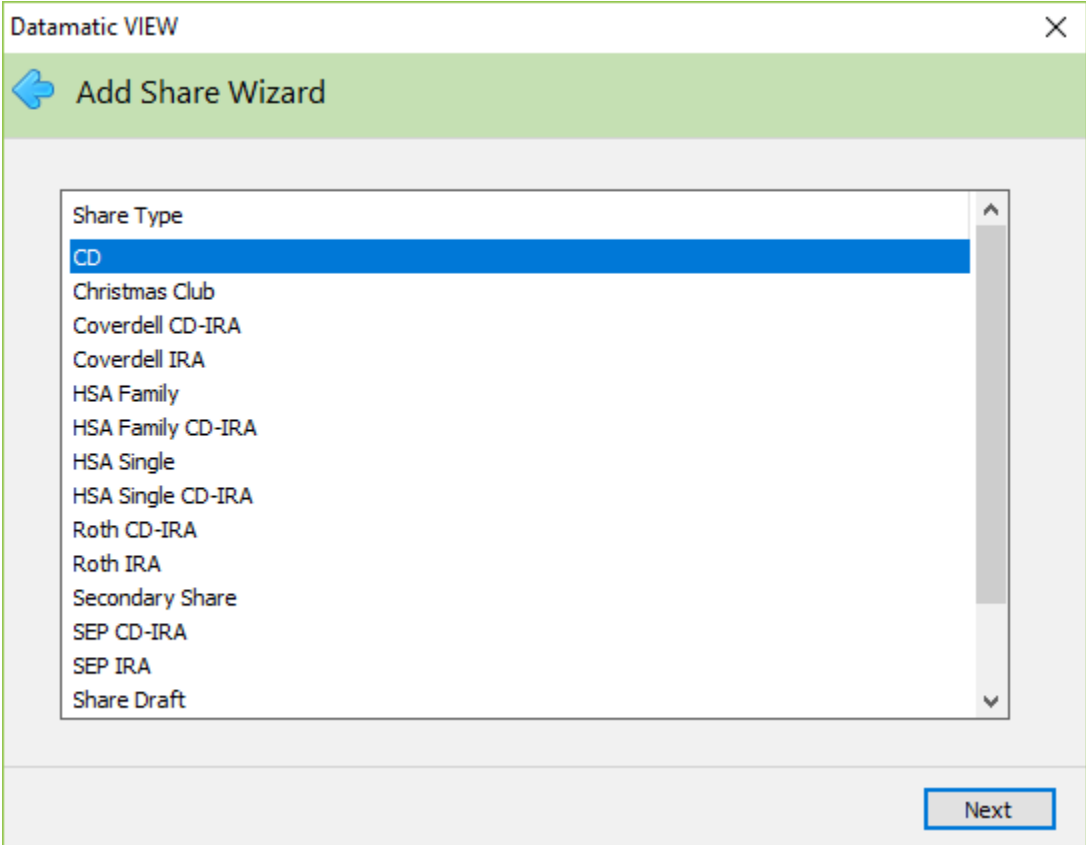


Share Accounts

Add

Select [\[Member Ribbon > Add Share\]](#). The Add Share Suffix Wizard is used to set up another share suffix for an existing member.

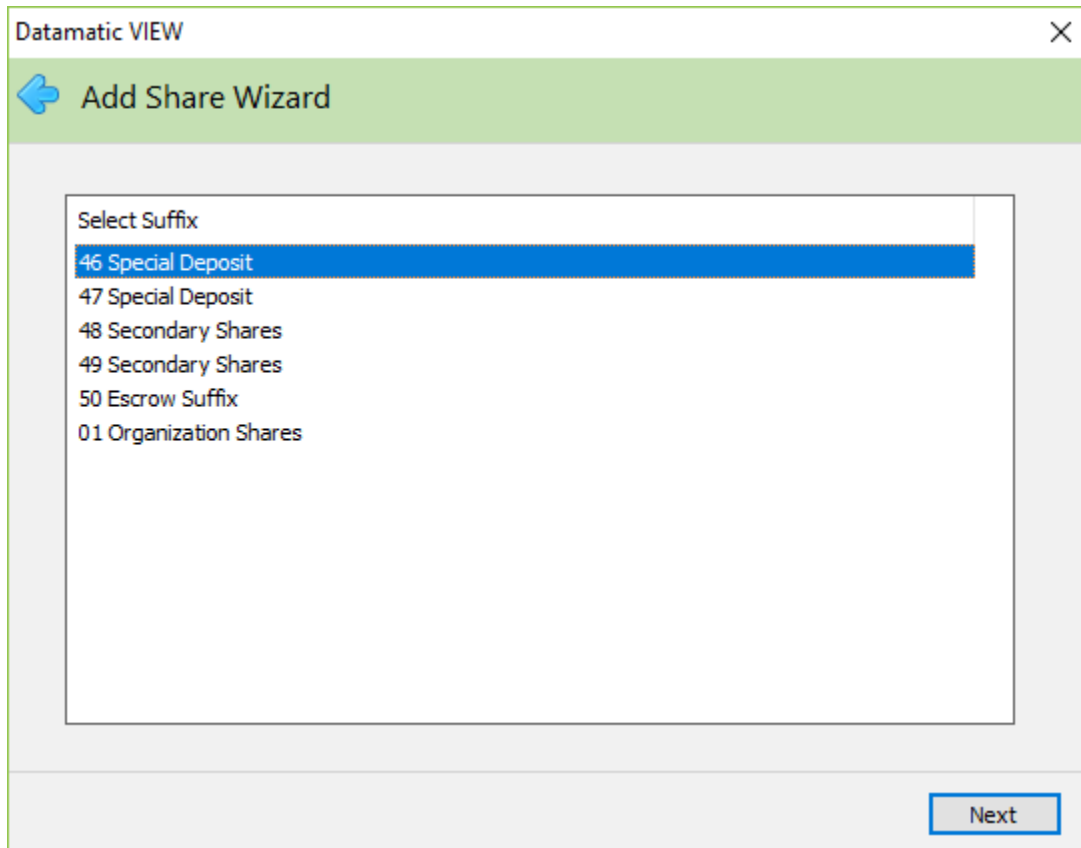
The system displays.



Use the scroll bar to view additional share types, if needed.

Select the type of share account to be opened from the list displayed. Continue to the next window.

The system displays.



Select the suffix to be used for the new share account. 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 or make changes, if needed.

The system displays.

If a Share Draft suffix is being added, the Rewards option will be displayed for a selection to be made, if applicable. Otherwise, the selection will not be displayed.

