Reference Guide

Tiered Service Levels

Credit Union Member Relationship Management

INSIDE THIS GUIDE:

This guide describes CBX Tiered Service Levels, a relationship management program which helps you analyze member behavior and set up a "scoring" system to award members for certain behaviors.

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Introduction

Want your members to keep higher deposit balances in their accounts? Want to encourage use of non-teller contact avenues such as ATMs and automatic deposit? With CBX Tiered Service Levels, you can reward those behaviors with meaningful benefits and incentives.

CBX Tiered Service Levels helps you analyze member behavior and set up a “scoring” system. Behaviors your credit union wants to encourage will be awarded a certain number of points. Behavior you wish to discourage, such as loan delinquency or a negative balance share account, can result in points being taken away. These points are added to a total “score” for each member, which is used to assign rewards.

Encourage your members to take advantage of your credit union’s services and let CBX help you reward them for it. Positive reinforcement is a method for success!

Rewarding Members for Behaviors

Based on the score the member receives, the system automatically grants certain rewards, such as:

- Special ATM service charge configurations
- No-fee check cashing
- No-fee check or money order printing
- Special fees on safe deposit boxes
- Special fees for self-service products such as bill payment or eStatements

Your credit union decides which behaviors are rewarded (or penalized) and how many points each behavior is worth.

Member Behavior Goals

Scoring configuration is grouped according to six basic goals for member behavior:

GOAL #1: Encouraging the member to use your credit union as their primary financial institution.

You can reward your members for taking advantage of the products which serve to "tie" them to your credit union as their primary financial institution (historically the share draft or checking account).

GOAL #2: Encouraging the member to analyze their own savings plan.

This is accomplished by promoting products such as certificates, IRAs, or money market accounts, along with encouraging the member to save more. For example, a credit union feels they are losing members to private investment firms that offer money market accounts along with special checking account benefits. If the credit union awards significant points for participation in the credit union money market program, the member receives a signal that this type of investment is important.

GOAL #3: Encouraging the Member to analyze their own borrowing habits.

By awarding points for larger aggregate loan balances, the credit union can demonstrate to members the benefits of letting the credit union handle all of their borrowing needs.

GOAL #4: Encouraging member-elected outside services.

Based on the costs associated with offering ATM, debit, and credit cards, it is important that the credit union get as much participation from its membership as possible, thereby lowering the individual card member's cost. Along with this, transferring members to more convenient consumer endpoints, such as audio response and online banking, will not only demonstrate the flexibility of the credit union but lower the per-transaction cost in comparison to teller transactions.

GOAL #5: Encouraging member-elected deposit services.

Tools such as payroll deduction, ACH, and AFT give members the freedom they want but serve to firmly connect them to the credit union as their primary financial institution. If the member's entire check is deposited electronically with the credit union, he is very likely going to stay with the credit union for the rest of his routine financial needs.

GOAL #6: Recognizing participation in other marketing and promotional programs

Where the Tiered Service product is a “global” and all-inclusive marketing tool, the use of Marketing Clubs set members apart using the same concepts that form a credit union: joining, belonging, and participating. (If you are interested in more information about this tool, refer to the booklet: Marketing Clubs: Configuration, Benefits and Enrollment.

Reward Cumulative Points: A “Frequent Flyer” Type Marketing Program

Similar to a Frequent Flyer program, the Tiered Service Reward Points system (formerly known as lifetime points) lets your credit union give benefits based on a member’s participation over time. Generate additional excitement and give something back to show your members you appreciate their participation and loyalty to the credit union. (NOTE: Reward Points can be configured to expire.)

See page 80 for complete details.

Being an Internet Retailer

Internet retailers utilize all online banking tools at their disposal to maximize the targeted exposure of their products.

This section covers the Tiered Service tools built right into CBX and **It’s Me 247** your credit unions can use to be more effective in selling online. Use them as part of your arsenal to provide special pricing and discounts, and to create meaningful differentials between what is offered via other channels and what is offered via online banking.

What is the Benefit of a Tiered Services Program?

Tiered Service program is a great way to encourage desirable behavior by rewarding desirable behavior. Want your members to keep higher deposit balances in their accounts? Want to encourage use of non-teller contact avenues such as ATMs and automatic deposit? You can reward those behaviors with meaningful benefits and incentives.

If you activate the built-in online features (explained below), you can then easily communicate the benefits of participation to your members while they bank online. (See the listing below of online features you can activate.)

What is the Member’s Experience Online?

The member sees the Tiered Service features that are built into online banking and, at a glance, can see the benefit of higher participation with your credit union. (See the listing below of online features you can activate.)

How Does the Member See the Difference in Participating with You Online?

Members see the difference in participating with your credit union online when they see the rewards they earn for their participation with your credit union.

You can communicate to members about your Tiered Service program by activating any (or all) of the items below:

- The Tiered Services badge indicates to members their Tiered Service level.
- The "How do I get my points" page lists the things your credit union counts toward getting that score and the points received (and the total available). This might include a higher savings balance, having a loan, or using a self-service feature such as a debit card or ATM card.
- The "Instant Rewards" page lists the reward your credit union gives for the member participation at their Tiered Service level. This might include waiving over-the-counter transaction fees, waiving fees on member-elected services, or waiving self-service fees.
- The "Rewards History" page shows the history of points received (and used if appropriate) each month.

They will also see your marketing text explaining how you value their participation in your credit union that appears at the top of the detail page.

Who Can I Turn to for More Assistance?

Don't have time to set it up? Engage the Earnings Edge team to help you design and execute this initiative.

What is a Breakdown of the Steps for my Credit Union?

- Activate your Tiered Services program. *Refer to page 9 for a discussion of configuring your program*.
- Active the online banking features. This includes displaying the Tiered Score level, the "How do I get my points?" page, the "Instant Rewards" page, and the "Rewards History" page. (See previous page for an explanation of each item.) *Refer to page 36 for information on the online configuration options followed by what they look like in online banking*.
- Add text promoting the rewards of participation in your program. Your credit union may select to add a link to a website where you detail even more information. *This is also shown in the online banking section starting on page 36.*

Getting Started

1. Sit down as a team and **evaluate the goals presented by the software** and how your credit union wants to proceed in meeting those goals. Develop a definite idea about how the software should affect your membership base and be prepared to measure the results.
    - For example, do you have a goal to increase savings balances? What is your member ATM participation rate? Have you properly marketed your Seniors Club?
2. **Decide up front which benefits you are willing to extend to each group** of members based upon the value of each group's participation in the credit union. Extending benefits that cost more than the behavior yields in income will obviously be a loser in the long term. Cost accounting is a large factor in this marketing project.
3. **Discuss both the online and off-line benefits and marketing tools** that will be used to round out the product to ensure its success. Simply waiving fees that may or may not be charged during the member's normal banking will not be enough. Set the member apart.

Identify the member. Encourage the member through the actions of your employees, key mailings, and other member communications.

4. Forecast, forecast, forecast. Simply put, **set up the program using the configuration options and carefully analyze the results using the forecast tool**. Only your credit union will know whether the program fits your goals or not. CU*Answers recommends that you use at least one "dry run" month where the member is scored by the system and recognized by your employees, but that the program is not promoted to the member until everyone is comfortable with the scoring system and the tools that identify how the member scored. A lot of role-playing is required to teach front-line personnel how to respond to a member's Tiered Level. This role-playing will pay great dividends once the project goes live.
5. **Stick with a scoring system for at least 2 to 3 cycles before making any large changes**, unless it is immediately apparent that the scoring system is flawed in some way. Remember, this is a long-term approach and an education process for the members.
6. Finally, **run the forecasting report frequently** to measure the changes in how many members are scoring at each measured point. Continue with the concepts that are winning and adjust carefully the ones that are not. Relationship management is at the core of how you work with your members, not just a trendy promotion, in one day and out another. CU*Answers encourages you to think this project through very carefully and even decide not to participate rather than go in with a half-hearted attempt that is doomed to fail.

Miscellaneous Considerations

- **The Tiered Service Level system is automatic**: scores are accumulated and tallied automatically, and benefits are granted automatically throughout the month.
- **The level to which a member is assigned is determined monthly**. During beginning-of-month processing on the first day of each month, the system uses month-end files to count the number of points for which the member is eligible based on their participation in the credit union throughout the month, and the system then assigns the member to the appropriate level. During the following month, the benefits associated with that level are automatically granted.
- Because scores are tallied each month, **members may change from one level to another every month**. It will be important for Tellers, Phone Operators, and other Member Services personnel to encourage each member's participation to "better" their score and increase their benefits.
- **If a member has not accumulated enough points to be eligible for the lowest configured Tier, the system will assign a generic "Basic Service" label to the member** for inquiry purposes. (You can define a different label if you wish.) This is used for members who do not receive any of the special benefits offered by the Tiered Service Level program. Therefore, you do not need to make your own "ground floor" tier—each of the three available levels can be used for members who are actually participating fully in the credit union.
- Before the actual benefits program is implemented, it is important that you **analyze where your current membership falls**, in order to establish the most effective tier structure. For this purpose, forecast reports can be generated which will score your members according to their current behavior patterns and give a breakdown showing the score ranges. *See page 57 for more details*.
- You may **use automated "ANR Scoring" configuration and the member's Tiered Services level to determine the member's negative balance limit for the month**. Refer to the Automated Non-Returns booklet for details.

- NOTE: This scoring is calculated based on the individual score and does not calculate according to household score, if household scoring is used. (See following explanation of household scoring.)

Household Scoring

If you wish, you can choose to grant every member of a household the highest score earned by any member of that same household. Although Tiered Services was designed to reward members based on each individual member's relationship with (and cost to) the credit union, the importance of maintaining goodwill with all members in a household can be an important factor, too.

If you choose to enable this flag, CBX will start by scoring individual members as usual. Once all scores have been calculated, the system will evaluate all members with the same household number, taking the highest score among those individuals and awarding that same score to all of the members in that household.

- **Exceptions:** ANR (Courtesy Pay) will always use the member's actual score to determine negative balance limits. In addition, the Member in Good Standing configuration will allow you to specify whether to use the member's actual score or the highest household score when determining holds for electronic deposits.

To help maintain consistency for analysis, you will still be able to see the actual points a member earns by group (Primary, Savings, Lending, etc.) using the drop-down list in Inquiry/Phone, but the actual score may be from another member of the household.

To activate this flag (which applies to ALL memberships):

- Online credit unions should contact a Client Service Representative.
- Self-processing credit unions can activate the feature using **OPER Tool #5427 *Master CU Parameter Config*** (use Enter, then choose "Household" for the *Tiered Service Scoring*).

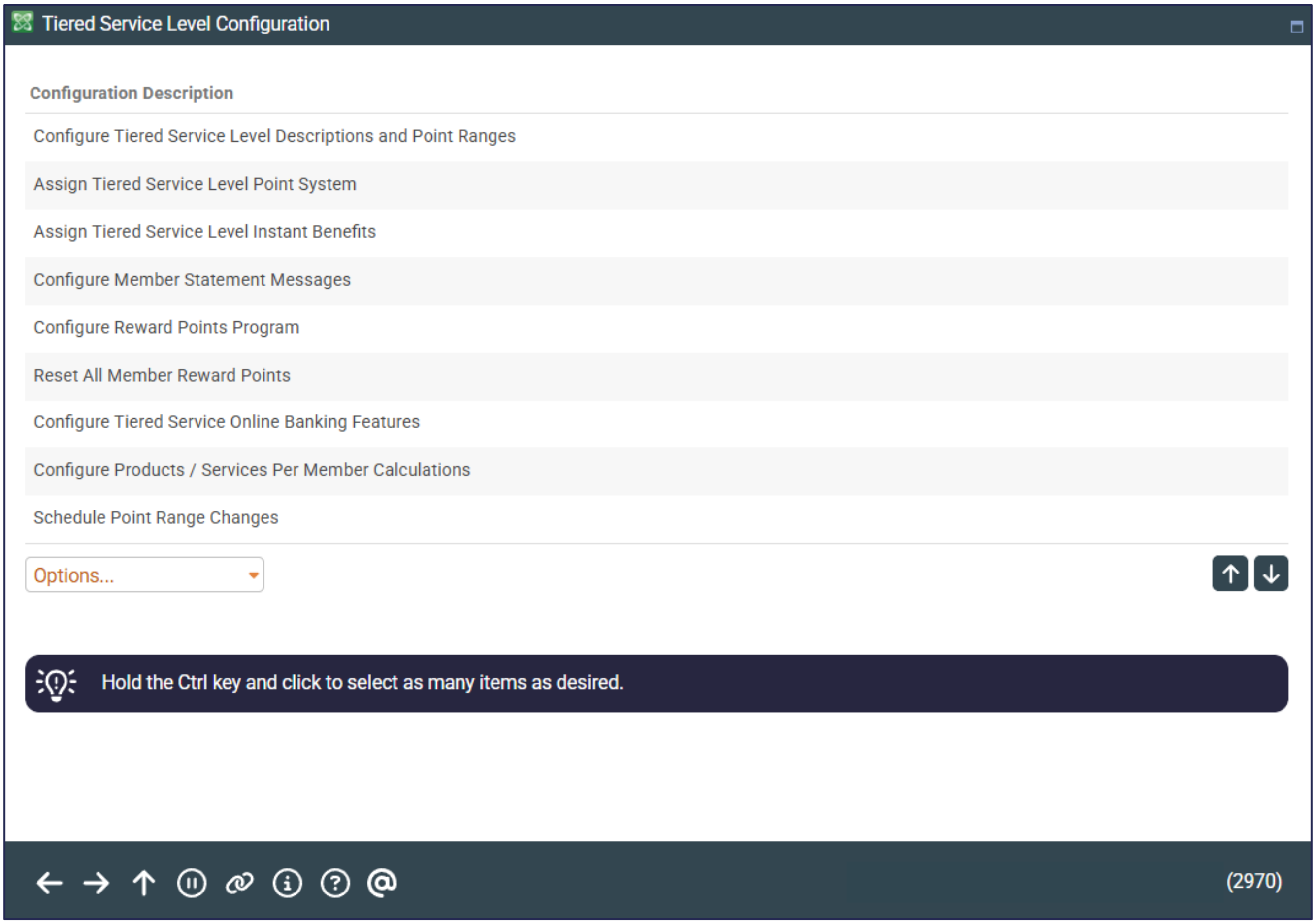
Continued Evolution

Remember that CBX Relationship Management tools are continually evolving. As time goes on, we will continue to add new goals, benefits, and even more sophisticated analysis of how to track and reward members for their participation. If you can see any clear area that needs to be addressed right away, please do not hesitate to contact CU*Answers with your ideas.

Tiered Service Level Configuration

Configure your Tiered Service levels using **Tool #853 *Tiered Service Levels Program Config***.

Tiered Service Level Configuration (Tool #853)



This is the first of several screens used to configure the Tiered Service Level system. To use an option, select it and choose Change. If you are setting up your tiered services program for the first time, there are five main steps required in setting up the configuration:

1. Configure Tiered Service Level Descriptions and Point Ranges
2. Assign Tiered Service Level Point System
3. Assign Tiered Service Level Instant Benefits

The remaining options are used to control other features designed to market the program to your members, including a Reward Points program (formerly known as lifetime points). See below for a complete description of each available configuration option.

Configuration Options

Option	***Description***
Configure Tiered Service Level Descriptions and Point Ranges	This option lets you name the three levels and assign the point score range used by each level. This step is closely tied to your marketing plans as the names you select will be used when marketing the program to your members. **See page 12 for details.**

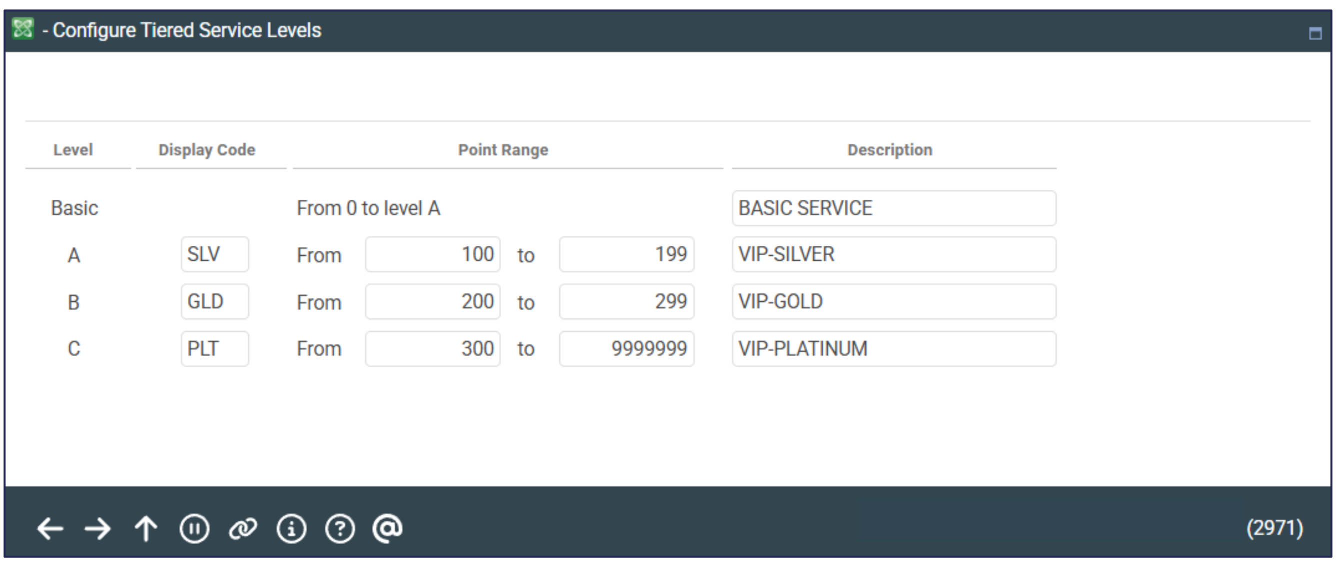
Option	Description
	▪ NOTE: If you want to change the levels that are already established and in use for member rewards, use the "Schedule Point Range Changes" feature (below) instead.
Assign Tiered Service Level Point System	This option is used to assign points to various member activities. These points will be tallied each month to determine to which level a member will be assigned. Again, this step will be closely tied to the marketing plan for the program. The more a member participates, the higher their score and thus, the more benefits they will automatically receive. **See page 13 for details.**
Assign Tiered Service Level Instant Benefits	This option is used to specify the "instant" benefits associated with belonging to each of the levels that the member receives each month for their participation in the credit union during the previous month. For instance, if your marketing materials state that a "Silver Tier" member gets free checking and money order services, this step is where those benefits are assigned. **See page 28 for details.** ▪ HINT: If you wish to use the scoring system without granting benefits, skip this option. This is helpful if you want to use the Tiered Service Level system as a way of "flagging" a member's participation for special attention by Member Service personnel, or during the first phase implementation where you are forecasting and testing the tiers. ▪ NOTE: Members will see these rewards online if they view Tiered Service information online. **See page 42.**
Configure Member Statement Messages	This option is used to set up the marketing messages that will appear at the top of member statements along with the monthly scoring result. **See pages 34 & 35 for details.**
Configure Reward Points Program	This option is used to set up a Reward (previously known as Lifetime) Points program, including: the months until the unused Reward Points expire, the messages that will appear on the Reward Points Statement(s) (printed and online), and a "catalog" of products and services for which Reward Points can be redeemed. **See page 80 for details.**
Reset All Member Reward Points	This option can be used when starting a new Reward (previously known as Lifetime) Points program, to clear any previously accumulated points for all members and start fresh. **See page 91 for details.**
Configure Tiered Service Online Banking Features	This option can be used to determine what Tiered Service features members see online, including what appears on the Tiered Service badge (Reward Points, monthly points, or both), the ability to click on the badge to find details about how the points were earned, as well as including a message at the top of this screen. **See page 36 for details.**

Option	*Description*
Configure Products / Services Per Member Calculations	Use this option to define how you want the calculations for Products Per Member (PPM) and Services Per Member (SPM) calculated for your members. **See page 92 for details.**
Schedule Point Range Changes	Use this if you want to change the point ranges used by your tiered service levels (in other words, how many points to be at Silver tier, how many points to be at Gold tier, etc.). **See page 33 for details.** This feature works the same as the "Configure Tiered Service Level Descriptions and Point Ranges" option above, except that you can schedule the changes to occur just prior to beginning of day on a month in the future. **This feature is designed for credit unions that have had Tiered Service <u>rewards</u> in place for a while and want to coordinate when the new ranges will take effect.** If you are just beginning your program and tweaking the settings, you can use the other option to make changes effective immediately.

Step 1: Configure Tiered Service Levels

This screen will appear when you choose to Change "Configure Tiered Service Level Descriptions and Point Ranges" on the first Tiered Service Level Configuration screen (shown on page 9).

Tool #853 > Configure Tiered Service Level Descriptions and Point Ranges



This screen is used to name the three Tiered Service Levels used by your credit union and assign the point score range used by each level.

> ***IMPORTANT:*** *If you have already implemented member rewards and want to change the point ranges, DO NOT use this screen! Changes made here will immediately affect any fee waivers and other rewards that you have set up. Instead, return to the previous screen and use the "Schedule Point Range Changes" feature instead to schedule the change to occur as of a specified*

month. (See page 33 for more details.) You can, however, use this screen to make changes if you have not yet implemented any member rewards.

As noted before, the names assigned here should correspond to those that are used when marketing the program to your members. The description entered on this screen will appear on Member Inquiry, Phone Operator, and Teller Posting screens to enable member service personnel to discuss with members what their current status is and encourage them to take advantage of the services that will promote them to a higher level. See page 46 for a sample of the Inquiry screen.

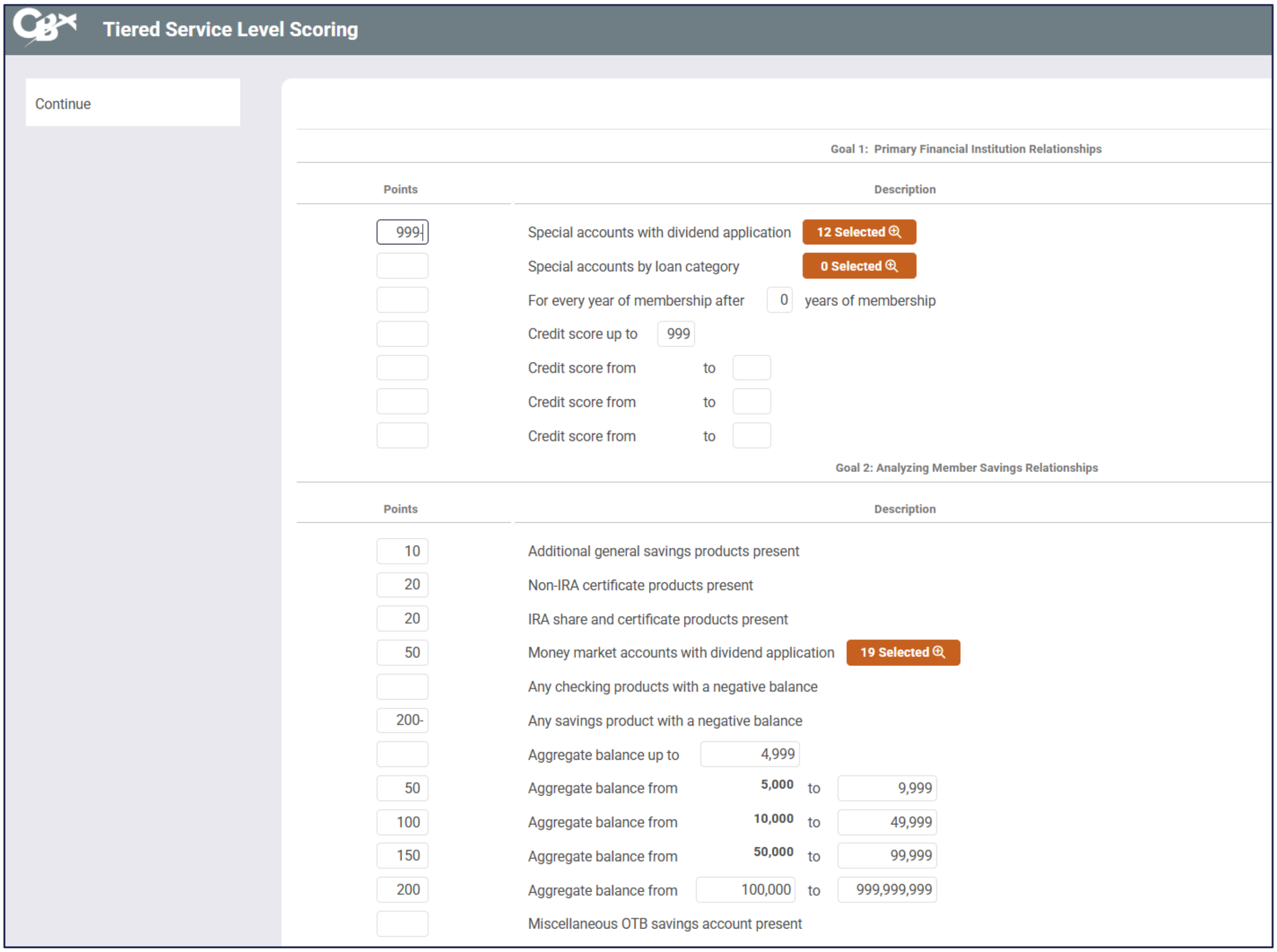
- In order for monthly scoring reports to calculate properly, Level A must be the lowest level, with Levels B and C progressively higher. Be careful not to overlap the point ranges; the *From* amount on one level should be higher than the *to* amount on the previous level. The *Display Code* is a three-character (alpha or numeric) abbreviation used to identify the level.
- If your Level A does not start at zero, then the "Basic" level will be used for any members that score lower than your Level A starting point. You can change the *Description* label from "Basic Service" to anything you wish, in essence creating a fourth level. However, remember that the basic level cannot be granted the same special rewards as Levels A, B, & C.

When done assigning levels, use Enter to record the change and return to the previous screen.

Step 2: Configure Tiered Service Level Scoring

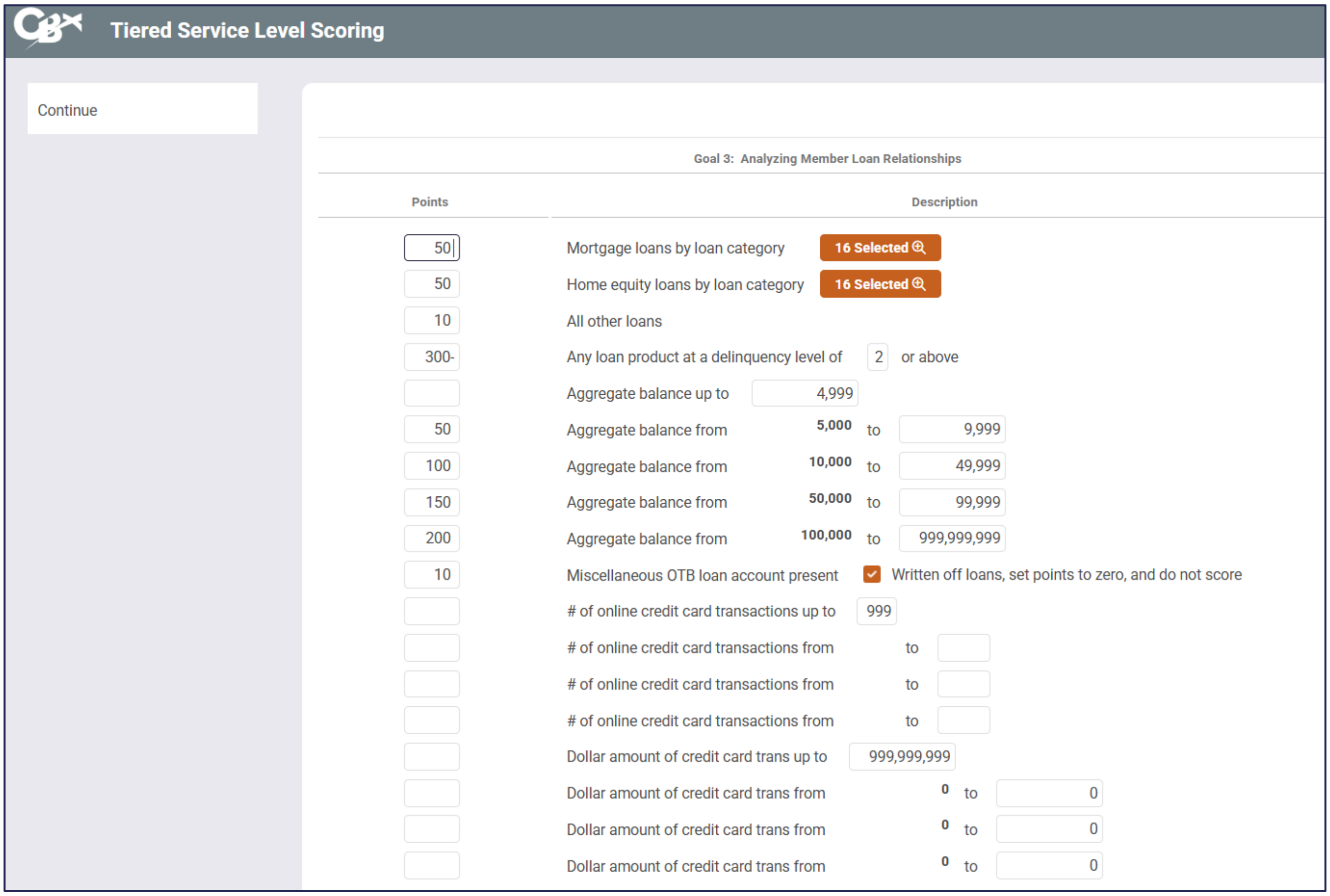
These screens will appear when you choose "Assign Tiered Service Level Point System" on the first Tiered Service Level Configuration screen (page 9).

Tool #853 > Assign Tiered Service Level Point System (Goals 1 & 2)



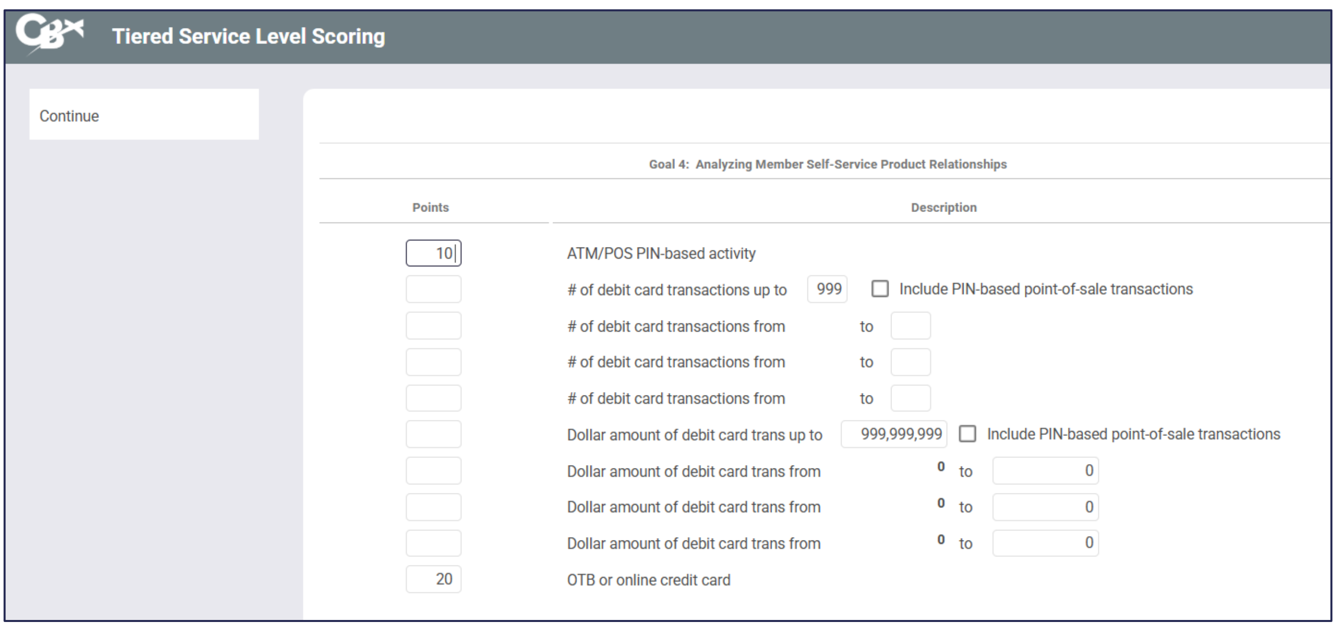
- Use this screen to grant a member extra points for every year of membership with your credit union (after a selected number of years).
- Use the **Select** buttons to select multiple items. You will move to a screen where you can use the Ctrl key to select multiple items, then the **Select** option to return to this screen. The number of items selected will appear on this screen.

Tool #853 > Assign Tiered Service Level Point System (Goal 3)

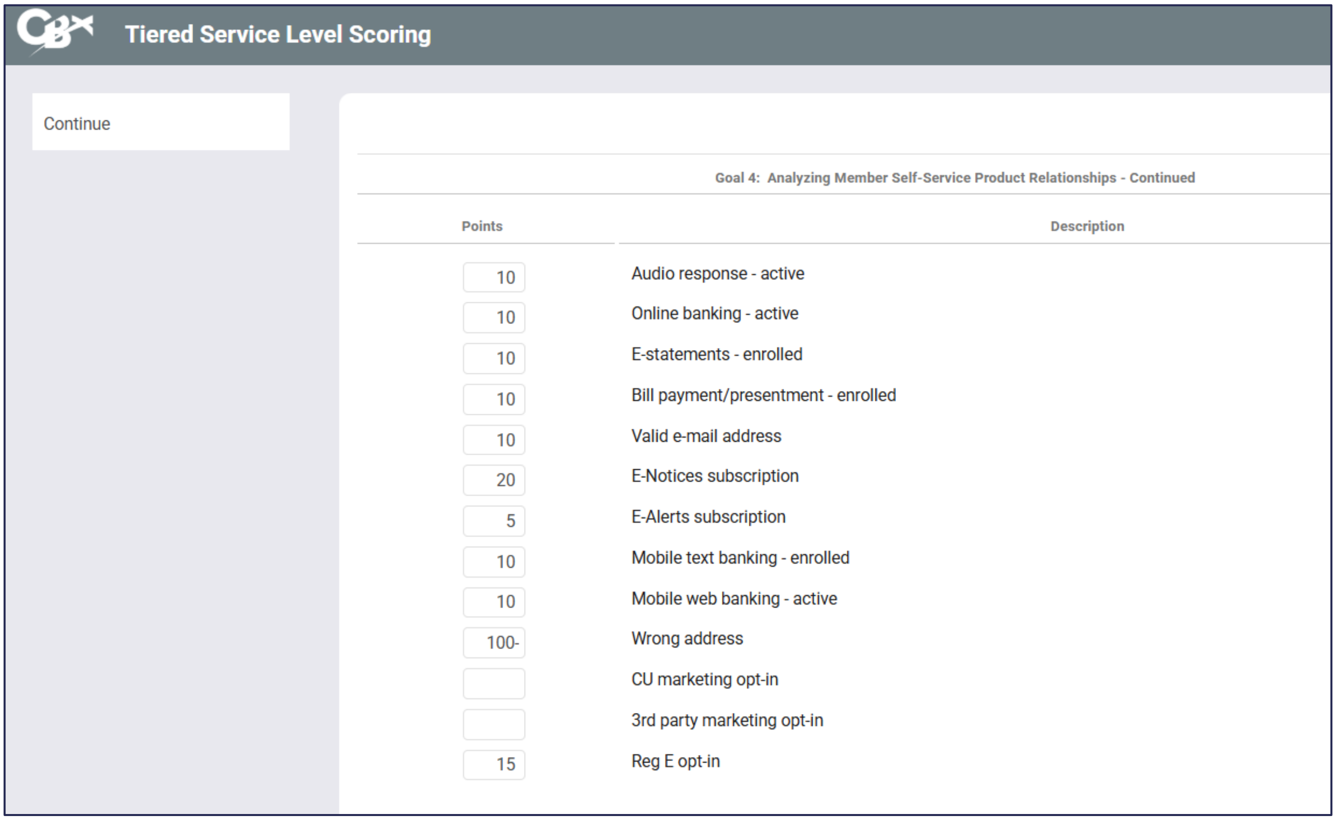


- For activity that should result in points being taken away, enter the number followed by a minus sign (the hyphen).

Tool #853 > Assign Tiered Service Level Point System (Goal 4)

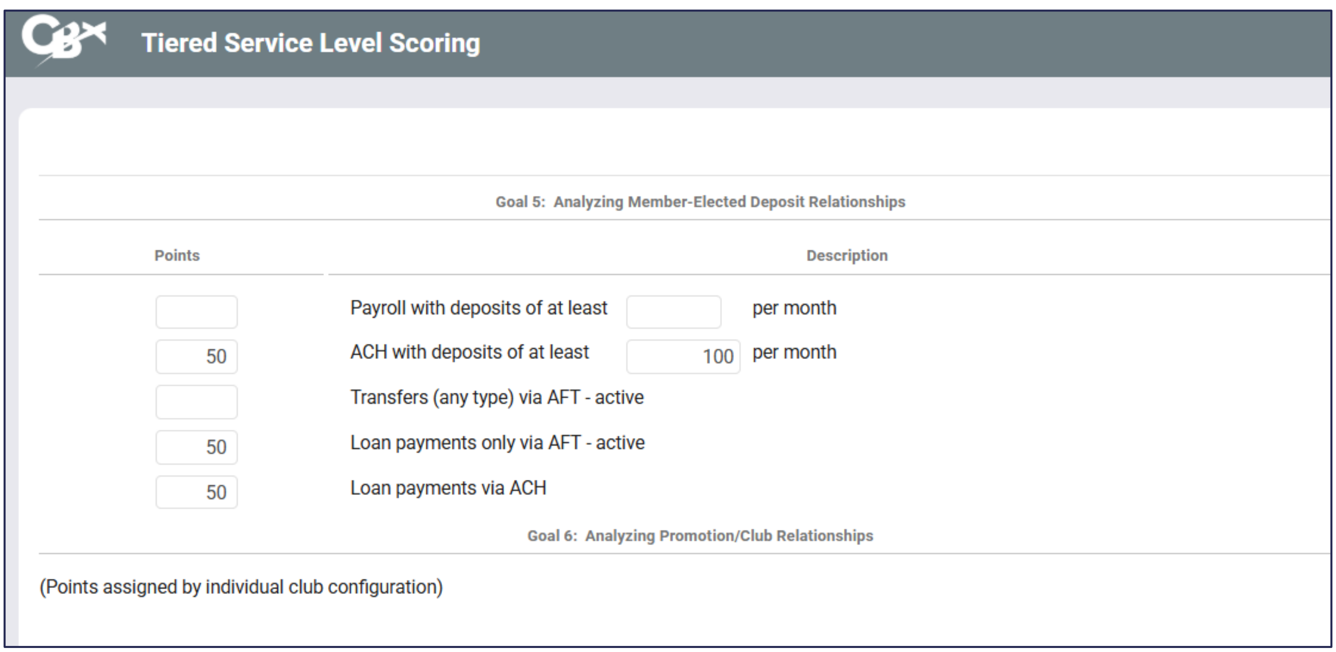


Tool #853 > Assign Tiered Service Level Point System (Goal 4 continued)



The Goal 4 screens are used to assign points to various member activities. Points will be tallied each month to determine to which level a member will be assigned. For each item shown, enter the number of points to be awarded for the member's participation in that activity. When done entering points, use Enter to advance to the next screen.

Tool #853 > Assign Tiered Service Level Point System (Goal 5 & 6)



After all points are added, use Enter to save all changes and return to the first Tiered Service Level Maintenance screen (shown on page 9).

Scoring Rules

The following describes all of the fields on the scoring configuration screens and is a handy reference to use when verifying a member's actual Tiered Service score.

Field Name	***Description***
GOAL 1: PRIMARY FINANCIAL INSTITUTION RELATIONSHIPS	
Special accounts with dividend application of	The program scans the MEMBER1, MEMBER2, and MEMBER4 files for any of these dividend applications. The member will score points only once for each dividend application under the membership. ▪ For example, ABC Credit Union gives 500 points for CK and VP type accounts. If a member has two CK checking accounts, he will score once (500 points). If a member has two CK accounts and one VP account, he will score twice (1000 points). Click the **Select** button to select all applications you wish to include to qualify for points. A screen will appear listing the available applications. Use the Ctrl key and select as many as desired, then use the Select option. A number will appear next to the word "selected" indicating the total number of applications selected.
Special accounts by loan category	In the old days, the thought was that the presence of a checking account was the chief indicator that the member considered you their primary financial institution. With the ease of setting up multiple checking accounts using debit card (as opposed to having to buy printed checks, etc.), that's not as crystal clear anymore. Now, the metric often is if the member has a home mortgage with a credit union. The program scans the MEMBER5 and MEMBER6 files for any of these loan categories. The member will score points only once for each dividend application under the membership. ▪ For example, ABC Credit Union gives 500 points for VP and XP type accounts. If a member has a VP mortgage, he will score once (500 points). If a member has two XP accounts and one VP account, he will score twice (1000 points). Click the **Select** button to select all applications you wish to include to qualify for points. A screen will appear listing the available applications. Use the Ctrl key and select as many as desired, then use the **Select** option. A number will appear next to the word "selected" indicating the total number of applications selected.
For every year of membership after xx years of membership	This allows you to grant a member extra points for each year that they have been a member with your credit union. ▪ For example, you could grant all members who have been a member of your credit union for at least five years 5 points for each additional year they are a member of your credit union.

