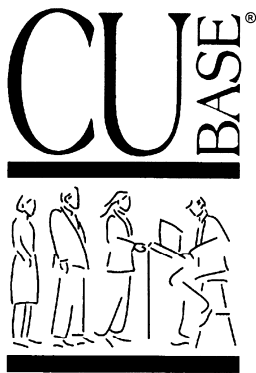

Balancing Made Easy



CU*BASE and
Your Credit Union's
Back Office

Prepared for:

SUCCESS CREDIT UNION

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INTRODUCTION

This manual is designed to guide the accounting department through the procedures CU*Answers recommends for reconciling all CU*BASE daily processing and interfaces.

We have created a special financial statement to assist your daily balancing of CU*BASE processes and interfaces. This financial statement is called “Daily Balancing Financial” and can be run from General Ledger menu, MNGELE, Option #16.

This financial should contain all general ledger accounts that should be verified on a daily basis. It can be modified to accommodate your specific needs.

Remember that this booklet is designed primarily to be a checklist of daily tasks, not an exhaustive description of how every screen, field and feature works. This is so that it can continue to be a helpful tool for checking off your daily tasks, and for instructing new staff on the day-to-day work that needs to be done. Online help and other reference booklets are also available should you wish to explore a particular feature in more depth.

Glossary of Terms

Throughout this manual, when you see ‘XX’, insert your credit union’s two-character ID.


S/D Share Draft (Checking)

G/L or GL General Ledger

OUTQ Output Queue (location for reports waiting to print)

Accessing Online Help

Occasionally in this document you will be referred to additional information in CU*BASE GOLD Online Help. To access this, in CU*BASE, click the Help menu, then click the Help Table of Contents menu. Use the navigation panel on the left to open the desired chapter (click the + sign to open a chapter).

Or, if you are working on a specific CU*BASE screen, you can click the blue help  button in the bottom-right corner of the screen to go directly to the help topic associated with that screen.

PRINTING REPORTS

Setting Up the Printer for Nightly Reports

First thing in the morning, take the following steps to print reports from the prior day.

NOTE: Remember that reports from Beginning-of-Day and End-of-Day processing are sent to OUTQ PRINTXX, only if the OUTQ Routing code is set that way. Some may be microfiched as designated by the credit union.

Check that the paper trays in the report printer are full.

- From menu MNPRTC, Option #17 or speed sequence OUTQ, you can set the PRINTXX OUTQ to print on a specific printer. Enter the five-digit printer name and attach it to OUTQ PRINTXX.
- After all reports have finished printing, set the report printer back to its own OUTQ. From menu MNPRTC, Option #17 or speed sequence OUTQ, enter the five digit printer name in both the Printer ID box and the Assign to OUTQ box. Press Enter. This will allow others to use this printer throughout the day.

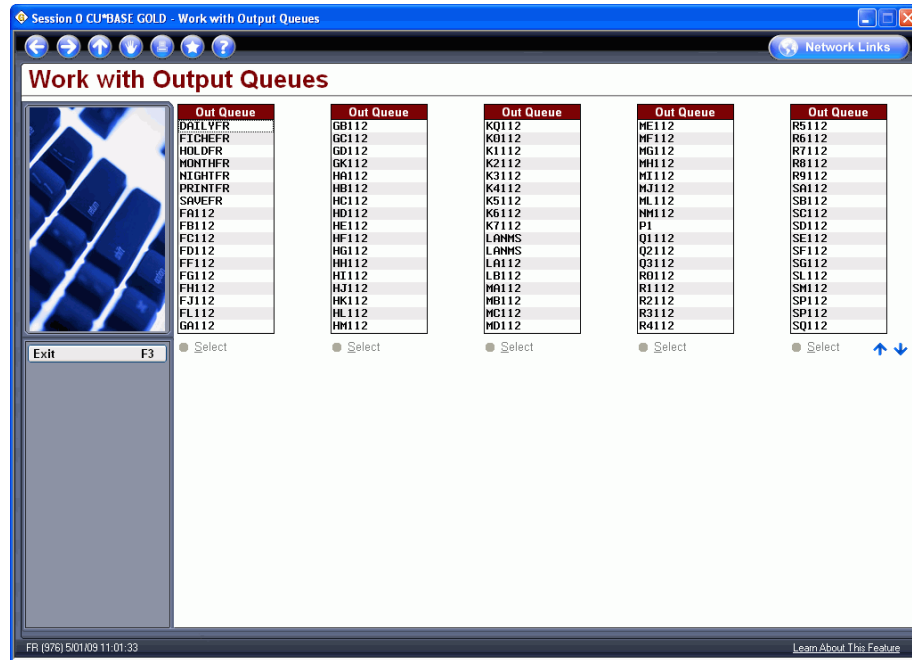
MNPRTC Option 16 – Use this screen to add reports to the PRINTXX OUTQ or to remove reports from the PRINTXX OUTQ. We recommend that your always microfiche your reports if you decide not to print them.

Additional Notes

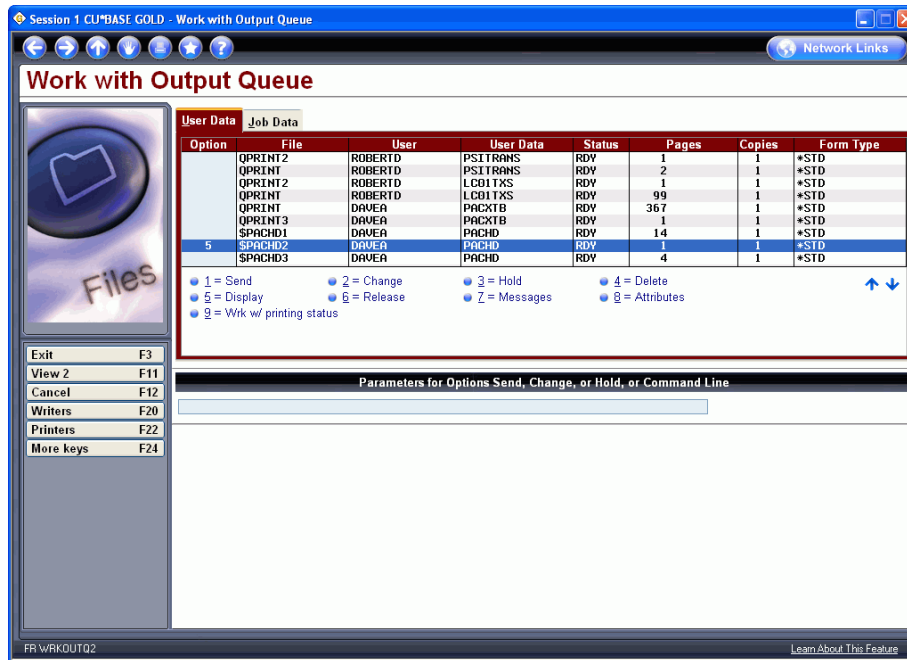
Working with Output Queues

Each day, there may be some reports that are so large you don't want to print but just want to view them or put them on HOLD so they do not print. This process will not prevent the report from migrating through Outque Routing and ending up in CU*SPY.

After selecting Option 2, Work with Output Queues, in the Timeout Window, you will see the following screen. Select the outque you wish to view. Usually it will be DAILYXX or PRINTXX.



Once you have selected the outque, the following screen appears. Now click on the report you want to work with. Once highlighted, you can then opt to display the report or put it on HOLD so it will not print.



This procedure is great to use for the ACH Trial Balance report, PACXTB.