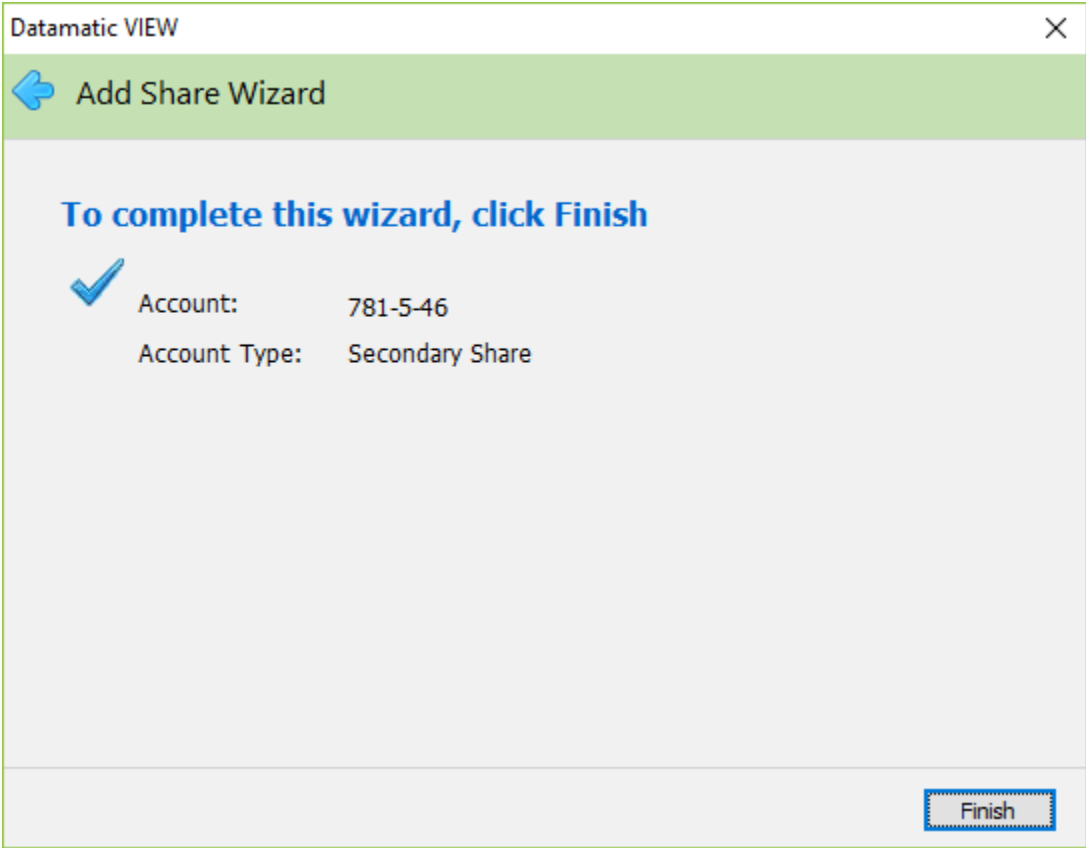
Change or enter information on this window, if applicable. The default for the service charge options is set by the credit union under [\[Main Ribbon > System Settings > Add Member Default Setup\]](#). **Exception:** The default for the Service Charge Min. Balance field is Yes. This field can be changed here, if needed, or file maintained on the share suffix inquiry window at a later time.

Action Code: The Action Code is a credit union defined code that can be used to identify certain accounts. Select the Action Code description that applies to the account. The descriptions are displayed in the drop down box rather than the alpha or numeric character. 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 [\[Main Ribbon > System Settings > Action Codes\]](#).

Dividend Application – This indicates to what suffix the dividends for this account are to be posted. If either the 00 suffix, 01 suffix or one of the draft suffix options are used, the dividends will not show on the suffix for which they were calculated but will show on the suffix to which they are posted. The options for this field are as follows:

- Apply to 00 Suffix
- Apply to 01 Suffix
- Apply to 70 Suffix

The system displays.



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 suffix to the system.

Next, if any secondary names need to be added to the suffix, select [\[Folders at bottom > Add > Secondary Name\]](#). The Name and Address window is displayed. See the Name Information chapter for more details.

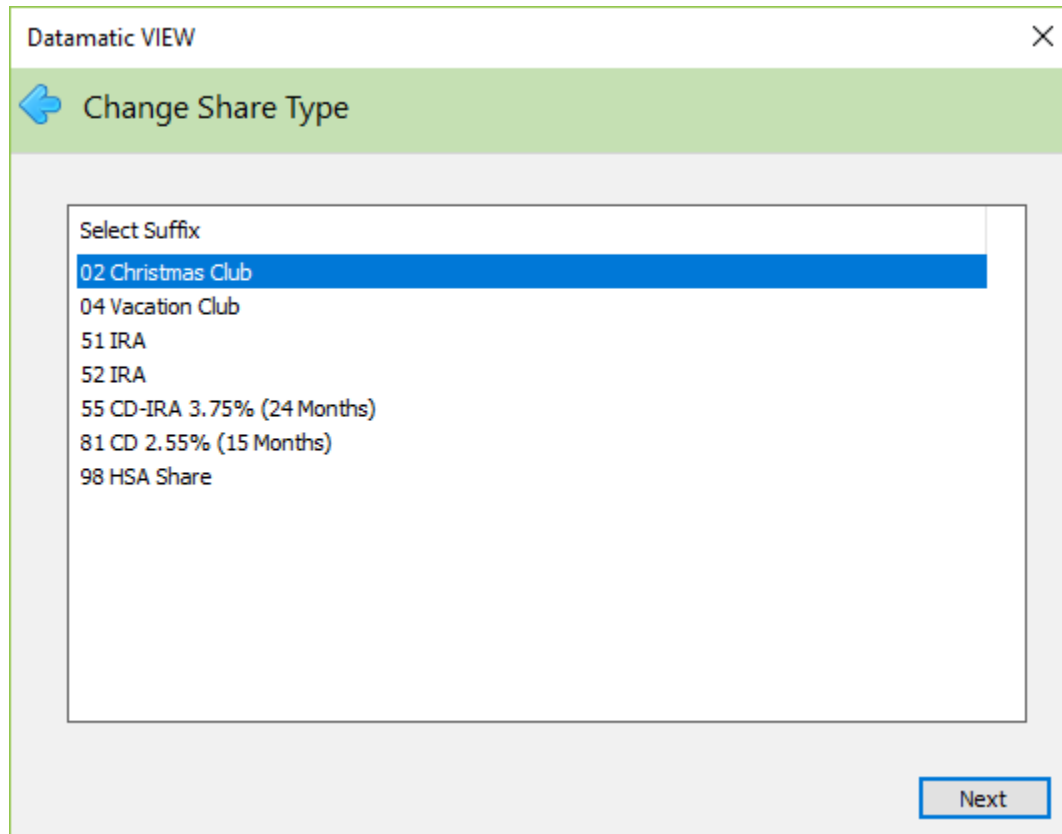
The deposit can now be made for the new share suffix.

Change Share Type

Select [[Member Ribbon > Tools > Change Share Type](#)]. The Change Share Type wizard is used to change the share type on a specific share suffix. This might be used when the incorrect share type is selected during the opening process.

The Change Share Type wizard can be used to change the share type for suffixes 02-04, 45-59 and 80-99 to any of the available share type selections. For IRA or CD-IRA suffixes (of any type), the IRA Contribution/Distribution fields will be zeroed out after completing the windows. For CD or CD-IRA suffixes (of any type), the certificate fields will be reset. It is recommended to print a suffix inquiry prior to changing the share type. This can be used to file maintain any of the IRA or CD fields, if necessary, after completing the windows.

