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# General Ledger Balancing Tools

## INTRODUCTION

This booklet covers the following tools designed to assist with daily balancing of the General Ledger:

- ◆ Member Trial Balance/GL Comparison
- ◆ CU Financials Verification Report
- ◆ Daily Teller Vault / General Ledger Verification

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# MEMBER TRIAL BALANCE/GL COMPARISON

This daily report and separate inquiry screen compares the credit union's Member Trial Balance totals to the appropriate General Ledger accounts, making it easy to see where the two are out of balance. Assuming the proper configuration, this can replace the manual balancing between the balance sheet and the daily LGLACT report.

**IMPORTANT:** This process takes a "snapshot" of the account balances during beginning-of-day, and therefore is useful for pointing to an error that needs to be addressed. **Neither the inquiry nor the printed report will reflect the new balances after any corrections have been made.**

MNGELE #11 "Trial Balance/GL Verification"

The "Quick Verify" area lets you see at a glance if any accounts need attention for this day. All green means you're good to go with no further steps needed! See Page 4 for more details.

Use **F12-Exclude G/L** to see a list of accounts that are not monitored for the "Quick Verify" window. See Page 4 for configuration instructions.

Use **F15-Display Offages** to analyze out-of-balance conditions or comments over a range of dates. See Page 7 for details.

Use **F20-Comments** to document actions you took for any date that has a balancing issue. See Page 6 for details.

Application	Trial Balance	G/L Balance	Difference
00 90100 REGULAR SAV	24,830,618.72	24,830,618.72	0.00
00 90110 BUSINESS/GR	3,309,410.69	3,302,128.57	7,282.12
00 90150 LIFE SAVING	276,520.11	276,520.11	0.00
00 90200 REGULAR CHE	8,194,525.49	8,194,525.49	0.00
00 90201 INTEREST PL	1,149,400.84	1,148,497.96	902.88
00 90202 FREE N EASY	441,478.88	441,478.88	0.00
00 90205 HOME SWEET	42,015.17	42,015.17	0.00
00 90207 HOMETOWN CH	18,401.78	18,381.79	19.99
00 90208 PREMIER CHE	3,564,367.45	3,556,262.40	8,105.05
00 90209 PREMIER II	149,074.80	149,770.18	304.62
00 90210 BUSINESS CH	667,295.41	667,295.41	0.00
00 90212 TWO STAR CH	973,634.73	973,634.73	0.00
00 90213 THREE STAR	242,198.32	242,198.32	0.00

Any figure in this column indicates the amount out of balance.

The screen will automatically default to the current date, and will display savings product first. Use **F10-Loans** to see loan products, then use **F9-Savings** to return to the original display. Enter any date into the field at the top and press Enter to see data as of beginning-of-day processing for that day. (Remember that data cannot be shown for days where beginning-of-day processing was not completed, such as Sundays and holidays.)

To verify accruals, use **F11-Toggle**. The display will change to show accrued amounts compared to the corresponding G/L asset or liability accounts representing share or loan accruals. (This view is also handy for checking which accrual account matches the member asset/liability account.) Following is a sample of the screen that will appear:

## F11-Toggle

Session 0 CU\*BASE GOLD - Trial Balance / General Ledger Verification

**Trial Balance / General Ledger Verification** SAVINGS ACCRUED

Corp ID 1

As of beginning of day Mar 01, 2007 [MMDDYYYY] Thursday

Summary

Application	Accrued Balance	G/L Balance	Difference
00 83010 REGULAR SAV	12,344.03	12,344.03	0.00
00 83012 BUSINESS/OR	0.00	7,282.12	7,282.12
00 83050 LIFE SAVING	445.98	445.98	0.00
00 83100 REGULAR CHE	0.00	0.00	0.00
00 83103 INTEREST PL	0.00	902.88	902.88
00 83104 FREE N EASY	0.00	0.00	0.00
00 83105 HOME SWEET	0.00	0.00	0.00
00 83107 HOMETOWN CH	0.00	19.99	19.99
00 83108 PREMIER CHE	0.00	0.00	0.00
00 83109 PREMIER II	0.00	0.00	0.00
00 83110 BUSINESS CH	0.00	0.00	0.00
00 83112 TWO STAR CH	0.00	0.00	0.00
00 83113 THREE STAR	0.00	0.00	0.00

Remember to check for member/GL branch conflicts: Print balance sheet.

For credit unions that use branch level accounting, to see items broken down by Branch ID, remove the checkmark in the *Summary* field at the top of the screen and use Enter to refresh the screen:

## Branch Detail

Session 0 CU\*BASE GOLD - Trial Balance / General Ledger Verification

**Trial Balance / General Ledger Verification** SAVINGS ACCRUED

Corp ID 1 CREDIT UNION

As of beginning of day Mar 01, 2007 [MMDDYYYY] Thursday

Summary

Application	Accrued Balance	G/L Balance	Difference
01 83010 REGULAR SAV	9,325.10	9,325.10	0.00
02 83010 REGULAR SAV	623.80	623.80	0.00
03 83010 REGULAR SAV	287.64	287.64	0.00
04 83010 REGULAR SAV	1,980.24	1,980.24	0.00
05 83010 REGULAR SAV	127.25	127.25	0.00
01 83012 BUSINESS/OR	0.00	7,197.19	7,197.19
02 83012 BUSINESS/OR	0.00	7.05	7.05
03 83012 BUSINESS/OR	0.00	9.80	9.80
04 83012 BUSINESS/OR	0.00	67.76	67.76
05 83012 BUSINESS/OR	0.00	0.24	0.24
01 83050 LIFE SAVING	204.71	204.71	0.00
04 83050 LIFE SAVING	241.27	241.27	0.00
01 83100 REGULAR CHE	0.00	0.00	0.00

Remember to check for member/GL branch conflicts: Print balance sheet.

