



12.0 Release Training

Online Credit Unions: July 23, 2012

CU*NorthWest/CU*South: July 29, 2012

Self Processing CUs: August 12-13, 2012

Last updated 7/13/12

Member Services

My Other Accounts

Session 0 CU*BASE GOLD -

Network Links

Individual Account

Click For Procedures

SSN/TIN ** Birthdate May 27, 1955

Mother's maiden name: BUSINESS

No ID on File

Name TOM MEMBER

Account # 41 Name ID ME Corp ID 01

BASIC SERVICE member with 0 points! (click for more info)

[Contact Information](#) |
 [Participation & Configuration](#) |
 [Miscellaneous Information](#)

Address 123 MAIN STREET ANYCITY, MI 49000 Opened Dec 12, 1964

Home (123) 555-5555

Email smember@yahoo.com

[My Other Accounts](#) | [Outstanding Follow-ups](#)
[Secondary Names](#) | [Cross Sales](#)
[Transaction Activity](#) | [Print Envelope](#)
[Online Banking](#) | [Household Statistics](#)

Type	Description	Loan Payoff/ Current Balance	Loan Payment/ Net Available	Next Payment/ Last Trans/ CD Maturity	IRA	P/R	ATM	AFT	FRZ	TRK	ACH	ODP	BOX	J/O
000	REGULAR SAVINGS	1,678.38	1,673.38	May 16, 2012	.	.	Y	.	0	Y	.	.	.	.
001	BUSINESS/ORG SA	28.68	28.68	Aug 29, 2011	.	.	Y	.	0	.	.	.	.	.
110	CHECKING	8,318.39	8,318.39	May 17, 2012	.	.	Y	.	0	Y	Y	Y	.	.
690	GOLD LOC INT	4,563.69	20.00	May 28, 2012	.	.	.	.	0	Y	.	.	.	.
693	OVERDRAFT PROT	1,986.14	59.00	May 28, 2012	.	.	.	.	0	Y	.	.	.	.
760	SECURED CL END	3,935.29	425.14	Jul 19, 2012	.	.	.	.	0	Y	.	.	.	.
892	BUSINESS PLAT	9,038.71	181.00	May 28, 2012	.	.	.	.	0	.	.	.	.	.

Average Bump CD Rate Check History Inquiry
 List Misc Rcpts Nicknames Payoff Stop
 Transfer Wire CC Inquiry

[Comments](#) F1 | [New Account](#) F5 | [Cancel](#) F7 | [Add Cmt/Message](#) F9 | [Check Digit](#) F12 | [Names/Address](#) F14 | [Sales Tools](#) F15 | [OTB/Cards](#) F17 | [Tax File Inquiry](#) F18 | [ARU/HB Transfers](#) F19 | [Statements](#) F20 | [Nicknames](#) F21 | [A2A History Inq](#) F24

[393] 7/02/12 14:19:47 [Learn About This Feature](#)

My Other Accounts

Session 0 CU*BASE GOLD - View All Accounts To Which This Member Has Access

View All Accounts To Which This Member Has Access

41 TOM MEMBER

Account #	Description	Primary Member Name	Loan Payoff/ Current Balance	Loan Payment/ Net Available	Next Pmt/Last Trans/CD Maturity	Relationship
41 000	REGULAR SAVINGS	TOM MEMBER	1,678.38	1,673.38	May 16, 2012	Owner
41 001	BUSINESS/ORG SA		28.68	28.68	Aug 29, 2011	
41 110	CHECKING		8,318.39	8,318.39	May 17, 2012	
41 690	GOLD LOC INT		4,563.69	20.00	May 28, 2012	
41 693	OVERDRAFT PROT		1,986.14	59.00	May 28, 2012	
41 760	SECURED CL END		3,935.29	425.14	Jul 19, 2012	
41 892	BUSINESS PLAT		9,038.71	181.00	May 28, 2012	
14 000	REGULAR SAVINGS	DONALD H	47,065.16	47,060.16	Jul 02, 2012	Owner
14 110	CHECKING		3,825.34	3,825.34	May 15, 2012	
14 811	VISA CLASSIC		981.57	25.00	Jun 28, 2012	
14 920	MC GOLD		0.00	0.00	Jun 28, 2012	
24 000	REGULAR SAVINGS	TAMMY J	475.32	470.32	May 18, 2012	Joint Owner
59 000	REGULAR SAVINGS	JACOB	10.01	5.01	Apr 03, 2012	Joint Owner
313 000	REGULAR SAVINGS	SUZANNE M	5.18	0.18	Apr 19, 2007	Joint Owner
313 110	CHECKING		21,629.58	21,629.58	Apr 09, 2012	Joint Owner

● [Jump to this membership](#)

Cancel F7

Nickname F21

Toggle Card # F22


(4530) 7/02/12 14:34:11 [Learn About This Feature](#)

My Other Accounts

Session 0 CU*BASE GOLD - Member Account Transfer

Network Links

Member Account Transfer



Transfer date **Jul 05, 2012** [My Other Accounts](#)

Transfer amount

From account IRA/HSA code

To account IRA/HSA code

Description

Print receipt Charge fee

Refresh/Calc	Ent
Post	F5
Post/Return	F6
Bypass	F8
A2A In	F11
A2A Out	F12

(3442) 7/05/12 13:17:02 [Learn About This Feature](#)

Phone Operator Payoff Calculator – Now for 360 Mortgages Too!

Session 0 CU*BASE GOLD -

Network Links

Individual Account

Click For Procedures

SSN/TIN **3-73-7373
 Birthdate Mar 29, 1949

Name SALLY MEMBER

Account # [REDACTED] Name ID ME Corp ID 01

VIP-PLATINUM member with 690 points!
 (click for more info)

Mother's maiden name: SMITH
 Driver's license: **3456789

Verify My ID

Contact Information | Participation & Configuration | Miscellaneous Information

Address 123 MAIN STREET ANYCITY, MI 49000
 Home (123) 555-5555
 Email smember@yahoo.com

Opened Dec 12, 1964

My Other Accounts | Outstanding Follow-ups
 Secondary Names | Cross Sales
 Transaction Activity | Print Envelope
 Online Banking | Household Statistics

Type	Description	Loan Payoff/ Current Balance	Loan Payment/ Net Available	Next Payment/ Last Trans/ CD Maturity	IRA	P/R	ATM	AFT	FRZ	TRK	ACH	ODP	BOX	J/O
000	REGULAR SAVINGS	3,803.75	3,698.75	Jul 02, 2012	.	.	Y	.	0	Y	Y	.	.	.
110	CHECKING	4,041.65	3,941.65	May 15, 2012	.	.	Y	Y	0	.	Y	Y	.	.
645	SIGNATURE LOAN	3,283.88	107.54	Jun 15, 2012	.	.	.	Y	0	.	.	.	.	.
705	FIX MORT 5 - 30	72,165.09	409.52	Jun 01, 2012	.	.	.	Y	0	Y	.	.	.	.
790	FANNIE MORTGAGE	94,505.14	468.82	Jun 01, 2012	.	.	.	Y	0	.	.	.	.	.
811	VISA CLASSIC	0.00	0.00	Jun 28, 2012	.	.	.	.	0	.	.	.	.	.

Average Bump CD Rate Check History Inquiry
 List Misc Rcpts Nicknames Payoff Stop
 Transfer Wire CC Inquiry

(393) 7/05/12 13:18:39 Learn About This Feature

Phone Operator Payoff Calculator – Now for 360 Mortgages Too!

