

Meet CUaxis and the CU*BASE System

Jaime E.S. Agostino, VP – sales, marketing & education, Vizo Financial

Ashley Aubele, core solutions account manager, CUaxis



Who We Are



Vizo Financial Corporate Credit Union is a cooperative built by credit unions. We are a state-chartered corporate credit union that serves CUSOs, leagues, chapters and more than 1,000 credit unions in the U.S. and Canada. Vizo Financial provides money management, payments, core processing and education solutions. We're a forward-thinking organization that places a strong emphasis on innovation, strategy and building connections.



MY CU Services is the wholly-owned payment CUSO of Vizo Financial and a leading provider of electronic payments and mobile and technology solutions for credit unions. MY CU Services currently provides services to more than 600 credit unions nationwide.



A core processing solution offered through partnerships to save credit unions money and provide access to bundled services.



Who We Are

- We are a community of credit unions that utilize the CU*BASE core processing system via Vizo Financial's payment CUSO, MY CU Services in partnership with CU*Answers
- MY CU Services and Vizo Financial serve over 1,000 credit unions nationwide
- Vizo Financial is a corporate credit union with \$6 billion in assets

CU*Answers

CU*Answers provides a wide variety of services for credit unions including its flagship CU*BASE processing system (online and in-house) and Internet development services featuring **Its' Me 247** online and mobile banking.

- 53-year-old CUSO
- Based in Grand Rapids, Michigan
- Staffed by nearly 300 CU-industry professionals
- Only 100% CU-owned Core Cooperative in our industry
- Over 350 credit unions using CU*BASE

The logo for CU*ANSWERS is displayed within a white rectangular box with a teal border. The text "CU*ANSWERS" is in a dark blue, sans-serif font. The asterisk in "CU*" is smaller and positioned between the "U" and "A". A red horizontal line is positioned under the "ANSWERS" portion of the text.

Welcome



Ashley Aubele

Core Solutions Account Manager

- Responsible for maintaining and building relationships with credit unions, as well as advertising the CU*BASE core processing system.

Favorite quote: "I've learned that people will forget what you said, people will forget what you did, but people will never forget how you made them feel." – Maya Angelou

CUaxis Support Team



Charnell Etzweiler
Core Solutions Director



Lynelle Wagner
*Senior Core Solutions
Coordinator*

Demo

AuditLink - <https://www.cuanswers.com/solutions/auditlink/>

- Auditing
- Vendor Management
 - Monitoring
 - Reporting
 - Contract Management
 - Review of Vendors
- Monitoring Services
- Compliance Services
- Exam Innovation
- Training

Accounting Services -

<https://www.cuanswers.com/solutions/accounting/>

- Accounts payable
- Billing
- Accounts Receivable
- Collections
- Cash Management
- Fixed Asset Accounting
- Budgeting
- GL Ledger
- Financial Statement Preparation
- Tax Reporting

Analytics Booth -

<https://www.cuanswers.com/solutions/asterisk-intelligence/analytics-booth/>

- Analytics Booth enables you to understand your credit union better than ever before.
 - Tracks over 70 data points
 - Daily credit union vitals
 - Customized alerts
 - Trends
 - Dashboards
 - Board Reports

Lender*VP - <https://www.cuanswers.com/solutions/lendervp/>

- Team of experienced lending professionals
- Services include
 - PayDay Lending
 - Consulting
 - Variety of Loan Delivery Channels

Managed Technology Services -

<https://www.cuanswers.com/solutions/network-services/>

- Website Hosting and Design
- Workstation & Server Management
 - Patch Management
 - Systems Monitoring and Admin Services
 - Managed Security
- Email Management
- Network Infrastructure Management
- Backup & Business Continuity
- Support Services

BizLink - <https://www.cuanswers.com/solutions/bizlink/>

- Business services and savings portfolio configurations and consulting
- Business lending portfolio configurations and consulting
- Business member program partner integration management and consulting

Implementation Timeline

- CU*Answers will reach out to your credit union about 7-8 months prior to conversion to schedule pre-site visits and training
- There are typically 2 visits, 1 with Network Services and 1 with the Conversion Coordinator
- There are 3 different types of training: on demand/self-paced web training, TLC (video courses with a knowledge test at the end), and live classroom training via Zoom (usually about 2 weeks prior to conversion)
- During your “live week,” CUaxis and CU*Answers will be onsite for your conversion

Pricing Q&A

- If interested, we can send you the CUaxis survey and questionnaire following this demo
- Once this is sent back to us, we will prepare a pricing proposal for your credit union within 7 business days
- From there, we will schedule a 1-hour detailed call, in which we will cover all aspects of pricing for the CU*BASE system in coordination with CU*Answers
- If your credit union is ready to say YES to CUaxis, we will send you the official contract and secure a conversion date

Current CU*Base Screen

Main Menu

Session 0 CU*BASE GOLD - BEDROCK COMMUNITY CREDIT UNIO

File Edit Tools Help

CU*BASE - All My Tools

What would you like to do today? Tool # Shortcut

Search for

Exact match Search long description

All My Tools

Filters OFF

Tool #	Title	Shortcut	More
1	Teller Line Posting	TELLER	
2	Work/View Loan Application Status	LOANQ	
3	Open/Maintain Memberships/Accounts	OPEN	
4	View My Cross Sales Status	MYXSALES	
5	Work with Member Follow-ups	TRACKERS	
10	Member Starter/Replacement Checks	STARTER	
11	ATM/Debit Card Maintenance	CARD	
12	Update/Order Online Credit Cards	CC	
13	Work Online Banking Apps/Requests	ONLINE	
14	Member Personal Banker	PB	
15	Update Membership Information	UMBR	
20	Update Account Information	ACCT	

Providing Tools To Improve Your Operations

Bill Pay & Plastics

Work Follow-Ups !

