

**November 2009  
Training**

**Year-End Release**

**3.3.0**

As of 11/19/2009



# Let's Get Our Day Started



# Year-end Items - Loans

- Delinquency now adjusts the next due date if paid ahead back to meet max due date advance on the loan record.
  - Loan account type is configured for 'Max Due Date Advances'
  - New loan set-up sets the loan 'Max Due Date Advances' from the account type profile.
  - Each day during batch the delinquency process will check and adjust.

Payroll/Distribution Batch Processing Reports Data Miner Utilities Parameters  
 Check Processing Statement Processing Exceptions/Pendings IRS Tax Processes Shared Branching OFAC/FinCEN

- Account Type/Rates Maint
- Address & Balances
- Branch Identity Maint
- CAMS-ii Settings
- CAMS-ii System Properties
- CBI-Loan App Import
- Calculator Configuration
- Card Services
- Charges/Fees Tables Maint
- Check Holds Configuration

### Account Type Code and Rate Maintenance

Account Type Code  Description

Overdraft Loan  Mortgage Loan  Home Equity Loan  1098 Needed

Days of No Interest  Days of No Payments

Draw Period for Advances  Max Due Date Advances

Loan Payment Table

#### Loan Rate Settings

Lower/Current Rate  Upper Rate

#### New Rate Settings

New Rate  Rate Effective Date  Payment Effective Date

Type Rate Change  Payment Calculation Method

#### New Loan Setup Required Fields

R=Required O=Optional N=Do Not Show

Field	R	O	N	Default
Note Number	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Type Of Loan	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	Line Of Credit
Purpose of Loan	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	

<b>Initials</b>		<b>Loan Amended Code</b>	
<b>Collateral Code</b>	- No Value Entered	<b>Note Number</b>	0
<b>Interest Code</b>	F - Fixed Rate Interest	<b>Interest Rate</b>	5.000000
<b>Minimum Interest Rate</b>	0.000000	<b>Maximum Interest Rate</b>	0.000000
<b>Member Pay Insurance</b>	- No Member Pay Insurance	<b>Account Status</b>	A - Active
<b>Credit Life Plan Code</b>	No Value Selected	<b>Credit Disability Plan Code</b>	No Value Selected
<b>Has Insurance Agents?</b>	<input type="checkbox"/>	<b>Insurance Expiration Date</b>	
<b>Type of Loan</b>	04 - New Auto Loan	<b>Loans Insured By CU Paid Insurance</b>	<input type="checkbox"/>
<b>Loan Description / Purpose</b>	1969 Vette	<b>Disable Account Status at Payoff</b>	<input checked="" type="checkbox"/>
<b>Print a Monthly Statement?</b>	<input checked="" type="checkbox"/>	<b>Has Loan Been Charged Off?</b>	<input type="checkbox"/>
<b>Has Loan Been Put in Collections?</b>	<input type="checkbox"/>	<b>Is Member Cleared Medically for a Higher Amount of Insurance?</b>	<input type="checkbox"/>
<b>Member's Home Branch</b>	1 - YOUR CREDIT UNION	<b># of Payments Made</b>	0
<b># of Late Payment Charges</b>	0	<b>Balloon Payment Amount</b>	0.00
<b>Balloon Payment Due Date</b>		<b>Has Balloon Payment Notice Been Sent?</b>	<input type="checkbox"/>
<b>Date of Loan Origination</b>	10/09/2009	<b>Date of First Scheduled Payment</b>	11/01/2009
<b>Date of Last Payment Made</b>		<b>Date of Next Payment Due</b>	11/01/2009
<b>Date of Last Interest Calculations</b>	10/09/2009	<b>Date of Last Advance</b>	
<b>Date of Last Transaction</b>	10/09/2009	<b>Date of Last Statement</b>	10/31/2009
<b>Date of Closing / Payoff</b>		<b>Projected Final Payment Date</b>	10/01/2013
<b>Unapplied Funds</b>	0.00	<b>Credit Score</b>	816
<b>Auto Dealer Code</b>		<b>High Balance/Limit</b>	20,000.00
<b>Auto VIN Number</b>		<b>Billing Notice Due</b>	<input type="checkbox"/>
<b>Title / UCC Application Date</b>		<b>Title / UCC Received Date</b>	
<b>Title Or UCC</b>	No Value Selected	<b>Max Due Date Advances</b>	1
<b>Date of Last Payment Notification:</b>		<b>Last Teller Accessed:</b>	0000
<b>Date of Last Maintenance:</b>	10/09/2009	<b>Last Time Accessed:</b>	00:00:00
<b>Last Date Accessed:</b>			

# Year-end Items - Loans

Delinquent loans can now have shares automatically held

- Holds will go against any share, draft and certificate account.
- Released automatically when loan becomes current.
- Loan control parameters
  - Delinquent Share Hold Days
  - Days Delinquent Before Share Hold
- Loan detail inquiry/maintenance shows delinquent holds along with other delinquent information.

Payroll/Distribution	Batch Processing	Reports	Data Miner	Utilities	Parameters
Check Processing	Statement Processing	Exceptions/Pendings	IRS Tax Processes	Shared Branching	OFAC/FinCEN

- Control-Loans
- Control-Master
- Control-MultiTx
- Control-Net Access
- Control-Shares
- Control-Statistical
- Dept/Seg Code Maint
- Dividend Rates Maint
- EFT Code Maintenance
- File Maintenance History

### Loan Control Data

<b>CBI Reporting</b>	<b>CBI Bypass Codes</b>	<b>Delinquent Upper Days</b>	<b>Score Upper Ranges</b>
<b>New Loan Defaults</b>	<b>Loan App Defaults</b>	<b>Collections Defaults</b>	
<b>BOTTOM</b>	<b>CC Account Type Codes</b>	<b>LOC Account Type Codes</b>	

<b>Open End Disclosure Printing</b>	<input type="checkbox"/>
<b>Branch Check Printing</b>	<input checked="" type="checkbox"/>
<b>Minimum Share Balance for Loan</b>	<input type="text" value="100"/>
<b>Maximum Loan Balance</b>	<input type="text" value="750000"/>
<b>Maximum Days Before First Payment</b>	<input type="text" value="186"/>
<b>Variable Interest Index</b>	<input type="text" value="0.000000"/>
<b>Mortgage Market Index</b>	<input type="text" value="5.050000"/>
<b>Delinquent Grace Days</b>	<input type="text" value="15"/>
<b>Delinquent Grace Dollars</b>	<input type="text" value="99999"/>
<b>Delinquent Share Hold Days</b>	<input type="text" value="20"/>
<b>Last Delinquency Date</b>	<input type="text" value="11/12/2009"/>
<b>Days Delinquent Before Notice 1</b>	<input type="text" value="21"/>
<b>Days Delinquent Before Notice 2</b>	<input type="text" value="30"/>
<b>Days Delinquent Before Notice 3</b>	<input type="text" value="60"/>
<b>Days Delinquent Before Share Hold</b>	<input type="text" value="15"/>
<b>Days Delinquent Before Charge</b>	<input type="text" value="15"/>
<b>Delinquency Calculation Method</b>	<input type="text" value="3 - Method D for &lt; 15 Yr and Method B for &gt; 15 Yr"/>
<b>Days Delinquent Before No Insurance</b>	<input type="text" value="0"/>

ACH Stop Payment Information

Company ID	Company Name	Description	Reason	Amount	Last Changed	Teller	Date Stopped
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No Records Found

TOP

Share Hold Information

Hold Type	Related Acct	Start Date	Start Time	# of Days	Stop Date	Amount	Description	ODP Flag
Manual	4902 99	10/07/2006	00:00:00	999	08/05/2010	1,499.00		N
Delinquent	4902 01	11/13/2009	11:57:05	999	09/12/2013	64.73	Held Due to Delinquent Loan - 4902 01	

Show History

TOP

Co-Owner Information

Account #/ID	Name	Setup Date	Membership	Show On IB	Show On Kiosk
451849397	JOHN U FRENCH	10/07/2006	Non-Member	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

TOP

Beneficiary Information

Account #/ID	Name	Last Change Date	Membership	Share%	Beneficiary Type	Beneficiary Order
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No Records Found

TOP

[Format For Printing](#)

Member Collection History - Sub # 99

Date	Message	Delete

# Account # 4902 Sub # 01 Delinquency Information

BOTTOM

Date Loan Became Delinquent   
# of Payments Delinquent   
Delinquent Notice #

Amount Delinquent   
# of Days Delinquent

## Share Hold Information

Hold Type	Related Acct	Start Date	Start Time	# of Days	Stop Date	Amount	Description
Delinquent	4902 75	11/17/2009	23:53:37	999	09/16/2013	14.03	Held Due to Delinquent Loan - 4902 01
Delinquent	4902 99	11/17/2009	23:53:37	999	09/16/2013	65.08	Held Due to Delinquent Loan - 4902 01

