

Building the Factory

ANALYZE MY COLLECTIONS BY LOAN TYPE

Find out to to
**SEGREGATE
BY PRODUCT!**

**DON'T HAVE THE TIME
OR MANPOWER?**

Xtend can do it
for you!



*Simple DIY
Instructions
Inside!*

Building the Factory

Vol. 24: Tracking Historical Delinquency by Product

Have you as a lender asked yourself, “How are my real estate portfolio delinquencies doing now compared to this time last year?” What about my secured or unsecured portfolio? We will show you how to see by category type how your delinquencies compare to historical files from yesterday to last year.

What is the Campaign?

Show me what my real estate products looked like last year compared to now.

1. Open Collection Processing (MNCOLL) menu
2. Select **Collections Dashboard**
3. Go to the bottom and click the **Category** button
4. Click one or multiple categories. Hold Ctrl to select multiple categories. Press Enter

Session 0 CU*BASE GOLD - Loan Category Selection

Jump to description starting with

Search for description containing

Code	Description	Business Unit	Code	Description	Business Unit
01	NEW AUTO LOAN		56	HELOC 15 YR - SUSPEND	
02	USED AUTO LOAN		57	HELOC - 15 YEAR	
03	OLDER AUTO LOAN		99	WRITTEN OFF LOANS	
04	RECREATIONAL VEHICLE TITLED				
05	SNOWMOBILE, ATV, JET SKIS				
06	PERSONAL LOAN				
07	TORO EQUIPMENT				
08	SAVINGS SECURED				
20	FIRST MORTGAGE				
21	EQUITY WRAP				
22	HOME EQUITY <80% LTV				
23	HOME EQUITY >80% LTV				
50	LINE OF CREDIT				

Select
 Select
 ↑ ↓

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(4132)

Opportunity Analysis

Show the volumes and amount of delinquency for the chosen categories.

Once you hit enter from the last step you are presented with three historical options.

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

Collections Summary Amounts: All Collections

Branch **99** (99 = All) Loan balances to include All CU owned portion Investor owned portion

Yesterday **Oct 08, 2014** [MMDDYYYY]

Category	1 Day - 1 Month	1 - 2 Months	2 - 6 Months	6 - 12 Months	Over 12 Months	Total All	Total Reportable
Delinquent loans	34,407,230	4,516,559	2,912,690	922,171	426,313	43,184,963	4,261,174
Negative balances	182,582	4,737	2,178	0	0	189,497	2,178
Overline accounts	5,313,342	0	0	0	0	5,313,342	0
Written off loans	50,620	63,360	1,763,500	7,963,990	3,682,248	13,523,718	13,409,738

Last week **Oct 04, 2014** [MMDDYYYY]

Category	1 Day - 1 Month	1 - 2 Months	2 - 6 Months	6 - 12 Months	Over 12 Months	Total All	Total Reportable
Delinquent loans	45,771,364	4,670,155	2,839,020	896,057	416,418	54,593,014	4,151,495
Negative balances	147,901	4,231	2,178	0	0	154,310	2,178
Overline accounts	5,519,456	0	0	0	0	5,519,456	0
Written off loans	50,620	63,360	1,763,500	7,963,990	3,682,348	13,523,818	13,409,838

Last month **Sep 30, 2014** [MMDDYYYY]

Category	1 Day - 1 Month	1 - 2 Months	2 - 6 Months	6 - 12 Months	Over 12 Months	Total All	Total Reportable
Delinquent loans	20,424,491	3,572,884	3,059,249	980,508	219,900	28,257,032	4,259,657
Negative balances	184,356	1,988	2,178	0	0	188,522	2,178
Overline accounts	2,340,995	0	0	0	0	2,340,995	0
Written off loans	46,510	63,360	1,763,600	7,965,199	3,682,953	13,521,622	13,411,752