*HINT: Differences that show up only in the summary (combined) view but not in this detail view can be caused by manual journal entries or error corrections.*

## UNDERSTANDING BRANCH ACCOUNTING DIFFERENCES

This verification process uses the Member Trial Balance as the controlling and base report, meaning that if a branch is not represented on the Member Trial Balance, it will not be compared to a branch balance on the balance sheet. For example:

Inquiry Data:

G/L Account and Description	Member Trial Balance Total	G/L Account Balance	Net Difference
01 90100 SHARES	9,650,493.39-	9,648,493.39-	2,000.00-

Balance Sheet Data:

01 90100 SHARES BALANCE	\$9,648,493.39-
02 90100 SHARES BALANCE	\$2,000.00-
	<u>\$9,650,493.39-</u>

As shown above, the inquiry tool might imply that the 90100 account is out of balance, but a look at the balance sheet shows that is not true. The total dollars are in the 90100 account, but allocated differently between branches on the balance sheet than on the Member Trial Balance. In general, this might become an issue if you had added, subtracted or changed your credit union branch configurations. To use this tool, the credit union accountant would need to transfer money between branches to effectively match the Trial Balance.

*Some credit unions have multiple branches for vault purposes, but still code all memberships with a single branch location. However, some CU\*BASE transactions may still use the vault number in processing the GL activity. Contact Client Services if you notice a certain type of transaction that is not being processed using the correct branch number.*

*You've got some work to do here...*

Quick Verify	
⚠	Savings Balances
⚠	Savings Accrued Int/Div
	Loan Interest Due
	Loan Balances

*Nothing needed on this date...*

Quick Verify	
	Savings Balances
	Savings Accrued Int/Div
	Loan Interest Due
	Loan Balances

### USING THE "QUICK VERIFY" TOOL

So that you don't have to manually scroll down through all your G/Ls to see if there are any amounts in the *Difference* column, the Quick Verify tool shows at a glance if any accounts are out of balance and require attention.

To look for the specific offage, use F10-Loans and F9-Savings to display the appropriate products, then F11-Toggle to change the display from balances to accrued dividends/interest.

## Excluding G/L Accounts from Quick Verify

Because certain G/L accounts are often legitimately out of balance, such as your loan loss G/L 719.00, you can flag those accounts to be excluded from the "Quick Verify" analysis (so they don't show up in red every day!).

This is done using the "Chart of Account Maintenance" command on menu MNGELE. Either enter a G/L account number, or use **Work with Full Chart of Accounts** then select one of your accounts and click **Change**. On the account maintenance screen, use **F23-Exclude G/L** to display the following screen:

Although you access this screen while working on a single G/L account in Chart of Accounts maintenance, once here you can use this field to add as many other G/L accounts to the exclusion list as you wish.

The Delete option lets you remove an account from this exclusion list only (it doesn't affect your chart of accounts).

G/L Account	Excluded Description
71900	ALLOWANCE FOR LOAN LOSSES
75197	ACCR INT - WRITTEN OFF LOANS

CU\*BASE GOLD - Configure G/L Account to Exclude In/Out of Balance

Config. G/L Accts to Exclude In/Out of Balance UPDATE

Corp 1 CREDIT UNION

Exclude G/L account 73900

Backup F3  
Add/Update F5  
Delete F16

(2025) 7/09/08 16:12:04 Learn About This Feature

This screen is used to control which general ledger accounts should NOT be included in the Quick Verify list. (The account will still be listed along with all other accounts in the verification tool, just not flagged as "out of balance" and requiring attention at the top of the screen.)

Type the G/L account number in the field at the top of the screen and use **F5-Add/Update** to add the account to the list. Repeat to add other G/L numbers to the list as needed.

## DOCUMENTING YOUR BALANCING ADJUSTMENTS

If any accounts are out of balance, once you have discovered the source of the problem and have made the necessary journal entries, use **F20-Comment** to record what corrections were made:

F20-Comment



Comments provide an excellent record for future balancing questions and to document the reasons for adjusting journal entries.

## ANALYZING A HISTORY OF OUT-OF-BALANCE CONDITIONS

Accounting supervisors and credit union managers can use this feature as an auditing tool, to monitor balancing activities over a range of dates. Because you can view a range of days at once, it can be a helpful way to detect a pattern of common balancing issues.

Use **F15-Display Offgags** to display the following summary screen:

F15-Display Offgags

A "C" here means there are comments recorded for that date. Use the View comments option to view them.

Date	Savings Balance	Savings Accruals	Loan Balance	Loan Interest Due	Comments
Sep 17, 2007			9,978.80	84.75-	
Sep 15, 2007			9,978.80	84.75-	
Sep 14, 2007			900.00-	84.75-	C
Sep 13, 2007	9.14-		165,131.73-	17,240.54-	C
Sep 01, 2007	131,627.74	122,717.25-			

\$ Amount indicates out of balance.  
"C" indicates comments exist.

