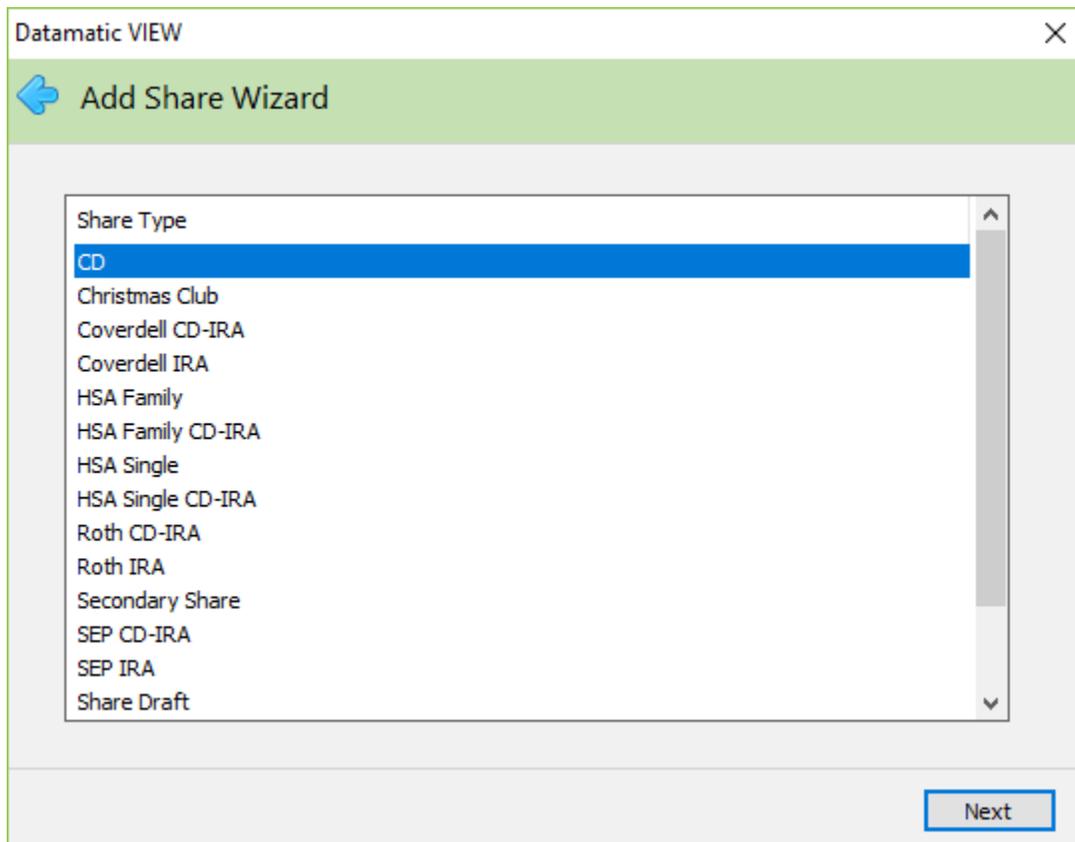


## Certificates

### Add

Select [\[Member Ribbon > Add Share\]](#). The Add Share Suffix Wizard is used to set up a secondary share suffix or a CD share suffix for an existing member. This is also used to set up IRA share and CD-IRA share suffixes.



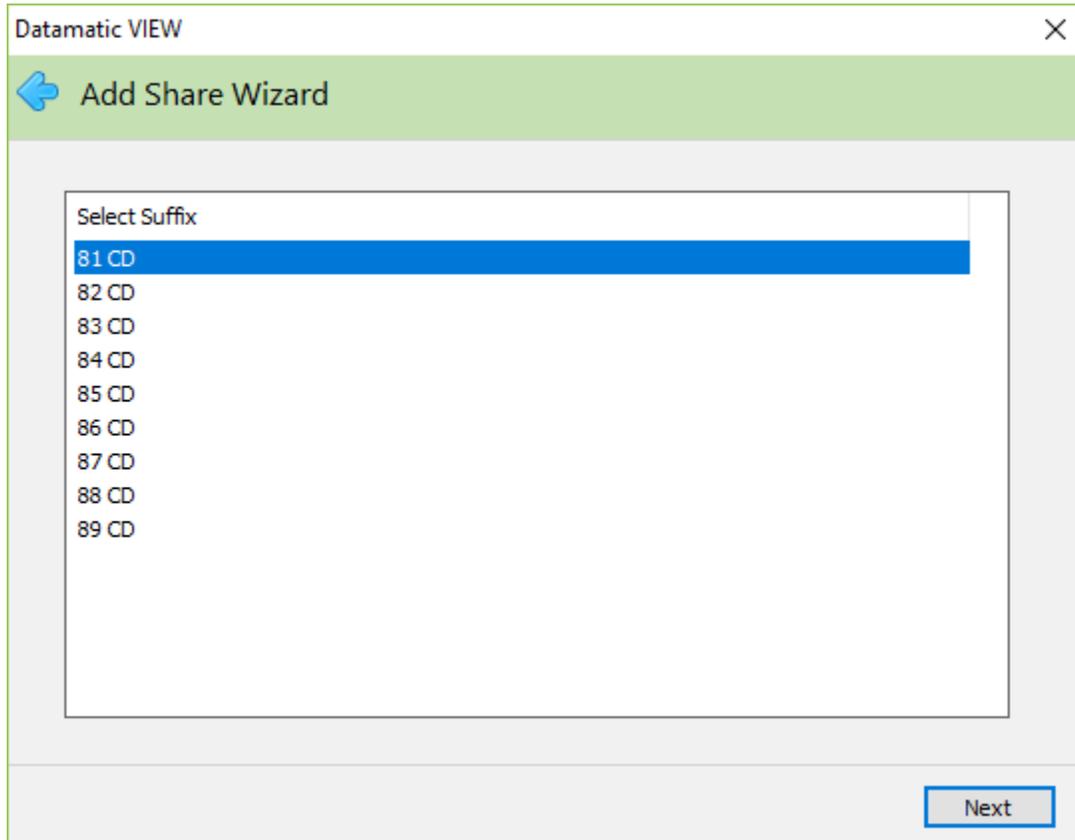
To open a regular CD share suffix, select CD. Continue to the next window.



#### Note

The same concept shown in this example also applies to opening other CD types such as CD-IRA, Coverdell CD-IRA, Roth CD-IRA, etc.

The system displays.



Use the scroll bar to view additional available certificate suffixes, if needed.

Select the suffix to be used for the new certificate. Continue to the next window.

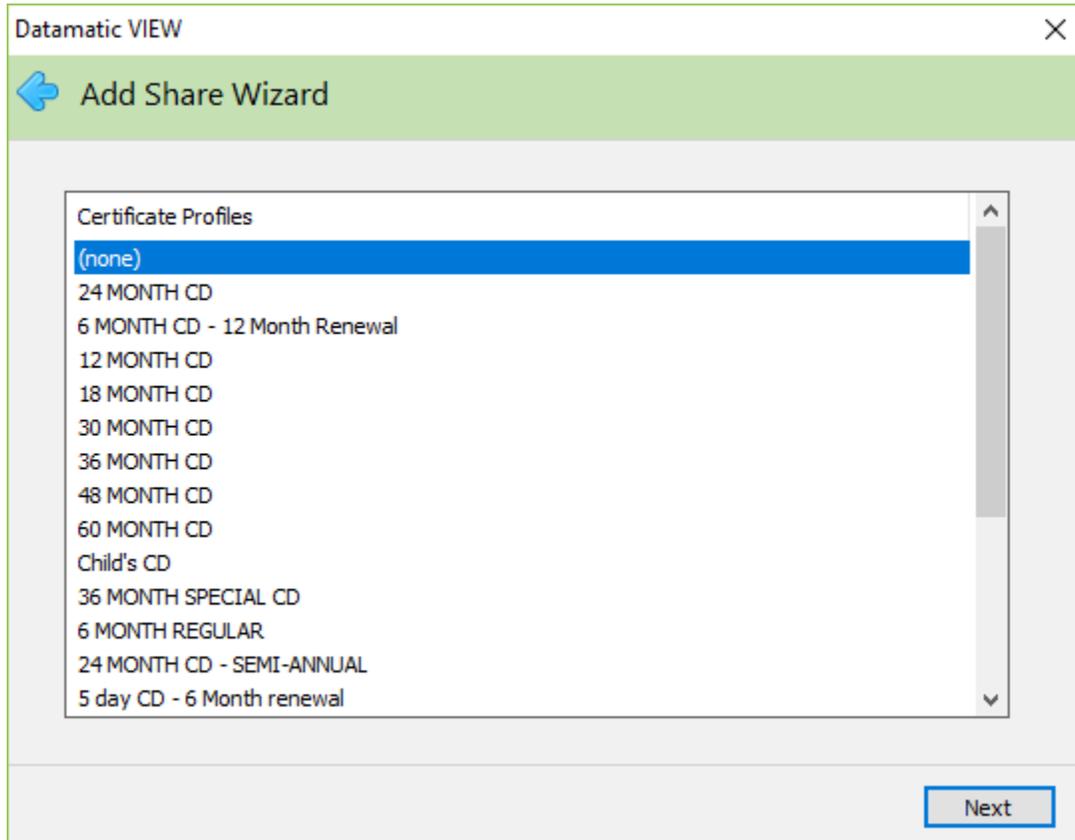


### Important

Only the suffixes that are setup to be opened for the Share Type selected on the previous window, as well as, the share suffixes that are available for this member to be opened are displayed. Select the suffix to be added. Continue to the next window.