TOP

# Account # 4902 Sub # 01 Credit Reporting Information

BOTTOM

Credit Code

Credit Bureau- Date of Last Inquiry

Credit Bureau- Account Status

Credit Bureau- Account Type

Credit Bureau- Special Comment Code

Credit Bureau- Association Code

Credit Bureau- Consumer Info Code

Credit Bureau- Compliance Condition Code

Credit Bureau- 01 Month Pymt History

Credit Bureau- 02 Month Pymt History

Credit Bureau- 03 Month Pymt History

Credit Bureau- 04 Month Pymt History

Credit Bureau- 05 Month Pymt History

Credit Bureau- 06 Month Pymt History

Credit Bureau- 07 Month Pymt History

Credit Bureau- 08 Month Pymt History

# Year-end Items - Loans

- eAlert loan payment notification for over-the-counter payment loans
  - Loan control parameter for days prior to due date to send eAlert
  - Ealert will be sent every other day
  - New date field on loan record/screen to show date of last eAlert
- eAlert payment notification for credit cards
  - Credit card parameter for days prior to due date to send eAlert
  - Ealert will be sent each other day.

# Loan Control Parameter

Mortgage Min Late Charge	1.00
Mortgage Max Late Charge	1.00
Delinquent Line Or Page Break	P - Page Break Between Months Delinquent
Enforce Min/Max Late Charge	1 - Enforce Minimum Late Charge
Min/Max Late Charge	1.00
Minimum Share for Interest Refund	0
Interest Refund Percent	0.000000
Advance Due Date On Late Charge	<input checked="" type="checkbox"/>
Disclosure Format Type	B - CUNA Format
Investor Fee Factor	0.00000000
Paid-In-Advance Billing Notices	<input type="checkbox"/>
Billing Notice Window	0
Closed End Disclosure Printing	<input checked="" type="checkbox"/>
Use Account Type Code Descriptions	<input checked="" type="checkbox"/>
Max Days Ahead For Payments(Delinquency)	60
Block Lowering of Scheduled Payment	<input checked="" type="checkbox"/>
Print Cosigner Notices	<input checked="" type="checkbox"/>
Cosigner Type Default	CoApplicant
Delete Closed From Payroll/Distribution	<input checked="" type="checkbox"/>
1098 Minimum Interest	600.00
Charge Off Loan Password	<input type="checkbox"/>
JETFORM Disclosures	<input checked="" type="checkbox"/>
JETFORM Server Directory Path	
Insurance Premium Calc Method	B - Use 3rd Party Calculation Engine
Display Description in Member Balances	<input checked="" type="checkbox"/>
Home Equity Type	M - Treated as Mortgage Loan
Max Days With No Activity(Delinquency)	0
<del>Reset Due Date if Paid Ahead</del>	<input type="checkbox"/>
Days Ahead to Send Loan Pymt eAlert	7

Payroll/Distribution	Batch Processing	Reports	Data Miner	Utilities	Parameters
Check Processing	Statement Processing	Exceptions/Pendings	IRS Tax Processes	Shared Branching	OFAC/FinCEN

- Card Services
- Charges/Fees Tables Maint
- Check Holds Configuration
- Check Type Code Maint
- Collateral Codes Maint
- Control-ACH
- Control-Audio Response
- Control-Certificates
- Control-Club Accounts
- Control-Drafts

### Credit Card Control Data

Debit Card Control Data    ATM Card Control Data

Institution Prefix	999999999
Payment Transaction Code #1	181
Payment Transaction Code #2	182
Advance Transaction Code	290
Certegy Institution ID	19273
Auto Calculate Check Digit	<input checked="" type="checkbox"/>
Transmitted Transaction Hold Days	10
Merchant Location Number	804069888
Transactions Merge Option	M - Merge Teller Transactions Manually
Audio Support	<input checked="" type="checkbox"/>
Internet Branching Support	<input checked="" type="checkbox"/>
Days Ahead to Send Payment Due eAlert	7

Card Bin    Sub Accounts    Account Types

Payroll/Distribution Batch Processing Reports Data Miner Utilities Parameters  
Check Processing Statement Processing Exceptions/Pendings IRS Tax Processes Shared Branching OFAC/FinCEN

- Forms/Letters/Documents
- Kiosk Alert Tellers
- Loan Payment Tables Maint
- Member Balance Indicators
- Message Narratives
- Notebook Parameters
- Printer Assignments
- Relationship Pricing F/M
- Reload Parameters
- Service Center

Forms/Letters/Documents Type Selection Email eAlert

ID	Description	Delete
10	Certificate rates change	<input type="checkbox"/>
11	Checking and/or savings rates change	<input type="checkbox"/>
12	The newsletter is available online	<input type="checkbox"/>
13	New products and services are available	<input type="checkbox"/>
14	Special offers are announced	<input type="checkbox"/>
15	Mailing address has changed	<input type="checkbox"/>
500	Reward Checking is Qualified	<input type="checkbox"/>
501	Reward Checking is Not-Qualified	<input type="checkbox"/>
503	Payment Reminder	<input type="checkbox"/>
504	Payment Reminder	<input type="checkbox"/>

Add New Entry Delete

503 is the loan payment eAlert, 504 is the credit card payment eAlert.

Payroll/Distribution

Batch Processing

Reports

Data Miner

Utilities

Parameters

Check Processing

Statement Processing

Exceptions/Pendings

IRS Tax Processes

Shared Branching

OFAC/FinCEN

# Loan Payment Message

**Edit e-Alert Email**

#	Description
503	
<b>Email Subject:</b>	
<input type="text" value="Payment Reminder"/>	
<b>Email Body:</b>	
<input type="text" value="You have a payment due in the amount of \$ @@E11 on @E12 for loan account suffix @@E13."/>	
<input type="button" value="Accept Changes"/> <input type="button" value="Cancel"/>	

- Form Fields Available**
- E01 - CREDIT UNION NAME
  - E02 - CHECK NUMBER
  - E03 - Previous POS Trans
  - E04 - Previous POS Signed Trans
  - E05 - Previous ACH Credits
  - E06 - Previous ACH Debits
  - E07 - Previous Bill Payments
  - E08 - Previous E-Statements
  - E09 - 1st Month Qualified
  - E10 - Transaction Reference Number
  - E11 - L - Loan Payment Amount
  - E12 - L - Loan Payment Due
  - E13 - L - Loan Sub Account
  - E14 - L - Loan Purpose
  - E15 - L&CC - Member Full Name
  - E16 - L&CC - Member First Name
  - E17 - L&CC - Member Middle Initial
  - E18 - L&CC - Member Last Name
  - E19 - CC - Credit Card Number
  - E20 - CC - Payment Amount Due
  - E21 - CC - Payment Due Date

Payroll/Distribution

Batch Processing

Reports

Data Miner

Utilities

Parameters

Check Processing

Statement Processing

Exceptions/Pendings

IRS Tax Processes

Shared Branching

OFAC/FinCEN

Credit Card Payment Message

**Edit e-Alert Email**

#	Description
504	
<b>Email Subject:</b>	
<input type="text" value="Payment Reminder"/>	
<b>Email Body:</b>	
<input type="text" value="You have a payment due in the amount of \$ @@E20 on @E21 for credit card ending in @@E19"/>	
<input type="button" value="Accept Changes"/> <input type="button" value="Cancel"/>	

- Form Fields Available**
- E01 - CREDIT UNION NAME
  - E02 - CHECK NUMBER
  - E03 - Previous POS Trans
  - E04 - Previous POS Signed Trans
  - E05 - Previous ACH Credits
  - E06 - Previous ACH Debits
  - E07 - Previous Bill Payments
  - E08 - Previous E-Statements
  - E09 - 1st Month Qualified
  - E10 - Transaction Reference Number
  - E11 - L - Loan Payment Amount
  - E12 - L - Loan Payment Due
  - E13 - L - Loan Sub Account
  - E14 - L - Loan Purpose
  - E15 - L&CC - Member Full Name
  - E16 - L&CC - Member First Name
  - E17 - L&CC - Member Middle Initial
  - E18 - L&CC - Member Last Name
  - E19 - CC - Credit Card Number
  - E20 - CC - Payment Amount Due
  - E21 - CC - Payment Due Date

# Year-end Items - Loans

- Collection history is now available on the collection inquiry from member balances.
- Collection history now shows most recent collection note first.
- Loan Late Charge Enhancements
  - A parameter option for calculating late charges for each period past due
  - Multiple transaction shows teller how many payment periods are being charged for and the ability to enter a number less.