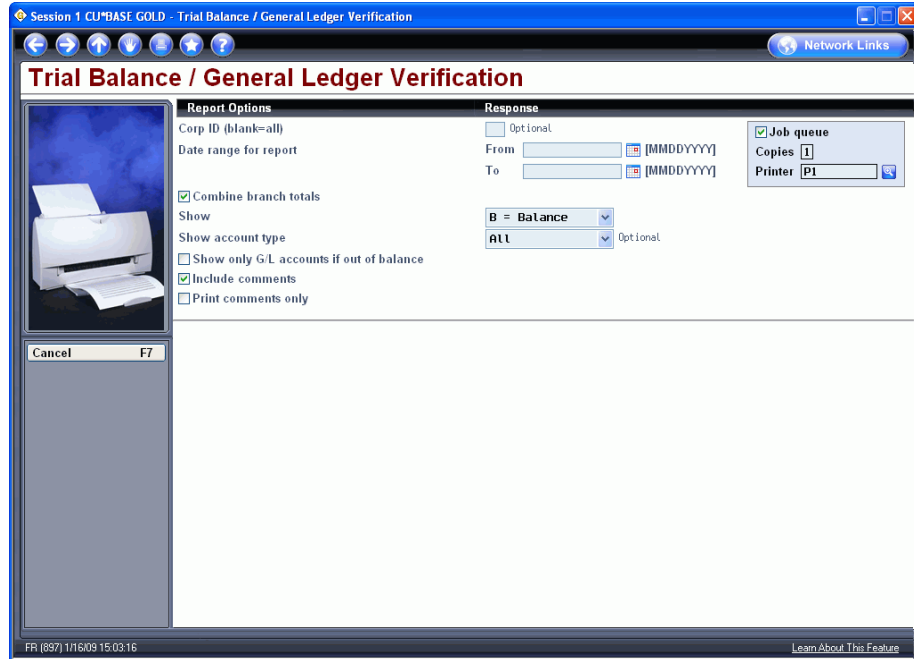
On this screen you can enter any range of dates and see a summary of balances and accrual amounts. Use the flags at the top of the screen to control what is displayed in the summary (press Enter to refresh the screen after making a change):

Field Name	Description
Branch summary	Check this to summary totals for all branches. Remove the checkmark and the notation "Branch offgag" will appear for any date where there were differences due to branch accounting (see Pages 4-4 for details).
Display date with differences only	Check this to see only dates where there was an amount in the "differences" column. Remove the checkmark to see all dates in the specified range.
Display all dates with comments	Check this to see all dates in the range where comments were entered, regardless of whether there was an out-of-balance condition or not.

# TRIAL BALANCE/GENERAL LEDGER VERIFICATION REPORT

Similar to the F15-Display Offages summary feature, you can print a report showing this verification for a range of days. Use **F14-Report** on the main verification screen:

## F14-Report



Selections are similar to the options on the verification screens, so you can get a printed report showing the same things displayed in the inquiry. When ready, use Enter to generate the report.

## Report Sample

4/18/05 16:24:26		CU*BASE TEST CREDIT UNION		LTBGLV	PAGE 1
		TRIAL BALANCE/GL VERIFICATION		USER:DAWNM	
		From 3/01/2005 to 3/08/2005			
Corporate ID - 01 CU*BASE TEST CREDIT UNION (LC)					
BOD TUESDAY 03/01/2005 Saving Balances ----- BRANCH TOTALS COMBINED -----					
Application		Trial Balance	G/L Balance	Difference	
00 90100 PRIMARY SHARES / SECOND SHARE		13,106,107.29	13,106,107.29-		
00 90101 OPEN DEPOSIT SAVINGS		646,838.52	646,838.52-		
00 90102 REPAYMENT SAVINGS ACCOUNT		1,074.60-	1,074.60		
00 90110 LIFE SHARES		415,370.10	415,370.10-		
00 90200 CHECKING PERSONAL		3,194,773.58	3,194,773.58-		
00 90210 FREE CHECKING		4,706,177.19	4,706,177.19-		
00 90300 MC PAYMENT TRANSFERS					
00 90310 CHRISTMAS CLUB		148,092.71	148,092.71-		
00 90320 COLLEGE FUND		607.90	607.90-		
00 90600 IRA CDS		5,106,777.59	5,106,777.59-		
00 90610 IRA SAVINGS		955,214.02	955,214.02-		
00 90620 ROTH IRA SAVINGS		62,296.37	62,296.37-		
00 90630 ROTH CONVERTED IRA SAVINGS					
00 90640 EDUCATION IRA SAVINGS		6,846.33	6,846.33-		
00 90800 CERTIFICATES OF DEPOSIT		20,761,629.41	20,761,629.41-		
00 90900 MONEY MARKET		38,216.12	38,216.12-		
00 91000 ULTIMATE MONEY MARKET					
00 91100 PREMIUM SAVINGS PLUS		19,535,372.95	19,535,372.95-		
Comment:comment re what happened to cause out of balance condition, and what was done to fix it					
BOD WEDNESDAY 03/02/2005 Saving Balances ----- BRANCH TOTALS COMBINED -----					
Application		Trial Balance	G/L Balance	Difference	
00 90100 PRIMARY SHARES / SECOND SHARE		13,124,398.95	13,124,398.95-		
00 90101 OPEN DEPOSIT SAVINGS		639,348.22	639,348.22-		
00 90102 REPAYMENT SAVINGS ACCOUNT		1,074.60-	1,074.60		

# DAILY REPORT

This report automatically prints as part of beginning-of-day processing (report name is LGLACT1), and is available for later viewing via the CU\*SPY on-line report retrieval system.