Field Name	*Description*
	An account that had been open for 7 years would get an extra 10 points when Tiered Services scores were calculated.
Credit score	Many credit unions have expressed an interest in rewarding their members with higher credit scores, and that reflects a trend that is gaining traction throughout the financial industry. Now you can elect to use this metric if it fits your credit union philosophy. Elect to enter a range of points or a series of ranges with different points. The member is scored only once based on where the credit score falls in the (up to) five ranges specified. The program scans the CRBCSH file to see if the member has a score on file (with any score) and determines points based on the most recent score. If your credit union grants points for ANY credit score range the member will see "I have a credit score on file at the credit union." in the *Primary Financial Institution Points* section of **It's Me 247**. The box will be checked if you have a credit score on file for the member. (The member will only RECEIVE POINTS if they fall in a range that gives points.) If your credit union does not grant points for credit score, your members will not see this line. This is consistent with all other items you do not grant points for.
GOAL 2: ANALYZING MEMBER SAVINGS RELATIONSHIPS	
Additional general savings products present	The program will scan the MEMBER1 file for every account type, excluding the 000 base membership and IRA savings accounts (APLTYP=IR). The member will score points for each account type held. ▪ For example, ABC CU has three sub-share account types and a Christmas Club account type in the MEMBER1 file. If a member has two sub-shares and a Christmas Club account, he will score 3 times.
Non-IRA certificate products present	The program scans the MEMBER3 file for members who have at least one non-IRA certificate. The member scores only once regardless of the number of certificate accounts. This is designed so that a member with five $1,000 certificates does not score more points than a member with one $100,000 certificate. The savings Aggregate Balance scoring fields provide the extra reward for larger certificate dollar amounts.
IRA share and certificate products present	The program scans both the MEMBER1 and MEMBER3 files for accounts with the IRA flag. The member scores once for each IRA *plan* present. ▪ For example, if a member has 3 Traditional IRA shares, 2 Traditional IRA certificates, and 2 Roth IRA certificates, she scores twice: once for the Traditional plan and again for the Roth plan.

Field Name	*Description*
Money market accounts with dividend application of	The program scans both the MEMBER1 and MEMBER2 files for the dividend applications selected. The member will score for each account type held. (Although designed for money market type accounts, any dividend application you'd like to reward can be entered.) ▪ For example, ABC Credit Union gives points for money market dividend applications MM, MC, and MI. If a member has one MM account and two MI accounts, she will score three times. Click the **Select** button to select all applications you wish to include to qualify for points. A screen will appear listing the available applications. Use the Ctrl key and select as many as desired, then use the **Select** option. A number will appear next to the word "selected" indicating the total number of applications selected.
Any checking products with a negative balance	The program scans MEMBER2 (Application Type SD) for outstanding negative balances. Each account type held will score individually; therefore, a member with multiple negative balance accounts will score multiple times. This scoring option is separate from other savings products with negative balances, to accommodate credit unions that use Automated Non-Returns (Courtesy Pay) to take member checking accounts negative for a fee. In this case, you might elect *not* to deduct points when the checking account is negative but still deduct points for other negative savings accounts. In order to take points away for this item, use the hyphen key (-) to enter a negative amount.
Any savings product with a negative balance	The program scans MEMBER1 and MEMBER4 (Application Types SH, TX, and IR) for outstanding negative balances. Each account type held will score individually; therefore, a member with multiple negative balance accounts will score multiple times. In order to take points away for this item, use the hyphen key (-) to enter a negative amount.
Aggregate balance	The program scans the MEMBER1, MEMBER2, MEMBER3, and MEMBER4 files and adds the balances for all of the member's accounts. The member is scored only once based on where their total balance falls in the five ranges specified.
Miscellaneous OTB savings account present	The program scans the OTB file for any SAVE type records present. The member scores once regardless of the number of OTB account records.
GOAL 3: ANALYZING MEMBER LOAN RELATIONSHIPS	

<table>
<tr><th>Field Name</th><th>Description</th></tr>
<tr><td>Mortgage loans with loan category of</td><td>The program scans the MEMBER5 and MEMBER6 files for any loan accounts with the loan categories specified. The member will score for each account held.

▪ NOTE: You may use this item to score any kind of special loan by simply entering the category. The program suggests using Mortgage Loans because of their general importance to most credit union lending portfolios.

Loan accounts are scored even if the balance is zero. The reward is based on the member having the product. It is up to the credit union to sell the member on using the loan.

Click the Select button to select all loan categories you wish to include to qualify for points. A screen will appear listing the available categories. Use the Ctrl key and select as many as desired, then use the Select option. A number will appear next to the word “selected” indicating the total number of categories selected.</td></tr>
<tr><td>Home equity loans with loan category of</td><td>The program scans the MEMBER5 and MEMBER6 files for any accounts with the loan categories specified. The member will score for each account held.

▪ NOTE: You may use this item to score any kind of special loan by simply entering the category. The program suggests using Home Equity loans because of their general importance to most credit union lending portfolios.

Loan accounts are scored even if the balance is zero. The reward is based on the member having the product. It is up to the credit union to sell the member on using the loan.

Click the Select button to select all loan categories you wish to include to qualify for points. A screen will appear listing the available categories. Use the Ctrl key and select as many as desired, then use the Select option. A number will appear next to the word “selected” indicating the total number of categories selected.</td></tr>
<tr><td>All other loans</td><td>The program scans the MEMBER5 and MEMBER6 files for any other loans that were not identified in the “Mortgage Loans” and “Home Equity Loans” scoring fields and the member scores for each occurrence of any loan not already included in previous scores.

▪ NOTE: This excludes online credit card loans in MEMBER6 (Process type “V”).

Because this option omits any loans already scored by loan category, a member could not score on a mortgage loan twice. But if the member had three car loans not already specified by category, they would score three times for those loans.</td></tr>
</table>

Field Name	Description
	Loan accounts are scored even if the balance is zero. The reward is based on the member having the product. It is up to the credit union to sell the member on using the loan.
Any loan product at a delinquency level of *x* or above	The program scans the MEMBER5 and MEMBER6 files for any delinquent loans, and then cross-references the loan to the collections file (COLL) to record credit union-configured delinquency levels. The system reads the configuration and then applies the appropriate score. The system will score multiple times for multiple delinquent accounts. Written off loans are not considered. In order to take points away for this item, use the hyphen key (-) to enter a negative amount.
Aggregate balance	The program scans the MEMBER5 and MEMBER6 files and adds the balances for all of the member's loans. The member is scored only once based on where his total balance falls in the five ranges specified. Written off loans are not considered.
Miscellaneous OTB loan account present	The program scans the OTB file for any LOAN type records present. The member scores once regardless of the number of OTB account records.
Written off loans, set points to zero and do not score	Check this flag if you want the scoring program to automatically zero out a member's Tiered Service score and not grant any points, for all members that currently have a written-off loan account (loan category 99, with a write-off flag = 1). A score will not be assigned to a member even if your credit union uses the household scoring method. (See page 9 for a description of this method.)
# of online credit card transactions	May be used in conjunction with the *Dollar amount of credit card transactions* field. Enter count ranges to grant points for how many times the member uses the credit card supplied by your credit union in the month. Fields allowing for four "count" ranges are available. The program scans ***all*** credit card loans for the membership (Process Type V (credit card). Only DEBITS are counted. The program scans the ETRmmyy2 file. The transactions that are counted have a TRANORIG code of 22 and a TRANCD that is an odd number.
Dollar amount of credit card transactions	May be used in conjunction with the *# of online credit card transactions* field. Enter dollar ranges to grant points based on the total monthly purchases member makes on the credit card supplied by your credit union in the month. Fields allowing for four "amount" ranges are available.

Field Name	***Description***
	The program scans ***all*** credit card loans for the membership (Process Type V (credit card). Only DEBITS are counted. The program scans the ETRmmyy2 file. The transactions that are counted have a TRANORIG code of 22 and a TRANCD that is an odd number.
GOAL 4: ANALYZING MEMBER SELF-SERVICE PRODUCT RELATIONSHIPS	
ATM/POS PIN-based activity	The program scans the TRANS*x* transaction history files for any activity with the origin code designating ATM transactions (code 13). The member scores once regardless of the number of transactions.
Include PIN-based point of sale	This affects the transactions used to determine a member's *# of debit card transactions* and *Dollar amount of debit card trans*. Refer to the fields below for the impact of checking or not checking this field.
# of debit card transactions	*Can be used in conjunction with the "Dollar amount of debit card trans" fields*. These ranges calculate the **count** of the purchases the member makes with your credit union debit card. Only ETRxxx1 transactions are considered. Beyond that, what is counted is determined by whether the *Include PIN-based point of sale* is checked or not. If *Include PIN-based point of sale* **is not** checked: Counts transactions that are DEBITS with ▪ Origination code 16 ▪ Odd numbered Transaction codes (debits) If *Include PIN-based point of sale* **is** checked: Counts transactions that are DEBITS with ▪ Origination codes 16 and 13 ▪ For origin code 13: Includes transactions if the first three characters of the description begin with POS or EDB ▪ Odd numbered Transaction codes (debits)
Dollar amount of debit card trans	*Can be used in conjunction with the "# of debit card transactions" fields*. These ranges calculate the **amount** of the purchases the member makes with your credit union debit card. Only ETRxxx1 transactions are considered. Beyond that, what is counted is determined by whether the *Include PIN-based point of sale* is checked or not.

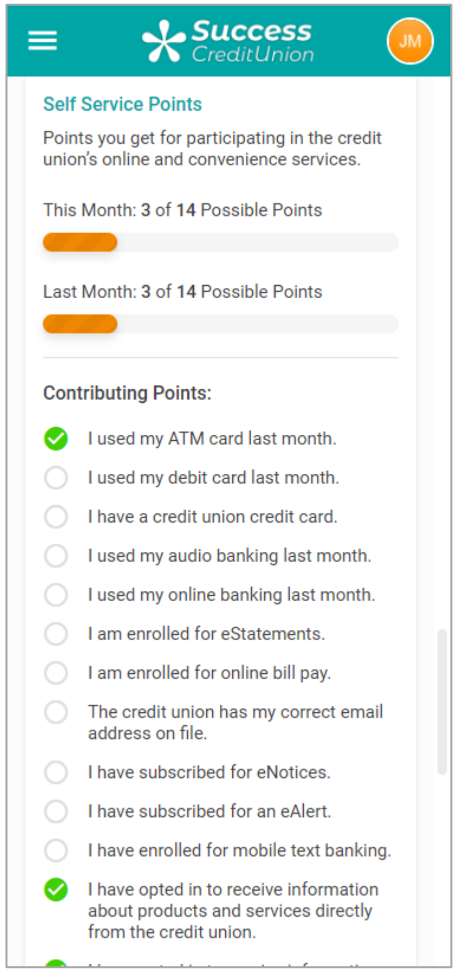
Field Name	Description
	If *Include PIN-based point of sale* is not checked: Calculate using the transactions that are DEBITS with ▪ Origination code 16 ▪ Odd numbered Transaction codes (debits) If *Include PIN-based point of sale* is checked: Calculate using the transactions that are DEBITS with ▪ Origination codes 16 and 13 ▪ For origin code 13: Include transactions if the first three characters of the description begin with POS or EDB ▪ Odd numbered Transaction codes (debits)
OTB or Online Credit card	The program scans the OTB file for any CRDT type records present and scans the MEMBER6 file for credit card accounts with the Process Type "V." The member would receive points if they had either an OTB credit card or one or more online credit card loan accounts. The member scores once regardless of the number of cards or accounts.
Audio response - active	The program scans the audio statistics file (AUDICC) for minutes used for audio response (type "P"). Points are granted if any time was used.
Online banking - active	The program scans the audio statistics file (AUDICC) for online banking usage (type "I") and a CCLOGT type of "I". Points are granted if any time was used. Learn more about the CCLOGT values. ▪ NOTE: Keep in mind that if a member accesses online banking via desktop, they will get the Online Banking – Active points, and if that same member also accesses mobile web banking during that same month, they'll get the Mobile Web – Active points, too.
E-statements -enrolled	The program checked for a current enrollment record (meaning not unenrolled). The program scans the e-statements enrollment file for an active (not un-enrolled) record.
Bill payment/ presentment - enrolled	The program checked for a current enrollment record (meaning not unenrolled). The program scans the bill payment enrollment file for an active (not un-enrolled) record.
Valid email address	The program looks to see if the member has a valid email address. The PCMBRCFG file is scanned for the Wrong Email Address 1 in field PCWREMAIL1 only for members with an email address in field EMAIL1.

Field Name	***Description***
E-Notices subscription	The program looks to see if the member is enrolled in eNotices. The program checked for a current enrollment record (meaning not unenrolled) at the time of monitoring. The file PCALTCFG is used for this scan and looks for the value of 'NP' in the field PCALTTYP (Alert Type).
E-Alerts subscription	The program looks to see if the member is enrolled in eAlerts. The file PCALTCFG is used for this scan and looks for any value other than 'NP' in the field PCALTTYP (Alert Type).
Mobile Text Banking – enrolled	The program looks to see if the member is enrolled in Mobile Text Banking. The program will scan file MOBMBRCFH for accounts that are not closed (Field MHCLSEQ=0) and if the field text banking is active (MHSTATUS=A)
Mobile web banking - active	The program looks to see if the member used Mobile Web Banking. Since Mobile Web Banking is used by the Mobile App banking products, this also analyzes activity in the banking side of the Mobile App. The program scans the AUDICC file for members with a CCTYPE = I and CCLOGT = W. Learn more about the CCLOGT values. ▪ NOTE: Keep in mind that if a member accesses online banking via desktop, they will get the Online Banking – Active points, and if that same member also accesses mobile web banking during that same month, they'll get the Mobile Web – Active points, too. ▪ NOTE: This feature will not be displayed to members in the Self-Service section of the "Point Summary" page in online banking and may not be fully implemented in dashboards and reports.
Wrong address	The program checked for a valid address (meaning that the *Incorrect address* box is not checked on the membership). The MASTER file is scanned for the Wrong Address flag equal to 1 (or Yes).
CU marketing opt-in	The program looks to see if the member has opted in to receive credit union marketing pieces. File MASTRL is scanned for a 'Y' in field MTCUCOPT.
3rd party marketing opt-in	The program looks to see if the member has opted in to receive third-party marketing pieces. File MASTRL is scanned for a 'Y' in field MT3RDOPT.
Reg E opt-in	The program looks for members who have opted in for Reg E. File MASTRL is scanned for an 'I' in field MTANROPT.
GOAL 5: ANALYZING MEMBER-ELECTED DEPOSIT RELATIONSHIPS	
Payroll with deposits of at least *xxxxx* per month	The program scans the transaction history files (TRANS*x*) for all transactions with Origin Code 05 (Payroll) and Transaction Type 16 or 18.

Field Name	*Description*
	If the total deposits are equal to or greater than the designated amount, the member will score once. ▪ NOTE: If a member uses distributions through the payroll system, a single deposit may be considered multiple times in the accumulation of the total. For example, a member receives $500 as a base deposit through payroll, and the system distributes a loan payment of $150 and a savings distribution of $125 to a share account. The member will get credit for $775 in payroll deposits.
ACH with deposits of at least xxxxx per month	The program scans the transaction history files (TRANS*x*) for all transactions with Origin Code 11 (ACH) and Transaction Type 18. If the total deposits are equal to or greater than the designated amount, the member will score once. ▪ NOTE: If a member uses distributions through the ACH system, a single deposit may be considered multiple times in the accumulation of the total. For example, a member receives $500 as a base deposit through ACH, and the system distributes a loan payment of $150 and a savings distribution of $125 to a share account. The member will get credit for $775 in ACH deposits.
Transfers (any type) via AFT - active	The program scans the transaction history files (TRANS*x*) for all deposits with an Origin Code of 07 (AFT) and Transaction Type 29 (automatic transfer deposit). The member scores only once if any activity is found.
Loan payments via AFT - active	The program scans the loan transaction history file (TRANS2) for all deposits (payments) to loan accounts only with an Origin Code of 07 (AFT) and Transaction Type 29 (automatic transfer deposit). The member scores only once if any activity is found.
Loan payment via ACH	The program scans for members who are making a payment to a loan via ACH processing. The programs scans the loan transaction history file (TRANS2) for all deposits (payments) to loan accounts only with an Origin Code of 11 (ACH) with Transaction Types of 18 or 20. The member scores only once if any activity is found.
GOAL 6: ANALYZING PROMOTION/CLUB RELATIONSHIPS	
Promotion/Club Relationships	The program scans the Club Membership file (CLUB) for an active member status in a club which awards special points toward Tiered Services. The member can score multiple points by belonging to multiple clubs. See the separate booklet, Marketing Clubs: Configuration, Benefits and Enrollment, for details.

Member's Points Versus Possible Points

In online banking, the member views the number of points they receive (member points) of the possible points for each section in Tiered Services.



How Can Tiered Services Member Points Exceed Possible Points?

As a general rule, a member's points do not exceed the possible points. Member points can exceed their possible points if the member has several accounts that qualify in categories that count each individual account instead of limiting points to one per loan category or dividend application. For example, the categories of "general savings accounts" or "all other loans accounts" give member points for each account.

Additionally, members can receive more possible points than actual points if they belong to a Marketing Club that grants Tiered Services points, for example for enrollment in the club.

How Are Tiered Services Points Calculated for Aggregate Balance Ranges?

Member points are granted for the highest aggregate balance range for which the member qualifies. For example, if a member receives points for having an aggregate balance of over $25,000 in loans, the member does not also receive points for any of the other loan aggregate ranges.

Possible points are calculated in the same manner as member points. Members with higher aggregate balances could receive more possible points than members with lower aggregate balances.

How Can Tiered Services Possible Points Vary from Member to Member?

Points awarded for aggregate balances can cause a variance in the number of possible points granted. Members with higher aggregate balances could be granted a more possible points than members with lower aggregate balances.

Additionally, credit unions can award points for years with the credit union. For these credit unions, long-time members are granted more possible points (as well as member points).

CBX Files Used in Scoring

Following are CBX files used by the Tiered Service Levels program when scoring members:

- NOTE: Tiered Services runs at beginning of day on the first day of the month. Because of this, end of month files are actually used. (Current month file names are listed below.)

File Descriptions

File Name	*Description*
AUDICC	Audio response history showing monetary and non-monetary calls via audio response and online banking.
BPMAST	Bill payment enrollment information.
CLUBMBR	Club membership information showing a member's enrollment in demographic/marketing clubs.
COLL	Collections information file, which contains information on delinquent loans, negative balance accounts, and overdrawn lines of credit.
MASTER	General information for active member accounts, including name, address, Social Security number, birth date, date opened, etc. (Email address is located in file PCMBRCFG.)
MEMBER1	Main share and sub-share account information for active accounts, including IRA share accounts.
MEMBER2	Share draft (checking) account information for active accounts.
MEMBER3	CD account Information for active accounts, including IRA certificate accounts.
MEMBER4	Tax escrow account information for active accounts.
MEMBER5	Closed-end loan account information for active accounts.
MEMBER6	Open line-of-credit loan account information for active accounts.
OTB	OTB (Off Trial Balance) file, which contains information about CRDT, LOAN, and SAVE accounts tracked through the OTB system.
PCMBRCFG	E-statement enrollment information and email address status.
PLASTIC	Plastic card file, which contains information about ATM and debit used by a member.
SYSCTL/TIERSL	Along with MASTER these fields are used for A2A data

File Name	Description
TRANS1	Share and share draft (checking) transaction history for accounts in MEMBER1, MEMBER2, and MEMBER4 files. Contains current month transactions only.
TRANS2	Loan transaction history for accounts in MEMBER5 and MEMBER6 files. Contains current month transactions only.
TRANS3	CD transaction history for accounts in MEMBER3 file. Contains current month transactions only.
PCALTCFG	PC Alerts Configuration file. This file contains the information for both E-Alerts and E-Notices.
MOBMBRCFH	This file indicates if the member is an active user of mobile text banking.
MASTRL	This file holds additional information not included in the MASTER file.

Additional Notes

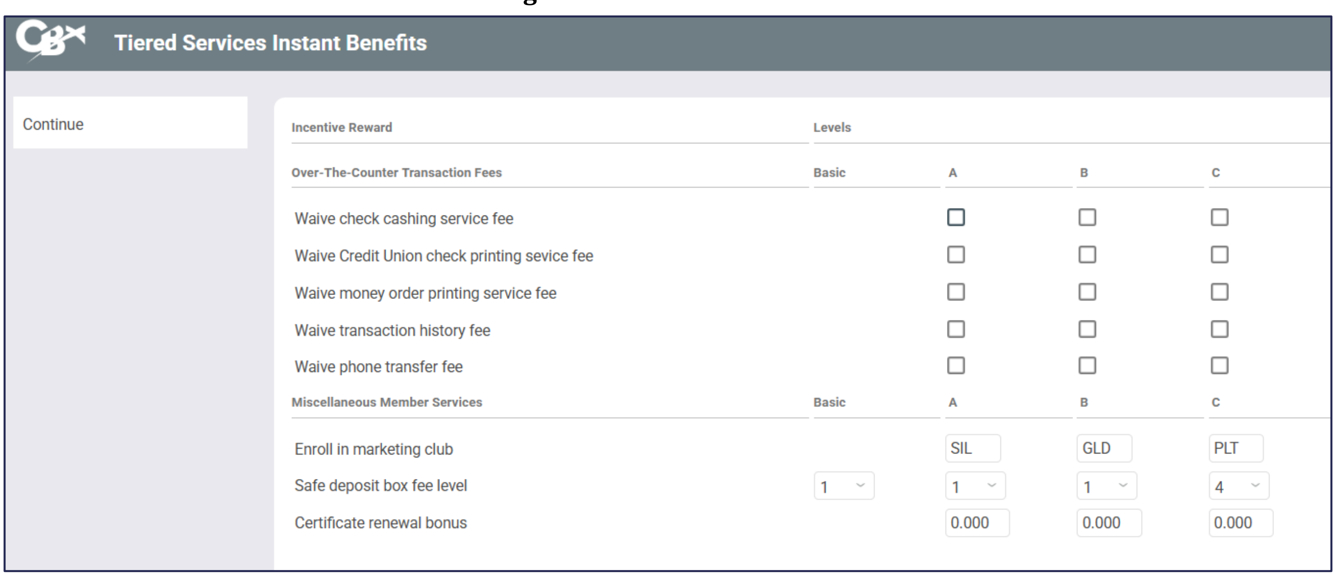
- When the credit union is up and running using the process, the system scores the member on the first day of the month using the month-end files from the previous month. (The only exceptions would be the OTB/Plastics, Collections, and Club files where the system does not generate month-end files.)
- Forecast scoring will use EOM files from the previous month, wherever month-end files exist (not all files used in scoring have an equivalent month-end file, in which case the forecast simply looks at the status in the current file as of the last day of the previous month).

Step 3: Configure Tiered Service Instant Benefits

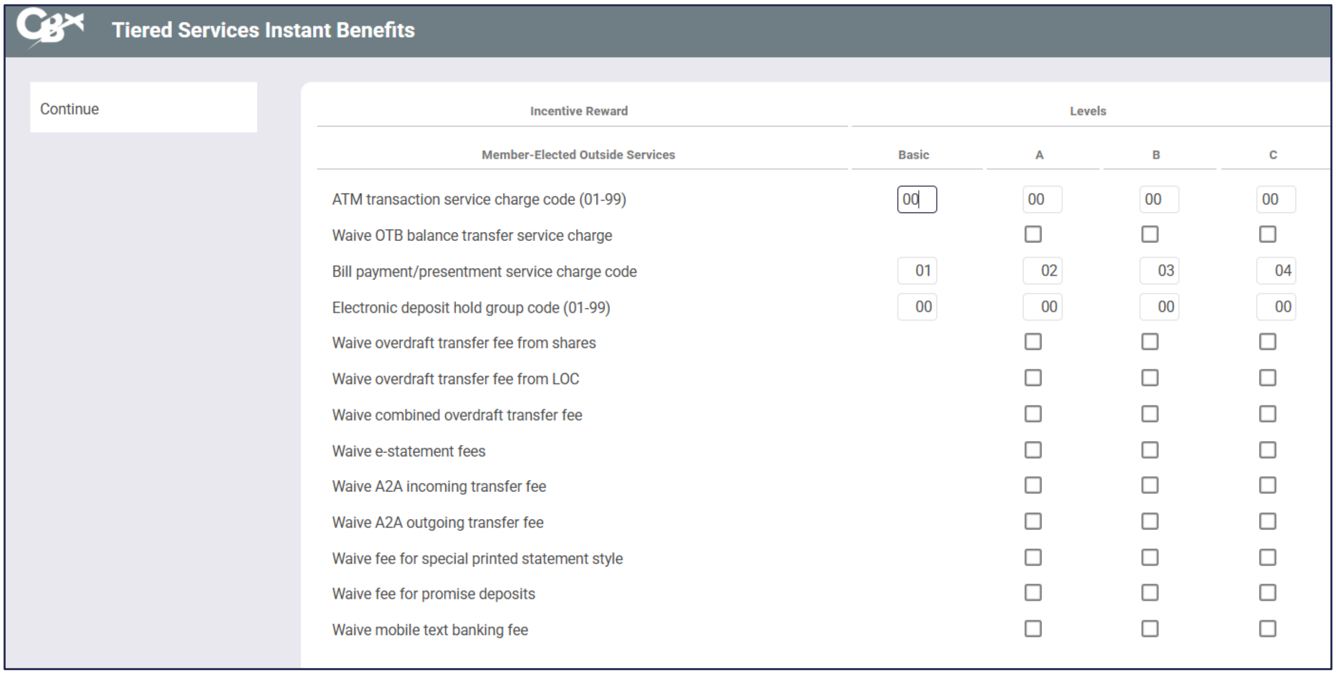
These screens will appear when you choose "Assign Tiered Service Level Instant Benefits" on the first Tiered Service Level Configuration screen (shown on page 9).

You can set your Online Configuration (see page 36) to show members the Instant Rewards they earn online. (See page 42 for example and key of what the text is that the member will see.)

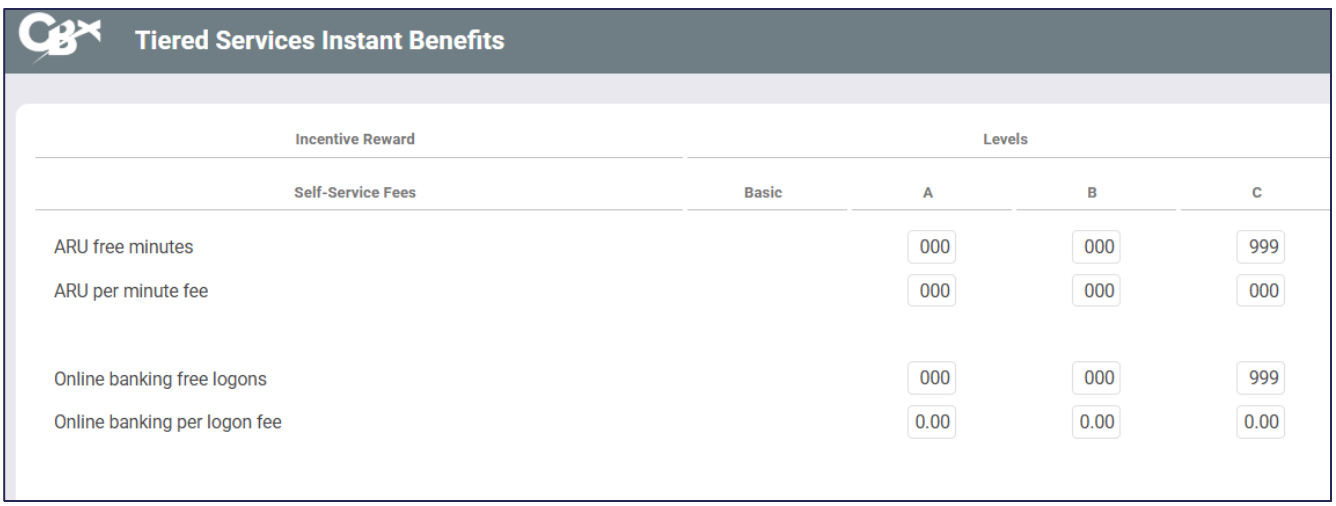
Tool #853 > Assign Tiered Service Level Instant Benefits



Tool #853 > Assign Tiered Service Level Instant Benefits > Continue



Tool #853 > Assign Tiered Service Level Instant Benefits > Continue > Continue



These screens are used to define the benefits associated with belonging to each of the levels. For each level, indicate which services are to be granted. Use Enter to record changes and proceed through the screens.

Field Descriptions

Field Name	*Description*
Over-the-Counter Transaction Fees	
Waive check cashing service fee	Check the checkbox for any level where the member should never be charged your normal check cashing fees. Leave the checkbox unchecked to charge fees as usual, subject to normal waivers from the fee configuration (such as age or aggregate savings waivers).

Field Name	***Description***
Waive CU check printing service fee	Check the checkbox for any level where the member should never be charged your normal fees for printing a credit union check. Leave the checkbox unchecked to charge fees as usual, subject to normal waivers from the fee configuration (such as age or aggregate savings waivers).
Waive money order printing service fee	Check the checkbox for any level where the member should never be charged your normal money order printing fees. Leave the checkbox unchecked to charge fees as usual, subject to normal waivers from the fee configuration (such as age or aggregate savings waivers).
Waive transaction history fee	Check the checkbox for any level where the member should never be charged your normal fee for printing a transaction history report. Leave the checkbox unchecked to charge fees as usual, subject to normal waivers from the fee configuration (such as age or aggregate savings waivers).
Waive phone transfer fee	Check the checkbox for any level where the member should never be charged your normal fees for transfers made via the Phone Operator software. Leave the checkbox unchecked to charge fees as usual, subject to normal waivers from the fee configuration (such as age or aggregate savings waivers).
Miscellaneous Member Services	
Enroll in marketing club	This feature is used to combine the power of Tiered Service Rewards with the additional savings, certificate, and loan rate benefits feature available in marketing clubs. This field is used to enter the appropriate Marketing Club ID for each Tiered Service Level that should receive the reward. ▪ See page 99 for more details.
Safe deposit box fee level	For each Tiered Level, enter the configured fee level that should be used when charging fees for safe deposit box rentals. ▪ Fee levels are configured using **Tool #772 *Safe Deposit Box Configuration***. Be sure you configure the Levels for the safe deposit box fees by Tiered level; for example, all Type1 fees are charged to the Basic level, all Type 2 fees are charge to the next Tiered Service level, etc.
Certificate renewal bonus	This item is used to boost the amount of renewal incentive given at the time a certificate is renewed. When a certificate set up for automatic renewal matures, the system looks at this amount as well as any bonus amounts for which the member

Field Name	***Description***
	is eligible due to active membership in a Marketing Club. The higher of those amounts is added to any renewal incentive already on the certificate account record. That total percentage is added to the current rate for the new certificate as it rolls.
Member-Elected Outside Service Fees	
ATM transaction service charge code	For each Tiered Level, enter the configured service charge code that should be used when charging fees for ATM transactions. ▪ NOTE: Keep in mind that if a member has been assigned a "permanent" ATM service charge code (90-99), Tiered Services will NOT assign a new service charge code when scoring is done. This is helpful when you wish to grant a member a specific ATM service charge (either manually or through Marketing Clubs) and don't want it to change each month based on Tiered Service scoring.
Waive OTB balance transfer service charge	Check this checkbox for any level where the member should never be charged your normal fee for OTB Balance Transfer transactions. Leave the checkbox unchecked to charge fees as usual. Balance transfers are used to transfer funds from a share account to a third-party credit card, loan, or savings account not tracked by CBX. See the booklet, Tracking 'Off Trial Balance' (OTB) Products with CBX, for complete details on setting up balance transfers and associated fees. ▪ NOTE: Also keep in mind that if a member has been assigned a "permanent" OTB Balance Transfer service charge code (90-99), Tiered Services will NOT assign a new service charge code when scoring is done. This is helpful when you wish to grant a member a specific service charge (either manually or through Marketing Clubs) and don't want it to change each month based on Tiered Service scoring.
Bill payment/ presentment service charge code	For each Tiered Level, enter the configured service charge code that should be used when charging fees for paying bills via bill pay. ▪ NOTE: Keep in mind that if a member has been assigned a "permanent" Bill Payment service charge code (90-99), Tiered Services will NOT assign a new service charge code when scoring is done. This is helpful when you wish to grant a member a specific Bill Payment service charge (either manually or through Marketing Clubs) and don't want it to change each month based on Tiered Service scoring. **Additional Notes** This code is actually recorded on the member's enrollment record in the bill pay enrollment file (BPMAST). Only regular bill pay (BP) enrollment

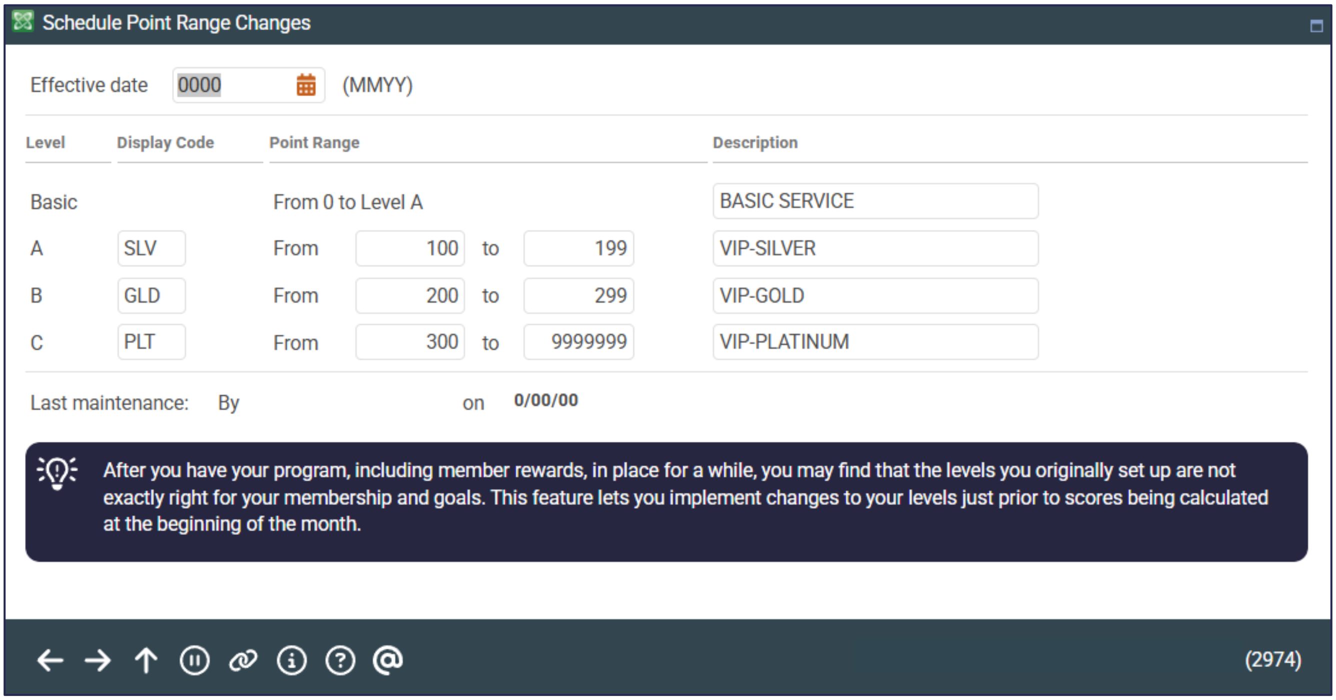
Field Name	*Description*
	records will be updated. This does not apply to business bill pay (BBP), nor to regular or business P2P products (P2P/B2P). Marketing clubs and Tiered Services programs only alter service charge codes configured for bill pay products (BP). Service charge codes for P2P, B2P and BBP will not be updated.
Electronic deposit hold group code	If your credit union has activated the “Member In Good Standing” system to assign special hold parameters for electronic (ATM) deposits, use these fields to enter the configured Electronic Deposit Hold Group code that should be used for each Tiered Level. ▪ For information on using the CBX “Member in Good Standing” feature to set up deposit hold groups for electronic deposits, see the separate Automated Deposit Holds booklet. ▪ NOTE: Keep in mind that if a member has been assigned a “permanent” Electronic Deposit Hold Group code (90-99), Tiered Services will NOT assign a new service charge code when scoring is done. This is helpful when you wish to grant a member a specific hold group (either manually or through Marketing Clubs) and don’t want it to change each month based on Tiered Service scoring.
Waive overdraft transfer fee from shares	Check this checkbox for any level where the member should never be charged your normal fee for an overdraft transfer from a share account. Leave the checkbox unchecked to charge fees as usual. ▪ ODP settings are configured using **Tool #558 *NSF/OD Transfer Configuration*.**
Waive overdraft transfer fee from LOC	Check this checkbox for any level where the member should never be charged your normal fee for an overdraft transfer from a line of credit account. Leave the checkbox unchecked to charge fees as usual.
Waive combined overdraft transfer fee	Check this checkbox for any level where the member should never be charged your normal combined overdraft transfer fee (transfers from multiple accounts). Leave the checkbox unchecked to charge fees as usual.
Waive e-statement fees	Check this checkbox for any level where the member should not be charged the normal monthly e-statement fees. Leave the checkbox unchecked to charge fees as usual. ▪ E-statement fees are configured using **Tool #251 *Configure eStatements Settings & Fees***.

Field Name	***Description***
Waive A2A incoming transfer fee	Check this checkbox for any level where the member should never be charged your fee for incoming A2A transfers. Leave the checkbox unchecked to charge fees as usual.
Waive A2A outgoing transfer fee	Check this checkbox for any level where the member should never be charged your fee for outgoing A2A transfers. Leave the checkbox unchecked to charge fees as usual.
Waive fee for special printed statement style	Check this box to waive the fee for any printed statement style (such as the large print style) that the member selects for his or her printed statement. For more information, refer to the Member Selected Printed Statement Styles booklet.
Waive fee for promise deposits	This feature is not available.
Waive mobile text banking fee	Check if you wish to waive any text banking fees charged to a member. Learn more about Mobile Text Banking in the booklet Mobile Text Banking.
Self-Service Fees	
ARU free minutes ARU per minute fee Online banking Internet free logons Online banking Internet per logon fee	This section is used to modify your normal self-service fees for member usage of audio response and online banking. Use these fields to increase free minutes/logons or decrease the per minute/logon fee according to the member's Tiered Service level at the time of the transaction. A setting of "999" in any of the Free Minutes or Free Logons fields means unlimited free minutes or logons per month. See the booklet, Member Self-Service Fees, for important details about configuring and activating self-service fees for your member audio response and online banking activity.

Changing Your Tiered Service Levels Later On

This screen will appear when you choose "Schedule Point Range Changes" on the first Tiered Service Level Configuration screen (shown on page 9).

Tool #853 > Schedule Point Range Changes



After you have your program, including member rewards, in place for a while, you may find that the levels you originally set up are not exactly right for your membership and your goals. This feature lets you implement changes to your levels just prior to scores being calculated at the beginning of the month.

Enter any effective date you wish (month and year), and the system will keep the existing point levels in place until after all fee waivers and other rewards have been granted at the end of the month. Then the new levels will be put into place just prior to running the beginning-of-month scoring routines.

- NOTE: This feature is only needed if you have configured any member rewards; otherwise, you can use the original configuration screen (see page 12) to adjust point levels, such as when you are getting the program started.

Marketing the Program Through Member Statements

Once you've determined your Tiered Service Levels points and rewards system and are ready to roll out the program to your members, one critical step is to set up a vehicle for notifying members what points were scored and reinforce the benefits and rewards they will receive. This can be done by configuring special messages that report the member's score and provide a short marketing message based on the level reached.

Sample Member Statement

Rewards Points in Member Statement

MEMBERSHIP SUMMARY INFORMATION FOR MEMBER # XXXXXX991 AS OF 12/31/23

YOU EARNED 565 V.I.P. POINTS; YOUR NEW LEVEL WILL BE: VIP-PLATINUM
WE HOPE YOU ARE ENJOYING YOUR REWARDS - THANK YOU FOR YOUR PARTICIPATION!

Suffix	Account Description	Last Tran	Balance
000	REGULAR SAVINGS	12/28/23	2,209.50
020	TRAD IRA SHARES	12/20/23	66,551.49
110	REGULAR CHECKING	12/24/23	223.29
111	HSA CHECKING	12/19/23	2,643.55
300	18 MONTH CERTIFICATE	12/27/23	5,741.49
610	USED VEHICLES	12/31/23	13,132.74
680	WRITE OFF LOANS	11/07/21	2,193.65
693	OVERDRAFT PROT	12/28/23	492.25
790	FANNIE MORTGAGE	Please refer to mortgage statement.	200,225.13
800	VISA GOLD	Please refer to credit card statement.	4,923.67

Just above the statement summary, two lines can be displayed to report to members their earned points and participation level that will determine their benefits for the coming month. As shown on the following pages, the message can be customized to use your credit union's program name and verbiage.

Configuring Tiered Service Messages

This screen appears when you choose "Configure Member Statement Messages" from the main Tiered Service Level Configuration screen (page 9).

Tool #853 > Configure Member Statement Messages

Configure Member Statement Messages

Participation Points

Default	YOU EARNED XXXXXX PARTICIPATION POINTS; YOUR NEW LEVEL WILL BE:		
Replace	PARTICIPATION POINTS	with	V.I.P. POINTS
Replace	YOUR NEW LEVEL WILL BE:	with	

Tiered Service Level Statement Messages

Basic	MOVE UP TO SILVER, GOLD OR PLATINUM FOR ADDED REWARDS - ASK US HOW!
Level 1	MOVE UP TO GOLD OR PLATINUM LEVELS FOR ADDED REWARDS - ASK US HOW!
Level 2	MOVE UP TO PLATINUM FOR ADDED REWARDS - ASK US HOW!
Level 3	WE HOPE YOU ARE ENJOYING YOUR REWARDS - THANK YOU FOR YOUR PARTICIPATION!

Use this screen to define how the Tiered Service messages should read on your member statements. When done, use Enter to save changes and return to the previous screen.

- NOTE: You can also select to promote your Tiered Service Rewards Program by adding a Tiered Service Rewards Points section at the end of the statement. This section includes its own optional header and a listing of Reward Points activity for the statement period. See page 88.

Field Descriptions

Field Name	***Description***
Participation Points	Use these fields to customize the first line that appears on the statement, showing the member's earned points and new level for the coming month. If no changes are made, the default message will be used instead.

Field Name	***Description***
Tiered Service Level Statement Messages	Use these fields to define a second line to appear on the statement below the participation points. The system will automatically print the appropriate statement that matches the new level earned by the member for the coming month. Use this line for a brief "congratulations" or to highlight a special reward the member will begin to see throughout the coming month. ▪ NOTE: Each statement message can be up to 100 characters long; text will automatically wrap on the screen and will be put together exactly as entered using one line on the printed statement. These messages are optional; you may choose to omit a message for any or all of the levels as desired.