DAILY BALANCING PROCEDURES

Daily Balancing Checklist

On the following page is a list of items the Accounting Department needs to verify on a daily basis. You may copy this page and beside each task write the name of the employee responsible for completing that task. Detailed instructions for each task can be found on the following pages. This list may not be all-inclusive of your daily balancing responsibilities. Completing these items will ensure you have done your due diligence in verifying that the CU*BASE GL Interface has processed properly.

Smart Operator

This new tool, found on the General Ledger menu, MNGELE, Option #9, can help your accounting staff monitor your daily vendor postings, such as drafts, ATM, ATM Positive Balance Files, and ACH. Were they posted and at what time? What was the dollar amount? Reviewing this screen should be a part of your daily balancing procedures. You can also view it throughout the day to see if a vendor file has arrived and been posted yet. This is an excellent verification tool for self-processors, also.

Date	Start Time	Process	Debits	Credits	Completed
May 01, 2009	02:31:14	Loan Ins. Posting	25,612.44	0.00	YES
May 01, 2009	02:31:52	Debt Protection Post	0.00	0.00	YES
May 01, 2009	04:21:57	ACH Receive	873,596.01	681,680.84	YES
May 01, 2009	05:08:46	ACH Posting	0.00	3,784,886.28	YES
May 01, 2009	09:24:08	Share Draft Returns	0.00	3,540.21	YES
Apr 30, 2009	01:54:13	Debt Protection Post	0.00	0.00	YES
Apr 30, 2009	01:54:13	Loan Ins. Posting	0.00	0.00	YES
Apr 30, 2009	03:50:48	ACH Receive	917,612.50	3,282,667.30	YES
Apr 30, 2009	04:35:27	ACH Posting	0.00	2,075,226.36	YES
Apr 30, 2009	08:44:34	Share Draft Returns	0.00	7,695.85	YES
Apr 30, 2009	14:30:10	ACH Returns Transmit	4,005.55	0.00	YES
Apr 30, 2009	15:50:35	Share Draft Receive	1,791,566.57	0.00	YES
Apr 30, 2009	17:52:33	Corp Draft Post	917,954.79	0.00	YES
Apr 30, 2009	19:28:40	ACH Posting	896,687.94	0.00	YES
Apr 30, 2009	19:50:00	Share Draft Posting	863,306.28	0.00	YES

- Print Daily Balancing Financial Statement** _____
- Print Outstanding Check register** _____
- Print CU Reports** or view using CU*SPY _____
- ACH Processing and Settlement** _____
 - Process ACH Exceptions _____
 - Post ACH Settlement>Returns J/E _____
 - Work PACHSU report _____
- S/D Processing and Settlement** _____
 - Process S/D Exceptions _____
 - Post S/D Settlement>Returns J/E _____
 - Reconcile Corporate Checks/MO _____
- ATM Balancing and Settlement** _____
 - Process ATM Exceptions _____
 - Post Settlement Journal Entry _____
 - Reconcile balance in ATM G/L account _____
- Verify Net Financials equals zero** _____
- Match Member Balances to G/L balances**
(Use MNGELE #11 or LGLACT1) _____
- Match Vault Cash to G/L 739-00**
(Use MNGELE #12/F9 or PHTCL3) _____
- Match Bank Deposit with Outside Checks** _____
amount on PHTCL3 and outside check sweep on the report
LGLTRE or you can do inquiry on GL# from MNGELE, Option #10
- Review Suspense G/L870-00–870-99 balances** _____
- PGLADD report should equal 0** _____
- LGLFIN report Net Difference should equal 0** _____
- Verify Vendor Posting totals in Smart Operator** _____
- Print ACH Returns** after 2:30 PM (MNACHP, #9) _____

Synopsis of General Ledger Suspense Accounts and Resulting Balances

Below is a listing of all suspense accounts used during CU*BASE processing interfaces and the balance you should see in the account after daily balancing has been completed.

General Ledger Suspense Number	Balance
870.00 – Misc Data Processing Suspense	Should always be zero (\$0)
870.01 – Teller Processing Suspense	Should always be zero (\$0)
870.02 – Share Drafts Suspense	Equals the LNDET Report (MNSDAT #11) or the TNDDET3 Report or the; or amount displayed on the Processing Summary Stats screen (MNSDAT #6), Exceptions in 1 st Pass
870.03 – Loan Dept Processing Suspense	Should always be zero (\$0)
870.04 – Direct Posting Processing Suspense	Should always be zero (\$0)
870.05 – Payroll Processing Suspense	Should always be zero (\$0)
870.07 – Journal Transfer Processing Suspense	Should always be zero (\$0)
870.08 – Member Adjustment Suspense	Should always be zero (\$0)
870.09 – Inactive Account Proc Suspense	Should always be zero (\$0)
870.10 – Certificate Processing Suspense	Should always be zero (\$0)
870.11 – ACH Processing Suspense	Equals the LACHXC Report (MNACHP #4, F14) or the total of all NSF and un-posted items on the TACHD4 & PXACH reports
870.13 – ATM Processing Suspense	Should always be zero (\$0)
870.16 – Debit Card Processing Suspense	Should always be zero (\$0)
870.22 – Credit Card Suspense	Should always be zero (\$0)
870.45 – Share Draft Returns	Equals total of current day S/D returns
870.96 – Audio/Home Banking Suspense	Should always be zero (\$0) Review PSITRANS2 Stand in Processing Exception report if there's a balance in this account. It can be found in CU*SPY in the Member Services category.
870.97 – Automatic Certificate Proc Suspense	Should always be zero (\$0)
870.98 – Automatic Transfer Proc Suspense	Should always be zero (\$0)
870.99 – Automatic System Proc Suspense	Should always be zero (\$0)

When Change Fund (Cash) Is Out of Balance

Use MNGELE #12 - F9 or PHTCL3 to verify that the branch cash for the teller/vault system is in balance to G/L# 739-00. If you use MNGELE #12 to view cash then you can use F15 to display all the offages for a date range. This can help you pin point very quickly the day you went out of balance. For example, on Monday you see that you're off but it could be from Friday or Saturday. Simply use the F15 Offages function to see if the difference starts on Friday or starts on Saturday.

Here are some tips for finding the offages.

[] **MNRPTC #9 – Member Account Adjustment Report:**

Run this report for the day you went out of balance using the offset G/L = 73900. This report will print only the adjustments that were performed on a member's account through the Account Adjustment or Teller Reversal functions.

Example: 739-00 is off by \$525.00 on 02/11/09

Fill in the screen as follows:

Transaction/process = PR

Transaction/process date = 021109

Offset G/L account # = 73900

Press enter to run report.

Review transactions for \$525.00 or that add up to this amount. In most cases you'll find a corporate check or money order was reversed on a member account but not voided in the check register so the check amount swept from 739-00 to the corporate G/L account in error. Simply mark the check as void and post a journal between 739-00 and the appropriate check G/L clearing account.

[] **PHTCL7 - Teller Closing Error Report (located in CU*SPY under Teller reports)**

Verify that all records on this report have corresponding transaction reversals on the member's account.

[] **PSBGHT – Shared Branching Daily G/L Summary Report (located in CU*SPY under General Ledger)**

If you found a member account on the PHTCL7 account that is not your member, use this number to find it on the shared branch report. This may indicate that an entry needs to be made between 739-00 and the 999-xx G/L corresponding to the shared branch credit union.