4/12/99 3:25.06		DEMONSTRATION CREDIT UNION MEMBER TRAIL BALANCE / GENERAL LEDGER COMPARISON AS OF 4/12/99 SHARE ACCOUNT TYPES				LGLACT1	PAGE 1
CORPORATION -01 CU*BASE Test CREDIT UNION							
G/L #	DESCRIPTION	BRANCH	# OF ACCTS	TRIAL BALANCE	GL LEDGER BALANCE	NET BALANCE	
		01	8,872	9,494,646.37	9,512,789.34	18,142.97	
		02	71	155,847.02	137,704.05	18,142.97	
90100	SAVINGS	**	8,943	9,650,493.39	9,650,493.39	.00	
		01	2,048	2,804,039.32	2,803,494.80	544.52	
		02	15	67,620.60	68,165.12	544.52	
90200	CHECKING	**	2,063	2,871,659.92	2,871,659.92	.00	
		01	983	16,350,152.40	16,350,152.40	.00	
		02	6	57,288.58	57,288.58	.00	
90210	VIP CHECKING	**	989	16,407,440.98	16,407,440.98	.00	
		01	221	1,569,307.16	1,569,307.16	.00	
		02	4	5,451.81	5,451.81	.00	
90300	BUSINESS CHECKINGS	**	225	1,574,758.97	1,574,758.97	.00	
		01	37	343,804.41	343,804.41	.00	
90310	NON PROFIT CHECKING	**	37	343,804.41	343,804.41	.00	
		01	216	48,665.39	48,665.39	.00	
90400	CHRISTMAS CLUBS	**	216	48,665.39	48,665.39	.00	
		01	145	135,073.81	135,073.81	.00	
90401	VACATION CLUB	**	145	135,073.81	135,073.81	.00	

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# CU FINANCIALS VERIFICATION REPORT

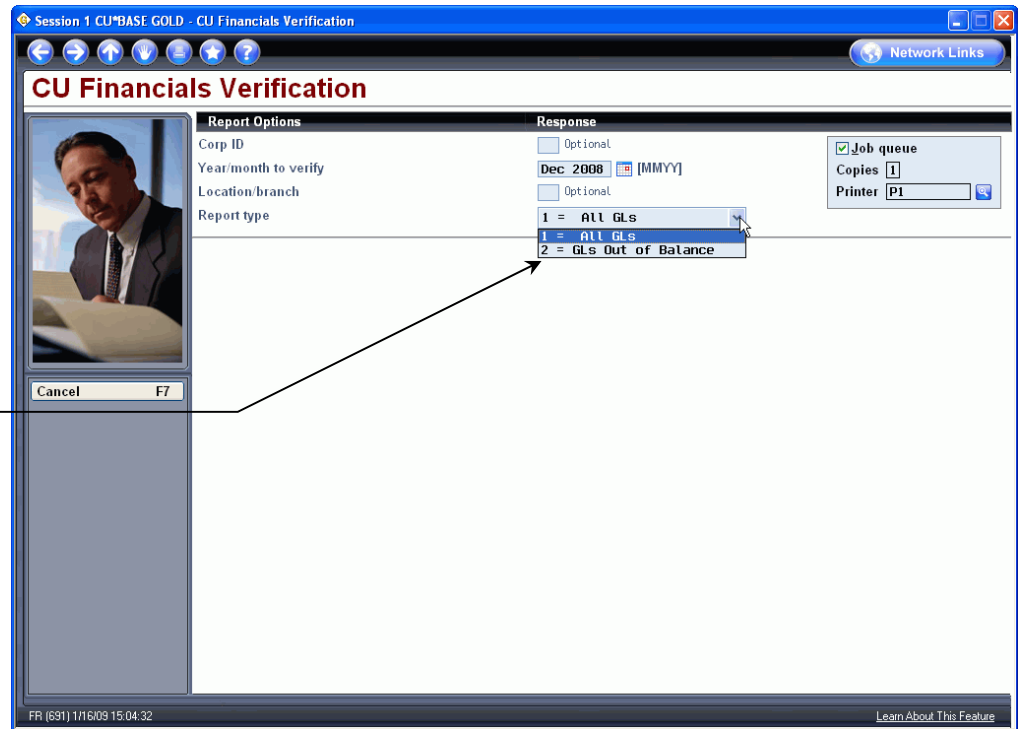
When an auditor or regulator verifies a credit union's balance sheet or income statement, they compare the detailed debits and credits in the G/L Trial Balance activity report to the outstanding balance of the G/L as reported on the balance sheet.

CU\*BASE uses two different files to store the data: the actual G/L activity is stored in the history file **GLHIST**; the balance reported on the balance sheet is stored in the balance file **GLBALA**. The new **CU Financials Verification** report is designed to mirror the activities of an auditor by comparing the net difference of all debit and credit activity to the net change recorded in the balance file.