Session 0 CU*BASE GOLD - Estimate Mortgage Loan Payoff

Network Links

Estimate Mortgage Loan Payoff

SALLY MEMBER

Account -790 SALLY MEMBER
 Loan category 60 FANNIE MORTGAGE

Interest calc type 3 Interest calculated through Apr 30, 2012
 Interest rate 4.250 Next due date Jun 01, 2012

Payoff date as of Jul 02, 2012 [MMDDYYYY]

Total calculated payoff 95,198.39

	Before	Adjusted
Current balance	+ 94,505.14	+ 94,505.14
Interest due	+ 0.00	+ 693.25
Delinquency fines	+ 0.00	+ 0.00
Misc fees	+ 0.00	+ 0.00
Total calculated payoff	94,505.14	95,198.39

No escrow information

Recalculate Ent
 Cancel F7
 Payoff Statement F14

Adjust This Amount

Payoff amount is based on our records as of the current date and does not include any payments, delinquency fines, etc. that take place after this date. Any Misc Fees added to the payoff amount here are for estimation purposes only and will still need to be posted to the loan with the payoff.
 Tip: When the payoff is received, use the Prepare Mortgage for Payoff tool to post the fines & other adjustments.

(3902) 7/02/12 14:37:56 [Learn About This Feature](#)

Updated Phone Operator History Screen

Session 0 CU*BASE GOLD - Phone Operator Processing

Navigation icons: Back, Forward, Home, Stop, Refresh, Print, Help

Network Links

Transaction Inquiry

CHECKING

Account # [REDACTED] CHECKING Current balance 4,041.65
 Name SALLY MEMBER Available 3,941.65

Search by: Date [000000] [MMDDYY] -OR- Check # [REDACTED]

Filter by:

Date	Amount	Check #	Balance	Description	Transfer Acct	ID	Suppressed	Print Receipt
May 01, 2012	0.16		9,834.39	SHARE DIVIDEND		90	N	
May 01, 2012	1,430.04		11,264.43	ACH/USPBG-DELPHI HR		-R	N	
May 01, 2012	25.77		11,290.20	ACH/FIDELITY INVESTM		-R	N	
May 01, 2012	409.52-		10,880.68	AUTO. FUNDS TRANSFER	1-705	90	N	
May 01, 2012	468.82-		10,411.86	AUTO. FUNDS TRANSFER	1-790	90	N	
May 02, 2012	7,803.82-		2,608.04	ACH/CABELAS VISA		-W	N	
May 03, 2012	1,307.50		3,915.54	ACH/US TREASURY 310		-D	N	
May 05, 2012	200.00-		3,715.54	ATM/WDR 00000006761		99	N	
May 10, 2012	99.38-		3,616.16	ACH/CONSUMERS ENERGY		-J	N	
May 10, 2012	186.96-		3,429.20	ACH/CONSUMERS ENERGY		-J	N	
May 10, 2012	105.01-	1675	3,324.19	CHECK 00012242429		-J	N	
May 15, 2012	107.54-		3,216.65	AUTO. FUNDS TRANSFER	1-645	90	N	
May 15, 2012	825.00		4,041.65	AUTO. FUNDS TRANSFER	37526-000	90	N	

Additional Transaction Information
 Retrieve e-Receipt
 ↑ ↓

F7
 F8
 F9
 F10
 F11
 F18
 F20

(3774) 7/10/12 16:23:20 Learn About This Feature

And More Member Services...

- Last Ten Accounts Feature to Member Personal Banker
- Last Ten Accounts Feature Added When Printing Miscellaneous Account Forms
- Allow Checks or Transfers on Dividends to Base Share
- Shared Branch Check Holds

Lending

Permanent Underwriting Comments

Session 0 CU*BASE GOLD - Memo Type Definition

Backup	F3
Cancel	F7
Delete	F16

Tracker type XX COLLECTION CARD

Memo type LG Memo type description LEGAL ACTION

Used for links to external documents

Used for permanent underwriting comments

(2886) [Learn About This Feature](#)

Permanent Underwriting Comments

Session 0 CU*BASE GOLD - Underwriting Comments

Network Links

Underwriting Comments

Member SSN 3 SALLY MEMBER 1 permanent underwriting comment exists

Comments

HERE IS A NON-PERMANENT UNDERWRITING COMMENT.

View Underwriting Trackers Save Changes ↑ ↓

i **IMPORTANT:** Up to 8 lines of comments will print on the Loan Officer Worksheet. If Applicant or Co-Applicant Comments exist, those will print first, followed by Underwriting Comments, up to 8 lines total.

i **COMMENTS TIP:** When you add or remove characters, it might cause fragmented lines of text. Place the cursor at the end of the shortened line and press the Delete key to remove the line break and clean up the paragraphs as needed.

i **COMMENTS TIP:** If you insert text or copy and paste text that exceeds the space provided, a pop-up window will appear. Select Yes to retain text you have written or pasted, but be careful, this may delete following text. Select No to cancel a paste. **WARNING:** Never check the "Remember my decision" checkbox on this pop-up window.

(4209) 6/23/12 09:42:11 [Learn About This Feature](#)

Expanded Loan Application Now Allows for Unlimited Income/Employment Sources

Session 2 CU*BASE GOLD - Loan Application - Employment/Income Sources

Network Links

Loan Application #113255: Employment/Income

Applicant **ROLLAND**

Total employment income 17,160 Total other income 30,647

Status	Print	Type	Employer	Start Date	End Date	FT	Self Emp	Gross Income	Frequency
Current	<input checked="" type="checkbox"/>	Emp	RETIRED	0/00/0000	0/00/0000	<input type="checkbox"/>	<input type="checkbox"/>	17,160	Annually
Current	<input checked="" type="checkbox"/>	Oth	SUPPLEMENT GM	0/00/0000	0/00/0000	<input type="checkbox"/>	<input type="checkbox"/>	14,957	Annually
Current	<input type="checkbox"/>	Oth	SOC SECURITY	0/00/0000	0/00/0000	<input type="checkbox"/>	<input type="checkbox"/>	15,690	Annually
Prior	<input checked="" type="checkbox"/>	Emp	EMPLOYMENT	0/00/0000	Jun 14, 2012	<input checked="" type="checkbox"/>	<input type="checkbox"/>		Annually

You may only select one of each employment/income type (current employer, prior employer, and other source) to print on the standard loan form.

Save/Backup F3

UW Comments F5

Add Employer/Inc F6

Cancel F7

Save/Done F10

Loan Req & Personal

Employers/Income

Income Summary

References

Assets

Debts

Credit Report

Misc & Comments

Summary

Print

(4558) 6/14/12 14:59:46 [Learn About This Feature](#)

Expanded Loan Application Now Allows for Unlimited Income/Employment Sources

Session 2 CU*BASE GOLD - Loan Application - Employment/Income Sources

Loan Application #113255: Employment/Income Applicant

Applicant **ROLLAND**

Total em

Session 0 CU*BASE GOLD - Employer/Income Source Information

<p>Status</p> <p>Current</p> <p>Current</p> <p>Current</p> <p>Prior</p>	<p>Backup F3</p>	<p>Type <input type="text"/></p> <p>Employer name or income source <input type="text"/></p> <p>Address 1 <input type="text"/></p> <p>Address 2 <input type="text"/></p> <p>City <input type="text"/> State <input type="text"/> ZIP code <input type="text"/> <input type="text"/></p> <p>Status <input type="text"/></p> <p>Start date <input type="text"/> [MMDDYYYY] End date <input type="text"/> [MMDDYYYY]</p> <p>Phone <input type="text"/> <input type="text"/> Ext <input type="text"/> Job title or payor name <input type="text"/></p> <p><input type="checkbox"/> Self-employed If self-employed, describe business type <input type="text"/></p> <p><input type="checkbox"/> Print on select forms & reports</p> <p>(Choose 1 current employer, 1 previous employer, & 1 current other source)</p> <p>Gross pay (whole dollars) <input type="text"/> Net pay (whole dollars) <input type="text"/></p> <p>Leave net blank for system to calculate as 80% of gross (and vice versa)</p> <p>Pay frequency A = Annual Ly <input type="text"/></p>
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Save/Be
UW Cor
Add Em
Cancel F7
Save/Done F10