Welcome, DEMONSTRATION!

Auto-security is ON for employee ID DM

Total # of tools: 656

TR (6142) 1/29/24

NEW CBX Screen

Main Menu

The screenshot displays the 'CU*BASE - All My Tools' main menu in the ABC Credit Union web client. The interface includes a search bar, filter options, and a table of tools. The browser address bar shows 'cbx-dev.cuanswers.com/webclient/'.

Search Criteria: Exact match Long description

Tool #	Title	Shortcut	Tool Info
1	Teller Line Posting	TELLER	
2	Work/View Loan Application Status	LOANQ	
3	Open/Maintain Memberships/Accounts	OPEN	
4	View My Cross Sales Status	MYXSALES	
5	Work with Member Follow-ups	TRACKERS	
10	Member Starter/Replacement Checks	STARTER	
11	ATM/Debit Card Maintenance	CARD	
12	Update/Order Online Credit Cards	CC	
13	Work Online Banking Apps/Requests	ONLINE	
14	Member Personal Banker	PB	
15	Update Membership Information	UMBR	
20	Update Account Information	ACCT	

Current CU*Base Screen

Loan Application Menu

Session 0 CU*BASE GOLD - BEDROCK COMMUNITY CREDIT UNIO

File Edit Tools Help

Work/View Application Status Pending Processing

Created: From To [MMDDYYYY]

Jump to: Loan app # Last name

Central Underwriting Status

App No	Applicant Name	App Date/Time	DC	Pass	Fail	Review	Int	ID	Action
019529	STEVENS L CINDY	Jan 25 08:44	CU				BD		
019520	HENRY J BIRECKI	Jan 23 10:54	CU			Deal	DM		
019517	JENNIFER MIKESELL	Jan 19 12:25	CU				CJ		
019516	BUGS C BUNNY	Jan 18 14:14	CU				W5		
019511	OREO BARRON	Jan 09 16:46	CU				89		
019497	TONY BENNETT	Jan 05 11:24	CU		Deal		62		
019491	TONY MONTANA	Jan 05 11:09	CU				62		
019490	JOHN Q DOE	Jan 05 10:02	CU				45		
019489	JOHN Q DOE	Jan 05 10:00	CU				45		
019482	ARIA JONES	Jan 05 08:58	CU				45		
019470	HENRY J BIRECKI	Jan 03 14:54	CU			Deal	89		

Work With Loan Request
 Underwriting Comments
 Dealer
 Decision
 Checklist

Application Comments
 Loan File
 Delete Application

New Application	Loan Amount	Activity Tracking	Counts by UW Code	Key Activity Tracking	Wait Times This Week

TR (4177) 1/29/24



NEW CBX Screen

Loan Application Menu



Rocket MX Web Client cbx-dev.cuanswers.com/webclient/ Pending Processing

Work/View Application Status

New Application
Refresh
Activity Tracking
Counts by Underwriting Code
Web Version
View Power Line

Date created From To

Jump to: Loan app # Last name

Filters

App #	Applicant Name	App Date/Time	Delivery Channel	Pass	Fail	Review	Int	ID	Action
528907	NOAH BODY	20240125 1328	CU				02		
528826	EVAREE BODY	20231115 1139	DT				DT	DT	
528825	EVAREE BODY	20231115 1137	DT				DT	DT	
528821	REBECCA I DREER	20231114 0936	CU				92		
528820	REBECCA I DREER	20231113 0951	CU				92		
528819	REBECCA I DREER	20231109 1429	CU				92		
528818	REBECCA I DREER	20231109 1415	CU				92		
528817	REBECCA I DREER	20231108 1119	CU				89		
528813	ANN APPLE	20231102 1257	CU				06		
528811	ANN APPLE	20231102 1030	CU				06		
527569	ANN APPLE	20231011 0931	CU				06		
527568	ANN APPLE	20231011 0930	CU				06		

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TR (4177) 1/25/24

Current CU*Base Screen

Working a loan application

Session 0 CU*BASE GOLD - BEDROCK COMMUNITY CREDIT UNIO

File Edit Tools Help

Loan Request Application # 19537

Account base 4892 DANIEL KEEGAN Credit score Paper grade

Loan category 03 HELOC LOANS
Loan product 026 HELOC Balloon
Delivery channel CU CU*BASE
Loan type General Balloon Lease

