected by this change have already received notification.

Security of Member Data
on e-Notices

This release includes changes to protect sensitive member data on e-Notices, providing additional security for these electronic communications. Members will see the message "Your personal information is not displayed for enhanced privacy and security" where they would usually see their name and address. Additionally, X's will mask the member's account base but not the account suffix.

Subject:	Checking Overdraft Transfer/NSF
(Your personal information is not displayed for enhanced privacy and security)	CARTOON CITY FEDERAL CREDIT UNION PO BOX 99999 LOONEY TUNES, CA 99999-9999 111-111-1111

Notice of Returned Checks

Account Number: XXXXX-001	Transaction Date: 01/07/08
Check Number: 2203	Amount: $4,705.62
Fee Amount: $25.00	

Password Strength Meter Educates Members on the Strength of Their Passwords

When a member creates or changes his or her password on the My Password page under Preferences in **It's Me 247**, the "Password Strength Meter" tool educates the member as to the security level associated with the password they have just entered. Color coding and messaging help the member determine if the password is "too short" or "weak" (red), "good" (yellow), or "strong" (green).

Preferences

My Site Options
My Password
My Security Questions
E-Statements Options
My Personal Information
My Contact Options

Change My Password

What are the requirements for my password?

- Your password must be at least 6 characters long, and you can use up to 10 characters.
- Use both alphabetic and numeric characters for a more secure password.
- Your password is **case sensitive**.
- Your Online Banking password is **not** the PIN used for voice access.

What is your current password? ●●●●●●
Type your new password: ●●●●●● ✖ **Weak**
Retype your new password:

Change My Password

🖰	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.
📖	Refer to the "**It's Me 247** Tools for Controlling Member Access" booklet for more details.

❗ Miscellaneous Member Account Forms

Edit Your Miscellaneous Member Account Forms upon Printing

Previously, if credit union employees wanted to edit Miscellaneous Member Account Forms at printing to include specific non-account data, they could only print them and then write any necessary changes on the paper forms themselves. No individual customization of the forms was available. For example, a credit union might want to use the same TIS Disclosure for all Share accounts, but due to the fact that there were different penalties for withdrawals for money market accounts versus Christmas Clubs, it could not use the same form unless the Member Service Representative wrote out this small alteration on the paper form …not a preferred method.

Now with this release the MSR in this example will be able to use the same TIS form for all Share accounts, and simply alter the one sentence "on the fly" at the time of printing *so that the change appears as part of the form* – no handwriting needed! This feature works for both paper and electronic forms, and is simple for front office staff to learn. All that is needed is some behind the scenes configuration.

When individual paragraphs included in the form are created or edited (MNCNFA #5, then F9-Edit Paragraph, select a paragraph), a new selection on the edit screen, "edit upon printing" is now available. When this selection is checked, CU*BASE will now be smart enough to know to present the selected paragraph when the form is printed in the pop up window so that the text can be edited.

Then when the front office staff selects the Miscellaneous Member Account Form as usual and enters the printer, a screen will pop in CU*BASE allowing the MSR to adjust the text to customize it. This feature will not affect existing currently configured forms unless they are changed to include this new configuration feature.

> Care should be taken when configuring the form for editing since all of your staff with the ability to print the form will have the ability to edit the editable section. And while you can control which paragraphs are editable, remember that ANY changes made in the pop up window become part of the official printed form. Additionally, information entered in the pop up window is not saved by CU*BASE, but is instead only temporarily collected for use to print the single form.

New Formatting Features for Miscellaneous Account Forms

We have greatly expanded the configuration and formatting options for Miscellaneous Member Account Forms with this release, and have implemented several requests we have collected from credit unions. The number of everything has been increased: now you have more lines per paragraphs (previously 12 lines, now 99 lines), more paragraphs per form (was 30 paragraphs, now 90 paragraphs per form), and more forms can be linked to a product (up from 5 forms to 20).

We have also added several enhancements for editing paragraphs in forms that have excited many of our staff and we are sure they will get you fired up too.