(See [\[Main Ribbon > System Settings > Suffix Ranges\]](#) for how the account type and suffixes or suffix ranges are setup for the credit union, if needed.)

The system displays.



This window is for credit unions that use CD Profiles to open up certificate suffixes. A CD Profile allows the employee to make one selection that will enter most of the options for a specific type of certificate rather than selecting each field individually.

<b>**Note:</b>	Only the CD Profiles that correspond with the CD Type (Share Type) selected earlier are displayed.
<b>Exception:</b>	If a CD Profile(s) is setup (under System Administration) with a CD Type Code of All CD's and CD-IRA's, these profiles will be available to be selected regardless of the Share Type chosen in the Add Share Wizard.

If a CD Profile is used, the next window will prompt for a Certificate Number (optional) and the Original Amount of the certificate to be entered. Continue to the next window and the remaining fields for the certificate will be filled in from the CD Profile selected. These fields will display on the preview window at the end of the wizard.

Select None and continue to the next window, if the credit union does not use CD Profiles or if a CD Profile is not being used for this certificate.

CD Profiles are also used for certificates that will be automatically renewed by the system. The system checks the corresponding CD Profile for the renewal rate for the maturing certificate of deposits.

Regardless, if a CD Profile is selected or not, the system displays.

Enter the information for the specific certificate.

**Certificate Number:** Enter the certificate number, if used. (Optional)

For credit unions that issue a certificate number for certificates of deposit (CD's) and/or CD-IRA's, the next certificate number(s) can be setup to be filled in automatically in the Certificate Number field. This is done on the Branches window under System Settings. The next certificate number can be entered there and will automatically be filled in using the Add Share Wizard when a Share Type of CD or CD-IRA, Roth CD-IRA, etc. is chosen. The next certificate number will be automatically incremented on the Branches window. If the Add Share Wizard is closed prior to finishing, or the certificate number is changed, the next certificate number will still be incremented. The starting number will need to be set back in Branches.

See the Branches chapter in the System Settings manual for more information.

**Original Amount:** Enter the original amount of the certificate.

If the credit union has entered a Minimum Balance on a Certificate Profile and chooses a Certificate Profile with a minimum balance, an error message of Original Amount must be greater than or equal to the required minimum balance of \$xxxx.xx will be displayed in the Add Share wizard, if less than the minimum balance is entered in the Original Amount field.

Continue to the next window.

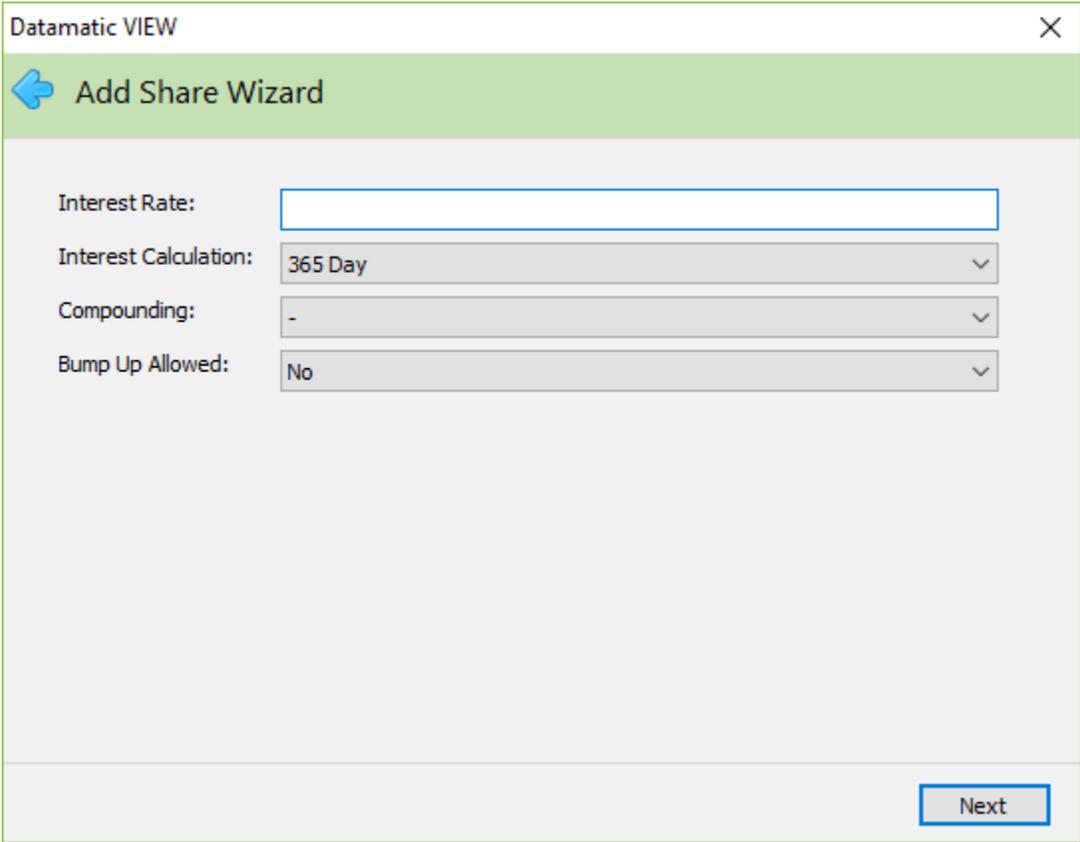
If a CD Profile is not selected, the system displays.

Enter the information for the term of the certificate. The CD Term is a numeric field then select either Days, Months, or Years from the drop down box.

**Examples:** CD Term = 1 and Years = 1 Year CD  
 CD Term = 18 and Months = 18 Month CD  
 CD Term = 30 and Days = 30 Day CD

Continue to the next window.

The system displays.



Enter the information for the interest calculation for the certificate.

**Interest Rate:** Enter the interest rate for the certificate.

**Interest Calculation:** Make a selection from the available options. Use the down arrow key to select from the following:

- 360 Day \* (year base 360)
- 360 Day Alt. \* (uses months instead of days)
- 365 Day \* (year base 365)
- Daily Interest (allows deposits and withdrawals during term - year base 365)

\*The system uses the balance and interest rate at the time of the interest payment to calculate the interest amount for the entire period.

During a leap year, a 365-year base is used for the 365 interest calculations.

**Compounding:** Make a selection from the available options. Use the down arrow key to select from the following:

- None
- Daily

**Bump Up Allowed:** Select the appropriate bump up (rate change) allowed option, if applicable.

Continue to the next window.

The system displays. **Note:** This window is displayed regardless of whether or not a CD Profile is selected. This allows the member to choose a different Interest Payment Method (than on the CD Profile), if allowed by the credit union. If a CD Profile is selected, this window will default the selection from the CD Profile.

Next, select an interest payment method from the options listed. If Other is selected, enter an Interest Payment Account. This can be within the same member number or to a different member number. If the account number is not known, click on the magnifying glass to the right of the Interest Payment Account field to search for the account number.

The Interest Payment Account cannot be a loan suffix. After selecting the Next button, the system will validate that the suffix exists and that it is not a loan suffix. If either of these two validations fails, a message will be displayed so that a correct suffix can be entered.

The system will allow a CD or CD-IRA, etc. to have the interest post to the CD (monthly, quarterly, etc.) and at maturity have the entire balance of the CD be transferred to a share suffix or share IRA suffix. See the Transfer - Interest Account Maturity Type selection on the next page.

Continue to the next window.

The system displays.

Datamatic VIEW

← Add Share Wizard

Maturity Type: Auto Renewal

Penalty Type: No Penalty

Next

Enter the certificate maturity and penalty type.

If a CD Profile has an incorrect Maturity Code for the CD Type entered, the Add Share Wizard and Certificate Renewal Wizard will display the Maturity Window to select the appropriate Maturity Type (Code). **Example:** CD Type of Roth CD-IRA and a Maturity Type (Code) of Transfer - IRA or Transfer - Share.