Account #

COLTON, DICK R  
101 MEMBER STREET  
DICK'S CITY, NC 10024

SSN: 040-32-1017  
Home Phone: 212-580-1594  
Cell Phone Number:  
Work Phone Number:  
email Address: cams\_ib\_test@yahoo.com  
Acct Freeze Code: 1  
Drivers License#:   
Profitability 1

NO CREDIT CARD NO AUDIO YTD  
NO BILL PAY

[Drafts/IRAs/Shares](#) [Loans/Credit Cards](#) [YTD Div/Int](#) [Card Services](#)

Drafts, IRAs, Shares			Print All Balances		TOP				
	Sub	Description	Current Balance	Available Balance	Opened	Last Transaction	Period W/D's	Draft ID Number	Co-Owners
COLLECT	75	CHECKING ACCOUNT Overdraft Privilege: 0.00	-65.00	0.00	05/07/1998	09/30/2009	0	97-6	N
	MSG 99	SHARE SAVINGS	1,054.11	0.00	12/31/1983	04/28/2009	0		N
	99	SHARE SAVINGS (Acct:72878) Member is: THOMAS THUMB	2,018.09	1,998.09	05/21/2008	04/29/2009	0		Y
<b>Aggregate Totals</b>			<b>\$3,007.20</b>	<b>\$1,998.09</b>					

Loans, Credit Cards			TOP							
	Sub	Description	Current Balance	Available Credit	Payment Amount	Payment Due	Last Payment	Interest Rate	Co-Signers	Pledges
CLOSED	01	Share Secured Loan NYSHARESEC	0.00	0.00	91.20	05/01/2007	01/08/2007	5.900000	N	N
CLOSED	02	Signature, general purpose NY SIG.	0.00	0.00	65.22	05/01/2007	01/08/2007	10.900000	N	N
CLOSED	03	Signature, general purpose debt consolidation	0.00	0.00	0.00	02/01/2007		12.650000	N	N
CLOSED	04	Signature, general purpose debt consolidation	0.00	0.00	225.05	03/01/2008	12/26/2007	12.650000	N	N
COLLECT	05	Signature, general purpose Personal	9,902.99	0.00	325.32-M	06/01/2008	11/12/2009	12.900000	N	N



Account #

- Accept
- Search
- Inquiry
- Maintenance
- Transactions

COLTON, DICK R  
101 MEMBER STREET  
DICK'S CITY, NC 10024

SSN: 040-32-1017  
Home Phone: 212-580-1594  
Cell Phone Number:  
Work Phone Number:  
email Address: cams\_ib\_test@yahoo.com  
Acct Freeze Code: 1  
Drivers License#  
Profitability 1

NO CREDIT CARD NO AUDIO YTD  
NO BILL PAY

- Accounts
- Member Balances
- Payroll/Distribution
- Stop Payment
- elmages

### Account Collection Inquiry

- [Promised Payments](#)
- [Member's Attorney](#)
- [Credit Union Attorney](#)
- [Informational Dates](#)
- [History](#)
- [Bottom](#)

Account Sub

Control Number

Collector

Status

Last Results

Comment 1

Comment 2

Comment 3

Comment 4

MTD Collected

QTD Collected

YTD Collected

Current Loan Information	
Delinquent Amount	<input type="text" value="5,586.08"/>
Delinquent Days	<input type="text" value="532"/>
Last Delinquent Date	<input type="text" value="11/15/2009"/>
Loan Amount	<input type="text" value="9,902.99"/>
Current Balance	<input type="text" value="9,902.99"/>
Last Payment Date	<input type="text" value="11/12/2009"/>
Payment Amount	<input type="text" value="325.32"/>
Next Due Date	<input type="text" value="06/01/2008"/>
Delinquent Notice Number	<input type="text" value="3"/>
Tickler Date	<input type="text"/>

[Top](#) **Promised Payments** [Bottom](#)

Promised	<input type="text" value="0.00"/>	Payment by	<input type="text"/>	Actual	<input type="text" value="123.82"/>
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[Top](#) **Member Attorney** [Bottom](#)  
No Value Selected

[Top](#) **Credit Union Attorney** [Bottom](#)  
No Value Selected

[Top](#) **Bankruptcy Informational Dates**  Show [Bottom](#)

341 Meeting	04/27/7641	Relief From Stay	04/27/7641
Confirmation	04/27/7641	Case Dismissed	04/27/7641
Antic Discharge	04/27/7641	Reaffirmation	04/27/7641
MLS Filed	04/27/7641	Stay of Action	04/27/7641
POC Filed	04/27/7641	Confirm Hearing	04/27/7641
Amended POC	04/27/7641	Refer To	04/27/7641
Discharged	04/27/7641	Reinstatement	04/27/7641
MLS Hearing	04/27/7641		

[Top](#) [Bottom](#)

[Format For Printing](#)

**Member Collection History - Sub # 05**

Date	Message	Delete
07/20/2009	test. BR called today	<input type="checkbox"/>
07/16/2009	Left message with member at work Member called back	<input type="checkbox"/>


# Year-end Items – Payroll/Dist.

- Payroll Enhancement to Synchronize Loan Payment
- Distribution Enhancement to Transfer Current Loan Payment Amount
- Now have Distribution detail navigation maintenance
- New total on distribution posting to show the total amount.


- Payroll/Distribution
- Batch Processing
- Reports
- Data Miner
- Utilities
- Parameters
- Check Processing
- Statement Processing
- Exceptions/Pendings
- IRS Tax Processes
- Shared Branching
- OFAC/FinCEN

**Payroll Detail Maintenance**

for Member: **BILL BERENDS** Account # **10138**

Payroll Allocations											
Payroll Description	Priority	To Account	Name	Amount	Individual Skip Counter	Group Skip Codes	Periods To Post	Periods MTD	Date of Last Maintenance		
250 BILL'S TEST PAYROLL	5	10138 01	BILL B BERENDS 	259.07			99	0	10/12/2009	<a href="#">Change</a>	<a href="#">Delete</a>
<b>Payroll Sub Total</b>				<b>259.07</b>							
<b>Total Payrolls</b>				<b>259.07</b>							

**Change Payroll Entry**

Payroll:    
 Priority:   
 To Account #:   [Search](#)  
 Payroll Amount:  [Get Loan Pymt Amt](#)  
 Synchronize with Loan Payment:   
 Individual Skip Counter:   
 Group Skip Code:   
 Periods To Post:   
 Payrolls MTD:

[Update Changes](#) [Cancel](#)

Payroll/Distribution Batch Processing Reports Data Miner Utilities Parameters

Check Processing Statement Processing Exceptions/Pendings IRS Tax Processes Shared Branching OFAC/FinCEN

Maint - Distribution Detail

Maint - Distribution Header

Maint - Payroll Detail

Maint - Payroll Header

Payroll Export

Payroll Import

Posting - Distribution

Posting - Payroll

Distribution Inquiry Selection 800 AUTOMATIC LOAN PAYMENTS

Account #	Member Name	Social Security #	Dept Code	Active Amount	Skip Amount	Splits	Delete
97-75	COLTON, DICK R	040-32-1017	01	0.00	0.00	1	<input type="checkbox"/>
966-75	POLAN, TOM T	129-30-1097	00	83.27	0.00	2	<input type="checkbox"/>
1881-99	BENJAMIN, DICK H	128-32-1163	00	149.86	0.00	1	<input type="checkbox"/>
3436-75	GAMPEL, PETER W	229-42-1282	00	20.00	0.00	1	<input type="checkbox"/>
3545-99	STEVENSON, HARRY J	375-40-1295	00	170.60	0.00	1	<input type="checkbox"/>
4165-99	PELHAM, TOM F	246-32-1343	00	30.00	0.00	1	<input type="checkbox"/>
4617-75	MUNRO, PETER D	413-86-1393	00	37.50	0.00	1	<input type="checkbox"/>
4665-75	BRUCE, JOHN H	097-34-1397	00	49.93	0.00	1	<input type="checkbox"/>

Active Amount: 138,737.23 Skip Amount: 0.00 Total Amount: 138,737.23

Rows Display Limit: 100

Add New Entry Delete Next Filter

COLTON, DICK R  
 101 MEMBER STREET  
 DICK'S CITY, NC 10024

SSN: 040-32-1017  
 Home Phone: 212-580-1594  
 Cell Phone Number:  
 Work Phone Number:  
 email Address: cams\_ib\_test@yahoo.com  
 Acct Freeze Code: 1  
 Drivers License#  
 Profitability 1

