

Burroughs CMS Credit Union Management System

For effective management of
current and future trends in the
Credit Union industry.



Burroughs CMS Credit Union System is an Effective Management Tool

Burroughs CMS Credit Union Management System is specifically designed to accommodate your credit union's data processing requirements. The System can help you effect maximum control of your institution and improve security of member account information through in-house processing and timely, accurate reporting of management information.

CU031 YOUR FRIENDLY CREDIT UNION					T R I A L B A L A N C E					DEC. 31, 19--		PAGE 1	
CNTL NO	ACCOUNT NO	NAME	ACCOUNT TYPE	LST DATE ACTIVITY	L/C NO.	CURRENT BALANCE	AVAILABLE BALANCE	YTD DIVS OR INT	DELINQ INT	PAY DED AMOUNT	ORIG LN AMOUNT	PAYMT AMOUNT	P I C C
1	100	PARKIN BILL	SHARE CLUB	FM 1231 2	2	255.50	130.50	4.39		10.00	**SHARE MDS	102**	
			LOAN	FM 1231 25		208.16		.00		15.00	**CLUB MDS	258**	
						4557.39		180.63	.00		5000.00	66.05	0 2
1	200	PRINSKI DIANE	SHARE CLUB	FM 1231 1		954.32	954.32	67.64		.00	**SHARE MDS	420**	
						524.25		25.43		15.00	**CLUB MDS	627**	
1	300	MASONES MARIE	SHARE LOAN	LD 1231 89	LD 1231 88	2501.16	2501.16	111.26		100.00	**SHARE MDS	1446**	
						1306.33	1693.67	100.34	.00	95.00	1306.33	95.00	1 1
1	400	VONAT MIKE JR.	SHARE CLUB	PS 1231 2	2	982.06	982.06	35.21		150.00	**SHARE MDS	569**	
			LOAN	PC 1231 2		437.57		.00		5.00	**CLUB MDS	864**	
				PL 1231 78		858.43	3141.57	259.00	.00	141.21	3000.00	141.21	1 0
1	500	SWANARTAN DR. M	SHARE CLUB	PS 1231 2	2	3773.04	3773.04	130.04		150.00	**SHARE MDS	1913**	
			LOAN	PC 1231 2		513.00		.00		25.00	**CLUB MDS	642**	
				PL 1231 56		202.23	1797.77	18.02	.00	15.00	300.00	15.00	1 2
1	600	GUNDERSON GEORG	SHARE LOAN	PS 1231 95	PL 1231 30	537.39	537.39	17.84		125.00	**SHARE MDS	278**	
				PL 1231 45		6.86		6.86	.00	25.00	250.00	25.00	1 1
						744.66	2255.34	162.13	.00	83.03	2500.00	83.03	1 1
						751.52	2255.34	168.99	.00		2750.00	108.03	
1	700	LOGKIN PAUL	SHARE CLUB	PS 1231 1	PC 1231 1	1502.65	1502.65	44.08		100.00	**SHARE MDS	462**	
						447.40		22.40		5.00	**CLUB MDS	481**	
1	800	MASERAN DAVID	SHARE CLUB	PS 1231 1	PC 1231 1	3144.53	3144.53	198.40		100.00	**SHARE MDS	1857**	
						332.73		11.73		10.00	**CLUB MDS	254**	
						.00	2000.00	68.26	.00	70.61	1500.00	70.61	1 1
1	801	MASERAN RICK	SHARE CLUB	SR 1231 3	FM 1231 3	4038.51	3038.51	144.90		150.00	**SHARE MDS	2326**	
						297.66		.00		10.00	**CLUB MDS	378**	
						300.00		32.23	.00	25.00	500.00	25.00	2 0
						3167.68	832.32	245.29	.00	112.00	3510.76	112.00	1 0
						3467.68	832.32	277.52	.00		4010.76	137.00	
1	900	TANDERMENA BOB	SHARE CLUB	FM 1231		1935.60	935.60	62.60		.00	**SHARE MDS	1161**	
			SHR TOT			19624.76	17499.76	816.36	.00	885.00	**SHARE MDS	10534**	
			CLB TOT			2760.77	.00	59.56	.00	85.00	**CLUB MDS	3504**	
			LN TOT			11143.58	11720.67	1072.76	.00	566.85	17867.09	632.90	
EXCESS VALUE SHARE ACCOUNTS OVER \$2,000						5457.24							
NO. OF SHARE ACCOUNTS OVER \$2,000						4							
EXCESS VALUE LOANS OVER \$1,000						6331.40							
ACCOUNTS WITH LOANS OVER \$1,000						3							

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Transaction Processing

The System automates the accounting functions normally associated with member-generated transactions.