(4557) [Learn About This Feature](#)

Loan Req & Personal	Employers/Income	Income Summary	References	Assets
Debts	Credit Report	Misc & Comments	Summary	Print

(4558) 6/14/12 14:59:46 [Learn About This Feature](#)

Expanded Loan Application Now Allows for Unlimited Income/Employment Sources

Session 0 CU*BASE GOLD - Loan Application - Income Recap & Funds on Deposit

Network Links

Loan Application #113266: Income Summary Applicant

Applicant **SALLY MEMBER**

Income		Credit Union Account	
Employment income (1 sources)	17,160	Account # 1	
Other income (2 sources)	30,647	Checking balance	4,041 As of Jul 02, 2012
Total annual gross income	47,807	Savings balance	3,803

Other Depository Accounts

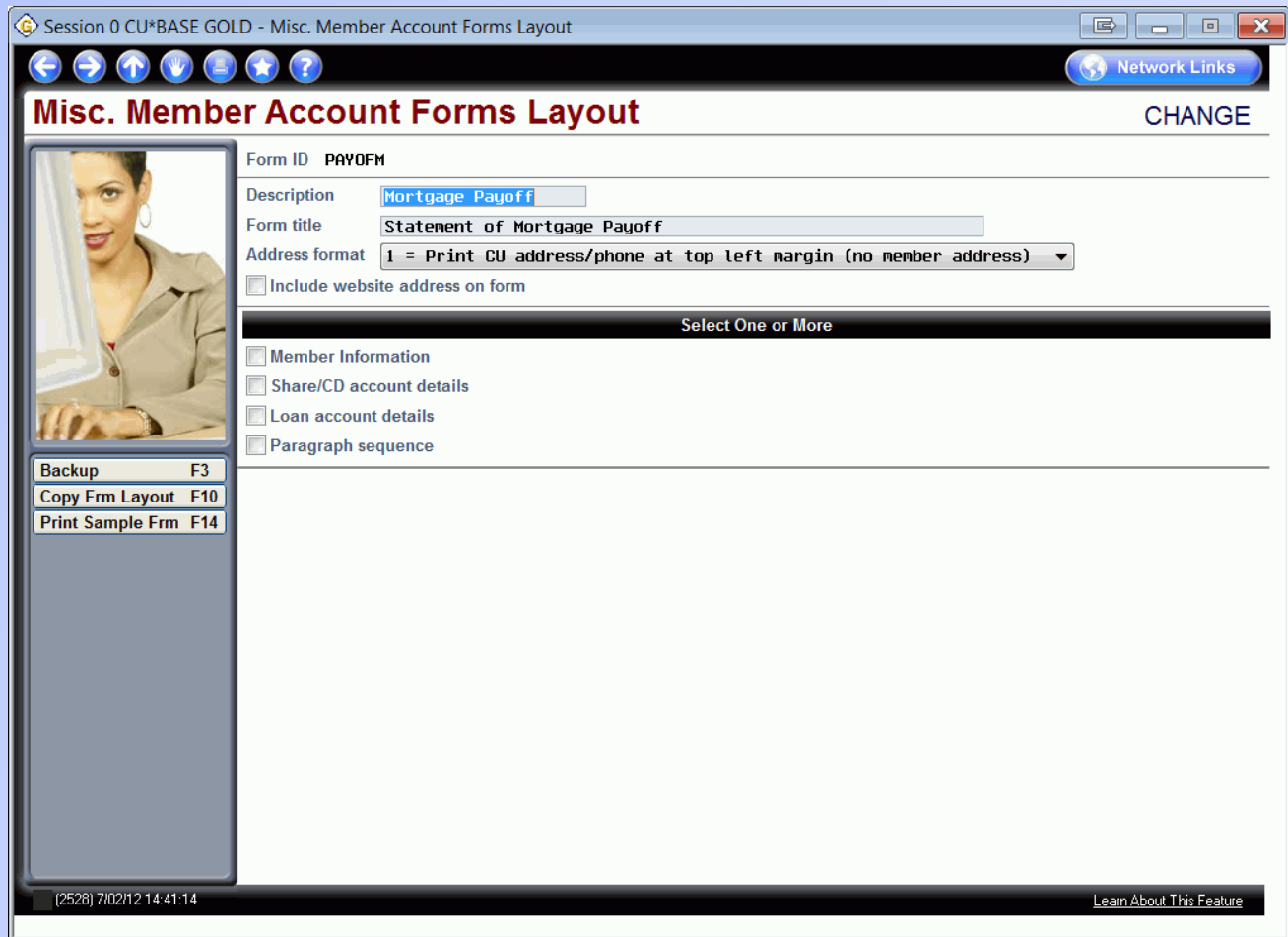
Institution	<input type="text"/>	Checking balance	<input type="text"/>	Account #	<input type="text"/>
Address	<input type="text"/>	Savings balance	<input type="text"/>	Account #	<input type="text"/>
City, State, ZIP	<input type="text"/>				<input type="text" value="00000"/>
Phone	<input type="text" value="000-000-0000"/>				

Save/Backup	F3
UW Comments	F5
Cancel	F7
Save/Done	F10
Refresh Balances	F12

Loan Req & Personal	Employers/Income	Income Summary	References	Assets
Debts	Credit Report	Misc & Comments	Summary	Print

(2192)A 7/02/12 11:42:58 [Learn About This Feature](#)

Mortgage Payoff Statements Now Available



Session 0 CU*BASE GOLD - Misc. Member Account Forms Layout

Network Links

Misc. Member Account Forms Layout [CHANGE](#)

Form ID: PAYOFM

Description:

Form title:

Address format:

Include website address on form

Select One or More

- Member Information
- Share/CD account details
- Loan account details
- Paragraph sequence

Backup F3
Copy Frm Layout F10
Print Sample Frm F14

(2526) 7/02/12 14:41:14 [Learn About This Feature](#)

And More Lending...

- CPI Force-Placed Insurance
- Loan Dashboard Enhancements
- Participation Trial Balance Enhancements
- Loan-to-Value Report Enhancements
- Loan Classification Report Enhancement
- Dealer Track Enhancement – Additional Terms Now Supported
- Dealer Track – Collateral Other Than Auto Allowed
- Allow Custom Tracker Descriptions


Management/CEO

Automating Credit Union Reports and Saving Report Filters

Session 0 CU*BASE GOLD - Loan Delinquency Analysis Report

Network Links

Loan Delinquency Analysis Report



Cancel F7
Retrieve Settings F23
Save Settings F24

Report Options	Response	
Corporate ID	<input type="text" value="1"/>	Optional
Process date	Jun 2012 [MMYY]	
Loan product types	Blank = ALL	
Business unit	Select	Optional
Branch #	Select	Optional
Loan officer ID	Select	Optional
Report format	P = Payment	
Sort by	N = Member Name	
<input type="checkbox"/> Include participation loan investor detail report <input type="checkbox"/> Include 1 to 2 month call report term <input type="checkbox"/> Include written off loans <input type="checkbox"/> Export to file		
Print	D = Detail & Summary	

Job queue

Copies

Printer

(4604) 6/29/12 14:49:40 [Learn About This Feature](#)

Automating Credit Union Reports and Saving Report Filters

Session 0 CU*BASE GOLD - Loan Delinquency Analysis Report

Report Options Response

Session 0 CU*BASE GOLD - Save Settings for Report Automation

ID	Description	Run
NEW	<input type="text"/>	<input type="checkbox"/> <input checked="" type="checkbox"/> Monthly <input checked="" type="radio"/> Not automated
001	Bill Smith version Loan DQ Report	<input checked="" type="checkbox"/> <input type="checkbox"/> Monthly <input type="radio"/> Not automated

Enter a new name and click to save your current settings as a new item.