Marketing the Program Through "It's Me 247"

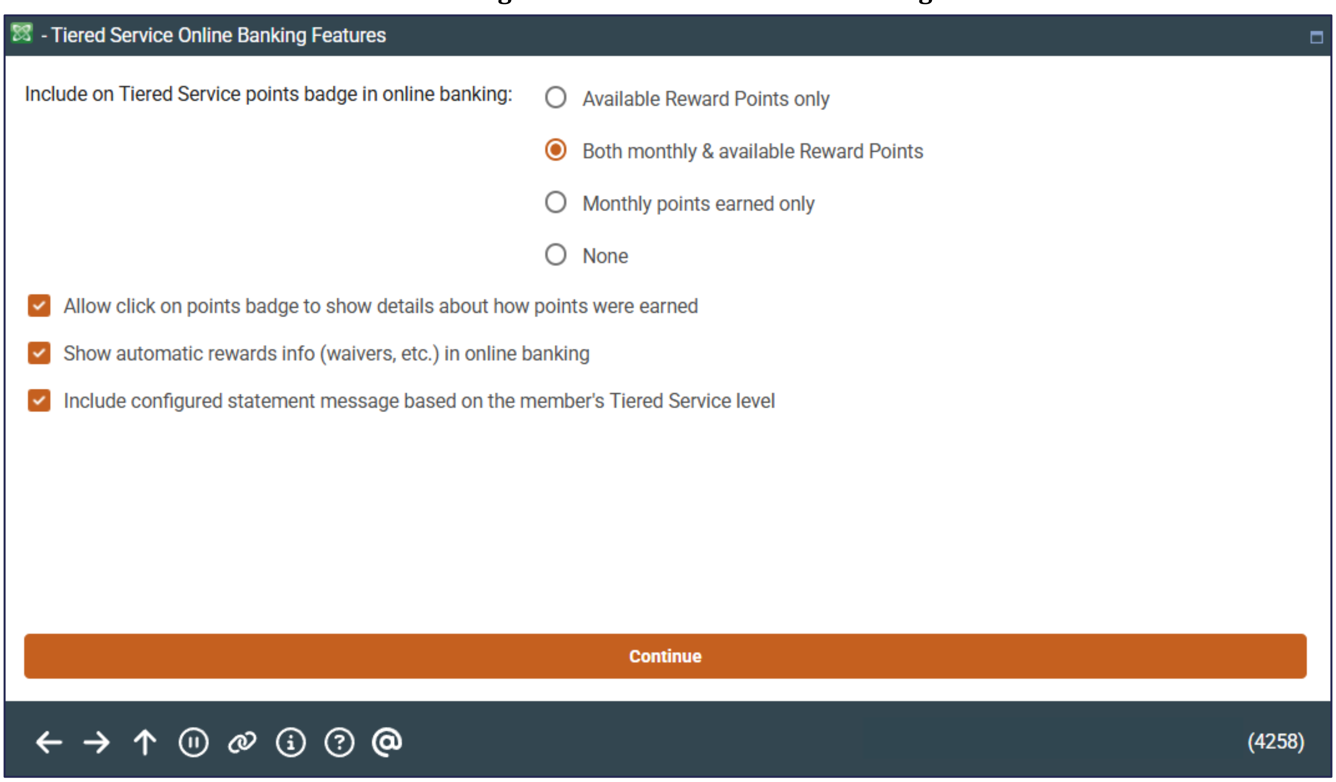
Meet your members where they're at by marketing your Tiered Services program directly to them through **It's Me 247** online banking.

Configuration in CBX

You can select how you market your Tiered Services Program online via the online configuration.

This screen is accessed by selecting "Configure Tiered Service Online Banking Features" from the screen seen on page 9.

Tool #853 > Configure Tiered Service Online Banking Features



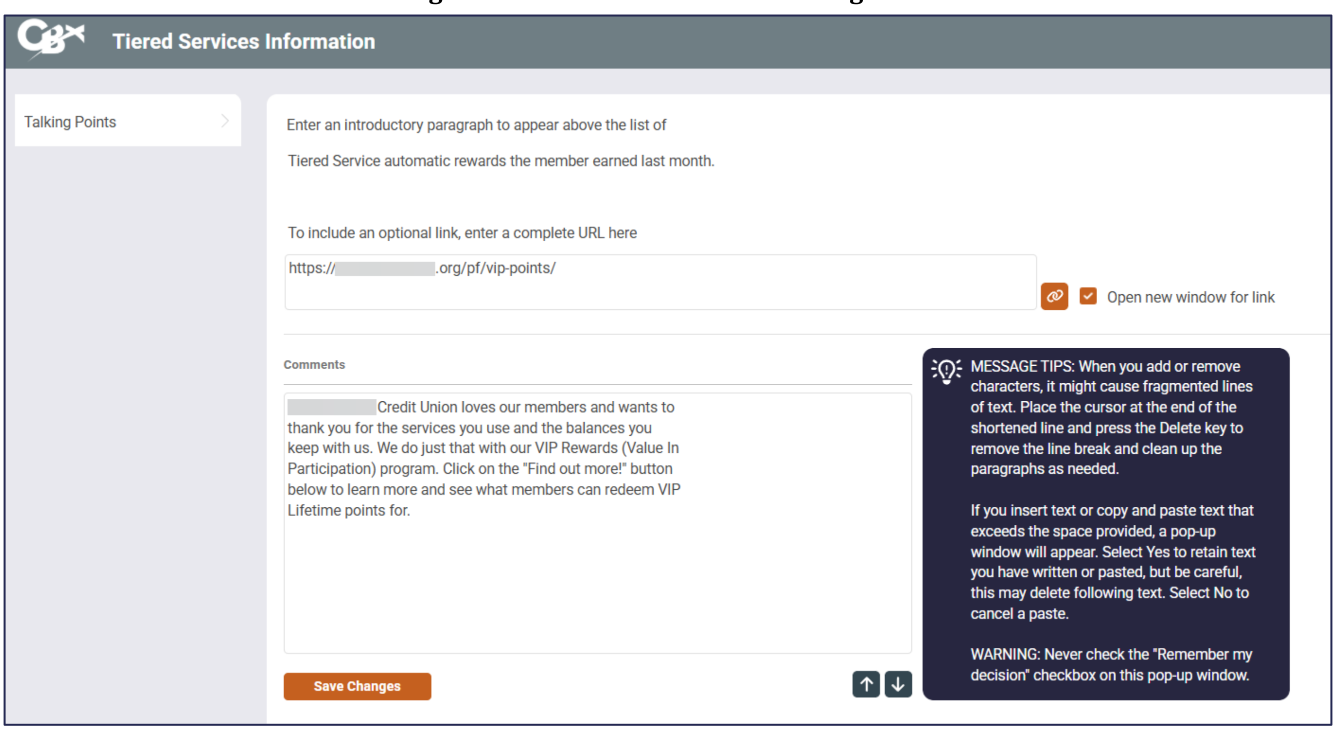
Field Descriptions

Field Name	*Description*
Include on Tiered Service points badge in online banking	Select to show either the member's Rewards points, monthly points, or both. If a choice including Rewards points is selected, the member will also view the online Rewards history (see page 44). Or select that members do not view the Tiered Service badge online. This will effectively "turn off" showing Tiered Service feature online to members.
Allow click on points badge to show details about how points were earned	If this is selected, the text *Click to view details* will appear on the Tiered Service badge. When the member clicks in this area, the member will be taken directly to a breakdown of how the member earned their points.
Show automatic rewards info (waivers, etc.) in online banking	Select to show the Instant Benefits page (shown on page 42), which outlines the automatic or "Instant" rewards (waivers) the member receives for their participation at the credit union, for example free overdraft protection.
Include configured statement message based on the member's Tiered Service level	Check this to show the online Sales Information, configured after using Enter on this configuration screen. (See page 37.)

Introduce and Market Other Instant Rewards

Using Enter from the configuration screen shown on the previous page allows you to configure the text to appear on the Instant Rewards page that members view online (see page 42). You can also market rewards that are not included in the Instant Rewards configuration, such as discounts on amusement park tickets.

Tool #853 > Configure Tiered Service Online Banking Features > Continue



NOTE: You might also include a URL in the top field to direct the member to a separate website which includes information on additional rewards. For example, your text in this screen could read:

> *Following are just some of the perks you'll get automatically this month because of your participation in the credit union last month. Use the link below to learn more about other perks and how you can redeem your points for better rates on loans/certificates, Cedar Point tickets, and more!*

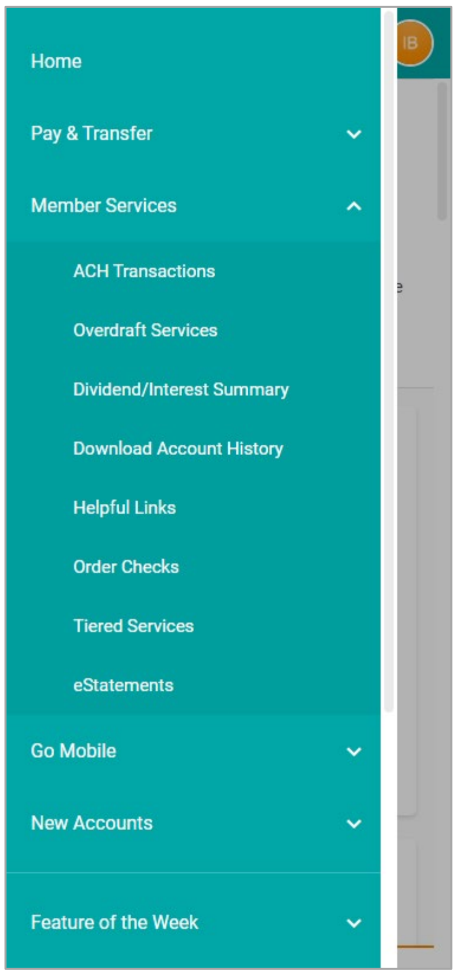
The link entered in the top area will then direct them to a website.

Granting Access to the Tiered Services Feature Online

For the member to access your Tiered Service Program online, you must grant them access points to the feature. Below is an example of the Mega menu you might configure in ItsMe247 Manager. Other options and wording are available.

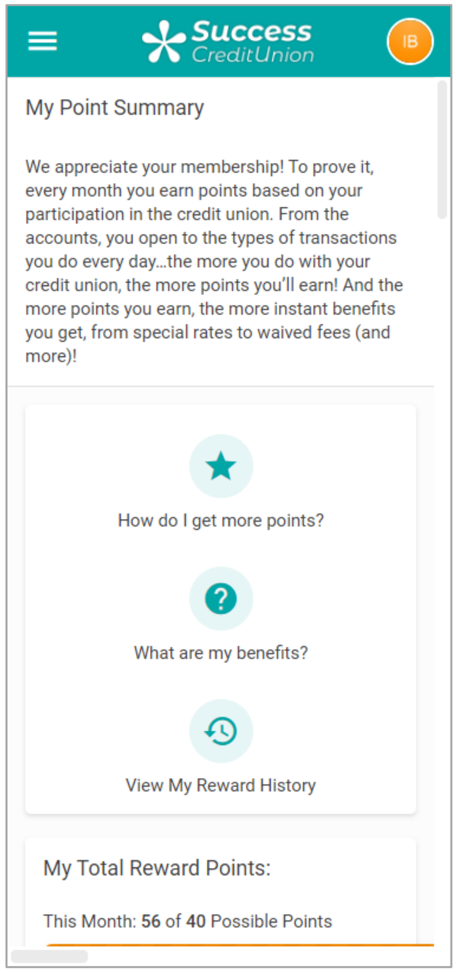
For more information contact the Internet Retailer Support Center at irsc@cuanswers.com. To purchase ItsMe247 Manager, go to the CU*Answers store at https://store.cuanswers.com/store/irsc/cupublisher-self-service/.

Adding Access in the Mega Menu



You can also create an online banking advertisement that members view at the top of their Home Page, or for the desktop version, you can add it to the left-hand navigation.

Upon entry to the Tiered Service module, the member will be presented access to the Tiered Service pages. This helps you inform your members of their level, as well as provide a link to learn how each score was calculated. Points are calculated from their participation from the previous month's data and give the member the rewards for the current month.



The left panel on all screens lists the member's points that give them this level. If the member clicks "How Do I Get My Points," they are taken to a breakdown of their score. This credit union has selected to show both Monthly and Rewards Points.

The member's Tiered Service level score is listed under My Total Reward Points.

To display the Tiered Service information in **It's Me 247** (which applies to ALL memberships), credit unions simply need to turn on the features in the Online Configuration – see page 36.

Members See Point Breakdown

By selecting "How do I get my points on the entry screen, members are taken to a page that outlines a breakdown of the member's points. This breakdown and point value earned mirrors the configuration screens in CBX shown (beginning on page 13).

The top section lists the total points earned for the previous month, as well as giving the member the total Reward Points (formerly known as lifetime points) the member currently has. Following sections tabulate points members have for other areas. Members see only items for which the credit union has configured points. Additionally, items for which the member has received negative points will not appear on the page.

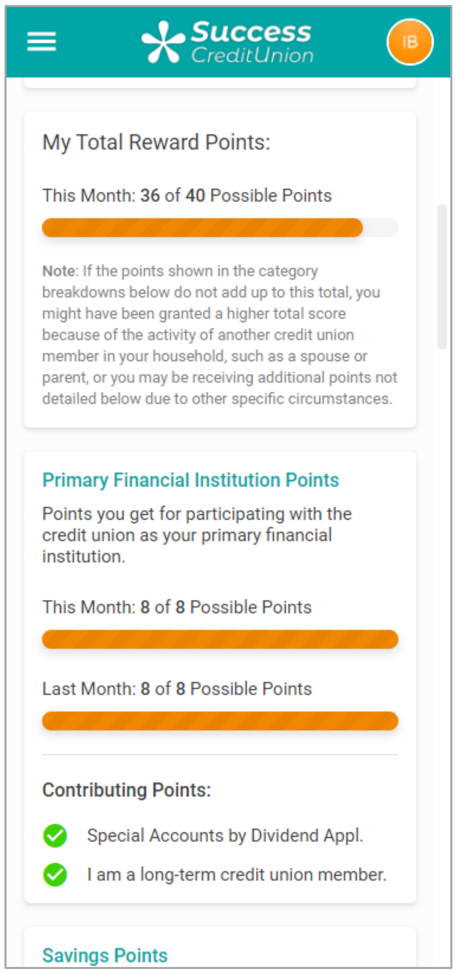
Primary Financial Institution Points

Following this information is a breakdown of the points the member has earned for their loyalty to the credit union.

This section covers the items in Goal 1 (Primary Financial Institution). How this information displays in this section is covered in the configuration on page 17.

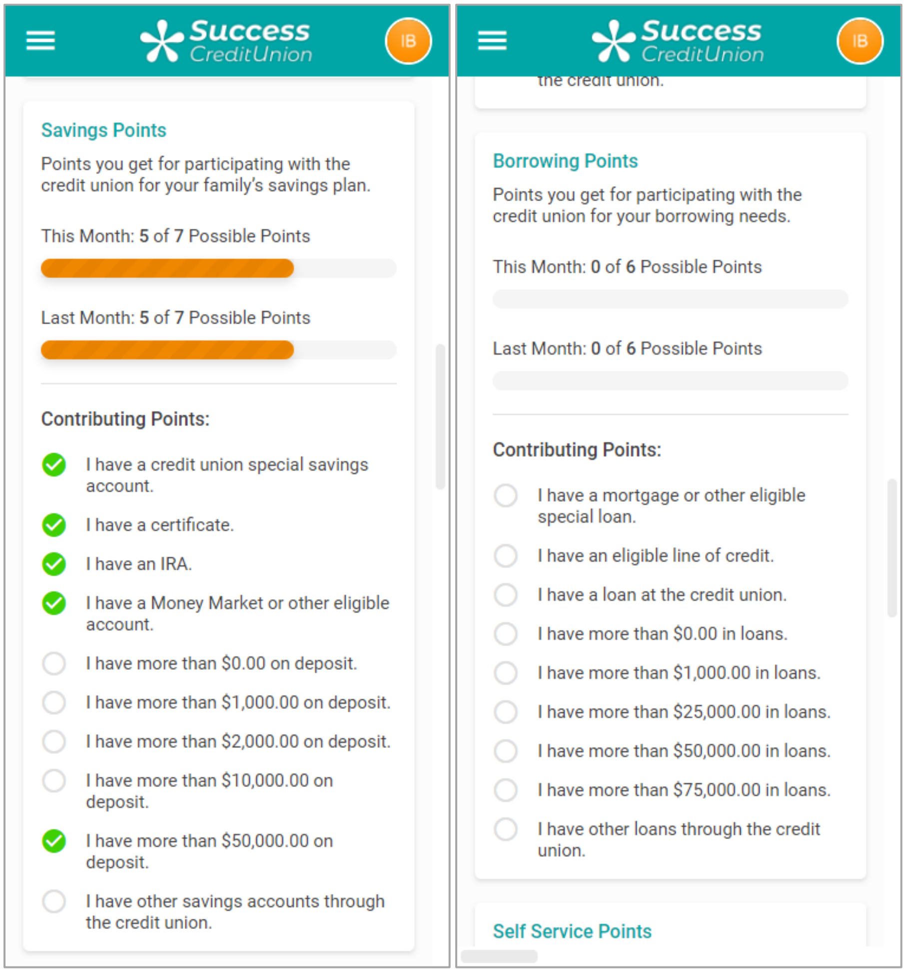
Keep in mind that in some cases a member might actually receive more than the calculated "available" points if they has multiple accounts for which points are awarded. This just provides a starting point for the available score, and actual scores may vary widely depending on your account structure and how your point system is set up.

Total and Reward Points and Primary Institution Points



The next section breaks down the points the member has earned for their use of savings products. If the member continues to scroll down the page, they will see a listing of the points earned from their loan activity with the credit union.

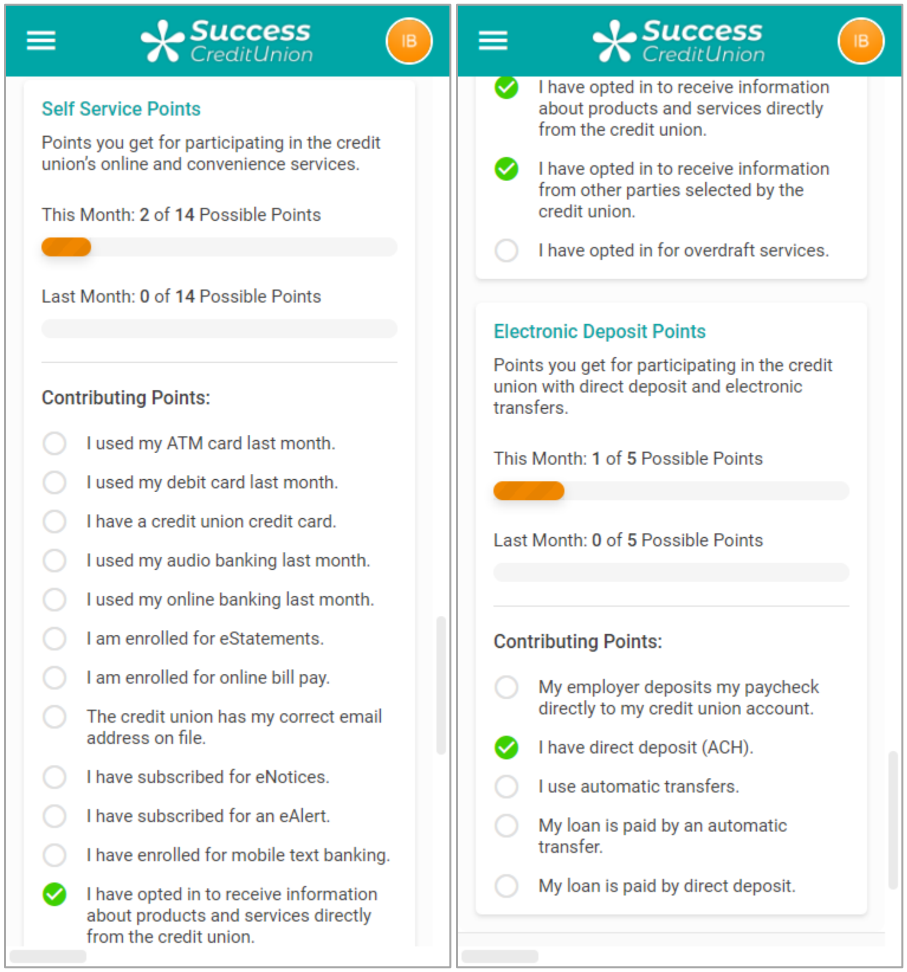
Savings Points and Borrowing Points



Following this section are the points earned for the use of self-service products.

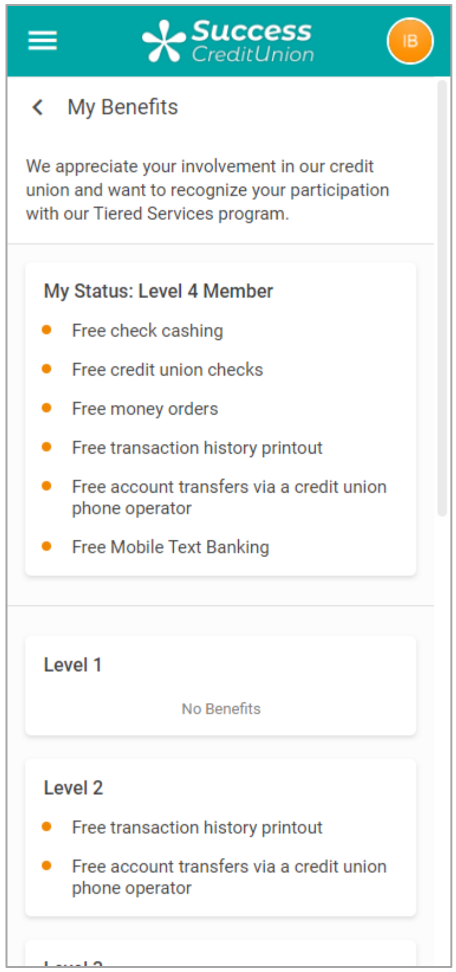
Finally, at the bottom of the page is the breakdown of the points the member has earned through the use of Electronic Deposit or by belonging to a credit union Club.

Self Service Products and Electronic Deposit Points



Members See Their Instant Benefits

If you show Tiered Service Points online, and members click View Point Details" for more details, members will see a "What are my Benefits?" link at the top of the page.



These Rewards coordinate with your Instant Rewards Waivers configured in the Tiered Service Rewards configuration (shown on page 28). Below is a key matching the Reward in the configuration with what the member sees online.

- NOTE: The message that appears at the top of this page is configured by using Enter after completing the online banking configuration (see page 36). Use this to market rewards not included in the configuration, such as discounts on amusement park tickets.
- NOTE: If the member does not qualify for the waiver, the member will not see any text.

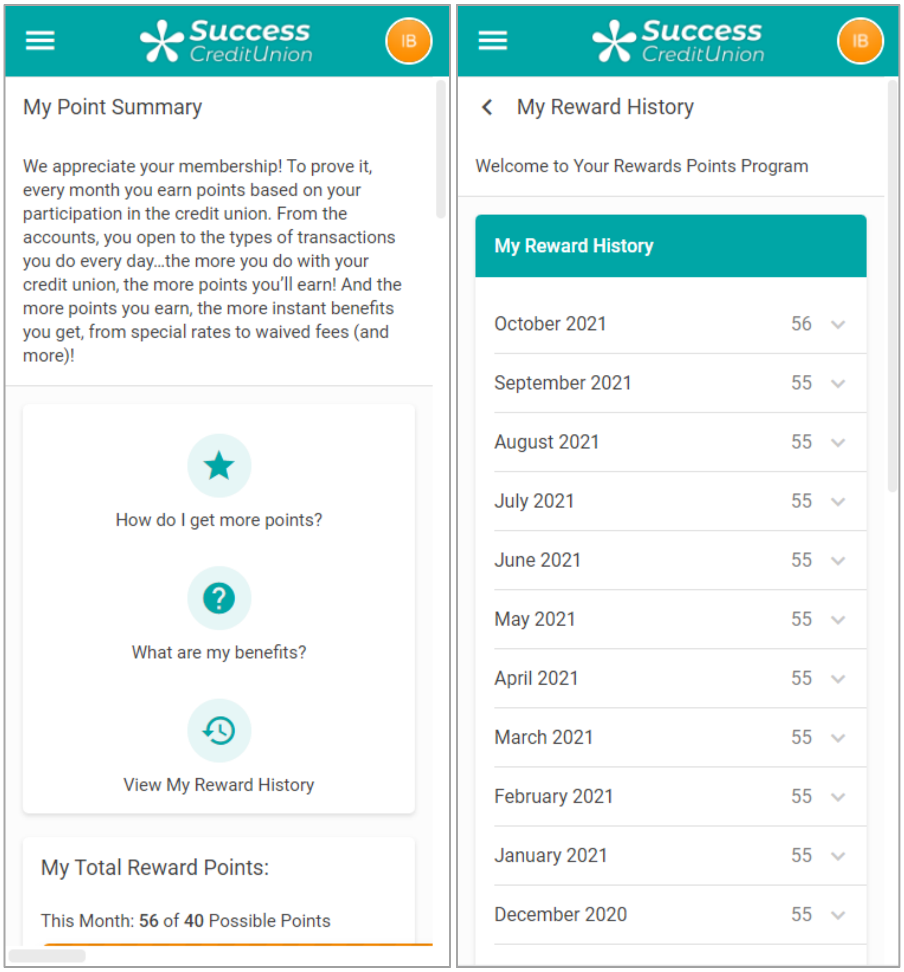
Rewards as shown in the TS Instant Rewards Configuration (see page 26)	***Verbiage Member Sees in "It's Me 247"***
Over-the Counter Transaction Fees	
Waive check cashing service fee	Free check cashing
Waive CU check printing service fee	Free credit union checks
Waive money order printing service fee	Free money orders
Waive transaction history fee	Free transaction history printout
Waive phone transfer fee	Free account transfers via a credit union phone operator
Miscellaneous Member Services	
Enroll in marketing club	(No text appears online for this option.)

Rewards as shown in the TS Instant Rewards Configuration (see page 26)	***Verbiage Member Sees in "It's Me 247"***
Safe deposit box fee level	Special rates on safe deposit box rentals
Certificate renewal bonus	Earn a x.xxx% bonus when your certificates auto-renew
Member-Elected Outside Services	
ATM transaction service charge code	Special fees for ATMs
Bill payment/presentment service charge code	Online bill payment for $xxx.xx/month (for the first xx transactions)
Waive OTB balance transfer service charge	(No text appears online for this option.)
Electronic deposit hold group code	ATM deposits with $100 instant credit (1-day hold on remaining funds) *(based on good-standing status)*
Waive overdraft transfer fee from shares	Free overdraft transfers from my savings
Waive overdraft transfer fee from LOC	Free overdraft transfers from my line of credit
Waive combined overdraft transfer fee	Free overdraft transfers
Waive e-Statement fees	Free e-Statements
Waive A2A incoming transfer fee	Free transfers from my accounts at another financial institution
Waive A2A outgoing transfer fee	Free transfers to my accounts to another financial institution
Waive Mobile Text Banking fees	Free Mobile Text Banking
Self-Service Fees	
ARU free minutes/ ARU per minute fee	xxx free minutes of phone banking xx free logins of phone banking (additional minutes are $x.xx) Unlimited free minutes of phone banking
Online banking free logons / Online banking per logon fee	xxx free logins of online banking xx free logins of online banking (additional logins are $x.xx) Unlimited logins to online banking

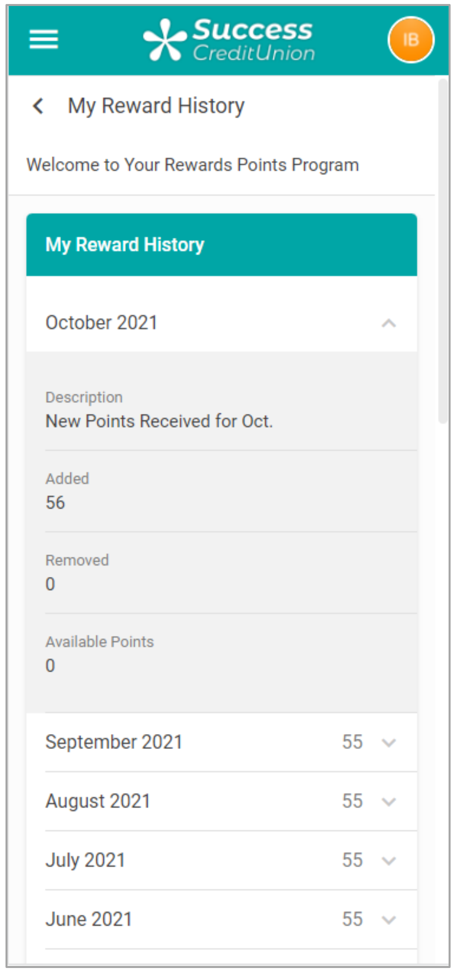
Show a Rewards Statement Online

If your credit union chooses to show Rewards Points on the Tiered Service Badge in the online configuration (see page 36), members will see a new online "Rewards Statement" allowing you to market your Rewards program online. This Rewards Statement includes a history of the earning and spending of Reward Points by the member. Save the stamp by posting this information online!

They can access this rewards statement by selecting "View My Reward History" at the top of the points details screen.



Once they click on this link, they will be presented with their rewards statement.

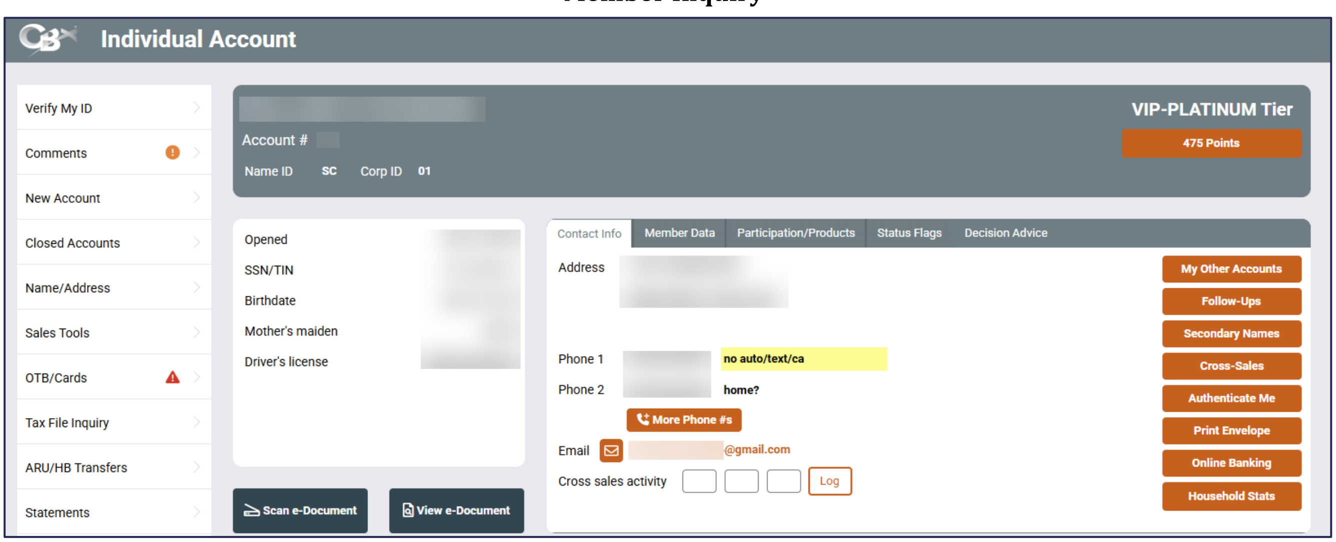


- NOTE: The messaging the member sees at the top of this screen is configured in the Rewards Points configuration. See page 81.

Available Points and Member Score Inquiry

When talking with members, employees can easily explain scores using CBX to help a member determine how to increase their score by viewing the Tiered Points score inquiry, available from the main Member Inquiry, Phone Operator, and Teller screens.

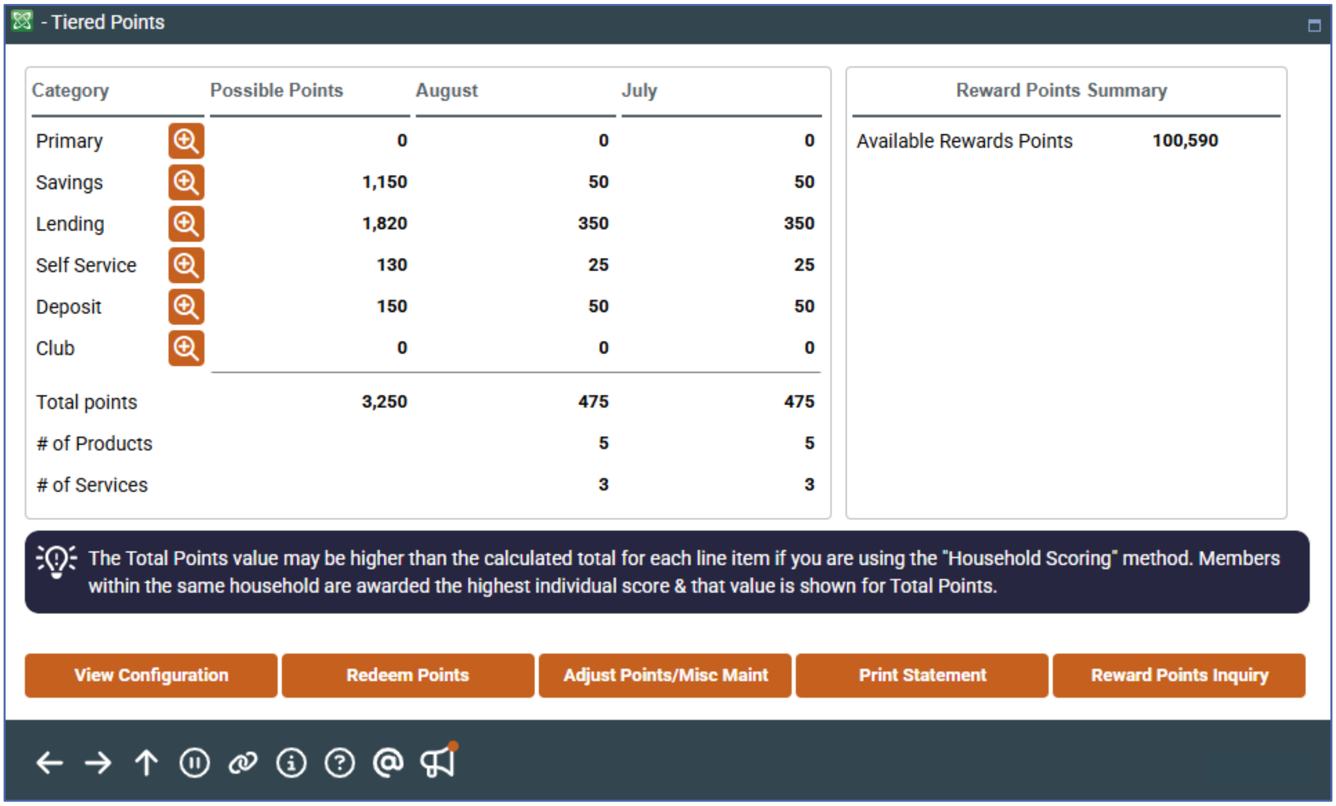
Member Inquiry



- While working in Inquiry, Phone, or Teller Posting, use **Sales Tools** to access tiered service maintenance features and a view-only version of the configuration.

Simply click the Tiered Services **xxx Points** button displayed near the upper right corner of the screen to display a window showing a score breakdown.

Tiered Points (Inquiry/Phone Op/Teller > xxx Points)



- Click on the lookup to see a summary of what points are used to calculate these categories.
- These are actual year-to-date and lifetime points that have been earned by this member. Redeem these points for credit union products, special rates, etc., via **Redeem Points**. You can then use **Print Statement** to print the member a Rewards statement.

If your credit union scores members by household (all members of the household get the highest score earned by any member of that household), this breakdown will still show the actual points scored by this member for each of the Goal areas. See page 9 for more information on this scoring method.

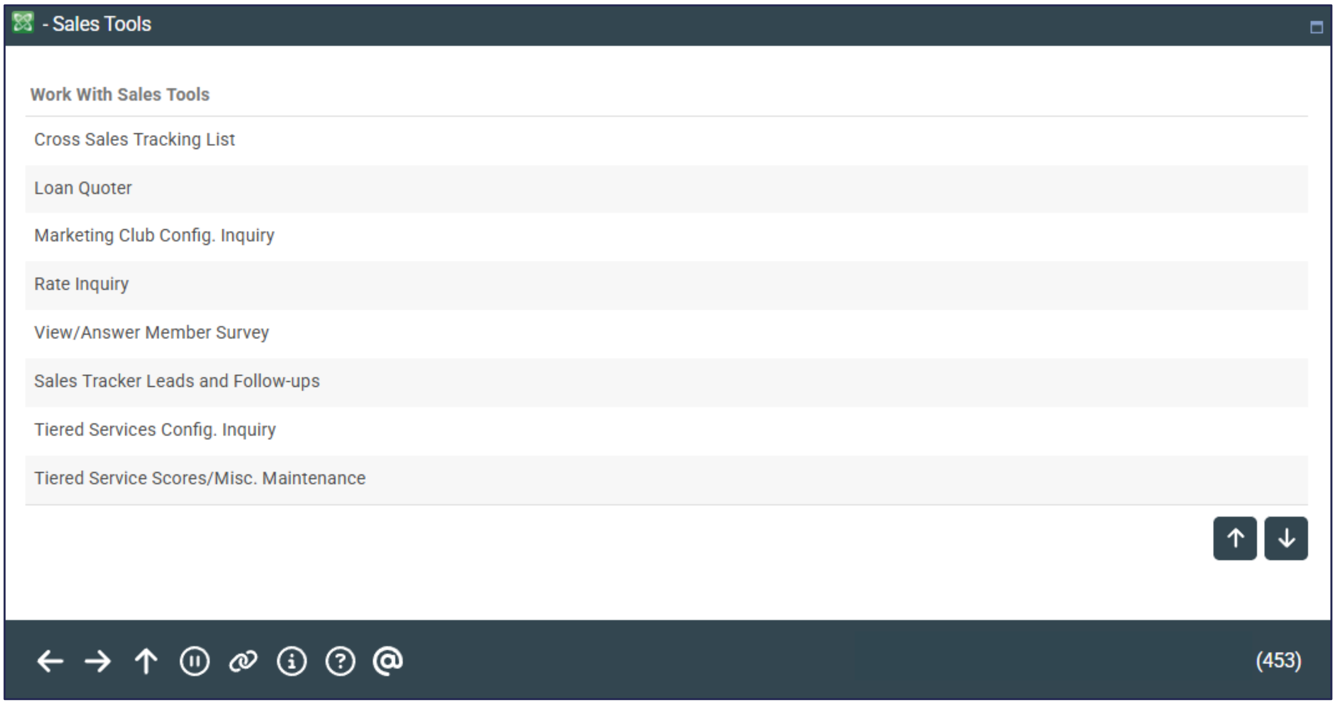
The Possible Points column shows the typical number of points a member might receive for each of the "Goal" areas configured in the Tiered Service points system. This is calculated by adding together all of the points configured under each Goal area.

- Keep in mind that in some cases a member might actually receive more than the calculated "available" points if they have multiple accounts for which points are awarded. This inquiry just provides a starting point for the available score, and actual scores may vary widely depending on your account structure and how your point system is set up.

The Rewards Points to the right indicates the number of Reward Points currently held by the member and when they will expire.

Sales Tool Window

Sales Tools (Inquiry/Phone Op/Teller > Sales Tools)



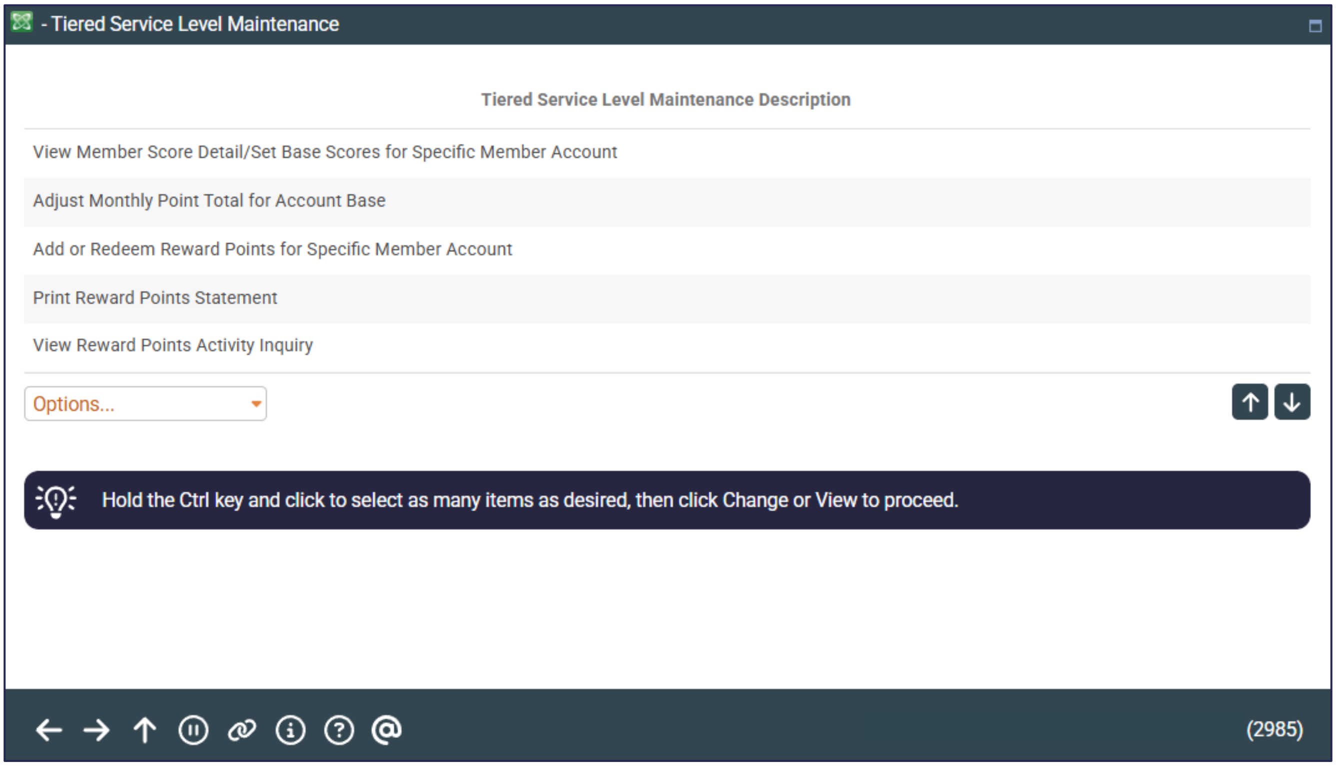
The Sales Tools window, which can be accessed from Member Inquiry, Phone Operator, and Teller Processing screens, lets you view configuration settings for your tiered service program as well as perform maintenance to a member's tiered service score or redeem Reward Points (formerly known as lifetime points) for credit union products or services.