- Over-the-counter activity updates member accounts as the transactions are entered. An historical record is created along with an audit trail for each transaction.
- Payroll deduction and distribution to members' accounts are automatically generated. An historical record is created along with an audit journal for each transaction.
- Dividend payments, interest rebates, preauthorized transfers for bill payments and club withdrawal checks are automatically posted to the appropriate accounts.

Management Reporting

Timely, accurate management information is available when and where you need it.

- All System activity generates meaningful information for audit and control purposes.
- Statistical reporting provides in-depth analysis of your credit union's activities.
- A trial balance is provided to consolidate each member's activity within the credit union. (1)
- Delinquent account reporting is provided to aid you in controlling the loan portfolio. (2)
- The vast array of additional reporting capabilities means your credit union can have a comprehensive reporting system that will benefit management, staff and members.

Security of Member Records

Security of member records is of vital concern to credit union management.

- With the Credit Union Management System, confidentiality of member financial information is maintained within your credit union.
- Member account information resides on magnetic disk media.
 - Proven back-up procedures for keeping member records are readily available.
 - Records never have to leave the credit union and only designated staff members have access to members' accounts.

Your Members Benefit from Burroughs CMS Credit Union Management System

The System can provide your members with improved service because transactions are completed rapidly and accurately. No longer will your members be forced to wait in long lines to conduct business at your credit union.

Members can have instantaneous answers to their inquiries because your tellers can have instant access to member information. And, members can be assured that changes in names, addresses and other important information will be made quickly and accurately.

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ACCOUNT NO	LN NO	LN TP	P C	NAME	DATE OF LOAN	DATE OF 1ST PAY	ORIGINAL LOAN AMT	SHARE BAL PAYMENT AMOUNT	DATE LST PAYMENT	DELINQ PRINCIPAL	DELINQ INTEREST	DLQ FR PMT CD	LOAN BALANCE			
													OVER 1 MONTH	2 TO 5 MONTHS	6 TO 11 MONTHS	12 MOS AND OVER
01-0000000100	25	7	0	BILL PARKIN	6/30/--	7/30/--	5,000.00	255.50 66.05	6/30/--	217.32	161.69	5.7 M	4,557.39			
01-0000000400	78*	5	1	MIKE VONAT JR.	1/30/--	2/28/--	3,000.00	982.06 141.21	12/31/--	801.08		5.7 B	858.43			
01-0000000500	56*	4	1	DR. MIKE SWANARTAN	6/30/--	7/10/--	300.00	3,773.04 15.00	12/31/--	75.07		5.0 B	202.23			
01-0000000600	45*	8	1	GEORGE GUNDERSON	6/30/--	6/30/--	2,500.00	537.39 83.03	12/31/--	744.66		9.0 B	744.66			

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CONTROL TOTALS

CONTROL GROUP 1	NUMBER	PAST DUE AMT	LOAN BALANCE	% TOT LOANS
CURRENT LOANS	4		4,780.87	42.90
DELINQUENT LOANS OVER 1 MONTH				
2 TO LESS THAN 6	4	1,999.82	6,362.71	57.10
6 TO LESS THAN 12				
12 MONTHS AND OVER				
TOTAL DELINQUENT	4	1,999.82	6,362.71	57.10
TOTAL LOANS	8	1,999.82	11,143.58	100.00

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Your members receive an array of additional benefits from the Credit Union System . . .

- Share-to-share transfers can be instituted anytime in the statement cycle without penalty.
- Distribution of payroll deduction may be applied to a variety of accounts (shares, clubs, loans, family members) at the payroll cycle or on a monthly transfer basis.
- An open-end loan capability allows your members to borrow more freely from the credit union.
- Share draft accounts allow easy access to share account balances where permitted by law.
- Preauthorized transfers from share accounts for bill payments give your members the opportunity for many new services the credit union may offer.
- Cost savings resulting from the use of the Credit Union Management System can be returned to members in the form of dividends and rebates.
- Internal automation provides the means for implementing an electronic funds transfer system (EFTS) and, thus, offering new service concepts to your members.
- Customer activated devices can be easily and economically incorporated into the System to provide your members with 24-hour service.