Interviewer DEMONSTRATION
Account open reason code

Loan Information		Miscellaneous Dates	
Amount requested	10,000.00	Application date	Jan 29, 2024 [MMDDYYYY]
# of payments	43	Disbursement date	Jan 29, 2024 [MMDDYYYY]
Interest rate	8.250 (1.000 to 15.000)	First payment date	Feb 28, 2024 [MMDDYYYY]
Payment	0.00	Payment day	00

Additional Details

Refinanced amount	0.00	Dealer/indirect ID		Loan fees to include in modified APR	0.00				
Variable int code	001			Purpose	13	Security	12	Delq fine	1
Maturity date	00000000 [MMDDYYYY]			Review date	00000000				
Add collateral type	<input type="checkbox"/>			EOA	1				
<input type="checkbox"/> Edit collateral									

Skip | Unlock Fields | Change Product | Delete

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TR (5120) 1/23/24

NEW CBX Screen

Working a loan
application

Rocket MX Web Client cbx-dev.cuanswers.com/webclient/ Application # 526264

Loan Information

Account base 125492 NOAH BODY

Loan category 40 HELOC - TC **Credit score** 754 **Paper grade** x

Loan product 087 HELOC PRIME (PRIME + 0%) 1% REPAYMENT

Delivery channel CU CU*BASE **Interviewer** 89 CU*ANSWERS

Loan type General Balloon Lease **Account open reason code** 04

Loan Information		Miscellaneous Dates	
Amount requested	10,000.00	Application date	Aug 11, 2023
# of payments	043 Frequency	Disbursement date	Aug 11, 2023
Interest rate	8.250 (3.000 to 15.000)	First payment date	Sep 10, 2023
Payment	0.00	Payment day	00

Additional Details

Refinanced amount	0.00	Dealer/indirect ID		Loan fees to include in modified APR	0.00		
Variable int code		Purpose	52	Security	07	Delq fine	9
Maturity date	Mar 10, 2027	Review date	Mar 10, 2027	ECOA	1		
Add collateral type							
<input type="checkbox"/> Edit collateral							

Current CU*Base Screen

Update Membership Info

Session 0 - BEDROCK COMMUNITY CREDIT UNIO
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File Edit Tools Help

Update Membership

Individual

Date opened [MMDDYYYY]

Account base

Branch # CU*BASE TRAINING CREDIT UNION

Required Information

Name	<input type="text" value="SCOTT"/> <input type="checkbox"/> <input type="text" value="SPAGE"/>	SSN	<input type="text" value="123-87-6454"/>	Name ID	<input type="text" value="SP"/>	<input type="checkbox"/> Foreign address
Gender	<input checked="" type="radio"/> Male <input type="radio"/> Female <input type="radio"/> Other	Designation	<input type="text" value="MI"/> Individual	<input type="checkbox"/> Foreign citizen		
Birth date	<input type="text" value="Oct 01, 1963"/> [MMDDYYYY]	Death date	<input type="text" value="00000000"/> [MMDDYYYY]			

DBA name	<input type="text" value="SPAGE'S CONSTRUCTION COMPANY"/>	Home type	<input type="radio"/> Own <input type="radio"/> Rent <input checked="" type="radio"/> N/A
Address #1	<input type="text" value="1234 1ST ST"/>		
Address #2	<input type="text"/>		
City	<input type="text" value="GRAND RAPIDS"/>		
State	<input type="text" value="MI"/> ZIP code <input type="text" value="49546"/> <input type="text" value="0000"/>		
County	<input type="text" value="KENT"/>		
Date moved to	<input type="text" value="00000000"/> [MMDDYYYY]		
<input checked="" type="checkbox"/> Certify address <input type="checkbox"/> Incorrect address			

Misc Information

Driver's license	<input type="text" value="S654875415485"/>	State	<input type="text" value="MI"/>
Long last name	<input type="text"/>		
Other ID	<input type="text"/>	<input type="checkbox"/> Deny membership	
Full middle name	<input type="text"/>		
Last contacted	<input type="text" value="00000000"/> [MMDDYYYY]	Last maintained <input type="text" value="Jan 24, 2024"/>	

Contact Numbers	Ext	Label	Comments
1. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

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The numbers stored here are separate from text banking.

Skip	Unlock Fields	Risk Assessment	More Contact #s	Custom Fields
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TR (2429) 1/29/24

NEW CBX Screen

Update Membership Info

Rocket MX Web Client cbx-dev.cuanswers.com/webclient/

Update Membership - Individual

Imaging Solutions Scan e-Document View e-Document

Date opened: Jan 25, 2024 Account base: 125567 Branch #: 22 MAIN OFFICE TELLERS

Required Information

Name: SCOTT SPAGE SSN: 555-11-1212 Name ID: SP Foreign address
Gender: Male Female Other Designation: MI Individual Foreign citizen
Birth date: Oct 01, 1963 Death date: 00000000

DBA name: SPAGE CONSTRUCTION COMPANY Home type: Own Rent N/A

Address #1: 1234 1ST ST
Address #2:
City: GRAND RAPIDS Driver's license: 123456789 State: MI
ZIP code: 49546 0000 Long last name:
State: MI Other ID: Deny membership
County: KENT Full middle name: MICHAEL
Date moved to: 00000000 Last contacted: 00000000 Last maintained: Jan 25, 2024
 Incorrect address

Misc Information

Contact Numbers	Ext	Label	Comments
1. 5551231212		CELL/mobile	<input type="checkbox"/> International <input type="checkbox"/> Text messages <input type="checkbox"/> Wrong # <input type="checkbox"/> Mobile <input type="checkbox"/> Daytime # <input type="checkbox"/> Nighttime #
2.			<input type="checkbox"/> International <input type="checkbox"/> Text messages <input type="checkbox"/> Wrong # <input type="checkbox"/> Mobile <input type="checkbox"/> Daytime # <input type="checkbox"/> Nighttime #

International Text messages Wrong # Mobile Daytime # Nighttime #

The numbers stored here are separate from text banking.