- Choose *Tiered Service Config. Inquiry* to see a view-only version of all the screens described starting on page 9.
- Choose *Tiered Service Scores/Misc. Maintenance* to access various maintenance commands such as updating a member's score or printing a Reward Points statement (formerly known as the Lifetime Points statement). The screen shown on page 48 will appear.

Tiered Service Maintenance

Use **Tool #855 *Tiered Service Misc. Member Maintenance*** to maintain a member's Tiered Service features.

Tiered Service Level Maintenance (Tool #855)



This screen also appears when you choose "Tiered Service Scores/Misc. Maintenance" on the Sales Tools window in Inquiry, Phone Operator, or Teller Processing.

This screen contains various maintenance features that allow you to adjust a member's Tiered Service Level or Reward Points (formerly known as lifetime points) as needed. Make a selection and choose Change to proceed to the appropriate next screen.

Maintenance Options

Option	***Description***
View Member Score Detail/Set Base Scores for Specific Member Account	This option shows a breakdown of a member's actual points compared to available points from the score configuration. It can also be used to assign a specific number of "starting" points to a member to which the normal scores are added each month. This may be used to grant points to member for activities that are not tracked by CBX or to grant points for any other reason such as volunteer service or a special promotion. **See page 50 for details.**
Adjust Monthly Point Total for Account Base	This option lets you change the number of points a member receives *for the current month only*. This feature was designed so that you could adjust the member's score into a specific tiered level based on the member's request or other special situation. **See page 51 for details.**
Add/Redeem Rewards Points Specific Member Account	Use this option to redeem accumulated Reward Points (formerly known as lifetime points) for special rewards as part of a "frequent flyer" type marketing program or to increase Reward Points for a specific member. **See page 85 for details.**

Option	Description
Print Reward Points Statement	Use this option to print a statement showing a member's accumulated points and any redemption transactions that have been performed. **See page 89 for details.**
View Rewards Points Activity Tracking	Use this option to view a history of reward point activity for a single member. See **page 88** for an example of this screen. NOTE: You can configure your online banking so that the member can view this online as well. See **page 44** for details.

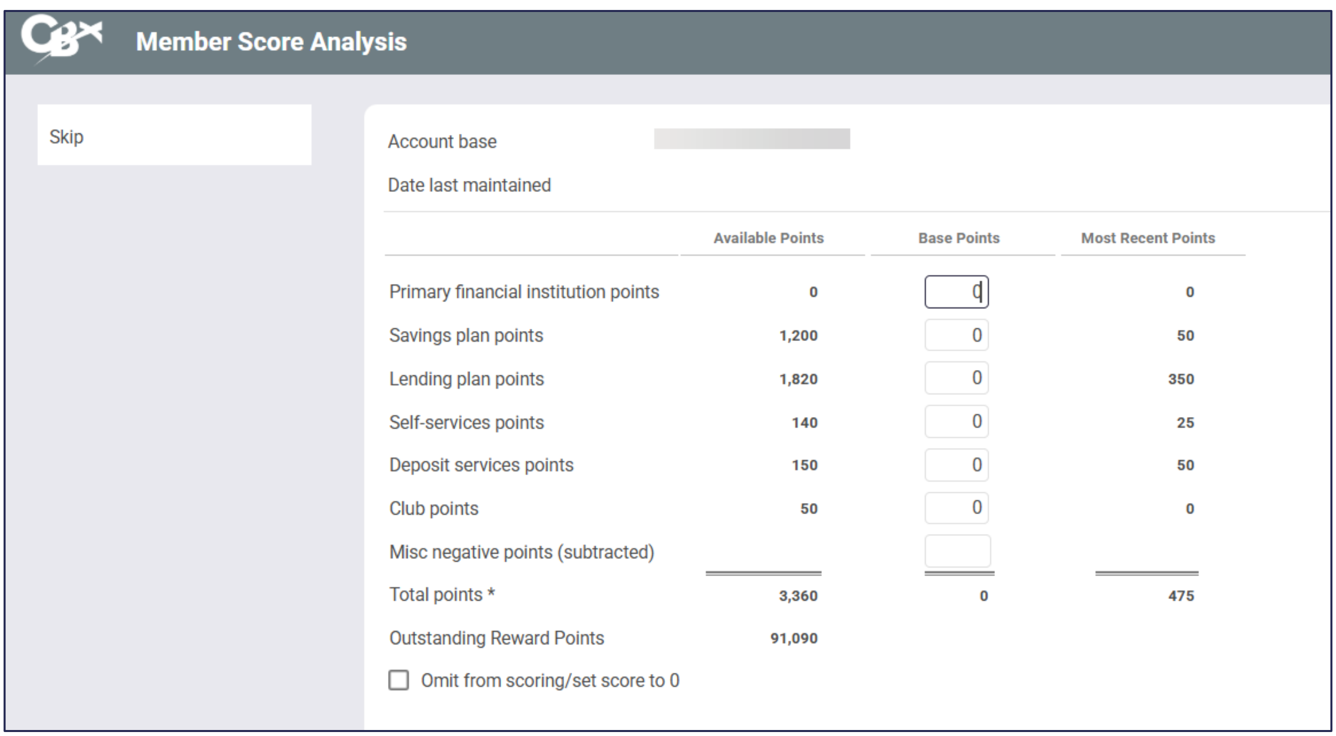
Adjusting Member Point Totals

If desired, you have the option to manually adjust member point totals, including the option to define the number of base, "starting" points for a membership.

Setting Base Scores for Specific Members

This screen will appear when you choose "View Member Score Detail/Set Base Scores for Specific Member Account" on the first Tiered Service Level Maintenance screen (shown on page 48) and enter an account base.

Tool #855 > View Member Score Detail/Set Base Scores for Specific Member Account



- The Most Recent Points column shows the points this member received when scores were calculated for the previous month.

The Member Score Analysis screen provides a way to assign to a member a specific number of "starting" points to which the normal Tiered Service Levels scores are added every month. This feature can be helpful in several situations:

- To grant points for volunteer service, such as membership on the Board of Directors or other service.
- To grant "field of membership" bonus points, such as a bonus given to members of a SEG that just recently joined the credit union family.
- To grant points to members for miscellaneous account activity that cannot be tracked by CBX account or OTB systems.
- To subtract points for a negative situation not tracked by CBX (such as a delinquent OTB mortgage loan)
- The "human factor" - a way to grant points for any reason you wish to reward a member.

You can also use the *Omit from scoring/set score to 0* option for special situations where a member's behavior or relationship with the credit union warrants his or her exclusion from the Tiered Services program entirely (such as a written off OTB credit card account or bankruptcy, for example). NOTE: This rescoring to omit from scoring is not done until scoring is recalculated at month end. The prior scoring is not affected by checking this box. Scoring will remain at zero until the box is unchecked.

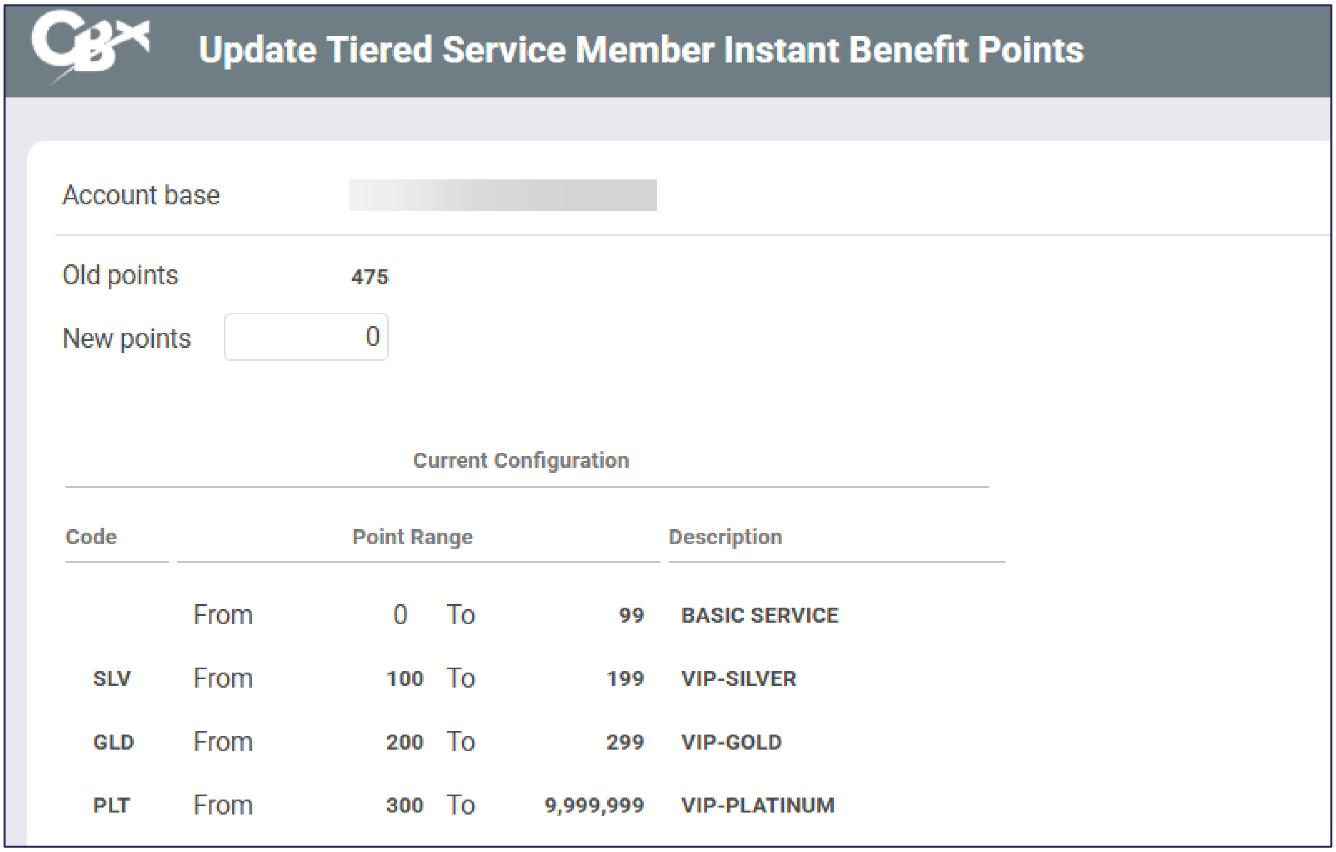
For each participation goal area, enter the total number of points to be granted to the member's base score. For example, if you are adding points for an off-line mortgage program, enter the points into the Lending plan points field.

When done, use Enter to tally the score. If necessary, make any adjustments and use Enter again to record the change. Enter another member account base or use the backup arrow return to the previous screen.

Manually Updating a Member's Score

This screen will appear when you choose "Adjust Monthly Point Total for Account Base" and enter an Account Base on the Tiered Service Level Maintenance screen (shown on page 48), select a specific account and use Enter.

Tool #855 > Adjust Monthly Point Total for Account Base



Suppose a member comes in and complains that he has not been receiving the benefits advertised in your Tiered Service Levels brochures, and he believes that his account status warrants inclusion in the program. When you check the Inquiry screen, you see that his point score was only 10 points below that required to receive the program benefits. Because of this member's good standing with your credit union, you agree to "bump" him to the higher level for this month.

This screen is used to adjust a member's Tiered Service Level point score to control which benefits they receive during the current month.

> ***IMPORTANT:*** *When scores are tallied at the beginning of the next month, this manually entered score will be cleared, and the member's new actual score will appear instead. Your credit union will need to develop a policy on how to notify the member that the score change is only temporary. Remember that you can also change the member's base score permanently* *(see page 50 for more information).*

Enter the account base and use Enter to reveal the member's original score. Type the new score and use Enter to record the change. Continue by entering another member account base, or use the backup arrow to return to the first Tiered Service Level Maintenance screen.

Monthly Scoring Reports

Following are samples of the three reports that will be generated on the first day of each month after scores are calculated. These reports show how many members are in each of the defined Tiers and how the scoring was tallied.

CU*TIP: For an inquiry version of these reports, with features that allow you to compare scores from four months side by side, see the Comparative Scoring Analysis inquiry feature on page 62.

The first report shows a summary of all members within each Tiered Service Level:

Tiered Service Scoring Report by Member (PTSERV1)

6/01/25 3:17.16 CREDIT UNION PTSERV1 PAGE 1
RUN ON 6/01/25 TIERED SERVICE SCORING REPORT BY MEMBER
REPORT AS OF 6/01/25

Code	--------Point Range---------	Description	No. of ---Members--	% of Total ---Members--	Avg Products Per Member	Avg Services Per Member
BASIC	From 0 To 99	BASIC	35361	41.409	2.132	2.600
SLV	From 100 To 199	VIP-SILVER	20326	23.803	2.643	4.963
GLD	From 200 To 299	VIP-GOLD	14881	17.426	3.530	5.384
PLT	From 300 To 9,999,999	VIP-PLATINUM	14826	17.362	5.464	6.937
		Total Members	85,394		3.076	4.400

*** END OF REPORT ***

The second report shows a breakdown of how many members received points for each of the defined activities:

Tiered Service Scoring Report (PTSERV2)

```
6/01/25   3:17.16                    CREDIT UNION                          PTSERV2        PAGE      1
  RUN ON   6/01/25                TIERED SERVICE SCORING REPORT                          USER OPER
                                     REPORT AS OF   6/01/25

 POINTS       DESCRIPTION                                            MEMBERS   % OF MBRS

GOAL 1: PRIMARY FINANCIAL INSTITUTION RELATIONSHIPS

 999-         Accounts with Special Dividend Appls.                    5,050     5.914
   0          Credit Score up to        999                           65,915    77.189

 GOAL 2: ANALYZING MEMBER SAVINGS RELATIONSHIPS

  10          Additional General Savings Products Present             29,928    35.047
  20          Non-IRA Certificate Products Present                     3,419     4.004
  20          IRA Share and Certificate Products Present                 573      .671
  50          Accounts with Money Market Accounts                     48,571    56.879
 200-         Any Savings Product with a Negative Balance                387      .453
   0          Any Share Draft Product with a Negative Balance          1,684     1.972
   0          Aggr. Balance up to      4999                           58,819    68.880
  50          Aggr. Balance            5000  to      9999              5,938     6.954
 100          Aggr. Balance           10000  to     49999             10,083    11.808
 150          Aggr. Balance           50000  to     99999              2,543     2.978
 200          Aggr. Balance          100000  to 999999999              2,980     3.490
 GOAL 3: ANALYZING MEMBER LOAN RELATIONSHIPS

  50          Special Mortgage Loan Categories                         6,181     7.238
  50          Special Home Equity Loan Categories                      1,970     2.307
  10          Any Other Loans                                         21,523    25.204
 300-         Any Loan Product at a Delinquency Level of 2 or Above    1,362     1.595
   0          Aggr. Balance up to      4999                           13,511    15.822
  50          Aggr. Balance            5000  to      9999              3,883     4.547
 100          Aggr. Balance           10000  to     49999             11,176    13.088
 150          Aggr. Balance           50000  to     99999              3,389     3.969
 200          Aggr. Balance          100000  to 999999999              4,591     5.376
  10          Miscellaneous OTB Loan Account Present                      93      .109
   Y          Written off Loans, set points to zero, and do not score  5,031     5.892
   0          # of credit card transactions  up to 999                18,119    21.218
   0          $ amount of credit card trans up to          999999999  18,003    21.082
   0          $ amount of credit card trans          0 to          0       0      .000

 GOAL 4: ANALYZING MEMBER SELF-SERVICE PRODUCT RELATIONSHIPS

  10          ATM                                                     34,443      .000
   0          # of debit card transactions  up to 999                 35,014    41.003
   0          $ amt of debit card trans up to           999999999     34,983    40.967
  20          Credit Card                                             21,691    25.401
  10          Audio Response - Active                                    657      .769
  10          PC Banking - Active                                     14,829    17.365
  10          E-Statements - Enrolled                                 54,764    64.131
  10          Bill Payment/Presentment - Enrolled                     10,629    12.447
  10          Valid e-Mail Address                                    76,385    89.450
  20          e-Notice Subscription                                    5,711     6.688
   5          e-Alerts Subscription                                    6,188     7.246
  10          Mobile Texting - Enrolled                                8,163     9.559
  10          Mobile Web Banking - Active                             34,384    40.265
 100-         Wrong Address                                            1,938     2.269
   0          CU Marketing Opt-In                                     69,471    81.353
   0          3rd Party Marketing Opt-In                              71,547    83.785
  15          Reg E Overdrft Prot Opt-In                              24,933    29.198

 GOAL 5: ANALYZING MEMBER-ELECTED DEPOSIT RELATIONSHIPS

   0          Payroll with Deposits of at least      0 per month      85,394   100.000
  50          ACH with Deposits of at least     100 per month         41,151    48.190
   0          Transfers (any type) via  AFT - Active                  12,964    15.181
  50          Loan Payments via AFT -  Active                         10,292    12.052
  50          Loan Payments via ACH                                    6,450     7.553

                                                Total Members Read    85,394

                                    ***END OF REPORT***
```

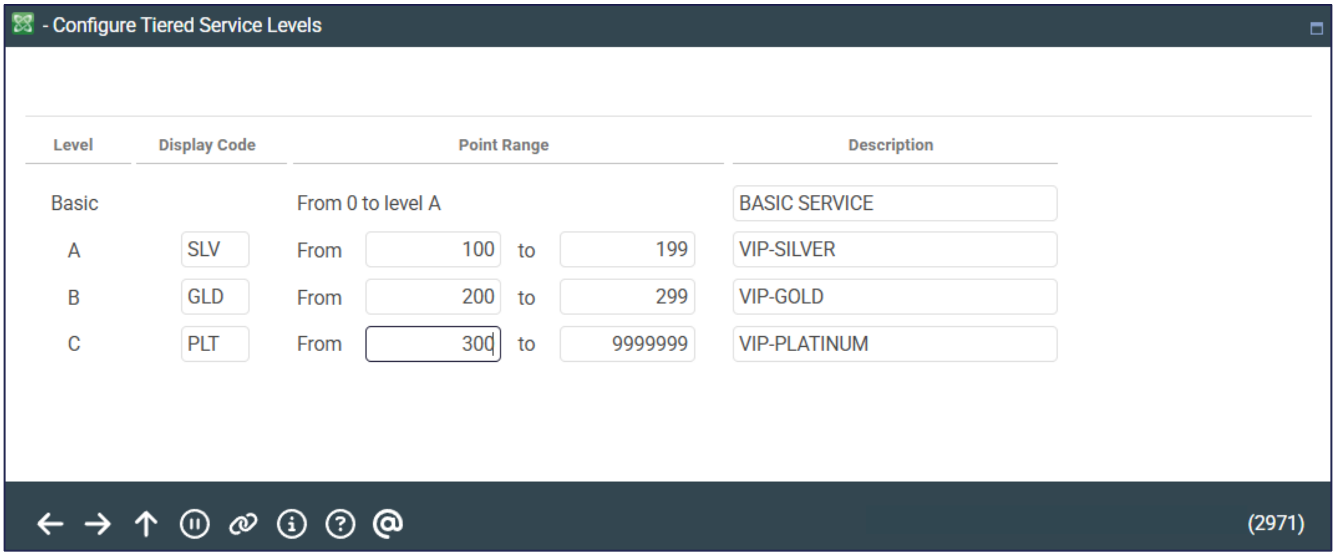
The third report is the same as the forecast report (shown on page 61), except that the tiers are broken down using the following formula:

Column One	Basic level: 0 to start of configured Level A tier *(this column would be blank if config for level A starts at 0 already)*
Column Two	Bottom half of configured Level A tier

Column Three	Top half of configured Level A tier
Column Four	Bottom half of configured Level B tier
Column Five	Top half of configured Level B tier
Column Six	Configured Level C tier

Therefore, if your configured tier levels were set up like this…

Tool #853 > Configure Tiered Service Level Descriptions and Point Ranges



… the third monthly report would be broken down like this:

Tiered Service Simulated Scoring Report (LTSSM)

6/01/25 3:23:57 CREDIT UNION LTSSM PAGE 1
RUN ON 6/01/25 TIERED SERVICE SIMULATED SCORING REPORT USER OPER
SCORED BY MEMBER

	TIER ONE	TIER TWO	TIER THREE	TIER FOUR	TIER FIVE	TIER SIX	TOTALS
	From:	From: 100	From: 151	From: 200	From: 251	From: 300	
	To: 99	To: 150	To: 199	To: 250	To: 299	To: 9999999	
TOTAL MEMBERS PER TIER	35,361	12,195	8,131	8,906	5,975	14,826	85,394
$ BALANCES************							
SH - $	164,566,487	22,795,941	30,995,861	82,754,633	97,488,799	367,552,481	766,154,202
% Of Total Member1	21.48 %	2.98 %	4.05 %	10.80 %	12.72 %	47.97 %	100.00%
SD - $	131,810,159	6,786,846	10,830,953	26,718,455	24,630,175	95,445,392	296,221,980
% Of Total Member2	44.50 %	2.29 %	3.66 %	9.02 %	8.31 %	32.22 %	100.00%
CD - $	35,720,159	5,907,124	8,117,796	80,611,210	40,044,354	108,574,307	278,974,950
% Of Total Member3	12.80 %	2.12 %	2.91 %	28.90 %	14.35 %	38.92 %	100.00%
TX - $	136,151	33,316	68,163	259,668	447,874	8,775,238	9,720,410
% Of Total Member4	1.40 %	.34 %	.70 %	2.67 %	4.61 %	90.28 %	100.00%
ALL SAVINGS - $	332,232,956	35,523,227	50,012,773	190,343,966	162,611,202	580,347,418	1,351,071,542
% Of Total Members	24.59 %	2.63 %	3.70 %	14.09 %	12.04 %	42.95 %	100.00%
LN - $	250,836,939	30,879,909	26,575,175	81,756,525	101,398,714	1,061,512,968	1,552,960,230
% Of Total Member5	16.15 %	1.99 %	1.71 %	5.26 %	6.53 %	68.35 %	99.99%
OC - $	38,539,950	4,206,887	5,519,149	10,376,331	12,618,307	62,204,680	133,465,304
% Of Total Member6	28.88 %	3.15 %	4.14 %	7.77 %	9.45 %	46.61 %	100.00%
ALL LOANS - $	289,376,889	35,086,796	32,094,324	92,132,856	114,017,021	1,123,717,648	1,686,425,534
% Of Total Members	17.16 %	2.08 %	1.90 %	5.46 %	6.76 %	66.63 %	99.99%
MEMBERS************							
SH - Members	35,361	12,195	8,131	8,906	5,975	14,826	85,394
% Of Total Member4	5.44 %	.87 %	1.79 %	4.33 %	5.46 %	82.11 %	100.00%
ALL SAVINGS - MBRS	49,113	21,952	15,205	16,099	11,668	34,211	148,248
% Of Total Members	33.13 %	14.81 %	10.26 %	10.86 %	7.87 %	23.08 %	100.01%
LN - Members	6,140	1,888	1,740	3,829	2,929	11,381	27,907
% Of Total Member5	22.00 %	6.77 %	6.23 %	13.72 %	10.50 %	40.78 %	100.00%
OC - Members	5,565	1,988	2,826	3,280	2,996	9,485	26,140
% Of Total Member6	21.29 %	7.61 %	10.81 %	12.55 %	11.46 %	36.29 %	100.01%
ALL LOANS - MBRS	11,705	3,876	4,566	7,109	5,925	20,866	54,047
% Of Total Members	21.66 %	7.17 %	8.45 %	13.15 %	10.96 %	38.61 %	100.00%
ACCOUNTS************							
SH - Accounts	46,029	15,693	11,698	13,315	9,929	29,702	126,366
% Of Total Member4	5.39 %	.85 %	1.77 %	4.27 %	5.33 %	[illegible].40 %	100.01%
ALL SAVINGS - ACCTS	60,935	25,641	18,953	21,251	16,074	51,539	194,393
% Of Total Members	31.35 %	13.19 %	9.75 %	10.93 %	8.27 %	26.51 %	100.00%
LN - Accounts	8,111	2,051	1,954	4,498	3,842	18,403	38,859
% Of Total Member5	20.87 %	5.28 %	5.03 %	11.58 %	9.89 %	47.36 %	100.01%
OC - Accounts	6,344	2,097	2,995	3,525	3,319	11,036	29,316
% Of Total Member6	21.64 %	7.15 %	10.22 %	12.02 %	11.32 %	37.64 %	99.99%
ALL LOANS - ACCTS	14,455	4,148	4,949	8,023	7,161	29,439	68,175
% Of Total Members	21.20 %	6.08 %	7.26 %	11.77 %	10.50 %	43.18 %	99.99%
PRODUCTS PER MEMBER	2.132	2.444	2.941	3.289	3.890	5.464	3.076
SERVICES PER MEMBER	2.600	4.659	5.418	5.118	5.780	6.937	4.400

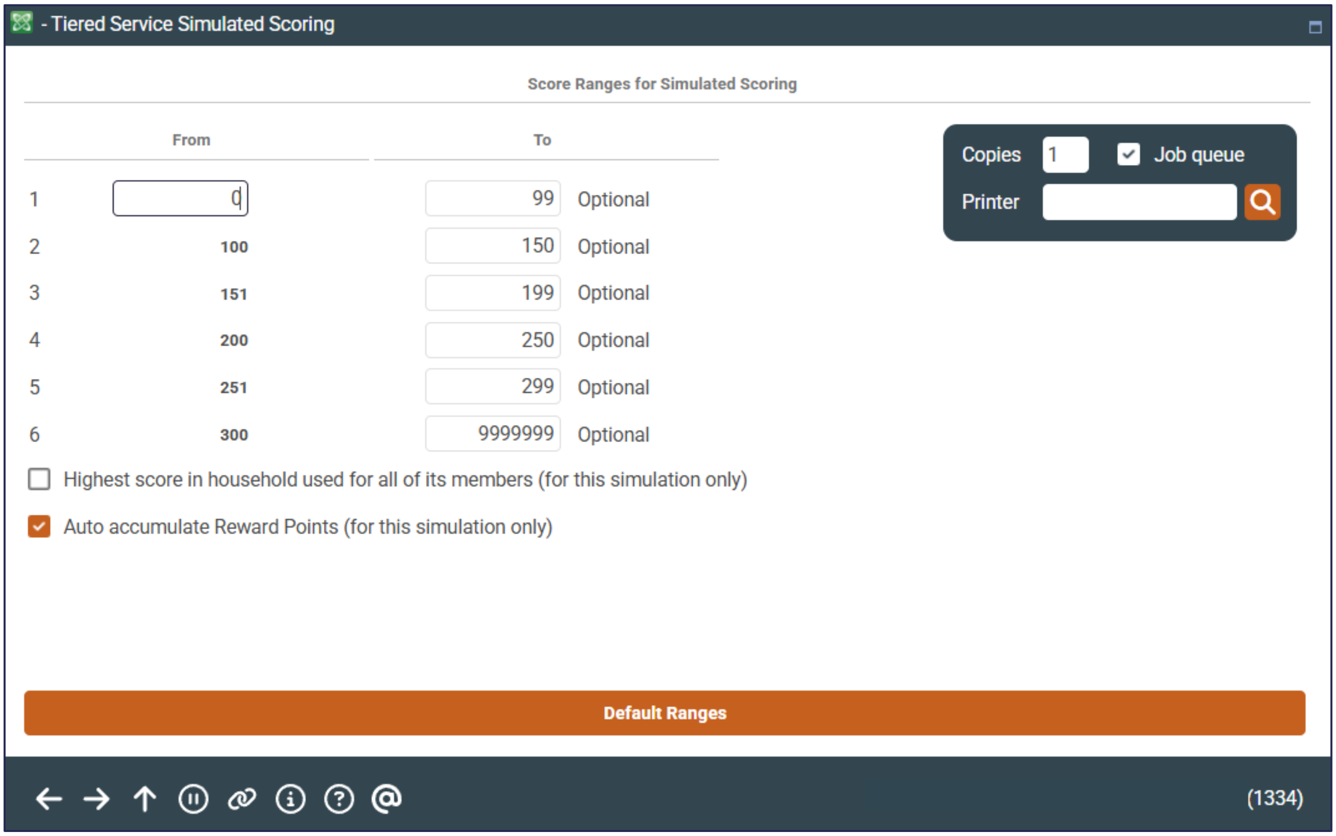
*** END OF REPORT ***

NOTE: May and June 2016 scoring for online clients (June only for Self-Processors) may have seen a decline in online banking usage unless the credit unions also granted points for Mobile Web Banking.

Tiered Service Forecasting: "What If" Analysis

Before starting (or changing) your Tiered Service Levels, use **Tool #854 *Tiered Services Forecast Report*** to view how your members would score within specified ranges.

Tiered Service Simulated Scoring (Tool #854)



HINT: Use **Default Ranges** to fill in values that automatically break each of your actual tiers into the default groups that are used on the third monthly report (see page 56). You can adjust any values you wish from there.

This screen is used to print reports that can be used to perform "what if" analysis on how your members will score on the Tiered Service Levels program.

For an "apples to apples" comparison to actual scores, data will be pulled from month-end files for the previous month, wherever month-end files exist (not all files used in scoring have an equivalent month-end file, in which case the forecast simply looks at the status in the current file as of the last day of the previous month).

Notice that there are 6 levels, as opposed to the 3 tiers, that can be configured for actual scoring and benefits. This is so that you can break the scoring down even further, to get a more useful picture of where your members fall in the ranges. This report can provide valuable insight into the types of activities that your credit union should promote and encourage and can also make sure the Tiered Service program is reaching the members you want to reach.

One suggestion is to break each of your actual tiers into two separate groups. For example, if your second tier uses a range from 100 to 1500, you could analyze the group further by entering two ranges on this report: 100 to 750 and 751 to 1500.

If your credit union uses or is considering using the household scoring method for Tiered Services, place a checkmark in the *Highest score in household used for all of its members* field to include an extra report that shows a summary of scores as they would be if everyone in a household was granted the highest score of any member within that household. Remember that this flag affects this forecast only. If you wish to actually score members with this method, contact a CBX Client Service Representative. (Self-processors can use the option located within **OPER Tool #5427 *Master CU Parameter Config*.**)

After this screen is filled in, use Enter to proceed through the Tiered Service Points configuration screens (same as the screens shown starting on page 13) and enter "temporary" new point values to be used for this forecast only.

- NOTE: Check the *Auto Accumulate Reward Points* checkbox to include Rewards Points (formerly known as lifetime points) in your analysis.

Report Samples

Three reports are produced from the forecast. The reports are similar to the ones produced each month, except that they show the difference between the actual configuration and the settings used for this forecast.

- In the example below, we forecast an increase in the points for Goal 1 only. Compare this to the actual scores shown in the sample reports on page 52 to see how the forecast can be used to get a more accurate idea of what effect a change in scoring parameters would have on your Tiered Services program.

The first report shows a summary of how all members would fall within each Tiered Service Level, using the raw (actual) scores earned by the member:

Tiered Service Simulated Scoring Report (PTSERV1SIM) – Scored by Member

11/11/25 14:37:27	CREDIT UNION		PTSERV1SIM	PAGE
	Tiered Service Simulated Scoring Report			USER
	Report as of 11/11/25			
	Scored by Member			
Forecast	No. of	% of Total	Avg. Products	Avg. Services
-----------Point Range-----------	-Members-	-Members--	-Per Member-	-Per Member-
1. From 0 To 124	8,251	39.613	1.706	1.714
2. From 125 To 175	3,969	19.055	2.260	3.776
3. From 176 To 224	2,912	13.981	2.636	5.063
4. From 225 To 5,000,111	5,697	27.351	3.586	7.652
5. From 5,000,112 To 9,999,997	0	.000	.000	.000
6. From 9,999,998 To 9,999,999	0	.000	.000	.000
Total Members	20,829		2.456	4.199
Configured				
---------Point Range---------				
1. From 0 To 124 BASIC				
2. From 125 To 224 SILVER				
3. From 225 To 9,999,997 ROYAL				
4. From 9,999,998 To 9,999,999				
END OF REPORT				

If the *Highest score in household used for all of its members* check box was checked on the initial forecast screen, the first report will actually print twice, with the second one showing assigned household scores:

Tiered Service Simulated Scoring Report (PTSERV1SIM) – Scored by Household

11/11/25 14:38:00 CREDIT UNION PTSERV1SIM PAGE

Tiered Service Simulated Scoring Report USER

Report as of 11/11/25

Scored by Household

Forecast -----------Point Range-----------	No. of -Members-	% of Total -Members--	Avg. Products -Per Member-	Avg. Services -Per Member-
1. From 0 To 124	7,014	34.253	1.808	1.696
2. From 125 To 175	3,468	16.936	2.230	3.424
3. From 176 To 224	2,796	13.654	2.563	4.457
4. From 225 To 5,000,111	7,199	35.157	3.280	5.902
5. From 5,000,112 To 9,999,997	0	.000	.000	.000
6. From 9,999,998 To 9,999,999	0	.000	.000	.000
Total Members	20,477		2.500	3.844

Configured ---------Point Range---------
1. From 0 To 124 BASIC
2. From 125 To 224 SILVER
3. From 225 To 9,999,997 ROYAL
4. From 9,999,998 To 9,999,999

END OF REPORT

The second report shows a breakdown of how many members would receive points for each of the defined activities (this represents actual, earned scores, not household assigned scores).

Tiered Service Simulated Scoring Report (PTSERV2SIM)

11/11/25 14:37:27		CREDIT UNION	PTSERV2SIM	PAGE
		Tiered Service Simulated Scoring Report		USER
		Report as of 11/11/25		
-----Points-----			Forecast	Forecast
Config	Forecast	Forecasted Parmeters	Members	% of Mbrs
GOAL 1: PRIMARY FINANCIAL INSTITUTION RELATIONSHIPS				
50	50	Accounts with Special Dividend Applications	11,638	55.874
0	0	Accounts with Special Loan Categories	0	.000
1	1	For every year of membership after 15 years of membership.	9,599	46.085
0	0	Credit Score up to 999	16,764	80.484
0	0	Credit Score 000 To 000	0	.000
0	0	Credit Score 000 To 000	0	.000
0	0	Credit Score 000 To 000	0	.000
GOAL 2: ANALYZING MEMBER SAVINGS RELATIONSHIPS				
10	10	Additional General Savings Products Present	2,697	12.948
10	10	Non-IRA Certificate Products Present	1,036	4.974
20	20	IRA Share and Certificate Products Present	328	1.575
10	10	Accounts with Money Market Dividend Applications	1,301	6.246
200-	200-	Any Savings Product with a Negative Balance	27	.130

The third report shows where members would fall into tiers using the point ranges entered on the initial forecast screen:

Tiered Service Simulated Scoring Report (LTSSM)

```
11/11/25  14:38:01                              CREDIT UNION                              LTSSM          PAGE
  RUN ON  11/11/25                   TIERED SERVICE SIMULATED SCORING REPORT                           USER
                                              SCORED BY HOUSEHOLD
```

	TIER ONE	TIER TWO	TIER THREE	TIER FOUR	TIER FIVE	TIER SIX	TOTALS
	From:	From: 125	From: 176	From: 225	From: 5000112	From: 9999998	
	To: 124	To: 175	To: 224	To: 5000111	To: 9999997	To: 9999999	
TOTAL MEMBERS PER TIER	6,877	3,385	2,748	7,015	0	0	20,0
$ BALANCES************							
SH - $	24,439,393	11,034,118	14,147,143	31,325,024	0	0	80,945,6
% Of Total Member1	30.19 %	13.63 %	17.48 %	38.70 %	.00 %	.00 %	100.0
SD - $	10,984,713	10,994,119	14,821,029	37,982,046	0	0	74,781,9
% Of Total Member2	14.69 %	14.70 %	19.82 %	50.79 %	.00 %	.00 %	100.0
CD - $	27,806,182	12,000,820	6,530,634	12,607,270	0	0	58,944,9
% Of Total Member3	47.17 %	20.36 %	11.08 %	21.39 %	.00 %	.00 %	100.0
TX - $	0	0	0	0	0	0	
% Of Total Member4	.00 %	.00 %	.00 %	.00 %	.00 %	.00 %	.0
ALL SAVINGS - $	63,230,288	34,029,057	35,498,806	81,914,340	0	0	214,672,4
% Of Total Members	29.45 %	15.85 %	16.54 %	38.16 %	.00 %	.00 %	100.0
LN - Accounts	1,657	787	625	2,858	0	0	5,9
% Of Total Member5	27.96 %	13.28 %	10.54 %	48.22 %	.00 %	.00 %	100.0
OC - Accounts	1,202	633	617	2,759	0	0	5,2
% Of Total Member6	23.07 %	12.15 %	11.84 %	52.95 %	.00 %	.00 %	100.0
ALL LOANS - ACCTS	2,859	1,420	1,242	5,617	0	0	11,1
% Of Total Members	25.67 %	12.75 %	11.15 %	50.43 %	.00 %	.00 %	100.0
PRODUCTS PER MEMBER	1.801	2.233	2.564	3.279	.000	.000	2.4
SERVICES PER MEMBER	1.689	3.414	4.456	5.896	.000	.000	3.8

*** END OF REPORT ***

Tiered Service Dashboards

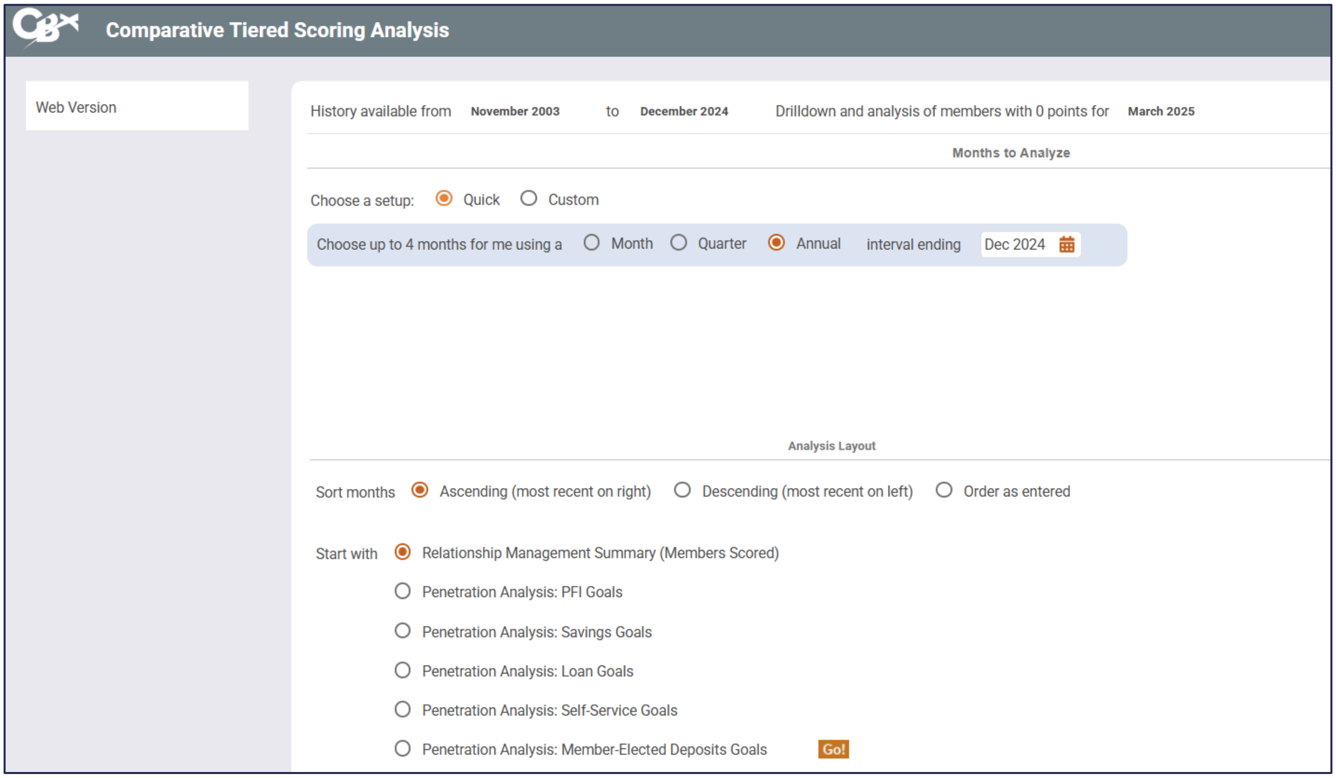
CBX is equipped with several dashboards you can use to analyze the success of your Tiered Services program, including an option to compare your program with another credit union's program.

Comparative Tiered Scoring Analysis

In addition to the monthly reports described on page 52, an online inquiry feature is available that allows you to view Tiered Service scoring information in a dashboard format. Scores from multiple months can be compared side by side, giving you an excellent way to track the progress of your Tiered Services program and how it is motivating members toward more participation.

NOTE: You can compare your configuration with the configurations of other credit unions. See the Learn from a Peer Tiered Service configuration comparison beginning on page 74.

