

Release Summary and Information

Product	Release Date	Released to the Following
CBX®	May 17, 2026	- Online Credit Unions - Self-Processors - Site-Four Credit Unions
Version #		
26.05		
Documentation Updates: Updated resource guides and online help topics will be posted on our website no later than: Friday, May 15, 2026	Additional Resources: Database Changes Tool Changes Register for Release Training Available Soon: <i>Resources Companion Guide</i> <i>Release Training Video</i>	Key to the Symbols: ☒ You'll see it immediately. ☒ You'll need to activate it. ☒ You'll need to work with a CSR to set it up. ☒ There may be related fees; contact a CSR.

This release includes changes to key database tables (files). **You must update your automated Queries** before their next scheduled run date! See the separate Database Changes announcement for instructions.

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CBX User ID Passwords

☒ **CBX User ID Password Minimum and Maximum Length Change**

Due to encouragement by examiners, we are changing the length of the password used to log into CBX. This will occur the **next time you are prompted to change your password**. We encourage you to consider moving from creating passwords to a longer “pass phrase,” for example, **1t’saLOVELYd@y!**

The new “pass phrase” length for CBX user ID passwords will be 15-128 characters. Employee ID password lengths will not change with this release.

Lending

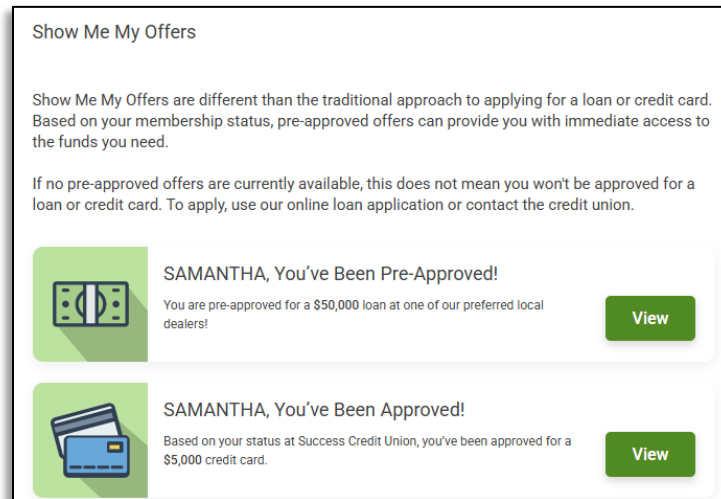
1Click Relationship Offers: A Data-Driven Approach to Portfolio Growth

Learn more in [1Click Offers reference guide](#) and [1Click Overview in online help](#)

This release introduces an exciting evolution for 1Click Offers! Utilizing the data-driven power behind CLR Path Decision Advisor, **Tool #1061 1Click Relationship Offers** provides a streamlined approach for your lending team. Instead of having to define a list of members to receive a 1Click offer, CBX and CLR Path will leverage the data you already have in-house to score members and determine how much they can borrow.

Like traditional 1Click Offers, a 1Click Relationship Offer will be delivered to eligible members in **It’s Me 247**. To provide a unified view of all available lending opportunities, we have developed a new “Show Me My Offers” module in **It’s Me 247** that creates a user-friendly page where members can view all their active 1Click Offers in a centralized location.

“Show Me My Offers” Module Configured via CU Publisher



This experience is designed for maximum flexibility, allowing members to take control of their borrowing by selecting any amount up to their maximum approved limit. Whether they need the full offer or just a portion of it, this self-service workflow provides a path to funding that respects the member’s specific financial needs while strengthening their relationship with your credit union.

1Click Enhancements: New Performance Tracking and Expiration Dates on Offers

This release will elevate your lending team by providing the high-level visibility needed to drive loan growth with data! By introducing a **new tracking table** and **expanding the existing 1Click Offer details table**, the system now captures every member interaction, from initial offer to final decision, directly in the core. This new architecture for data collection eliminates the manual effort of tracking campaign success, providing your credit union with the metrics required to analyze loan performance, monitor delinquency, and refine your lending strategy with precision.