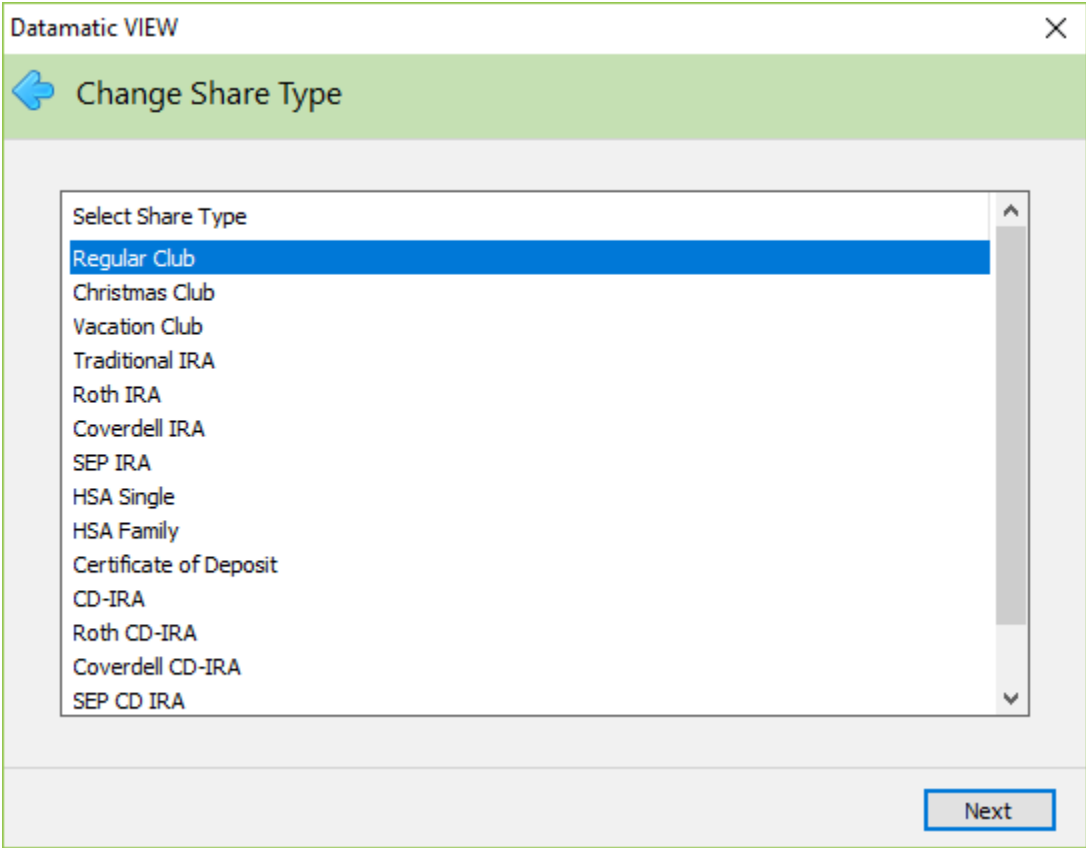
The system displays.



A list of the share suffixes for the member is displayed. Select the suffix to be maintained.

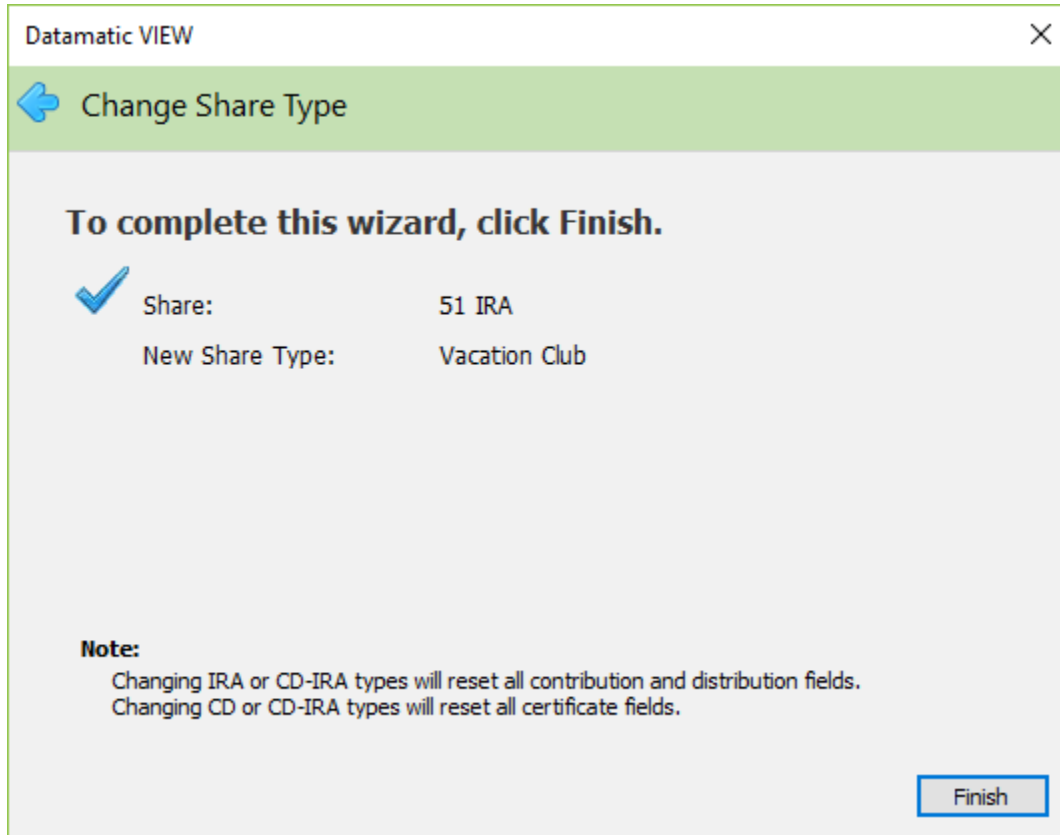
Continue to the next window.

The system displays.



Select the appropriate new share type from the list of possible types displayed. Continue to the next window.

The system displays a window to preview the information entered in the window.



If necessary, select the Back Arrow in the upper left corner of the window to return to one of the previous windows to make changes, or select Cancel not to change the share type.

Select next to return to the preview window, if changes were made. Select Finish to change the share type.

After changing the share type to a certificate (of any type), use the Certificate Renewal Wizard [[Member Ribbon > Tools > Certificate Renewal](#)] to make the appropriate changes to the certificate fields. The alternative would be to individually file maintain each field as needed.

A message of **Unable to Change Account Type** will be displayed after selecting the Finish button, if the Dormant Date on the suffix is greater than the number of months for a suffix to be dormant before a Supervisor Override is required for processing transactions. The credit union defines the number of months before a Supervisor Override is needed on a dormant suffix under [[Main Ribbon > System Settings > Credit Union Setup > Other Options tab > Dormant Months field](#)]. To proceed with the account type change, file maintain the Dormant Date to the current date, use the Change Share Type wizard, then change the Dormant Date back to the previous date.

A message of Unable to Change Share Type will also be displayed after selecting the Finish button, if the employee does not have proper security to make changes on a share suffix.

Rules for file maintaining the Type field or IRA Type field on a Share or CD suffix.

- Club: Regular Club, Christmas Club, Vacation Club (02-04, 45-49, 50-59 and 80-99).
- IRA: Traditional IRA, Roth IRA, Educational IRA, SEP IRA.
- CD-IRA: Traditional CD-IRA, Roth CD-IRA, Educational CD-IRA, SEP CD-IRA.
- HSA: Single HSA, Family HSA.
- HSA-CD: Single HSA-CD, Family HSA-CD.