Tool #856 *Tiered Services Monthly Comparison* > Quick

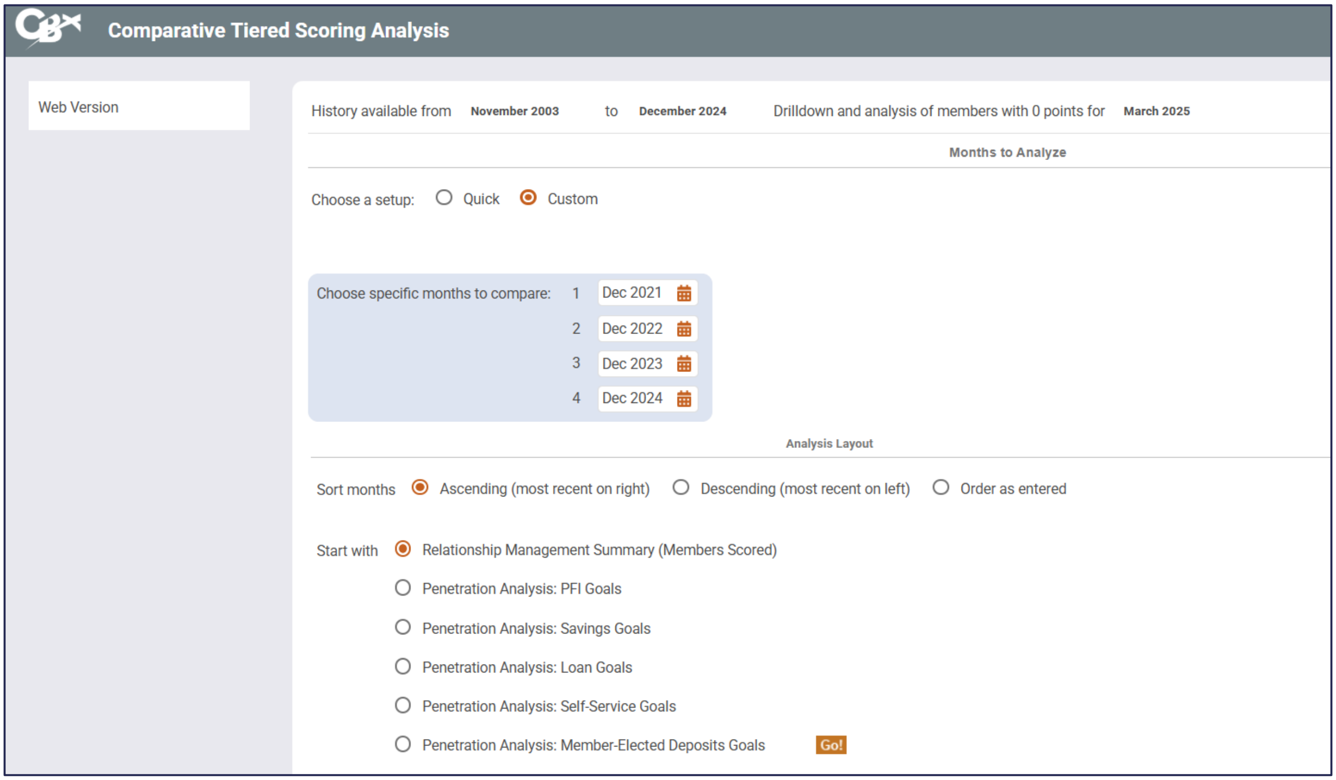


The top of this screen lists the range of months for which data is available (History available from).

Select from the two sections at the top of the screen:

Quick defaults to yearly intervals and the most recent month. (This potentially will show your greatest change, giving you a real sense of your trends.) With *Quick*, you also have the flexibility to choose a different interval (monthly or quarterly) and/or to select a different ending month.

Tool #856 *Tiered Services Monthly Comparison* > Custom



Custom allows you to enter four specific months to compare.

Below this area, you can select to show the months in ascending or descending order. This is how the months will appear on the following screens. Select *Descending* to have the most recent month last.

- NOTE: On the Summary screen, additional data appears on the final two columns for the previous month. If you select your months to be descending, the previous month's data will not be next to these columns.

Additionally, you can advance to the specific goal you want to review by using the *Start with* selector at the bottom of the screen. Once you have made your selection, click the **Go!** button to advance to that specific analysis screen.

- Relationship Management Summary (see page 65)
- Penetration Analysis: PFI Goals (Goal 1 – see page 66)
- Penetration Analysis: Savings Goals (Goal 2 – see page 66)
- Penetration Analysis: Loan Goals (Goal 3 – see page 67)
- Penetration Analysis: Self-Service Goals (Goal 4 – see page 67)
- Penetration Analysis: Member-Elected Deposits Goals (Goal 5 – see page 68)

Comparative Tiered Scoring Analysis (Tool #856 > Relationship Management Summary)

Comparative Tiered Scoring Analysis

- View Prod & Svc Mbr Cfg
- Goal 1
- Goal 2
- Goal 3
- Goal 4
- Goal 5

Relationship management of members scored

Drill down and 0 points analysis for March 2025

ASTERISK INTELLIGENCE

Summary

Description	12/2021 Members	12/2021 %	12/2022 Members	12/2022 %	12/2023 Members	12/2023 %	12/2024 Members	12/2024 %	Tier Points <= 0 Members	Tier Points <= 0 %	Tier Points > 0 Members	Tier Points > 0 %
BASIC SERVICE	27,023	39.9	29,385	40.4	31,684	40.6	33,985	41.2				
Avg Prod Per Mbr	1.697		1.744		1.803		1.777					
Avg SVCS Per Mbr	2.178		2.252		2.294		2.303					
Household Adj												
VIP-SILVER	16,536	24.4	17,709	24.3	19,148	24.6	19,885	24.1				
Avg Prod Per Mbr	2.517		2.563		2.627		2.634					
Avg SVCS Per Mbr	4.696		4.814		4.881		4.949					
Household Adj												
VIP-GOLD	11,937	17.6	12,517	17.2	13,408	17.2	14,198	17.2				
Avg Prod Per Mbr	3.326		3.404		3.540		3.522					
Avg SVCS Per Mbr	5.216		5.250		5.291		5.333					
Household Adj												
VIP-PLATINUM	12,286	18.1	13,194	18.1	13,749	17.6	14,428	17.5				
Avg Prod Per Mbr	5.259		5.349		5.505		5.484					
Avg SVCS Per Mbr	6.974		6.909		6.915		6.906					
Household Adj												
Total	67,782		72,805		77,989		82,496					
Avg Prod Per Mbr	2.830		2.882		2.957		2.932					
Avg SVCS Per Mbr	4.197		4.235		4.259		4.267					
Household Adj												

- Click the PDF/Excel/Save buttons to export the data and associated graphs to a full-color PDF (special PDF software required), to Excel, or to create a comma-delimited file for use in other programs.
- Click a lookup icon to see a breakdown of the members that make up this level for the current month (see page 72).
- If your credit union uses the household scoring method (see page 9), use the Total lookup button to see a breakdown of members according to the scores assigned by household (current month only).

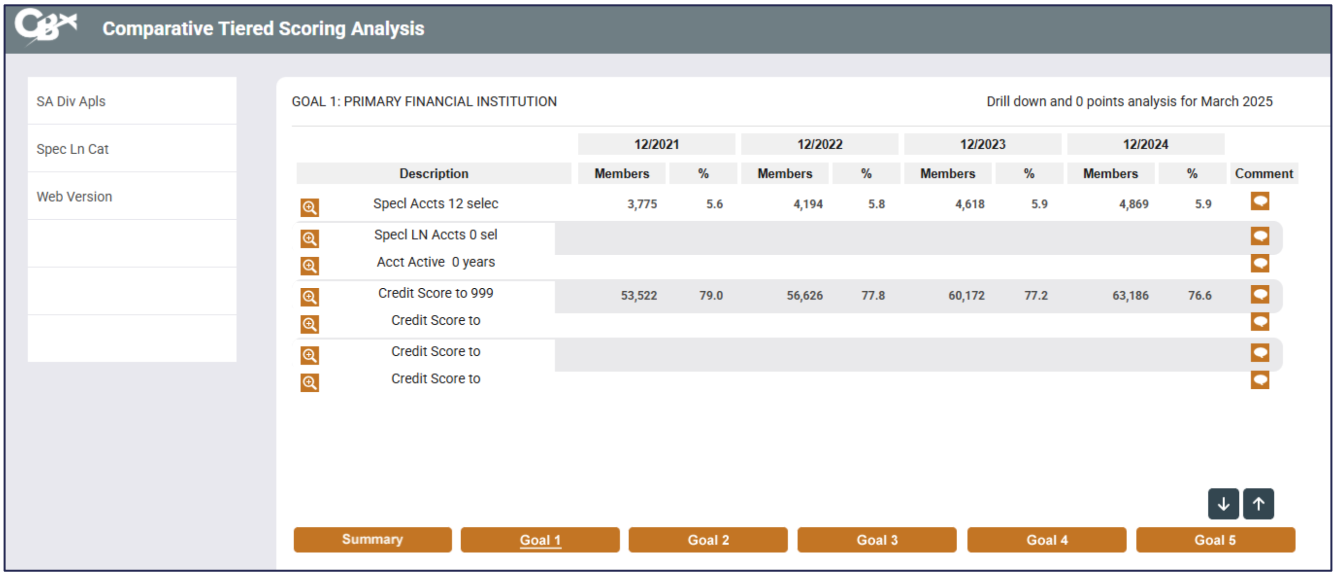
This second screen displays summary information from the first monthly scoring report (PTSERV1) for all of the months selected. The final columns show data on members for the previous month.

- NOTE: The Avg SVCS Per Mbr and Avg Prod Per Mbr are based on the configuration for these items. (See page 92.)
- The second to last set of columns includes a count and percentage of total members with zero Tiered Services points, while the last column shows a count and percentage of members with points greater than zero. You can score members with written off loans to score at zero points.
- **Understanding the columns with a percentage sign:** There are several columns with a percentage sign at the top of the column; this number reflects the percentage of the number listed in the Total line at the bottom of the screen.

See detailed breakdowns by Tiered Service points, similar to the second monthly report (PTSERV2), by clicking any of the **Goal X** buttons.

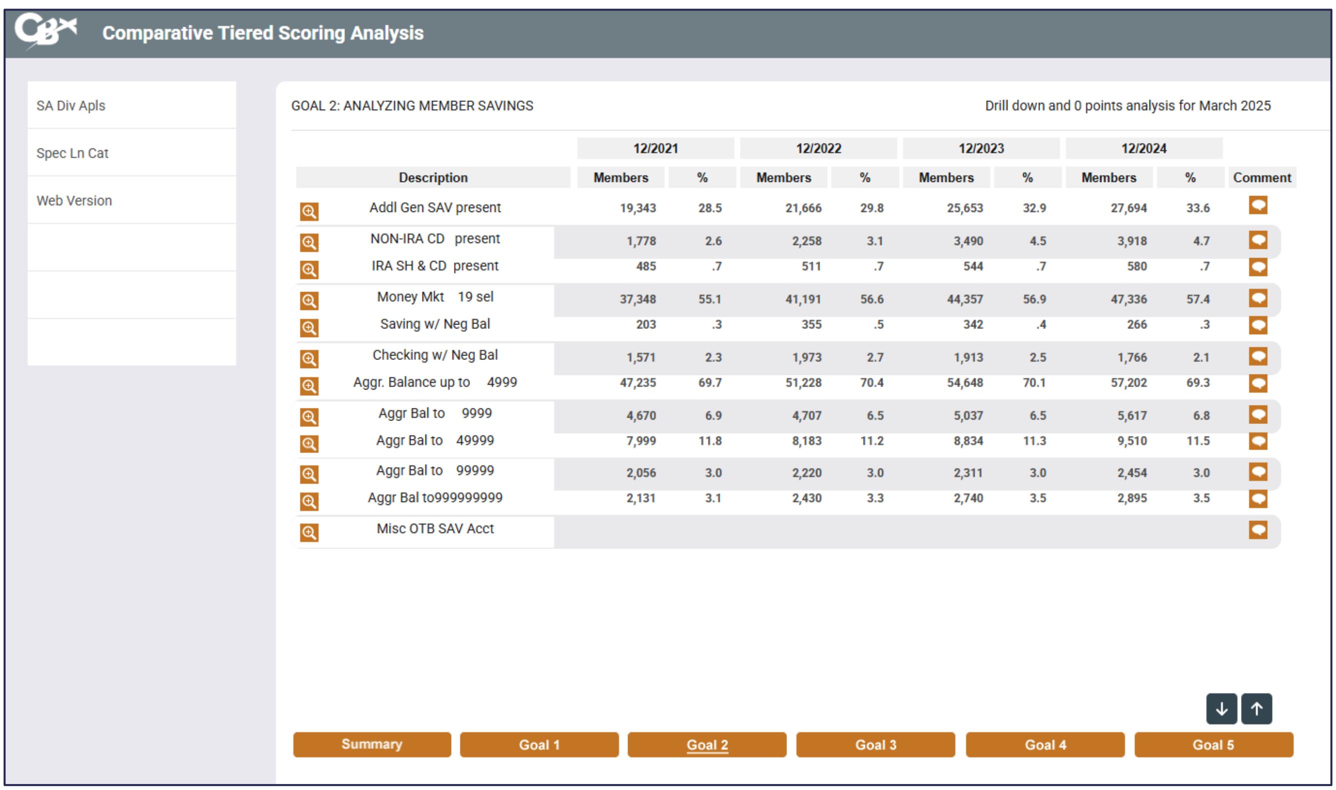
- Use the lookup buttons to see a breakdown of the members that make up the group (**current month only**). You can even use **Member Connect** to compose a quick message to send to these members on the spot!

Tool #856 > Relationship Management Summary > Goal 1



	12/2021		12/2022		12/2023		12/2024		
Description	Members	%	Members	%	Members	%	Members	%	Comment
Specl Accts 12 selec	3,775	5.6	4,194	5.8	4,618	5.9	4,869	5.9	
Specl LN Accts 0 sel									
Acct Active 0 years									
Credit Score to 999	53,522	79.0	56,626	77.8	60,172	77.2	63,186	76.6	
Credit Score to									
Credit Score to									
Credit Score to									

Tool #856 > Relationship Management Summary > Goal 2



	12/2021		12/2022		12/2023		12/2024		
Description	Members	%	Members	%	Members	%	Members	%	Comment
Addl Gen SAV present	19,343	28.5	21,666	29.8	25,653	32.9	27,694	33.6	
NON-IRA CD present	1,778	2.6	2,258	3.1	3,490	4.5	3,918	4.7	
IRA SH & CD present	485	.7	511	.7	544	.7	580	.7	
Money Mkt 19 sel	37,348	55.1	41,191	56.6	44,357	56.9	47,336	57.4	
Saving w/ Neg Bal	203	.3	355	.5	342	.4	266	.3	
Checking w/ Neg Bal	1,571	2.3	1,973	2.7	1,913	2.5	1,766	2.1	
Aggr. Balance up to 4999	47,235	69.7	51,228	70.4	54,648	70.1	57,202	69.3	
Aggr Bal to 9999	4,670	6.9	4,707	6.5	5,037	6.5	5,617	6.8	
Aggr Bal to 49999	7,999	11.8	8,183	11.2	8,834	11.3	9,510	11.5	
Aggr Bal to 99999	2,056	3.0	2,220	3.0	2,311	3.0	2,454	3.0	
Aggr Bal to999999999	2,131	3.1	2,430	3.3	2,740	3.5	2,895	3.5	
Misc OTB SAV Acct									

Tool #856 > Relationship Management Summary > Goal 3

Comparative Tiered Scoring Analysis

- SA Div Apls
- Spec Ln Cat
- Web Version

GOAL 3: ANALYZING MEMBER LOANS

Drill down and 0 points analysis for March 2025

	12/2021		12/2022		12/2023		12/2024		
Description	Members	%	Members	%	Members	%	Members	%	Comment
Mort LN Cat 16 sel	5,646	8.3	6,026	8.3	6,125	7.9	6,159	7.5	
Eqty LN Cat 16 sel	1,185	1.7	1,419	1.9	1,672	2.1	1,884	2.3	
All Other Loans	19,362	28.6	20,250	27.8	20,798	26.7	21,141	25.6	
LN Dlq Lvl 2 & up	857	1.3	1,075	1.5	1,314	1.7	1,376	1.7	
Aggr. Balance up to 4999	11,619	17.1	12,031	16.5	12,564	16.1	13,316	16.1	
Aggr Bal to 9999	3,506	5.2	3,507	4.8	3,561	4.6	3,759	4.6	
Aggr Bal to 49999	9,445	13.9	9,950	13.7	10,445	13.4	10,751	13.0	
Aggr Bal to 99999	2,888	4.3	3,091	4.2	3,203	4.1	3,281	4.0	
Aggr Bal to999999999	3,883	5.7	4,364	6.0	4,522	5.8	4,554	5.5	
MISC OTB LN ACCT			73	.1	155	.2	115	.1	
Credit Card Trans to 999	14,699	21.7	15,822	21.7	16,694	21.4	17,600	21.3	
Credit Card Trans to									
Credit Card Trans to									
Credit Card Trans to									
Credit Card Dolr to 999999999	14,555	21.5	15,690	21.6	16,565	21.2	17,478	21.2	
Credit Card Dolr to									
Credit Card Dolr to									

Summary | Goal 1 | Goal 2 | Goal 3 | Goal 4 | Goal 5

NOTE: May and June 2016 scoring for online clients (June only for Self-Processors) may have seen a decline in online banking usage unless the credit unions also granted points for Mobile Web Banking.

Tool #856 > Relationship Management Summary > Goal 4

Comparative Tiered Scoring Analysis

- SA Div Apls
- Spec Ln Cat
- Web Version

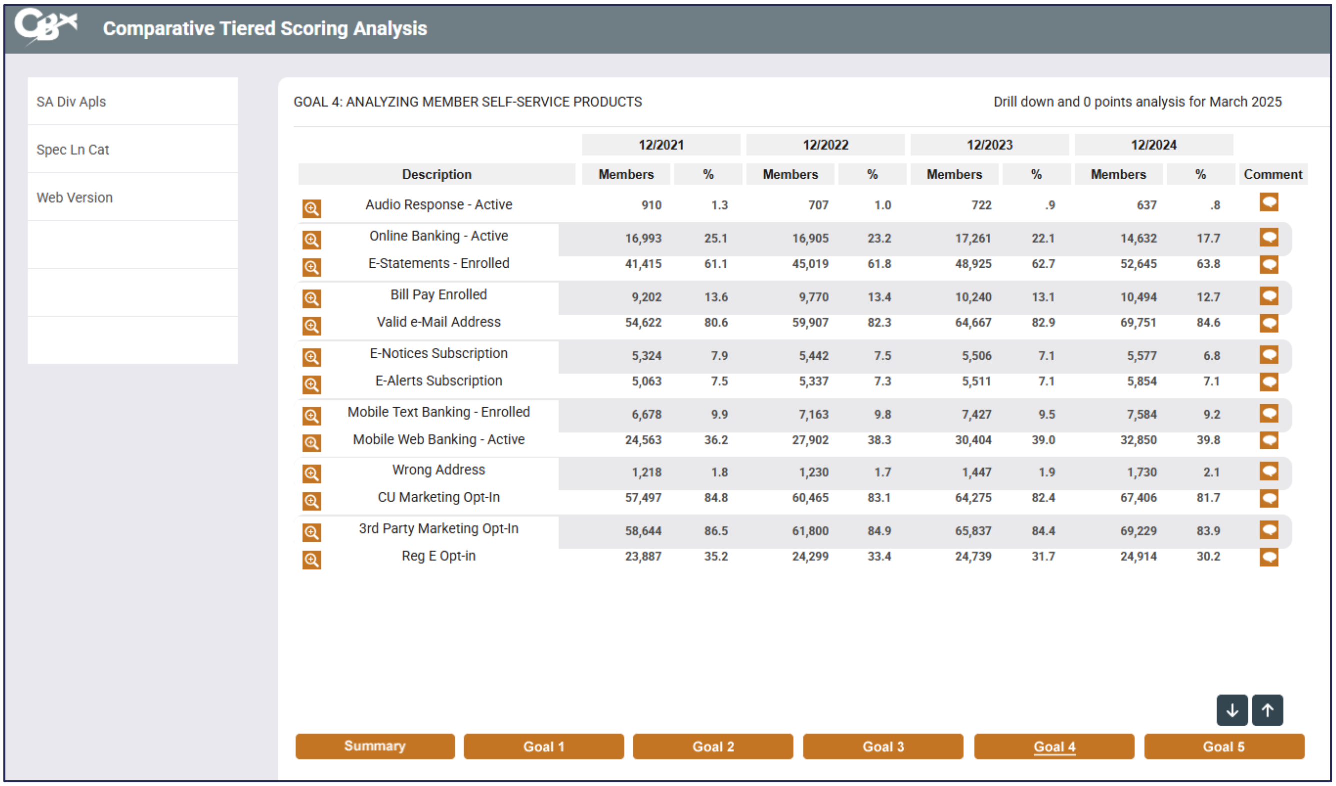
GOAL 4: ANALYZING MEMBER SELF-SERVICE PRODUCTS

Drill down and 0 points analysis for March 2025

	12/2021		12/2022		12/2023		12/2024		
Description	Members	%	Members	%	Members	%	Members	%	Comment
ATM/POS PIN Based Activity	26,348	38.9	29,232	40.2	31,355	40.2	32,982	40.0	
Debit Card Trans to 999	26,312	38.8	29,071	39.9	31,571	40.5	33,889	41.1	
Debit Card Trans to									
Debit Card Trans to									
Debit Card Trans to									
Debit Card Dolr to 999999999	26,284	38.8	29,032	39.9	31,523	40.4	33,849	41.0	
Debit Card Dolr to									
Debit Card Dolr to									
Debit Card Dolr to									
OTB or Online Credit Card	17,624	26.0	18,854	25.9	19,870	25.5	21,095	25.6	

Summary | Goal 1 | Goal 2 | Goal 3 | Goal 4 | Goal 5

Tool #856 > Relationship Management Summary > Goal 4 > Page Down


Comparative Tiered Scoring Analysis

SA Div Apls
Spec Ln Cat
Web Version

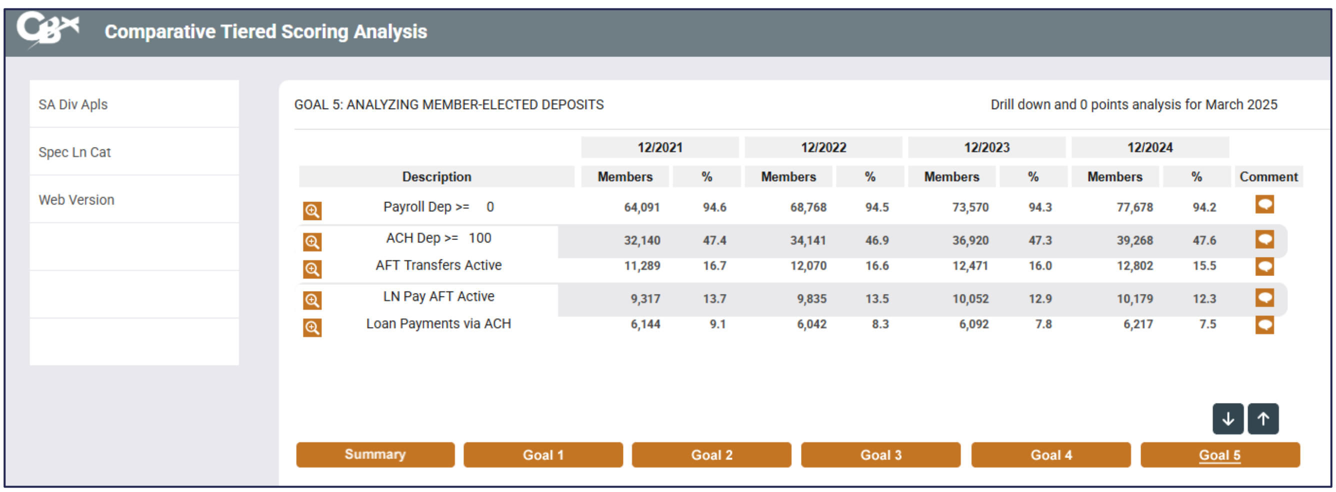
GOAL 4: ANALYZING MEMBER SELF-SERVICE PRODUCTS

Drill down and 0 points analysis for March 2025

	12/2021		12/2022		12/2023		12/2024		
Description	Members	%	Members	%	Members	%	Members	%	Comment
Audio Response - Active	910	1.3	707	1.0	722	.9	637	.8	
Online Banking - Active	16,993	25.1	16,905	23.2	17,261	22.1	14,632	17.7	
E-Statements - Enrolled	41,415	61.1	45,019	61.8	48,925	62.7	52,645	63.8	
Bill Pay Enrolled	9,202	13.6	9,770	13.4	10,240	13.1	10,494	12.7	
Valid e-Mail Address	54,622	80.6	59,907	82.3	64,667	82.9	69,751	84.6	
E-Notices Subscription	5,324	7.9	5,442	7.5	5,506	7.1	5,577	6.8	
E-Alerts Subscription	5,063	7.5	5,337	7.3	5,511	7.1	5,854	7.1	
Mobile Text Banking - Enrolled	6,678	9.9	7,163	9.8	7,427	9.5	7,584	9.2	
Mobile Web Banking - Active	24,563	36.2	27,902	38.3	30,404	39.0	32,850	39.8	
Wrong Address	1,218	1.8	1,230	1.7	1,447	1.9	1,730	2.1	
CU Marketing Opt-In	57,497	84.8	60,465	83.1	64,275	82.4	67,406	81.7	
3rd Party Marketing Opt-In	58,644	86.5	61,800	84.9	65,837	84.4	69,229	83.9	
Reg E Opt-in	23,887	35.2	24,299	33.4	24,739	31.7	24,914	30.2	

Summary | Goal 1 | Goal 2 | Goal 3 | Goal 4 | Goal 5

Tool #856 > Relationship Management Summary > Goal 5


Comparative Tiered Scoring Analysis

SA Div Apls
Spec Ln Cat
Web Version

GOAL 5: ANALYZING MEMBER-ELECTED DEPOSITS

Drill down and 0 points analysis for March 2025

	12/2021		12/2022		12/2023		12/2024		
Description	Members	%	Members	%	Members	%	Members	%	Comment
Payroll Dep >= 0	64,091	94.6	68,768	94.5	73,570	94.3	77,678	94.2	
ACH Dep >= 100	32,140	47.4	34,141	46.9	36,920	47.3	39,268	47.6	
AFT Transfers Active	11,289	16.7	12,070	16.6	12,471	16.0	12,802	15.5	
LN Pay AFT Active	9,317	13.7	9,835	13.5	10,052	12.9	10,179	12.3	
Loan Payments via ACH	6,144	9.1	6,042	8.3	6,092	7.8	6,217	7.5	

Summary | Goal 1 | Goal 2 | Goal 3 | Goal 4 | Goal 5

Targeted Tiered Scoring Dashboard

The Targeted Tiered Services Analysis dashboard is similar to the previously described Tiered Services Monthly Comparison except that it allows you to analyze the participation of a specific segment of your membership by Tiered Service scoring. Use this new dashboard to test out your ideas about who your "best members" really are!

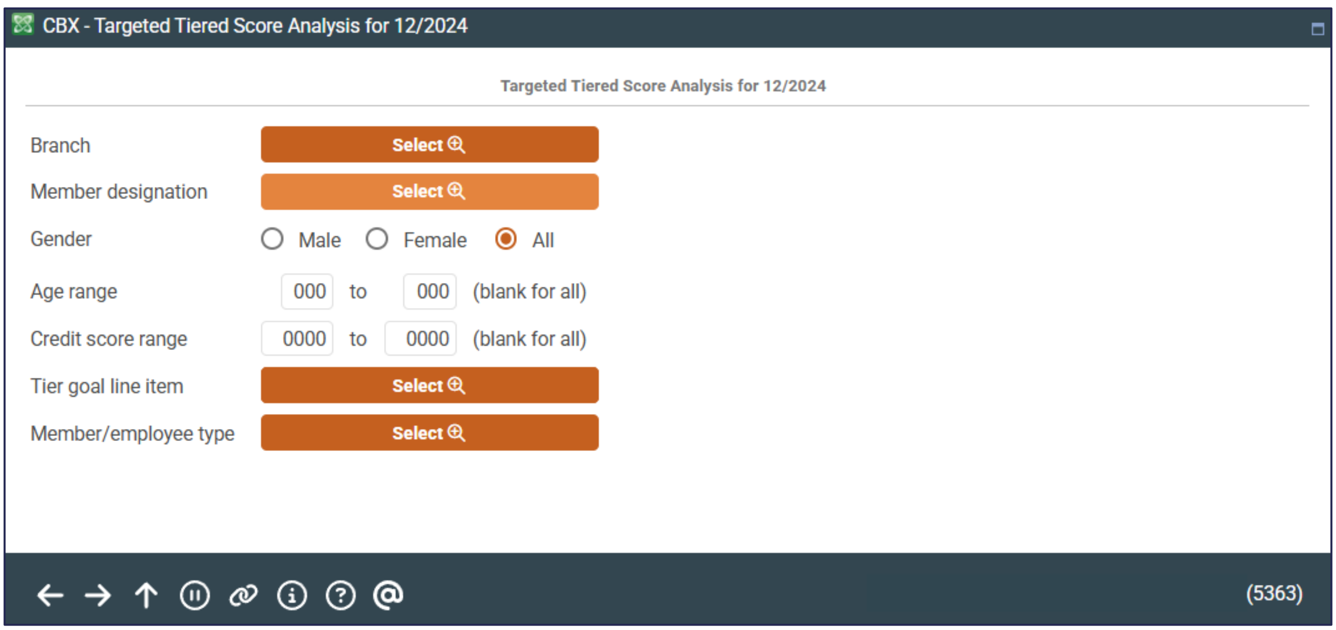
Think of all the questions you might ask using this new dashboard!

- Which branch has the most Platinum members? Get your branch managers involved in penetration analysis and marketing.
- Use membership designation to see how your business or indirect members score. Special credit union member leaders will be interested in this analysis.

- Drill down by gender subset. Your marketing staff may change a campaign based on the findings.
- How do your members score based on the credit scores? Do A-paper members really score more often as platinum versus C-paper? Get your risk-based pricing teams on board with what their total relationship mean to your credit union.
- How do your selected tiered-service groups score? How do online banking members score compared to the average member?
- Do eStatement members really use the credit union more than non-eStatement members? Do they use bill pay as much as you think?
- Is my staff "walking in the members' shoes?" How do they compare with the average credit union member?

Upon entry, a screen will allow you to select a group of members based on branch, membership designation, gender, credit score, and individual goals in Tiered Services (such as enrollment in eStatements).

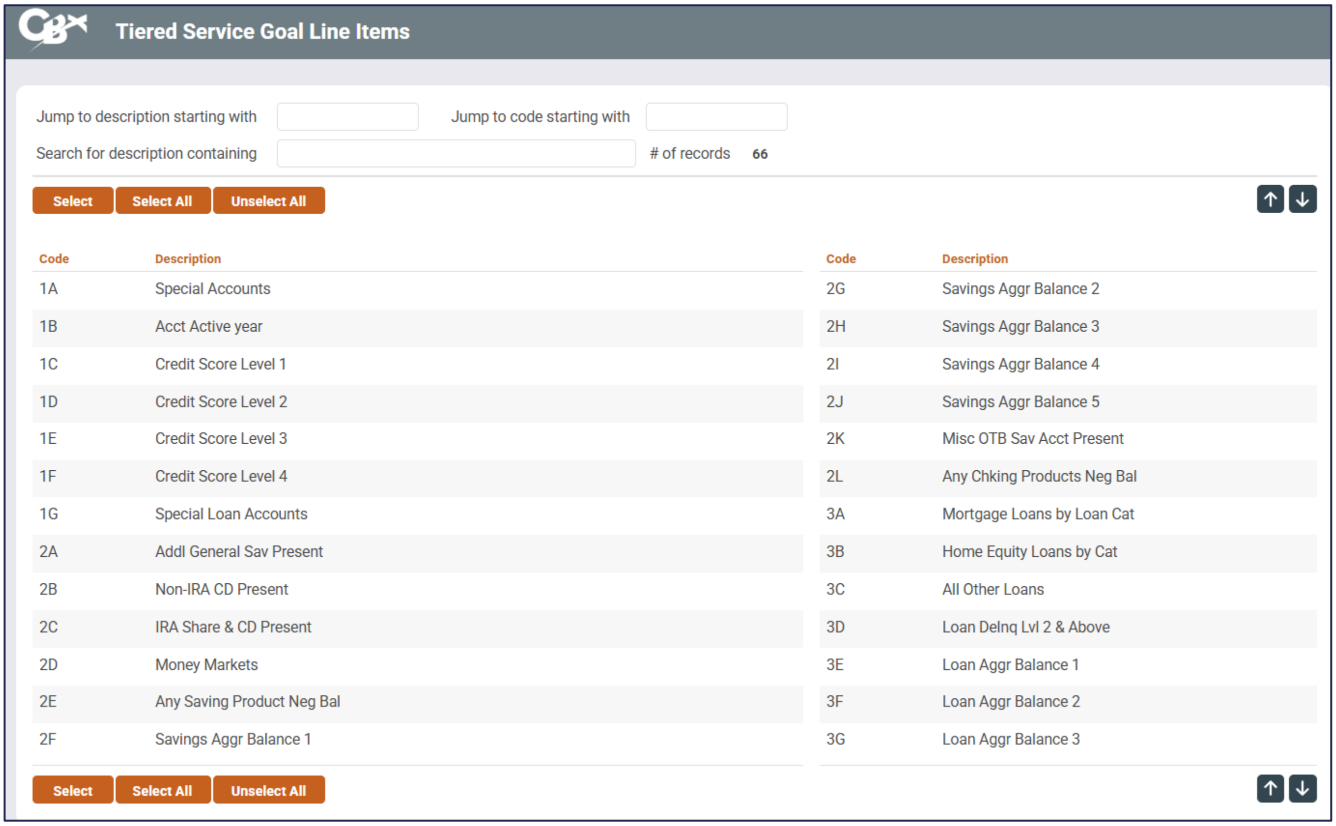
Tool #840 *Targeted Tiered Score Analysis*



Use the **Select** button next to Branch, Member designation, and Tier goal line item to select one or multiple items. (Hold down the Ctrl key to select more than one item.)

Clicking the **Select** button next to Tier goal line item will reveal a list of all items a member can be scored by. Select, for example, to view statistics on your members enrolled in eStatements.

Tool #840 > Select Tier goal line item



Tiered Service Goal Line Items

Jump to description starting with | Jump to code starting with

Search for description containing | # of records 66

Select | Select All | Unselect All

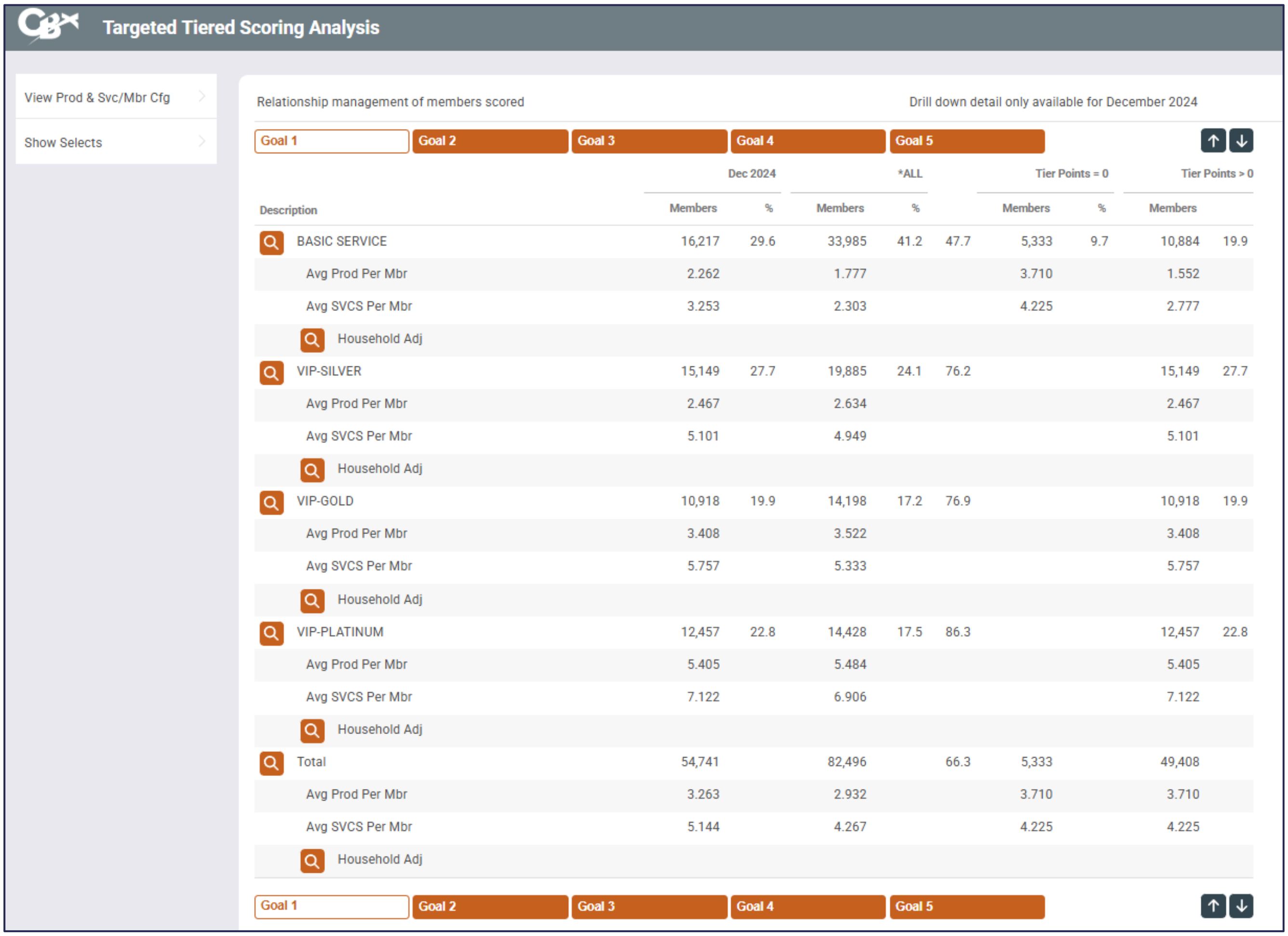
Code	Description	Code	Description
1A	Special Accounts	2G	Savings Aggr Balance 2
1B	Acct Active year	2H	Savings Aggr Balance 3
1C	Credit Score Level 1	2I	Savings Aggr Balance 4
1D	Credit Score Level 2	2J	Savings Aggr Balance 5
1E	Credit Score Level 3	2K	Misc OTB Sav Acct Present
1F	Credit Score Level 4	2L	Any Chking Products Neg Bal
1G	Special Loan Accounts	3A	Mortgage Loans by Loan Cat
2A	Addl General Sav Present	3B	Home Equity Loans by Cat
2B	Non-IRA CD Present	3C	All Other Loans
2C	IRA Share & CD Present	3D	Loan Delnq Lvl 2 & Above
2D	Money Markets	3E	Loan Aggr Balance 1
2E	Any Saving Product Neg Bal	3F	Loan Aggr Balance 2
2F	Savings Aggr Balance 1	3G	Loan Aggr Balance 3

Select | Select All | Unselect All

From the entry screen, use Enter to move through screens similar to the Tiered Services dashboard mentioned earlier, only this time you will view Tiered Services goals screens with a side-by-side comparison of how your selected members scored on these goals against the statistics of your general membership. As with the Tiered Services dashboard, data is based on the previous month's scoring.

The entry screen compares the selected group against all members across the different Tiered Service levels.

Targeted Tiered Scoring Analysis (Tool #840 > Enter)



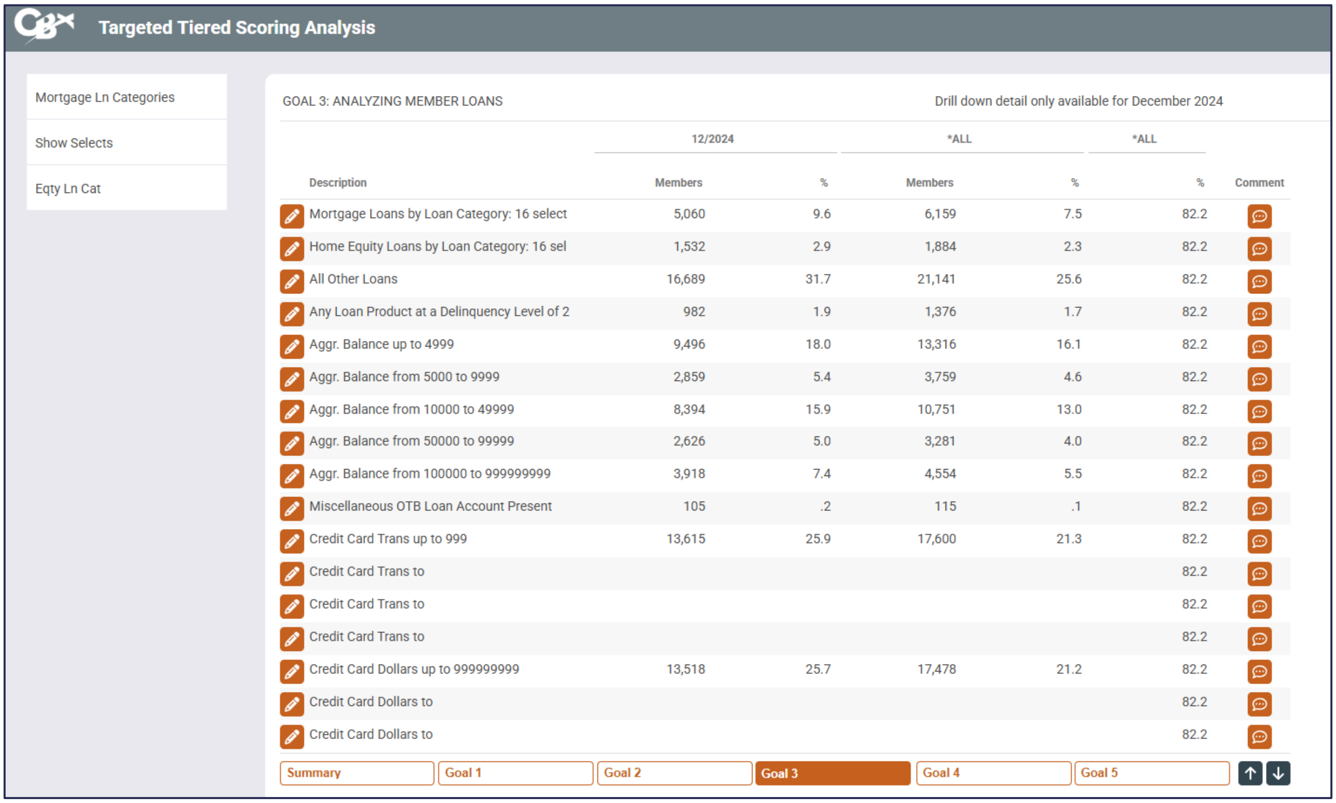
	Dec 2024		*ALL			Tier Points = 0		Tier Points > 0	
Description	Members	%	Members	%		Members	%	Members	
BASIC SERVICE	16,217	29.6	33,985	41.2	47.7	5,333	9.7	10,884	19.9
Avg Prod Per Mbr	2.262		1.777			3.710		1.552	
Avg SVCS Per Mbr	3.253		2.303			4.225		2.777	
Household Adj									
VIP-SILVER	15,149	27.7	19,885	24.1	76.2			15,149	27.7
Avg Prod Per Mbr	2.467		2.634					2.467	
Avg SVCS Per Mbr	5.101		4.949					5.101	
Household Adj									
VIP-GOLD	10,918	19.9	14,198	17.2	76.9			10,918	19.9
Avg Prod Per Mbr	3.408		3.522					3.408	
Avg SVCS Per Mbr	5.757		5.333					5.757	
Household Adj									
VIP-PLATINUM	12,457	22.8	14,428	17.5	86.3			12,457	22.8
Avg Prod Per Mbr	5.405		5.484					5.405	
Avg SVCS Per Mbr	7.122		6.906					7.122	
Household Adj									
Total	54,741		82,496		66.3	5,333		49,408	
Avg Prod Per Mbr	3.263		2.932			3.710		3.710	
Avg SVCS Per Mbr	5.144		4.267			4.225		4.225	
Household Adj									

In the screen show above, members enrolled in eStatements were selected. (This is indicated in the upper right corner of the screen.)