To keep your offers timely, we are also implementing mandatory **expiration dates**, and a new **daily batch delete process** for all 1Click products. This shift from a monthly to a daily cycle ensures that expired offers are automatically cleared and replaced with new opportunities without intervention from your lending team. By combining performance tracking with these automated cleanup routines, your credit union can maintain a highly responsive, self-service lending environment!

New Buttons in the Loan Application Workflow

[Learn more in online help](#)

We’ve added new buttons to the loan application workflow to emphasize CU*Forms and prepare for the launch of CU*Chat. Legacy form options will still be available beneath the new CU*Forms button options, until they are sunset October.

Loan Application #648961: Print Loan Application Forms

Personal > Employers/Income > Income Summary > References > Assets > Debts > Credit Report > Misc/Comments > Summary > **Print**

Printer ID: P1 | Drawer: 1 | Copies: 1

What would you like to work with?

Print Forms | Work with Mortgage Forms | Go to Underwriting | CU*Chat | Go to FormFLOW

Legacy Forms

Application type: [v] | Loan officer worksheet: [v] | ☒ Include applicant's comments | ☒ Include co-applicant's comments

Custom Forms - Form(s) to Print

Print | Type/Description

☐	LAPP Custom Loan Application
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On the Print screen in the loan application workflow, CU*Forms can be accessed by selecting the **Print Forms** button. There will also be new buttons allowing you to easily access the underwriting area in CU*Forms and CU*Forms FormFLOW.

The **Work with Mortgage Forms** button is in preparation for the support of mortgage forms in CU*Forms. The button will link to the store tile until the feature is deployed. After which, the button will redirect subscribers to CU*Forms to prepare loan estimate and closing disclosure forms. Stay tuned for future announcements about [CU*Forms Mortgages!](#)

There will be another new button to prepare for **CU*Chat**, which is a chat platform where loan officers can chat with applicants regarding their loan application and send/receive any necessary documents needed for closing. Any documents sent in the chat will automatically be saved back to the loan package associated with that loan account.

In addition to the Print screen, CU*Chat portal buttons will appear on the Loan Request Recap screen and on each tab in the loan app workflow, starting with Personal all the way through Print, for easy access at any point in the application process. These buttons will link to the store tile until the feature is deployed. After which, the buttons will redirect staff to the chat portal if you have subscribed to CU*Chat via the store. Otherwise, it will continue to link them to the store tile to sign up.

Stay tuned for future announcements about [CU*Chat!](#)

Online Banking

Online Banking Password Updates

[Learn more in Strategies to Control Member Access and online help](#)

Based on examiner requirements and to adhere to current security recommendations we will be making the following changes to **It's Me 247** passwords and **BizLink 247** passwords with this release.

- The minimum length allowed to be configured by your credit union for **It's Me 247** passwords will change from six characters to eight characters. Any members with passwords under eight characters will be prompted to change their password at their next login after the release.
- Temporary password configurations that include a part of the member's Social Security Number (SSN) will be sunset. All credit unions with these settings will be flooded with the remaining option that does not include the SSN. (Temporary passwords are used for first time login and password resets and are configured in **Tool #569 Online/Mobile/Text Banking** > *Online Banking Password and Security*.)

It may be time to consider two-factor login to replace the temporary password. Read more in the [Strategies for Controlling Member Access](#) booklet linked to at the top of this section and this [knowledge base item](#) for more information.

- **BizLink 247** password length will now change to 8 characters to 256 to match **It's Me 247**.

Member Service

Enhancements to Secondary Names Feature

[Learn more in online help](#)

With this release, additional information will be available to configure for secondary names attached to member accounts.

We've added a new field to specify if a secondary name has the power of attorney. You can configure this flag when adding or updating a secondary name attached to an account through **Tool #20 Update Account Information**. You'll also be able to add twice as much information in the *Comments* field for a secondary name.

Additionally, as of the 26.05 release, whenever a secondary name is attached to an account, the date it was added will be attached to the record and can be viewed within Secondary Names Inquiry.