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Current CU*Base Screen

5300 Call Report Data

Session 0 CU*BASE GOLD - BEDROCK COMMUNITY CREDIT UNIO

File Edit Tools Help

5300 Call Report Data Single Credit Union-Update

← Section → Position to account code Quarter 4 2022 Call Report (Corp 01)

Account Code	Description	Data
? 10	Credit Union Name	<input type="text"/>
? 20	Credit Union Charter Number	12345
? AS0010	Have you early adopted ASC 326 (CECL)?	<input type="checkbox"/>
CASH AND DEPOSITS (P.#1)		
? AS0004	Coin and Currency	9,038,801 (NCUA does not allow a negative # in this field)
? AS0005	Cash Items in Process of Collection	150
? 730A	** Total Cash on Hand	9,038,951 (NCUA does not allow a negative # in this field)
? 730B1	Cash on Deposit in Corporate CUs	26,988,261
? AS0003	Cash on Deposit in Federal Reserve Bank	852,245
? 730B2	Cash on Deposit Other Fin Inst	852,245
? 730B	** Total Cash on Deposit	28,692,751
? AS0007	Time Deposits	0
? AS0008	All Other Deposits	0
? AS0009	** Total Cash and Other Deposits	37,731,702
INVESTMENT SECURITIES (P.#1)		

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Comparison Data

Show/Hide Totals	<input type="checkbox"/> Account code	Last maintained	By
Recalc Totals	<input type="checkbox"/> Field contains		
Change Comparison	<input type="checkbox"/> Period 1 data		
Create XML File	<input type="checkbox"/> Period 2 data		

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TR (3575) 1/29/24

NEW CBX Screen

5300 Call Report Data



Rocket MX Web Client cbx-dev.cuanswers.com/webclient/

5300 Call Report Data Consolidated

Show/Hide Totals
Change Comparison

Comparison Data

Account code
Field contains Last maintained By

Period 1 data
Period 2 data

Section Position to account code Quarter 1 2023 Call Report (Corp 01)

Account Code	Description	Data
10	Credit Union Name	CU*Answers FCU
20	Credit Union Charter Number	47
AS0010	Have you adopted ASC Topic 326: CECL?	<input type="checkbox"/>
AS0004	Coin and Currency	(NCUA does not allow a negative # in this field)
AS0005	Cash Items in Process of Collection	
730A	** Total Cash on Hand	79,571 (NCUA does not allow a negative # in this field)
730B1	Cash on Deposit in Corporate CUs	20,707,408
AS0003	Cash on Deposit in Federal Reserve Bank	
730B2	Cash on Deposit Other Fin Inst	7,016,181
730B	** Total Cash on Deposit	27,723,589
AS0007	Time Deposits	
AS0008	All Other Deposits	
AS0009	** Total Cash and Other Deposits	27,723,589

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TR (3575) 1/25/24

Current CU*Base Screen

Written Off Loan Dashboard

Session 0 CU*BASE GOLD - BEDROCK COMMUNITY CREDIT UNIO

File Edit Tools Help

Written Off Loan History Dashboard

Written off between and [MMDDYYYY] View indirect loans only

Approved at board meeting on [MMYYYY] Branch WO/CO reason code

Interviewer 000 selected WO/CO approved by 000 selected Loan category at WO 000 selected

Business unit 000 selected Loan purpose 000 selected Loan security 000 selected

Toggle

Account	Type	Rsn Code	WO Date	Last Name	Closed Date	Chrgd Off	Balance at Write Off	Current Balance	Net Change \$	Net Change %
1	700	004	Jun 30, 2022	SMITH		N	.00	500.00	500.00	.00
1	700		Dec 15, 2006	SMITH	Feb 03, 2007	Y	.00	.00	.00	.00
1	700		Apr 12, 2007	SMITH	Nov 09, 2010	Y	.00	.00	.00	.00
1	700		Dec 15, 2010	SMITH	Dec 28, 2016	N	.00	.00	.00	.00
1	700	004	Oct 09, 2019	SMITH	Mar 03, 2021	Y	.00	.00	.00	.00
1	703		Sep 23, 2009	SMITH	Jun 10, 2011	Y	.00	.00	.00	.00
1	705		Nov 17, 2009	SMITH	Dec 28, 2016	N	.00	.00	.00	.00
1	706		Nov 17, 2009	SMITH	Dec 28, 2016	N	.00	.00	.00	.00
1	811		Jul 07, 2009	SMITH	Jan 04, 2022	N	.00	.00	.00	.00
2	802	001	Oct 23, 2017	SMILES		N	500.00	.00	500.00-	100.00
20	700		Nov 15, 2011	PITSTOP-LAP		N	.00	.00	.00	.00
20	701	002	May 26, 2015	PITSTOP-LAP		N	.00	200.00-	200.00-	.00
40	700	005	Feb 29, 2016	JEFFERY		N	6,295.88	6,291.38	4.50-	.07
40	730		Mar 24, 2011	JEFFERY		N	3,600.21	3,600.21	.00	.00
103	510	001	Sep 07, 2017	MEMBER	Aug 16, 2018	N	.00	.00	.00	.00
103	701		Mar 07, 2011	MEMBER		N	19,250.00	18,461.51	788.49-	4.09

