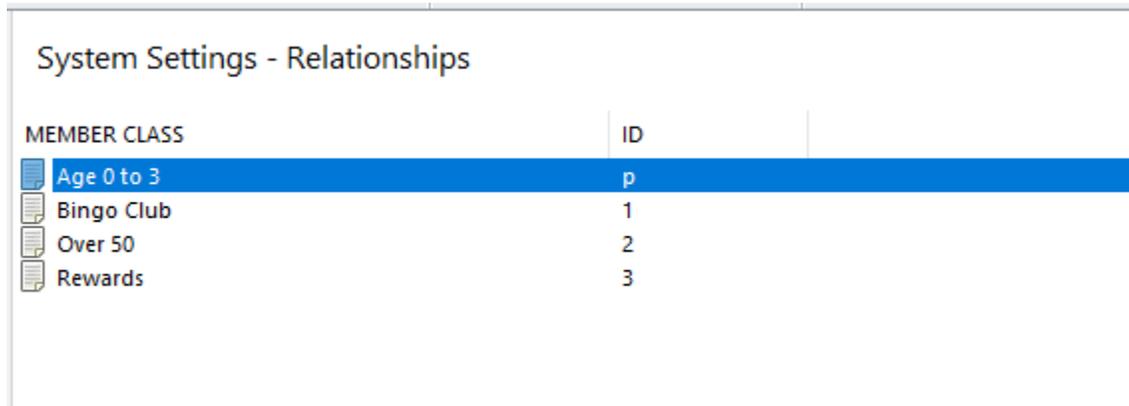


Relationships

The Relationships selection allows the credit union to define a **Member Class** with specific advantages for coded members. Members are assigned a Member Class under Member Information from the Member Summary window. The Member Class can also be entered using the Add Member Wizard for a new member.

For more information on the Member Class option, see the Member Class Title Setup chapter in this manual.



The screenshot shows a window titled "System Settings - Relationships". It contains a table with two columns: "MEMBER CLASS" and "ID". The table lists four member classes: "Age 0 to 3" (ID: p), "Bingo Club" (ID: 1), "Over 50" (ID: 2), and "Rewards" (ID: 3). The "Age 0 to 3" row is highlighted in blue.

MEMBER CLASS	ID
Age 0 to 3	p
Bingo Club	1
Over 50	2
Rewards	3

Figure 1

The Relationships currently on the system are displayed.

Add Relationship

To add a new relationship, click on the Add icon on the ribbon.

General tab

Figure 2

Enter the information for the new Relationship.

Description of fields

Member Class: Select the Member Class being assigned to the Relationship from the drop down arrow. The available descriptions entered under [\[Main Ribbon > System Settings > Member Class Title Setup\]](#) are displayed for a selection to be made. ****Note:** A Member Class can only be used in one Relationship.

ATM Service Charge: This determines if ATM Service Charges will apply. The options are:
 Charge (based on suffix information)
 Exempt

CD Bonus Rate: This represents a bonus percentage added to the rate on the CD Profile window for new and automatically renewed CD's. This field can be left blank, if no CD Bonus Rate is being offered.

Example: CD Profile Rate = 3.00%
 CD Bonus Rate = 0.1000%
 Interest Rate = 3.10%

CD-IRA Bonus Rate: This represents a bonus percentage added to the rate on the CD Profile window for new and automatically renewed CD-IRA's, Roth CD-IRA's, Coverdell CD-IRA's, etc. This field can be left blank, if no CD-IRA Bonus Rate is being offered.

Example: CD Profile Rate = 3.50%
 CD-IRA Bonus Rate = 0.2500%
 Interest Rate = 3.75%

Check Issue Fee: This determines if fees for check issues, money orders and traveler's checks will apply. The options are:

Charge (defaults based on automated fee setup)
 Exempt

If set to "Exempt", the fee option in the check issue, money order and travelers checks wizards will be grayed out for these members.

Courtesy Pay Max: This is used to assign a different courtesy pay maximum. The "Courtesy Pay Max" field under Member Information must be set to "none", otherwise, the member level maximum will apply. This field can be left blank, if a different courtesy pay maximum is not desired.

Loan Discount Rate: This represents a discount rate subtracted from the rate on the Loan Profile window for a new loan. This field can be left blank, if no Loan Discount Rate is being offered.

Example: Loan Profile Rate = 5.50%
 Loan Discount Rate = 0.2500%
 Interest Rate = 5.25%

Overdraft Transfer Fee: This can be used to determine what Overdraft Transfer Fees will be assessed or if exempt. The options are:

Charge (defaults based on automated fee setup)
 Charge Loan Advance Only
 Charge Share Transfer Only
 Exempt

Regulation D: This determines if the members will be exempt from Reg D. The options are:

Transaction Override (based on member information)
 Exempt

Depending on the selection, the following will apply:

- ⇒ If this field is set to "Transaction Override" and the Member Information field for Regulation D is set to "Yes", and if the number of Reg D transactions is exceeded, the message of "Exceeds Reg D" will display which requires an override to proceed. If set to "No", and if the number of Reg D transactions is exceeded, the message of "Exceeds Reg D" will not be displayed and no override is needed.
- ⇒ If this field is set to "Exempt", it will not matter what the Member Information field for Regulation D is set to, the "Exceeds Reg D" message will not be displayed and no override is needed.