**Maturity Type:** Select from the following options:

- Auto Renewal
- Funds Stay in CD (single maturity)
- Transfer - Interest Account \*\*\*
- Transfer - IRA (suffix 03)
- Transfer - Share (suffix 00)

\*\*\* The Transfer - Interest Account maturity type selection allows for the automatic transfer of the balance of a CD, CD-IRA, Coverdell CD-IRA, Roth CD-IRA, etc., suffix at maturity to be deposited to a specific share account (not applicable to loan suffixes) rather than pre-determined suffixes.

In the Add Share Wizard, if Transfer - Interest Account is selected as the Maturity Type, the Interest Payment Account will need to be file maintained on the suffix inquiry. **Exception:** If the Interest Payment Method is Specific Account (Other on Suffix Inquiry) and the Interest Payment Account is already entered.

If Transfer - Interest Account option is chosen for the Maturity Code, and the Interest Payment Account field is blank, the system will look to the Interest Payment Method when it is coded with Share (00) or Draft (70).

See the chart on the next page for the transaction codes used in different scenarios.

The following information only applies to Maturity Types of Transfer - Interest Account, Transfer - IRA, and Transfer - Share.

	Withdrawal		Deposit	
	Interest	Maturity	Interest	Maturity
<b>From CD:</b>				
To Share	203	275	103	103
To IRA	203	275	114	114
To Interest Account				
Share	203	275	103	103
IRA	203	275	114	114
<b>From CD-IRA, etc.:</b>				
To Share	293	292	103	103
To IRA	299	298	118	118
To Interest Account				
Share	293	292	103	103
IRA	299	298	118	118

Transaction Codes	Description of Transaction Codes
103	Deposit Interoffice Transfer
114	Current Year - Regular Contribution
118	Current Year - Other (internal transfer)
203	Withdrawal Interoffice Transfer
275	Withdrawal Closeout
292	Normal Distribution (complete)
293	Normal Distribution (partial)
298	Other Distribution - internal transfer (complete)
299	Other Distribution - internal transfer (partial)

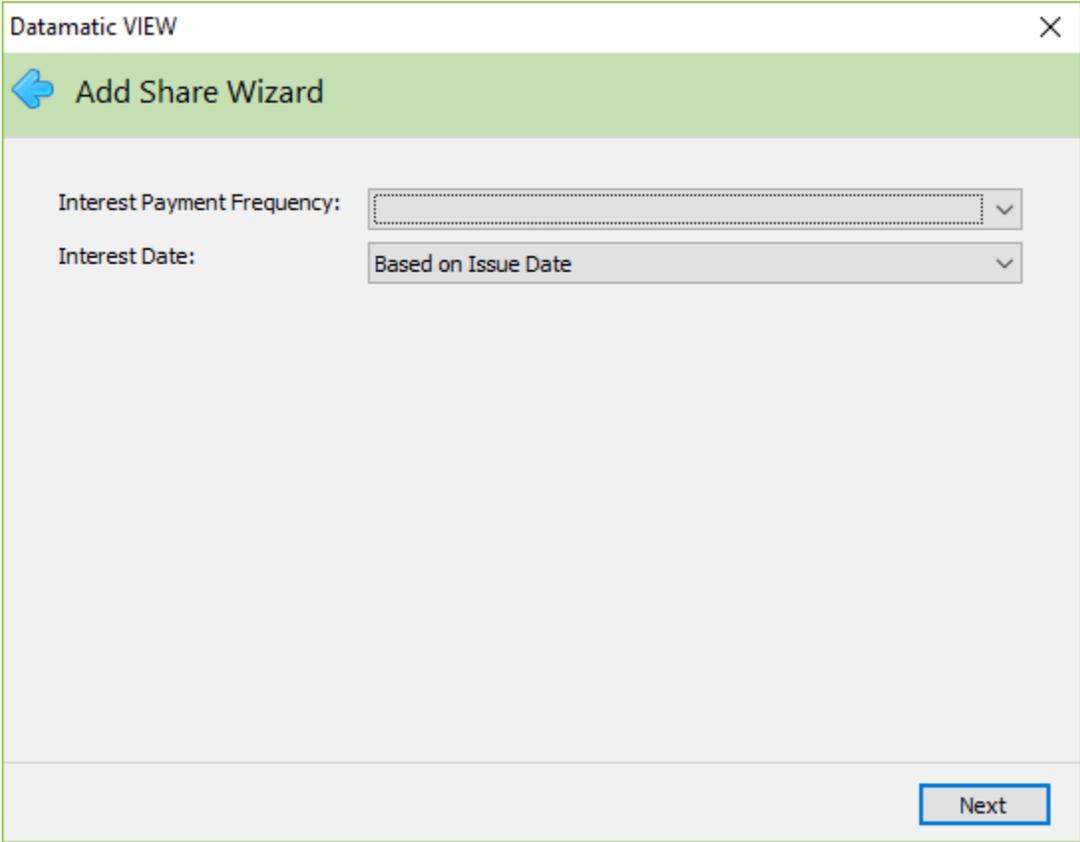
**Penalty Type:** Select from the following options:

- 180 Day - Balance
- 180 Day - Original Amount
- 30 Day - Balance
- 30 Day - Original Amount
- 365 Day - Balance

- 365 Day - Original Amount
- 90 Day - Balance
- 90 Day - Original Amount
- No Penalty

Continue to the next window.

If no CD Profile is selected, the system displays.



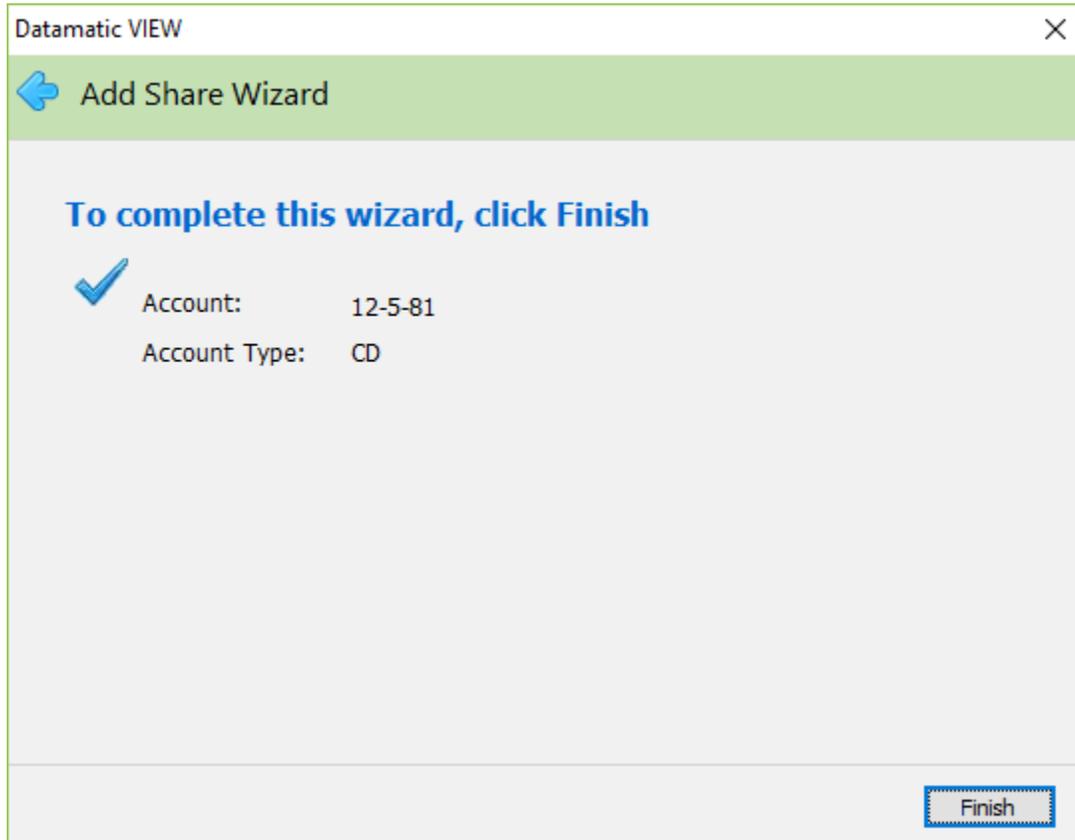
Select the interest payment options.

**Interest Payment Frequency:** Select from the following options: Monthly  
Quarterly  
Semi-annually  
Annually  
At Maturity

**Interest Date:** Select from the following options: Based on Issue Date  
End of Period  
First of Period

Continue to the next window.

The system displays the Finish window. If necessary, select the Back Arrow in the upper left corner to return to any of the previous windows and make changes.



Select the Finish button to add the share certificate suffix to the system.