Credit Score history
 Account Inquiry
 Written off loan history
 Tracker review

Records 141 Members 81 Active 57 40.4 % Closed 225 159.6 % Total net change \$ 437,837.70-

i Highlighting means the loan was written off outside the period being analyzed; recovery amounts are not applicable.

View Filters	Analysis	Export	Member Connect	View CO Loans	Common Bonds
Save Filters	Use Saved Filters	Refresh	Open/Close Date		

TR (5718) 1/29/24

Current CU*Base Screen

Written Off Loan Dashboard

Session 0 CU*BASE GOLD - BEDROCK COMMUNITY CREDIT UNIO

File Edit Tools Help

Written Off/Charge Off Analysis Written off

W/O between _____ and _____

	Dollars	%	Count	%	Members	Usable Scores	Org Avg Crd Score	Event Avg Crd Score	Avg Crd Score Chg Orig to Event	Avg Seasoning Months
Total written off	880,256	75.3	77	54.6	54	3	683	699	16	26
Total charged off	288,367	24.7	64	45.4	38			749	749	39
Combined	1,168,623		141		92	3	683	724	41	32

Key Facts for Written Off Loans

Top Reasons	Dollars	%	Count	%	Top 3 Dealers	Dollars	%	Count	%
Test 01	291,590	33.1	21	27.2	TEST INDIRECT		.0	1	1.2
** Blank **	285,894	32.4	41	53.2			.0		.0
Small claims	157,039	17.8	3	3.8			.0		.0
Test 04	144,647	16.4	5	6.4					
Test 02	568	.0	3	3.8					
Test 03	515	.0	3	3.8					
View Totals	880,253	100.0	76	98.7	View Totals		.0	1	1.2

Top 3 Categories	Dollars	%	Count	%
99 WRITE OFF	285,894	32.4	40	51.9
01 INSTALLMENT LN	277,076	31.4	20	25.9
17 360 MORTGAGE	272,800	30.9	2	2.5
View Totals	835,770	94.9	62	80.5

Top 3 Employees	Dollars	%	Count	%	Top 3 Members	Dollars	%	Count	%
CU*ANSWERS CLIENT SU	494,465	56.2	38	49.4	BANISTON	150,743	17.1	4	5.1
:6 *****	150,743	17.1	2	2.6	GOOT	147,800	16.7	1	1.2
Online Banking	66,222	7.5	3	3.9	HOMEOWNER	125,000	14.2	1	1.2
View Totals	711,430	80.8	43	55.8	View Totals	423,543	48.1	6	7.7

[Bankruptcy](#) [Board Approval](#) [View Filters](#) [Alternate Views](#) [View Without Filters](#)

[←](#) [→](#) [↑](#) [⏸](#) [🖨](#) [🔗](#) [i](#) [?](#) [@](#)

TR (5997) 1/29/24

NEW CBX Screen

Written Off Loan Dashboard

Written Off/Charge Off Analysis Written Off

View Filters
Save Filters
Analysis
Use Saved Filters
Export
Refresh
Member Connect
Open/Close Date
View CO Loans
Common Bonds

WO between and View indirect loans only

Approved at board meeting on Branch WO/CO reason code

Interviewer WO/CO approved by Loan category at WO

Business unit Loan purpose Loan security

Account	Type	Rsn Cd	WO Date	Last Name	Closed Date	Chrged Off	Balance at Write Off	Current Balance	Net Change \$	Net Change
133991	771	NEW	Jan 20, 2023	GREINWEIGHNTON		N	6,954.56	6,752.03	202.53-	2.91
644150	771	NEW	Jan 20, 2023	RAMSEY		N	25,055.00	25,055.00	.00	.00
180169	775	NEW	Aug 31, 2023	AST		N	4,610.17	4,610.17	.00	.00
960644	771	NEW	Jan 18, 2023	FUDD		N	1,250.00	1,250.00	.00	.00
031180	771	NEW	Jan 20, 2023	TESTER	Jan 18, 2023	Y	10,510.52	.00	10,510.52-	100.00
390960	771	NEW	Jan 18, 2023	MEMBER	Jan 18, 2023	Y	7,831.22	.00	7,831.22-	100.00
535031	771	NEW	Jan 18, 2023	SINGH	Jan 18, 2023	Y	3,291.85	.00	3,291.85-	100.00
399390	771	NEW	Jun 16, 2022	PLUMB		Y	940.52	.00	940.52-	100.00
587535	777	NEW	Jun 01, 2021	ROBBINS		N	5,509.58	5,509.58	.00	.00
9913399	700	NEW	Jan 22, 2016	ELROD		N	.00	.00	.00	.00
8721587	771	NEW	Mar 14, 2023	BOVO		N	15,437.33	15,437.33	.00	.00