See the Member Services Manual - Member Information chapter for additional information.

Safe Deposit Box Fee: This determines if a safe deposit box fee will apply. The options are:
 Charge (based on member information)
 Exempt

If set to “Exempt”, these members will not be in the list for a notice or fee for safe deposit boxes.

Drafts tab

The screenshot shows a software window titled "Datamatic VIEW" with a close button (X) in the top right corner. Below the title bar is a blue header area with the text "Add Relationship" and two icons (a folder and a printer). The main content area has two tabs: "General" and "Drafts", with "Drafts" selected. Under the "Drafts" tab, there are several fields:

- Relationship Suffixes:** Five checkboxes labeled 70, 71, 72, 73, and 74.
- Annual Debit Card Fee:** A text input field.
- Annual Debit Card Month:** A dropdown menu with "(none)" selected.
- Dividend Type:** A dropdown menu with "(suffix based)" selected.
- Monthly Service Fee:** A text input field.
- Rewards:** A dropdown menu with "(suffix based)" selected.

A "Save" button is located in the bottom right corner of the window.

Figure 3

Relationship Suffixes: Select the suffix(es) 70-74 to which the draft relationship service charges will apply.

Annual Debit Card Fee: This determines the annual debit card fee will be assessed, if applicable. Enter the annual fee amount. (optional)

Annual Debit Card Month: This determines the month that the annual debit card fee will be assessed, if applicable. If a fee amount is entered in the option above, select the appropriate month.

Dividend Type: This would be used if the credit union had more than one dividend type setup for the same suffix on the Dividend Setup screen. This is a one-digit numeric field (0-9) and is credit union defined. (optional)

Monthly Service Fee: This determines is a monthly service fee will be assessed, if applicable. Enter the monthly service fee amount to be charged. (optional)

Rewards: This determines if there is a Rewards program associated with the relationship. If applicable, select a Rewards option from the drop down box. (See [\[Main Ribbon > System Settings > Rewards\]](#) for the Rewards setup on the system.) ****Note:** The **Rewards - Type** field on the Draft Suffix Inquiry must be blank in order for the Relationship Reward to take effect. The Rewards - Type field on the draft suffix inquiry indicates if the Reward is based on a Member Class relationship.

When finished, select Save to save the information and close the window.

In order for the items on the Drafts tab to occur, the **Relationship Charges** option [\[Main Ribbon > System Settings > Automated Operations Calendar Setup\]](#) must be set to "Y" for yes.

At monthend, the activities on the above window will be completed before the Rewards and Dividend processes. In effect, the Relationship will charge the fees and set the Reward and Dividend type at monthend in order for the appropriate Rewards and Dividend to be processed. This feature allows different levels to be setup with different criteria.

The general ledger offset for the **Annual Debit Card Fee** and **Monthly Service Fee** is the same as the Designated Service Charges. This is located under [\[Main Ribbon > System Settings > Insurance and Service Charge Accounts Setup\]](#).

Edit Relationship

Datamatic VIEW

Edit Relationship (Over 50)

General Drafts

Member Class: Over 50

ATM Service Charge: Exempt

CD Bonus Rate: 0.2500% CD-IRA Bonus Rate: 0.7500%

Check Issue Fee: Charge (defaults based on automated fee setup)

Courtesy Pay Max: \$400 Loan Discount Rate: 0.5000%

Overdraft Transfer Fee: Charge (defaults based on overdraft setup)

Regulation D: Exempt

Safe Deposit Box Fee: Charge (based on member information)

Save

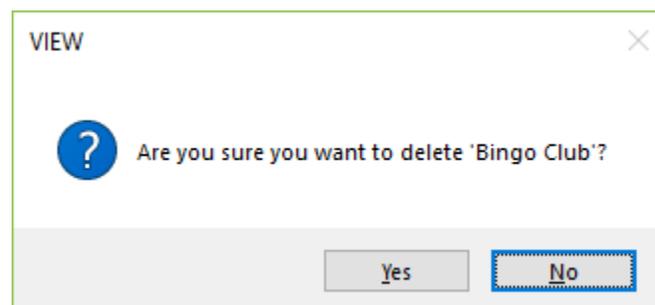
Figure 4

After making any necessary changes, select Save.

****Note:** The “**Member Class**” field (grayed out) cannot be edited. If necessary, remove the relationship and add a new one with the correct Member Class.

Delete Relationship

To delete a relationship, click on the delete icon on the ribbon.



To proceed with deleting the relationship, select yes. Otherwise, select no.