The system displays the Member Summary window. Next, if any secondary names need to be added to the suffix, select Name Information under the suffixes on the Member Summary. Either highlight Double click here to add a new name... and press enter or double click on Double click here to add a new name... The Add Name window is displayed. See the Name Information chapter for more details.

The deposit can now be made for the new certificate.

For credit unions that print a certificate document, this is done by selecting Action - Print - Certificate.

### CD Suffix Inquiry

From the Member Summary, select the suffix to be displayed by using the arrow keys to highlight the suffix and press enter or double clicking on the suffix. The Title Bar shows the suffix that is displayed.

DESCRIPTION	VALUE
Action Code	(none)
Balance	\$3,545.62
Bump Up Allowed	No
Bump Up Date	(none)
Compounding Method	-
Certificate Number	12345
Date of Last Activity	03-30-2018
Date Opened	01-16-2018
Early Withdrawal Penalty Amount - Year to Date	\$0.00
Early Withdrawal Penalty Amount - Previous Year to Date	\$0.00
Interest Accrued - Year to Date	\$11.07
Interest Earned - Year to Date	\$33.24
Interest Earned - Previous Year to Date	\$137.05
Interest Calculation	365 Day
Interest Payment Date	End of Period
Interest Payment Frequency	Quarterly

If the field lettering is black, then file maintenance can be completed on the field. If the field is gray, then the field cannot be file maintained (or the employee does not have proper security to do file maintenance). Use the arrow keys to highlight the field and press enter or double click on the field to do file maintenance. A window will display to enter the change for the specific field. See example on next page.

Datamatic VIEW

#### Open / Closed Flag

Current Value: Open

New Value:

Reason:

Note:

Save

**Description of fields:**

**Action Code** – This is a credit union defined code that can be used to identify certain accounts. Either an alpha (upper and lower case) or numeric character may be used in this one-digit field. This can be used to pull accounts for printing labels or in Query (optional software) for a report. The Action Codes used by the credit union can be defined under [[Main Ribbon > System Settings > Action Codes](#)].

**Balance** – The current balance of the member’s certificate of deposit.

**Bump Up Allowed** – This field determines if a bump up (rate change) is allowed on this certificate of deposit during the term. The options are:

No  
Yes

**Bump Up Date** – This is a file maintainable field that allows credit unions, which permit their members to change the interest rate during the term of a certificate of deposit/term share suffix, a place to indicate the date that the interest rate was changed. This field is reset to none, after a CD suffix (CD-IRA suffix, etc.) is automatically renewed by the system or after using the CD Renewal Wizard.

**Compounding Method** – The CD Compounding Method determines if the CD interest will be compounded. Compounding is a method of accruing (calculating) interest. The options are:

None  
Daily

**Certificate Number** – The number assigned by the credit union to this certificate of deposit when an actual certificate is given to the member. (Optional)

**Date of Last Activity** – The date of last activity on the CD suffix (including interest or dividend postings). This date is checked when the Dormancy Report is generated, as well as, to determine if the member or suffix is dormant.

**Date Opened** – The date that the member opened or renewed the certificate of deposit.

**Early Withdrawal Penalty Amount – Year to Date** – The amount of early withdrawal penalties assessed to the account in the current year for IRS reporting.

**Early Withdrawal Penalty Amount – Previous Year to Date** – The amount of early withdrawal penalties assessed to the account in the previous year for IRS reporting.

**Interest Accrued – Year to Date** – The total accrued interest that has not been paid but has been earned either to or through today’s date. This depends on the Interest Payment Date selection which determines if either first day or last day accrual is used. If changes are made, such as to the Interest Rate, the system will re-accrue with End of Day processing to adjust the accrued figure. The amount can be file maintained, if necessary.

**Interest Earned – Year to Date** – The amount of interest/dividends paid to the account in the current year for IRS reporting.

**Interest Earned Previous – Year to Date** – The amount of interest/dividends paid to the account in the previous year for IRS reporting.

**Interest Calculation** – The CD Interest Calculation is the number of days in the year on which the interest is calculated. The options are:

- 360 Day \* (year base 360)
- 360 Day Alt \* (uses months instead of days)
- 365 Day \* (year base 365)
- Daily Interest (allows deposits and withdrawals – 365 year base)

\*The system uses the balance and interest rate at the time of the interest payment to calculate the interest amount for the entire period.

**\*Note:** During a leap year, a 365-year base is used for the 365 interest calculations.

**Interest Payment Account** – The account number that the CD Interest is to be deposited. This can be a suffix within the same member or a different member number. This field will only be displayed when Other is selected as the Interest Payment Method or the Maturity Code selection is Transfer - Interest Account. This account cannot be a loan suffix.

**Interest Payment Date** – The basis for the interest payment date for the certificate of deposit. The options are:

- Based on Issue Date
- End of Period
- First of Period

**Interest Payment Frequency** – The CD Interest Payment Frequency determines how often the certificate will be paid interest. The options are:

- Annually
- At Maturity
- Monthly
- Quarterly
- Semi Annually

**Interest Payment Method** – The CD Interest Payment Method determines what account the interest earned on the CD is to be paid. The options are:

- CD
- Check
- Draft (70 suffix)
- Other \*\*
- Share (00 suffix)

\*\* If Other is selected for the interest payment method, a box will display to enter the account number to receive the CD interest. The field will show on the CD suffix inquiry. The Interest Payment Account field is also used if the Maturity Code selection is Transfer - Interest Account. If the Interest Payment Method is Other and the Maturity Code is Transfer - Interest Account, they must be transferred to the same account.

**Interest Rate** – The rate at which the certificate of deposit earns interest.

**Internet Banking - Transfers** – The Internet Banking - Transfers field allows the Credit Union to restrict transfers at the member level. This option must be file maintained after the suffix is built. This field

supplements the existing transfer restrictions at the credit union level and should only be used when those features do not provide enough control.

This does not override the credit union wide options. For example, if the credit union blocks withdrawals then setting an individual suffix to Allowed will NOT override that. The credit union wide options take effect first. This allows capabilities to be taken away from the credit union wide restrictions not added to them.

Examples of this would be as follows: If Christmas Club withdrawals are allowed at the credit union level, but certain special types of Christmas Clubs are not allowed to withdraw, this would be setup with this option. Similarly, if certain types of loans require payments to be made in person at the credit union (for additional documentation), these could be setup here with a Not Allowed selection.

The selections for this option are:

- Allowed (default)
- From Only
- Not Allowed
- To Only

**Internet Banking - Visible** – The Internet Banking - Visible field allows the credit union to block a specific suffix(s) for a member from appearing in Internet Banking at all. The selections for this option are:

- Yes (default)
- No

**IRS Withholding Amount** – The amount of federal income tax withheld from the member's interest or dividends in the current year for IRS reporting.

**IRS Withholding** – This determines if IRS Backup Withholding will apply to dividends paid on this suffix. The withholding percentage is programmed into the system to withhold the current percentage set by the IRS. This can be elected by the member or mandated by the IRS via a B-notice or C-notice.

**Locked** – Locked indicates if the account is set to deny access or not. If an account is locked, no transactions (online or batch) can be posted to the account. The options are:

- Locked
- Locked (Restricted Withdrawals) \*\*\*
- Unlocked

\*\*\* This will prevent members and tellers from withdrawing funds from an account. This includes withdrawals by members using Audio Response, Internet Banking and Service Center, etc. However, deposits (by members and tellers) and system batch withdrawals will be allowed to be made. Batch withdrawals, such as loan transfers, automatic transfers, escrow withdrawals, etc. will still be posted for accounts coded with this selection. Should it be necessary to close a suffix with this selection, the staff will need to file maintain the account to Unlocked, then process the transaction.

**Maturity Code** – The CD Maturity Code determines what will happen to the balance in the certificate at maturity. The options are:

- Auto Renewal
- Funds Stay in CD (single maturity)
- Transfer - Interest Account \*\*\*
- Transfer - IRA (Traditional IRA suffix 03)
- Transfer - Share (suffix 00)

\*\*\* The Transfer - Interest Account selection allows for the automatic transfer of the balance of a CD, CD-IRA, Coverdell CD-IRA, Roth CD-IRA, etc., suffix at maturity to be deposited to a specific share account (not applicable to loan suffixes) rather than pre-determined suffixes. After the Maturity Code has been changed on the suffix inquiry, this activates the Interest Payment Account field so that an account can be entered. If the Interest Payment Method is Other and the Maturity Code is Transfer - Interest Account, they must be transferred to the same account.

If Transfer - Interest Account option is chosen for the Maturity Code, and the Interest Payment Account field is blank, the system will look to the Interest Payment Method when it is coded with Share (00) or Draft (70).