[] **LCKTB – Check Register created during EOD cycle (located in CU*SPY under General Ledger reports)**

Look at the check register for the day change fund is out of balance. This report lists all checks/money orders issued for the day. If a check(s) totaling the out-of-balance amount is evident, verify that the member's account is correct. Sometimes, a teller will print a check, but never post it to the member's account. A member account adjustment would be required to correct this particular situation.

[] **MNGELE #10 – Display 739-00 history**

Look for the day in question and the branch that is out of balance. Look for entries posted by credit union employees (JE ID other than TR). Sometimes an odd description might stand out as well. Was a journal entry or member account adjustment posted to this account in error? Make sure the balance in 739-00 for the day before is still in balance to your reports from yesterday which would indicate if someone back dated a journal entry to put this account out of balance.

[] **LTLAU2 – End of Day Teller Closing Transaction Audit report (located in CU*SPY under Teller Daily Activity)**

If a teller encountered an error during a transaction posting, the interface from the teller/vault system to the general ledger may not have completed correctly. This is called a **“left to right” error**. The report is sorted by teller number, then by type of transaction (deposits, withdrawals, miscellaneous receipts, etc.) At the end of each section are 2 totals, a left and a right total. Both should equal. If they do not, call Client Services for instructions to correct the error.

[] **MNGELE #21 – Print TR System Journal Analysis report**

Run this report for the day in question.

Change the printer ID to **HOLDXX** so that the report goes to your spool file for viewing instead of printing. This is a very large report so you don't want to print it.

Press ESC or use the Timeout button to select #1 to view your spooled reports. The report name is LAUDT1. Click Display to view the report.

- Next use the Find Field to search for the dollar amount in question. Be sure to include the comma in the amount or you won't get a hit. (Ex: 12,345.67)
- You can search by a word, such as 'REV'. 'REV' will show any automatically reversed transactions such as money orders or corporate drafts that may need to be voided or fee reversals that need to be moved to the fee income GL.

***NOTE: Delete the TR report from your Spool file when you have finished with it. Select the report and click Delete.

[] **LHTAU2 – Head Teller Audit Summary report**

Check for the deletion of a teller drawer on this report.

[] **Contact the Client Service department** for further help in locating your change fund offage (1-800-327-3478).

When LGLACT1 Is Out Of Balance

The Member Trial Balance/General Ledger Comparison Report (LGLACT1) compares member balances with the general ledger balance for all share, certificate and loan products as well as the accruals for these products. Occasionally, you may see an amount in the Net Balance column on the LGLACT1 report. This means that the member records no longer match the balance in the associated general ledger account. There can be several reasons for this. Here are few tips for locating the origin of the problem.

Look at the general ledger history (MNGELE, Option #10) for that account. There should be NO entries with a JEID other than "TR."

Check Member Account Adjustments by running the Member Account Adjustment Report, MNRPTC, Option #9. The offsetting G/L should not equal ANY of the G/Ls associated with member records, either primary or accrual.

If the account out of balance is an accrual G/L, it is possible that someone performed account maintenance on an accrual amount. This will adjust the member balance, but not the G/L balance. Search the file maintenance log by using MNMGMT, Option #19. Search for program "UMEMB", then for shares, look for the field called DAYDIV. For certificates, the field is called DIVACR.

Check your suspense G/Ls. If there is a balance in any of them that should remain at 0.00, this indicates a process that did not complete. This could occur with Audio transactions, but could also be Teller Processing, Certificate processing, etc. Use the TR System Analysis Report, MNGELE, Option #21 to determine which account number is involved. See instructions in previous section for generating this report.

Look at the General Ledger Journal Entry Generation Summary, PGLADD, to insure the General Ledger Interface (TR) posted in balance. In CU*SPY, in the General Ledger tab, type PGLADD in the User Data field. If it does not equal zero, contact Client Services immediately.

Once you have identified the items that caused the difference, remember to return to the General Ledger menu, Option 11, Trial Balance/GL Verification and click F20 Comments, to add an explanation for the offages. Include your initials so other staff can readily identify who researched the items.

Additional Notes

ACH ACTIVITIES

CU*Answers receives an ACH transmission file each business day from the Federal Reserve. Post-dated items are warehoused and posted to member accounts on the effective date. Credits with current day effective dates are posted each morning, debits for current day are posted in the evening before drafts and ATM transactions.

To ensure the interfaces posted correctly, there are tasks you will need to complete each morning. Extensive online help outlining process timing, reports, etc., is available.

Please review the ACH Processing (MNACHP) chapter in CU*BASE GOLD Online Help for a thorough understanding of ACH processing with CU*BASE.

PACHSU

Each day when we receive the ACH files an ACH Suspense File Exception Report, PACHSU, is generated. This report can also be printed, using MNACHP menu, Option #10, which you may find easier to use because NSF items can be excluded. This report shows all items that are unable to post because the depositor ID does not match any of your members' account numbers. All items with the message "Base Account Not Found" need to be corrected. Use the menu, MNACHP, Option #1 to make your corrections.

*The first 30 days after your conversion to CU*BASE, we will not post the credits in the morning until you have had the opportunity to correct items on this report. Once all corrections have been made, call our Operations Department at extension 132 and let them know the ACH credits are ready to post.*

After posting, more reports will be ready for you to print in DAILYXX or you may leave them in DAILYXX and the reports will go through the normal OUTQ routing and go to CU*SPY. If you would like to print them, follow the same steps you used to print the nightly reports (see page 4).

The exceptions can also be printed from the Work Daily Exceptions option, MNACHP #4. Select F14 PRINT. The report is sorted by date and Tran Code. You may find this an easier way to work exceptions since you can look up all of the accounts at once, determine any transfers to be made, determine which items should be posted back to the member, and mark the desired return code right on the report.

ACH Returns

Work ACH exceptions on MNACHP, Option #4. These must be completed before 2:30PM EST if CU*Answers processes your returns. There is no need to contact our Operations Department. OPS will automatically pull those returns that are ready.

Once you have entered return reason codes on all those items to be returned and deleted the items that will be posted to the member, the exception screen should now be empty.

Print a List of Submitted Returns from MNACHP, Option #9. Maintenance Date will be today's date, list only returns by clicking the Returns button.

The amount for the daily journal entry for ACH returns is on the above report. Post the entry with yesterday's date. If the returns are debits, then debit the correspondent GL and credit 870.11. If the returns are credits, debit 870.11 and credit the correspondent GL. Once this has been posted, 870.11 should reflect a zero balance with the exception of any account adjustments posted today.

After 2:30 PM, pull the List of Submitted Returns again and match totals to your first report. This will ensure that all returns were transmitted by CU*Answers to the FRB that day. The totals on this final report should match the totals on your Fed Advice fax/email.

Also print out a Member Account Adjustment report, MNRPTC #9, to verify what you posted today. The totals on this report will be used to reconcile returns. (See *"Reconcile ACH Exception Items"* on the next page).

Settlement

Match the totals on the ACH Settlement Report, PACHD, to the FRB Statement of Activity report. The PACHD report is the last page of the ACH Suspense Update Exception Report, PACHD1.

The journal entry for the settlement should be posted daily. We recommend using the effective dates on the PACHD report as posting dates for the entry. Post individual DR & CR totals to the correspondent account, and offset the ACH settlement account. (DR on FRB activity and a DR on the PACHD = CR to the correspondent account). Once this entry is posted, a general ledger history on your ACH settlement account should now reflect a zero balance as of the prior business day.

If the GL does not reflect a zero balance, the balances of the settlement items can be reviewed and confirmed in the Fed Transmission Summary Inq., MNACHP #3.