Type fields cannot be changed on 00, 01 and 70-74 suffixes.

Use the Change Share Type wizard [[Member Ribbon > Tools > Change Share Type](#)] to change the share type to something other than what is shown above.

To change the IRA Type field, display the suffix inquiry for the suffix to be changed. File maintain the field by double clicking on the IRA Type field. Select down arrow to display the selections.

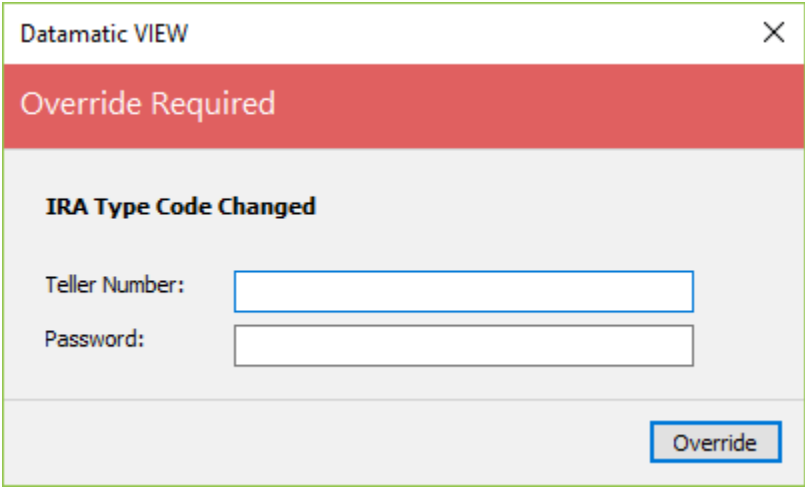
The screenshot shows a window titled "Datamatic VIEW" with a close button in the top right corner. Below the title bar is a green header area with the text "IRA Type". The main content area contains the following fields:

- Current Value:** Traditional IRA
- New Value:** A dropdown menu with a blue border and a downward arrow. The menu is open, showing four options: "Coverdell IRA", "Roth IRA", "SEP IRA", and "Traditional IRA".
- Reason:** (This field is currently empty)
- Note:** (This field is currently empty)

At the bottom right of the dialog, there is a blue button labeled "Save".

Select the correct IRA Type and press enter. Select Save and press enter or click on Save.

The system displays the Override Required box.



Datamatic VIEW

Override Required

IRA Type Code Changed

Teller Number:

Password:

Override

An authorized staff person enters their Teller Number and Password. Press enter when finished. The system displays the suffix inquiry. The IRA Type is now changed.

Purge Account

Select [Member Ribbon or Main Ribbon > Tools > Purge Account](#). The Purge Account Wizard is used to purge (remove) a suffix from the Member Summary window, if needed. A suffix that was opened in error would be one reason to use this wizard.

The suffix must meet the purge criteria in order to be purged.

- Account Status must be closed.
- Balance must be zero.
- Loan - no YTD Interest.
- Share - no YTD Dividends.
- Passbook IRA and CD-IRA's - no amount in Current or Prior Year fields.
- Loan - Line of Credit field must be zero.

Only suffixes that meet the purge criteria for the member number entered will be displayed in this wizard. The system displays.

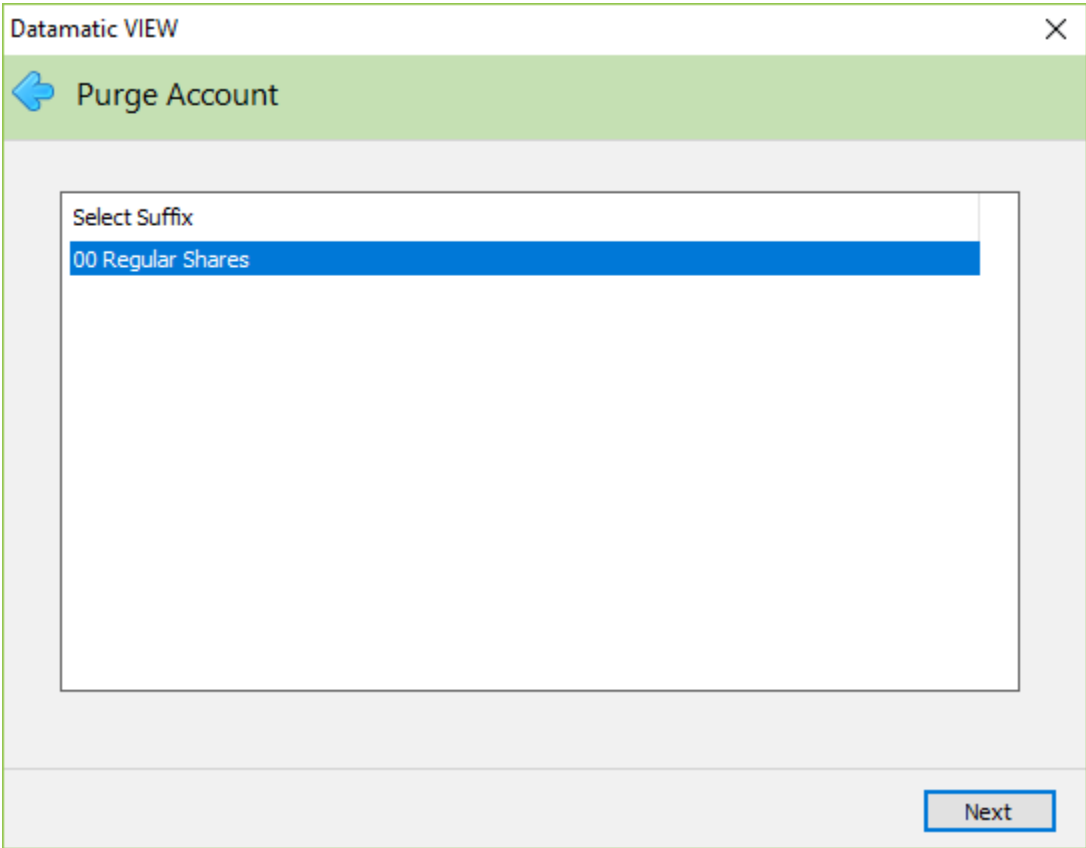
The screenshot shows a software window titled "Datamatic VIEW" with a close button in the top right corner. Below the title bar is a green header area with a blue left-pointing arrow and the text "Purge Account". The main area of the window is light gray and contains a "Member:" label followed by a text input field containing the value "837-5". To the right of the input field is a magnifying glass icon. At the bottom right of the window is a "Next" button.

Enter the member number of the member with the suffix to be purged. If the member number is not known, click on the magnifying glass to the right of the Member field to search for the member number.

If a member is displayed before selecting this wizard, the Account Base and Check Digit will be entered in the Member area automatically by the system.

Continue to the next window.