Or use to update a previously-saved item with your current settings.

Monitor your monthly reports to make sure the settings are what you expect!

(4641) [Learn About This Feature](#)

(4604) 6/29/12 14:49:40 [Learn About This Feature](#)

Automating Credit Union Reports and Saving Report Filters

Session 0 CU*BASE GOLD - Report Automation: Standard Reports

Report Automation: Standard Reports

Search for description containing

Report	Description	Saved Report Settings	To Be Run
LCLAC	Closed Account List	**NONE SAVED**	
LCLMB	Closed Member List	**NONE SAVED**	
LDELQ	Loan Delinquency Report	001 Ann Loan DQ Repo	MONTHLY
LDAQAN	Loan Delinquency Analysis Report	**NONE SAVED**	
LFMLOG	CUFS File Maintenance Report	**NONE SAVED**	
LGLETB	General Ledger Trial Balance by Date	**NONE SAVED**	
LINTB	Investment Trial Balance	**NONE SAVED**	
LIRACT	IRA Activity Report	**NONE SAVED**	
LLNIA	Loan Interest Analysis	**NONE SAVED**	
LLNSC	Loan Security Analysis	**NONE SAVED**	
LLNTP	Loan Purpose Analysis	**NONE SAVED**	
LMBRN	Member Name and Address List Selection	**NONE SAVED**	
LMBRT	Member Trial Balance Selection	**NONE SAVED**	
LMTCD	Share Certificate Maturity Register	**NONE SAVED**	
LNDB	New/Refinanced Loan History	**NONE SAVED**	
LNWAC	New Member Account Report	**NONE SAVED**	
LNWMB	New Member List	**NONE SAVED**	
LPLANL	Participation Loan Analysis Report	**NONE SAVED**	
LTBLN	Loan Information Report	**NONE SAVED**	
LTRREG1	Account Adjustment Transactions	**NONE SAVED**	
LTRREG2	Transaction Register	001 settings	NOT AUTOMAT

Add New Settings
 Remove From Automation
 Delete Settings
 Retrieve Settings

(4637) 7/02/12 12:25:12 [Learn About This Feature](#)

Automating Credit Union Queries

Session 0 CU*BASE GOLD - Settings for Custom Report or Inquiry

Settings for Custom Report or Inquiry ADD

Custom report definition name (in QUERYxx)

Sequence #

Run frequency **Monthly**

File #1	<input type="checkbox"/> Use month-end file
File #2	<input type="checkbox"/> Use month-end file
File #3	<input type="checkbox"/> Use month-end file
File #4	<input type="checkbox"/> Use month-end file
File #5	<input type="checkbox"/> Use month-end file
File #6	<input type="checkbox"/> Use month-end file
File #7	<input type="checkbox"/> Use month-end file
File #8	<input type="checkbox"/> Use month-end file
File #9	<input type="checkbox"/> Use month-end file
File #10	<input type="checkbox"/> Use month-end file

Backup F3

Add/Update F5

A definition with more than 10 files cannot be run via automation. Check the "Use month-end file" option to automatically substitute the month-end version of the file name [from previous month-end] when generating report.

(4639) 7/02/12 12:31:55 [Learn About This Feature](#)

ANR/NSF Fee Options: Available vs. Current Balance for ATM/Debit Card Transactions

Session 0 CU*BASE GOLD - Overdraft Protection / ANR Activation

Network Links

Overdraft Protection / ANR Activation UPDATE

Origin Process	Use ODP Balances For	Use Negative Balance Limit For	Reg DD Fees	Charge NSF Fees	ANR/NSF Fee (& Stats) Based on Avail/Curr
01 Tr inhouse			<input checked="" type="checkbox"/> Yes		
11 ACH	<input checked="" type="checkbox"/> Posting		<input checked="" type="checkbox"/> Yes		
02 Checks	<input checked="" type="checkbox"/> Posting		<input checked="" type="checkbox"/> Yes		
13 PIN ATM/debit	<input checked="" type="checkbox"/> Posting	<input checked="" type="checkbox"/> Authorization	<input checked="" type="checkbox"/> Posting	<input checked="" type="checkbox"/> Authorization	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> Available
16 Debit Card (Sig)	<input checked="" type="checkbox"/> Posting	<input checked="" type="checkbox"/> Authorization	<input checked="" type="checkbox"/> Posting	<input checked="" type="checkbox"/> Authorization	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> Available
20 Bill pay	<input checked="" type="checkbox"/> Posting		<input checked="" type="checkbox"/> Yes	<input checked="" type="checkbox"/> Yes	

Allow combined O/D protection

Last maintained by SAMANTHA
On Jun 21, 2012

Cancel F7

2598) 7/02/12 11:12:27 [Learn About This Feature](#)

Concentration Risk Analysis

Session 0 CU*BASE GOLD - Risk Analysis Selection

Network Links

Risk Analysis Selection

Net worth

of segments defined 3

Working with segment *None

Corp ID

Month/year to process May 2012

Loans opened on or before May 31, 2012 [MMDDYYYY]

Include written off loans

Include Loans With

Ownership of A = All C = CU I = Investor

% owned by CU between and

Current balances between and

Interest rates between and

% of net worth over

Current credit scores between and

Maturing after [MMYYYY]

of days delinquent between and

LTV % between and

Dealer code

Sponsor code

G/L #

Business unit

Branch/location #

Loan officer ID

Member designation

Loan category

Loan purpose code

Loan security code

Collateral type

Loan process type

States where collateral resides

States where member resides

Reset Filters F5

Existing Segment F6

Cancel F7

(4594) 6/27/12 09:06:48 [Learn About This Feature](#)

Concentration Risk Analysis

Session 0 CU*BASE GOLD - Loan Risk Score Analysis Summary

Network Links

Loan Risk Score Analysis Summary

AUTO LOANS

Concentration risk	5.36 %	Net worth	150,000,000			
# Loans	1,202	Total current balance	8,040,586	# Collateral	1218	
# Members	1,146	CU owned	8,040,586	100.0%	Collateral	16,172,604
Individual	1,146	Investor owned	0	.0%	Avg LTV %	49.7%
Organization						
Loans/members ratio	1.0					

	Average	High	Low	
Credit score	703	862	402	
Balance	6,689	32,107	6	
Rates	7.102%	17.990%	.001%	Weighted average 6.629%
Payment amount	288	1,225	41	
Maturity months	24	70	1	
Participation term				

i All zeros are excluded. Credit scores 900 and above are excluded.

100% CU owned	1,202	100.0%	Balance	8,040,586	100.0%
Delinquent loans	26	2.2%	Balance	154,964	1.9%

i Delinquent loans are defined as being at least 60 days delinquent.