ACH Suspense 870.11

Verify prior day returns by matching the amount listed on the FRB statement with yesterday's journal entry.

Verify the balance in 870.11 by selecting the F14 Print option in MNACHP, Option 4, Work Daily ACH Exceptions. Match the total on this report to the balance in 870.11. This will ensure you have correctly posted journal entries and member account adjustments.

If there is a discrepancy, you can use the following research tools:

Look at the PXACH report for unposted items. Use the Member Acct Adjustment Screen to post a correction to a member's account and offset the ACH suspense account, 870.11.

NSF items will appear on the TACHD5 report. Use the Member Account Adjustment screen to post the item to the member's account. HOWEVER, if you need to return the item, originate the return item back to the FRB using MNACHP, Option #4. Then create and post a journal entry to move the money between suspense account, 870.11 and the correspondent GL.

Make sure the ACH Origination Returns and NOCs Report, PACHD2, is blank. This report will show any prior day returns rejected by the FRB. If there are any items on it they will need to be either returned again or posted back to the member. You should see 'Dishonored' in the GL Description field.

The ACH Processing Transaction Register – Errors report, TACHD4 will show any stop payments or transactions that tried to post to a closed account.

Reconciling ACH Exception Items

Once you have finished posting items and marking the remaining for return, all of your activity can be reconciled to verify that you completed all of your steps and posted accurately.

The total of debits on the LACHXC, ACH Exceptions Listing minus the total of debits returned from MNACHP#9, Print Submitted Returns/NOCs, should equal the amount of account adjustments you processed to force pay items.

The total of credits on the LACHXC, ACH Exceptions Listing minus the total of credits returned from MNACHP#9, Print Submitted Returns/NOCs, should equal the amount of account adjustments you processing to force pay items.

Both of these calculations will net to zero if you posted everything correctly.

ACH STOP PAYMENTS

To place a stop payment on an ACH item, simply use Option 1 on the ACH/Payroll Processing Menu, MNACHP. After the company and account number in question have been located, double click on the account number to access the ACH Distribution Maintenance screen. In the distribution code field enter '08'. This code will prevent the item from posting to the member. On the day the item is scheduled to post, you will find it in the suspense account, 870.11, and on the Daily Exceptions screen, MNACHP, Option #4. The item will be displayed on the error report, TACHD4. Return the item.

Your credit union's internal policies as well as NACHA rules will dictate the expiration date of the stop payment. A list of ACH stop payments should be manually updated, as CU*BASE does not currently have an expiration date field available for ACH items.

ACH Pre-notes

Occasionally, a company will send through a zero-dollar-amount transaction to verify the account number and let the credit union know a valid ACH item will follow.

Pre-notes can be worked using the ACH Exception report, as explained above. They will be identified with Tran Code 23.

CU*BASE will also generate reports when pre-notes are received.

PACXTB2 – Notifications of Death

PACXTB3 – Pre-notes (zero-dollar transactions)

Additional Notes

SHARE DRAFT PROCESSING ACTIVITIES

The share drafts for your credit union are processed through a third party. CU*Answers receives the draft file usually during the day Monday through Friday and posts the drafts to the members at approximately 7:00 PM EST.

Each morning there are steps to take to reconcile these draft files and work the exceptions. Please review the Share Draft/Check Processing Chapter in CU*BASE GOLD Online Help for an outline of the entire process.

Share Draft Returns

Working the share draft exceptions is only a three- or four-step process, depending on your share draft processor. Working from the Member Check/ATM Processing Menu, MNSDAT, you will focus on Options 1 through 4.

1. **#11 – Print S/D Exception report:** This option prints a list of draft exceptions in order by the reason code. This matches the order of exceptions displayed in option #1 Work S/D exceptions screen
2. **#1 - Work S/D Exceptions:** This option allows you to work the exceptions by correcting any invalid accounts, paying a draft for a member, or waiving any NSF fees as determined by your internal policies. *See next page on how to handle corporate check/money order or NOI exceptions that show up here as code 35 Invalid.*
3. **#2 – Repost S/D exceptions:** After all ACH credits and night deposits have been processed, you now have the option to try to clear more drafts. Option 2 allows you to re-post the exception file. The system will again look for available funds to pay those drafts. This step will generate reports TNDET2 and TNDET3.
⇒ Keep in mind that Steps 1 and 2 may be done multiple times.
4. **#3 – Post NSF Fees:** Now the fees need to be posted to member accounts. Taking Option 3 accomplishes this task automatically as well as generating the notices. This step will generate reports LNDET, TNDEF1 and TNDEF2.
⇒ **YOU CAN ONLY TAKE THIS MENU OPTION ONCE!**
5. **#4 – Confirm/Transmit Member Returns:** This option is customized to your share draft processor's requirements. If you are not a CU*Answers IP client, call CU*Answers Operations Department at extension 132 and let them know your share draft returns are ready to transmit.

For credit unions using CU*Answers IP as their item processor Option 4 must be done by the credit union no later than 12:30 PM EST. Report SNDT1XX is generated from this step. To confirm that Option 4 was done, take a look at Option #1 again. The screen should be empty. There should be no member records listed here unless you have put a draft on hold.

6. **Draft Reports:** In order to keep your records in order, staple together all reports generated from the above steps, placing the SNDT1XX on the top. This report will have the total amount of returns that you will need to make your daily journal entry.
7. **MNGELE #1 - G/L Journal Entry:** Create a journal entry effective dated for the date of the draft posting which is typically yesterday's business date. You will post the total S/D settlement amount by debiting the S/D clearing account and crediting the appropriate corporate account. You will post the draft return amount by crediting G/L #870.45 Items in Transit and debiting your corporate account. The balance in G/L 870.45 after this entry is posted should be equal to zero.

Note: Use a Journal Template to save time creating these posting entries. See online help for instructions on this feature.

8. **MNPRTC #1 - Print Notices:** Once you have completed all of the above steps, notices can be printed. Using this option to select all notices to print. These will include delinquency, certificate maturity, overdraft, NSF, and any loan rate/payment changes. Distribute according to your credit union's internal policies.

When a Draft Exception is a Corporate Check or Money Order:

In the event a corporate draft or money order was encoded incorrectly, it may show up in your share draft exception file. Take the following steps:

1. **View Check Copy:** Obtain a copy of the check from your usual source, whether it is online imaging, CU*Check Viewer, or calling your share draft processor.
2. **MNSDAT #1 - Change Check Status:** Change the status to 'D' to delete this item.
3. **MNACCK #7 – Update Check/Money Status:** Change the status to 'C' to clear this item and enter the trace number and reconcile date.
4. **MNGELE #1 - Create/post journal entry:** Create a journal entry effective dated for the date of the draft posting which is typically yesterday's business date. You will post the check amount by debiting the outstanding corporate draft/money order account and crediting G/L 870.02. For tracking purposes, enter the draft/money order number for example "Clear Ck#1234" or "Clear MO#56789".

When a Draft Exception is an NOI, Not Our Item:

In the event that you receive an invalid (35) item that when viewed is not one of your member's drafts, then you will return it as refer to maker.

However, if you are a CU*Answer's IP client then you'll change the status to 'D' to deleted the item. Next print/fax a copy of the check with your institutions' information (CU name/your name/phone#) on it to 616-285-5705. This item will go back as a separate adjustment transaction.