Click **Show Selects** to reveal a view-only version of the selection criteria selected.

Using the **Goal** buttons or Enter, you can move through all five goals.

Targeted Tiered Scoring Analysis (Tool #840 > Enter > Goal 3)



Targeted Tiered Scoring Analysis

Mortgage Ln Categories

Show Selects

Eqty Ln Cat

GOAL 3: ANALYZING MEMBER LOANS

Drill down detail only available for December 2024

	12/2024		*ALL		*ALL	
Description	Members	%	Members	%	%	Comment
Mortgage Loans by Loan Category: 16 select	5,060	9.6	6,159	7.5	82.2	
Home Equity Loans by Loan Category: 16 sel	1,532	2.9	1,884	2.3	82.2	
All Other Loans	16,689	31.7	21,141	25.6	82.2	
Any Loan Product at a Delinquency Level of 2	982	1.9	1,376	1.7	82.2	
Aggr. Balance up to 4999	9,496	18.0	13,316	16.1	82.2	
Aggr. Balance from 5000 to 9999	2,859	5.4	3,759	4.6	82.2	
Aggr. Balance from 10000 to 49999	8,394	15.9	10,751	13.0	82.2	
Aggr. Balance from 50000 to 99999	2,626	5.0	3,281	4.0	82.2	
Aggr. Balance from 100000 to 999999999	3,918	7.4	4,554	5.5	82.2	
Miscellaneous OTB Loan Account Present	105	.2	115	.1	82.2	
Credit Card Trans up to 999	13,615	25.9	17,600	21.3	82.2	
Credit Card Trans to					82.2	
Credit Card Trans to					82.2	
Credit Card Trans to					82.2	
Credit Card Dollars up to 999999999	13,518	25.7	17,478	21.2	82.2	
Credit Card Dollars to					82.2	
Credit Card Dollars to					82.2	

Summary | Goal 1 | Goal 2 | Goal 3 | Goal 4 | Goal 5

- Use the pencil icons to see a breakdown of the members that make up this group. (This data shows members scored with the most recent end of month data.) You can even compose a quick message to send to these members on the spot or access more deep-dive dashboards. See the *"Drilling Down" to Member Detail from the Comparative and Targeted Tiered Services Dashboard* section below for more details.

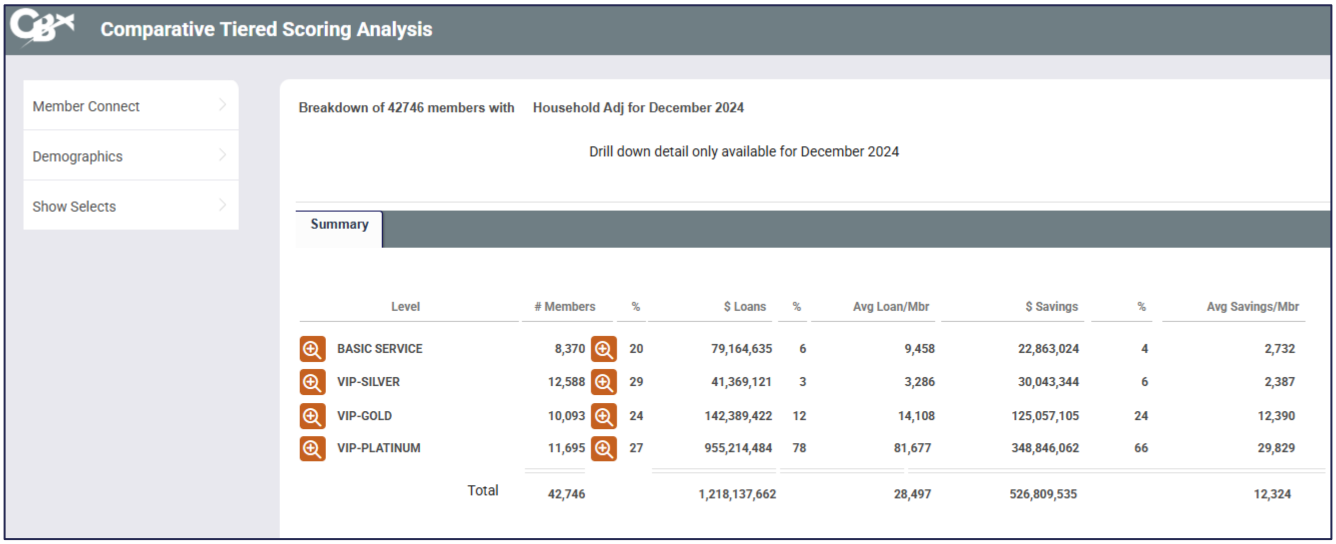
- You can use the comment icon to add a comment about a specific group. For example, you might have had an eStatement promotion that month.

"Drilling Down" to Member Detail from the Comparative and Targeted Tiered Services Dashboard

On each of the analysis screens shown previously (Targeted and Tiered Scoring Comparison), you will see "drill down" buttons (pencil icons or lookup icons) to the left of the Tiered Service Levels next to all of the summary data. The statistics for this screen are based on **data from the previous month**.

Click these buttons to see a breakdown of the data by member demographic information **for the current month** (most recent scores calculated):

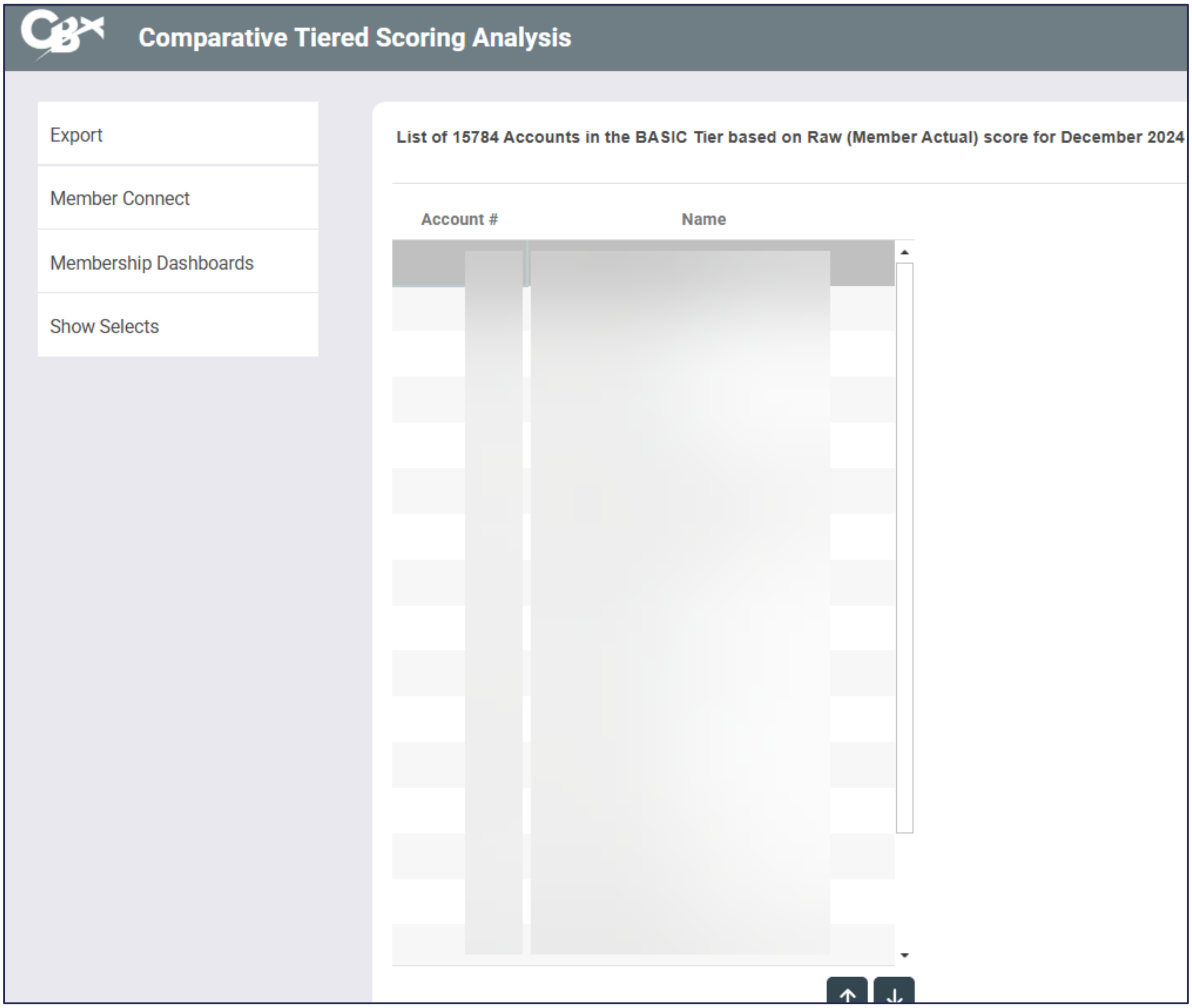
Targeted Tiered Scoring Analysis (Tool #840 > Enter > Lookup)



- If you clicked on a drill down next to Household Adj on the Summary screen (see page 65), this will evaluate members based on the score they were assigned according to their household, not their raw (actual) calculated score.
- Toggle between two views: **Demographics** and **Balances**.
- After selecting a lookup button from this screen, click **Export** to create a database file with these member account numbers or use **Member Connect** to talk to these members right now!

From this screen, you can drill down to the individual members by clicking the lookup in front of the service level. If you are using the Targeted Tiered dashboard, it will continue to hold the filter.

Comparative Tiered Scoring Analysis > Level lookup



Access the full Open/Closed Membership or Account dashboards to see analysis for these members using **Membership Dashboards**. These dashboards allow you to do a deeper analytics dive into the characteristics of your group.

Use **Export** to export this list of members, or you can use **Member Connect** to contact them.

Learn from a Peer – Compare Your Tiered Service Statistics

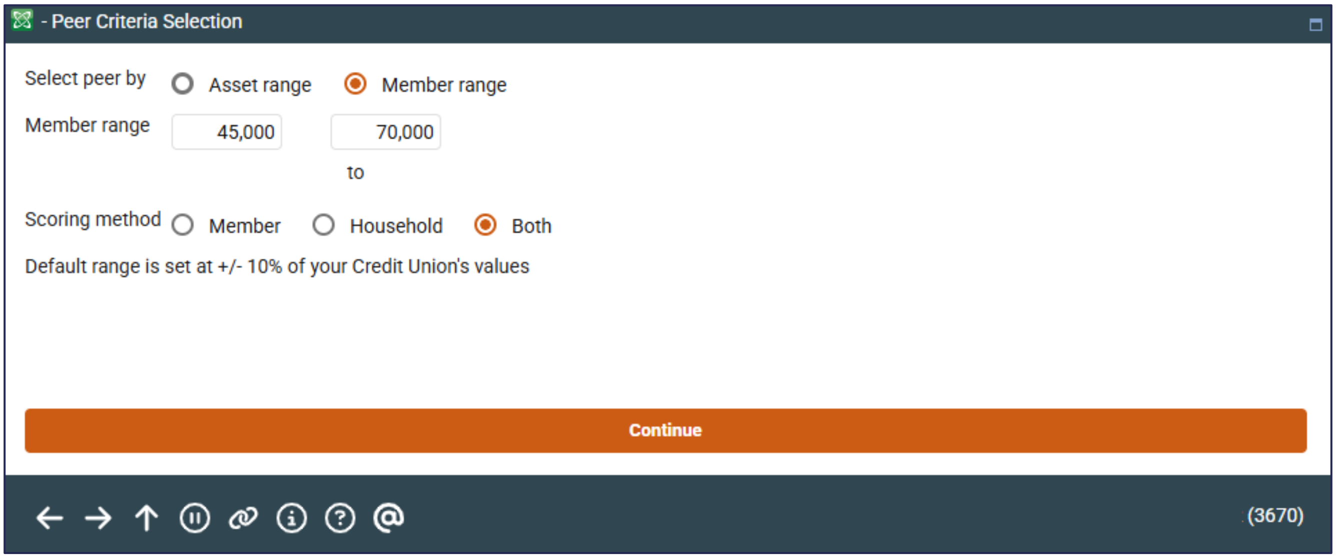
The Tiered Services Learn from a Peer Analysis gives you a different way to look at your credit union's Tiered Services program by allowing you to compare your statistics with other credit unions. How does your e-Statement penetration compare to credit unions of a similar membership or asset size? How about your online banking usage? It is easy to check out these comparisons with the new Tiered Services Peer Analysis.

The tool allows you to select a group of credit unions with a similar makeup to your credit union (asset size or number of members) and then presents a list of credit unions that fit that criterion. Just select a credit union from the list to view side-by-side data on how you compare in all of the goals monitored in Tiered Services. Ranking figures are also included on each item so you can see how you and your selected credit union compare against the entire group. You can even expand your initial range to compare yourself to credit unions that are larger than your credit union to see where you want to go.

- Use **Tool #857 *Learn-From-Peer: Tiered Svcs Peer Analys*** to analyze some credit unions with effective programs. Then use **Tool #437 *Learn-From-Peer: Tiered Services Program*** to view that credit union's Tiered Services configuration. See page 74.

Step-by-Step Instructions to Select Your Comparison Credit Union

Tool #857 > Select Peer Criteria

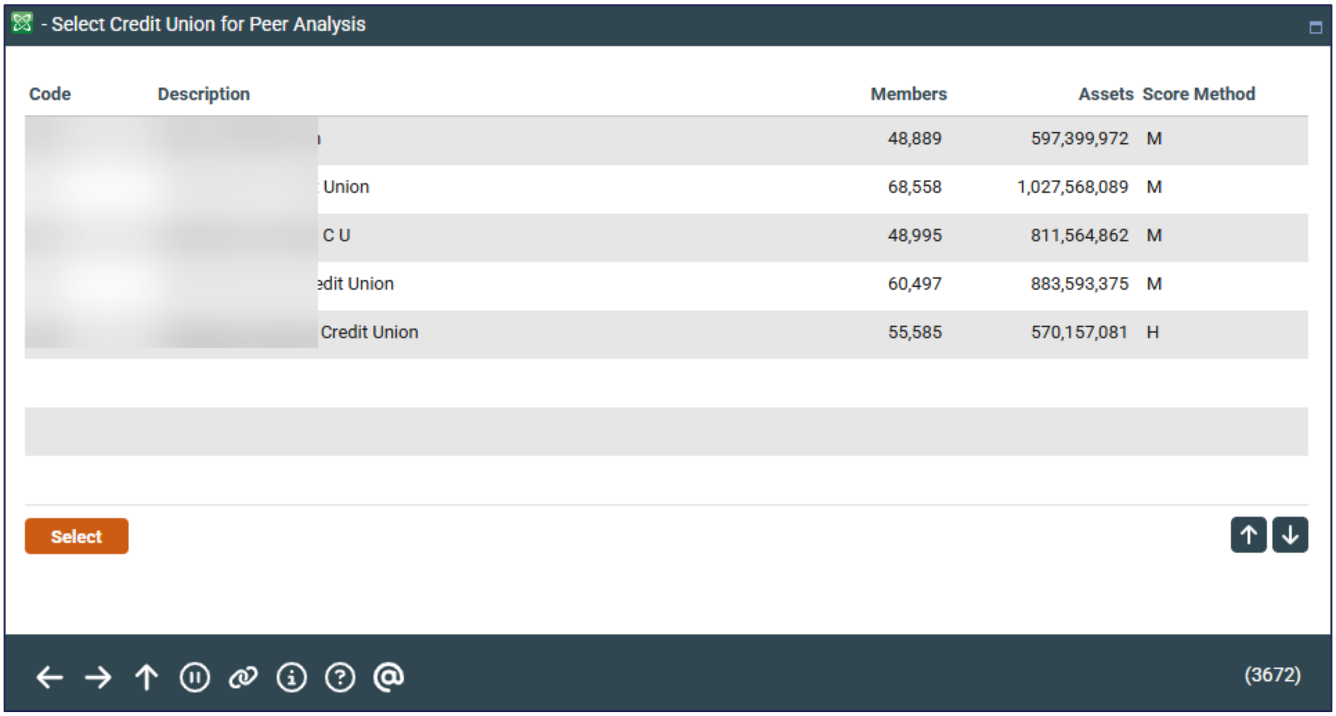


Select the criteria for your comparison credit union.

1. Select whether to analysis your data by Member range (# of memberships) or Asset range.
2. Select a *Member range*. This will default to a range ten percent greater and ten percent less than your credit union's figures. Keep this range to compare yourself to credit unions of similar membership or asset size, or choose alternate numbers (for example, selecting numbers greater than your credit unions to compare your credit union to those larger than you own).
3. Select a *Scoring method* for Tiered Services. Select from Both, Member, or Household scoring. You may wish to select credit unions with a similar scoring method to have a more accurate comparison.
4. Use Enter to move to the second screen listing the credit unions that fall into those criteria.

Select the comparison credit union.

Select Credit Union for Peer Analysis (Tool #857 > Select Peer Criteria > Continue)

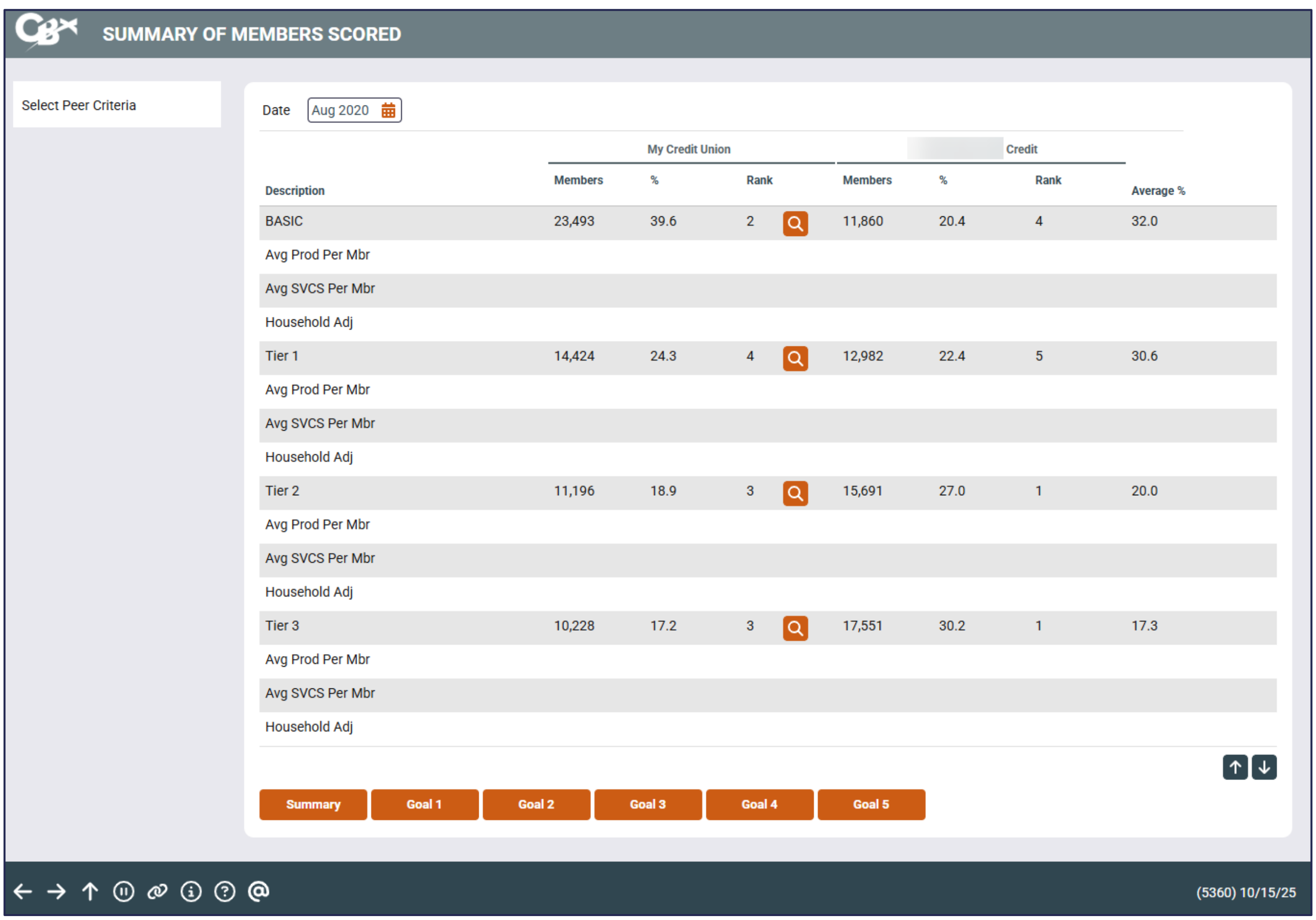


- Select Credit Union for Peer Analysis

Code	Description	Members	Assets	Score Method
	ı	48,889	597,399,972	M
	Union	68,558	1,027,568,089	M
	C U	48,995	811,564,862	M
	edit Union	60,497	883,593,375	M
	Credit Union	55,585	570,157,081	H

5. Listed on this screen are credit unions that fit the criteria you selected on the previous screen. Select a credit union from the list with whom you want to compare your credit union. Then use the **Select** option to move to the next screen.

Side-by-Side Comparison of Two Credit Unions (Tool #857)



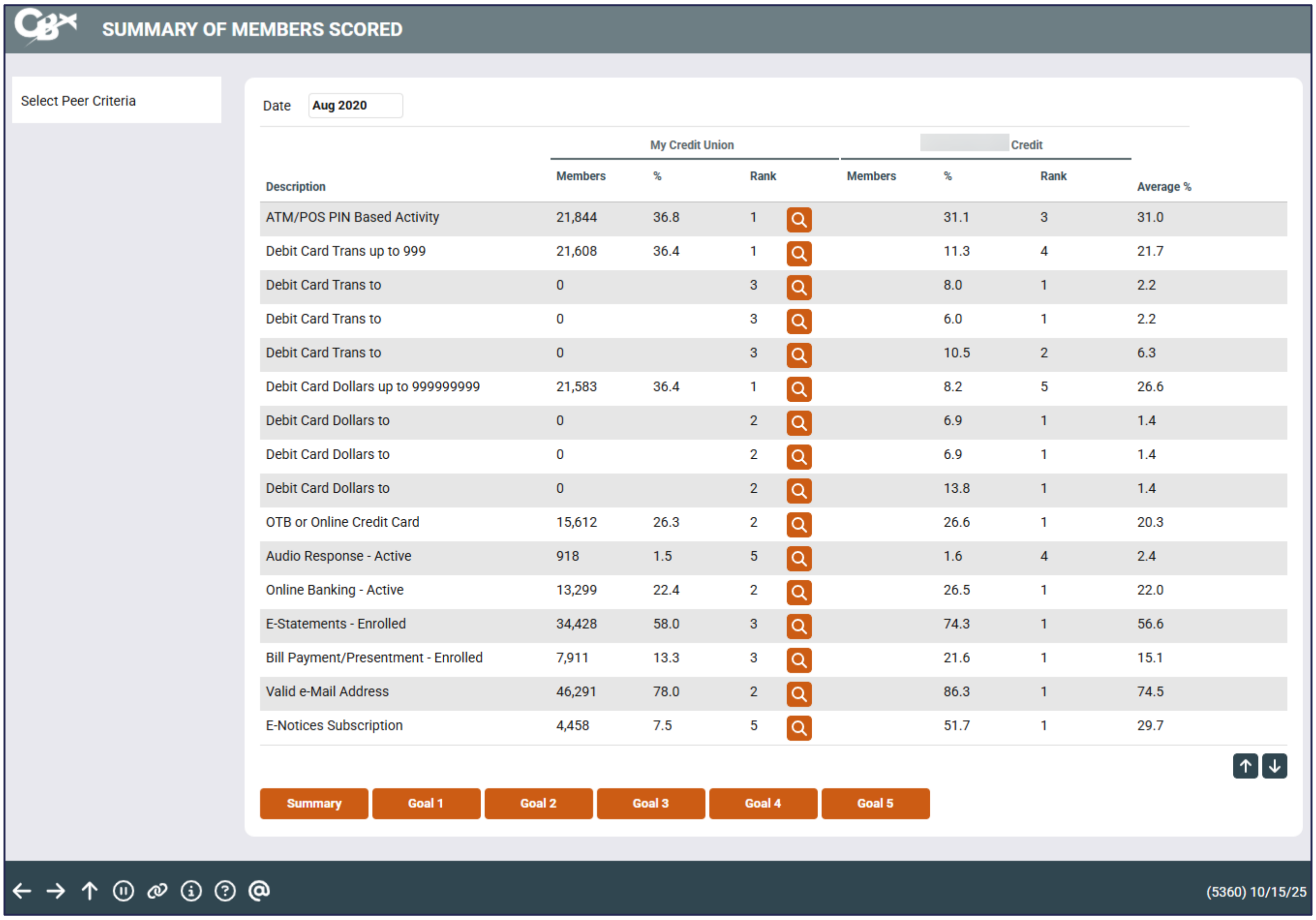
SUMMARY OF MEMBERS SCORED

	My Credit Union			Credit			
Description	Members	%	Rank	Members	%	Rank	Average %
BASIC	23,493	39.6	2	11,860	20.4	4	32.0
Avg Prod Per Mbr							
Avg SVCS Per Mbr							
Household Adj							
Tier 1	14,424	24.3	4	12,982	22.4	5	30.6
Avg Prod Per Mbr							
Avg SVCS Per Mbr							
Household Adj							
Tier 2	11,196	18.9	3	15,691	27.0	1	20.0
Avg Prod Per Mbr							
Avg SVCS Per Mbr							
Household Adj							
Tier 3	10,228	17.2	3	17,551	30.2	1	17.3
Avg Prod Per Mbr							
Avg SVCS Per Mbr							
Household Adj							

- Click the **Goal** buttons to view comparisons of data for all of the goals.

6. Click between the **Summary** and **Goal** buttons to view comparison Tiered Services data between both your credit union and the comparison credit union, including Goal 4, which measures members' participation in self-service products such as online banking and eStatements.

Goal 4 Comparison (Tool #857 > Goal 4)

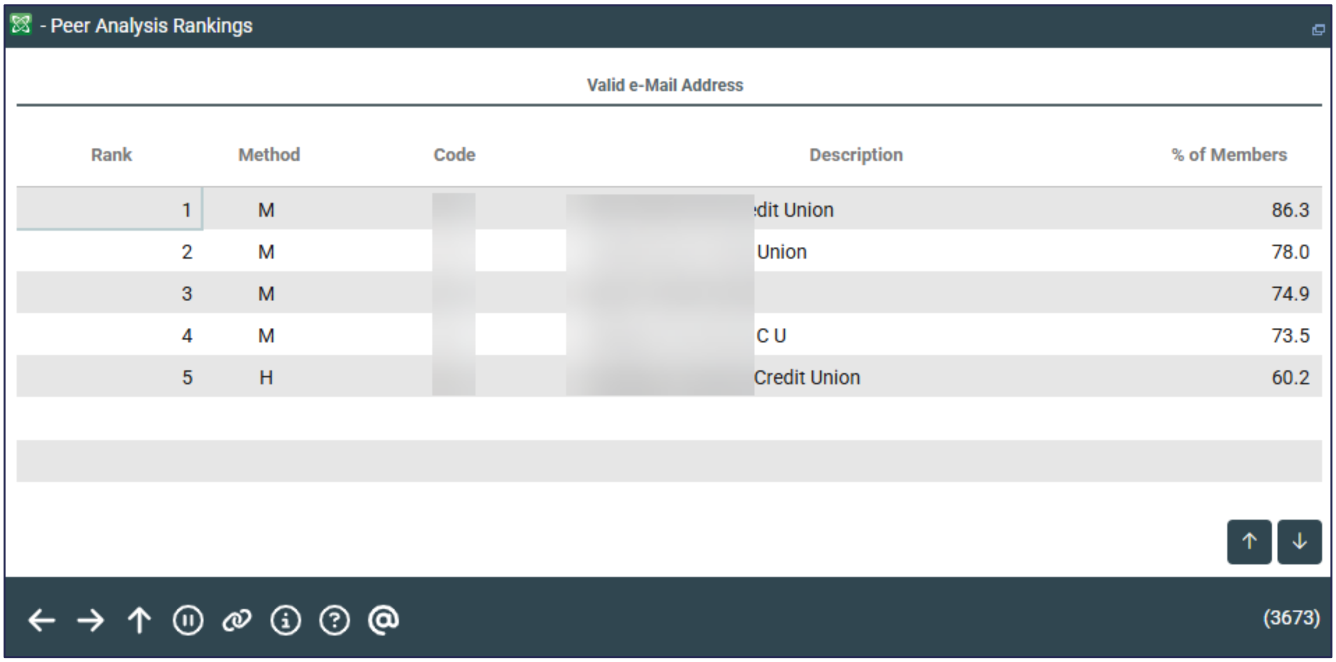


	My Credit Union			Credit			
Description	Members	%	Rank	Members	%	Rank	Average %
ATM/POS PIN Based Activity	21,844	36.8	1		31.1	3	31.0
Debit Card Trans up to 999	21,608	36.4	1		11.3	4	21.7
Debit Card Trans to	0		3		8.0	1	2.2
Debit Card Trans to	0		3		6.0	1	2.2
Debit Card Trans to	0		3		10.5	2	6.3
Debit Card Dollars up to 999999999	21,583	36.4	1		8.2	5	26.6
Debit Card Dollars to	0		2		6.9	1	1.4
Debit Card Dollars to	0		2		6.9	1	1.4
Debit Card Dollars to	0		2		13.8	1	1.4
OTB or Online Credit Card	15,612	26.3	2		26.6	1	20.3
Audio Response - Active	918	1.5	5		1.6	4	2.4
Online Banking - Active	13,299	22.4	2		26.5	1	22.0
E-Statements - Enrolled	34,428	58.0	3		74.3	1	56.6
Bill Payment/Presentment - Enrolled	7,911	13.3	3		21.6	1	15.1
Valid e-Mail Address	46,291	78.0	2		86.3	1	74.5
E-Notices Subscription	4,458	7.5	5		51.7	1	29.7

- Click the lookup next to the item on the Goal to view your credit union's ranking as compared to all of the credit unions that fit your initial comparison criteria selected on the original screen.

While on a Goal screen, click the the lookup next to an item to view how your credit union ranks for a service, such as e-Statement penetration against all of the credit unions that initially fit your comparison criteria.

Peer Analysis Rankings (Tool #857 > lookup icon)



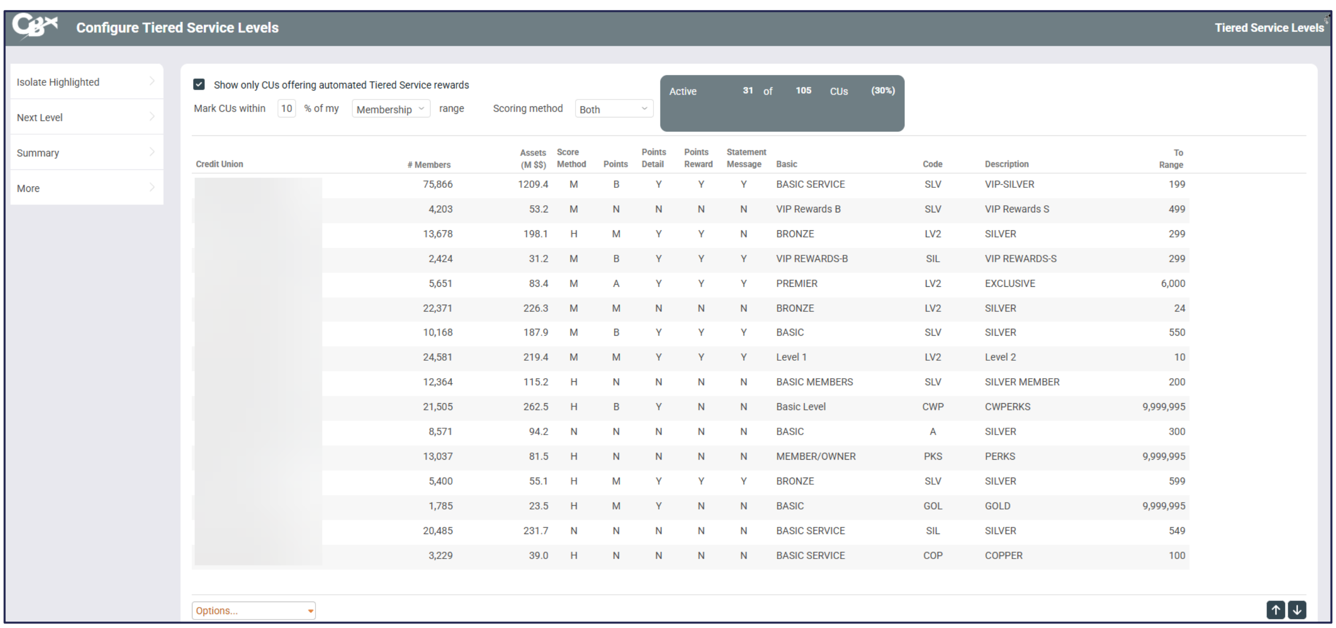
Rank	Method	Code	Description	% of Members
1	M		dit Union	86.3
2	M		Union	78.0
3	M			74.9
4	M		C U	73.5
5	H		Credit Union	60.2

Learn from a Peer Tiered Service Configuration Comparison

Now that you have evaluated the success of your Tiered Service Program, use the following Learn from a Peer Comparison to compare your configuration settings against those of another credit union with a successful program.

- You will see a comparison of the goals you compare at your credit union by month on the Tiered Services Comparison. See starting on page 74.

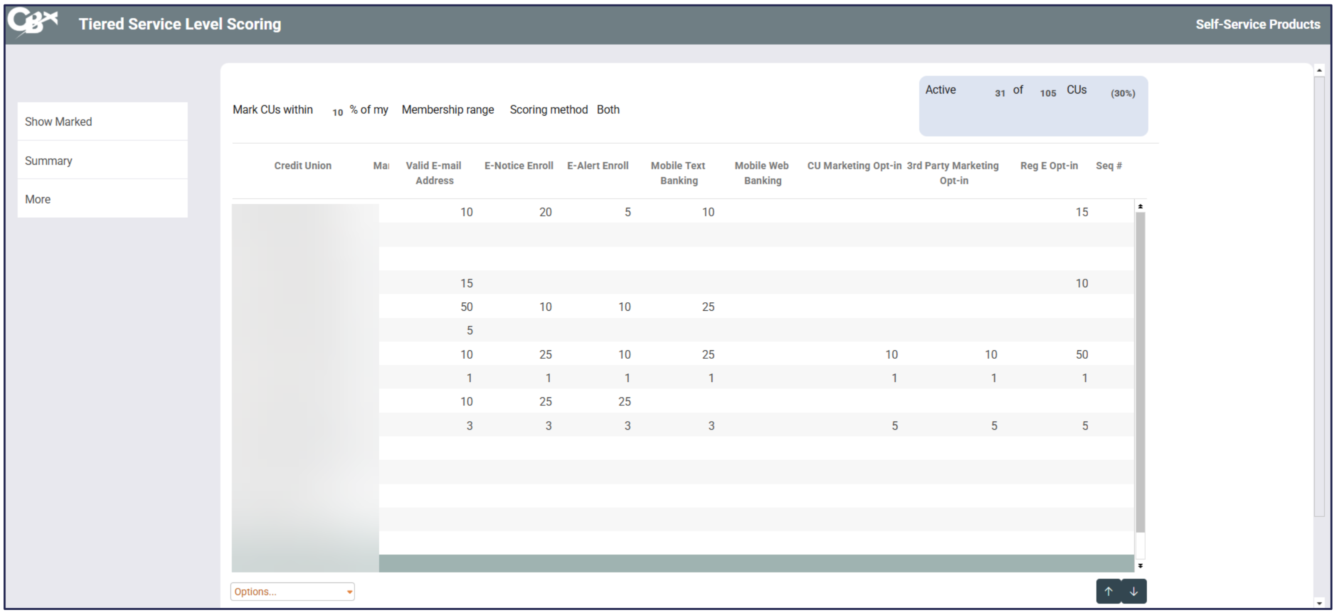
Configure Tiered Service Levels (Tool #437)



Credit Union	# Members	Assets (M $$)	Score Method	Points	Points Detail	Points Reward	Statement Message	Basic	Code	Description	To Range
	75,866	1209.4	M	B	Y	Y	Y	BASIC SERVICE	SLV	VIP-SILVER	199
	4,203	53.2	M	N	N	N	N	VIP Rewards B	SLV	VIP Rewards S	499
	13,678	198.1	H	M	Y	Y	N	BRONZE	LV2	SILVER	299
	2,424	31.2	M	B	Y	Y	Y	VIP REWARDS-B	SIL	VIP REWARDS-S	299
	5,651	83.4	M	A	Y	Y	Y	PREMIER	LV2	EXCLUSIVE	6,000
	22,371	226.3	M	M	N	N	N	BRONZE	LV2	SILVER	24
	10,168	187.9	M	B	Y	Y	Y	BASIC	SLV	SILVER	550
	24,581	219.4	M	M	Y	Y	Y	Level 1	LV2	Level 2	10
	12,364	115.2	H	N	N	N	N	BASIC MEMBERS	SLV	SILVER MEMBER	200
	21,505	262.5	H	B	Y	N	N	Basic Level	CWP	CWPERKS	9,999,995
	8,571	94.2	N	N	N	N	N	BASIC	A	SILVER	300
	13,037	81.5	H	N	N	N	N	MEMBER/OWNER	PKS	PERKS	9,999,995
	5,400	55.1	H	M	Y	Y	Y	BRONZE	SLV	SILVER	599
	1,785	23.5	H	M	Y	N	N	BASIC	GOL	GOLD	9,999,995
	20,485	231.7	N	N	N	N	N	BASIC SERVICE	SIL	SILVER	549
	3,229	39.0	H	N	N	N	N	BASIC SERVICE	COP	COPPER	100

The first screen compares the levels configured. Use **Next Level** to view other levels. Use *Compare to My Credit Union* to view the other credit union's comparison. **Isolate Highlighted** shows only credit unions within the range selected at the top of the screen. Use Enter to move through a comparison of the goals screens. (One is shown below.)

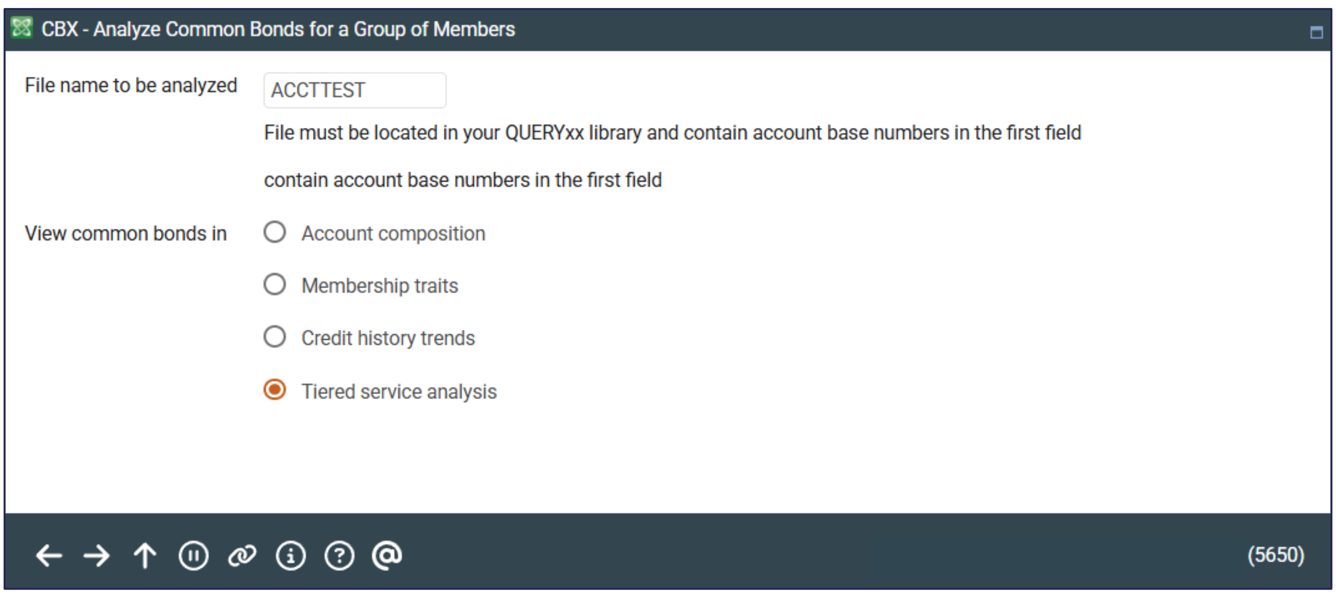
Tiered Service Level Scoring (Tool #437)



Common Bond Analysis

The Common Bonds feature allows you to take the groups of members that you've gathered using a dashboard and analyze them based on what they have in common – what accounts they all have, what demographic characteristics they share, and even how their credit scores compare.

Tool #232 *Common Bonds for Member Group*



Enter your file in *File name to be analyzed* and select to view common bonds in *Tiered service analysis*. Use Enter and you will move to the Targeted Tiered Service Analysis screens, this time comparing the members in the file you use with your general membership. The Summary and all Goal screens are available.

Reward Points: A "Frequent Flyer" Type Marketing Program

Beginning with scores computed on November 1, 2000, the Tiered Service Reward Points (Lifetime Points) tracked each month's Tiered Service score for a member and accumulated a grand total of points earned over the life of the membership. These points were used in a manner similar to "frequent flyer" earnings programs. These points were redeemed (subtracted) from the member's total for special credit union rewards allowing credit unions to give benefits based on a member's participation.