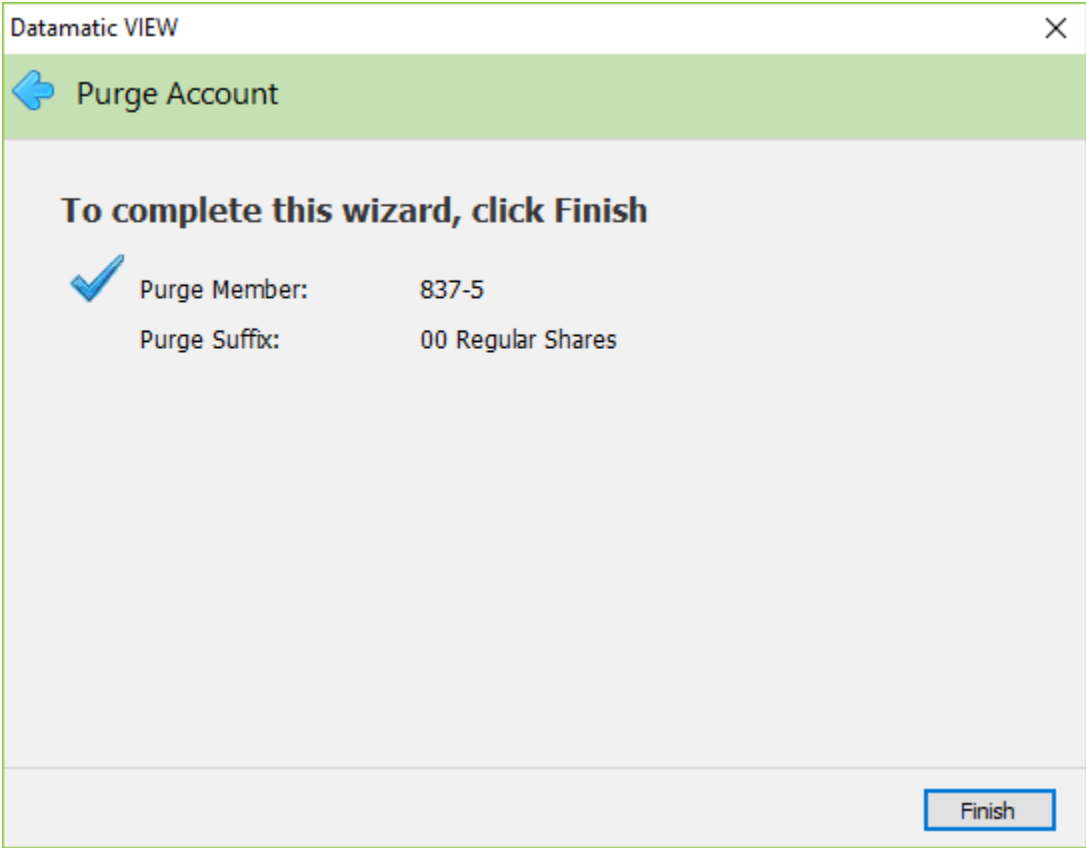
The system displays.



Select the suffix to be purged by either using the arrow keys to highlight the suffix or by clicking on the suffix.

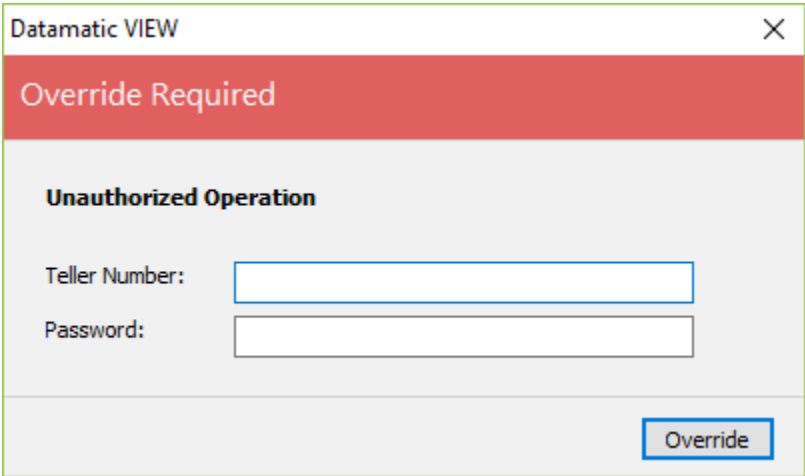
Continue to the next window.

The system displays a window to preview the information entered in the wizard.

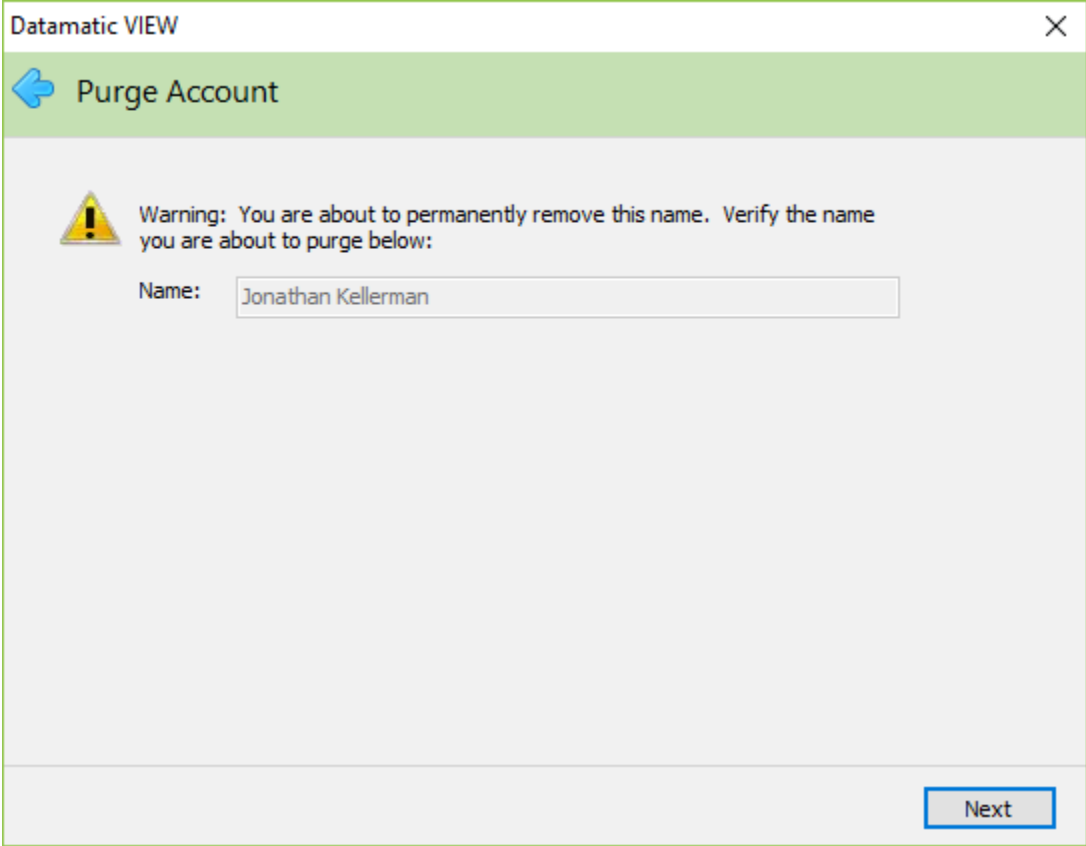


If necessary, select the Back Arrow in the upper left corner of the window to return to any of the previous windows and make changes. Select the Cancel button not to continue with the purge.

Select next to return to the preview window, if changes were made. Select Finish to purge the suffix for the member from the system. The system displays.