This report is most valuable when looking for an error where the resulting balance does not equal the total of the history detail. For example, occasionally a process is interrupted and detail is added to the history file but not to the resulting balances in the GLBALA file, causing the balance sheet to be out of balance so that assets minus liabilities plus equity does not equal zero. If a credit union has several hundred general ledger accounts, it can be a very tedious process to determine which journal entry did not process properly, especially since there might be several hundred debit and credit entries made in a month!

This report lets you quickly see the numbers side by side to make it easy to zero in on the error. On a daily or weekly basis, you can even choose to print the report showing only those accounts that are actually out of balance, saving both time and paper. Next time you are monitoring your balance sheet, before calling a Client Service Representative to locate a problem, try checking this report!

MNRPTC #26 "CU Financials Verification"



Unless you are printing this for auditors who wish to see *all* accounts, use this option to shorten the report to show only accounts that are out of balance and therefore require attention.

Report Sample

This report gives a quick overview of all locations, showing only the accounts that are out of balance. This method is the quickest and easiest way to check for out of balance conditions.

Corp	Year/Month	Branch	G/L Account	G/L Results (GLBALA)	G/L Detail (GLHIST)	Net Difference
01	1999/04	01	910-11	1,112.34-	1,112.33-	.01-
Location: 01 MAIN OFFICE				Total Net Difference:		.01-
01	No G/L Accounts Out Of Balance			05 DOWNTOWN BRANCH		
01	No G/L Accounts Out Of Balance			10 SOUTH SIDE BRANCH		
01	No G/L Accounts Out Of Balance			11 EAST BRANCH		

The following sample was run showing all locations and accounts. This report would be helpful for auditors who wish to proof each individual account separately.

Corp	Year/Month	Branch	G/L Account	G/L Results (GLBALA)	G/L Detail (GLHIST)	Net Difference
01	1999/04	01	910-01	117,219.92-	117,219.92-	.00
01	1999/04	01	910-11	1,112.34-	1,112.33-	.01-
01	1999/04	01	910-21	5,055.08-	5,055.08-	.00
01	1999/04	01	910-23	75,052.47-	75,052.47-	.00
01	1999/04	01	910-31	77,336.20	77,336.20	.00
01	1999/04	01	910-41	22,999.63	22,999.63	.00
01	1999/04	01	910-51	6,174.56-	6,174.56-	.00
01	1999/04	01	910-55	25,638.37-	25,638.37-	.00
01	1999/04	01	910-61	9,561.27-	9,561.27-	.00
01	1999/04	01	910-81	96,814.38	96,814.38	.00
01	1999/04	01	910-91	3,333.50-	3,333.50-	.00
01	1999/04	01	910-92	174.11-	174.11-	.00
01	1999/04	01	911-01	33,960.68-	33,960.68-	.00
01	1999/04	01	911-23	51.97-	51.97-	.00
01	1999/04	01	911-24	1,106.47-	1,106.47-	.00
01	1999/04	01	911-25	1,225.37-	1,225.37-	.00
01	1999/04	01	911-31	1,810.13	1,810.13	.00
01	1999/04	01	911-41	385.75	385.75	.00

01	1999/04	01	911-51	19.56-	19.56-	.00
01	1999/04	01	911-55	164.11-	164.11-	.00
01	1999/04	01	911-61	421.42-	421.42-	.00
01	1999/04	01	911-81	56,022.83	56,022.83	.00
01	1999/04	01	911-91	556.69-	556.69-	.00
01	1999/04	01	911-92	424.10-	424.10-	.00
01	1999/04	01	912-01	304,630.71-	304,630.71-	.00
01	1999/04	01	913-01	49,705.41-	49,705.41-	.00
01	1999/04	01	998-01	130,778.05	130,778.05	.00
01	1999/04	01	998-21	44,333.64	44,333.64	.00
01	1999/04	01	999-01	24,990,386.68	24,990,386.68	.00
Location: 01 MAIN OFFICE						Total Net Difference: .01-
01	1999/04	05	229-00	75.00	75.00	.00
01	1999/04	05	231-00	250.00	250.00	.00
01	1999/04	05	852-00	226.92-	226.92-	.00
01	1999/04	05	861-00	75.00-	75.00-	.00
Location: 05 DOWNTOWN BRANCH						Total Net Difference: .00
01	1999/04	10	112-00	10.00-	10.00-	.00
01	1999/04	10	131-05	10.78	10.78	.00
01	1999/04	10	211-00	63,993.42	63,993.42	.00
01	1999/04	10	213-00	1,873.89	1,873.89	.00
01	1999/04	10	215-00	9,727.82	9,727.82	.00
01	1999/04	10	221-00	16,000.00	16,000.00	.00
01	1999/04	10	222-00	7,407.75	7,407.75	.00
01	1999/04	10	223-00	15.59-	15.59-	.00
01	1999/04	10	224-00	45.30-	45.30-	.00
01	1999/04	10	229-00	3,175.00	3,175.00	.00
01	1999/04	10	231-00	1,416.66	1,416.66	.00

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# TELLER VAULT / GENERAL LEDGER VERIFICATION

There are two separate inquiries available as part of this tool:

## (1) Net Change: Monitoring Cash *Activity*

This tool compares daily *changes* in the teller system Change Fund to daily changes in the G/L Change Fund account. It lets you easily verify that everything that happened in teller processing during that day also hit the G/L with the right location during end-of-day processing that night—that the net change in the teller system matches the G/L interface by location.

