

Credit Union Accounting and Management System-ii (CAMS-ii™)

Version 5.5.4.3 Update Notice

This update notice describes new features, updates, changes, and anomalies since last notice.

Last updated on May 5, 2022, at 5:07 PM EST.

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Back Office

Notices

- *Previously*, if the certificate did not have a Date of Last Renewal, the PURCHASE DATE on the CERT. MATURITY/RENEWAL NOTICE was blank.
 - *Now*, if the Date of Last Renewal field is blank, the PURCHASE DATE on the certificate notice will use the Date of Purchase date.

Reports/Data Miner

- *Previously*, when an account was closed by the dormant fee program and there was already a record with the same SSN in **Closed Account Maint** (via **Back Office > Utilities**), the new record was purged from the system. This caused the ClosedAccounts Data Miner table to not show all the closed account records for the month.
 - *Now*, when an account is closed by the dormant fee program, all records are stored in Closed Account Maint. The ClosedAccounts Data Miner table will show all closed account records.
- *Previously*, when a new member opened and closed the same account and then opened another account the same month, they were treated as a duplicate member on the MONTHLY MEMBERS REPORT.
 - *Now*, the member is considered a new member and the report totals are correctly reflected.
- *Previously*, when a member closed their current account and re-opened an old account, they were treated as a re-opened member on the MONTHLY MEMBERS REPORT.
 - *Now*, the member is considered an existing member which reflects in the proper report totals.

- Added the Total # Of Members As Of Last Month-End to the MONTHLY MEMBERS REPORT. The report will also show an error stating the membership totals are not crossfooting. This occurs if the last month's member total minus the current month's closed members plus the new and re-opened members total does not equal the current members month-end total. If your report has an error please, contact CBS support via our ticketing system. These items will help with balancing and ensuring everything is reporting properly.

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Internet Banking

- *Previously*, when a future fixed period mortgage payment was made via legacy IB or IB-ii the interest amount was being truncated.
 - *Now*, the interest amount is being rounded.

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Loans

Payments

- *Previously*, when an ACH exception loan payment was made (via **Back Office > Exceptions/Pendings > ACH Items**), escrow and late fees were not collected.
 - *Now*, when a loan payment is cleared through ACH exceptions, escrow and late fees are collected.

Third Parties

- *Previously*, when a credit report inquiry was requested for a Social Security Number with a leading zero (via **Loans > Credit Reports > Experian > New Request**), the report request status stated N-NOT Completed and no report was retrieved.
 - *Now*, when requesting an Experian credit report for a Social Security Number with a leading zero, the report request status states C-Complete w/Report and a valid report is retrieved.
- Added the Credit Bureau Association Code (ECOA) drop-down to the Co-Signer Information record.

Co-Signer Information										
Account #/ID	Name	Setup Date	Last Change Date	Membership	Co-Signer Type	Life Insurance	Disability Insurance	Debt Cancellation	Credit Bureau Consumer Info Code	Credit Bureau Association Code (ECOA)
248556655	WAY BURK 	10/13/2017	05/08/2022	Non-Member	CoApplicant	N	N	N	0 - No Value Selected	0 - No Value Selected
					Add/Edit Entries	Remove Entry				

- *Previously*, when the loan record Credit Bureau-Association Code (ECOA) was set to X-Consumer Deceased or the member or cosigner Date of Death field had a date value, then the loan's ECOA CODE in the CBI file was automatically set to X.
 - *Now*, the X code has been removed from the loan record Credit Bureau-Association Code (ECOA) drop-down and is only using the value listed in the member or co-signer Date of Death field to determine if the ECOA CODE in the CBI file should be set to X.
- Any borrower that has a Date of Death value listed in CAMS-ii will have an X ECOA status in the next CBI file. That borrower will not be reported in subsequent files. The CBI file now automatically updates based on the deceased member credit bureau requirements as listed below, nothing needs to be changed on the loan record:
 - If only one borrower is associated with the loan record and the borrower is reported as deceased

one time in the CBI file (ECOA Code X), the system will discontinue reporting the entire loan record.

- If there are multiple associated borrowers and one borrower is reported as deceased one time in the CBI file (ECOA Code X), the system will continue reporting the loan record, but discontinue reporting the deceased borrower.
- If the deceased borrower had previously been reported in the Base Segment (primary on the loan record), another borrower must be moved into the Base Segment for subsequent reporting.

WARNING: Since the reporting of deceased members is changing, your credit union must ensure that all loans that currently have an ECOA Code of X have a Date of Death entered for either the member or co-signer. This will ensure that the loan record will report correctly going forward. Please see suggested data miners below to determine if any loans need to be updated.

ECOA Code X, this data miner example shows all loans that have an ECOA Code set to X where the member profile does not have a Date of Death value. You must determine if the Date of Death field that is located on the member personal data record needs a value entered or review to ensure the co-signer has a value in their Date of Death field.