The system will ignore the Maturity Codes of Transfer to Share, Transfer to IRA and Transfer to Interest Account when there is a pledge amount on the CD. File maintenance will be blocked for adding a pledge amount when the Maturity Code is set to one of these options. Likewise, file maintenance will be blocked for entering a Maturity Code of one of these options, if a pledge amount was entered previously.

See chart on page 9 for transaction codes generated.

**Maturity Date** – The date the certificate of deposit matures.

**Member Service Representative** – The teller number of the employee that added the suffix to the system or teller number file maintained in this field.

**Nickname** – This can be used if the member would like a special name for a specific suffix(es). The nickname will show on the member statements, as well as, in both Internet (Summary and Detail windows) and Mobile (Accounts window) Banking. Also, for Internet Banking users, the nickname can be added, changed or deleted by the member from the Details window.

**Open/Closed Flag** – This indicates if the account is in an open or closed status. Open accounts are available for access. Closed accounts are inaccessible for transactions.

**Original Amount** – The original amount of this certificate of deposit. When a certificate automatically renews for another term, this field changes to the amount being renewed. If manually being renewed, this field should be file maintained to the amount being renewed.

**Ownership Type** – The ownership type indicates either who has withdrawal privileges from the account or the type of account. The options are:

- |          |              |
|----------|--------------|
| Co-Maker | Joint Owner  |
| Escrow   | On Behalf of |

Guarantor (formerly Co-Signer)	Organization
Individual	Tenants in Common
Joint Member***	Trust

\*\*\*This ownership type is used by credit unions that want to identify accounts that have a joint member as opposed to a joint non-member (joint owner). If this type is used, the Member Trial Balance report will give a breakdown of the number of accounts with a Joint Owner versus Joint Member. Other than that, there are no other differences between Joint Owner and Joint Member.

**Passbook Printing** – Contact Datamatic.

**Penalty Amount** – The computed penalty amount for early withdrawal of CD funds. This is based on the Penalty Type.

**Penalty Type** – The type of penalty for early withdrawal of funds in the certificate. The options are:

180 Day - Balance	30 Day - Original Amount	90 Day - Balance
180 Day - Original Amount	365 Day - Balance	90 Day - Original Amount
30 Day - Balance	365 Day - Original Amount	No Penalty

**Pledge Amount** – The amount pledged against this suffix for a loan, if applicable. This amount is deducted from the available balance in the account.

**Renewal Profile** – This is used for certificates that have a Maturity Code of Auto Renewal and will determine how the certificate will be renewed, as well as, the renewal interest rate.

**Term** – The CD Term is the number of days, months or years that describe the length of the certificate Term Type (see below). **Example:** A term of 24 with a CD Term Type of Months = 24 month CD. A term of 24 with a CD Term Type of Days = 24-day CD.

**Term Type** – The CD Term Type is used in conjunction with the CD Term field (see above). **Example:** A term of 24 with a CD Term of Month = 24 month CD. A term of 24 with a CD Term of days = 24 day CD. The options are:

- Days
- Months
- Years

**Type** – The CD Type is the type of certificate describing the account. The options are:

- Certificate of Deposit
- CD-IRA (traditional)
- Coverdell CD-IRA
- Coverdell IRA \*\*\*
- HSA Family \*\*\*
- HSA Family CD
- HSA Single \*\*\*
- HSA Single CD
- Roth CD-IRA
- Roth IRA \*\*\*
- SEP CD-IRA
- SEP IRA \*\*\*

Traditional IRA \*\*\*

\*\*\*These selections would only be used for correction purposes such as an incorrect share type chosen when suffix was opened.

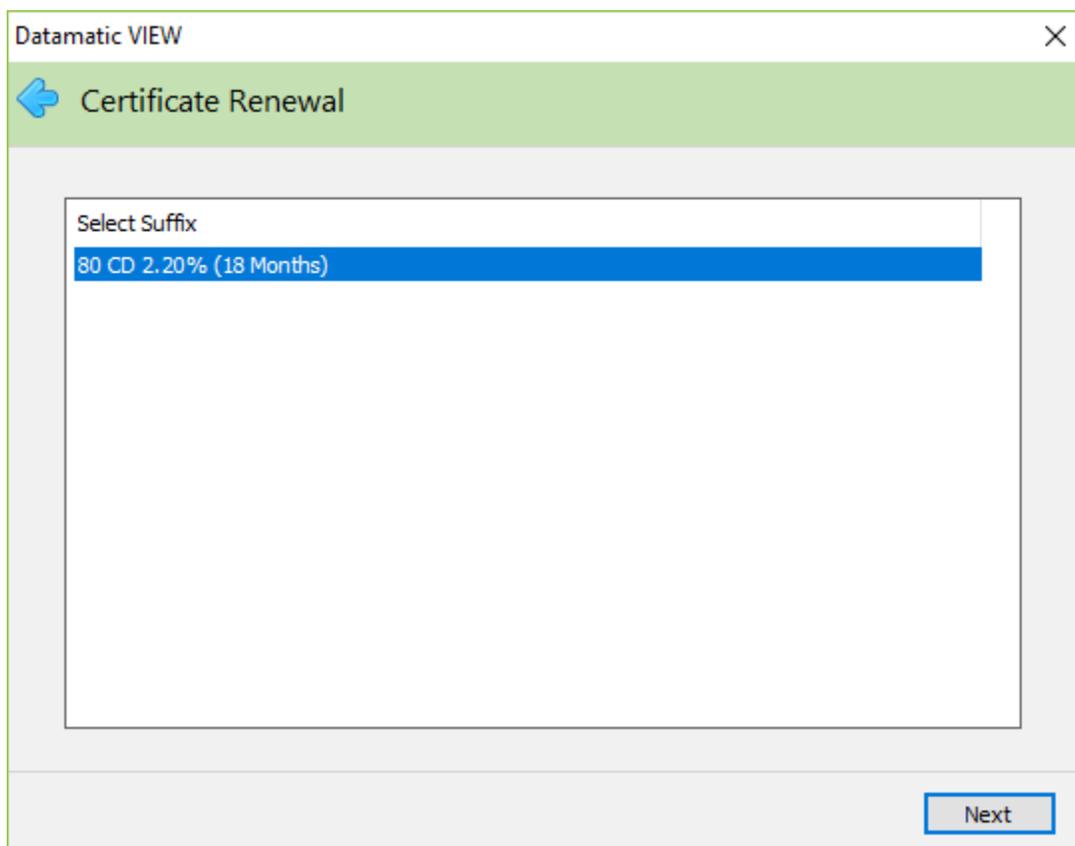
## Certificate Renewal

Select [[Member Ribbon > Tools > Certificate Renewal](#)].

The Certificate Renewal window is used to renew a certificate of deposit that has reached maturity when the member chooses a different term for the renewal. This option might also be used when reusing a closed suffix.

The alternative to using this selection is to manually file maintain each field on the certificate that needs to be changed.

Continue to the next window. The system displays.

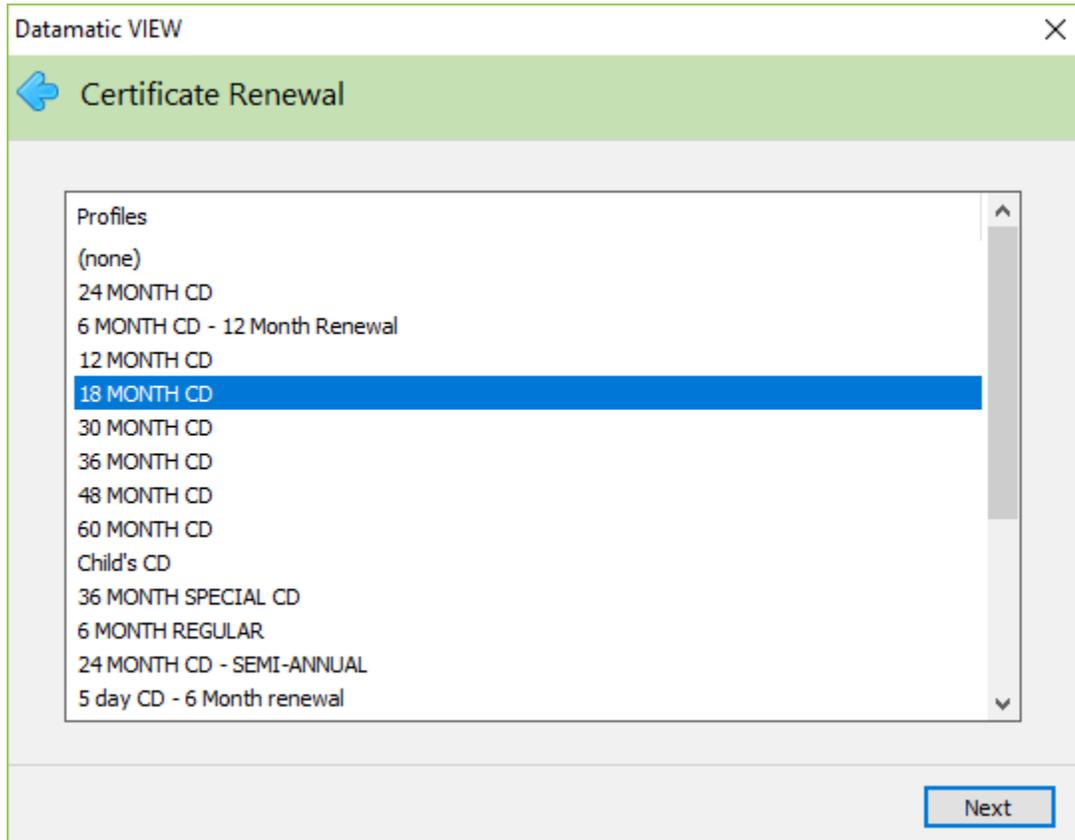


A list of the certificate suffixes that are matured, or during the grace period, for the member are displayed. Select the suffix to be renewed.