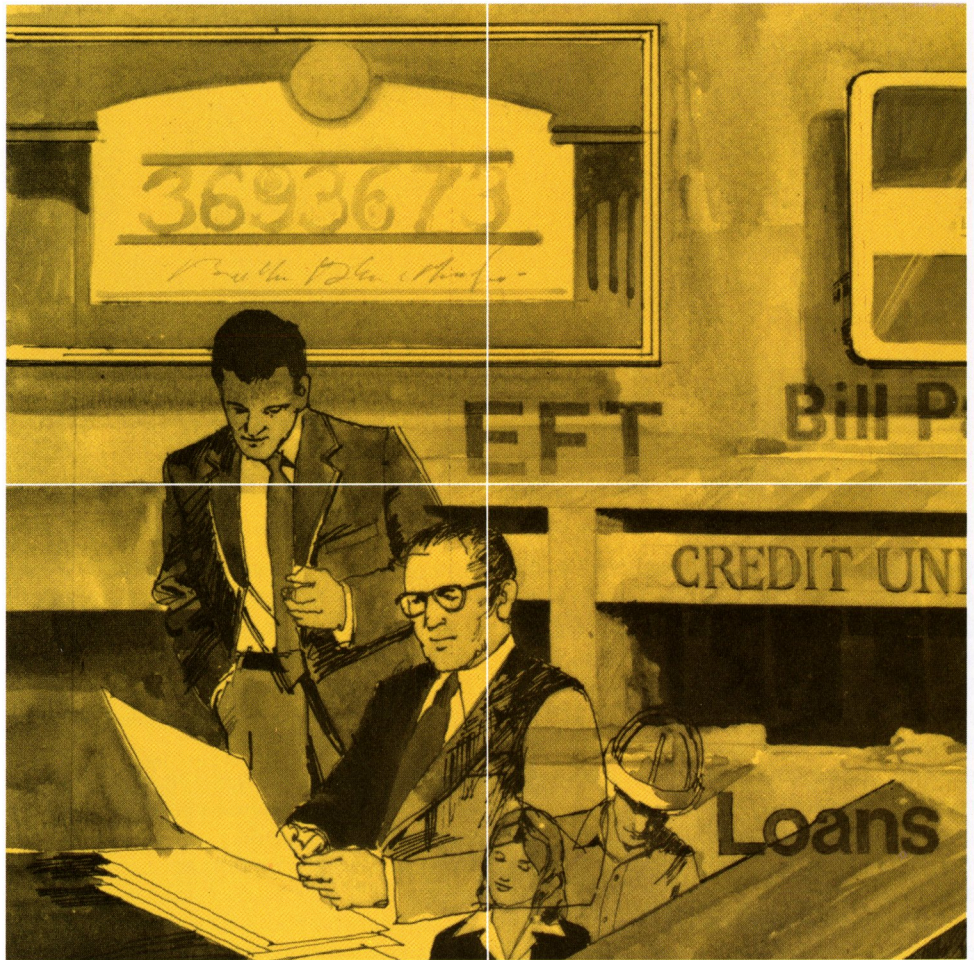
Your Credit Union Benefits from Burroughs Credit Union Management System

Burroughs Credit Union Management System, together with a Burroughs computer system, provides your institution with a true state-of-the-art data processing system featuring the flexibility to easily accommodate growth in membership and transaction volume without increases in processing costs.



Your credit union also benefits because . . .

- The System can help you utilize personnel more efficiently by reducing labor commitments to previously labor-intensive functions.
- Security of member financial information and credit union financial status remains within the credit union.
- Logical implementation of the System allows you to determine data processing budgets for a fixed period. Inflationary adjustments and other increases due to volume increases do not affect this fixed cost budget.
- Complete control of all transactions and records is maintained by you and other members of management.
- Installation of the System is fast and easy and can be accomplished with your present staff.
- Accurate, up-to-date information is available when and where you need it for directors' meetings, planning sessions, review meetings, etc.
- Member records are up-to-date and accurate and are readily available for review prior to approving a member's request for loans and other services.
- The System provides operator guidance thus making all transactions easy to perform and virtually eliminating clerical errors. The System also allows for immediate corrections and changes of information as they are required.



- Your institution presents a more professional image with the System.
- The System allows your credit union to implement or join an Electronic Funds Transfer System (EFTS) thus offering new services and greater conveniences to your members.
- Burroughs Credit Union Management System can help your credit union grow towards a full service financial center and thus become more competitive with other financial institutions.

Outstanding Features of Burroughs Credit Union Management System

The Credit Union Management System provides your institution with the record-keeping functions normally required for effective credit union management.