Backup F3 Save Seg Data F5 Compare Segs F9 Member View F10 Collateral View F11 Product View F12


(4591) 6/27/12 14:04:11 [Learn About This Feature](#)

Mobile Web and Mobile Text Statistics Added to ARU/Online Banking Dashboard

Session 0 CU*BASE GOLD - Online Banking/Mobile Web Summary Stats

Network Links

Online Banking/Mobile Web Summary Stats



Statistic	6/2012	5/2012	4/2012	3/2012
# of days in month	0	0	30	31
# of CU members	0	0	26,908	26,842
Penetration by Count				
# of members using any online channel	0	0	9,321	9,281
# of members using mobile web	0	0	3,333	0
# of members using online banking only	0	0	5,555	0
# of members allowing see access	0	0	1,111	0
# of members allowing jump access	0	0	2,222	0
Penetration by Percentage				
% of members using any online channel	0	0	34.64	34.58
% of members using mobile web	0	0	12.39	.00
% of members using online banking only	0	0	20.64	.00
Activity				
Total # of logons, any online channel	0	0	105,572	108,119
# of mobile web logons	0	0	4,444	0
# of online banking logons	0	0	6,666	0
Average Usage				
Average logons per day(any channel)	0	0	3,519.07	3,487.71
Average logons entire membership	0	0	3.92	4.03
Average logons among online users	0	0	11.33	11.65
Heavy Users/Abusers				
Most logons by a single member	0	0	146	135

Backup F3
 Cancel F7
 Online Banking F11
 Text Banking F12
 Audio Response F13

(4574) 7/10/12 16:24:14 [Learn About This Feature](#)

Learn from a Peer – Loan Rate Comparison Dashboard

Session 0 CU*BASE GOLD - Learn-from-Peer Loan Rate Analysis

Learn-from-Peer Loan Rate Analysis Loan Rates Offered

Mark CUs within % of my Membership Asset Range Showing 101 of 101 CUs. Marked 2.

States where CU resides selected

Credit Union	# Mbrs	Assets (\$ M)	Non Credit Card			Credit Card								
			# Prd	Avg Rate	# Cat	Total #	Total Avg Rate	Purchases #	Purchases Avg Rate	Cash Advances #	Cash Advances Avg Rate	Balance Tfr #	Balance Tfr Avg Rate	
WE M	4,041	36.4	16	6.40	13		0.00							
PR	5,049	532.1	52	3.84	31		0.00							
AT	1,707	13.4	16	7.01	10	12	9.74	4	9.74	4	9.74	4	9.74	
MI CU	3,084	12.4	25	5.25	6		0.00							
KE FE	3,053	19.4	21	5.54	6	3	12.50	1	12.50	1	12.50	1	12.50	
AU A	3,299	27.2	18	6.74	5		0.00							
UN ON	18,936	158.6	23	5.57	23	30	11.01	10	11.01	10	11.01	10	11.01	
FR	23,832	222.1	67	5.30	38	201	10.31	67	10.31	67	10.31	67	10.31	
DE	11,357	97.2	42	5.80	20		0.00							
AA	9,254	73.7	55	6.23	32	6	10.43	2	10.43	2	10.43	2	10.43	
TH CU	3,241	20.8	19	5.86	17	12	12.46	4	12.46	4	12.46	4	12.46	
MA O	3,589	33.4	17	5.93	17		0.00							
NO S	2,110	12.8	30	6.74	7		0.00							
ON FE	9,939	73.5	25	6.67	21		0.00							
CO C	3,453	51.5	20	5.95	19		0.00							
RO HI	6,914	33.5	29	6.78	15	9	10.24	3	10.24	3	10.24	3	10.24	
IS	14,460	81.4	66	5.28	14	12	8.44	4	8.23	4	8.88	4	8.23	
GR T	4,364	38.1	25	5.52	21		0.00							
AL CR	3,147	19.1	19	6.26	17	12	9.99	4	9.99	4	9.99	4	9.99	
QU OI	11,297	72.3	57	5.08	50	5	11.90	2	11.90	2	11.90	1	11.90	
BE	8,475	59.3	36	4.29	31	9	11.00	3	11.00	3	11.00	3	11.00	
AL	26,660	252.6	53	5.66	35	9	12.29	3	12.29	3	12.29	3	12.29	
FI	13,010	87.8	30	6.23	19		0.00							
NO	14,733	83.6	20	5.43	18	6	11.90	2	11.90	2	11.90	2	11.90	

Contact Info
 Compare to My CU
 Detail: Non Credit Card
 Detail: Total
 Detail: Purchases
 Detail: Cash Advances
 Detail: Balance Tfr

(4527) 7/02/12 14:20:48 Learn About This Feature

Learn from a Peer – Loan Rate Comparison Dashboard

Session 0 CU*BASE GOLD - Learn-from-Peer Loan Rate Analysis

Network Links

Learn-from-Peer Loan Rate Analysis

Non Credit Card Detail

CRED 67 products

Prd	Description	Cat	Rate
001	NEW VEHICLE 27	14	2.950
002	NEW VEHICLE 72	14	2.950
003	NEW VEHICLE 63	14	2.950
004	NEW VEHICLE 51	14	2.950
005	NEW VEHICLE 39	14	2.950
008	SIGNATURE LOAN	98	9.240
009	CLOSED END HOME	09	5.750
010	ATV's, Snowmobi	16	6.000
011	MOBILE HOME LOA	01	8.875
012	OVERDRAFT PROTE	12	10.240
013	SHARE PLEDGED L	03	4.250
014	SIGNATURE LOAN	04	10.240
016	NEW AUTO LEASE	33	1.990
018	USED AUTO LEASE	34	1.990
026	RV's, Boats, Tr	16	6.000
027	SECURED CLOSED	01	4.750
028	GOLD LINE OF CR	41	4.000
029	INSURED HOME IM	51	7.750
030	INSURED LOT	52	7.750
031	FIXED RATE MORT	45	5.150
032	FIXED RATE MORT	46	4.000
033	FIXED RATE MORT	47	6.250
034	FIXED RATE MORT	48	6.250
035	FIXED RATE MORT	49	5.000
036	CLOSED END INTE	44	4.000
039	GOLD LINE OF CR	11	9.250
042	CLASSIC LINE OF	10	7.750
045	CONSOLIDATION L	04	9.240
048	EdLOC	38	6.490
050	BUSINESS LOAN F	22	5.650

View Configuration

MICHIGAN 25 products

Prd	Description	Cat	Rate
001	2011 & NEWER AU	01	4.540
002	2011 & NEWER AU	01	4.290
003	2011 & NEWER AU	01	4.040
004	2011 & NEWER AU	01	3.890
005	2011 & NEWER AU	01	3.640
006	2011 & NEWER AU	01	3.390
007	2011 & NEWER AU	01	3.140
010	USED VEHICLES/	01	4.490
011	USED VEHICLES/	01	4.240
012	USED VEHICLES/	01	3.990
013	USED VEHICLES/	01	3.740
019	SHARES SECURED	01	4.000
020	SIGNATURE LOAN	01	9.750
021	SIGNATURE LOAN	01	9.500
022	SIGNATURE LOAN	01	9.250
028	REVOLVING LOAN	04	12.950
030	VISA CARD	05	8.490
031	Employee Loan	08	0.001
080	2011 & NEWER RE	01	5.050
081	2011 & NEWER RE	01	4.800
082	2011 & NEWER RE	01	4.550
083	2011 & NEWER RE	01	4.300
100	MORTGAGE LOANS	02	4.250
110	HOME EQUITY	03	4.500
111	Summer Loan Spe	01	6.500