Member Account Transfer Now Has Account Suffix Lookup and Global Search

[Learn more in online help](#)

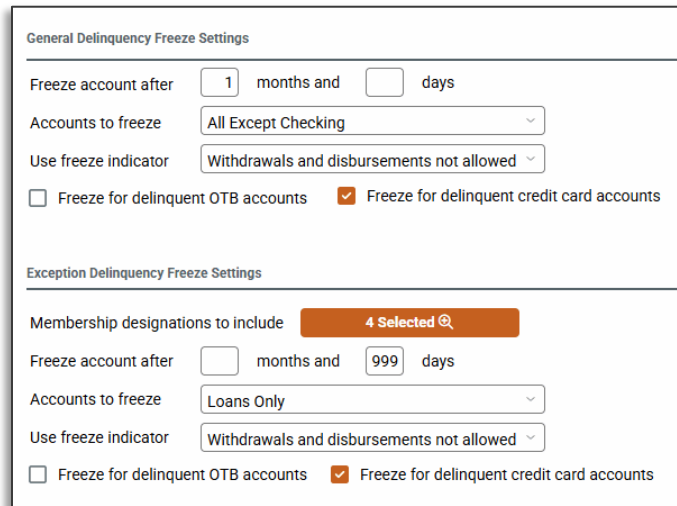
The Member Account Transfer feature accessed via Phone Operator, **Tool #516 Member Transfers** or **Tool #354 Effective Dated Transfers** will include both an account suffix lookup and the Global Search feature. This will make it easier to search for a particular account or account suffix when transferring funds.

Accounting/Back Office

Configure Delinquency Freeze Settings by Membership Designation

[Learn more in *online help*](#)

In addition to the existing delinquency freeze settings, there will now be a new section of exception delinquency freeze settings in **Tool #225 Collections Parameter Configuration**. These new settings will be applied to only the membership designation(s) selected.



The screenshot shows a configuration window titled "General Delinquency Freeze Settings" and "Exception Delinquency Freeze Settings".

General Delinquency Freeze Settings:

- Freeze account after: 1 months and 0 days
- Accounts to freeze: All Except Checking (dropdown)
- Use freeze indicator: Withdrawals and disbursements not allowed (dropdown)
- ☐ Freeze for delinquent OTB accounts
- ☒ Freeze for delinquent credit card accounts

Exception Delinquency Freeze Settings:

- Membership designations to include: 4 Selected (button with magnifying glass icon)
- Freeze account after: 0 months and 999 days
- Accounts to freeze: Loans Only (dropdown)
- Use freeze indicator: Withdrawals and disbursements not allowed (dropdown)
- ☐ Freeze for delinquent OTB accounts
- ☒ Freeze for delinquent credit card accounts

When configuring the new settings, you'll specify the appropriate membership designations for any type of account that should be treated differently for delinquency freezes. This will be particularly useful to separate individual and business memberships, allowing for more specialized settings.

Exception Check Holds Now Available for Automated Check Hold

[Learn more in *Automated Deposits Holds and online help*](#)

This release adds optional exception holds processing that allows for credit unions to control the way tellers can apply holds on outside check deposits.

Currently credit unions can lock the teller screen hold days fields altogether so no changes can be made, or they can open them up so that tellers can enter any number they want, including removing holds altogether. This new feature provides a middle ground to give credit unions a way to let tellers adjust holds but only within specific parameters. The configuration is flexible and can be used for any situations that require special handling, including conditions that are not subject to Reg CC.

Activate this feature on **Tool #849 Automated Holds Configuration** which triggers a new Exception Holds configuration screen used to configure the hold. The new functionality will also be added to standard Teller Line Posting and Xpress Teller.

CEO

RDC Enrollment as New Eligibility Condition for Qualified Dividends

[Learn more in *Qualified Dividends* and *online help*](#)

Qualified dividend products just got a new eligibility requirement option. You can now specify members must be enrolled in RDC in order to receive the qualified rate on their checking or savings account.