NO CREDIT CARD NO AUDIO YTD  
 NO BILL PAY

Payroll/Distribution Maintenance

Distribution Transfers									
Distribution Description	From Account	Priority	To Account	Name	Transfer Amount	Individual Skip Counter	Group Skip Codes	Date of Last Maintenance	
800 AUTOMATIC LOAN PAYMENTS Frequency: Monthly (once per month) Day(s) of Month to Post: 1 Next Date to Post: 05/01/2008 Posting Stops On: 12/31/2099	97 75	5	97 05	DICK R COLTON	0.00			11/16/2009	<a href="#">Change</a> <a href="#">Delete</a>
<b>Distribution Sub Total</b>					<b>0.00</b>				
<b>Total Distributions</b>					<b>0.00</b>				
<a href="#">Add New Entry</a>									

Payroll Allocations									
Payroll Description	Priority	To Account	Name	Amount	Individual Skip Counter	Group Skip Codes	Periods To Post	Periods MTD	Date of Last Maintenance
No Records Found									
<a href="#">Add New Entry</a>									

DATE 16-NOV-2009 12:56

YOUR CREDIT UNION

PAGE 2

%%CUP446 SA DISTRIBUTION POSTING (For 0985)

ACCOUNT NUMBER	MEMBER NAME	ACCOUNT DESCRIPTION	ORIGINAL BALANCE	SHARE/LOAN CHANGE	INTEREST AMOUNT	OTHER AMOUNT	NEW BALANCE	LAST TX OR INTR	LOAN PAYMENT	D M
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DISTRIBUTION 0985		Electronic Funds (EFT) Description Group Skips		985						
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REG SHARES CHANGE	32.95
CERT SHARES CHANGE	0.00
IRA SHARES CHANGE	0.00
S/D SHARES CHANGE	32.95-
LOANS CHANGE	0.00
INTEREST CHANGE	0.00
TOTAL TRANSFERS	32.95

# Year-end Items – Teller

- Teller Balancing Enhancement
  - Saving of Balancing Entries until Sign Off
- Parameters for Multiple Transaction Signature
  - Define Which Buttons Require Signature in CAMS-ii System Properties
  - If signature not manually requested the system will automatically prompt once the 'Update Transactions' button is clicked.
- Member Balances
  - Status indicator colors defined by Credit Union
  - Co-owner/Co-signer names are shown
  - Accounts are shown as Inactive rather than Dormant

Payroll/Distribution Batch Processing Reports Data Miner Utilities Parameters

Check Processing Statement Processing Exceptions/Pendings IRS Tax Processes Shared Branching OFAC/FinCEN

**CAMS-ii Properties**

Category	Property Name	Property Description/Value	User
multitx	multitx_require_sig_1	Cash In	Y
multitx	multitx_require_sig_2	Cash Out	Y
multitx	multitx_require_sig_3		Y
multitx	multitx_require_sig_4		Y
multitx	multitx_require_sig_5		Y
multitx	multitx_require_sig_6		Y
multitx	multitx_require_sig_7		Y

- Display Only User Accessible Properties
- Display All Properties

Add New Entry Cancel

The release will create multitx\_require\_sig\_1 through multitx\_require\_sig\_9 without values. Simply look at the name of the button on the multiple transaction screen that you wish to require a signature and update the buttons in order with those exact values. Then if a signature has not been obtained manually the system will prompt for the signature when the 'Update Transaction' button is clicked.

Drafts, IRAs, Shares			Print All Balances				TOP		
	Sub	Description	Current Balance	Available Balance	Opened	Last Transaction	Period W/D's	Draft ID Number	Co-Owners
INACTIVE	50	IRA MONEY RATE ACCT	18,908.03	18,908.03	03/03/1998	01/16/2008	0		N
	75	CHECKING ACCOUNT Overdraft Available: 31,173.51 Overdraft Privilege: 0.00	154,399.35	154,399.35	07/07/1987	11/16/2009	109	14010-3	N
	76	Reward Checking Overdraft Privilege: 0.00	43,312.05	43,312.05	01/02/2009	11/03/2009	12	1401076-3	N
MSG	99	SHARE SAVINGS	31,923.51	31,173.51	08/01/2008	09/01/2009	46		N
MSG	99	SHARE SAVINGS (Acct:42) Member is: HARRY N GOLD	7,077.10	7,077.10	12/31/1983	05/10/2009	13		Y
	75	CHECKING ACCOUNT (Acct:9264) Overdraft Available: 137.88 Overdraft Privilege: 750.00 ACH Draft POS Debit Member is: HARRY Y SCHUESSLER	1,554.54	1,554.54	10/16/1991	02/25/2009	0	9264-3	Y
<b>Aggregate Totals</b>			<b>\$257,174.58</b>	<b>\$256,424.58</b>					

Loans, Credit Cards										TOP
	Sub	Description	Current Balance	Available Credit	Payment Amount	Payment Due	Last Payment	Interest Rate	Co-Signers	Pledges
COLLECT	01	Share Secured Loan SHARED SECURED (Acct:1586) Member is: PETER L SMITH, JR - CoApplicant	4,575.27	0.00	103.31-M	03/01/2008	01/08/2008	6.900000	Y	Y
MSG	01	Used Auto Loan Auto	541.46	0.00	183.89-M	08/15/2011	06/17/2009	4.950000	Y	Y
	02	Signature, general purpose LOC	2,591.19	5,408.81	185.00-M	08/31/2012	11/12/2009	5.000000	N	N
LATE	03	New Auto Loan 1969 Vette	20,000.00	0.00	450.00-M	11/01/2009		5.000000	N	N
NEW	04	Share Secured Loan	0.00	0.00	114.92	10/31/2009		5.000000	N	N
NEW	05	Share Secured Loan	0.00	0.00	92.83	10/31/2009		5.500000	N	N
CLOSED		CREDIT CARD-4613786250077547	0.00	0.00	0.00	01/01/2089	01/01/1989	0.000000		
BLOCK=S	MSG	CREDIT CARD-4613786250085383	0.00	1,500.00	0.00	02/22/2008		0.000000		
		CREDIT CARD-4613786250086936	344.92	1,155.08	0.00	02/22/2008	01/18/2008	0.000000		
<b>Aggregate Totals</b>			<b>\$28,052.84</b>	<b>\$8,063.89</b>	<b>\$1,129.95</b>					

Certificates, IRA Certificates						TOP
Sub	Description	Current	Available	Renewal/	Maturity	Dividend Co-

# Year-end Items – Teller2

- New member setup will default the member's home branch to be the teller's branch.
- Multiple transactions shows account without activity as Inactive rather than Dormant

Phone #1 (Home)   
Phone #1 (Work)   
Fax #1

Phone #2 (Cell)   
Phone #2 (Work)   
Fax #2

### Additional Information

Drivers License Number   
Member Memo Message   
Employee # / Clock ID   
Dept/SEG 1   
Dept/SEG 3   
Rank Code   
Member Type   
Share Protection Insurance   
Physical Street Addr 1   
Physical Zip Code, City, State

Drivers License State   
Members Home Branch   
Employee Code   
Dept/SEG 2   
Dept/SEG 4   
Member Privacy Option   
Is Member Statement To Be Mailed?   
Physical Street Addr 2

### Employment Information

Current Employer's Identification and Record Seq#  -   
Current Job Title   
Current Supervisor   
Current Start Date   
Current Monthly Salary   
Current Hours per Week   
Previous Employer's Identification and Record Seq#  -   
Previous Job Title   
Previous Supervisor

Account # 4902

Accept

Search

Inquiry

Maintenance

Transactions

FRENCH, TOM I  
101 MEMBER STREET  
TOM'S CITY, NC 10036

SSN: 246-08-2979  
Home Phone: 212-239-4731  
Cell Phone Number:  
Work Phone Number:  
email Address: cams\_ib\_test@yahoo.com  
Acct Freeze Code: 1  
Drivers License#  
Profitability 1

NO AUDIO YTD NO INTERNET YTD  
NO BILL PAY NO EDOCUMENT

Multiple Transactions

Direct Transfer

Journal Vouchers

Transaction Wizard

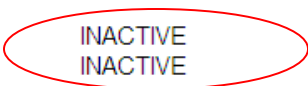
Final Dividends

Flush Receipts

Deposit

Accounts for 4902 TOM I FRENCH

#	Sub	Description	Draft ID	Status
1		75 CHECKING ACCOUNT	4902	
2		92 HOLIDAY CLUB		INACTIVE
3		99 SHARE SAVINGS		INACTIVE



- Account #
- Name (Last First)
- Corporation Name

Accept

Browse

Cancel

eDeposit Scan

# Year-end Items – Misc.

- Print Multiple Reports From DRM
- Data Miner Enhancements
  - Where section ‘Compare To’ additional operands
    - IN
    - NOT IN
    - NOT BETWEEN
  - Option to control the default for the ‘Save As’ ‘Overwrite’ checkbox
- 2009 IRS tax form and media changes
  - Federal Tax Withheld total has been added to the 1099-INT summary
- New report for teller activity in batch and on demand (includes all transactions for month)
- The account summary recap report has a new column (far right) for uncollected interest in the delinquency by type section.