View Configuration

CREDIT UNION 55 products

Prd	Description	Cat	Rate
001	New Auto Loan 3	01	2.750
002	Used Auto Loan	02	3.750
003	New Boat Loan	03	4.900
004	Used Boat Loan	04	5.900
005	New Motorcycle	05	4.900
006	Used Motorcycle	06	5.900
007	Share or CD Sec	07	6.900
008	Recreational Ve	08	5.900
009	Signature Loan	10	11.900
010	Mobile Home Loa	09	10.900
011	Home Equity Uni	12	7.500
012	Home Equity 15Y	13	5.750
013	Home Equity 10	14	5.990
014	Revolving Line	15	12.900
015	Overdraft Line	16	15.000
016	Home Equity Lin	17	5.750
017	Home Equity 15	21	5.990
018	Home Equity 20	22	6.250
019	Home Equity 15Y	23	5.750
020	Employee Purcha	11	0.001
022	New Auto Loan 4	01	2.750
023	New Auto Loan 6	01	2.750
024	New Auto Loan 7	01	3.250
025	Used Auto Loan	02	3.750
026	Used Auto Loan	02	3.750
027	Used Auto Loan	02	5.990
029	New Indirect 36	19	3.990
030	New Indirect 48	19	3.990
031	New Indirect 60	19	3.990
032	New Indirect 72	19	4.490

View Configuration

Backup F3

Cancel F7

(4523) 7/02/12 14:21:52 Learn About This Feature

NEW! Member Retention (by Year Opened) Dashboard

Session 0 CU*BASE GOLD - Member Retention / Year Opened Analysis

Member Retention / Year Opened Analysis

17 Years considered between 1995 and 2011 Records analyzed 42,495

Class Of	Accts Opened	01 Year Later		02 Years Later		03 Years Later		04 Years Later		05 Years Later	
		# Accounts	%	# Accounts	%	# Accounts	%	# Accounts	%	# Accounts	%
<input type="checkbox"/> 2011	2,816	2,593	92								
<input type="checkbox"/> 2010	2,736	2,520	92	2,249	82						
<input type="checkbox"/> 2009	3,048	2,752	90	2,482	81	2,270	74				
<input type="checkbox"/> 2008	3,327	3,065	92	2,815	85	2,571	77	2,325	70		
<input type="checkbox"/> 2007	2,714	2,489	92	2,242	83	2,097	77	1,950	72	1,768	65
<input type="checkbox"/> 2006	2,981	2,740	92	2,440	82	2,237	75	2,089	70	1,963	66
<input type="checkbox"/> 2005	2,059	1,920	93	1,727	84	1,603	78	1,488	72	1,422	69
<input type="checkbox"/> 2004	1,600	1,452	91	1,302	81	1,195	75	1,094	68	1,019	64
<input type="checkbox"/> 2003	1,734	1,496	86	1,299	75	1,192	69	1,101	63	1,019	59
<input type="checkbox"/> 2002	1,965	1,822	93	1,586	81	1,433	73	1,334	68	1,229	63
<input type="checkbox"/> 2001	1,460	1,459	100	1,340	92	1,172	80	1,069	73	987	68
<input type="checkbox"/> 2000	1,447	1,445	100	1,440	100	1,331	92	1,163	80	1,087	75
<input type="checkbox"/> 1999	1,556	1,555	100	1,554	100	1,550	100	1,473	95	1,324	85
<input type="checkbox"/> 1998	1,127	1,126	100	1,122	100	1,119	99	1,118	99	1,047	93
<input type="checkbox"/> 1997	962	961	100	961	100	959	100	958	100	957	99
<input type="checkbox"/> 1996	945	943	100	943	100	942	100	941	100	940	99
<input type="checkbox"/> 1995	774	774	100	774	100	774	100	774	100	773	100
Total	33,251	31,112	94	26,276	86	22,445	81	18,877	77	15,535	73
Average	1,956	1,830		1,642		1,496		1,348		1,195	

Backup F3 Reset Filters F5 Cancel F7 Filters F9

(4570) 7/02/12 11:29:21 Learn About This Feature

NEW! Account Retention (by Year Opened) Dashboard

Session 0 CU*BASE GOLD - Account Retention / Year Opened Analysis

Account Retention / Year Opened Analysis

17 Years considered between 1995 and 2011 Records analyzed 169,871

Class Of	Accts Opened	01 Year Later		02 Years Later		03 Years Later		04 Years Later		05 Years Later	
		# Accounts	%	# Accounts	%	# Accounts	%	# Accounts	%	# Accounts	%
<input type="checkbox"/> 2011	12,347	11,159	90								
<input type="checkbox"/> 2010	13,077	11,550	88	8,841	68						
<input type="checkbox"/> 2009	15,091	13,231	88	9,986	66	8,272	55				
<input type="checkbox"/> 2008	14,816	12,902	87	10,455	71	8,767	59	7,356	50		
<input type="checkbox"/> 2007	14,155	11,347	80	8,829	62	7,508	53	6,536	46	5,674	40
<input type="checkbox"/> 2006	13,599	11,526	85	8,893	65	7,252	53	6,211	46	5,504	40
<input type="checkbox"/> 2005	11,247	9,969	89	7,348	65	6,211	55	5,299	47	4,646	41
<input type="checkbox"/> 2004	9,153	8,031	88	6,656	73	5,057	55	4,178	46	3,623	40
<input type="checkbox"/> 2003	10,494	7,921	75	6,438	61	5,553	53	4,144	39	3,119	30
<input type="checkbox"/> 2002	13,623	12,125	89	10,008	73	8,390	62	7,216	53	3,939	29
<input type="checkbox"/> 2001	6,200	6,175	100	4,944	80	3,960	64	3,263	53	2,795	45
<input type="checkbox"/> 2000	4,818	4,813	100	4,768	99	4,035	84	3,301	69	2,812	58
<input type="checkbox"/> 1999	4,290	4,287	100	4,282	100	4,258	99	3,716	87	3,174	74
<input type="checkbox"/> 1998	2,755	2,754	100	2,747	100	2,742	100	2,712	98	2,415	88
<input type="checkbox"/> 1997	2,135	2,135	100	2,133	100	2,129	100	2,123	99	2,105	99
<input type="checkbox"/> 1996	1,924	1,923	100	1,923	100	1,922	100	1,918	100	1,914	99
<input type="checkbox"/> 1995	1,395	1,395	100	1,395	100	1,393	100	1,392	100	1,392	100
Total	151,119	133,243	88	99,646	72	77,449	62	59,365	54	43,112	45
Average	8,889	7,838		6,228		5,163		4,240		3,316	

Backup F3 Reset Filters F5 Cancel F7 Filters F9

(4566) 7/02/12 11:31:25 Learn About This Feature

Membership Retention (by Age Group) Dashboard Enhancements

Session 0 CU*BASE GOLD - Membership Retention/Age Group Analysis

Membership Retention/Age Group Analysis

Graph by Row Column

Age Group	Year 2002		Year 2004		Year 2006		Year 2008		Year 2010		Total		
	# Mbrs	%	# Mbrs	%	# Mbrs	%	# Mbrs	%	# Mbrs	%	# Mbrs	%	
Under 20	Male	221	11	171	11	328	11	310	9	313	11	1,343	11
	Female	169	9	170	11	291	10	308	9	317	12	1,255	10
20 29	Male	171	9	185	12	292	10	366	11	264	10	1,278	10
	Female	154	8	174	11	251	8	293	9	226	8	1,098	9
30 39	Male	103	5	118	7	226	8	262	8	211	8	920	7
	Female	110	6	106	7	182	6	201	6	179	7	778	6
40 49	Male	141	7	118	7	248	8	274	8	225	8	1,006	8
	Female	112	6	89	6	216	7	219	7	188	7	824	7
50 59	Male	79	4	79	5	232	8	258	8	173	6	821	7
	Female	69	4	60	4	149	5	201	6	166	6	645	5
60 69	Male	57	3	65	4	128	4	136	4	114	4	500	4
	Female	40	2	39	2	97	3	104	3	85	3	365	3
Over 69	Male	32	2	44	3	82	3	103	3	61	2	322	3
	Female	51	3	42	3	79	3	81	2	70	3	323	3
Organizations		456	23	140	9	180	6	211	6	144	5	1,131	9
Total memberships		1,965		1,600		2,981		3,327		2,736		12,609	
Average age		34.3		34.6		36.8		37.2		35.6		36.0	
Avg age males		33.6		35.3		37.1		37.7		35.7		36.3	
Avg age females		35.0		33.8		36.5		36.6		35.5		35.7	