- Want to select the exact placement of a fee schedule on your TIS disclosures? Now you can select non-proportionate font (each letter in a paragraph is the same width) to ensure your text is lined up exactly as you want. (Or choose proportionate font, which is used on the current misc. forms; widths of the letters vary, for example, the letter "m" is wider that the letter "t.")

- Don't like the order of the lines in your form? You can now reorder the lines in your forms, similar to the way you reorder fields in a report you build in Report Builder (Query).

- Want to remove the blank lines that appear between paragraphs (or size the spacing)? A new configuration option allows you to remove the spacing completely and also adds some new spacing options.

> This is not to say that we have implemented a word processing system with editing features such as spell check and print preview, or formatting options such as bold and italics. You will still be able to copy and paste text as you always have, but you if you need special formatting tools, your best bet is still to create your document in a word processing program on your computer.

Find Your Form Paragraphs Easier in the Listing

In the past when selecting a form (MNCNFA #5, then F9 Edit Paragraph), it could be difficult to find a specific paragraph to edit within the list. Now a new search feature, similar to the ones added more recently in other areas of CU*BASE has been added. You will be able to look for a word or phrase in a form description, in addition to being able to jump to move your position in the list using the first letter(s) of a paragraph ID.

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☝	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.
📖	Refer to the "Miscellaneous Member Account Forms" booklet for more details.

Membership Analysis Enhancement

Based on CEO Strategies meetings, we have added extra features to the Open/Active/Closed Memberships by Age report on the Knowing Your Member menu (MNMGMA #17-Open/Active/Closed Mbrs by Age).

Previously, this online analysis included figures on how many memberships opened and closed by age group during an individual year with associated graphs. Now we've greatly beefed up this online report, adding additional information on retention by age group and by gender.

Using the tool, you can now analyze data on how many members are still active based on the year they joined the credit union, the net loss of membership, and the percent of retention.

These new figures can be viewed by age group, by organization type, and even across your entire credit union (using data from the MASTER and MNHIST files). This new data is accessed via a look up next to an age group (to view by age group), from F15-Summary Stats (to view a breakdown of individual memberships across the credit union) or by F16-Summary Org (to see a similar breakdown by organizational memberships). New buttons allow you to access graphical representation of this new data across a series of years by gender or to see trends across different age groups. Then further break down these trends to view graphs of the percentage of retention at your credit union, both separated by gender and across the entire credit union membership.
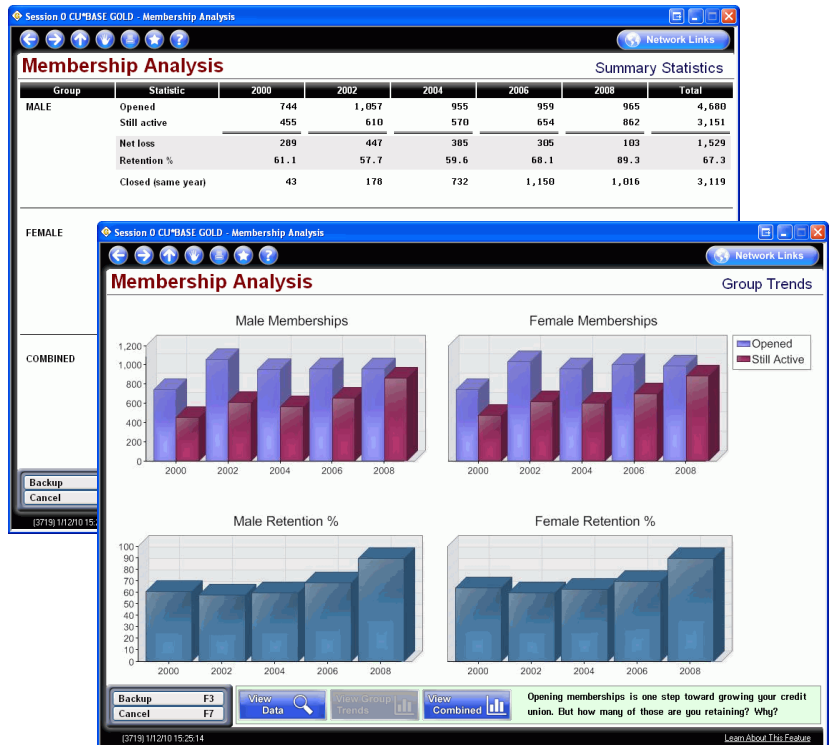
☝	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

⚠ Teller Cash Recycler (TCR) Supports Coin and Other TCR Updates

Several updates for TCRs have been added to this release.