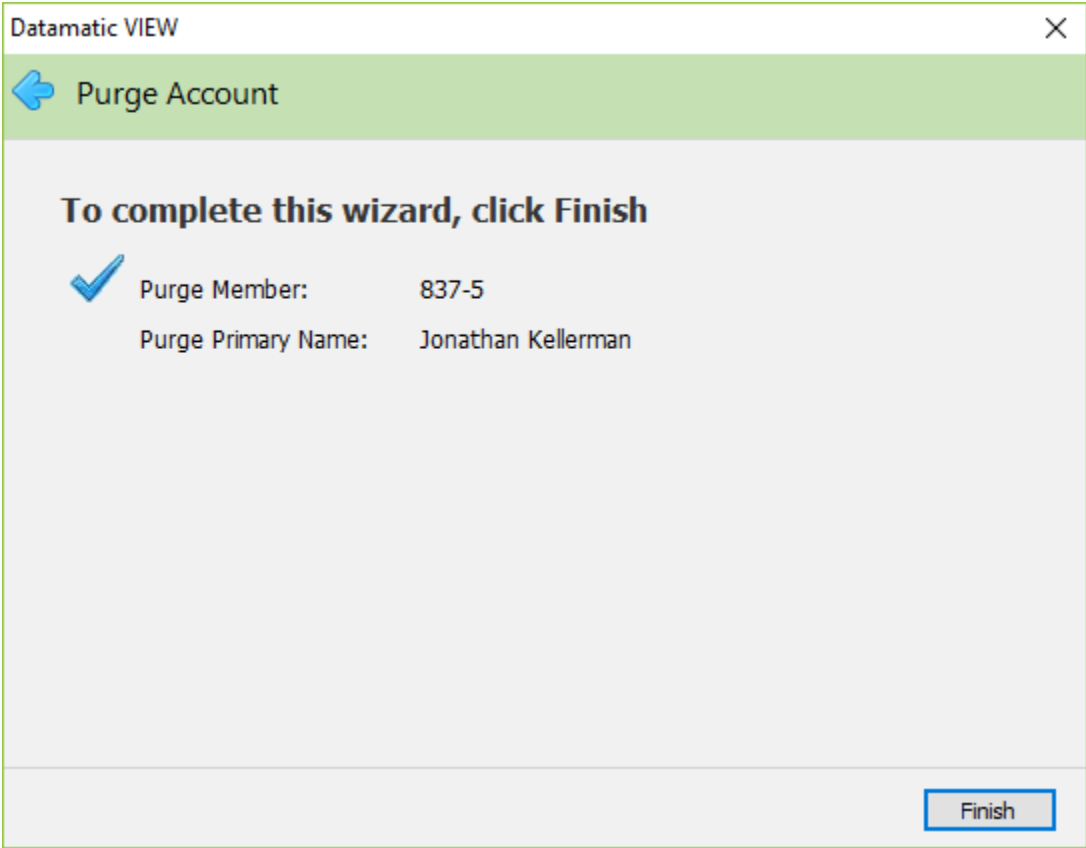


The supervisor enters their teller number and password to override the suffix purge then selects Override. The suffix will no longer be displayed on the Member Summary window.



To purge the 00 suffix **and** the primary name that goes with the suffix, first use the Purge Account Wizard to purge the 00 suffix. Next, select the Purge Account Wizard a second time. A window will be displayed indicating that the name shown is about to be permanently removed.

Continue with the wizard to purge the name from the system.



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.

Datamatic VIEW	
32786-6 AMY M MEMBER - 00 Regular Shares	
DESCRIPTION	VALUE
Action Code	(none)
Balance	\$3,607.08
Counter Withdrawal	(none)
Date of Last Activity	05-18-2018
Date Opened	06-01-2004
Date Overdrawn	(none)
Dividend Accrued - Daily Interest	\$6.79
Dividend Application	Apply to same suffix
Dividend Earned - Previous Year to Date	\$63.31
Dividend Earned - Year to Date	\$15.16
Dividend Type	1
Dormant Date	05-18-2018
FGL Amount	\$0.00
Freeze Amount	\$0.00
Freeze Expiration Date	(none)
Insurable Balance	\$0.00
Internet Banking - Transfers	Allowed
Internet Banking - Visible	Yes
IRS Withholding	Not in effect
IRS Withheld Amount	\$0.00
Locked	Unlocked
Low Monthly Balance	\$3,397.08
Low Share Balance - January	\$4,471
Low Share Balance - February	\$4,279
Low Share Balance - March	\$3,926
Low Share Balance - April	\$3,669
Low Share Balance - May	\$3,397
Low Share Balance - June	\$4,413
Low Share Balance - July	\$4,685
Low Share Balance - August	\$4,522
Low Share Balance - September	\$4,200

If the field 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.

When finished, select Save.

Description of fields:

Action Code – The Action Code 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 in the members account.

Counter Withdrawal – The number of counter withdrawals this month. (Cash withdrawals and Draft Cleared on credit union transactions are counted.)

Date of Last Activity – The date of last activity on the suffix (including interest or dividend postings).

Date Opened – The date that the member opened this account.

Date Overdrawn – The date that the suffix first became overdrawn, if applicable. This field will be reset to none when the suffix is no longer overdrawn.

Dividend Accrued – Daily Interest – The dividend amount that has accrued since dividends were last paid to the account. In order for the accrued dividends to show on this window, the option for Daily Accruals in Automated Operations Calendar Setup must be set to yes.

Dividend Application – This indicates to what suffix the dividends for this account are to be posted. If either the 00 suffix, 01 suffix or one of the draft suffix options are used, the dividends will not show on the suffix for which they were calculated but will show on the suffix to which they are posted. The options for this field are as follows:

- Apply to 00 Suffix
- Apply to 01 Suffix
- Apply to 70 Suffix
- Apply to 71 Suffix
- Apply to 72 Suffix
- Apply to 73 Suffix
- Apply to 74 Suffix
- Apply to Same Suffix (default)

Dividend Earned – Previous Year to Date – The amount of dividends paid to the account in the previous year that was reported to the IRS.

Dividend Earned – Year to Date – The amount of dividends paid to the account in the current year for IRS reporting. At year end, the system moves the amount from this field to the Dividend Earned - Previous Year to Date field and resets this field to zero.

Dividend Type – The dividend type that applies to this account. Normally this would only be used if the credit union is paying a different dividend rate or frequency, etc. within the same suffix.

Dormant Date – The dormant date is the last date a transaction was posted to the account excluding a dividend or service charge transaction. This could also be the date that the member cashed a foreign check or had a Miscellaneous Transaction processed at the credit union, if the member's Member Summary window was displayed at the time the foreign check was cashed or a Miscellaneous Transaction was completed. See [[Main Ribbon > System Settings > Credit Union Setup > Other Options tab > Dormancy Date](#)].

Also, for users of the Optional Software Credit Card Import/Export Program, when credit card information is uploaded to VIEW, the system will update the Dormant Date field on the 00 suffix, if the card has had activity or a payment since the current Dormant Date. This way the system will not charge Dormancy service charges for members with active credit cards and little or no activity on the 00 suffix.

FGL Amount – The premium that was last deducted for the members Family Group Life Insurance.

Freeze Amount – The freeze amount is an amount withheld from the available balance for withdrawals. This field can be file maintained, if needed. (Also, see Freeze Expiration Date below.) The freeze amount and freeze expiration date for expired freezes will remain on the system until the next monthend processing before being removed automatically by the system. The freeze is no longer active but will remain on the system for information purposes.

