System Update

Version: SR 5.5.3 Phase II
Last Revised: 12/12/17

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LENDING

Credit Reporting – Bankruptcy Reporting on Co-Borrower
Credit Reporting: Date of First Delinquency
Add MLA Fields for Credit Cards

GENERAL CORRECTIONS
Lending

Credit Reporting – Bankruptcy Reporting on Co-Borrower
IP 14435

Previously when reporting a negative comment on a borrower such as bankruptcy, i-POWER® reported this negative comment on all borrowers associated with the loan, even though a co-borrower may not have filed for bankruptcy. With the release of SR 5.5.3 enhancements were made to i-POWER® that now allows for a negative comment to reflect only on the borrower in which it applies.

Screen Change

Member Profile
• Loan Suffix/Borrower

The Consumer Information Indicator has been moved from the Credit Bureau Selection Screen to the Borrowers Selection Screen.

<table>
<thead>
<tr>
<th>Accounts</th>
<th>ATM/Debit</th>
<th>ACH Distributions</th>
<th>Documents</th>
<th>Open-End Plans</th>
<th>New</th>
</tr>
</thead>
<tbody>
<tr>
<td>Suffix 1</td>
<td>NE</td>
<td>5,000.00</td>
<td>8,320.96</td>
<td>03/09/2012</td>
<td></td>
</tr>
<tr>
<td>History</td>
<td>HER LOAN</td>
<td>2,500.00</td>
<td>4,760.68</td>
<td>09/09/2012</td>
<td></td>
</tr>
<tr>
<td>Borrowers</td>
<td>HER LOAN</td>
<td>3,000.00</td>
<td>5,412.82</td>
<td>09/09/2012</td>
<td></td>
</tr>
<tr>
<td>Documents</td>
<td>ERM FIXED RATE</td>
<td>341,000.00</td>
<td>389,344.08</td>
<td>10/01/2012</td>
<td></td>
</tr>
</tbody>
</table>

Note: Credit Union should review all borrowers and correct the CII for co-borrowers that should not have the same status as the primary borrower
From the Members Profile, Select the Loan Suffix and from the drop down choose Borrowers

This permits the user to associate the negative comment only to the individual borrower for which it was intended.

Changes have been made to the Consumer Information Indicator drop down options in order to bring the CII options current.

Obsolete Codes Deleted:
- W – Chapter 11 Reaffirmation of Debt Rescinded
- X – Chapter 12 Reaffirmation of Debt Rescinded
- Y – Chapter 13 Reaffirmation of Debt Rescinded

Added:
- Z – Bankruptcy – Undesignated Chapter
- 1A – Personal Receivership
- 2A – Lease Assumption

Credit Bureau Option – Additional Changes
- Loan Suffix/Credit Bureau
Special Comments: Obsolete Codes Deleted
- AG – Simple Interest Loan
- AJ – Payroll Deduction

Special Comments: Added Codes
- CP – Account in Forbearance
- CS – Delinquent or Collection Accts with Child Support Agencies

Credit Bureau Maintenance

Compliance Condition Codes: Added Codes
- XJ – Account closed at consumer request and in dispute under FCBA

Security Change
No Change Required

Report Change
No Change Required
Credit Reporting: Date of First Delinquency
IP 12236

Currently when an account is current and a bankruptcy notice is received, the user is unable to report the date the bankruptcy notice was received. With the release of SR 5.5.3, we have added a field that will permit the entry of this information into the loan maintenance record.

**Screen Change**

From the Member Profile
- Select the Loan Suffix
- Select the General Loan Info option from the drop down

Scroll to Delinquency Section
The new field applies to all types of Consumer and Mortgage Loans and exist under the Delinquency Section for all loan types.
- New Field Added – Bankruptcy/Pers Receivership Notice
- Date:
Security Change
No Change Required

Report Change
No Change Required
Online File Maintenance Journal reflects any updates or changes to this field.
Add MLA Fields for Credit Cards
IP 17798

With the release of SR 5.5.3, enhancements have been made to the credit card application process to enable the credit unions to determine if the borrower qualifies for MLA.

Screen Change

Added a link to the MLA Website

If the member qualifies for MLA, select the Edit Icon to update the applicant record
- Select Yes
- Input the MLA Verify Date

Once the information is input on the Applicant Screen, a Check Mark will display in the MLA Column of the Applicants Section.
Loan Status will reflect MLA when applicable

The Owners & Signers Info has been updated to reflect MLA

- Mouse over the Check Mark to see a pop up of the Verify Date

The MLA Fields have been added to the Owners & Signers Screens within the CC Maintenance Screens

If a co-borrower or guarantor is deleted from a non-business credit card, all MLA data will be deleted from the Loan table for only that borrower
General Credit Card Info Screen Additions

Added the following MLA Fields under the Loan Information Section:

1. MLA Covered
   - Drop Down Box – Answers “Yes/No”
   - Information will be brought over from IHCC system when verified each month

2. MAPR
   - Numeric text box
   - Information will be brought over from IHCC system when verified each month

3. MAPR Date
   - Format – MM/DD/YYYY
   - Information will be brought over from IHCC system when verified each month

Security Changes
No Change Required

Report Changes
No Change Required
## General Corrections

<table>
<thead>
<tr>
<th>IP</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>19421</td>
<td>Updated the ECOA Code in the General Loan Info area to coincide with any changes to the Primary Borrower’s ECOA code</td>
</tr>
<tr>
<td>19866</td>
<td>IHCC – Payment reversal issue affecting card balance updates</td>
</tr>
<tr>
<td>19685</td>
<td>Changed the share account balance range to accommodate the call report requirement for the Management Stat Report, VCI250</td>
</tr>
<tr>
<td>19911</td>
<td>Permits payments to a zero balance credit card in IHCC</td>
</tr>
<tr>
<td>19943</td>
<td>Unable to perform a “Transfer From” transaction when funds are being transferred to a credit card as a payment</td>
</tr>
<tr>
<td>19867</td>
<td></td>
</tr>
<tr>
<td>19673</td>
<td>JAVA Errors received when searching by VIN</td>
</tr>
<tr>
<td>20081</td>
<td>Multi Trans showing incorrect info on the receipt</td>
</tr>
<tr>
<td>20096</td>
<td>Issues with Branch Checking, the “Save” button not working properly</td>
</tr>
<tr>
<td>20178</td>
<td>Payments and Advances in i-POWER® losing the payment type selection</td>
</tr>
<tr>
<td>20196</td>
<td>The Lock out value being updated in error as a Code 96 on all new OLB Users</td>
</tr>
<tr>
<td>20172</td>
<td>Unable to book a loan that was resumed with a CDFI Code</td>
</tr>
</tbody>
</table>