- InstaChange coin dispensers are now supported for Talaris TwinSafe and Vertera TCRs.

- An F10-All to Drawer in the Auto Mix dispense screen allows a teller to pull all funds from the teller drawer instead of from the recycler without manually having to clear every field.

- Additionally, the TCR Daily Activity Reports (Vault Control Menu - MNHTEL #22) has a new selection to view the activity of a single Teller ID.

- There is also a new option to sell to a TCR via the teller control screen to alleviate having to go through the head teller menu option to sell cash out of the teller's drawer.

✋	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.
📖	Refer to the "Teller Cash Recyclers (TCR)" booklet for more details.

⚠ Teller Cash Dispensers (TCD) Updates

Several updates for TCDs have been implemented with this release. As promised in May, **Lutzwolf middleware** is now available, which greatly expands the number of TCD models that CU*BASE supports. Contact WESCO *Net* for pricing and installation. Existing TCD configured with CU*BASE will not be affected by this change.

Additionally, as with TCRs, an F10-All to Drawer in the Auto Mix dispense screen allows a teller to pull all funds from the teller drawer instead of from the recycler without having to manually clear every field. A change to the TCD Daily Activity Reports (Vault Control Menu - MNHTEL #22) has a new selection to view the activity of a single Teller ID.

✋	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.
📖	Refer to the "Teller Cash Dispensers (TCD) User Guide and the "Teller Cash Dispensers (TCD) Configuration Guide" booklets for more details.

⚠ Miscellaneous

- **Mortgage Servicing Enhancement** – When a credit union who services Fannie Mae loans on CU*BASE creates a Service Reconciliation Facility (SURF) file, CU*BASE will now also generate a companion report. This report will contain a summary of the member payments, how this affected the participation side of the loan, as well as how the loan will be reported to the investor. This provides an extra auditing opportunity for the credit union before the data is uploaded to Fannie Mae.

- **Birth Dates Now Listed on Secondary Names Inquiry** – Now you will be able to more easily access the birthdates of joint owners and beneficiaries on accounts, making it easier to verify ID and fill out forms, such as disability claim forms.

- **Editable Collateral Description on Closed Loans** – You will now be able to edit collateral descriptions on closed loans, just as you currently are able with open ones.

- **Escrow Accounts Can Now Have Joint Owners** – We have expanded the MEMBER4 file to include joint owners, allowing you to add joint owners to an Escrow Account.

- **Label Change for Charter Date on Inquiry Screens** – The birth date field for organizational accounts will now display as "Charter" on the inquiry screens to better reflect the meaning of the data.

- **Name Appears in Check Digit Calculator** – The check digit calculator screens will now show the member's name if the credit union uses the generic MICR calculation.

- **Handling More than 10 Active Trade Lines on Loan Apps -** Previously when a loan application had a credit report with more than ten active trade lines, CU*BASE would simply send the loan officers to the credit report. Now in these cases the tenth line on the "Other Loans/LOCs" screen of the CU*BASE Loan Application will include a summary of the balances and payments of these final lines, as well as include a notification that this line includes summarized data. Warning messages will alert loan officers that additional trades need to be viewed on the credit report. A couple of pointers to keep in mind:

    o The system will total the Original Balance and Current Balance *only* if they are included in the record from the bureau.

    o The system will total Payment amounts, too, but must make the assuming that all are *monthly*. That means if one of the trades happens to have a different frequency, the loan officer will need to read the credit report and make adjustments manually on the app.

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.