Freeze Expiration Date – The Freeze Expiration Date is the date that the hold will expire and the amount will be available for withdrawal. A Freeze Expiration Date is required for the freeze amount to be withheld from the available balance. The freeze amount and freeze expiration date for expired freezes will remain on the system until the next monthend processing before being removed automatically by the system. The freeze is no longer active but will remain on the system for information purposes.

Insurable Balance – The Insurable Balance is the members maximum Insurable Balance when the credit union is grandfathering insurance coverage. If the balance in the 00 suffix goes below the amount in this field, the amount in this field will be reduced to the balance amount by the system automatically. The system will not increase the amount in this field, if the balance is increased. Not applicable to a share draft suffix.

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.

Note that 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 – 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.

IRS Withheld Amount – The amount of IRS Backup Withholding that has been withheld in the current year is displayed here.

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, Online ATM and Debit Card

transactions 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, drafts, ACH and batch ATM, 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.

Low Monthly Balance – The Low Monthly Balance is the lowest balance in the share account for the current month. As transactions are posted during the day (online and batch) and the balance in the account changes, the system compares the balance in this field with the current balance and changes this field if the current balance is lower than this field. Reversal transactions do not affect this field. This field is used for calculating service charges. If the low monthly balance is a negative amount, this field will reflect the negative value. However, a negative amount cannot be file maintained in this field.

Low Share Balance – January – This is the lowest balance in the share account for the month of January. If the lowest balance during the month is a negative amount, this field will show zero. This is true for the February through December fields, too. A negative amount cannot be file maintained in this field.

Low Share Balance – February – This is the lowest balance in the share account for the month of February.

Low Share Balance – March – This is the lowest balance in the share account for the month of March.

Low Share Balance – April – This is the lowest balance in the share account for the month of April.

Low Share Balance – May – This is the lowest balance in the share account for the month of May.

Low Share Balance – June – This is the lowest balance in the share account for the month of June.

Low Share Balance – July – This is the lowest balance in the share account for the month of July.

Low Share Balance – August – This is the lowest balance in the share account for the month of August.

Low Share Balance – September – This is the lowest balance in the share account for the month of September.

Low Share Balance – October – This is the lowest balance in the share account for the month of October.

Low Share Balance – November – This is the lowest balance in the share account for the month of November.

Low Share Balance – December – This is the lowest balance in the share account for the month of December.

Mailed Checks – The number of mailed check transactions processed this month. The system counts the number of online check withdrawals. The count displays on the suffix from which the check withdrawal was processed.

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. Also, for internet banking users, the nickname will show on the Summary and Details window.

NSF Fee (ATM/Debit) – This field can be file maintained to indicate whether or not the member chooses to opt in or opt out of being charged a fee for an ATM/Debit Card transaction(s) that causes the account to go negative. For Positive File and Negative File ATM/Debit Card users (as opposed to users with an Online interface), the ATM NSF Report will display *** NSF Fees not allowed if an ATM/Debit Card transaction causes an account to go negative **and** the suffix is marked as not allowed **and** the Overdraft Setup screen has an NSF Charge filled in for ATM Transactions. For credit unions that manually charge a fee in this situation, it will be necessary to look at this field to determine if a fee can be charged or not. The options are:

- Allowed (Opt in)
- Declined ***
- Not Allowed (Opt out - default)

***The Declined option functionally works the same as Not Allowed. This allows the staff to code members that have declined opting in and do not want to be asked again.

If the [[Main Ribbon > System Settings > Credit Union Setup > Overdrafts and Check Register tab > Courtesy Pay \(Online ATM's\)](#)] option is set to **Allowed**, the option for **NSF Fee (ATM/Debit)** on the draft suffix inquiry (share suffix inquiry for ATM transactions only) must be set to **Allowed** in order for the system to add in the courtesy pay amount when doing an authorization for a member. In other words, the member must opt in to NSF Fees for ATM/Debit card transactions before the system will add in the courtesy pay amount for authorizations.

NSF Paid Count - Month to Date – The number of NSF Charges Paid (counting the number of fees) for the current month for Draft, ACH and ATM/Debit Card items. This field is reset during Monthend processing. This field applies to share draft suffixes, and the 00 and 01 suffixes, that are not a CD or IRA.

NSF Paid Count - Previous Year to Date – The number of NSF Charges Paid (counting the number of fees) for the previous year for Draft, ACH and ATM/Debit Card items. At year end, the system moves the number from the NSF Paid Count - Year to Date field to the NSF Paid Count - Previous Year to Date field and resets the NSF Paid Count - Year to Date field to none. This field applies to share draft suffixes, and the 00 and 01 suffixes, that are not a CD or IRA.

NSF Paid Count - Year to Date – The number of NSF Charges Paid (counting the number of fees) for the current year for Draft, ACH and ATM/Debit Card items. This field is reset during Year End processing. This field applies to share draft suffixes, and the 00 and 01 suffixes, that are not a CD or IRA.

NSF Paid Fees - Year to Date – The dollar amount of fees assessed for NSF Charges Paid in the current year for Draft, ACH and ATM/Debit Card items. This field is reset during Year End processing. This field applies to share draft suffixes, and the 00 and 01 suffixes, that are not a CD or IRA.

NSF Returned Count - Month to Date – The number of NSF Return items for the current month for Draft and ACH items. The system increments the counter when a NSF Return transaction is processed either manually or system generated. This field is reset during Monthend processing. This field applies to share draft suffixes, and the 00 and 01 suffixes, that are not a CD or IRA.

NSF Returned Count - Previous Year to Date – The number of NSF Return items in the previous year for Draft and ACH items. At year end, the system moves the number from the NSF Returned Count - Year to Date field to the NSF Returned Count - Previous Year to Date field and resets the NSF Returned Count - Year to Date field to none. This field applies to share draft suffixes, and the 00 and 01 suffixes, that are not a CD or IRA.

NSF Returned Count - Year to Date – The number of NSF Return items in the current year for Draft and ACH items. The system increments the counter when a NSF Return transaction is processed either manually or system generated. This field is reset during Year End processing. This field applies to share draft suffixes, and the 00 and 01 suffixes, that are not a CD or IRA.

NSF Returned Fees - Year to Date – The dollar amount of fees assessed for NSF Return items in the current year for Draft and ACH items. This field is reset during Year End processing. This field applies to share draft suffixes, and the 00 and 01 suffixes, that are not a CD or IRA.

If an NSF item(s) is returned by the system and the credit union decides to pay the item(s), use the NSF Return transaction with the reversal box checked (1176) to reverse the return which will decrease the NSF Returned Count (MTD) and (YTD) fields. It will be necessary to reverse the NSF Charge (Returned) transaction (1225) and process an NSF Charge (Paid) transaction (241). This is so that the correct Year-to-Date and Statement amounts for NSF Charges are reported on the member’s statement. The fields on the statement are as follows:

- ⇒ Total Overdraft Fees (Paid) - This Period
- ⇒ Total Overdraft Fees (Paid) - Year-to-Date
- ⇒ Total Returned Item Fees - This Period
- ⇒ Total Returned Item Fees - Year-to-Date

Reversal fee transactions (1225 and 1241) will reduce the applicable amount on the NSF fields on the Suffix Inquiry which is used for the statements.