Document Retrieval Manager

Document Name	Document Description	Teller ID	Date	Pages	Volume ID	Print	eDoc
CUS\$PLEDGE1	RELEASE SHARE PLEDGES	0000	11/16/2009 12:56 PM	1	archivevolume00007	<input checked="" type="checkbox"/>	<input type="checkbox"/>
CUS\$RELHOLD	PAYROLL HOLD RELEASE	0000	11/16/2009 12:56 PM	1	archivevolume00007	<input checked="" type="checkbox"/>	<input type="checkbox"/>
CUS\$PR\$DIST	DISTRIBUTION TRANSFER	0000	11/16/2009 12:56 PM	3	archivevolume00007	<input checked="" type="checkbox"/>	<input type="checkbox"/>
CUS\$JOBLOG	JOBS REPORT LOG		11/15/2009 11:59 PM	5	archivevolume00007	<input type="checkbox"/>	<input type="checkbox"/>
CUS\$ERRLIST	STANDARD BATCH ERRORS REPORT		11/15/2009 11:59 PM	32	archivevolume00007	<input type="checkbox"/>	<input type="checkbox"/>
CUS\$DPEXP	OVERDRAFT PRIVILEGE REPORT		11/15/2009 11:58 PM	54	archivevolume00007	<input type="checkbox"/>	<input type="checkbox"/>
CUS\$TICKMSG	TICKLER MESSAGES LIST		11/15/2009 11:58 PM	1	archivevolume00007	<input type="checkbox"/>	<input type="checkbox"/>
CUS\$IRDST	IRA DISTRIBUTIONS		11/15/2009 11:58 PM	2	archivevolume00007	<input type="checkbox"/>	<input type="checkbox"/>
CUS\$PLEDGE1	RELEASE SHARE PLEDGES		11/15/2009 11:58 PM	5	archivevolume00007	<input type="checkbox"/>	<input type="checkbox"/>

Document Name  Document Description

Teller ID  Account Base  Account Sub  Contains Text   Case Sensitive

From  To  Rows  -  Viewable Rows

Display Only Documents With Pending Signatures

eDoc Packager

No Documents Selected

Send To:

WHERE FIELD	COMPARE TO	<input checked="" type="radio"/> VALUE or <input type="radio"/> FIELD	LOGICAL ( <input type="radio"/> No Paren <input type="radio"/> )
AccountType	EQUAL TO	5	<input type="radio"/> AND <input checked="" type="radio"/> OR <input type="radio"/> Last
AccountType	EQUAL TO	14	<input type="radio"/> AND <input checked="" type="radio"/> OR <input type="radio"/> Last
AccountType	EQUAL TO	23	<input type="radio"/> AND <input checked="" type="radio"/> OR <input type="radio"/> Last
AccountType	EQUAL TO	43	<input type="radio"/> AND <input checked="" type="radio"/> OR <input type="radio"/> Last
AccountType	EQUAL TO	50	<input checked="" type="radio"/> AND <input type="radio"/> OR <input type="radio"/> Last
Status	NOT EQUAL TO	D	<input type="radio"/> AND <input type="radio"/> OR <input checked="" type="radio"/> Last

HAVING	AGGREGATE	FIELD [ AS Count ]	COMPARE TO	VALUE	LOGICAL
Show <input checked="" type="checkbox"/>	COUNT	( A-Sub )	Select Operator		<input checked="" type="radio"/> AND <input type="radio"/> OR <input type="radio"/> Last
HAVING	AGGREGATE	FIELD [ AS Balance ]	COMPARE TO	VALUE	LOGICAL
Show <input checked="" type="checkbox"/>	SUM	( Balance )	Select Operator		<input type="radio"/> AND <input type="radio"/> OR <input checked="" type="radio"/> Last

Save As...  Overwrite

Description of Query...

Auto Run Frequency: - No Run Frequency

Max Rows: 100

Save Query Evaluate Query Reset Fields Export Results Close Miner View Clause WHERE

Results Display Area

AccountType || A-Sub || Balance ||

AccountType	Count	Balance
5	244	996,673.95
14	201	1,528,341.20
23	16	387,717.56
43	21	462,044.33
50	13	70,827.64

5 Row(s) Retrieved. 5 Row(s) Displayed.

CAMS-ii Data Miner

FROM TABLE	SELECT FIELDS	REFERENCE FIELDS	ORDER BY <input type="checkbox"/> Desc <input type="checkbox"/> Dupes	GROUP BY
Loans	Select Field from List A-Base A-Sub AccountType AmendedCode AutoDealerCode	A-DeptSeg2 A-DeptSeg3 A-DeptSeg4 A-FirstName A-LastName A-Mail	Select Field from List A-Base A-Sub AccountType AmendedCode AutoDealerCode	AccountType AmendedCode AutoDealerCode AutoDistribution Balance BalanceForward

WHERE FIELD	COMPARE TO	VALUE or FIELD	LOGICAL
AccountType	IS IN	5,14,23,43,50	AND OR Last
Status	NOT EQUAL TO	D	AND OR Last

HAVING	AGGREGATE	FIELD [ AS ]	COMPARE TO	VALUE	LOGICAL
Show <input checked="" type="checkbox"/>	COUNT	( A-Sub )	Select Operator		AND OR Last
Show <input checked="" type="checkbox"/>	SUM	( Balance )	Select Operator		AND OR Last

Max Rows: 100	Save As... <input checked="" type="checkbox"/> Overwrite	Description of Query...	Auto Run Frequency: - No Run Frequency
Save Query	Evaluate Query	Reset Fields	Export Results
Close Miner	View Clause	WHERE	

Results Display Area

AccountType || A-Sub || Balance ||

AccountType	Count	Balance
5	244	996,673.95
14	201	1,528,341.20
23	16	387,717.56
43	21	462,044.33
50	13	70,827.64

5 Row(s) Retrieved. 5 Row(s) Displayed.

<b>FROM TABLE</b> Loans	<b>SELECT FIELDS</b> Select Field from List A-Base A-Sub AccountType AmendedCode AutoDealerCode	<b>REFERENCE FIELDS</b> A-DeptSeg2 A-DeptSeg3 A-DeptSeg4 A-FirstName A-LastName A-Mail	<b>ORDER BY</b> <input type="checkbox"/> Desc <input type="checkbox"/> Dupes Select Field from List A-Base A-Sub AccountType AmendedCode AutoDealerCode	<b>GROUP BY</b> AccountType AmendedCode AutoDealerCode AutoDistribution Balance BalanceForward
----------------------------	---	--	---	--

<b>WHERE FIELD</b> AccountType	<b>COMPARE TO</b> LESS THAN	<input checked="" type="radio"/> VALUE or <input type="radio"/> FIELD 7	<b>LOGICAL</b> ( <input type="radio"/> AND <input checked="" type="radio"/> OR <input type="radio"/> Last No Paren
<b>WHERE FIELD</b> AccountType	<b>COMPARE TO</b> GREATER THAN	<input checked="" type="radio"/> VALUE or <input type="radio"/> FIELD 71	<b>LOGICAL</b> No Paren ) <input type="radio"/> AND <input type="radio"/> OR <input checked="" type="radio"/> Last
<b>WHERE FIELD</b> Status	<b>COMPARE TO</b> NOT EQUAL TO	<input checked="" type="radio"/> VALUE or <input type="radio"/> FIELD D	<b>LOGICAL</b> No Paren No Paren <input type="radio"/> AND <input type="radio"/> OR <input checked="" type="radio"/> Last

<b>HAVING</b> <input checked="" type="checkbox"/> Show	<b>AGGREGATE</b> COUNT	<b>FIELD</b> [ AS Count ] ( A-Sub )	<b>COMPARE TO</b> Select Operator	<b>VALUE</b>	<b>LOGICAL</b> No Paren No Paren <input checked="" type="radio"/> AND <input type="radio"/> OR <input type="radio"/> Last
<b>HAVING</b> <input checked="" type="checkbox"/> Show	<b>AGGREGATE</b> SUM	<b>FIELD</b> [ AS Balance ] ( Balance )	<b>COMPARE TO</b> Select Operator	<b>VALUE</b>	<b>LOGICAL</b> No Paren No Paren <input type="radio"/> AND <input type="radio"/> OR <input checked="" type="radio"/> Last

