

## Credit Union Accounting and Management

### System-ii (CAMS-ii™)

#### Version 5.4.3 Release Notice


This release notice includes new features, updates, changes, and anomalies not documented in any previous release notice for CAMS-ii.

This release notice is current as of September 30, 2016 at 4:20 PM EDT.

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 A number that appears in parentheses at the end of an item — for example, (# 12345) — reports an item associated with an issue number assigned by the CBS Issue Tracking System.

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#### Summary

This release includes the necessary changes to CAMS-ii to implement the mandates for the Military Lending Act (MLA).


 CAMS-ii provides a facility by which you can process loans in accordance with the Military Lending Act. It does not include compliance information, nor does it determine which loans should be processed for the MLA or which fees should be included in the MAPR calculation. You are responsible for all MLA determinations.

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## Military Lending Act

### Loan Calculator

- The Loan Calculator has been updated to include the Military APR (MAPR) calculations and the ability to designate fees as part MAPR calculation. The MAPR calculation remains a part of the loan profile and MAPR information carries through to the Loan Application.

 You are responsible for designating which fees must be included in the MAPR calculation.

- Added **MAPR Loan Fee Indicator** check box to Transaction Code Maintenance to identify a transaction should be identified as a MAPR Fee.

**Loan Calculator**

**Loan Calculator Profile**

**Account Type**

**Type Of Loan**

No Profile Selected

00 - No Value Selected

Line Of Credit

**Calculate Military APR**

← Select to calculate MPR as MLA loan. The calculation carries through to Loan Application.

**Description**

**Amount**

**Is this a Pre-Paid Finance Charge?**

**Is this fee Financed or paid in Cash?**

**MAPR Fee?**

↓ Select to include the fee in the MAPR calculation.

**Loan Calculator Additions for MLA**

### Transaction Code Maintenance

- Added a **MLA Loan Fee Indicator** check box to Transaction Code Maintenance to assist with tracking MLA-related fees.

## Transaction Code Maintenance

Transaction Code

Full Description

Short Description

Reg Z Disclosable Loan Fee?

MLA Loan Fee Indicator  Select this check box to indicate that this is a fee related to MLA.

G/L Detail Explosion?

Back Office > Standard > Parameters > Transaction Code Maint

### Updates to the Loan Data Record

- Added the four fields to the Loan Data Record to support the MLA.
  - **Military Loan?** — When this check box is selected, it indicates that the loan falls under the provisions of the Military Lending Act. When a loan is processed as a military loan via the Loan Calculator, this check box is selected by the system. This check box can be cleared if the loan is no longer subject to MLA.
  - **Last Calculated MAPR** — This is the last calculated MAPR for open-end loans. It calculates during month-/quarter-/year-end batch.
  - **MAPR Fees PTD** — (Military APR Period to Date) This field is for manual input only. If you do not use a Special Transactions button to post MAPR Fees, then you must manually input the fees in the MAPR Fees PTD field.

We recommend that you set up buttons in Special Transactions > Miscellaneous Fees for MAPR Fees and set the Transaction Code as a MLA Loan Fee. Setting the Transaction Code as a MLA Loan Fee ensures that the system automatically tracks the MAPR Fees when you associate the Transaction Code with Special Transaction, so you do not have to enter the MAPR

Fees PTD manually.

 This is to be used only during a reversal of some MLA required fees.

- **MAPR Fees YTD** — (Military APR Year to Date) At month-end, the system updates the field. Transactions that are marked as affecting MAPR are totaled during the period-end calculation and then the MAPR PTD fees are added to that total.

<b>Military Loan?</b>	<input type="checkbox"/>	<b>Last Calculated MAPR</b>	0.000000%
<b>MAPR Fees PTD</b>	0.00	<b>MAPR Fees YTD</b>	0.00

**MLA-related Elements in the Loan Data Record**


### Control-Loans Parameters

- Added a setting to the Control-Loans parameters, **Compliant MAPR Rate**. Use this setting to tell the system the current mandated MAPR maximum. It is used only to split the MAPR-compliant loans for the MAPR report.

### Recalculate Open-End Military APR Report

- Added a report, RECALCULATE OPEN-END MILITARY APR (CU\$MAPR), to report the current MAPR for MLA loans.
  - It runs during the period-end statement cycle for the loan, and it reports the recalculation of the MAPR for the open-end loans.
  - The on-demand version of the report does not update the MAPR for the MLA loans. It is available on demand at Back Office > Parameters > Control-Loans as **Calculate Open-End MAPR - No Update**.

## Accounts - Loan

Select Loan Report  

Accept

Cancel

**Back Office > Standard > Reports > Accounts-Loan**

Document Retrieval Manager						
Document Name	Document Description	Teller ID	Date	Pages	Volume ID	Note
CU\$MAPR	RECALCULATE OPEN-END MILITARY APR	0198	09/30/2016 02:11 PM	1	archivevolume00050	N

**The MAPR Recalculation Report in the DRM**

```

DATE 30-SEP-2016 14:11                                CBS
%%CUP8202%
RECALCULATE OPEN - END MILITARY ` APR
-----
ACCOUNT      . . . . . MEMBER/CORP. . . . .
NUMBER      . . . . . NAME
-----
12345 03   CU Member
-----
BALANCES
AVERAGE DAILY   CURRENT   USED   FEES   PROTECTION   INTEREST   MILITARY
-----
3,977.40   4,020.20   4,020.20   0.00   0.00   64.07   19.124421
    
```

**MAPR Recalculation Report Header**

**Bugs**

Issue #	Feature/Function	Issue Status and Description
N/A	Employers List Maintenance	<b>Fixed</b> Adding a new employer caused a major error.
71624	Loans	<b>Fixed</b> The Late Fee was added to and appeared with the Interest on a fixed period mortgage loan payoff payment on the Loan Payment screen in Multiple Transactions.
71606	Loans	<b>Fixed</b> A different payoff amount appears within the Loan Payoff screen than the Multiple Transactions Loan Payment screen.
71198/715647/1583	CAMS-ii Data Miner	<b>Fixed</b> Issues with using the G/L Trans Table.

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DRAFT