F3
 F7
 F9
 F11
 F12
 F15
 F17
 F18
 F19
 F20

(3715) 7/02/12 11:18:49 [Learn About This Feature](#)

NEW! Account Retention (by Member Age Group) Dashboard

Session 0 CU*BASE GOLD - Account Retention/Age Group Analysis

Account Retention/Age Group Analysis Open Accounts

Branch ALL Branches Apl type 01 selected Div apl PDF

IRAs All Only CD Share None Loan cat CD type

Calculate by C Row Column Include written off loans Bus unit

Age Groups	2002	%	2004	%	2006	%	2008	%	2010	%	Total	%
Under 20 Male	74	8	104	9	144	8	161	9	202	10	685	9
Female	73	8	91	8	180	10	167	9	210	10	721	9
20 29 Male	80	9	132	11	191	11	181	10	235	11	819	10
Female	86	9	100	8	172	10	168	9	196	9	722	9
30 39 Male	55	6	76	6	115	6	124	7	156	7	526	7
Female	68	7	74	6	131	7	121	7	161	8	555	7
40 49 Male	61	6	91	8	147	8	145	8	171	8	615	8
Female	69	7	66	6	145	8	138	7	153	7	571	7
50 59 Male	58	6	62	5	116	6	118	6	123	6	477	6
Female	38	4	59	5	90	5	105	6	122	6	414	5
60 69 Male	22	2	54	5	58	3	58	3	71	3	263	3
Female	29	3	41	3	55	3	54	3	54	3	233	3
Over 69 Male	15	2	41	3	23	1	61	3	47	2	187	2
Female	26	3	44	4	48	3	49	3	60	3	227	3
Org's	68	7	126	11	157	9	190	10	152	7	693	9
Total Accounts	941		1,185		1,800		1,858		2,121		7,905	

Backup F3 Cancel F7 Change Groups F9 Open/Active F11 Closed F12 Summary Stats F15

Summary Org F17 View Data F18 Age Distribution F19 Group Trends F20

(4514) 7/02/12 11:29:58 Learn About This Feature

Transaction Sampling Dashboard

Session 0 CU*BASE GOLD - Transaction Activity Summary Compare

Transaction Activity Summary Compare CREDIT CARD PROCESSING

Origin Compare period to period Items to compare Difference

Account #	Origin	Last Month			Two Months Ago			Three Months Ago			Percent	Difference
		Debits	Credits	# Tran	Debits	Credits	# Tran	Debits	Credits	# Tran		
1	22	1,122	0	48	3	0	1		0		37,300%	1,119
1	22	3,246	0	10	15	0	3	14	0	3	21,540%	3,231
1	22	4,125	0	3	20	0	2	427	0	3	20,525%	4,105
	22	1,759	0	39	17	0	2	208	0	9	10,247%	1,742
2	22	2,412	0	9	34	0	2	34	0	2	6,994%	2,378
40	22	2,340	0	2	35	0	1	38	0	1	6,585%	2,305
2	22	1,736	70	9	29	0	1	28	0	1	5,886%	1,707
4	22	1,851	0	6	36	0	1	36	0	1	5,041%	1,815
4	22	1,097	0	5	22	0	1	21	0	1	4,886%	1,075
3	22	1,186	0	37	28	0	2	27	0	2	4,135%	1,158
1	22	1,209	0	14	34	0	2	34	0	2	3,455%	1,175
	22	1,715	62	16	50	0	1	290	0	4	3,330%	1,665
54	22	1,679	0	50	56	0	4	26	0	3	2,898%	1,623
	22	1,176	0	10	43	0	2	46	0	3	2,634%	1,133
1	22	1,147	0	8	42	0	6	199	0	3	2,630%	1,105
2	22	1,804	471	9	71	0	2	70	0	2	2,440%	1,733
4	22	1,502	0	4	60	0	1	57	0	1	2,403%	1,442
2	22	1,924	0	11	83	0	2		0		2,218%	1,841
	22	2,494	0	8	112	0	3	132	0	4	2,126%	2,382
	22	1,071	420	9	57	0	1		0		1,778%	1,014

Backup

(4543) 7/02/12 14:44:28 [Learn About This Feature](#)

Tiered Services Analysis Dashboard Enhancements

Session 1 CU*BASE GOLD - Comparative Tiered Scoring Analysis

Comparative Tiered Scoring Analysis Date Selection

Ending date to auto-populate dates [MMYYYY]

Drill down detail only available for May 2012

Change interval below to automatically calculate comparison periods or enter the dates individually.

Interval Month Quarter Year

Order Descending (most recent on left) Ascending (most recent on right)

Select Months to Compare

- 1 [MMYYYY]
- 2 [MMYYYY]
- 3 [MMYYYY]
- 4 [MMYYYY]

Backup F3
Cancel F7

(438) 6/25/12 13:49:06 [Learn About This Feature](#)

Tiered Services Analysis Dashboard Enhancements

← → ↶ ↷ ⌂ ★ ?

Network Links

Comparative Tiered Scoring Analysis

Relationship management of members scored Drill down detail only available for May 2012

Description	05/2012		04/2012		03/2012		02/2012		Tier Pts = 0		Tier Pts > 0	
	Members	%	Members	%	Members	%	Members	%	Members	%	Members	%
BASIC SERVICE	12,984	48.3	12,766	47.6	12,676	47.4	13,009	48.8	7,036	26.1	5,948	22.1
Avg Prod Per Mbr	1.66		1.64		1.64		1.66		1.39		1.98	
Avg Svcs Per Mbr	1.40		1.26		1.22		1.28		76		2.16	
Household Adj												
VIP-SILVER	4,814	17.9	4,899	18.3	5,058	18.9	4,822	18.1			4,814	17.9
Avg Prod Per Mbr	2.74		2.72		2.73		2.77				2.74	
Avg Svcs Per Mbr	4.19		3.71		3.71		3.71				4.19	
Household Adj												
VIP-GOLD	2,880	10.7	2,908	10.8	2,909	10.9	2,830	10.6			2,880	10.7
Avg Prod Per Mbr	3.04		3.03		3.04		3.07				3.04	
Avg Svcs Per Mbr	3.13		2.75		2.76		2.71				3.13	
Household Adj												
VIP-PLATINUM	6,230	23.2	6,269	23.4	6,108	22.8	5,974	22.4			6,230	23.2
Avg Prod Per Mbr	4.56		4.54		4.57		4.58				4.56	
Avg Svcs Per Mbr	4.60		4.04		4.00		3.96				4.60	
Household Adj												
Total	26,908		26,842		26,751		26,635		7,036		19,872	
Avg Prod Per Mbr	2.67		2.67		2.67		2.67		1.39		4.19	
Avg Svcs Per Mbr	2.83		2.52		2.49		2.47		76		5.28	
Household Adj												

Backup	F3	Cancel	F7	Detail	F8	Tier Distribution	F9	Summary	F19	Goal 1	F20
Goal 2	F21	Goal 3	F22	Goal 4	F23	Goal 5	F24				

(4533) 6/25/12 13:55:31
[Learn About This Feature](#)

And More Management/CEO...