This process takes a snapshot of the account balances during daily processing, and therefore is useful as a historical record of what actually happened during a particular day. **Neither the inquiry nor the printed report will reflect activity, corrections, etc., in the G/L after that time.** This makes it possible to use the tool to look back over a period of time, to research exactly what happened, one day at a time.

*See Page 14 for a sample of this inquiry.*

## (2) Branch Cash: Monitoring Cash *Balances*

This tool compares the end-of-day *balance* in the teller system Change Fund to the EOD balance in the G/L Change Fund account. It is an easy way to see if your cash in is balance at any given point in time.

Again, the data comes from a snapshot of balances taken during end-of-day processing, and therefore adjustments made after this snapshot is taken will not update the totals that were recorded as of the snapshot.

However, corrections are often posted to the G/L with an effective date in the past. Unlike the net change tool that would never show these corrections because it only reports the *activity* that happened during a particular day in the teller system, this tool would show the corrected balance show up on subsequent days after a correction was posted.

*For example, say the snapshot taking at end-of-day on the 2nd showed one of the vaults was out of balance. If on the 5th a credit union accountant posted a journal entry with an effective date of the 2nd, when the next snapshot is taken at end-of-day on the 5th, the corrected balance would be shown. (The inquiry tool would still show the offage if looking at data as of the 2nd, of course.)*

*See Page 16 for a sample of this inquiry.*

In both cases, all data is pulled from the **HTDACT** file, which is populated every day during end-of-day processing.

## BALANCING DAILY NET CHANGE

The following screen appears first when you first access the command from the menu. (Use F9 to proceed to the Branch Cash tool described on Page 16.)

### MNGELE #12 "Vault G/L Verification" - Net Change

This notation will appear if an amount appears in the "Difference" column for any vault.

Use **F9-Branch cash** to display the alternate view showing branch cash totals. See Page 14 for more details.

Use **F15-Display Offages** to analyze out-of-balance conditions or comments over a range of dates. See Page 15.

Use **F20-Comments** to document actions you took for any date that has a balancing issue. See Page 15 for details.

EOD Head Trial Balance		G/L Change Fund		Difference	
Vault	Net Change	G/L	Location		
01 FRANKENMUTH	101,849.49	739.00	01	101,849.49	0.00
02 FRANKENMUTH	27,365.41	739.00	02	27,365.41	0.00
03 FRANKENMUTH	53,316.86	739.00	03	53,316.86	0.00
04 GATEWAY OFFI	16,907.43	739.00	04	17,057.43	150.00-
05 HILLINGTON D	10,785.19	739.00	05	4,661.79	6,123.40-
06 VASSAR OFFIC	7,713.44	739.00	06	13,836.84	6,123.40-
07 ADMINISTRATI	0.00	739.00	07	0.00	0.00
08 TOWN & COUNT	15,320.09	739.00	08	15,320.09	0.00
09 VASSAR SCHOO	0.00	739.00	09	0.00	0.00
10 BIRCH RUN ME	66.05	739.00	10	66.05	0.00
11 ESSEXVILLE H	960.25	739.00	11	960.25	0.00
12 FRANKENMUTH	0.00	739.00	12	0.00	0.00
GRAND TOTALS:	232,363.71			232,513.71	150.00-

The left half of the list shows the net change in the teller system for that day. The right half shows the net change in the Change Fund G/L account. (Remember that this is a snapshot of the net effect of activity for that day, and **will not reflect any adjustments** that might have been posted later to make a correction.)

The far-right column shows the difference between the net change in the vault and the net change in the G/L. Any amount here other than \$0.00 requires additional research to determine why the two do not match. Common reasons for differences include:

- Moving a teller to a different branch in the middle of the day
- Teller transactions being reversed without a corresponding audit key deletion
- A workstation ID being set up incorrectly
- "Left-to-Right" errors caused by an interruption in the interface between the teller and G/L systems

Behind the scenes, this tool actually pulls the Net Change amount shown on the End of Day Head Teller Trial Balance report (PHTCL3) and compares it to the net change in the G/L Change Fund account for that day (calculated as the difference between the last resulting balance for the selected day and the last resulting balance from the previous day), as shown in the following example:

From G/L history - last entry on 1/14 for branch 04

Date	Loc	ID	ID #	Seq #	Debit	Credit	Resulting Balance
1/14	04	TR	000001	1097	12.50	.00	1,075,229.62