Save As...  Overwrite Description of Query... Auto Run Frequency  
Max Rows 100 - No Run Frequency

Save Query Evaluate Query Reset Fields Export Results Close Miner View Clause WHERE

**Results Display Area**

AccountType || A-Sub || Balance ||

AccountType	Count	Balance
1	36	94,391.75
4	175	2,245,729.04
5	244	996,673.95
72	41	143,941.08
82	1	0.00
90	8	270,219.49
99	185	85,259.90

7 Row(s) Retrieved. 7 Row(s) Displayed.

CAMS-ii Data Miner

FROM TABLE	SELECT FIELDS	REFERENCE FIELDS	ORDER BY <input type="checkbox"/> Desc <input type="checkbox"/> Dupes	GROUP BY
Loans	Select Field from List A-Base A-Sub AccountType AmendedCode AutoDealerCode	A-DeptSeg2 A-DeptSeg3 A-DeptSeg4 A-FirstName A-LastName A-Mail	Select Field from List A-Base A-Sub AccountType AmendedCode AutoDealerCode	AccountType AmendedCode AutoDealerCode AutoDistribution Balance BalanceForward

Calculated Fields

WHERE FIELD	COMPARE TO	VALUE or FIELD	LOGICAL
AccountType	IS NOT BETWEEN	7 AND 71	AND OR Last
Status	NOT EQUAL TO	D	AND OR Last

HAVING	AGGREGATE	FIELD [AS Count]	COMPARE TO	VALUE	LOGICAL
Show <input checked="" type="checkbox"/>	COUNT	( A-Sub )	Select Operator		AND OR Last
Show <input checked="" type="checkbox"/>	SUM	( Balance )	Select Operator		AND OR Last

Save As...  Overwrite    Description of Query...    Auto Run Frequency

Max Rows 100    - No Run Frequency

Results Display Area

AccountType || A-Sub || Balance ||

AccountType	Count	Balance
1	36	94,391.75
4	175	2,245,729.04
5	244	996,673.95
72	41	143,941.08
82	1	0.00
90	8	270,219.49
99	185	85,259.90

7 Row(s) Retrieved. 7 Row(s) Displayed.

DATE 12-NOV-2009 9:48

PAGE 10

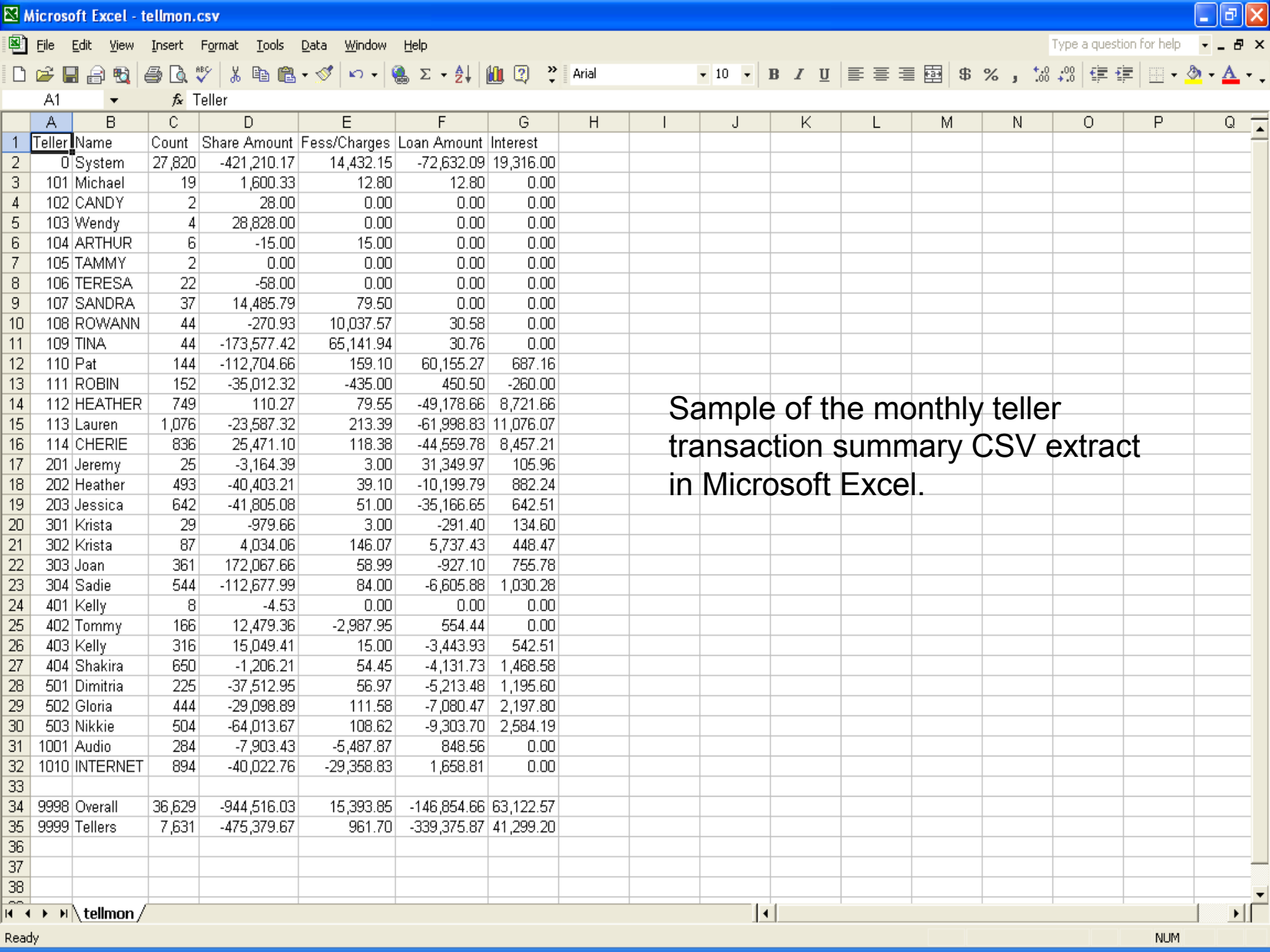
%%CUP4810%

TELLER TRANSACTION SUMMARY BY MONTH

----- T R A N S A C T I O N -----	SHARE	FEEs/	LOAN	LOAN
CODE DESCRIPTION COUNT	AMOUNT	CHARGES	AMOUNT	INTEREST

008	VISA GIFT CARDS	1				
011	VISA GIFT FEE	1				
065	OFFICIAL CHECK CHARGE	5		15.00		
161	MEMBERSHIP FEE(share)	4		12.00		
181	VISA PAYMENT	91				
233	FOM PAYROLL CHECKS	1				
290	VISA ADVANCE	6				
330	CASH RECEIVED	1				
332	CHECK(s) RECEIVED	329				
333	CHECK(s) DISBURSED	19				
375	LATE PAYMENT CHARGE	10		138.39		
376	LOAN PAYMENT	162			62,118.83-	11,076.07
377	LOAN ADVANCE	1			120.00	
378	DEPOSIT	134	63,782.51			
379	TRANSFER TO (Credit)	26	9,209.92			
380	WITHDRAWAL	223	76,933.71-			
381	TRANSFER FROM (Debit)	35	15,625.57-			
382	TRAVELERS CHECKS	3				
386	WITHDRAWAL FEE	4		20.00		
387	WITHDRAWAL (Via Membe	19	3,992.47-			
652	DRAFT O.D.P. FEE	1	28.00-	28.00		
***** TOTALS *****		1,076	23,587.32-	213.39	61,998.83-	11,076.07