- ATM Activity Dashboard
- New YTD Dividends Interest Report
- Access Data on Months Prior to the Previous End-of-Month – Without a Backup Tape!

Marketing

Smart Messaging

Success Credit Union

Preferences Help Logout

It's Me 247
Online Banking

NEED A REMINDER?
TRY eALERTS

CLICK FOR MORE INFO

My Messages My Accounts New Accounts Pay My Bills E-Statements Apply Online Contact Us Go Mobile!

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My Color Theme is

My Start Page is

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Page will timeout in 1:49

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GET NOTIFICATIONS WITH eNOTICES

Smart Messaging

Session 0 CU*BASE GOLD - Work with Smart Message Configuration

Network Links

Work with Smart Message Configuration Update

Corp ID 01 Search for description containing

Y/N	Message	Description	Product
<input type="checkbox"/>	A2A	Account to Account Transfers with Another FI	A2A
<input type="checkbox"/>	CTP	Courtesy Pay	Opt In/Out
<input type="checkbox"/>	EAL	Sign up for e-Alerts	e-Alerts
<input type="checkbox"/>	EBP	Pay your bills online with EasyPay electronic Bill Payment	Bill Pay
<input type="checkbox"/>	ENT	Sign up for e-Notices	e-Notices
<input checked="" type="checkbox"/>	EST	Sign up for e-Statements	e-Statements
<input checked="" type="checkbox"/>	MOB	Try It's Me 247 Mobile Web Banking	Mobile Web Banking
<input type="checkbox"/>	NCK	Set up Account Nicknames	Account Nicknames
<input type="checkbox"/>	PSI	Personal Information Changes	Personal Information
<input type="checkbox"/>	TLK	Try Audio Response	CU*Talk

Backup F3

Save F5

Cancel F7

↑ ↓

(4548) 7/02/12 14:48:33 [Learn About This Feature](#)

Updated Inquiry to Review Enrolled/Suspended Marketing Club Members

Session 0 CU*BASE GOLD - Club Membership Maintenance

Club Membership Maintenance

Jump to account # Last name

Show only members of Club ID Status All Active only Suspended only Closed only

Account #	Club ID	Name	Status	Maint Date
	IDP	MEN		Jun 12, 2012
	PLT	MEN		Jun 12, 2012
	SIL	BAF		May 01, 2012
	GLD	BIE		Jun 11, 2012
	IDP	AUE		Jun 22, 2012
	SIL	AUE		Jun 19, 2012
	COL	MAT		Jun 13, 2012
	COL	SAF		Oct 25, 2011
	PLT	BAL		Jun 11, 2012
	SIL	WYL		May 01, 2012
	IDP	MAL		Apr 25, 2012
	PLT	MAL		May 01, 2012
	COL	CAN		Oct 15, 2010
	IDP	AUE		Apr 25, 2012
	PLT	AUE		May 01, 2012
	IDP	BUE		Apr 25, 2012
	PLT	BUE		May 01, 2012

Change Delete Display
 Activate Close Suspend

Backup F3
 Refresh F5
 Add Members F6
 Cancel F7
 Bypass F8

(1769) 7/02/12 15:10:20 [Learn About This Feature](#)

Auditing

Abnormal Activity Monitoring

Session 0 CU*BASE GOLD - Monitor Abnormal Activity

Monitor Abnormal Activity

Member group to monitor: 0003 GROUP 3

Monitor transactions from: Current Month

Monitoring settings are based on a date range of 1 month of activity

Flag if member age is below: or above:

Include all activity for members with Due Diligence flag:

DD	Account	Member Name	Age *	Origin	# Trans	Trans Dollars	Avg Trans Amt	Risk Level	Last AT Tr	By
0		S	111	SHARE DR	20	4,919	245	ABNORMAL	OP 06/13/12	*A
0				ACH NETW	21	2,604	124	HIGH RISK		
0		S M	58	SHARE DR	18	4,191	232	ABNORMAL	OP 06/13/12	*A
0		Y I	44	SHARE DR	74	104,440	1,411	HIGH RISK	OP 06/13/12	*A
0				ERROR CO	11	251,223	22,838	HIGH RISK		
0				ACH NETW	259	527,882	2,038	HIGH RISK		
0		G I	38	SHARE DR	63	94,676	1,502	HIGH RISK	OP 06/13/12	*A
0				ACH NETW	40	60,853	1,521	HIGH RISK		
0			44	SHARE DR	8	10,195	1,274	HIGH RISK	OP 06/13/12	*A
0		CTI	111	SHARE DR	37	77,228	2,087	HIGH RISK	OP 06/13/12	*A
0		L C	22	SHARE DR	54	184,160	3,410	HIGH RISK	OP 06/13/12	*A
0				ACH NETW	9	7,606	845	ABNORMAL		
0			61	SHARE DR	35	8,035	229	HIGH RISK	OP 06/13/12	*A
0		THLY	22	ERROR CO	3	6,831	2,277	ABNORMAL	BU 01/07/09	/H
0				ACH NETW	19	412	21	ABNORMAL		
0		SCA	70	SHARE DR	12	6,541	545	ABNORMAL	OP 06/13/12	*A

● Inquiry ● Tracker Review ● Activity Analysis

Cancel F7

Export F9

Member Connect F10

Print Report F14

View Config F15

Refresh List Ent

Total # records 249

Total # abnormal 84

Total # high risk 165

(4531) 7/02/12 15:08:09 [Learn About This Feature](#)

Watch for Abnormal Activity – From Phone Operator, Inquiry and Verify Member

Session 0 CU*BASE GOLD - Current Month Activity Compare

Current Month Activity Compare Monthly Totals

Member 2 S C
 Member branch 6 Activity branch 0.0% Most used branch 0.0%

Origin	Current Totals			1 Month Prior Totals			2 Month Prior Totals			3 Month Prior Totals		
	Debits	Credits	# Tran	Debits	Credits	# Tran	Debits	Credits	# Tran	Debits	Credits	# Tran
TELLER PROCESS	1,778	8,441	4	1,150	8,179	6	1,316	6,332	8	1,232	8,179	6
SHARE DRAFT FR	4,919	0	20	5,647	0	28	10,503	0	29	3,763	0	22
ACH NETWORK PR	744	1,860	21	606	1,494	24	624	2,299	23	799	1,493	22
AUDIO RESPONSE	1,430	0	2	1,430	0	3	1,215	0	2	1,430	0	3

Backup F3 Daily Averages F4 Compare All Mbrs F5 Monthly Totals F6

(4542) 7/02/12 15:09:22 [Learn About This Feature](#)

And More Auditing...

- OFAC Scan Now Archived to OUTQ
- New Data Center Security Reports
- Branch Indicator Added to BSA Report

Accounting/Back Office

- New Method for Upload – Direct Mail Post and G/L Import
- Duplicate Item Detection
- “No ANR Notice Printed” Option for Courtesy Pay Notices
- Enhanced Tax Maintenance Screens
- For Self Processors: Select 1 or 2 Backup Tapes

EFT

- ATM Hold Maintenance

Questions?

- How can I share this information at my credit union to further train staff?



Digging Deeper

- Resources available
 - http://www.cuanswers.com/client_release_summaries.php for the Release Summary
 - http://www.cuanswers.com/client_reference.php for CU*BASE reference materials
 - http://www.cuanswers.com/client_reference_itsme.php for **It's Me 247** reference materials
 - <http://www.cuanswers.com/doc/gold/gold.htm> for CU*BASE GOLD online help
 - <http://www.cuanswers.com/doc/stepbystep/stepbystep.htm#welcome.htm> for Show Me the Steps Help



Thank you for attending!