From G/L history - last entry on 1/13 for branch 04

Date	Loc	ID	ID #	Seq #	Debit	Credit	Resulting Balance
1/13	04	TR	000001	1126	12.50	.00	587,802.01

$$1,075,229.62 - 587,802.01 = 487,427.61$$

Report PHTCL3 for EOD 1/14

1/14/03		24.06		CU*BASE TEST CREDIT UNION		PHTCL3		PAGE 4	
				END OF DAY HEAD TELLER TRIAL BALANCE					
				FOR 1/14/03					
04 - EAST AVE BRANCH									
BEGINNING OF DAY		BEGINNING TELLER'S CASH		+	68,288.59				
		BEGINNING VAULT CASH		+	502,658.50				
					-----				
		BEGINNING CHANGE FUND		=	570,947.09				
DAILY ACTIVITY		CASH FROM BANK+ / TO BANK-			587,000.00				
		CASH FROM VLTS+ / TO VLTS-		-	59,500.00				
		TCD DISPENSES TO MEMBERS-		+	8,207.00				
		OUTSIDE CHECKS		-	242,241.35				
		CASH DISBURSED		-	56,917.93				
		IN-HOUSE DRAFTS		-	21,799.12				
		CASH SHORT		-	.50				
		RECEIPT VOUCHERS		+	272,679.51				
		CASH OVER		+	.00				
					-----				
		NET DAILY ACTIVITY		=	487,427.61		487,427.61 *		
END OF DAY		ENDING TELLER'S CASH		+	62,029.20	6,259.39-*			
		ENDING VAULT CASH		+	996,345.50	493,687.00 *			
					-----				
		ENDING CHANGE FUND		=	1,058,374.70		487,427.61 *		

## BALANCING BRANCH CASH

The following screen appears after using F9-Branch cash on the initial inquiry screen (shown on Page 14).

### F9-Branch Cash

This notation will appear if an amount appears in the "Difference" column for any vault.

Use **F9-Net Change** to return to the original display.

Use **F15-Offages** to analyze out-of-balance conditions or comments over a range of dates. See Page 16.

Use **F20-Comments** to document actions you took for any date that has a balancing issue. See Page 15 for details.

EOD Head Trial Balance		G/L Change Fund				Difference
Branch	Branch Cash	G/L	Location	G/L Balance		
01 FRANKENMUTH	433,021.57	739.00	01	433,021.57	0.00	
02 FRANKENMUTH	156,829.47	739.00	02	156,829.47	0.00	
03 FRANKENMUTH	158,188.44	739.00	03	158,188.44	0.00	
04 GATEWAY OFFI	105,678.29	739.00	04	105,828.29	150.00-	
05 HILLINGTON D	44,395.24	739.00	05	38,271.84	6,123.40-	
06 VASSAR OFFIC	96,423.23	739.00	06	102,546.63	6,123.40-	
07 ADMINISTRATI	0.00	739.00	07	0.00	0.00	
08 TOWN & COUNT	55,953.13	739.00	08	55,953.13	0.00	
09 VASSAR SCHOO	0.00	739.00	09	0.00	0.00	
10 BIRCH RUN ME	17,937.23	739.00	10	17,937.23	0.00	
11 ESSEXVILLE H	3,988.21	739.00	11	3,988.21	0.00	
12 FRANKENMUTH	1,513.36	739.00	12	1,513.36	0.00	
GRAND TOTALS:	1,073,928.17			1,074,078.17	150.00-	

This inquiry makes it easy to see if your vaults are currently in balance. The left side of the screen shows the balance that was captured as of end-of-day for the teller system, and the right side shows the balance from your 739.00 G/L, also captured during EOD.

**IMPORTANT:** This analysis comes from a snapshot of balances taken during end-of-day processing. The teller cash balances started being captured with the implementation of the Spring 2007 release, so you will not be able to go back to dates prior to that time (May 21 for online CUs; June 11 or 12 for self processors) while working in this tool.

Because this tool analyzes *balances* rather than daily activity, the inquiry will reflect any changes made to correct a previous day's balancing issue. If out-of-balance conditions are not corrected, the balance would continue to be off (accumulating additional offages, if any) until a correction was made.

## DOCUMENTING YOUR BALANCING ADJUSTMENTS

Once you have discovered the source of the problem and have made the necessary journal entries, use **F20-Comment** to record the results of your research into any out-of-balance conditions and a report of what corrections were made:

### F20-Comment

Session 0 CU\*BASE GOLD - Teller Vault / General Ledger Verification

**Teller Vault / General Ledger Verification**

Corp. ID 1  
As of end of day May 20, 2009 Wednesday

Comment/Resolution for Differences
RECLASS BRANCH 5 & 6
XTENDSRS/DNN

Backup F3

FR (493) 5/26/09 13:29:00 [Learn About This Feature](#)

Comments provide an excellent record for future balancing questions and to document the reasons for adjusting journal entries.

## ANALYZING A HISTORY OF OUT-OF-BALANCE CONDITIONS

Accounting supervisors and credit union managers can use this feature as an auditing tool, to monitor balancing activities over a range of dates. Use **F15-Display Offages** to display the following summary screen (the display will depend on which inquiry you were viewing - Net Change or Branch Cash):

## F15-Display Offgates - Daily Net Change

Session 0 CU\*BASE GOLD - Daily Cash Net Change / General Ledger Verification

**Daily Cash Net Change / General Ledger Verification**

Corporation **1**  
 From **May 01, 2009** To **May 25, 2009** [MMDDYYYY]

Branch summary  
 Display date with differences only  
 Display all dates with comments

Date	Vault Net Change	G/L Net Change	Difference	C
May 25, 2009	0.00	0.00	0.00	
May 24, 2009	1,010.64-	210.64-	800.00-	
May 23, 2009	11,914.23	11,914.23	0.00	
May 22, 2009	585,010.69-	585,010.69-	0.00	
May 21, 2009	449,338.27	449,338.27	0.00	
May 20, 2009	259,980.36-	259,980.36-	0.00	C
May 19, 2009	196,092.91	196,092.91	0.00	C
May 18, 2009	232,513.71	232,513.71	150.00-	
May 17, 2009	20.00	20.00	0.00	
May 16, 2009	108,874.55	108,874.55	0.00	

Backup F3  
 Cancel F7  
 Print Screen F14  
 Sort Ascending F12

\$ Amount indicates out of balance.  
 C indicates comments exist.