CU022 YOUR FRIENDLY CREDIT UNION		STATEMENT OF ACCOUNT				DEC. 31, 19--		PAGE 3	
		DAVID MASERAN 9742 FIRE DRIVE ATLANTA, GEORGIA				30341 666-00-3333		1-000000800	
DATE	MEMO NO TC	TRANS AMT	MISC AMT	BALANCE	LN/CL NO	PRINCIPAL	INTEREST	PRIN BAL	
	***SHARE BAL FWD			3,615.79					
10-04	23 PS	19.39		3,635.18					
10-10	33 ST	150.00-		3,485.18					
10-16	52 PS	19.39		3,504.57					
11-01	75 PS	19.39		3,523.96					
11-15	114 PS	19.39		3,543.35					
12-01	147 PS	19.39		3,562.74					
12-31	169 ST	500.00-		3,062.74					
12-31	185 PS	81.79		3,144.53					
	*** CLUB BAL FWD			261.00	1				
10-04	22 PC	10.00		271.00					
10-16	51 PC	10.00		281.00					
11-01	74 PC	10.00		291.00					
11-15	113 PC	10.00		301.00					
11-15	130 CV	11.73		312.73					
12-01	146 PC	10.00		322.73					
12-31	184 PC	10.00		332.73					
	*** LOAN BAL FWD			357.00	16				
10-04	21 PL					68.94-	1.67	288.06	
10-16	50 PL					69.76-	.85	218.30	
11-01	73 PL					69.75-	.86	148.55	
11-15	112 PL					70.10-	.51	78.45	
12-01	145 PL					70.30-	.31	8.15	
12-31	183 PL					8.15-	.06	.00	

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Share Accounting

- Automatic payroll deductions may be processed through the share accounts with direct updating of the designated loan and club accounts or through a monthly transfer.
- Share balance inquiries, including available balance for withdrawal, are readily available.
- Complete, printed profiles by account, including transaction histories, are readily available. (3)
- The dividend payment period is determined by the credit union.
- A complete audit trail is provided by the System.
- 1099's are automatically generated.
- Family members are associated with the primary member.
- Current share account information is instantly available to answer inquiries.

Loan Accounting

- Closed-end loans are easily handled. Loans for any purpose are available to all members (home improvements, education, mobile homes, automobiles, etc.)

- An open-end loan capability allows your members to borrow more freely from the credit union with significantly less forms preparation by your personnel.
- The System automatically calculates interest and principal, and updates loan payments from payroll.
- Delinquency reporting by the System helps control delinquent accounts and uncollected funds.
- Variable delinquency notices are available for collection follow-up.
- Co-signer reporting is available to determine member liability.
- Current loan pay-off information is immediately available for answering inquiries.
- New loan creations and refinancing are simple transactions with the Credit Union System.
- All loans are reported for each member on a consolidated statement.
- A complete audit trail is provided by the System.

Club Accounting

- Various club designations are determined by the credit union (Christmas Club, Vacation Club, etc.).
- Dividends may be paid as determined by the credit union.
- The System includes automatic payroll deduction updating.

- Checks are printed with club account withdrawals. The club accounts are updated automatically.
- A club check register is provided for reconciliation.
- Club accounts are reported by member on a consolidated statement.
- Current club account information is immediately available to answer inquiries.
- 1099's are automatically generated.
- A complete audit trail is provided by the System.

Pre-Authorized Transfers for Bill Payments

- The transfer period is determined by the credit union.
- The System allows for up to 120 different types of transfers to be determined by the credit union.
- Transfers are automatic with transactions generated as predetermined by credit union members.
- Reports of transfers by type are provided.
- A complete audit trail is provided by Burroughs Credit Union Management System.

**Burroughs Full Support Can Help You
Achieve a Successful Credit Union
Management System Installation**

With Burroughs, you'll have the full support of a worldwide company dedicated exclusively to equipment and systems for data processing.



**Year of Experience and
Proven Successful Operation**

Burroughs has demonstrated its ability to justify your confidence and trust through many years of successful operation in the Credit Union industry.

In addition, Burroughs has . . .

- Worldwide Operations.
- Almost a Century of Experience.
- Recognition as One of the Industry Leaders.
- Continual and Successful Growth.

System Design

Our marketing representatives, in addition to being technically competent in our product lines, are fully trained in systems design. Their ideas and experience can help select the equipment and software system that will ensure your credit union of obtaining the best results for the least investment.

Standard Forms

Standard forms and journals are available from Burroughs Office Products Group/Business Forms Division. These standard forms further reduce the time and cost to implement your system.

Office Products

Burroughs Office Products Group can improve the efficiency of your operation with outstanding office products such as facsimile transmission equipment, word processing equipment, document encoders and protection equipment, plus a complete line of office supplies.

Service and Support

Highly trained, professional field engineers will keep your computer operating at peak efficiency.

Education

Our customer education staff will train your people in every aspect of system operation and CMS Credit Union Business Management System installation.

Burroughs