To change the terms of a certificate that has not reached maturity, close the suffix and open a new one.

Continue to the next window.

The system displays.



Make a selection from the list. Either select a profile from the list, if applicable, or select none. If a profile is selected, the system will enter the information from the profile selected in the fields for the certificate.

If none is selected, the remaining windows will contain the information from the suffix currently on the system. Make any appropriate changes for the certificate, as needed, for the renewal.

When a Profile is selected that has a Renewal Profile with different terms, etc. than the Profile selected, the title of the Renewal Profile will be displayed in the Profile field (on the CD Suffix Inquiry), after the Certificate Renewal is finished. That Profile will be used with the next renewal of the CD.

Continue to the next window.

The system displays.

Datamatic VIEW

← Certificate Renewal

Certificate Number:

Original Amount:

Certificate Term:  Term Code:

Interest Rate:

Date Opened:

Bump Up Allowed:

Next

Either the current information for the certificate is displayed (if none selected as the profile on the previous window) or the information from the profile selected is displayed. Make changes to the appropriate fields, if applicable.

**Note:** The Certificate Number field is optional.

For matured CD's, the default for the Date Opened field will work as follows: When a CD Profile is selected (both existing profile or different profile); today's date will be filled in for the new Date Opened. The new Maturity Date (next window) will be calculated off of the new Date Opened. The Date Opened and Maturity Date fields can be changed in the Certificate Renewal windows, if desired, regardless if a CD Profile is used or not.

**Interest will accrue based on the Date Opened at the new rate. If interest is to be paid from the maturity date to the new Date Opened (renewal date), and these dates are different, it must be paid manually.**

If no CD Profile is selected, the old maturity date will be filled in for the Date Opened and Maturity Date will be calculated off of the that date.

If the CD is not matured yet and a CD Profile is selected, the Date Opened will default to **today's date** and the new Maturity Date will be calculated off of that date. Otherwise, see the paragraph above.

Continue to the next window.

The system displays.

If a CD Profile has an incorrect Maturity Code for the CD Type entered, the Add Share Wizard and Certificate Renewal Wizard will display the Maturity Window to select the appropriate Maturity Type (Code). **Example:** CD Type of Roth CD-IRA and a Maturity Type (Code) of Transfer - IRA or Transfer - Share.

Either the current information for the certificate is displayed (if none selected as the profile on the Select Certificate Profile window) or the information from the profile selected is displayed. Make changes to the appropriate fields, if applicable.

If Transfer - Interest Account is selected as the Maturity Type (aka maturity code), the Interest Payment Account (share suffixes only) will need to be entered on the next window. Also, if the Interest Payment Method (see next page) is Other and the Maturity Code is Transfer - Interest Account, they must be transferred to the same account.

Also, for CD-IRA's, Coverdell CD-IRA's, Roth CD-IRA's, etc., the transaction types generated for the withdrawal and deposit are internal transfers.

Continue to the next window.

The system displays.

The screenshot shows a window titled "Datamatic VIEW" with a close button in the top right corner. Below the title bar is a green header with a blue back arrow and the text "Certificate Renewal". The main area contains five rows of settings, each with a label on the left and a dropdown menu on the right:

- Interest Calculation: Daily Interest
- Interest Payment Frequency: Quarterly
- Interest Date: Based on Issue Date
- Interest Payment Method: CD
- Interest Payment Account: 00 Regular Shares

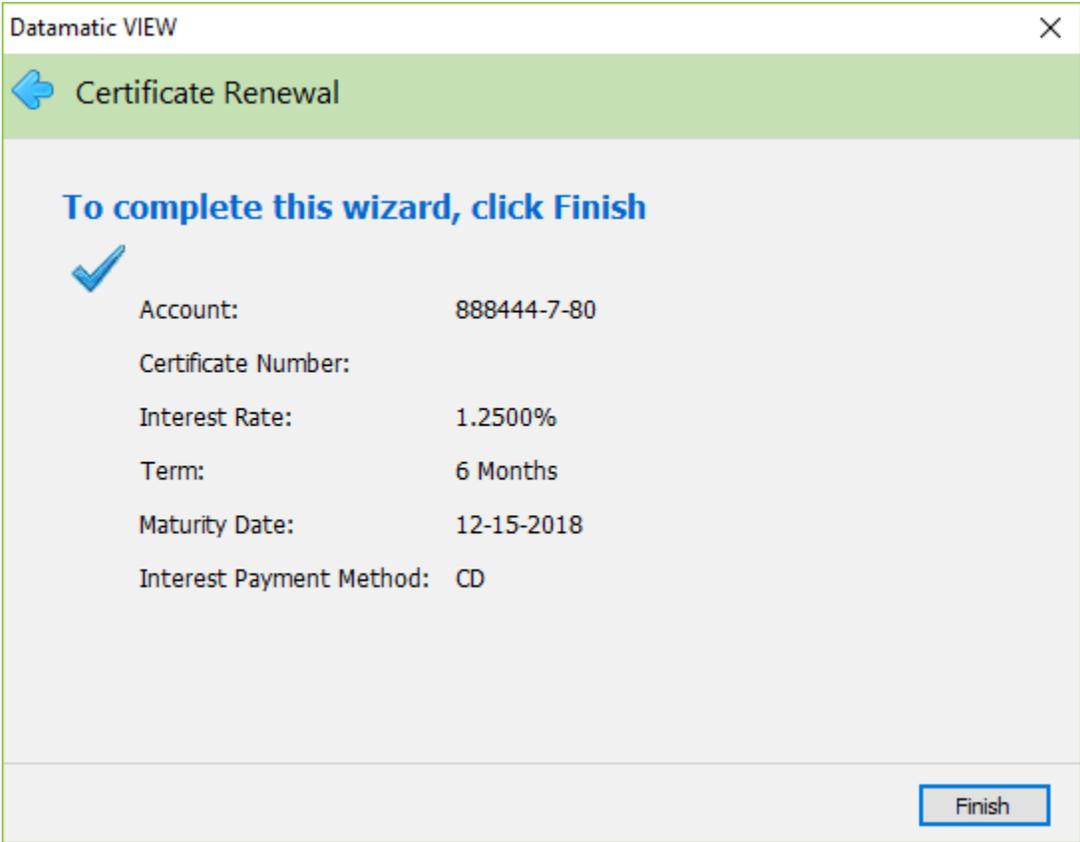
A magnifying glass icon is located to the right of the "Interest Payment Account" dropdown. At the bottom right of the window is a "Next" button.

Either the current information for the certificate is displayed (if none selected as the profile on the Select Certificate Profile window) or the information from the profile selected is displayed. Make changes to the appropriate fields, if applicable.

Continue to the next window.

The system displays a window to preview the information entered in the previous windows. If necessary, select the Back button to return to any of the previous windows and make changes.

Select next to return to the preview window. Select Finish.



Next, any applicable deposit or withdrawal transaction can be processed.