Beginning in September 2011, CBX introduced the configuration of Reward Points, allowing credit unions to configure Reward Points Programs. As with Lifetime Points, Rewards Points allow members to use their points for credit union promotions and services, such as lower interest rates, discounts on amusement park tickets, etc. However, Reward Points are no longer for a "lifetime;" they can be configured to expire, thus giving your credit union more control over the total number of points a member can accumulate (and also cash in for prizes).

- See page 91 for details about clearing all previously accumulated points to start fresh when you roll out your Reward Points program.

Rewards Points Programs work in the same manner as Lifetime Points programs.

- For example, 10,000 accumulated points might make a member eligible to receive 25 basis points off the price of their next car loan. When the member "redeems" their points for the loan, the 10,000 points would be subtracted from their total Rewards Points, and it would begin accumulating again toward another reward.

Reward Points are also a great way to grant non-financial rewards for member participation, such as special gifts and credit union promotional items. In addition, these rewards are inherently proactive, meaning a member must ask to redeem the points in order to receive the reward. Combining the automated nature of Tiered Service scoring with this more manual approach for receiving rewards can be a very visible way of thanking your members for participating and staying with the credit union.

Each month, when new Tiered Service scores are calculated, a new transaction record is created in the Tiered Service transaction file to show the new points being added. At the same time, the Available Points are updated to include that month's new points. This transaction will appear when a Reward Points statement is printed (see page 89) or when a Reward Points section is added to the standard statement (see page 88).

Miscellaneous Notes

- The Reward Points total continues to accumulate points each month until the Reward Points expire or the membership is closed, whichever comes first. When a membership is closed, all related Reward Points records will also be purged.
- If you are starting a new Reward Points program or want all members to start accumulating points starting on the same month, you can use the "Reset All Reward Points" feature (see page 91) to set all points back to zero.
- The oldest Rewards Points expire first or are used first when cashing them in for a reward. New points are accumulated on the first of the month at Beginning-of-Day.
- Reward Points statements can be printed as a part of the standard statement (see page 88), or your credit union can print separate Reward Statements for all members to be printed by a

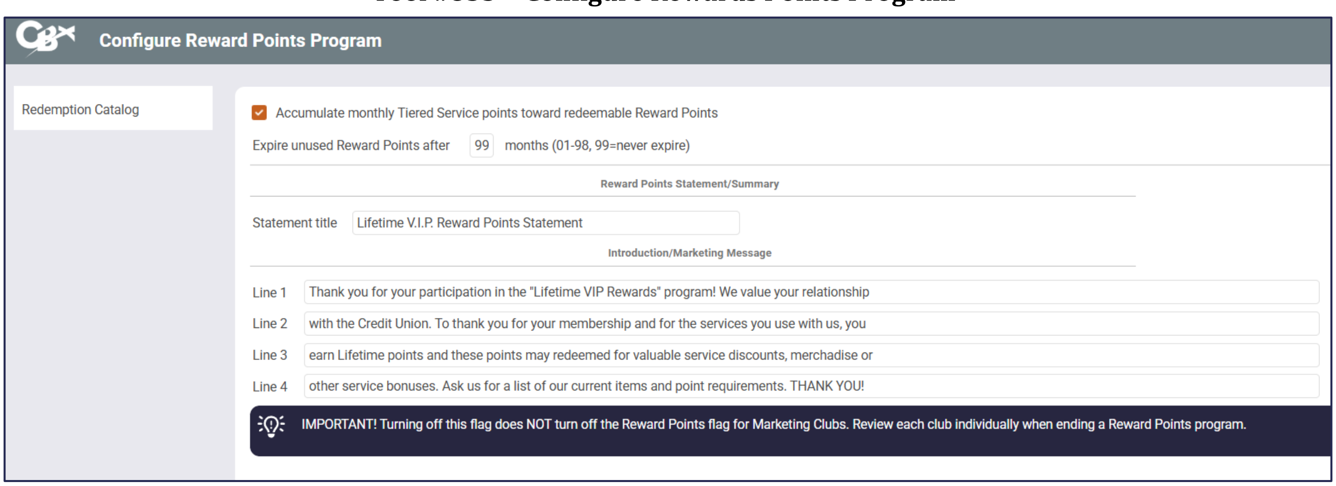
separate vendor (see page 89). You can also select to print a batch run of reward statements for a range of members or a single member that your credit union can stuff individually (see page 89). Members can also view their Reward Points in **It's Me 247** (see page 39)—this requires configuration on the part of the credit union (see page 36).

- For Query purposes, the files used by the Reward Points system are as follows:
  - **TIERDL** - Member detail record showing most recent scores broken down by scoring goal sections, as well as monthly score totals and YTD Earned, Reward Earned, and Redeemed point totals.
    - NOTE: This file contains one record for each month in a calendar year. These fields are used in a "rolling year" fashion: When November 2007 scores are computed, they will replace existing scores for November 2006. Therefore, when looking at the entire 12 months of scores, months prior to "today" represent scores earned this year; months after today's month are for last year.
  - **TIERDS** - Transaction records showing points redeemed from and credited to reward totals.
  - **TIERSL** - Configuration file containing scoring parameters, point levels, and other configuration settings for the entire Tiered Service program.
- The Outstanding Reward Points total, which appears on various inquiry screens and statements, represents a calculation using three stored totals: "Available Points" (total points available), which equals the "Added Points" (points added) minus "Subtracted Points" (points redeemed).
- If desired, you can elect to accumulate Reward Points only for members of a certain Marketing Club. To do this, first configure your Reward Points program so that it does not automatically accumulate Reward Points for all members (see page 81). Next, in **Tool #486 *Marketing Club Configuration***, use the *Club Parameters and Administration* feature to activate the *Accumulate tiered service reward points* flag only for those Clubs whose members should receive the points.

Configuring Your Reward Points Program

The following screen appears when you choose "Configure Rewards Points Program" from the main Tiered Service Level Configuration screen (see page 9).

Tool #853 > Configure Rewards Points Program



This screen lets you decide whether or not you will automatically accumulate Reward Points for all members that are scored by Tiered Services. You might want to deactivate this flag if:

- You wish to grant Reward Points ONLY to members of a certain Marketing Club(s). A separate flag must then be activated on the specific Marketing Club(s) that should accumulate points. Refer to the separate Marketing Clubs: Configuration, Benefits & Enrollment booklet for details.
- You have reset all Reward Points to zero (see page 91) but are not quite ready to start your new program and wish to avoid accumulating Reward Points until you are ready.

Otherwise, the flag should be checked, and all members will accumulate Reward Points every time Tiered Service scoring is done.

- **NOTE:** Reward Points are calculated by the individual member's score. If your credit union is using Household scoring, this might affect members' scoring since a member might receive a higher value of Tiered Service points due to another member in the household but not receive the same high value (as that member) of Reward Points.

> ***IMPORTANT!*** *Turning off this flag does NOT turn off Reward Points for Marketing Clubs. Review each club individually when ending a Rewards Points program.*

This screen also allows you to *Expire unused Reward Points after* a configured number of months (1-98). Use 99 if you never want your points to expire. Points expire on the first of the month after the expiration date, during Beginning-of-Month processing.

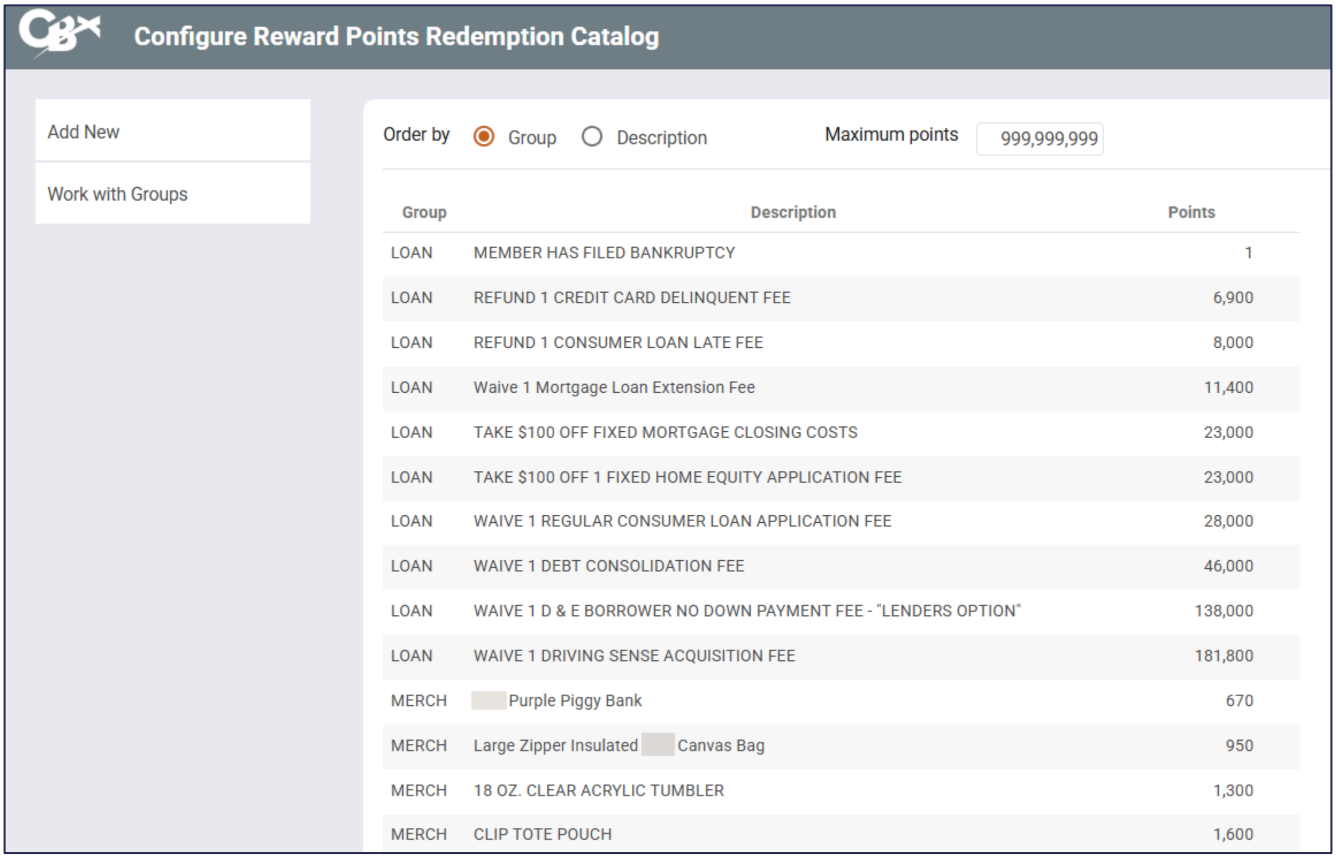
Finally, this screen is used to define the text that will appear within the Reward Points statement, either when it is part of the standard statement or when it is a separate stand-alone statement. The Statement title is used at the top of the printed statement and should reflect the term you use for this marketing program. The Introduction/Marketing Message can be up to four lines long and can include any details you wish to explain the statement or promote the program and its benefits.

- This text is also used at the top of the online Rewards History (see page 44), should your online banking settings be configured to show it (see page 36).
- **NOTE:** Some printers interpret special characters differently from what is shown on the screen. For example, to print an exclamation point (!) you may need to enter the vertical bar (|) instead. Experiment with various symbols to get the look you want.

When done, use Enter to continue to the next screen where you can set up your Reward Points Redemption Catalog.

Setting Up a Reward Points Catalog

Tool #853 > Configure Rewards Points Program > Redemption Catalog



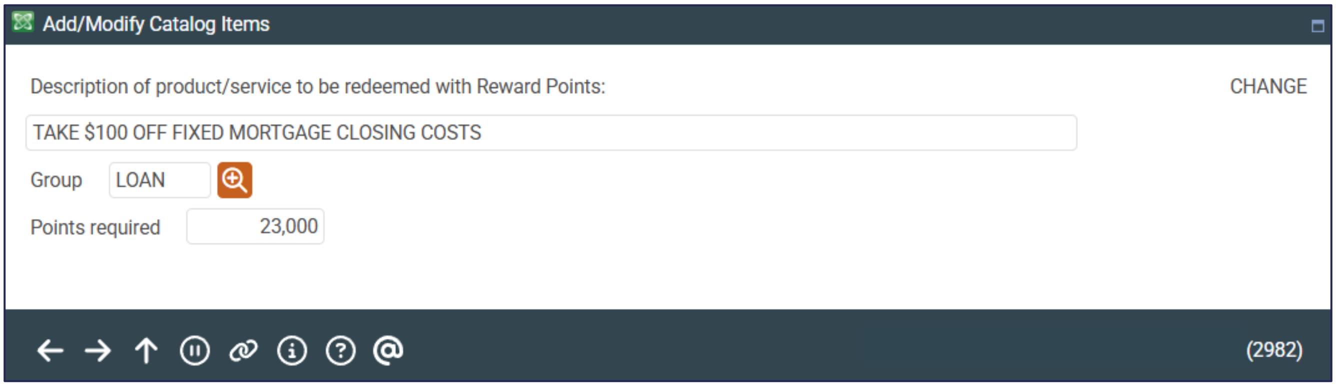
- **CU*TIP:** When using this screen later to redeem points for a member, enter the member's current Reward Points here. The list will then display only items that the member can "afford" with the lifetime points they have accumulated so far.
- Use **Work with Groups** to set up categories that are used to group similar types of products and services together. See page 84 for more information.

This screen is used to set up a catalog of products and services for which Reward Points (previously called lifetime points) can be redeemed, such as special rates for savings, certificate, and loan products, credit union merchandise, or anything else that will reward members for their long-term participation with the credit union. This same screen will also appear when redeeming points, to let you choose an item from the catalog to be redeemed (see page 85).

- Before any catalog items can be created, you must create at least one group code. Use **Work with Groups** to create groups to categorize catalog items.

To add a new item to the catalog, use **Add New**, or select an existing item in the list and use *Change*. The following window will appear:

Tool #853 > Configure Rewards Points Program > Redemption Catalog > Add New



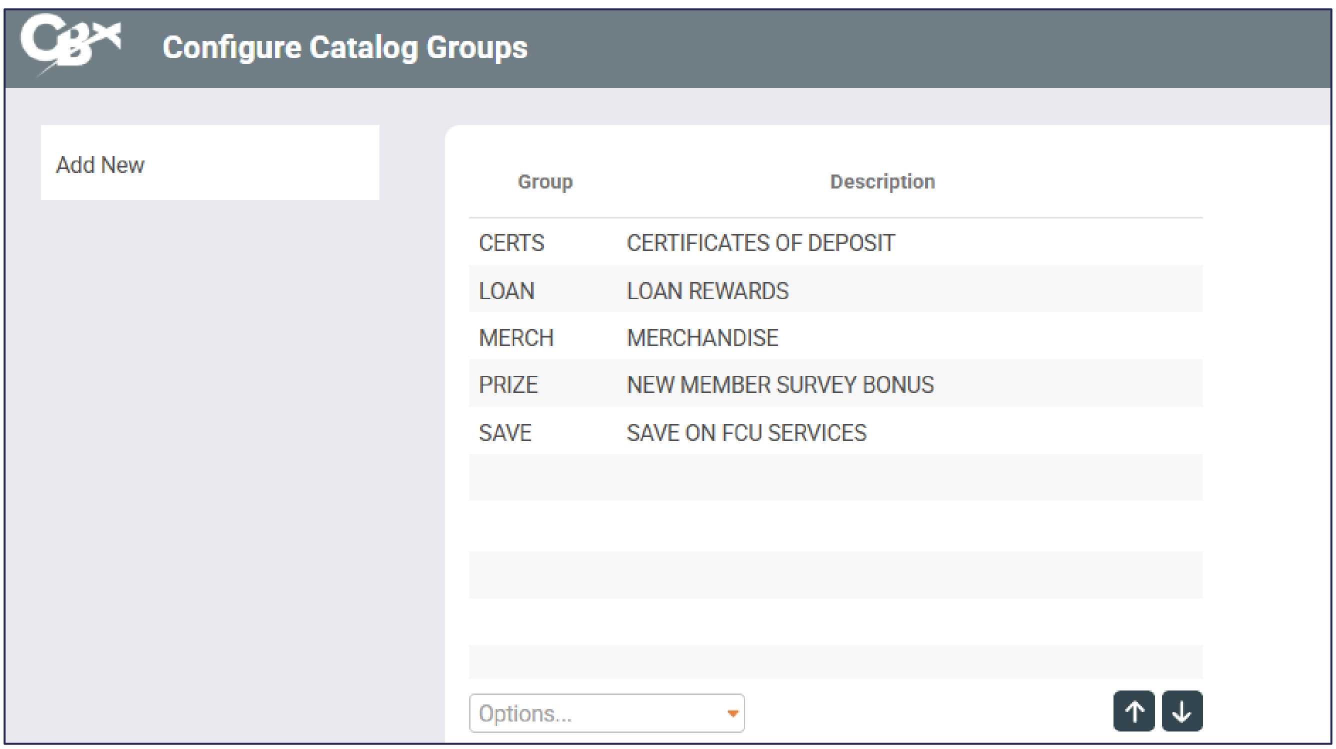
Enter a description, a group code (see *Using Groups to Categorize Catalog Items* section below for more information about setting up group codes), and the number of points that must be redeemed to obtain this product or service. Use Enter when done to save.

When done setting up your catalog, use the back arrow to return to the Tiered Services Configuration screen (shown on page 9).

Using Groups to Categorize Catalog Items

*The following screen will appear when you use **Work with Groups** on the main catalog configuration screen.*

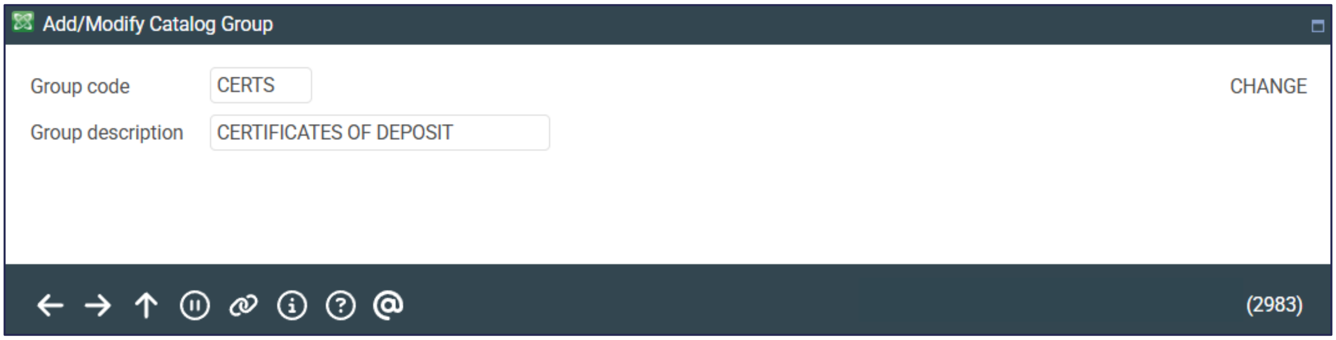
Tool #853 > Configure Rewards Points Program > Redemption Catalog > Work with Groups



Groups help you organize your catalog into similar items. For example, you might want to separate your special rates from promotional merchandise, like a credit union mug or shirt.

Group codes will be especially helpful in future enhancements planned for this product that will display appropriate items for redemption right at the point of sale. For example, in the future, CBX will allow you to access this catalog and redeem points while opening a certificate or savings account.

To add a new group code, use **Add New**, or select an existing item in the list and use *Change*. The following window will appear:



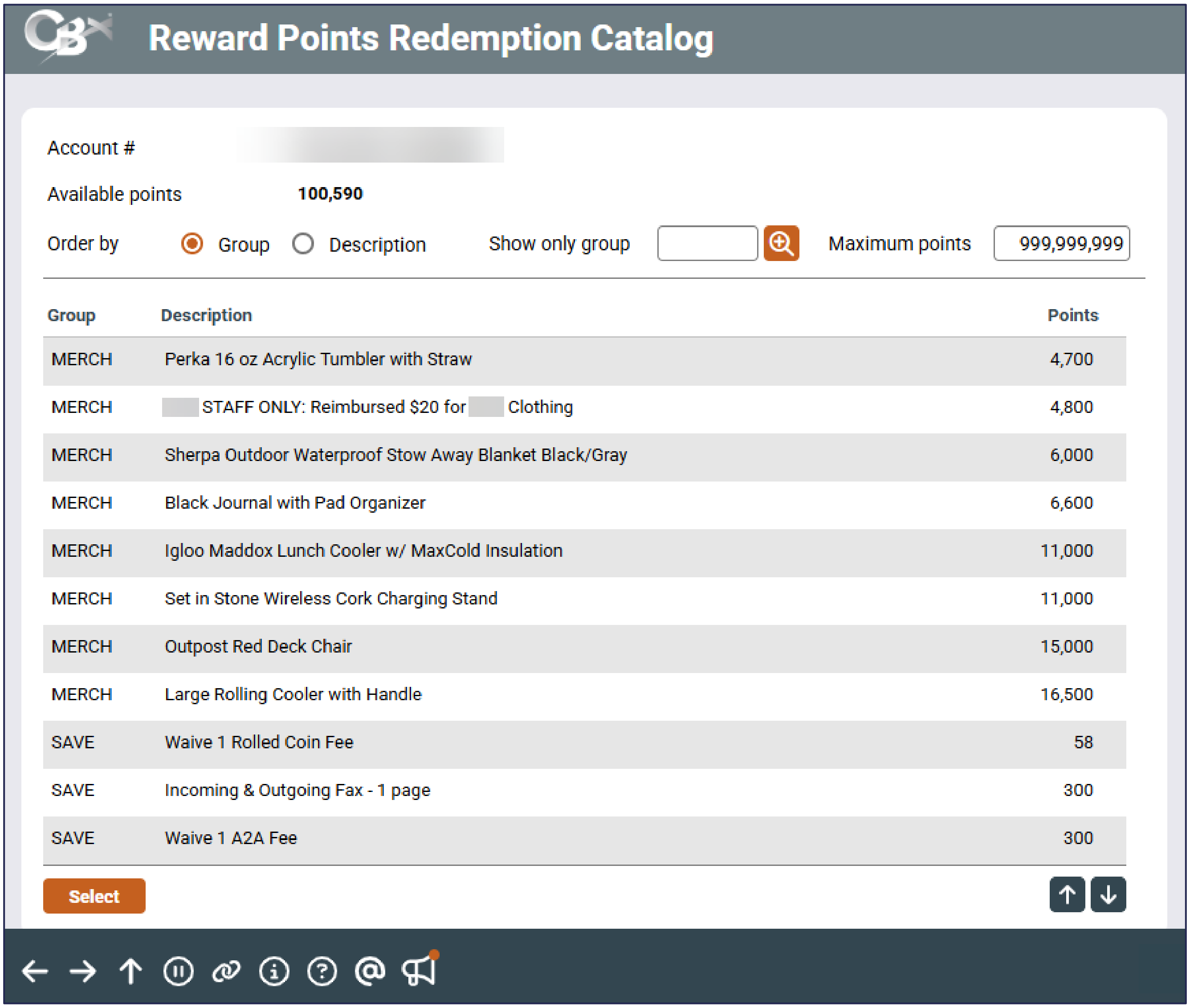
Enter a *Group code* and *Group description*, and use Enter to save. When done configuring groups, use the back arrow to return to the catalog screen and set up the individual catalog items.

Redeeming Reward Points for Special Rewards

There are two ways to redeem Reward Points. This first set of directions will cover how to redeem points directly from the Member Tiered Service Score Breakdown screen. The second direction set will cover how to manually redeem points.

*This screen appears when you click **Redeem Points** from the Member Tiered Score Breakdown screen* *(shown on page 47)*.

Reward Points Redemption Catalog (Inquiry/Phone Op/Teller > xxx Points > Redeem Points)


Reward Points Redemption Catalog

Account #

Available points 100,590

Order by (•) Group ( ) Description Show only group Maximum points 999,999,999

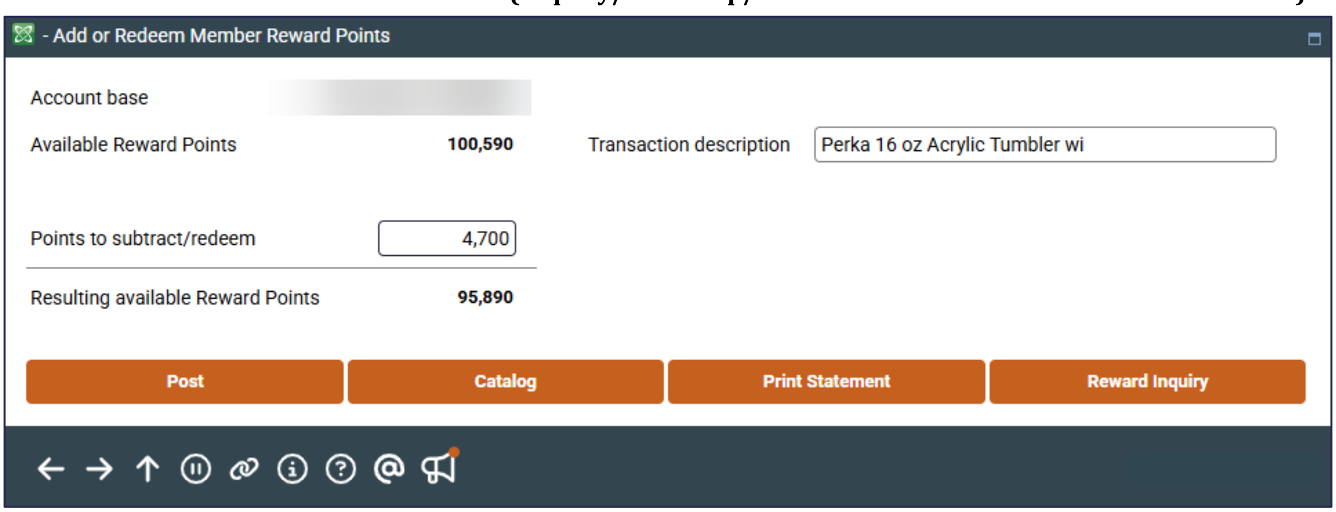
Group	Description	Points
MERCH	Perka 16 oz Acrylic Tumbler with Straw	4,700
MERCH	STAFF ONLY: Reimbursed $20 for Clothing	4,800
MERCH	Sherpa Outdoor Waterproof Stow Away Blanket Black/Gray	6,000
MERCH	Black Journal with Pad Organizer	6,600
MERCH	Igloo Maddox Lunch Cooler w/ MaxCold Insulation	11,000
MERCH	Set in Stone Wireless Cork Charging Stand	11,000
MERCH	Outpost Red Deck Chair	15,000
MERCH	Large Rolling Cooler with Handle	16,500
SAVE	Waive 1 Rolled Coin Fee	58
SAVE	Incoming & Outgoing Fax - 1 page	300
SAVE	Waive 1 A2A Fee	300

Select

- This screen shows the catalog of products and services that your credit union has configured (see page 83) in its Reward Points Catalog.

Select a product or service from the list and **Select**. The following screen will appear:

Add or Redeem Member Reward Points (Inquiry/Phone Op/Teller > xxx Points > Redeem Points > Select)


- Add or Redeem Member Reward Points

Account base

Available Reward Points 100,590

Transaction description Perka 16 oz Acrylic Tumbler wi

Points to subtract/redeem 4,700

Resulting available Reward Points 95,890

Post | Catalog | Print Statement | Reward Inquiry

Use **Post** to adjust the Reward Points total. The transaction will post, and the screen will update with the new totals.

- NOTE: When redeeming points, the oldest points are used first.

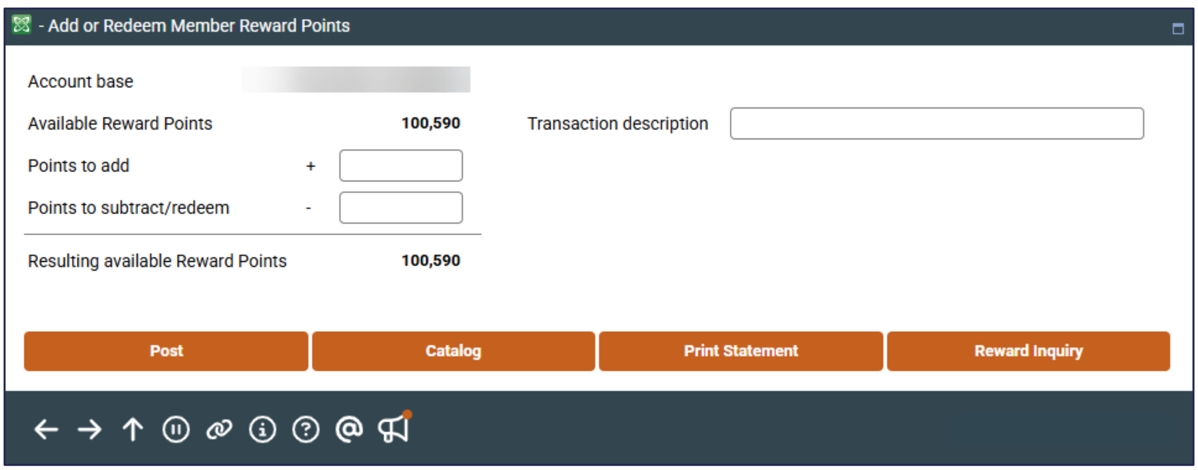
Manually Adjusting a Member's Reward Points

The screen below can also be used to redeem Reward Points. To go to the screen below, choose the *Work with Reward Points for Specific Member Account* option from the main Tiered Service Level Maintenance screen (shown on page 48) or **Adjust Points/Misc Maint** from the Tiered Score Breakdown screen (shown on page 47).

Points redeemed are simply subtracted from the Reward Points total, and a transaction is recorded that will appear when the Points Statement is printed. In addition, you may "credit" points back to the Reward total, if points are redeemed in error or if you wish to increase a member's total points for any reason.

1. Start by entering the account number and use Enter. The member's existing point totals will appear.

Add or Redeem Member Reward Points (Inquiry/Phone Op/Teller > xxx Points > Adjust Points/Misc Maint)



   Use the buttons to display a history of reward points activity or to print a reward points statement for this member.

2. To redeem or add points, enter the total number of points in the *Points to add* field and a *Transaction description* (used for the Reward Points statement) to describe the reason for the transaction. (Or use **Catalog** and select an item to fill in this field automatically.)

   NOTE: When points are redeemed, the oldest points will be redeemed first.

   To have the Transaction Description on the member's statement indicate that the points are expired, type the word "Expire" in the free form area provided here.

   See page 91 for a sample of how this description will appear on the statement.

   To print a Reward Points statement, use **Print Statement**.

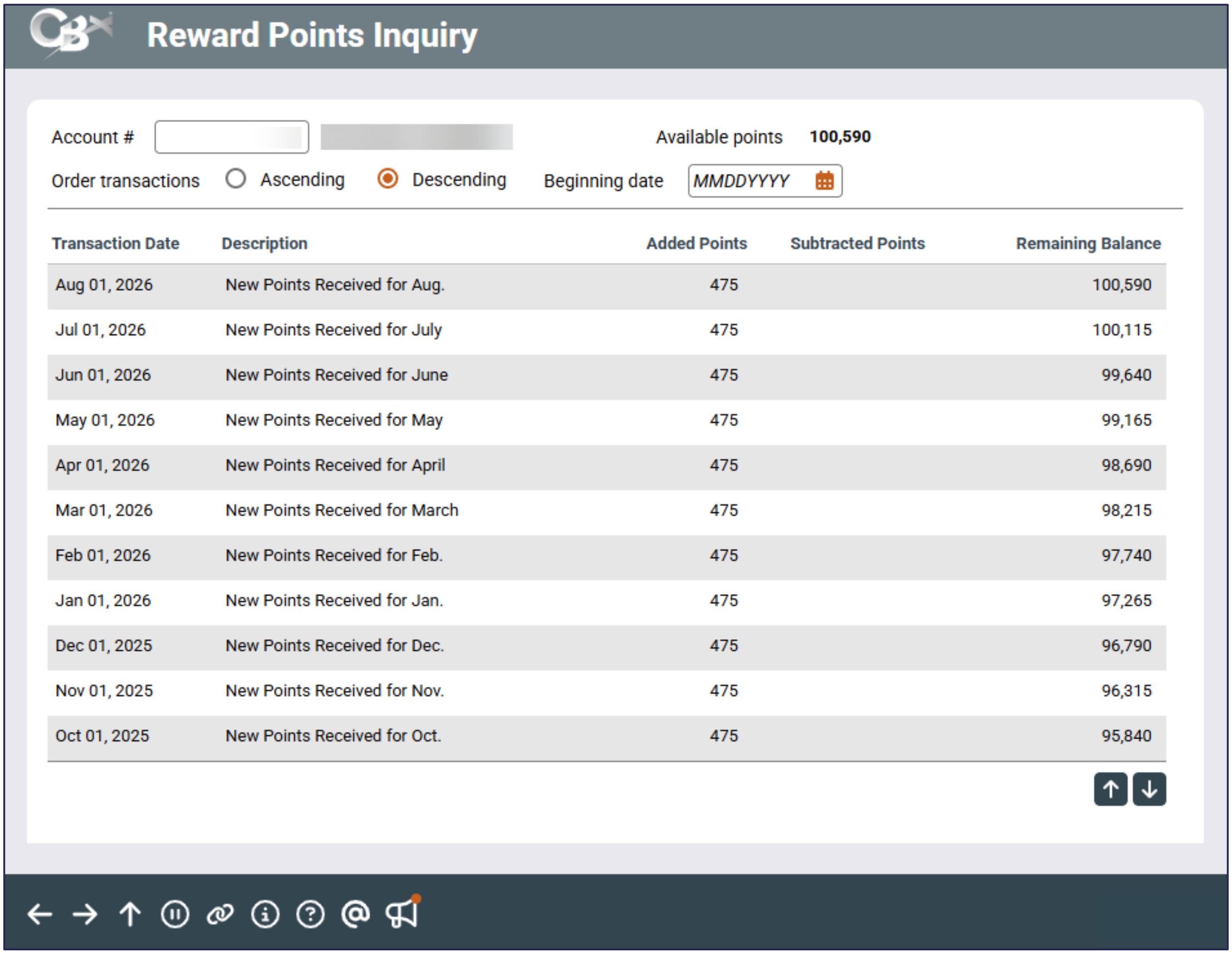
3. Use **Post** to adjust the Reward Points total. The transaction will post, and the screen will update with the new totals.

To view a history of previous Reward Points activity (points redeemed, points added, etc.), use **Reward Inquiry**. The screen shown on page 88 will appear.

Reward Points Statement Inquiry

The following screen will appear when you use Rewards Point Inquiry on the Work with Reward Points screen (shown on page 86). You can also access this screen from the Tiered Services window accessed via Phone, Inquiry, and Verify Member.

Reward Points Inquiry (Inquiry/Phone Op/Teller > xxx Points > Reward Points Inquiry)



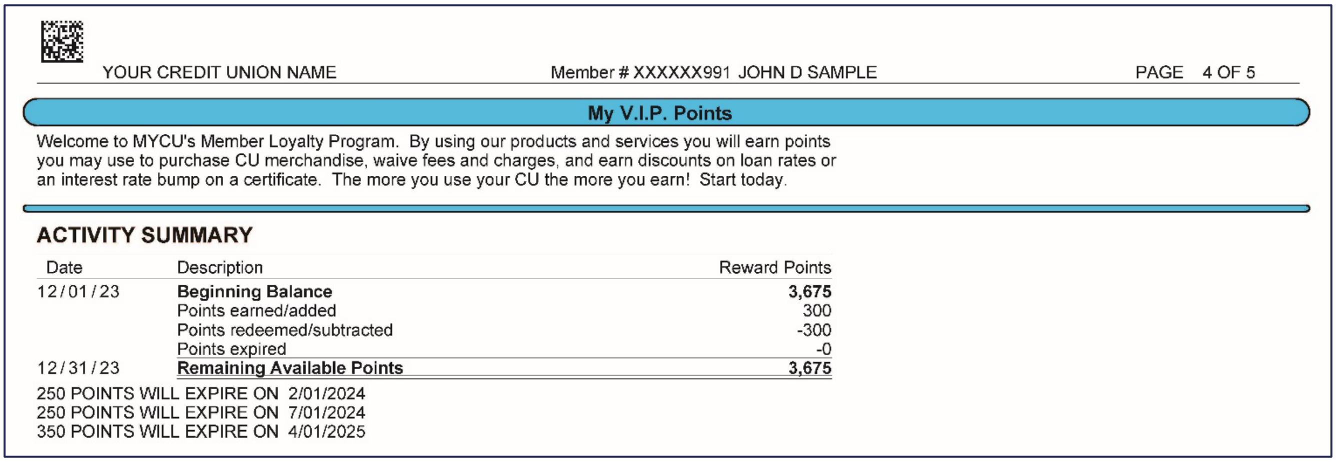
This screen shows a history of all points added or subtracted from the member's Reward Points (formerly known as lifetime points) total. It is similar to the Rewards History that credit unions can configure to show online (see page 44).

Printing a Rewards Summary as Part of a Standard Statement

Market your Tiered Service Program every month to members by including a "Rewards Points" statement as a new section on regular member account statements (including e-Statements). This will save the cost of printing, stuffing, and mailing separate statements and will also work well to remind members about points they can redeem before they expire.

Contact a Client Services Representative to change your statement configuration if you are interested in including this feature on your statement. This configuration allows for two Tiered Service selections – one selects that the Rewards Message Text, configured on the Rewards Points configuration (page 81), appears at the top of the Rewards section; the second option includes the Rewards summary itself at the end of the statement.

Rewards Points Summary in Member Statement



YOUR CREDIT UNION NAME   Member # XXXXXX991 JOHN D SAMPLE   PAGE 4 OF 5

My V.I.P. Points

Welcome to MYCU's Member Loyalty Program. By using our products and services you will earn points you may use to purchase CU merchandise, waive fees and charges, and earn discounts on loan rates or an interest rate bump on a certificate. The more you use your CU the more you earn! Start today.

ACTIVITY SUMMARY

Date	Description	Reward Points
12/01/23	**Beginning Balance**	**3,675**
	Points earned/added	300
	Points redeemed/subtracted	-300
	Points expired	-0
12/31/23	**Remaining Available Points**	**3,675**

250 POINTS WILL EXPIRE ON 2/01/2024
250 POINTS WILL EXPIRE ON 7/01/2024
350 POINTS WILL EXPIRE ON 4/01/2025

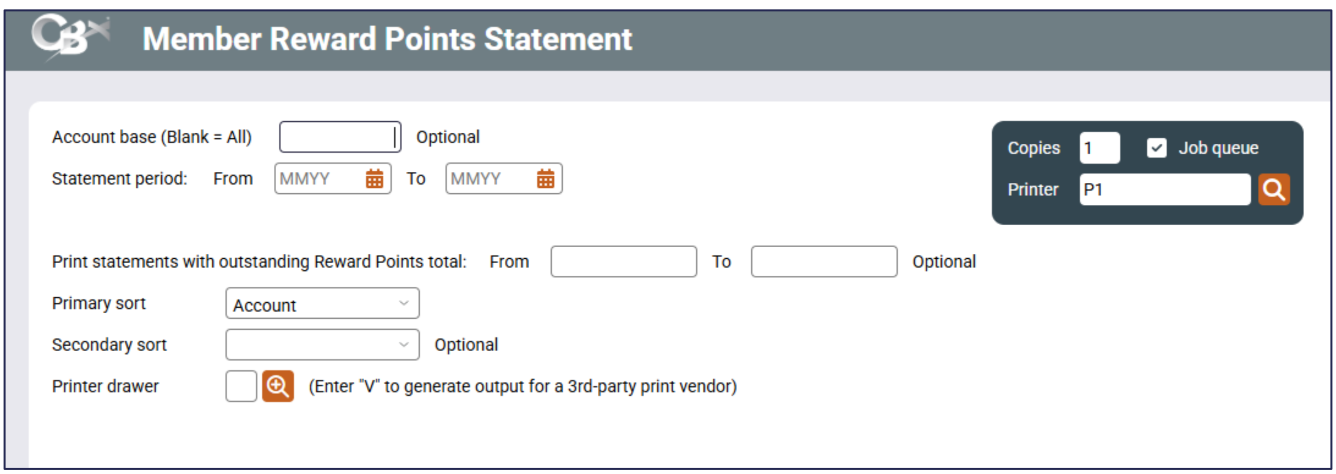
- NOTE: If the member has no Tiered Service activity for the month, this section will still appear on the member's statement, but the "xx points will expire on…" section will not appear.

You can also select to print a Rewards statement as part of the member's regular statement or as a separate mailing to be mailed by a third-party vendor or by the credit union. For the separate mailing option, refer to the following *Printing a Separate Reward Points Statement* section.

Printing a Separate Reward Points Statement

*This screen appears when you choose **Print Reward Points Statement** from the main Tiered Service Level Maintenance screen (shown on page 48), by clicking **Print Statement** on the Work with Member Reward Points screen (shown on page 86) or by clicking **Print Statement** from the Tiered Service window accessed via Verify Member and Phone Operator.*

Member Reward Points Statement (Tool #855 > Print Reward Points Statement)



Use this screen to print a Reward Points (formerly lifetime points) statement for a single member on demand or all members to be included in a mailing.

Remember that these on demand Reward Points statements cannot be stuffed into regular member statements automatically; for this, you would need to use the Statement Insert/Mailing Instructions system to indicate that all statements be returned to the credit union for manual handling. Therefore, it is generally recommended that Reward Points statements be done in a separate mailing, independent from member statements.

- NOTE: You can select to have these Rewards Statements processes by a third-party vendor. To generate the file for the vendor, enter a V in the *Printer* field.
- NOTE: You can include a summarized Rewards Statement as part of the regular statement, however. See previous section: *Printing a Rewards Summary as Part of a Standard Statement*.

On demand statements are designed to be laser printed using any 8 ½" x 11" paper. For easier mailing, the member address information is positioned for a standard #10 window envelope.