Share Draft Settlement/Return totals

To verify your settlement journal entry amount:

1. Match the draft settlement total from the RNDT1XX report to your corporate history or FRB Acknowledgement.
2. You can review settlement totals for drafts and corporate drafts in MNSDAT #6, Processing Summary Stats. Select the date to review and press ENTER. There are tabs for the Member Checks, Corporate Checks and Overdraft Transfers.

Description	Total Amount	Fee Amount	# of Checks
Total member checks received	873,611.78		2,465
Member checks posted	863,306.28		2,435
Members checks posted to negative balance	4,110.04	1,120.00	30
Exceptions in 1st pass	10,305.50		30
Re-posted	6,765.29	175.00	17
Force posted to negative balance	0.00		
Returned	3,540.21	420.00	13

3. Move the total figure from the draft settlement account to your correspondent account by debiting the draft clearing account and crediting the correspondent account. Date the entry for the prior business day. The draft settlement account should now reflect a zero balance when viewed in the General Ledger History in MNGELE, Option #10.
4. The total next to Exceptions in 1st Pass will also match the amount in 870.02.

Additional Notes

CORPORATE DRAFT/MONEY ORDER RECONCILIATION

Reconciliation

Automated Corporate Reconciliation (Auto Recon) is generally provided during a new client conversion. This process can include both corporate drafts and money orders created through CU*BASE. If the Routing & Transit number on the corporate draft or money order is that of the credit union, then these checks will be processed through Share Draft Processing. The process reads your daily share draft posting file for corporate drafts and money orders and marks those checks as "Cleared" in the online check register (MNACCK, Option #7).

During this process a Corporate Draft Reconciliation Report, PCKRXX, is generated showing which items cleared and the amount of the journal entry the system posted for you.

Depending on the nature of any error message on the Corporate Draft Reconciliation Report, you may need to do a journal entry and/or modify the check in the online check register:

Bank Account Number is invalid	Mark the check(s) as cleared in the check register and post a journal entry debiting outstanding corporate drafts or outstanding money orders and crediting share draft settlement.
Invalid check number	Mark the check as cleared in the online check register. No journal entry is required. The amounts will correspond to the "Not Reconciled" total at the bottom of the reconciliation report.
Dollar Amount does not match check file	Mark the check as cleared and post a journal entry. If the check cleared for less than the original amount, debit outstanding corporate drafts or outstanding money orders and credit the expense GL used when the check was initially written. Your management team will determine whether you will adjust the expense amount or call your share draft processor for an adjustment.

For the day out of balance, match the totals of Corporate Drafts or Money Orders that posted to the general ledger. Compare the daily Check Register, LCKTB with the general ledger history in MNGELE, Option #10.

Please call CU*Answers Client Services for any other error messages on this report.

To verify that the outstanding corporate draft general ledger account number and money order general ledger account are in balance, print a Check Register:

Using MNACCK, Option #11, select the appropriate Bank ID. Usually, this will be C1 for corporate drafts and M1 for money orders. There is a look-up button to see the Bank IDs configured for your credit union. The 'through date' should be yesterday's date.

Corporate Check Processing

Checks are generated through various processes within CU*BASE. There are five different types of checks.

Member Checks

Created through the teller processing screen or the loan disbursement screen.

Temporarily credit change fund, 739.00, and then 'Sweep' during End-of-Day processing by debiting change fund and crediting the outstanding corporate draft account.

These checks do not affect the general ledger until End-of-Day processing has been completed.

The G/L interface for these checks is part of the 'TR' entry and has the description 'C/U CHECKS'.

To void the check the same day it was written, mark the check as void in the check register, MNACCK, Option #7 and reverse the member's transaction using the Reverse Trans/Adj Teller Drawer feature, MNSERV, Option #4.

To void the check other than same day, mark the check as void in the check register, MNACCK, Option #7 and reverse the transaction using the Member Account Adjustment, MNSERV, Option #3. The offset G/L number will be the outstanding corporate draft account.

If the member's transaction was reversed on the day the check was issued, but the check was not marked void, make a reversing sweep entry for the check amount crediting Change Fund, 739.00, and debiting the outstanding corporate draft account. Mark the check void in the check register.

Miscellaneous Expense Checks

These checks are created using either MNSERV, Option #6, or MNACCK, Option #6.

The checks will create a debit to the expense account entered and a credit to the outstanding corporate draft account.

No entries are posted to the general ledger until End-of-Day processing has been completed.

The G/L interface for these checks is part of the 'TR' entries created during End-of-Day and will have a description of 'CU CK'. Each check is posted individually.

To void the check the same day it was written, mark the check as void in the check register, MNACCK, Option #7.

To void the check other than same day, mark the check as void in the check register and make a reversing journal entry, crediting the expense account and debiting the outstanding corporate draft account.

Smart G/L Checks

These checks are created through the Accounts Payable system, MNACCK, Option #2 or Option #5.

These checks will post immediately to the general ledger and will have a J/E ID of 'CD'.

Each check can have up to 10 debits.

To void, use MNACCK, Option #10. Select the appropriate Bank ID, select 'Void' for the Operation, enter the check number and amount, check the box to Generate Reversing A/P J/E. Hit Enter. The system has created a journal entry to be posted. The entry will have a J/E ID of 'CV'. Post the entry from MNGELE, Option #1.

You may also use MNACCK, Option #7 to void the check and create and post the reversing journal entry in MNGELE, Option #1.

Phone Operator Checks

These checks are created in Phone Operator, F2 from any menu.

These checks post to the outstanding corporate draft GL during End-of-Day processing.

To void the check the day it was issued, mark the check void in the check register, MNACCK, Option #7 and reverse the member's transaction using MNSERV, Option #4.

To void the check other than same day, mark the check void in the check register, MNACCK, Option #7 and reverse the transaction using Member Account Adjustment, MNSERV, Option #3. The offset G/L will be the outstanding corporate draft account.

If the member's transaction was reversed on the day the check was issued, but the check was not marked void, mark the check void using MNACCK, Option #7.

Auto Checks

These checks are generated during End-of-Day processing from audio response requests, home banking requests, certificate maturity and certificate dividend processing, IRA distributions and Club processing. A list of these checks can be obtained from MNPRTC, Option #21, Print Auto/Mail Check Audit List. This should be part of your daily task list.

Print the checks using MNPRTC, Option 22, Print Auto/Mail Checks.

The certificate checks sweep through 870.97, all other checks sweep through 870.07.

To void, after the checks have been printed, mark the check as void in the check register, MNACCK, Option #7. Post a Member Account Adjustment, MNSERV, Option #3, depositing the money into the member's account. The offset G/L will be the outstanding corporate draft account.

Reprint Checks

Use the reprint check option, MNSERV, Option #7, when the check amount is correct but the 'Payable To' information is incorrect or if the check was damaged during printing. This option will mark the check as spoiled, 'S', in the check register and will automatically generate another check for the same amount using the new 'Payable To' information.

This option creates a new check in the register, but does not produce another withdrawal from the member's account.

ATM/DEBIT CARD ACTIVITIES

Your ATM/Debit activity is processed by a third party. CU*BASE defines transactions as either PIN-based or signature-based. ATM transactions are usually PIN-based, however, debit card transactions can be either.

Batch (Offline) Processing

If your credit union is utilizing batch processing, CU*Answers will receive and post a transaction file for you each day. Also, if requested, we will send a Positive Balance File (PBF) back to the vendor each day at the time designated by your credit union.