Credit Score history
 Account Inquiry
 Written off loan history
 Tracker review

Records 11 Members 11 Active 8 72.7 % Closed 14 127.3 % Total net change \$ 22,776.64-

TR (5718)

NEW CBX Screen

Written Off Loan Dashboard



Rocket MX Web Client cbx-dev.cuanswers.com/webclient/ Written off

Written Off/Charge Off Analysis

W/O between Jan 01, 2015 and Jan 01, 2023

	Dollars	%	Count	%	Members	Usable Scores	Org Avg Crd Score	Event Avg Crd Score	Avg Crd Score Chg Orig to Event	Avg Seasoning Months
Total written off	23,393,245	100.0	4,790	99.5	3,494	4074	609	528	81-	37
Total charged off		.0	24	.5	22				0	59
Combined	23,393,245		4,814		3,516	4074	609	528	81-	37

Key Facts for Written Off Loans

Top Reasons	Dollars	%	Count	%	Top 3 Dealers	Dollars	%	Count	%
JOB LOSS	2,720,717	11.6	726	15.1	PRE OWNED AUTO	564,466	2.4	58	1.2
BANKRUPTCY 12	2,188,413	9.3	276	5.7	GMC CADILLA	452,808	1.9	65	1.3
DECEASED	1,842,283	7.8	336	7.0	AUTO SALES	426,457	1.8	90	1.8
INCOME LOSS	1,771,467	7.5	364	7.5	View Totals	1,443,731	6.1	213	4.4
NO CONTACT	1,729,573	7.3	769	16.0	Top 3 Categories	Dollars	%	Count	%
MEDICAL	1,667,092	7.1	320	6.6	15 USED VEHICLES	8,697,046	37.1	1,296	27.0
View Totals	11,919,545	50.9	2,791	58.2	98 SIGN LN	2,512,942	10.7	706	14.7
Top 3 Employees	Dollars	%	Count	%	16 REC VEHICLES	2,012,590	8.6	160	3.3
LOAN REVIEW	2,535,702	10.8	310	6.5	View Totals	13,222,578	56.5	2,162	45.1
ANNE B	2,474,260	10.6	455	9.5	Top 3 Members	Dollars	%	Count	%
SV *****	1,587,972	6.8	302	6.3	MIDWEST	149,728	.6	4	.0
View Totals	6,597,934	28.2	1,067	22.3	MCNI	132,730	.5	4	.0
					MCDONALD	128,475	.5	2	.0
					View Totals	410,933	1.7	10	.2

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TR (5997)

Current CU*Base Screen

Collections Summary

Session 0 - BEDROCK COMMUNITY CREDIT UNIO

File Edit Tools Help

Collections Summary Inquiry

Monitor date Jan 28, 2024 Outstanding loans 52,822,214.99

Delinquency Summary			
Delinquent Category	Ratio	Current Balance	Delinquent Amount
1 - 30 DAYS	0.63	333,844.77	3,507.58
1 - 2 MONTHS	0.29	155,564.66	7,723.40
2- 3 MONTHS	0.66	351,199.94	24,240.41
3 - 6 MONTHS	1.95	1,034,767.88	239,141.60
6 - 12 MONTHS	10.94	5,781,518.71	3,087,726.22
OVER 12 MONTHS	74.65	39,432,191.34	46,105,751.25
		<u>47,089,087.30</u>	<u>49,468,090.46</u>

Total # of delinquent accounts 1,871

Negative Balance Summary		Overline Account Summary		Write Off Loan Summary	
# of accounts	1,447	# of accounts	36	# of loans	55
Negative balance	3,188,972.72-	Overline	203,440.30	Balance	659,435.18
Within ANR Limit					
# of accounts	12				
Negative balance	2,158.66-				
Below ANR Limit					
# of accounts	1,435				
Negative balance	3,186,814.06-				

Classified Loan Summary

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TR (142) 1/29/24

NEW CBX Screen

Collections Summary

Classified Loan Summary

Monitor date **Nov 02, 2023** Outstanding loans **243,638,685.04**

Delinquency Summary

Delinquent Category	Ratio	Current Balance	Delinquent Amount
7 - 15 DAYS	0.09	220,000.00	4,208.84
16 DAYS TO 1 MONTH	0.48	1,172,223.67	17,429.97
1 MONTH TO 2 MONTHS	0.07	191,346.05	6,198.32
2 MONTHS TO 6 MONTHS	0.48	1,177,935.95	150,286.98
6 MONTHS TO 12 MONTHS	96.36	234,783,770.94	41,829,422.80
OVER 12 MONTHS		0.00	0.00
Total # of delinquent accounts	11,789	237,545,276.61	42,007,546.91