Field Descriptions

Field Name	***Description***
Account base	If you wish to print a single statement for a member, enter the account base here. Leave the field blank to print statements for all members.
Statement period	Enter any range of months (MMYY) to include all transactions within those months.
Print statements with outstanding reward total	If you wish to print statements only for members whose outstanding Reward Points total is within a certain range, enter the point range here. Leave the fields blank to include all members regardless of outstanding Reward Points. For example, you may wish to print statements only for members with a high enough total to make them eligible for special rewards or print a batch with low totals to send with a marketing piece encouraging additional participation.
Identify primary sort Secondary sort	Use these fields to indicate how the printed statements should be sorted. For example, to sort by ZIP code then alphabetically by member last name within each ZIP code, choose "Zip Code" as the primary sort and "Name" as the secondary sort. HINT: If you plan to *manually* stuff Reward Points statements into your monthly or quarterly member statement envelopes, use sort criteria that matches the order used when printing your regular member statements. (Contact a Client Service Representative to review how your normal statements are sorted.) In most cases, however, these statements are best handled as a separate mailing.
Printer	Enter the drawer from which the statement should print on your printer. Enter **V** to generate an output for a third-party vendor.

Sample Reward Points Statement

Reward Points Statement

CREDIT UNION

Lifetime V.I.P. Reward Points Statement

Thank you for your participation in the "Lifetime VIP Rewards" program! We value your relationship with the Credit Union. To thank you for your membership and for the services you use with us, you earn Lifetime points and these points may redeemed for valuable service discounts, merchadise or other service bonuses. Ask us for a list of our current items and point requirements. THANK YOU!

Account Number:	
Statement Period:	January 2026 to February 2026
Current Outstanding Reward Points:	97,740

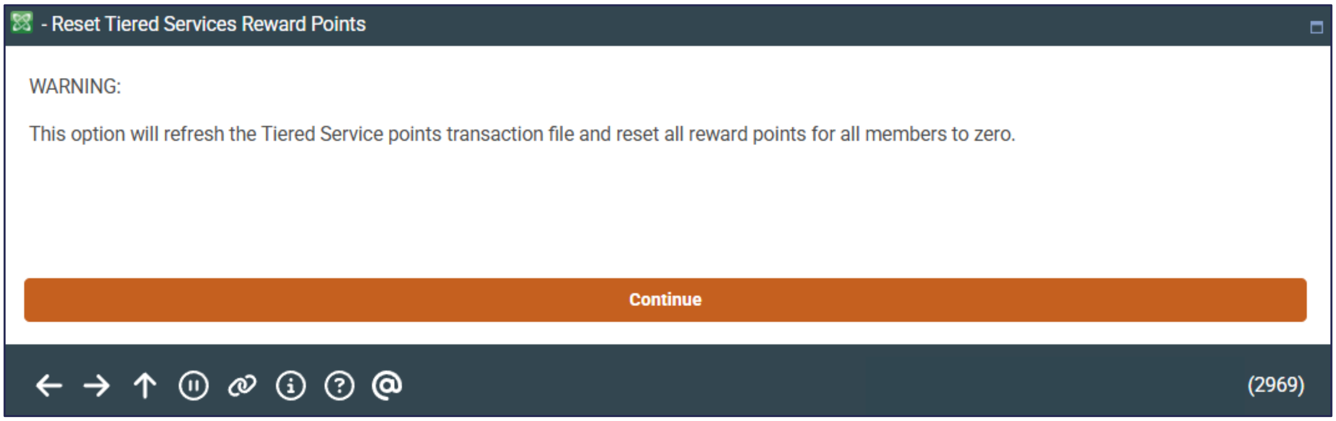
Activity Summary

Transaction Date	Description	Points Added	Points Redeemed or Expired	Available Points
	** Beginning Balance **			96,790
01/01/26	New Points Received for Jan.	475		97,265
02/01/26	New Points Received for Feb.	475		97,740
	** Ending Balance **			97,740

Refreshing Reward Points to Start Your Program

The following window appears when you choose "Reset All Member Reward Points" from the main Tiered Service Level Configuration screen (see page 9).

Tool #853 > Reset All Member Reward Points



This window lets you clear all previously accumulated reward points from all members, in preparation for rolling out a new reward points program. This should generally be done before the first of the month when you want the points to begin accumulating.

Please contact a member of the Earnings Edge Team before using this feature.

Use Enter to clear all points and return to the initial screen.

Products and Services Per Member

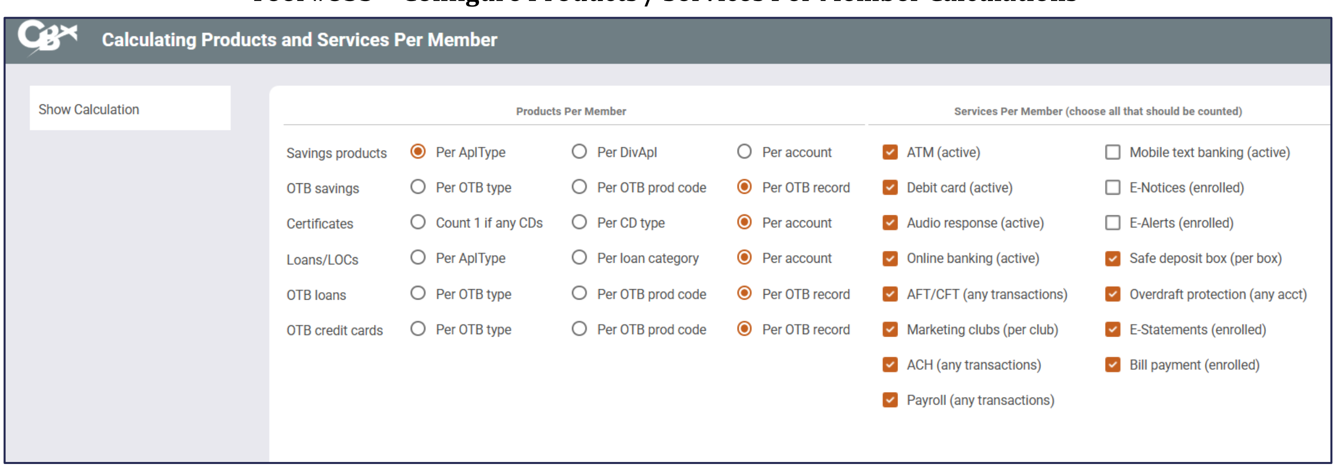
Many credit unions analyze product and service penetration by member. As part of the Tiered Services monthly scoring program, you can configure settings to have CBX calculate and record a monthly total for each membership, including:

- Products Per Member (PPM)
- Services Per Member (SPM)

Product penetration is measured using CBX savings, certificate, and loan files. Service penetration is measured using other miscellaneous files, such as online banking usage, OTB products, ACH, AFT, etc.

This screen appears when you choose "Configure Products / Services Per Member Calculations" from the main Tiered Service Level Configuration screen (shown on page 9. You can also access this from the Summary screen of the Tiered Services Monthly Comparison dashboard.

Tool #853 > Configure Products / Services Per Member Calculations



- To help you make the decision on which parameters to use, try using **Show Calculation** to see how PPM and SPM counts would be calculated for a specific member (such as your own account).

This configuration feature lets you define a calculation method that is most meaningful to your credit union. For example, should each individual share account be considered or only count one per dividend application or one per application type? If a member has three certificates, does that count as one product or three? The configuration will give you complete flexibility for establishing how detailed the counts will be.

- PPM and SPM figures are calculated each month at the same time that Tiered Service scores are computed. If your credit union does not use Tiered Services, these figures will NOT be calculated.

These are used to calculate the Avg Prod Per Mbr and Avg SVCS Per Member on the Tiered Services Comparative Dashboard Summary (see page 65), Targeted Tiered Dashboard (see page 68), and the Learn from a Peer Dashboard (see page 78).

When done, use Enter to save and return to the previous screen.

Field Descriptions

Field Name	***Description***
Products Per Member These settings are used when calculating the Products Per Member (PPM) total. (See page 95 for a sample member showing the differences in calculation methods.)	
Savings products	Per AplType (1) - This method adds 1 to the PPM total for any products with the same application type SH, SD, IR, or TX (i.e., if member has three SD checking accounts, only add 1 to the PPM total). Per DivApl (2)- This method adds 1 to the PPM total for any products with the same dividend application code (i.e., if member has two CK checking accounts and one VP checking account, add 2 to the PPM total). Per account (3) - This method adds 1 to the PPM total for every actual share account that exists (application type SH, SD, IR, or TX only, not CD).
OTB savings	Per OTB type (1) - This method adds 1 to the PPM total if the member has any accounts with OTB type SAVE. Per OTB prod code (2) - This method adds 1 to PPM total for each set of OTB records with the same OTB product code (SAVE-type codes only). Per OTB record (3) - This method adds 1 to PPM total for every actual OTB record that exists (SAVE-type only).
Certificates	Count 1 if any CDs (1) - This method adds 1 to the PPM total if the member has any certificate accounts, regardless of how many (this is how Tiered Services scoring works). Per CD Type (2) - This method adds 1 to the PPM total for any products with the same CD Type code (i.e., if a member has two type 01 3-month

Field Name	***Description***
	CDs and one type 02 6-month CD, this method will add 2 to the PPM total). Per account (3) - This method adds 1 to the PPM total for every actual certificate account that exists (application type CD).
Loans/LOCs	Per AplType (1) - This method adds 1 to the PPM total for any products with the same application type LN or OC (i.e., if a member has three LN loan accounts, this method will only add 1 to the PPM total). Per loan category (2) - This method adds 1 to the PPM total for any products with the same loan category code (i.e., if a member has two category 01 auto loans and one category 13 HELOC, this method will add 2 to the PPM total). Per account (3) - This method adds 1 to PPM total for every actual loan account that exists (application type LN or OC).
OTB Loans	Per OTB type (1) - This method adds 1 to the PPM total if the member has any accounts with OTB type LOAN. Per OTB prod code (2) - This method adds 1 to the PPM total for each set of OTB records with the same OTB product code (LOAN-type codes only). Per OTB record (3) - This method adds 1 to the PPM total for every actual OTB record that exists (LOAN-type only).
OTB credit cards	Per OTB type (1) - This method adds 1 to the PPM total if the member has any accounts with OTB type CRDT. Per OTB prod code (2) - This method adds 1 to the PPM total for each set of OTB records with the same OTB product code (CRDT-type codes only). Per OTB record (3) - This method adds 1 to the PPM total for every actual OTB record that exists (CRDT-type only).
Services Per Member These settings are used when calculating the Services per Member (SPM) total. The ones on the left column are already being counted when calculating tiered service scores.	
ATM (active)	Adds 1 to the SPM total if the member had any transactions with origin code 13 during the previous month.
Debit card (active)	Adds 1 to the SPM total if the member had any transactions with origin code 16 during the previous month.
Audio response (active)	Adds 1 to the SPM total if the member used any Audio Response minutes during the previous month.
Online banking (active)	Adds 1 to the SPM total if the member had any Online Banking logons during the previous month.
AFT/CFT (any transactions)	Adds 1 to the SPM total if the member had any transactions with origin code 98 during the previous month.
Marketing clubs (per club)	Adds 1 to the SPM total for each Marketing Club enrollment record.

Field Name	Description
ACH (any transactions)	Adds 1 to the SPM total if the member had any transactions with origin code 11 during the previous month.
Payroll (any transactions)	Adds 1 to the SPM total if the member had any transactions with origin code 05 during the previous month.
Mobile Text banking (active)	Adds 1 to the SPM total if the member is actively enrolled in Mobile Text Banking.
E-Notices (enrolled)	Adds 1 to the SPM total if the member is actively enrolled in eNotices.
E-Alerts (enrolled)	Adds 1 to the SPM total if the member is actively enrolled in eAlerts.
Safe deposit box (per box)	Adds 1 to the SPM total for each safe deposit box rented by this member.
Overdraft protection (any acct)	Adds 1 to the SPM total if ODP is set up on any of the member's checking accounts.
E-Statements (enrolled)	Adds 1 to the SPM total if the member is actively enrolled for e-statements.
Bill payment (enrolled)	Adds 1 to the SPM total if the member is actively enrolled in bill payment/presentment.

Calculation Sample: John Q. Member

Following is a list of the accounts currently held by John Q. Member. Below his accounts is a matrix showing the PPM and SPM counts that would be calculated using each of the available calculation options.

John's Share Accounts:

Suffix	Description	APLTYP	DIVAPL
-000	Regular shares	SH	SH
-001	Primary checking	SD	CK
-002	Secondary checking	SD	CK
-004	Vacation shares	SH	VC
-006	Money market checking	SD	MM
-028	Mortgage escrow	TX	TX
-100	IRA shares	IR	IR

John's Certificate Accounts:

Suffix	Description	APLTYP	CD Appl	CD Type
-301	3-month certificate	CD	CD	01
-302	3-month certificate	CD	CD	01
-330	6-month IRA certificate	CD	IR	03

John’s Loan Accounts:

Suffix	*Description*	*APLTYP*	*LN Category*
-701	Car loan	LN	02
-702	Car loan	LN	02
-786	Overdraft line of credit	OC	01
-855	Mortgage	LN	03

John’s OTB Accounts:

Description	*OTB Type*	*OTB Product Code*
ATM	ATM	01
Visa	CRDT	10
Visa	CRDT	10
MasterCard	CRDT	11
Mortgage Loan	LOAN	20
2nd Mortgage Loan	LOAN	21
2nd Mortgage Loan	LOAN	21
Special Investment Savings	SAVE	30
Money Market Savings	SAVE	31
Money Market Savings	SAVE	31

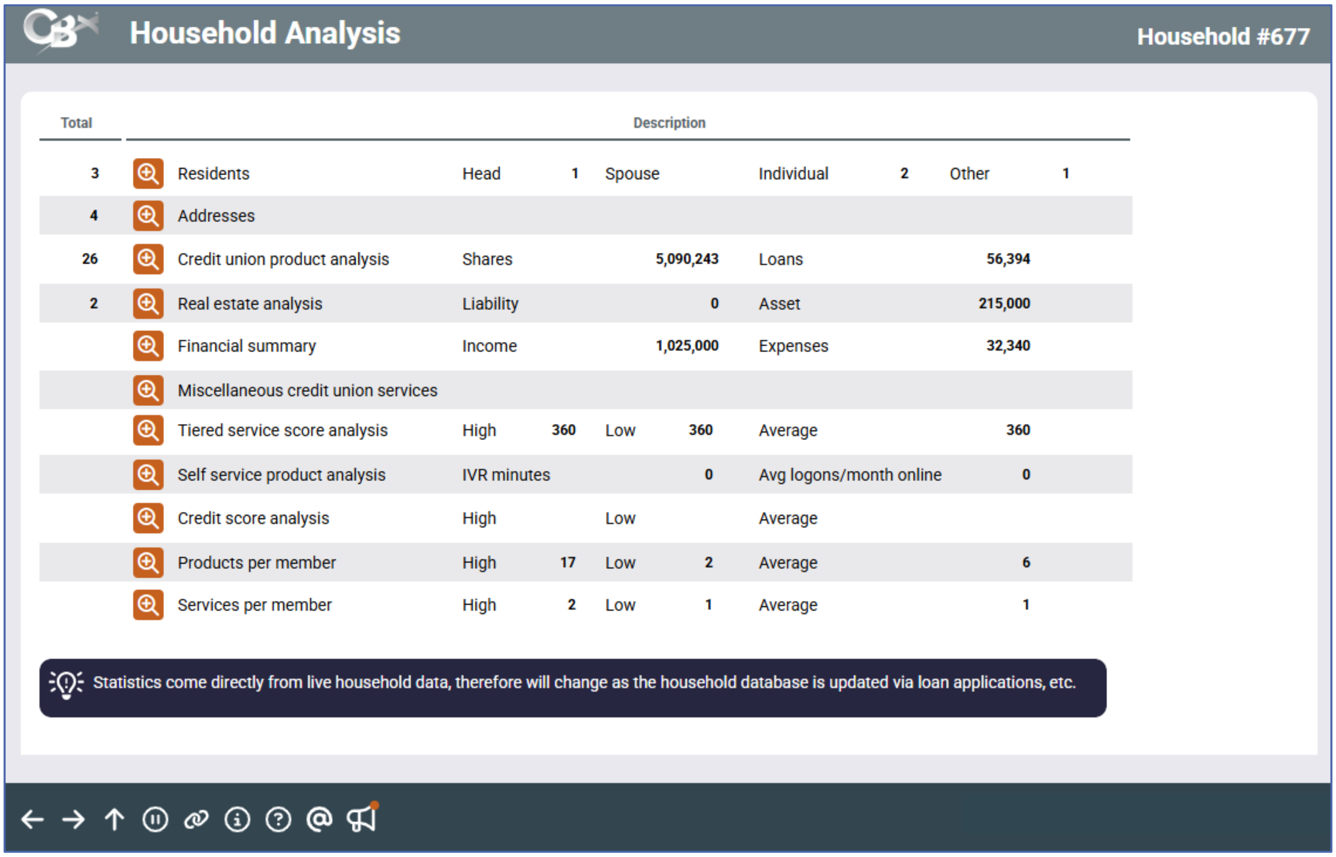
Using each available method, John’s PPM total would be calculated as follows:

Calculation Option	John's Count	*Calculation Detail*
Shares, Share Drafts and Tax		
Per Apl Type	4	SH=1, SD=1, IR=1, TX=1
Per DivApl	6	SH=2, CK=1, VC=1, MM=1, TX=1, IR=1
Per Acct	7	SH=1, CK=2, VC=1, MM=1, TX=1, IR=1
OTB Savings		
Per OTB Type	1	SAVE=1
Per OTB Prod Code	2	30=1, 31=1
Per OTB Record	3	30=1, 31=2
Certificates		
Count 1 if any CDs	1	CD=1
Per CD Type	2	01=1, 03=1
Per Account	3	01=2, 03=1
Loans/Open Credit		
Per Apl Type	2	LN=1, OC=1
Per Loan Category	3	01=1, 02=1, 03=1
Per Account	4	01=1, 02=2, 03=1
OTB Loans		
Per OTB Type	1	LOAN=1
Per OTB Prod Code	2	20=1, 21=1
Per OTB Record	3	20=1, 21=2
OTB Credit Cards		
Per OTB Type	2	CRDT=1
Per OTB Prod Code	2	10=1, 11=1
Per OTB Record	3	10=2, 11=1

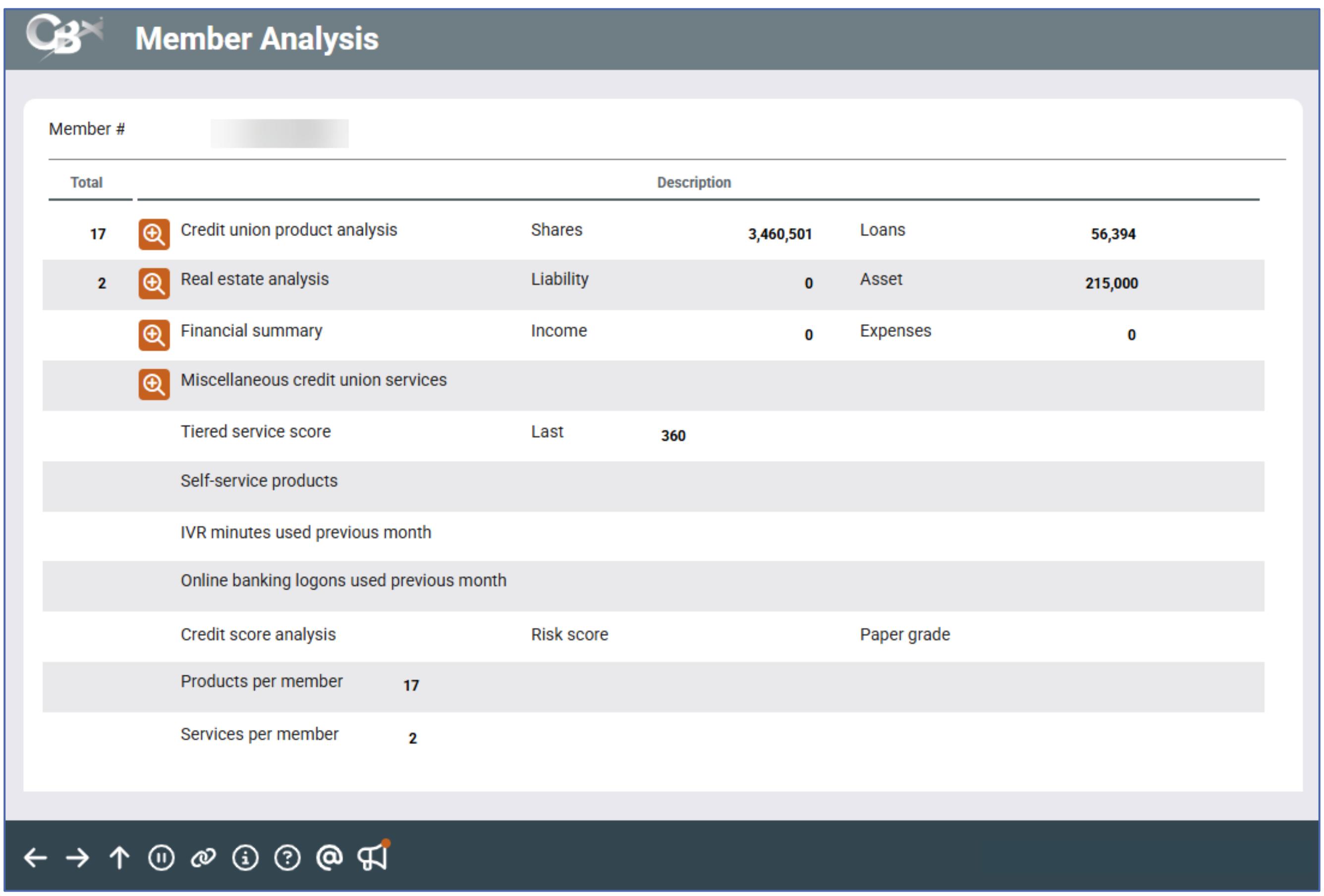
Viewing PPM and SPM Counts for a Member

PPM and SPM counters will appear on the Household Statistics and Member Statistics summary screens, available via **Tool #394 *Household Database Maintenance/Stats*** or via the **Household Stats** button in Inquiry, Phone Operator, and Teller Processing.

Tool #394 > Stats

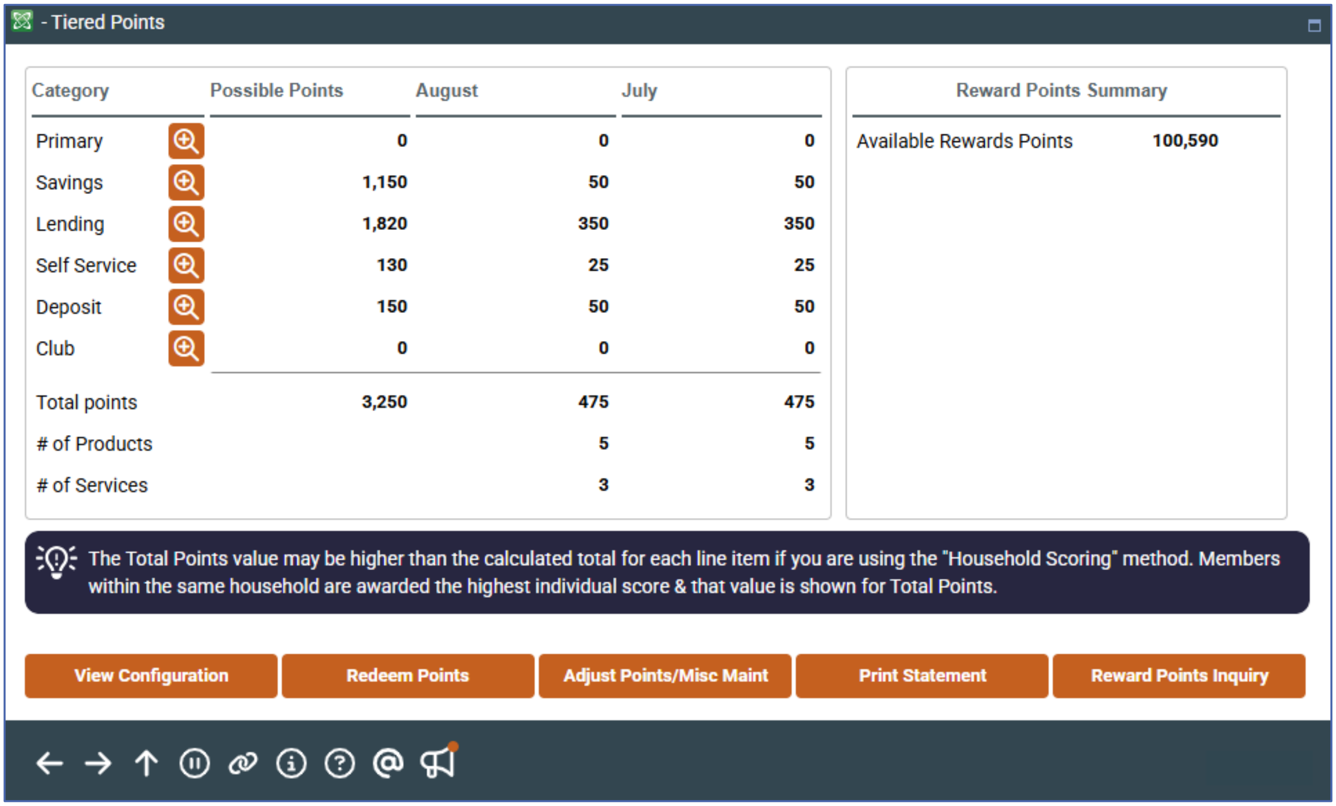


Tool #394 > Member Stats



You can also see an individual member's # of products (PPM) and # of services (SPM) counts via the Participation Level pop-up window in Inquiry, Teller, and Phone (see also page 47):

Tiered Points (Inquiry/Teller/Phone Operator > xxx Points)



Rate Benefits via Automated Marketing Club Enrollment

As described throughout this booklet, Tiered Services offer one of the most comprehensive and effective ways to reward member participation in credit union products and services. Rewards in the form of fee waivers and special service pricing let you encourage your members to share your credit union's values. Similarly, the Marketing Clubs feature allows an even more targeted approach to managing member relationships and offers the additional reward of special Share and Loan Rate benefits.

CBX combines the power of both features to allow you to take advantage of the Rate Benefits in Marketing Clubs for members based on their participation score in your Tiered Service program.

This feature "links" a specially configured Marketing Club to individual Tiered Service Levels. Each month just after new Tiered Service scores are calculated, the system removes all members from the special Club, then enrolls all of newly eligible members into the Club. If a member stays at a particular service level from one month to the next, they will remain in the Club with no interruption of rate benefits. Members who drop to a lower level or increase their participation to the next higher level will automatically be enrolled into the appropriate Club and begin receiving the new benefits immediately.

- As you can imagine, this link is a powerful and flexible one, but one that requires careful coordination and testing to ensure there are no potential conflicts or redundancies between the two programs. Contact a Client Service Representative for assistance in setting up a program that will meet your credit union's goals.

Step 1: Configuring the Marketing Club

The first step in setting up rate benefits for your Tiered Service program is to configure one or more special marketing clubs to be linked to the Tiered Service Levels.

Rules:

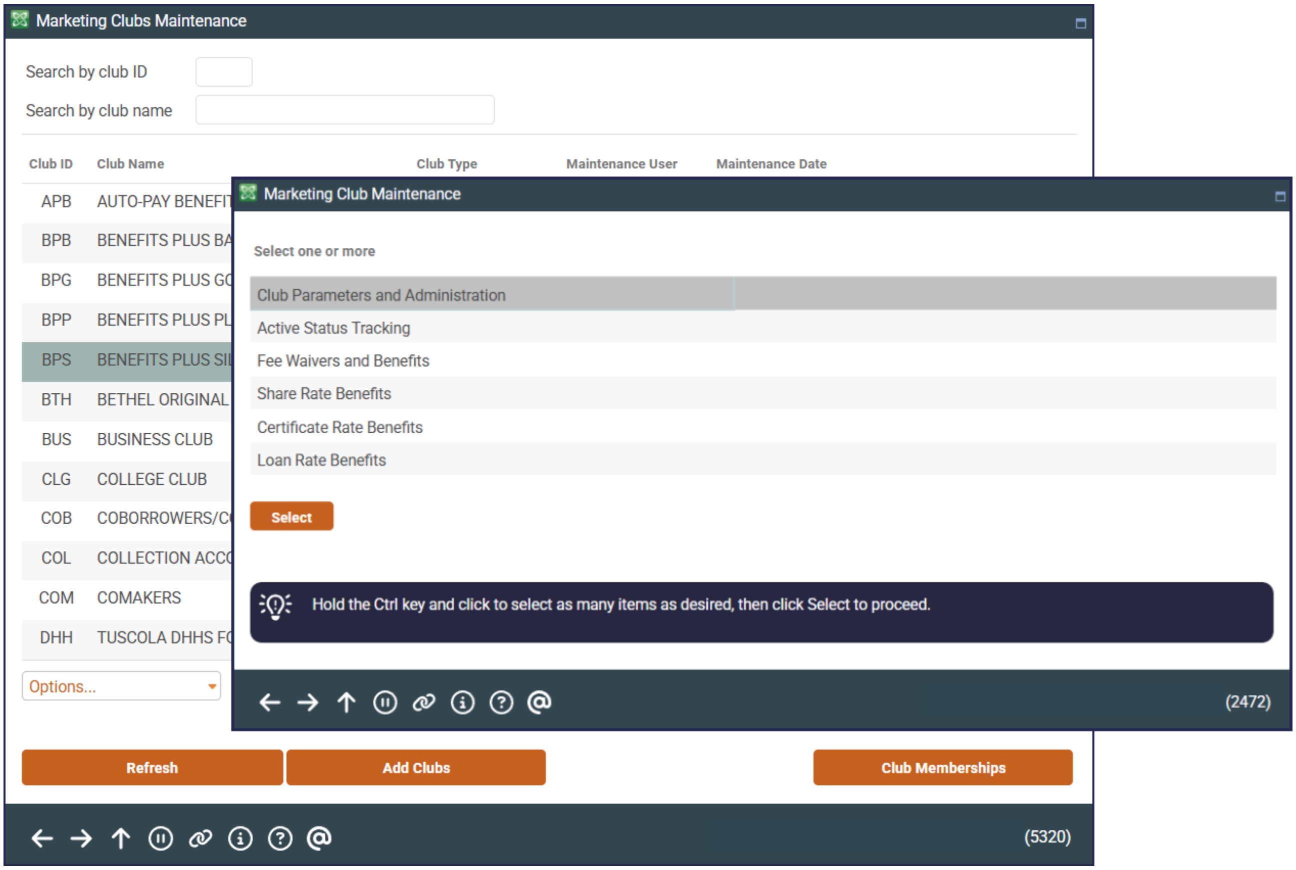
- If you plan to offer different rates for different Tiered Service Levels, configure a separate club for each level that should receive the rate benefits. For example, you may wish to give certain benefits to level B, with even higher benefits to level C. In this case, two club IDs must be configured.

- Marketing Clubs set up to provide Tiered Service benefits cannot be used for any other purpose. Members should not be enrolled into this club manually or through any other process. This is because all members of this club are automatically deleted each month just before the system re-enrolls members based on their new Tiered Service score.

  HINT: If you have an existing Marketing Club used for other purposes and you wish to offer membership in that Club as a reward for member participation through your Tiered Service program, create a second club just to be used for the Tiered Service Levels link, then configure it the same as your existing Club. Instruct staff that the original Club should be used to enroll members manually; the second Club should be used by the Tiered Service program only.

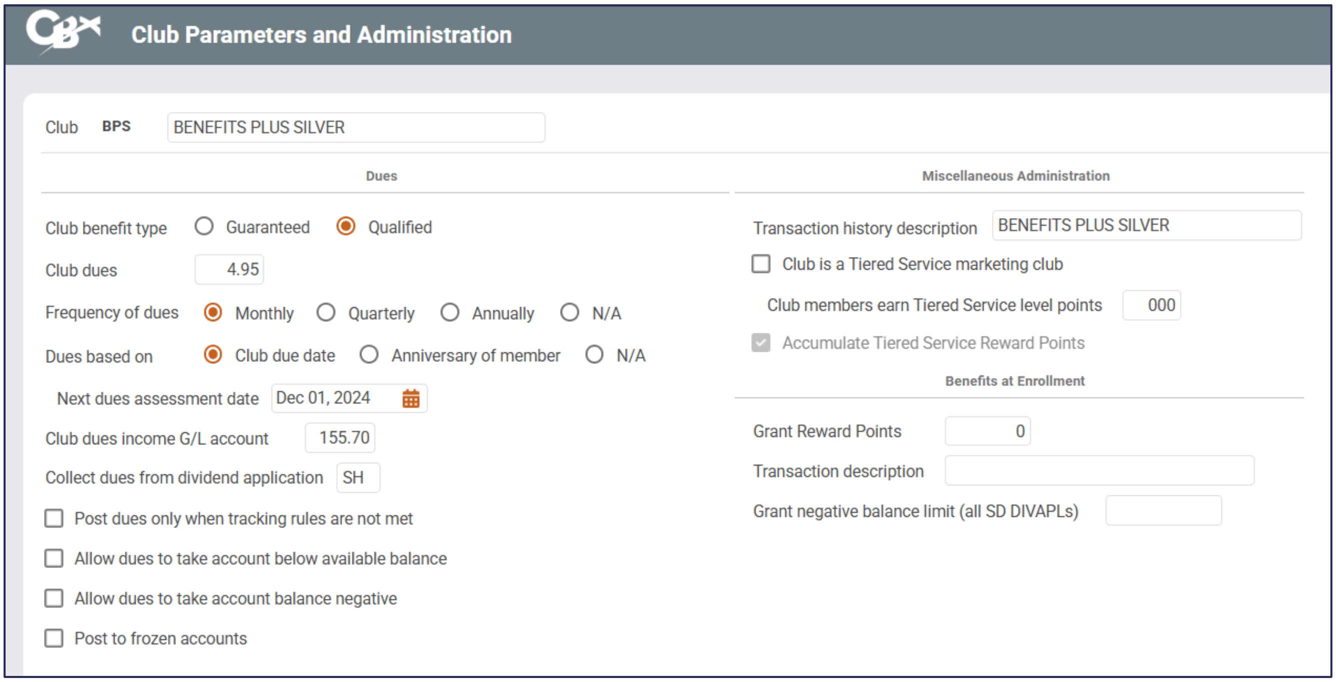
- Because of the overlap of certain types of rewards between Marketing Clubs and Tiered Service Levels (such as fee waivers, etc.), it is recommended that when configuring these special clubs, you use only the Rate Benefits screens and do not configure any club fees or other rewards that could conflict with the Tiered Service program. Contact a CU*Answers Client Service Representative for assistance in coordinating your various configurations to avoid potential conflicts and redundancy.

Tool #486 *Marketing Club Configuration* > Change



- Use Club Parameters and Administration to designate that this Club will be linked to a Tiered Service Level.
- Use Active Status Tracking to remove the status tracking so that members will remain in the club until the next time Tiered Service Levels are scored.
- Use any or all of the Rate Benefits options to set up the rate benefits to be granted based on Tiered Service Level.

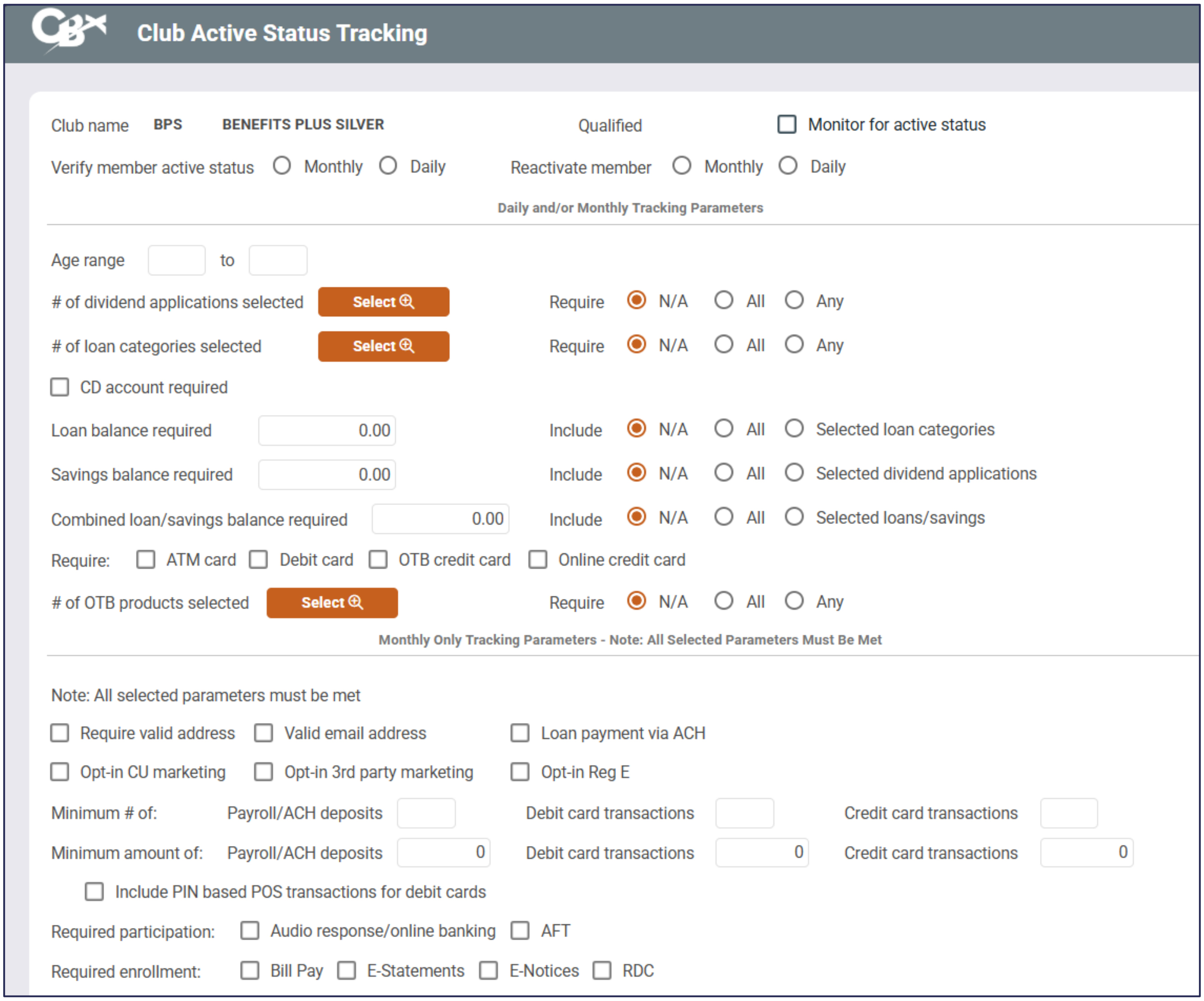
Tool #486 > Change > Club Parameters and Administration



- Check the *Club is a Tiered Service marketing club* box to link this club to a specific Tiered Service Level in order to provide rate benefits for your Tiered Service program.

If the *Club is a Tiered Service marketing club* checkbox is checked, the system will automatically delete all members of this flag then enroll new eligible members during the monthly Tiered Service scoring process.

Tool #486 > Change > Active Status Tracking



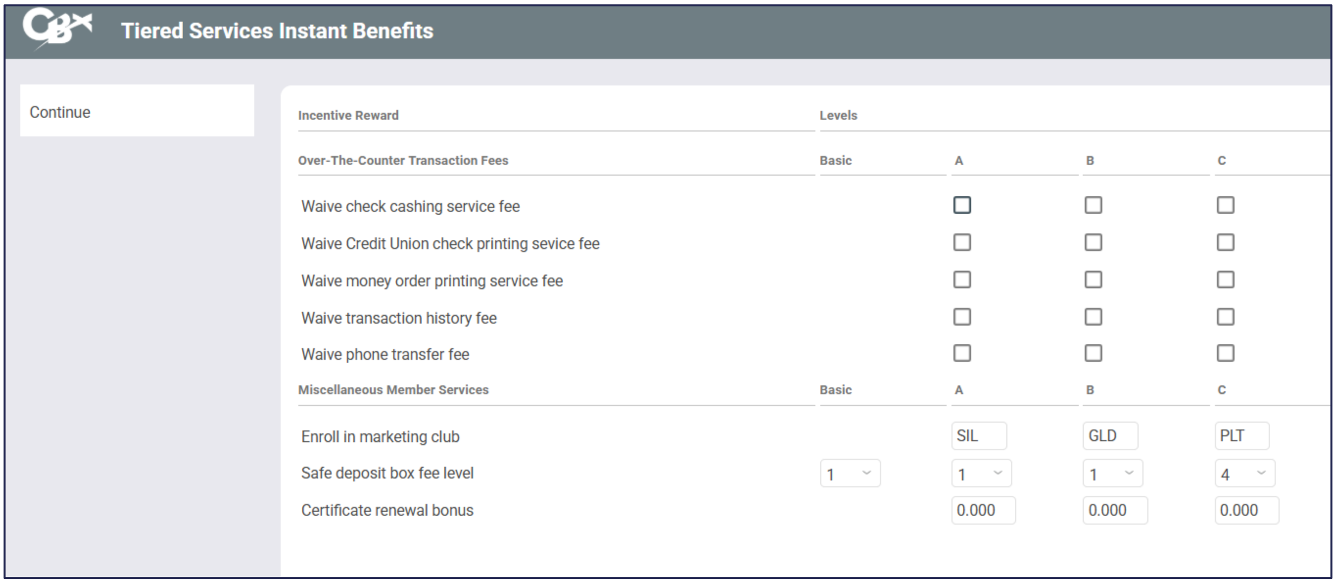
- Be sure the *Monitor for active status* box is unchecked if this club will be linked to a Tiered Service Level, so that members will remain in the club until Tiered Service scoring is done.

(For complete details on all of the fields on these screens, as well as information about setting up rate benefits and other Marketing Club features, refer to the Marketing Clubs: Configuration and Benefits booklet.)

Step 2: Configuring the Tiered Service Level Reward

After the appropriate Marketing Clubs have been configured, the next step is to “link” the Club ID to the appropriate Tiered Service Level.

Tool #853 > Assign Tiered Service Level Instant Benefits



- In this example, Levels A, B, and C are each linked to a separate Marketing Club that offers a different set of rate benefits. You could also leave this field blank and not link the level to any club.

Use the *Enroll in marketing club* field to enter the appropriate Marketing Club ID for each Tiered Service Level that should receive the reward. (Clubs can be linked only to Levels A, B, and C; a Club ID cannot be linked to the Basic level.)