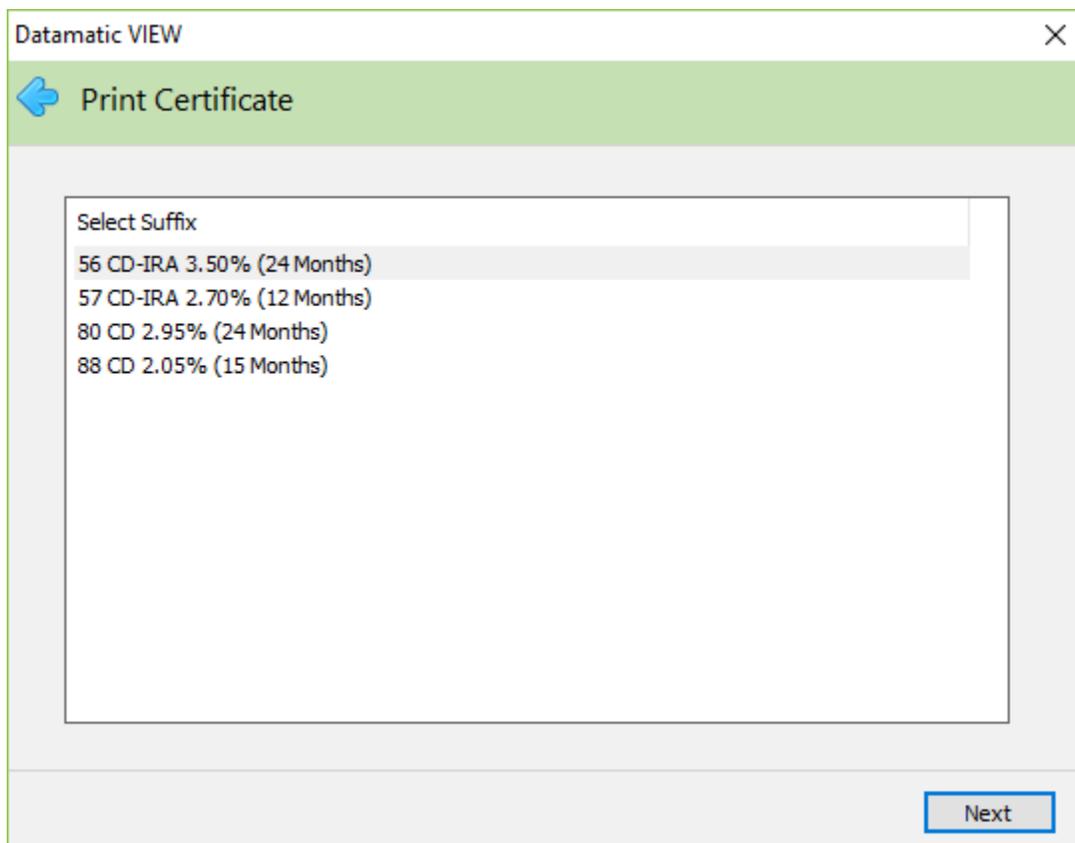
## Print Certificate

With the member displayed, select Action on the Menu Bar then Print then Certificate. The system displays the Print Certificate Wizard window.

The Print Certificate Wizard is used to print a certificate of deposit for a member. This would be used by credit unions that give members a certificate document when opening and renewing a certificate of deposit.

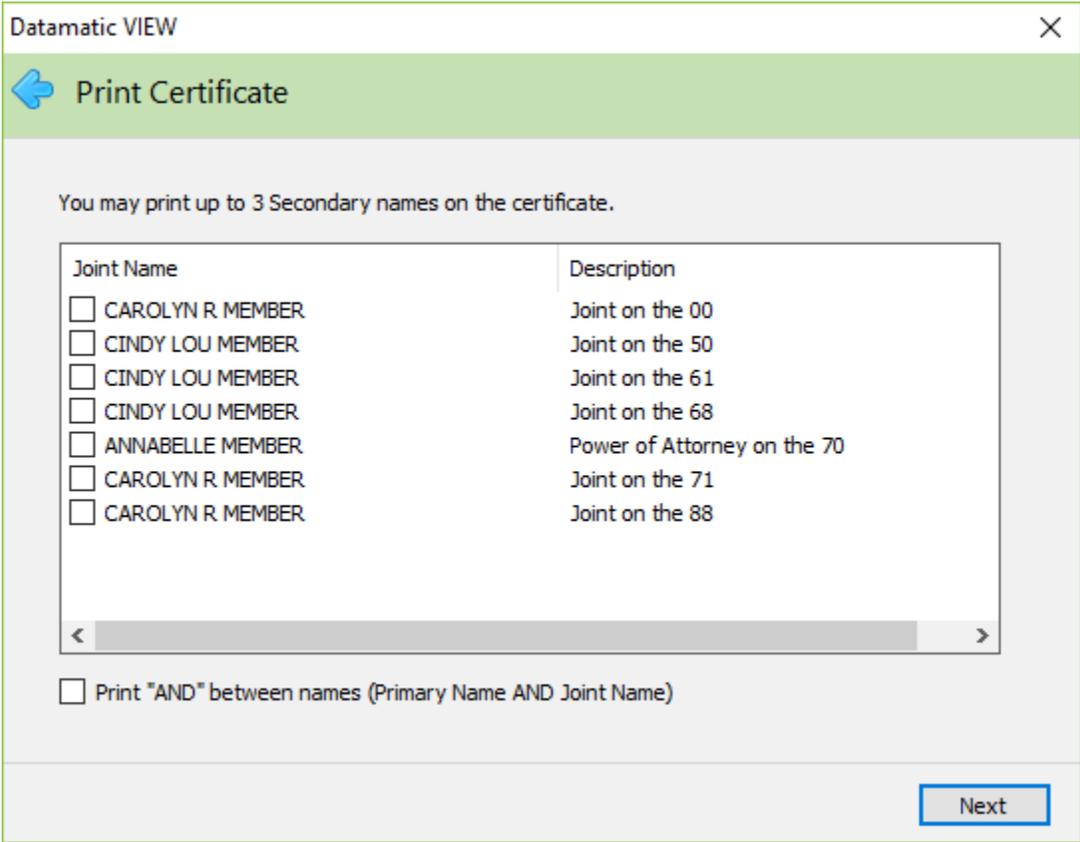
Prior to printing a certificate document, the PDF must be setup under [\[Main Ribbon > System Settings > PDFs\]](#). (See PDFs in the System Settings Manual.)

Continue to the next window. The system displays.



Select the suffix for which the certificate will be printed for the member. Continue to the next window.

The system displays.



If a joint name(s) is to be printed on the certificate, click on the box next to the name(s) or use the arrow keys to highlight the name and press the spacebar.

Up to three joint (or secondary) names may be printed on a certificate. The "Joint 1 - Name", "Joint 2 - Name" and "Joint 3 - Name" data fields will be used for printing purposes.

If the word **AND** is to be printed between the primary and joint name(s) on the certificate, click on the box in the lower left corner of the window.

Continue to the next window.

The system displays.

Beneficiary Name	Description
<input type="checkbox"/> CINDY LOU MEMBER	Beneficiary on the 56
<input type="checkbox"/> CINDY LOU MEMBER	Beneficiary on the 57
<input type="checkbox"/> BUDDY BROWN	Beneficiary on the 80
<input type="checkbox"/> LUCY M BROWN	Beneficiary on the 80

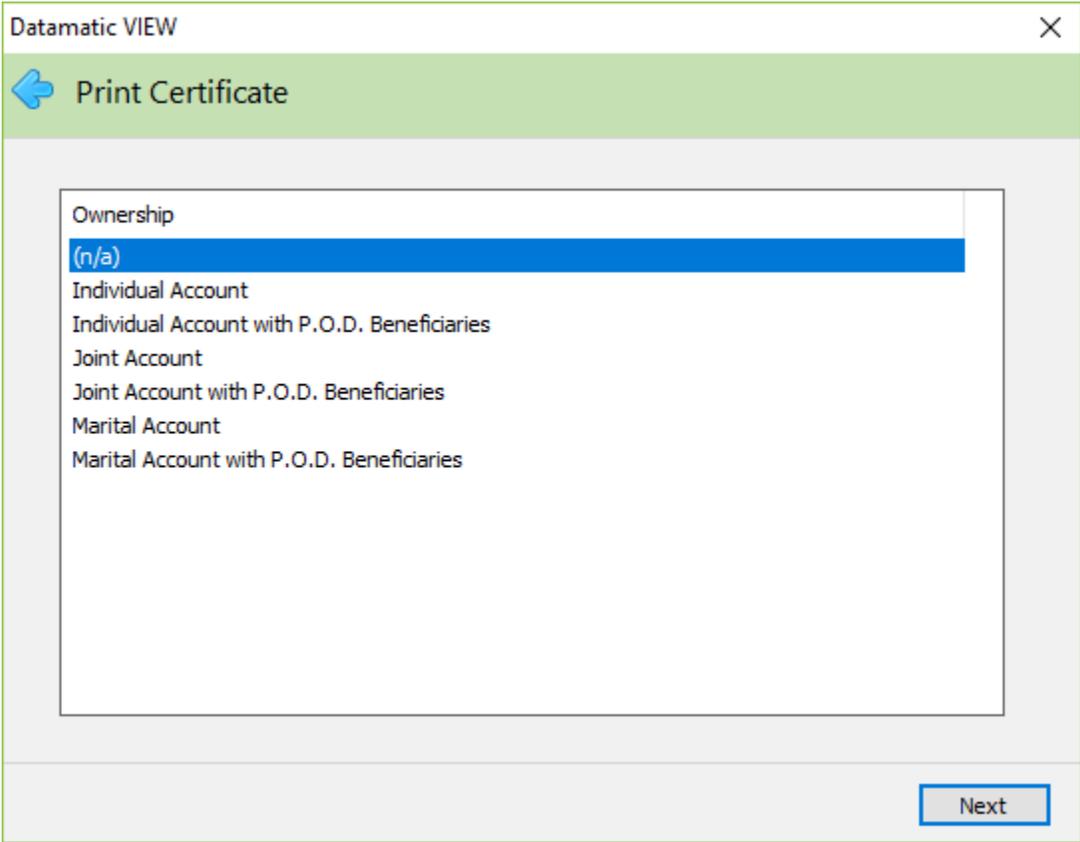
[Next](#)

If a beneficiary(s) name is to be printed on the certificate, select the beneficiary name(s) to be printed. Either use the arrow keys to highlight the name and press the spacebar or click on the name to select. **The only names that will be displayed here are the beneficiary name types that are attached to the certificate suffix selected earlier in the wizard.** Continue to the next window.