FROM TABLE	SELECT FIELDS	REFERENCE FIELDS	Names	ORDER BY	Desc	Dupes	
Loans	Credit Code CreditCardOverlimitAmount CreditLimit CreditScore Current1098BeginBalance CurrentIntRate Date1stPymt DateClosed	CurrEmployeridentNumb CurrEmployeridentNumbSeq DcardAge DcardCount DcardMtd DcardYtd DischargedDateS	Change Default Join	SkipPymtLoanlifeCount StateCode Status {1} TelleridAtClosing TermOldLoanBal TermTransAmt TitleOrUcc TitleUccAppDateS			
WHERE FIELD		COMPARE TO	VALUE or FIELD	LOGICAL			
Credit Bureau- Association Code(ECOA)		EQUAL TO	X	AND OR Last			
WHERE FIELD		COMPARE TO	VALUE or FIELD	LOGICAL			
DeathDateS		EQUAL TO	12/30/1876	AND OR Last			
HAVING AGGREGATE		FIELD [AS]	COMPARE TO	VALUE	LOGICAL		
Show [] Select Function		(Select Field from List)	Select Operator		AND OR		
Save As... [] Overwrite		Description of Query...		Auto-Run Time			
Max Rows [100]		ECOA Code X		Mid-Batch After-Batch			
Save Query		Evaluate Query	Reset Fields	Export Results	Close Miner	View SQL	

Results Display Area

A-Base	A-Sub	AccountType	Balance	Credit Bureau- Association Code(ECOA)	Status	ChargedOff	DeathDateS	DateClosed
2611	3	74	147,940.88	X	A	N		12/30/1876
5040	1	55	12,637.96	X	A	N		12/30/1876
2306	1	75	113,804.58	X	A	N		12/30/1876
6459	1	30	0.00	X	D	Y	09/19/2012	
0950	1	12	0.00	X	D	Y		12/30/1876
0950	2	30	0.00	X	D	Y		12/30/1876
0900	1	30	0.00	X	D	Y		12/30/1876
1700	1	30	0.00	X	D	Y		12/30/1876

8 Row(s) Retrieved. 8 Row(s) Displayed.

Regarding Charge-Offs, you can add a Date of Death to all charge off records or you can refer to the ECOA Code X - charge-offs data miner example to locate and update only the charge offs that are still being reported

FROM TABLE	SELECT FIELDS	REFERENCE FIELDS	ChargeOffs	ORDER BY	Desc	Dupes	
Loans	Credit Code CreditCardOverlimitAmount CreditLimit CreditScore Current1098BeginBalance CurrentIntRate Date1stPymt DateClosed	InterestRate JudgementAmount JudgementCost JudgementDateS JudgementPrinciple LastChrgOffPymtDateS LastFmDate LastRegularPymtDateS	Change Default Join	SkipPymtLoanlifeCount StateCode Status {1} TelleridAtClosing TermOldLoanBal TermTransAmt TitleOrUcc TitleUccAppDateS			
WHERE FIELD		COMPARE TO	VALUE or FIELD	LOGICAL			
Credit Bureau- Association Code(ECOA)		EQUAL TO	X	AND OR Last			
WHERE FIELD		COMPARE TO	VALUE or FIELD	LOGICAL			
LastChrgOffPymtDateS		GREATER THAN	@@DAY-3650	AND OR Last			
WHERE FIELD		COMPARE TO	VALUE or FIELD	LOGICAL			
DelinqCommenceDateS		GREATER THAN	@@DAY-2555	AND OR Last			
HAVING AGGREGATE		FIELD [AS]	COMPARE TO	VALUE	LOGICAL		
Show [] Select Function		(Select Field from List)	Select Operator		AND OR		
Save As... [] Overwrite		Description of Query...		Auto-Run Time			
Max Rows [100]		ECOA Code X		Mid-Batch After-Batch			
Save Query		Evaluate Query	Reset Fields	Export Results	Close Miner	View SQL	

Results Display Area

A-Base	A-Sub	AccountType	Balance	Credit Bureau- Association Code(ECOA)	Status	ChargedOff	DateClosed	DelinqCommenceDateS	LastRegularPymtDateS
22	3	74	0.00	X	D	Y	03/10/2021	10/16/2016	07/16/2020

1 Row(s) Retrieved. 1 Row(s) Displayed.

Teller/Member Services

ATM/Debit Cards

- *Previously*, when there was an invalid foreign address in the Fiserv file, the remaining file maintenance records were not sent to Fiserv.
 - *Now*, if the file has an invalid foreign address record all file maintenance records including the invalid record are sent to Fiserv.
- *Previously*, Transfund ATM/Debit card clients had authorization holds that did not release when the transaction posted to the member's account.
 - *Now*, the authorization holds release when the transaction is posted to the member's account.
- *Previously*, Fiserv cards that did not have a valid country code were not sent to Fiserv.
 - *Now*, all Fiserv cards will have a valid country code and will be sent to Fiserv.

Statements

- *Currently*, the APR for a loan on a member statement is pulling from the app calculator; however, if the loan was refinanced but a new calculator/application was never created, the system pulls the APR from the original calculator.
 - *Now*, we added the ability for the APR to be based on the interest rate on the loan record in lieu of using the APR from the loan calculator.

NOTE: If interested in updating your settings please contact CBS support via our ticketing system.

Transactions

- *Previously*, when a **Misc. Adjustment** was backdated (via a **Member Account > Transactions > Journal Vouchers > Select Desired Sub Account**) and a memo/description was entered, and there are repeated Misc. Adjustments done on the same account using the same effective date, but the Misc. Adjustments were completed on different dates, the subsequent memo/descriptions were being added to the previous Misc. Adjustments.
 - *Now*, the additional transaction memos are not being added to the previous backdated Misc. Adjustments.

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Updates Since Last Notice

The following updates occurred prior to this notice:

- Updated the 5498 and 5498-SA file format to support the new 2021 Tax Year IRS formatting requirements.
- If you changed the property check_maint_only_with_errors_checkbox_default to N (via **Back Office > Parameters > CAMS-ii System Properties**) and tried to access the member button under an IB check or tried to release pending IB checks (via **Back Office > Check Processing > ICL Check Maintenance**) you received a 911 error which no longer occurs.

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