Maintenance

Card information can be added in CU*BASE for inquiry purposes. If we are sending a PBF to the vendor, this information is required. Through Phone Operator (F2) or Inquiry (F1), select F17-OTB/Cards. Enter the card number as it appears on the plastic. Choose the type, either ATM or Debit, then click Add/Update #1. Enter the appropriate service charge group. Cards will still be ordered and maintained through your processor's administration terminal or software.

Reports

Each day CU*Answers will generate transaction reports based on files received from your processor. You may also receive vendor reports.

Balancing

Each day you should match the transaction posting report, RATMXX, to the vendor settlement report. Create and post a journal entry debiting the ATM settlement account, crediting the correspondent account dating the entry for the prior business day. After this entry has been posted, the ATM settlement account should reflect a zero balance for the prior business day.

Exceptions

Any exceptions (items that could not be posted to a member's account) will post to GL 870.13 for ATM and 870.16 for Debit transactions. These items should be posted to the member's account daily using Member Account Adjustment, offsetting either 870.13 or 870.16. Once all adjustments have been made, the accounts should reflect a zero balance for the prior business day. The accounts won't reflect a zero balance for the current day because member account adjustments do not interface with the general ledger until End-of-Day processing.

Online Processors

Maintenance

See the section entitled CO-OP below if your processor is CO-OP. For other online processors, card information can be entered in CU*BASE for inquiry purposes only. Through Phone Operator (F2) or Inquiry (F1), select F17-OTB/Cards. Enter the card number as it appears on the plastic. Choose the type, either ATM or Debit, then click Add/Update #1. Enter the appropriate service charge group. Card ordering and maintenance will still be done utilizing your processor's administration terminal or software.

Reports

Each day CU*Answers will generate posting and transaction reports based on files received from your processor. You may also receive vendor reports.

Balancing

Complete the daily balancing sheet provided by your processor. Create and post a journal entry debiting the ATM settlement account, crediting the correspondent account. The balance in the ATM settlement account should be equal to the holdover amount on the daily balancing sheet. This is generally transactions from 3:00 PM EST to 12:00 AM EST. These transactions have posted to the member but have not been settled by the processor.

Suspense

Any items unable to be posted to a member's account will reside in 870.13 for PIN-based transactions or 870.16 for signature-based transactions. These items should be posted to the member's account daily using Member Account Adjustment, offsetting either 870.13 or 870.16.

CO-OP

If your credit union processes ATM and Debit transactions and/or shared branching through CO-OP, processing is handled by CU*Answers. Transactions will post to the members in real time. Each day, we will receive and print the posting reports from CO-OP. Also, nightly we will transmit all maintenance to CO-OP as outlined below.

Maintenance

Card maintenance and ordering are done on the CO-OP/PSCU Online Process menu, MNMMFD, in CU*BASE, Options #1 and #2. All activity from this entry screen as well as any address changes for members with cards are sent by CU*Answers to CO-OP nightly. For immediate update to place hot-card status, we recommend contacting CO-OP. Remember to enter the information on the Card Maintenance screen as well.

Reports

Each morning, you will retrieve your CO-OP reports through your Desk Top Director software.

MONTHLY DIVIDEND/INTEREST ACCRUAL PROCESSING

Certificates

Each day CU*BASE accrues dividends based on the dividend rate on the member's account. During our Beginning-of-Day processing, the system will automatically post the accrued dividends for you, debiting the expense GL and crediting the accrual GL as configured in the Certificate Type configuration (MNCNFA, Option #2). Generally, all share certificates will post to the same general ledger account number and all IRA certificates post to a general ledger number different from regular certificates.

To verify where the accruals are posting, print the Certificate Configuration Report from MNCNFX, Option #16.

When the dividends are scheduled to pay, the member record is credited and the accrual GL is debited.

Loans

Each day, CU*BASE accrues interest based on the interest rate on the member's account. During our Beginning-of-Day processing, the system will automatically post the accrued interest for you, debiting the accrual GL and crediting the income GL that has been assigned to that loan category. Each loan category is assigned a unique principle, income, and accrual general ledger number. The loan department manager at your credit union will be able to tell you what these general ledger numbers are. Loan Category configuration can also be printed from MNCNFX, Option #18.

Generally, when the member makes a payment, accrued interest is credited first with the remainder credited to principle. The payment matrix set up for each loan category will determine the order in which principle, interest, fines, and escrows are credited.

Shares

Simple Daily Calculation

If your credit union uses the simple daily interest calculation, CU*BASE has been configured to process dividend accruals on a daily basis. During our End-of-Day processing, the system will accrue dividends for the member based on the current dividend rate for that share product and the balance in the member's account. (To view the current dividend rates for all share products, you can click on the Rate Inquiry icon at the bottom on any CU*BASE menu or print the Share Configuration Report from MNCNFX, Option #17)

Entries will be automatically posted with a debit to the expense GL and a credit to the accrual GL.

When dividends are scheduled to pay, the member's account is credited while the accrual GL is debited.

Average Daily Balance

If your credit union uses the average daily balance method of calculating dividends, there are no daily accrual entries since the average balance for the dividend period is unknown.

For all share products that pay dividends monthly, the system will automatically credit the member's account and debit the expense GL. No journal entry will be required to show your monthly dividend expense.

For share products that pay dividends quarterly, you will need to make a journal entry each of the first two months of the quarter.

To get an estimate of dividends to be paid each month, use the Dividend/Int Base Rate Forecasting option on the Management menu, MNMGMT, Option #3. If you use split rates, Option #4 will assist you in calculating your dividends. Online Help is available to assist you in using these menu options. We recommend you do this forecasting as close to the end of the month as possible.

Once you have determined your estimated dividends, you will need to create and post a journal entry, debiting the expense GL and crediting the accrual GL for each share product. Date the journal entry for either the last day of the current month or the first day of the following month, depending on your posting schedule. (To determine the correct general ledger numbers, you may run the Share Configuration Report from the Share Configuration Menu, MNCNFA, Option #21.)

During the third month of the quarter or at the time dividends post, reverse the journal entries posted during the first two months of the quarter. During our End-of-Day processing on the last day of the quarter, the system will post dividends for the three months, crediting the member, debiting the expense GLs for each of the share products. If your credit union pays dividends on the first of the period, the member accounts will be credited on the first of the period.

Additional Notes

END OF MONTH ACTIVITIES

Procedures

Because you have been posting settlement entries daily throughout the month, there will be only a few more tasks to complete for end of month.

Since CU*BASE allows back-dating of journal entries (as long as the General Ledger for the prior month has not been closed), these steps can be taken during the first few days of the new month. These steps can also be completed near the end of the current month.

1. Post Investment accruals for the month using Options 2, 3, 4, 5, and 23 on the Investment Processing Menu, MNINVS. There is extensive online help to guide you through this process.
2. Post Subsidiary entries for the month (Fixed Assets, Accruals, Prepaids, Building, etc.). From the Subsidiary Menu, MNGLEFA, you will be using options 6, 10, 11, and 21. Again, there is extensive online help with step by step instructions.
3. Post a journal entry to reverse delinquent loan interest, usually 90 days worth, from income. See the Reports section below for instructions on generating the report you will need to make your journal entry. We have created a contra-income account, usually 111.99 and a contra-accrual account, usually 751.99. The first month after conversion a journal entry should be posted debiting the contra-income account and crediting the contra-accrual account. Each month thereafter, the entry will reflect only the difference between the GL balances and the amount of delinquent loan interest on the report.
4. Reconcile any other general ledger accounts as necessary.
5. Generate financial statements using MNGELE, Option #16.
6. Once you are certain all entries have been made for the prior month, the General Ledger can be closed using MNGELE, Option #7.