FOR TELLER NO. 0114 Lauren



	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q
1	Teller	Name	Count	Share Amount	Fess/Charges	Loan Amount	Interest										
2	0	System	27,820	-421,210.17	14,432.15	-72,632.09	19,316.00										
3	101	Michael	19	1,600.33	12.80	12.80	0.00										
4	102	CANDY	2	28.00	0.00	0.00	0.00										
5	103	Wendy	4	28,828.00	0.00	0.00	0.00										
6	104	ARTHUR	6	-15.00	15.00	0.00	0.00										
7	105	TAMMY	2	0.00	0.00	0.00	0.00										
8	106	TERESA	22	-58.00	0.00	0.00	0.00										
9	107	SANDRA	37	14,485.79	79.50	0.00	0.00										
10	108	ROWANN	44	-270.93	10,037.57	30.58	0.00										
11	109	TINA	44	-173,577.42	65,141.94	30.76	0.00										
12	110	Pat	144	-112,704.66	159.10	60,155.27	687.16										
13	111	ROBIN	152	-35,012.32	-435.00	450.50	-260.00										
14	112	HEATHER	749	110.27	79.55	-49,178.66	8,721.66										
15	113	Lauren	1,076	-23,587.32	213.39	-61,998.83	11,076.07										
16	114	CHERIE	836	25,471.10	118.38	-44,559.78	8,457.21										
17	201	Jeremy	25	-3,164.39	3.00	31,349.97	105.96										
18	202	Heather	493	-40,403.21	39.10	-10,199.79	882.24										
19	203	Jessica	642	-41,805.08	51.00	-35,166.65	642.51										
20	301	Krista	29	-979.66	3.00	-291.40	134.60										
21	302	Krista	87	4,034.06	146.07	5,737.43	448.47										
22	303	Joan	361	172,067.66	58.99	-927.10	755.78										
23	304	Sadie	544	-112,677.99	84.00	-6,605.88	1,030.28										
24	401	Kelly	8	-4.53	0.00	0.00	0.00										
25	402	Tommy	166	12,479.36	-2,987.95	554.44	0.00										
26	403	Kelly	316	15,049.41	15.00	-3,443.93	542.51										
27	404	Shakira	650	-1,206.21	54.45	-4,131.73	1,468.58										
28	501	Dimitria	225	-37,512.95	56.97	-5,213.48	1,195.60										
29	502	Gloria	444	-29,098.89	111.58	-7,080.47	2,197.80										
30	503	Nikkie	504	-64,013.67	108.62	-9,303.70	2,584.19										
31	1001	Audio	284	-7,903.43	-5,487.87	848.56	0.00										
32	1010	INTERNET	894	-40,022.76	-29,358.83	1,658.81	0.00										
33																	
34	9998	Overall	36,629	-944,516.03	15,393.85	-146,854.66	63,122.57										
35	9999	Tellers	7,631	-475,379.67	961.70	-339,375.87	41,299.20										
36																	
37																	
38																	

Sample of the monthly teller transaction summary CSV extract in Microsoft Excel.

# Year-end Items – Misc2.

- Dormant member identification can now be limited by member age parameter (bypass children accounts)
- Master Control parameter has a field re-labeled to eliminate confusion- 'Print OTHER Account Number On Receipts (Applies to On-us checks only)'
- ACH stop payment has more information saved and tested to isolate the desired ACH entry to stop.
- ACH stop payments that are by regulation to be removed once they are stopped are now automatically removed.
- Draft NSF proof list now shows a total for on-us checks
- Interface with Online ALM, another asset liability management software group.

## Control Master

Check Hold Method	2 - Holds Applied to Various Accounts
Days To Class Member New For Add On Holds	30
Dollar Value Of 1 Share	25.00
Dollar Vs. Par Value	Par
Dividend Grace Days	10
Dividend Days Per Year	Use a 365 Day Year
Minimum Shares For Dividend	0.00
Regular Statement Sequence	A - Process Statements In Account Number Order
Multi TX Membership Fee Code	135: MEMBERSHIP FEE
Use New Metro Format (CBI)	<input checked="" type="checkbox"/>
Bank ID Number	
Calculate Dividends on Closed Accounts	<input type="checkbox"/>
Membership Fee Via Payroll	<input type="checkbox"/>
Record-In-Use Wait Seconds	5
2nd Line On Member Trial	<input checked="" type="checkbox"/>
Days Before Dormant	600
Dormant Account Fee Amount	0.00
Dormant Account Method	Assess Fee For Each Dormant Member (to 99 acct)
<del>Dormant Account Minimum Balance</del>	0.00
Dormant Fee Bypass Age	18
Intent To Close Notice	<input type="checkbox"/>
Days After Notice To Close	0
Minimum Balance For Closing	0.00
Cash Or Check Withdrawals	Cash Withdrawals
System Printer Mnemonic	la0
Number Of System Printers	1
Allow Additional Personal	<input checked="" type="checkbox"/>
Allow Non-Member Names	<input checked="" type="checkbox"/>

# Control Master

Print Member Account Number On Checks	<input checked="" type="checkbox"/>
Print Social Security Number On Statement	<input type="checkbox"/>
Statement Format	Use New Statement Format ▾
Print Laser Notices Two Per Page	<input checked="" type="checkbox"/>
Allow Loan Advance Via MultiTx	<input checked="" type="checkbox"/>
Print Check In Detail On Receipts	<input checked="" type="checkbox"/>
Print Check Distribution Detail On Receipts	<input checked="" type="checkbox"/>
Print Travel Check Detail On Receipts	<input checked="" type="checkbox"/>
Print Money Order Detail On Receipts	<input checked="" type="checkbox"/>
Print Credit Union Name On Receipts	<input checked="" type="checkbox"/>
Print Co-Owner On Receipts	<input checked="" type="checkbox"/>
Print Share Information On Receipts	<input checked="" type="checkbox"/>
Print Loan Information On Receipts	<input checked="" type="checkbox"/>
Print IRA Information On Receipts	<input checked="" type="checkbox"/>
Print Certificate Information On Receipts	<input checked="" type="checkbox"/>
Print Department Code On Receipts	<input type="checkbox"/>
Print OTHER Account Number On Receipts (Applies to On-us checks only)	<input type="checkbox"/>
New Receipt Form Length (Inches)	7-Inches ▾
Receipt Format	Use New Receipt Format ▾
Notices Retention Days	15
Print Credit Union Name On Notices	<input checked="" type="checkbox"/>
Check Printing Wait Seconds	0
Statement Internet Delivery Code	Produce Statements for Internet at CBS (SPS) ▾
Account Number Mask Code	Do Not Mask Account Numbers ▾

[TOP](#)


[BOTTOM](#)

## Statement Info Data

Show Detail Check Information	<input type="checkbox"/>
Show Detail Special Events Information	<input checked="" type="checkbox"/>

# Year-end Items – Misc3.

- Enhanced Maintenance
  - Pledge
  - Cosigner
  - Responsible Parties
  - Draft Stop Payments
  - Ach Stop Payments
- Service Center Updates
  - Ability to support share accounts and loan accounts that have the same account number.
  - Added Reason/Purpose to account transactions
  - Added Teller Override Authorization to re-submit transaction to issuer if initial request failed.
  - Fixed printing Shared Branch check printing from Back Office Check Printing

Priority	Account #	Name	Last Change Date	Pledge Amount	Auto Reduce	Affects Loan Rate
5	1097 99	DICK E ELYHA 	11/21/2008	700.00		N
		<a href="#">Add/Edit Entries</a>	<a href="#">Remove Entry</a>			

TOP

Payroll Hold Information				
Account #	Name	Hold Amount	Available Balance	Setup Date
No Records Found				
<a href="#">Add New Entry</a>				

TOP

Co-Signer Information						
Account #/Id	Name	Last Change Date	Membership	Co-Signer Type	Life Insurance	Disability Insurance
No Records Found						
<a href="#">Add/Edit Entries</a>						

TOP

Insurance Agents Information								
First Name	MI	Last Name	1st Street Addr	2nd Street Addr	City	State	Zip Code	Phone Number
No Records Found								
<a href="#">Add New Entry</a>								

TOP

Loan Forms		
Form	Description	Select
BXX046	Credit Security Agreement PLUS	<input type="checkbox"/>
ENC977	Credit Line Deed of Trust	<input type="checkbox"/>
EST105	Home Equity Credit Agreement and Truth in Lending	<input type="checkbox"/>
EST168	Home Equity Advance Voucher	<input type="checkbox"/>
EST47A	Notice of Right to Cancel	<input type="checkbox"/>

Account #  Accept Search Inquiry Maintenance Transactions

ELYHA, DICK E  
 101 MEMBER STREET  
 DICK'S CITY, NC 10065

SSN: 412-56-1108  
 Home Phone: 212-570-2863  
 Cell Phone Number:  
 Work Phone Number:  
 email Address: cams\_ib\_test@yahoo.com  
 Acct Freeze Code: 0  
 Drivers License#  
 Profitability 0

NO AUDIO YTD NO BILL PAY

- Accounts
- Payroll/Distribution
- Other Documents
- Card Services
- Relationship Pricing
- Reset Pin
- Member ACH IDs


Pledged Loans Information						
Priority	Account #	Name	Last Change Date	Pledge Amount	Auto Reduce	Affects Loan Rate
5	1097 99	DICK E ELYHA	11/21/2008	700.00		N