Clear Filter Category Collector Dealer Memo Summary Toggle Accounts/Amts

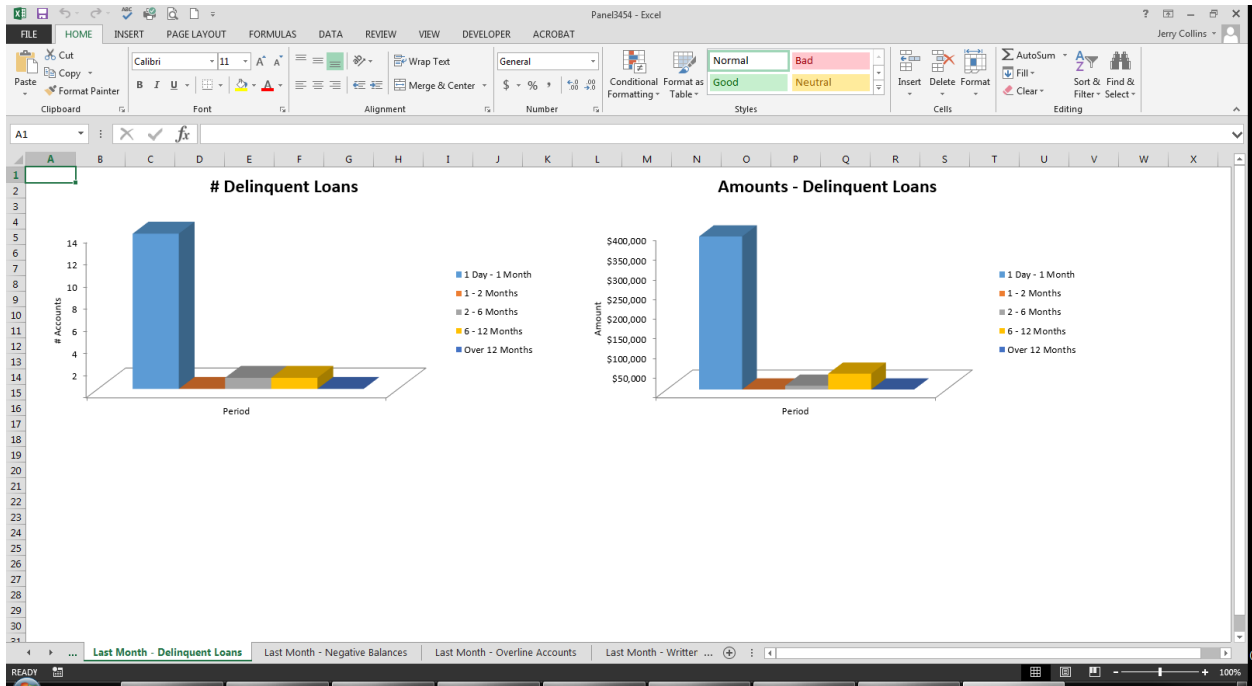
Export Business Unit

Navigation icons: back, forward, up, down, print, refresh, help, search, etc.

FR (3454) 10/20/14

Change the dates in any of the three sections to get you historical information. Note: the date titles are only the defaults. By default the information is by volume but simply press the **Toggle Accounts/Amts** button on the bottom right and the dollar amounts will appear.

You can then use the **export** option at the top right to put the data into another format if desired such as Excel.



How Do I Follow Up?

This report can be utilized at any time during the year. However, it could be most useful if it was viewed on a biannual basis or anytime you see an inconsistency that needs further investigation. It is another tool that if put into regular use can highlight trends that went unnoticed or unexplained in the past.

Campaign Form



Don't have time to complete this or another campaign yourself? Let Xtend do the work for you. Assuring we meet and exceed your expectations is very important to us. The information below will be utilized for quality assurance purposes. This form serves as your formal written consent for Xtend to deliver messages using the CU*BASE Member Connect Program on your behalf. Once completed please return to the Business Support Representative Team via email to info@xtendcu.com

I agree to all of the terms & conditions of this Member Connect message request, as specified above.

Credit Union Name		Date Submitted	
CU #		Employee Name	
CU ID		Email Address	

Campaign Topic	_____ (Example: Auto Loans)
Campaign Date (Preferred Option week - 1)	Week of _____
Campaign Date (Preferred Option week - 2)	Week of _____

Form of Outbound Communication

Outbound Calls	<input type="checkbox"/> Yes <input type="checkbox"/> No	It's Me 247 Online Banking Secure Message	<input type="checkbox"/> Yes <input type="checkbox"/> No
Email Message	<input type="checkbox"/> Yes <input type="checkbox"/> No	Lobby Banners	<input type="checkbox"/> Yes <input type="checkbox"/> No
OBC Post (only available for Member Reach clients)	<input type="checkbox"/> Yes <input type="checkbox"/> No	Mailer	<input type="checkbox"/> Yes <input type="checkbox"/> No

Discover More!

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