Generating Reports

Each month, CU*Answers will generate the following reports for you. These can be viewed in CU*SPY under the 'End of Month Processing' tab. They are also included on your archive fiche or CD-ROM. These reports are listed below. You may also run these reports on demand.

⇒ **NOTE: Self-processing clients must generate their own End-of-Month Reports using the options and procedures listed below.**

Closed Accounts	LCLAC	MNRPTB, Option #7
Closed Member List	LCLMB1	MNRPTB, Option #6
IRA Activity Report	LIRACT	MNRPTE, Option #18
Loan Interest Analysis	LLNIA	MNRPTD, Option #4

Loan Purpose Analysis	LLNTP	MNRPTD, Option #2
Loan Security Code Analysis	LLNSC	MNRPTD, Option #3
Member Account Adjustments	LTRAN	MNRPTC, Option #9
Monthly Collection Delinquency	LDQAN2	MNCOLL, Option #19
Monthly Delinquency Analysis Report	LDQAN3	MNCOLL, Option #18
New Account List	LNWAC	MNRPTB, Option #5
New Member List	LNWMB	MNRPTB, Option #4
New/Refinanced Loan History	LNDB	MNRPTE, Option #3
General Ledger Trial Balance (for prior month)	LGLETB	MNGELE, Option #17
Member Trial Balance – Detail	LMBRT	MNRPTB, Option #2
Delinquent Loan Interest	LMBRT	MNRPTE, Option #2

To print End-of-Month reports, here are the steps that should be followed. Throughout these instructions, XX refers to your 2-character credit union ID with CU*Answers.

1. Generate report to printer HOLDXX
2. After all desired reports have been created, go into the Timeout Window, select #2 Output Queues. Select HOLDXX. Place a 2 beside each report. **DON'T PRESS ENTER YET!**
3. On the command line at the bottom, type SAVE(*YES).
OR
If you also want to print the reports, type SAVE(*YES) OUTQ(AB999)(the 5 character printer ID you want to send the reports to).
4. After printing, go back into Output Queues selecting the printer you used in step 3, put a 2 beside the reports. **DO NOT PRESS ENTER YET!**
5. On the command line at the bottom, type: OUTQ(DAILYXX).
OR
If you don't want to print the reports now, just type SAVE(*YES) OUTQ(DAILYXX) on the command line.

This procedure will allow your End-of-Month reports to route through the appropriate channels to reach CU*SPY and MONTHXX for microfiche and/or CD ROM archiving. Archiving will happen after the 10th of each month.

The options for generating End-of-Month reports are found in MNPRTC, Option #16. If you wish to make any changes, please contact your Conversion Coordinator or Client Services. Our Client Service staff can assist you with your changes.

Optional End of Month Reports You Can Run

Report Title	Generated Via
Analysis by Account	MNRPTC, Option #11
Audio/Home Banking Statistics	MNMISC, Option #7
Delinquent Loan Interest	MNRPTE, Option #2
(select Delinquency Tab, enter Low & High months, usually 3 and 999)	
Employee and/or Director Loans	MNRPTB, Option #1
Supervisory Override Report	MNRPTB, Option #27
CD Maturity Report	MNRPTB, Option #13
Check Processing Statistics Report	MNSDAT, Option #12
Loan to Share Trial Balance Review (ratios)	MNMGMT, Option #8
(use same date for Record Date and Comparison Date for monthly totals)	

CALL REPORT

CU*BASE can provide most of the information you will need to complete your 5300 NCUA Call Report.

Report Title	Generated Via	Comments
Balance Sheet	MNGELE, Option #16	
CD Maturity Report	MNRPTC, Option #11	
Income Statement	MNGELE, Option #16	
Loan Maturity Report	MNRPTE, Option #2	Enter category desired and maturity date range
Loan Security Analysis	MNRPTD, Option #3	
Member shares/loans(count/total)	MNRPTC, Option #11	This is the LGLACT report. Run for prior month
Shares over \$100,000	MNRPTD, Option #1	Aggregate share information (exclude IRAs)
Total amount of ANR commitment	Report Builder	Request that Client Services copies queries, AVLCPAY and AVLCPAY1, into your query library
LOC Credit Analysis	MNRTPD, Option 37	Unused credit limits

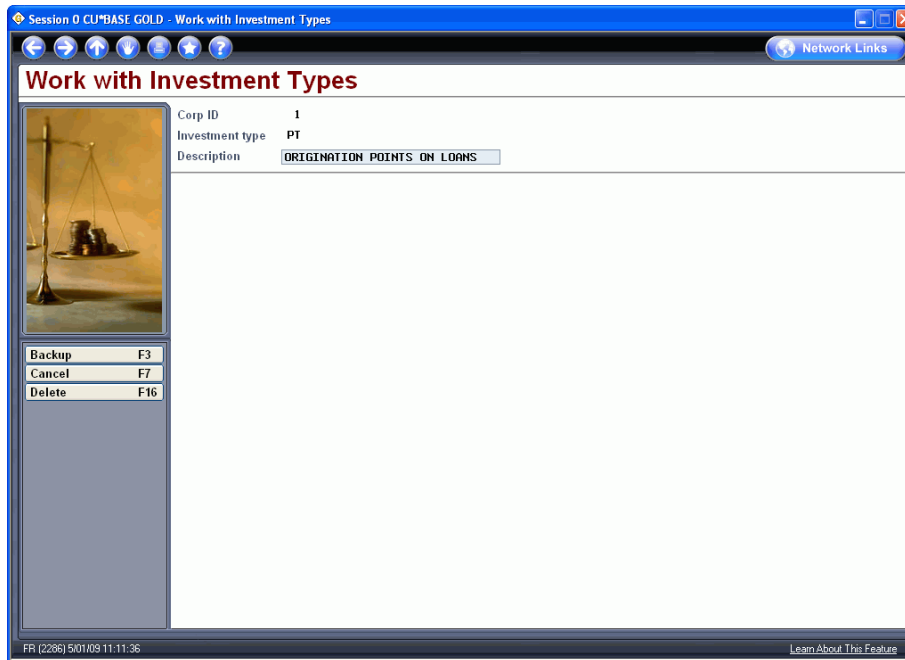
MORTGAGE POINTS

If your credit union sells mortgage points, you will be able to track these points using the Investment Subsidiary.