Add or Edit Share Pledges

	Priority	Account #	Pledge Amount	Auto Reduce	Affects Loan Rate	Share Balance	Shares Held	Shares Available	
<input type="button" value="Search"/>	<input type="text" value="5"/>	<input type="text" value="1097"/>	<input type="text" value="99"/>	<input type="text" value="600"/>	<input type="checkbox"/>	<input type="checkbox"/>	0.00	0.00	0.00
<input type="button" value="Search"/>	<input type="text" value="10"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>			
<input type="button" value="Search"/>	<input type="text" value="15"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>			

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Number Of Share Pledge Rows

Priority	Account #	Name	Last Change Date	Pledge Amount	Auto Reduce	Affects Loan Rate
5	1097 99	DICK E ELYHA 	11/21/2008	600.00	N	N
		<a href="#">Add/Edit Entries</a>	<a href="#">Remove Entry</a>			

TOP

Payroll Hold Information				
Account #	Name	Hold Amount	Available Balance	Setup Date
No Records Found				
<a href="#">Add New Entry</a>				

TOP

Co-Signer Information						
Account #/Id	Name	Last Change Date	Membership	Co-Signer Type	Life Insurance	Disability Insurance
No Records Found						
<a href="#">Add/Edit Entries</a>						

TOP

Insurance Agents Information								
First Name	MI	Last Name	1st Street Addr	2nd Street Addr	City	State	Zip Code	Phone Number
No Records Found								
<a href="#">Add New Entry</a>								

TOP

Loan Forms		
Form	Description	Select
BXX046	Credit Security Agreement PLUS	<input type="checkbox"/>
ENC977	Credit Line Deed of Trust	<input type="checkbox"/>
EST105	Home Equity Credit Agreement and Truth in Lending	<input type="checkbox"/>
EST168	Home Equity Advance Voucher	<input type="checkbox"/>
EST47A	Notice of Right to Cancel	<input type="checkbox"/>

# Year-end Items – Misc4.

- Dormant Accounts report heading changed to be Inactive Accounts.
- Inactive Accounts and Dormant Members report can now be set to automatically run during month-end processing.
- Some states want the IRA tax withholding to be rounded to the nearest whole dollar other want dollars and cents. New IRA parameter controls this. Release sets it to round.
- The 'CLOSED' status on the 99 account for member balances is now a link to show the reason for closing the member.

- Control-Drafts
- Control-Email Recipients
- Control-I-Branching
- Control-IRAs
- Control-Insurance
- Control-Loans
- Control-Master

Spousal Contributor (over 50)	0.00
Divorced Contributor	2,500.00
Divorced Contributor (over 50)	0.00
S.E.P. Contributor	0.00
S.E.P. Contributor (over 50)	0.00
Simple Contributor	5,000.00
Simple Contributor (over 50)	6,000.00
Roth Contributor	5,000.00
Roth Contributor (over 50)	6,000.00
Education Contributor	2,000.00
Education Contributor (over 50)	0.00

Premature Withdrawal Age	59.50
Maturity Withdrawal Age	70.50
Cutoff Day for Previous Year Contributions	APR 15
Revocation Grace Days	7
CSG Plan Number	69765
Print Disclosure/Notice Form	<input type="checkbox"/>
Use Account Type Code Descriptions	<input checked="" type="checkbox"/>
Minimum Distribution for 1099R	10.00
Allow Distribution on IRA Certs	<input checked="" type="checkbox"/>
Assess Maintenance Fee	<input checked="" type="checkbox"/>
Maintenance Fee Amount	10.00
Round State Withholding to Nearest Dollar Amt	<input checked="" type="checkbox"/>

**New IRA Account Defaults**

<a href="#">TOP</a>	
Are Shares Insured	<input type="checkbox"/>
Dividend Disbursement Method	

Account # 22567

Accept Search **Inquiry** Maintenance Transactions

PHILLIPS, HARRY Z  
101 MEMBER STREET  
HARRY'S CITY, NC 33401

SSN: 024-24-4613  
Home Phone: (561) 683-3010  
Cell Phone Number:  
Work Phone Number:  
email Address: cams\_ib\_test@yahoo.com  
Acct Freeze Code: 0  
Drivers License#: 0  
Profitability 0

Memo  
**DECEASED**

NO CHECKING NO AUDIO YTD  
NO INTERNET

Accounts **Member Balances** Payroll/Dis elimages

**Message from webpage**  
Reason for Closing: deceased  
OK

Drafts/IRAs/Shares Loans/Credit Cards YTD Div/Int Card Service

Drafts, IRAs, Shares **Print All Balances** TOP

	Sub	Description	Current Balance	Available Balance	Opened	Last Transaction	Period W/D's	Draft ID Number	Co-Owners
<b>CLOSED MSG</b>	99	SHARE SAVINGS	0.00	0.00	05/01/1991	11/02/2007	0		N
<b>Aggregate Totals</b>			<b>\$0.00</b>	<b>\$0.00</b>					

Loans, Credit Cards TOP

	Sub	Description	Current Balance	Available Credit	Payment Amount	Payment Due	Last Payment	Interest Rate	Co-Signers	Pledges
<b>COLLECT</b>	08	Visa Modification Loan VISA DEBT	5,520.58	0.00	100.00-M	12/28/2007		0.010000	N	N
<b>BLOCK=S</b>		CREDIT CARD-4305186250017101	0.00	7,500.00	0.00	02/22/2008		0.000000		
<b>BLOCK=V</b>		CREDIT CARD-4305186250041671	0.00	7,500.00	0.00	02/22/2008	11/02/2007	0.000000		
<b>Aggregate Totals</b>			<b>\$5,520.58</b>	<b>\$15,000.00</b>	<b>\$100.00</b>					

YTD Dividends Earned and Interest Paid

Category	Year-->	Dividends		Interest	
		Current	Previous	Current	Previous
Share Dividends		\$0.00	\$1.43		
Draft Dividends		\$0.00	\$0.00		
IRA Dividends		\$0.00	\$0.00		
Certificate Dividends		\$0.00	\$0.00		

# Year-end Items – Misc5.

- CAMS is officially **GONE**
  - Can still access for special situations
    - P.A.S.S. Queue
    - Streamlined Report Browse
    - Stmt/Notice Form Archive Browse

# Year-end Items - Internet

- Interface to iPay for Bill Payment
  - Silent Logon
  - Automatic Synchronization of iPay Active Users
- Bill Payment fees can now come from non 99 account
- eDeposit
  - Allows members to scan their own checks for deposit
- Show Manual Hold Reasons
- Text Message Banking
- Reminder to only click 'Submit' button once on a transaction
- Highlight past due loans to bring attention to member

# Year-end BUG Fixes

- Debit card annual fee program was not bypassing new indicator for inactive/hot status
- Loan payoff would sometimes not recalculate the interest when the payoff date was changed.
- Club account transactions for transfer could affect G/L incorrectly if draft transfer requested but member did not have a draft account.
- Member balances was showing most credit cards as new status.
- The re-amortizing method of loan delinquency could show some loans delinquent due to penny differences because of rounding.

# Year-end BUG Fixes Cont.

- The share pledge release routine could sometimes release pledges and not keep the amount held on the share record in sync.
- Internet Branching was testing for Reg-D compliance but was not always updating the Reg-D counter.
- TellScan of 'on-us' checks did not always check for duplicates.
- Home deposit was not fixing back images where the scanner driver cropped the image too small to meet specifications.
- Loan payment reversal did not always adjust the amount collected MTD/YTD in the collections system.
- The nightly collections process may not always load the collections navigation table due to credit card linkage.

# Year-end BUG Fixes Cont.

- Loan payment reversal problem where multiple payments were made via bulk processing (payroll, distribution, ACH, etc.)
- The file maintenance report
  - Sometimes showed a bogus amount for non-loan charge offs.
  - Would show old distribution amount as 21,053.76 when zero entered
- Problem with charge off payments where the payment exceeded the charge off balance.
- Problem in ACH where some companies included ampersands in the company name, affected stop payments
- Receipts showing check hold information would sometimes show the co-owner instead of the member.

# Year-end BUG Fixes Cont.

- Transaction wizard had a problem reversing initial charge-off against non loan accounts.
- Problem Displaying non member photo ID(s)
- Could not turn off a member from Bill Payment from CAMS-ii
- ACH Acknowledged Exceptions report could show the wrong account number.
- New field on loans for tracking YTD insurance to adjust loan analysis reports.
  - Like the MTD Insurance the YTD Insurance is only shown via Data Miner. It is only used to adjust the MTD and YTD loan amounts.

# Year-end BUG Fixes Cont.

- T

**November 2009  
Training**

**Year-End Release**

**3.3.0**