Negative Balance Summary

# of accounts	564
Negative balance	162,925.40-
Within ANR Limit	
# of accounts	343
Negative balance	100,670.51-
Below ANR Limit	
# of accounts	221
Negative balance	62,254.89-

Overline Account Summary

# of accounts	226
Overline	685,009.89

Write Off Loan Summary

# of loans	325
Balance	1,230,918.38

TR (142)

Current CU*Base Screen

Journal Entries

Session 0 CU*BASE GOLD - BEDROCK COMMUNITY CREDIT UNIO

File Edit Tools Help

Work With Journal Entries

Create Journal Entry or Jump To

Journal entry action Create Change Corp ID

Effective posting date [MMDDYY] J/E ID

Reversal date [MMDDYY] Recurring date [MMDDYY] Template

Search for batch label/First entry description containing

Work with Existing Journal Entries

Corp ID	Effective Date	ID	ID #	Reversal Date	Recurring Date	Year End	Status	Template	Batch Label
1	Aug 29, 2023	CU	82923				A		DAILY SETTLEMENT
1	Sep 08, 2023	89	230908				A		UNPOST FROM 09/08/2023
1	Jan 10, 2024	IN	00001				A		INVESTMENT PAYMENTS

■ Change ■ Copy ■ Delete ■ Rename ■ Post ■ Add comments

Show Templates

Show 1st Entry Desc

Unposting

Jump to Journal Entry

i Press Enter to refresh this screen if the batch list is empty after canceling a subsequent screen.
 Create New / Change: Fill in Corp ID, Effective posting date, J/E ID and J/E ID #, then press Enter.

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TR (5474) 1/29/24



NEW CBX Screen

Journal Entries



Rocket MX Web Client cbx-dev.cuanswers.com/webclient/

Work With Journal Entries

Show Templates

Show 1st Entry Desc

Unposting

Jump to Journal Entry

Create Journal Entry or Jump To

Journal entry action Create Change Corp ID

Effective posting date J/E ID J/E ID #

Reversal date Recurring date Template

Search for batch label/First entry description containing

Work with Existing Journal Entries

Corp ID	Effective Date	ID	ID #	Reversal Date	Recurring Date	Year End	Status	Template	Description
1	Jul 03, 2023	80	230317		Jul 05, 2023		S		UPGRADE PAYMENT SWEEPS
1	Jul 05, 2023	SL	505023		Aug 05, 2023		A		LAND CONTRACT
1	Jul 05, 2023	67	230419		Jul 06, 2023		A		DAILY ATM CHECKS TEMP
1	Jul 06, 2023	SL	230405		Aug 06, 2023		A		LAND CONTRACT
1	Jul 06, 2023	SL	230706		Jul 16, 2023		A		LAND CONTRACT
1	Jul 07, 2023	LS	150902		Jul 08, 2023		A		DAILY DBT INTC INCOME
1	Jul 07, 2023	LS	230217		Jul 08, 2023		A		COOP CC INTERCHANGE
1	Jul 07, 2023	R7	230428		Jul 10, 2023		A		COIN FROM MAIN
1	Jul 07, 2023	SL	230120		Jul 14, 2023		A		LAND CONTRACT
1	Jul 07, 2023	SL	230508		Aug 07, 2023		A		LAND CONTRACT
1	Jul 07, 2023	SL	230707		Jul 19, 2023		A		LAND CONTRACT
1	Jul 07, 2023	SL	231606		Jul 14, 2023		A		LAND CONTRACT

● Change ● Copy ● Delete

● Rename ● Post ● Add comments

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Press Enter to refresh this screen if the batch list is empty after canceling a subsequent screen. Create New / Change: Fill in Corp ID, Effective posting date. J/E ID and J/E ID #, then press Enter.

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Current CU*Base Screen

Accounts Payable Analysis

Session 0 CU*BASE GOLD - BEDROCK COMMUNITY CREDIT UNIO

File Edit Tools Help

Analysis

Dates between **May 01, 2023** and **Jan 29, 2024** Vendors **Select** 0 selected Vendors paid 5
 Dollars between 0 and 99,999,999 Branch **Select** 0 selected Invoices paid 8
 Search check#/ACH# 0 G/L account **Select** 0 selected Paid by check 8 100.0
 Approver **Select** 0 selected Paid by ACH 0 .0

Top Vendors	Dollars	%
000013-THE LOAN LADY	5,161.63	68.4
000009-GREAT TRAVEL SERVICES	1,400.00	18.6
000088-CINDY'S TEST COMPANY	500.00	6.6
** Other Vendors (2)	480.00	6.4
Total all vendors	7,541.63	

Top Branches	Dollars	%
02-DOWNTOWN BRANCH	5,213.33	69.1
01-CU*BASE TRAINING CREDIT UNI	2,194.96	29.1
05-BRANCHVILLE	133.34	1.8
Total all branches	7,541.63	

Top G/L Expense Accounts	Dollars	%
870.96-AUDIO/HOME BANKING PROC	5,000.00	66.3
870.00-MISC DATA PROCESSING SU	1,600.00	21.2
350.00-ANNUAL MEETING EXPENSE	500.00	6.6
** Other G/L Accounts (2)	441.63	5.9
Total all G/L	7,541.63	