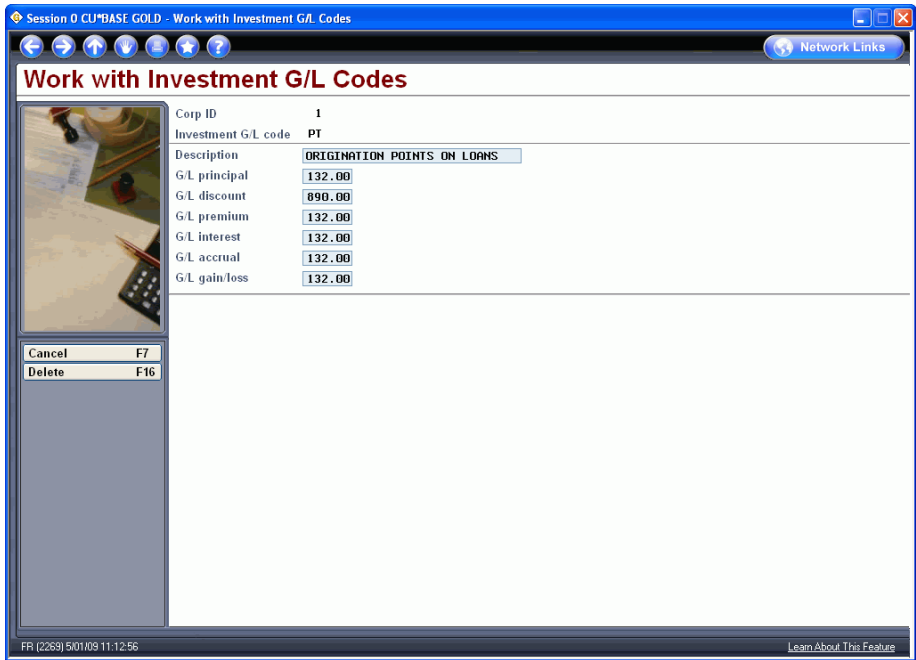
Follow these steps to set up the loan in the Investment Subsidiary:

Create a GL account number 890.00, "Points on Loans" and an income GL account "Loan Origination Fees" using Menu MNGELE, Option #2

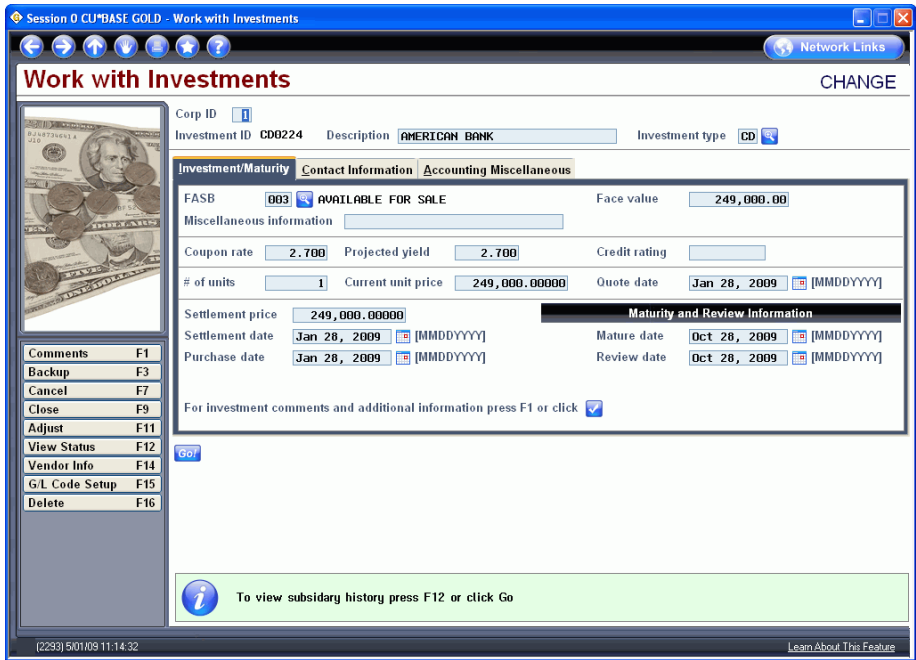
Create an Investment Type, PT, "Origination Points on Loans" using Menu MNINVS, Option #16



Create a GL Code, PT, "Origination Points on Loans" using Menu MNINVS, Option #17



Create the investment item for the loan based on the screen prints below. The item will not accrue and should be coded as a discount, with the monthly amount inserted.



Session 0 CU*BASE GOLD - Work with Investments

Work with Investments

CHANGE

Corp ID
Investment ID Description Investment type

Investment Maturity Contact Information Accounting Miscellaneous

G/L Accounts Used

G/L code	Discount	Last accrued	Premium
Principal <input type="text" value="746.20"/>	<input type="text" value="745.06"/>	<input type="text" value="Mar 31, 2009"/> [MMDDYYYY]	<input type="text" value="744.30"/>
Income <input type="text" value="121.00"/>	Accrual <input type="text" value="753.01"/>	Gain/Loss <input type="text" value="412.00"/>	

Income calculation type
Accrual income based on

Variable rate code
Variable rate date [MMDDYYYY]

For investment comments and additional information press F1 or click

Go

To view subsidiary history press F12 or click Go

(2293) 5/01/09 11:14:32 Learn About This Feature

Each month, create a work file for these items. Using MNINVS, Option #2, create a work file for each loan selecting *Accrual Method #2, Work with Individual Investment Accruals/Work File*.

Once amounts have been verified, post the work file and journal entries as usual.

Session 0 CU*BASE GOLD - Create/Work Income Accrual Work File

Create/Work Income Accrual Work File

Work file status
Accrue through date [MMDDYY]

Process

Cancel
Delete Work File

FR (2285) 5/01/09 11:18:26 Learn About This Feature

If your volume of points is low, you may want to talk with your auditors about using a monthly aggregation and accretion based on a pool of loans. In other words, using the total volume for the month, calculate an average term for these loans. Enter one item in the Investment Subsidiary for that month.

Additional Notes

FORMS

CU*Answers has included some forms we thought you might find helpful. Any of these forms can be requested from Client Services and either emailed to you or sent to you on a diskette.

We also have available an Excel spreadsheet for Vault inventory and reconciliation. Please contact Client Services if you would like this spreadsheet.

ATM/Debit Balancing Form

(Non-Terminal
Owner)

Business Date: _____

CU*Answers Totals	W			D
<i>LC01TXS or G/L TR totals</i>				
CU*Answers Timing Differences				
<i>LC01TXN</i>				
Current Day	D			W
Previous Day	W			D
Co-op Settlement				
		<i>EFBPT030-RP01</i>	<i>(Post to ATM/Debit G/L)</i>	
		<i>(Automated Funds Movement Entry)</i>		
Adjustments				
Totals				

* Use the General Ledger Balance after you post the Co-op Settlement figure from above.

General Ledger Balance	*		
CU*Answers Current Day Timing			(dep - wd)
	(subtract)		
Total s/b 0			

ATM/Debit Balancing Form

(Terminal Owner w/Window difference)

Business Date: _____

CU*Answers Totals		w				D
	<i>LC01TXS or G/L TR totals</i>					
CU*Answers Timing Differences						
	<i>LC01TXN</i>					
Current Day		D				w
Previous Day		w				D
Co-op Settlement						post
<i>EFBPT030-RP01</i>	<i>(Automated Funds Movement Entry)</i>					
				post		
	<i>(Automated Funds Movement Entry - Spons Srchg)</i>					
Co-op Settlement Timing Difference						
	<i>EFBPT030-RP01 (Window Difference)</i>					
Current Day		dr				cr
	<i>(Today's Susp)</i>					
Previous Day		cr				dr
	<i>(Prev Susp)</i>					
	<i>(Net Fees from bottom of page)</i>					cr
Terminal Withdrawals						post
	<i>CU Terminal Totals</i>					
Terminal Deposits						
<i>(M/R – deposits posted by Tellers)</i>	<i>CU Terminal Totals</i>					
Terminal Timing Differences						
	<i>EFBPT030-RP01</i>					
Today's Suspense		dr				cr
	<i>(+Total New Suspense)</i>					
Previous Suspense		cr				dr
	<i>(-Total Previous Suspense - flip totals)</i>					

Adjustments

Totals

* Use the G/L Balance after you post the Co-op Settlement and ATM W/D figures from above.

General Ledger Balance

*	

CU*Answers Current Day Timing

- (d-w)

Terminal - Today's Suspense

- (dr - cr)

Total s/b 0

