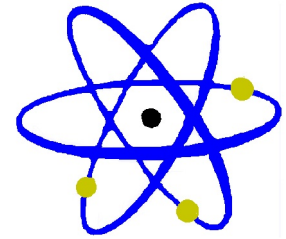


Electronic Recordkeeping Services, Inc.



NEWSLETTER

August 2006

[INDIANA CREDIT UNION LEAGUE CONVENTION](#)

We are happy to announce that we will have a suite in the Indiana Convention Center on Friday, September 22, during the Indiana Credit Union League Convention. We will be located in Suite 109, East of the Exhibit rooms on the first floor. Hours will be from 8AM to 6PM and we will be joined by Debi Shearer of Superior Business Solutions and Mike Meyers of VoxMatch Corp. (Computer hardware installation and maintenance). ERS employees are looking forward to this opportunity to meet our users face to face and visit with old friends. We will also be unveiling some exciting new features you won't want to miss. Please take a few minutes out of your busy schedule to come join us.

[LINUX CONVERSION STATUS](#)

After 2 years of planning and programming ERS launched the first Linux based system in the fall of 2003. Since that date many new features have been added, and 83 credit unions converted to the Linux system. Twelve (12) credit unions remain on AlphaMicro, with most of those in various stages of conversion to Linux.

We strongly suggest that those Credit Unions still on AlphaMicro contact one of the recommended installers for a quote and begin the budgeting and planning process. Information on conversion requirements and suggested installers can be found by clicking the **DOCUMENTS & TRAINING** button on the ERS website.

[GET ALL OF YOUR ERS INFO FROM ONE LOCATION](#)

You can now access all of our websites from one link. Go to <http://ers2000.com> to see the new design. Simply click on **ERS USER LINKS** and you can choose a link to **INVOICES FROM ERS**, **STATEMENTS ONLINE**, **OFAC REPORTS**, **BRANCHSOFT'S** home page, **EZ-TERM DOWNLOAD** and **EZ-FIND**.

[PARTIAL CHARGE OFF](#)

It is not possible to report a partial charge-off to the credit bureau properly. If you wish to charge-off only a portion of a loan balance we suggest you refinance the amount the member will be paying, and then charge-off the remainder of the original loan.

[NEW SYBIL](#)

The new Sybil board is now available for Linux credit unions. You will be happy to know that the voice is clearer, making her responses easier to understand. The unit consists of a board that is installed in a PC, which can support up to 4 phone lines. For detailed instructions on purchasing and installing this board, along with the cost of the product please click on the **DOCUMENTS & TRAINING** button on the ERS website and choose **LINUX FEATURES**

[NEW FEATURES DOCUMENTATION](#)

ERS is constantly working on new feature ideas. Some of them work well and are sent out to the credit unions and others just don't turn out the way we envisioned, or are pushed aside for awhile by higher priority projects. As new features are tested and released we will be adding information and detailed instructions on the website, so check the **LINUX FEATURES** in **DOCUMENTS & TRAINING** on our website regularly.

[CREDIT BUREAU REPORTING FOR LINUX SYSTEMS ONLY](#)

We are now creating credit bureau files in Metro 2 format as part of your automatic month-end routines for each of the 4 major credit bureaus. **It is vital that you fill in the Metro 2 ID and Subscriber Code fields for each credit bureau that you report to in Program #60 Option F. (We suggest you contact the credit bureau and ask them what information belongs in the fields that are in the header of the file you will send to them.)** This puts the required information in the header of each file that identifies you to the credit bureau.

As reported in the August 2005 Newsletter, Program #4, Page 4 of 9 contains a number of new fields that are available in the Metro 2 format. Many of these fields are used to report special information that you would know, but ERS does not. As the credit bureaus have stringent requirements for reporting, we suggest you contact your credit bureau representative and ask for their instruction for using each of these fields.

Instructions for using the features on our system can be found at <http://linux.ers2000.com/834.htm> . The Metro2 reporting files can be found in Program #33 EXPORTABLE folder. Export the one(s) you want to send, and send them to the credit bureau via the internet according to their instructions. You can still use Program #98 and send files in the old format if the credit bureau prefers.

[CLOSED ACCOUNTS](#)

The entire procedure for closing share types, loans and member accounts is in the process of being modified. Changes are currently in the development and testing stage. You will find detailed information concerning these changes on our Linux website. As these documents may change, note the date beside the document to be sure you have the newest version.

[NEW TRANSACTION CODES ON EXCEL SPREADSHEET](#)

ERS maintains an Excel spreadsheet which lists each individual transaction code, where it appears in the system and the General Ledger defaults that should be set in Program #35 Option V #2. This spreadsheet can be found in **DOCUMENTS & TRAINING** under **LINUX FEATURES** on our website.

New Transaction Codes have been added to this list (at the bottom). You should have **all** of the transaction codes defined in Program 35, Option V #2. Even if it is a code that you typically don't use, having it defined in your defaults can save you time if someone uses it by mistake.

[CHANGE P CHECKING TO PREMIER CHECKING](#)

We have received a suggestion to change "Payment Checking" to "Premier Checking". If you prefer this share type not be renamed please contact Linda before October 31 at linda117@ers2000.com

[ERS INVOICES ON INTERNET](#)

Your invoice from ERS will be available to you by the 6th day of the month. On our website click on **ERS USER LINKS** and choose **INVOICES FROM ERS**. If you have not changed them, the Login and Password are your 5 digit credit union number. You are able to view and print your past and current invoices from this website.

[ERS STATEMENT FOLDING](#)

Statement folding is now done by A1 Mailing Inc., which is owned by Sammy. You will receive a separate invoice for this service, however you can mail your check in the same envelope with your ERS invoice, as both go to Sammy's address. This address can also be found in Program #12, arrow down to select ERS Inc address label. Amounts under \$10 will be billed on a quarterly basis.

[STATEMENTS ONLINE](#)

If your member is requesting a copy of a past statement, or if you need to research something that is no longer in Program #23 archive history, actual statements can be found on our website by clicking **ERS USER LINKS** then **STATEMENTS ONLINE**. If you haven't used the site before, or have forgotten your login information contact Sammy at Ext 110 or sammy@ers2000.com. Remember that members who use Home Banking can view their statements using the link on the Perfect Teller screen.

[EZ-Find](#)

EZ-Find is a new program designed to help you find the location within the *CreditUnion2000* software that affect features within the programs. For example, you can search for the word **Dividend** and find everyplace within the system that affects dividend rates, shows YTD dividends and dividend methods, and dividend reports. In some instance you will also find a link to more information.

You will find a button at the top of the latest version of **EZ-Term** which will take you directly the **EZ-Find** site. Use the **BACK** button as you would in any Windows program, to return to the last EZ-Find screen that was displayed. To Exit **EZ-Find**, simply click on the X in the upper right corner of the window. Be sure to remember to use the **F8 HELP** at the input points in *CreditUnion2000* to determine exactly what happens at each location within the program.

Remember that this is a work in progress, and there are more subjects being added on a daily basis. At the top of the screen display you will find a button which lets you inform us if you do not find the item for which you are searching or if we are missing pertinent data. An email will be sent to ERS Staff so that we can add that subject ASAP.