If no beneficiary names are being printed on the certificate, continue to the next window.

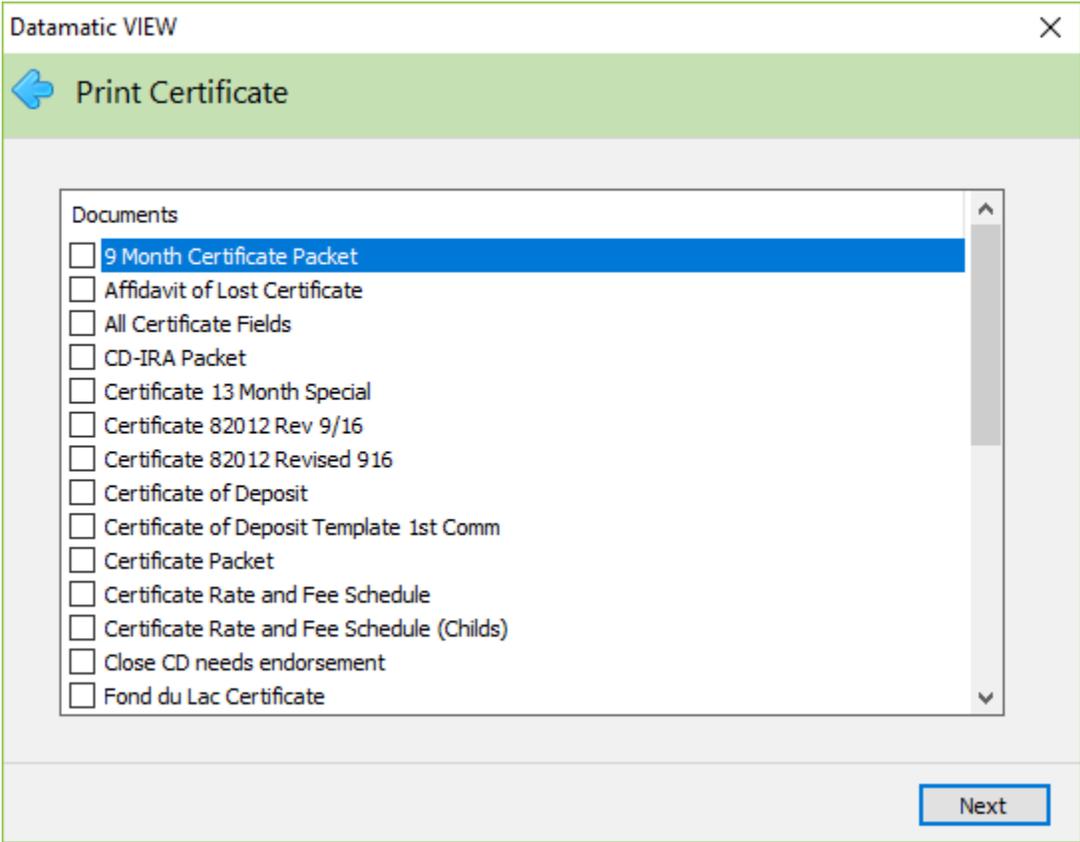
To remove a beneficiary name from being printed on a certificate, either highlight the name of the beneficiary and press the spacebar or click on the name to unselect (and remove the checkmark).

The system displays.



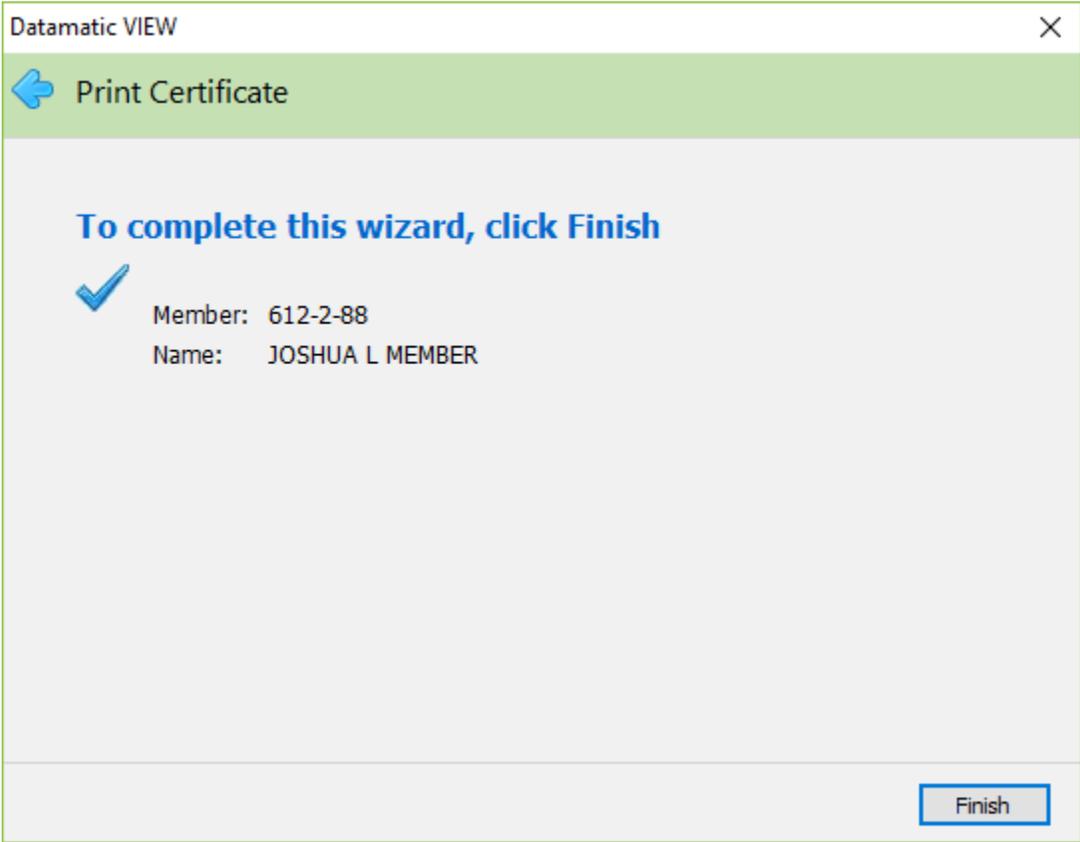
Select appropriate ownership type. Continue to the next window.

The system displays.



Select the certificate document to be printed. Continue to the next window.

The system displays a window to preview the information entered in the wizard. If necessary, click on the arrow in the upper left corner to return to any of the previous windows and make changes.



Select Finish and the PDF will be displayed. The data for the mapped fields will be filled in. Enter any missing information in the blank fields, if applicable. Select the printer icon on the PDF window to print the document.

## **Certificate Reference**

**Automated Accruals Setup** – Refer to the System Settings Manual

**CD Forecast** – Refer to the Reports Manual

**CD Interest Accrual** – Refer to the Reports Manual

**CD Interest - Update Transactions** – Refer to the Operations Manual

**CD Maturity** – Refer to the Reports Manual

**Certificate Profiles** – Refer to the System Settings Manual

**CD Trial Balance** – Refer to the Reports Manual

**CUNA ALM** – Refer to the Extracts Manual

**Print CD Interest** – Refer to the Operations Manual - Checks folder

**Print CD Interest** – Refer to the Operations Manual - Notices folder

**Print CD Maturity** – Refer to the Operations Manual - Notices folder

**Remove CD Interest** – Refer to the Operations Manual - Checks folder

**Share and Dividend Account Setup** – Refer to the System Settings Manual

**Suffix Ranges** – Refer to the System Settings Manual