FR (163) 5/26/09 13:29:51

## F15-Display Offgates - Branch Cash

Session 0 CU\*BASE GOLD - Branch Cash / General Ledger Verification

**Branch Cash / General Ledger Verification**

Corporation **1**  
 From **May 01, 2009** To **May 25, 2009** [MMDDYYYY]

Branch summary  
 Display date with differences only  
 Display all dates with comments

Date	Branch Cash Total	G/L 739.00 Balance	Difference	C
May 25, 2009	0.00	0.00	0.00	
May 24, 2009	885,271.89	886,071.89	800.00-	
May 23, 2009	886,282.53	886,282.53	0.00	
May 22, 2009	874,368.30	874,368.30	0.00	
May 21, 2009	1,459,378.99	1,459,378.99	0.00	
May 20, 2009	1,010,040.72	1,010,040.72	0.00	C
May 19, 2009	1,270,021.08	1,270,021.08	0.00	C
May 18, 2009	1,073,928.17	1,074,078.17	150.00-	
May 17, 2009	841,544.46	841,544.46	0.00	
May 16, 2009	841,544.46	841,544.46	0.00	

Backup F3  
 Cancel F7  
 Print Screen F14  
 Sort Ascending F12

\$ Amount indicates out of balance.  
 C indicates comments exist.

FR (163) 5/26/09 13:30:29

F20-Sort Ascending will display dates in order with the most current at the bottom of the list.

On this screen you can enter any range of dates and see a summary of balances. Use the flags at the top of the screen to control what is displayed in the summary (press Enter to refresh the screen after making a change):

Field Name	Description
Branch summary	Check this to summary totals for all branches. Remove the checkmark to see totals for individual branches.
Display date with differences only	Check this to see only dates where there was an amount in the "differences" column. Remove the checkmark to see all

Field Name	Description
	dates in the specified range.
Display all dates with comments	Check this to see all dates in the range where comments were entered, regardless of whether there was an out-of-balance condition or not.

## VAULT/GL VERIFICATION REPORT

Similar to the F15-Display Offages summary feature, you can print a report showing this verification for a range of days. Use **F14-Report** on the main verification screen (there is also a separate command on the MNRPTC report menu). This can be a helpful management tool to keep an eye on common issues and change procedures as needed to prevent future occurrences.

### F14-Report

Selections are similar to the options on the verification screens, so you can get a printed report showing the same things displayed in the inquiry. When ready, use Enter to generate the report.

### Report Sample (Daily Net Cash Change)

```

5/10/07 10:51:19                                CU*BASE TEST CREDIT UNION                                LTVGLV                                PAGE 1
DAILY CASH NET CHANGE / GENERAL LEDGER VERIFICATION                                USER DAWNMM
From 03/06/07 to 03/07/07

Corporate ID - 01 CU*BASE TEST CREDIT UNION

COMMENTS: DIFFERENCES WERE CAUSED BY DELETED AUDIT KEYS WITHOUT REVERSING THE TRANSACTIONS, ACCOUNT ADJUSTMENTS WERE MADE FOR 3 TRANSACTIONS ON 03/07/07

EOD TUESDAY 03/06/2007
-----EOD HEAD TELLER TRIAL BALANCE-----
VAULT
01 MAIN OFFICE                                NET CHANGE                                G/L LOC                                NET CHANGE                                DIFFERENCE
281,336.08                                73900 01                                281,336.08
02 RICHVILLE OFFICE                                36,816.22-                                73900 02                                36,816.22-
03 BIRCH RUN OFFICE                                65,433.52-                                73900 03                                65,433.52-
04 GATEWAY OFFICE                                12,174.77                                73900 04                                12,174.77
05 MILLINGTON OFFICE                                4,648.71                                73900 05                                6,392.51                                1,743.80-
*** NO VAULT ACTIVITY ***                                73900 06
*** NO VAULT ACTIVITY ***                                73900 07
*** NO VAULT ACTIVITY ***                                73900 08

NET DIFFERENCE:                                1,743.80-

EOD WEDNESDAY 03/07/2007
-----EOD HEAD TELLER TRIAL BALANCE-----
-----G/L CHANGE FUND-----

```

VAULT	NET CHANGE	G/L LOC	NET CHANGE	DIFFERENCE
01 MAIN OFFICE	138,587.22-	73900 01	138,587.22-	
02 RICHVILLE OFFICE	15,273.29	73900 02	15,273.29	
03 BIRCH RUN OFFICE	19,780.64	73900 03	19,780.64	
04 GATEWAY OFFICE	25,736.45-	73900 04	25,736.45-	
05 MILLINGTON OFFICE	3,018.41	73900 05	3,018.41	
*** NO VAULT ACTIVITY ***		73900 06		
*** NO VAULT ACTIVITY ***		73900 07		
*** NO VAULT ACTIVITY ***		73900 08		
NET DIFFERENCE:				0.00