Top Approvers	Dollars	%
89-CU*ANSWERS CLIENT	7,541.63	100.0
Total all approvers	7,541.63	

	Current Checks	Prev Year Checks	Net Change	Current ACH	Prev Year ACH	Net Change	Current Dollars	Prev Year Dollars	Net Change
October	0	0	0	0	0	0	.00	.00	.00
November	0	0	0	0	0	0	.00	.00	.00
December	0	0	0	0	0	0	.00	.00	.00

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TR (7000) 1/29/24

NEW CBX Screen

Accounts Payable Analysis

Rocket MX Web Client cbx-dev.cuanswers.com/webclient/

Accounts Payable Transaction Analysis

Dates between **Oct 29, 2023** and **Jan 26, 2024** Vendors **0** Vendors paid **3**

Dollars between **0** and **99,999,999** Branch **0** Invoices paid **4**

Search check#/ACH# **0** G/L account **0** Paid by check **1** 25.0

Approver **0** Paid by ACH **3** 75.0

Top Vendors			Top Branches		
	Dollars	%		Dollars	%
000001-DOMESTIC UNIFORM RENTAL	49.00	105.0	01-FRANKENMUTH C U - MAIN OFFI	59.00	126.4
000071-CREDIT BUREAU INC	10.00	21.4	00-	12.34-	26.4-
000005-STARS AND STRIKES	12.34-	26.4-			
	0.00				
Total all vendors	46.66		Total all branches	46.66	

Top G/L Expense Accounts			Top Approvers		
	Dollars	%		Dollars	%
111.14-INT INCOME - CONSTRUCTI	49.00	105.0	** Not Assigned	46.66	100.0
150.23-FEES ON CLASSIC CARD	10.00	21.4			
112.21-INT INCOME - MC CLASSIC	0.00				
** Other G/L Accounts (2)	12.34-	26.4-			
Total all G/L	46.66		Total all approvers	46.66	

	Current Checks	Prev Year Checks	Net Change	Current ACH	Prev Year ACH	Net Change	Current Dollars	Prev Year Dollars	Net Change
October	0	211	211-	0	0	0	.00	730,270.18	730,270.18-
November	0	209	209-	0	0	0	59.00	470,214.16	470,155.16-
December	1	213	212-	0	0	0	12.34-	1,193,694.20	1,193,706.54-

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TR (7000)

Current CU*Base Screen

XPRESS Teller

Session 0 CU*BASE GOLD - BEDROCK COMMUNITY CREDIT UNIO

File Edit Tools Help

XpressTeller

Account # 6399 / MEMBER SCOTT

Loan Payoff or Current Balance	Loan Payment or Net Available	Description	Account Type	Deposit Amount	IRA HSA	Withdrawal Amount	IRA HSA	Principal-Only Pmt?
214,595.18	190,926.19	BASIC SAVING	000	0.00		0.00		
89,322.23	89,322.23	XMAS CLUB	003	0.00		0.00		
288,793.54	287,805.45	PLATINUM CHECKI	010	0.00		0.00		
503.30	0.00	CERTIFICATE	300	0.00		0.00		
815.68	64.73	CERTIFICATE	302	0.00		0.00		
50.00	0.00	CERTIFICATE	305	0.00		0.00		
10,128.97	10,128.97	BUSINESS CHECKI	330	0.00		0.00		
513.89	0.00	IRA CERTIFICATE	400	0.00	<input type="checkbox"/>	0.00		
30,019.68	581.96	INSTALLMENT LN	700	0.00		0.00		<input type="checkbox"/>
0.00	0.00	No Card# Found	800	0.00		0.00		<input type="checkbox"/>

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TOTALS	
Total Funds In	0.00
Check Cash Fee	0.00
Misc. Receipt Total	0.00
Transaction Net Total	0.00
Cash Back	0.00

Misc. Receipt

Post

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TR (7101) 1/29/24

NEW CBX Screen

XPRESS Teller



Rocket MX Web Client cbx-dev.cuanswers.com/webclient/

CbX XpressTeller DEPOSITS/WITHDRAWALS

Account # 125567 / SCOTT SPAGE

Total Funds In	9,125.00
Check Cash Fee	0.00
Misc. Receipt Total	0.00
Transaction Net Total	0.00
Cash Back	0.00

Misc. Receipt Post

Loan Payoff or Current Balance	Loan Payment or Net Available	Description	Account Type	Deposit Amount	IRA HSA	Withdrawal Amount	IRA HSA	Principal-Only Pmt?
12,490.00	12,485.00	SHARE	🕒 000	6,000.00				
1,250.00	1,250.00	HSA CHECKING	🕒 110		<input type="checkbox"/> 🔍		<input type="checkbox"/> 🔍	
1,560.00	1,560.00	CHECKING	🕒 111	3,125.00	<input type="checkbox"/> 🔍		<input type="checkbox"/> 🔍	
0.00	564.43	USED DRIVESENSE	🕒 725					<input type="checkbox"/>
0.00	0.00	*****0558	🕒 900 ⚠️					<input type="checkbox"/>

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TR (7101) 1/26/2024

Thank You!

Questions?

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800-622-7494 ext. 1165