Open/Closed Flag – This indicates if the account is in an open or closed status. Open accounts are available for access. Closed accounts are not available for transactions.

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 Member***
Escrow	On Behalf of
Guarantor (formerly Co-signer)	Organization
Individual	Tenants in Common
Joint Owner	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.

Payroll Deduction Count – Month to Date – The number of Payroll Deductions posted to the account since the last transfer to the account was made. This count is used with payroll frequency in available withdrawal computations as selected on [\[Main Ribbon > System Settings > Minimum and Available Setup\]](#).

Payroll Deduction Frequency – This field only applies if the Available Computation option on [\[Main Ribbon > System Settings > Minimum and Available Setup\]](#) is set to either Hold percentage of payment (Biweekly) or Hold percentage of payment (Weekly). The payroll frequency options are weekly, biweekly or monthly. Otherwise, unknown will display in this field with no drop down arrow or selections.

Payroll Company – This is the Company Number assigned by the credit union for the payroll company. This can be up to three (3) digits in length.

Phone Transfers Count – The number of phone transfer withdrawal transactions this month. This number is used for Phone Transfer Service Charges, if assessed by the credit union.

Pledge Amount – The amount pledged against this suffix. There are many reasons that a pledge might be placed against a share suffix. This amount is deducted from the available balance in the account.

Regulation D Count – Month to Date – The number of Reg. D transactions for the account in the current month. This field is reset during Monthend processing. Not applicable to a share draft suffix (70-74) or suffixes coded as a Health Savings Account (HSA). Reg D transactions are as follows:

By Batch -

- ACH (288)
- Insurance (204, 224, 234, 244, 254, 263, 264, 274)
- Audio Response (284)
- Internet Banking (287)
- Drafts (202)
- Debit Card Purchase Transactions (281)

By Tran Code -

- Phone Transfer (206)
- Overdraft Transfer (216)
- Drafts on CU (280 on non 70-74 suffix)
- Debit Card (PIN) Transactions (282)
- Debit Card (Signature) Transactions (283)

Savings Bond Interest – Previous Year to Date – The amount of US Savings Bond Interest for savings bonds redeemed in the previous year. With Year End processing, the system will move the amount in the Savings Bond Interest - Year to Date field to this field. (This will occur for both 00 and 01 suffixes, if applicable.)

Savings Bond Interest – Year to Date – The amount of US Savings Bonds redeemed in the current year. The interest amount entered will be used when 1099-INT forms are printed. The Savings Bond YTD does not print on Member Statements, only on the 1099-INT's.

Service Charge – Draft – This is used to code the member's suffix to either be charged or to be exempt from a draft service charge. The account(s) that is coded for draft service charges will be assessed the fee.

Service Charge – Draft Count – The draft service charge counter is incremented when the teller does a Draft Cleared on credit union or a Check withdrawal with a batch #. This number is used for Draft Service Charges, if assessed by the credit union.

Service Charge – EFT – This is used to code the member's suffix to either be charged or to be exempt from an EFT service charge.

Service Charge – EFT Count – This displays the number of EFT withdrawals on this suffix during the current month or quarter. The EFT counter can be reset either monthly or quarterly based on the selection on the ATM Service Charge Setup window. Only PIN based transactions (ATM and Debit Card using TC 287) are included in the count.

Service Charge – Minimum Balance – This is used to code the member's individual share suffixes to either be charged or to be exempt from a minimum balance service charge. The default for a new suffix is charge. The system first checks the Service Charge - Minimum Balance field under Member Information, and if set to charge, the system then checks the Service Charge - Minimum Balance field to see if the suffix is set to charge or exempt. If set to exempt, the system does not check the Service Charge Setup screen for this service charge. The system only checks if this option is set to charge.

Service Charge – Visa/Master Card – This codes the members account to either be charged or to be exempt from an annual service charge. This is only used by credit unions that use the Optional Visa software.

Share Withdrawals Count - Month to Date – This displays the number of withdrawals done during the current month. The number in this field is reset to none with monthend processing.

Share Withdrawals Count - Year to Date – This displays the number of withdrawals done during the current year. The number in this field is reset to none with year end processing.

Sweep Account – The **Sweep Account** number represents the account where the funds will either be transferred to or transferred from if the balance goes above and/or below the target amount. This field can be file maintained as needed. ****Note:** Suffixes coded as a Christmas Club, Vacation Club, CD, IRA or HSA cannot be used as a sweep account. A message of Invalid Account Suffix will be displayed if this is attempted.

If the draft (or share) account balance exceeds the Sweep Target Amount, then the excess is withdrawn from the draft account and transferred TO the Sweep Account. If the Sweep Account is a loan, the excess is applied as a Loan Payment. If the sweep account is a share account, the excess is applied as a Deposit. If the sweep amount to a loan exceeds the Payoff

Balance of the loan, only the Payoff Amount will be transferred. The loan will then have a zero balance and an open status.

If the draft (or share) account balance is **below** the Sweep Target Amount, then the deficit is transferred FROM the Sweep Account (available balance) and deposited in the draft account. If the Sweep Account is a loan, the deficit is posted as a Loan issue. If the Sweep Account is a share account, then the deficit is posted as a Withdrawal.

Sweep Target Amount – The **Sweep Target Amount** represents the amount that the member does not want the account to go below, the amount that the member does not want the account to go above or the amount that the member wants to be maintained in the account. The amount can be file maintained from 0.00 (none) to \$999,999,999.99.

Sweep Type - The **Sweep Type** indicates the type of sweep that chosen by the member. The options are:

- ⇒ **None** – (default) The sweep feature does not apply.
- ⇒ **In** – Used if the account balance is not to go below the Sweep Target Amount.
- ⇒ **In and Out** – Used to maintain a specific balance in the account.
- ⇒ **Out** – Used if the account balance is not to go above the Sweep Target Amount.

Additional Information: The Sweep options described here only apply if the credit union offers the Sweep option to the members and if the member signs up for this service. It was designed as a Business Account function and is not a function of the Overdraft process. This field only shows for share and share draft suffixes that are not a Christmas Club, Vacation Club, CD, IRA or HSA.

At the end of End of Day each night, the system compares the balance in the account to the Sweep Target Amount. The system will transfer funds according to the Sweep Type selected. A report will be generated called Sweep Report (CR212-01) that will display the sweep transactions that were completed for the specific date. The report will be included with the backup reports for each specific date. Also, see the Sweep Transactions option under [\[Main Ribbon > System Settings > Automated Operations Calendar Setup\]](#) to activate this feature.

Transfer Amount – The Transfer Amount is the amount of money being transferred each month to this account.

Transfer Donor Account – This is the account number of the member who is providing money to be transferred to this account. (Share to Share Transfer)

Type – This shows the Club Type for the suffix.

- | | |
|---|------------|
| Regular Club = Draft, Escrow and Secondary shares | Roth IRA |
| Christmas Club | SEP IRA |
| Vacation Club | HSA Single |
| Traditional IRA | HSA Family |
| Coverdell IRA | |

Share Account Reference

Audit Suffix Information – Refer to the Member Services Manual - Member Information chapter

Automated Accruals Setup – Refer to the System Settings Manual

Print Christmas Club – Refer to the Operations Manual - Checks folder

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

Suffix Range Administration – Refer to the System Settings Manual

Suffix Title Setup – Refer to the System Settings Manual