When configuring your product's qualified dividends processing in **Tool #777 Savings/Checking Products Configuration**, simply check the box to *Require RDC enrollment* as a condition for the qualified rate.

Support for Waiving NSF/ANR fees for APSN (Authorized Positive Settled Negative) Debit Card Transactions

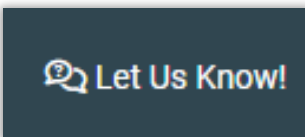
[Learn more in *online help*](#)

This release adds a new *Waive Fees if Authorized Positive* checkbox to **Tool #558 NSF/OD Transfer Configuration** > Overdraft protection activation that makes it possible for ANR/NSF fees to be waived under APSN (Authorized Positive, Settled Negative) situations on debit card transactions.

- If a debit card transaction is authorized using the member's balance, but for some reason the secured funds are no longer available when the transaction posts, checking this box will waive the fee.

If the transaction was authorized with available balances from ODP (Overdraft Protection) or ANR (Negative Balance Limit), the fee will not be waived if insufficient balance when the item posts.

Sunsetting "Let Us Know"



Since the inception of CBX, we've had the "Let Us Know" button to submit screen issues or other CBX transition related items while we moved through the Alpha stage. Beginning with the 26.05 release, we will remove that button – however, your feedback is still important. We're excited to

push forward in the era of CBX, and we'll continue to refine screens right alongside other enhancements. Moving forward, please submit any inquiries, feedback, screen discrepancies, or otherwise directly through the Client Service channels, via AnswerBook or phone conversation.

Previously Implemented (Minor Releases)

Credit Bureau Reporting Dashboards Accessed at Entry

When you enter the recently renamed **Tool #658 Credit Bureau Reporting Dashboard**, now you will first access the loan data in a dashboard view and can toggle for checking and savings data. From the dashboard views you can still print a report of the data as well. *Implemented 2/17/26.*

 Long Last Name Now Populates Pay to Field for Checks

If a member has a long last name configured in CBX, then the *Pay to* field for checks created by Teller (**Tool #1**) and Xpress Teller (**Tool #1600**) will fill with that information. *Implemented 2/17/26.*

 Print Credit Insurance/Debt Protection/Miscellaneous Coverage Configuration

Use **Tool #1052 Loan Insurance/Debt Protection Listing** to print a report of your insurance, debt protection, or miscellaneous coverage configurations. Choose optionally to include suspended types or a specific provider name. *Implemented 2/24/26.*

 Calculation Change for Revocable Trust Coverage in NCUA Share Insurance Report – Revocable Trusts (LSHINS4) Report

Before implementation, this report showed calculated estimated coverage for members based on account number, which could cause members with two or more Revocable Trusts to be overstated. This is now corrected in the updated calculation. Refer to the [NCUA Share Insurance booklet](#) for more details. *Implemented 2/24/26.*

 Add Joint Owners to Fraud Block List When Charging Off Savings/Checking Accounts

When charging off a savings or checking account using **Tool #201 Charge Off Savings/Checking Accounts** optionally add the joint owners to the Fraud Block list by checking *Add joint owners to blocked person list*. *Implemented 3/17/26.*

 IRA Transaction Process Code Report Added to the Report Scheduler Program

The IRA Transaction Process Code Report (**Tool #417**) can now be configured to be run with the report scheduler program. Refer to the [CBX help](#) for helpful details for setup. *Implemented 3/17/26.*

 Pay to Member Button Populates Member Data on Checks from Loan Disbursements

Like the **Pay to Dealer**, the new **Pay to Member** populates data from the core into checks disbursed via **Tool #50 Disburse Member Loan Funds**. *Implemented 4/7/26.*

 Easily Determine the Account Balance When Overdraft Protection is Used

When overdraft protection is used, the *Additional Transaction Information* screen now includes a secondary transaction record with the account available balance at the time of the transaction. Additionally, the member can view this information in **It's Me 247**. *Implemented 4/28/26.*

End