CU policy PRO

Technical Training

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Agenda

- General CU PolicyPro Overview
- How to Use Editor Notes Effectively
- Understanding Content Updates
- Understanding Date Fields in CU PolicyPro
- Understanding and Interpreting the Working Manual Report
- Questions?

What is CU PolicyPro?

- Comprehensive Online Policy Manual
- Researched and written by Credit Union experts
- 200+ completely developed model policies ready to be customized for your Credit Union
- Designed for federal regulatory compliance

Why Use CU PolicyPro?

- Stay current with regulatory changes
- Reference and direction for departments
- Provided as a benefit of league membership

How Credit Unions Use CU PolicyPro

- Model policy resource center
- Policy management system

System Features

- Content editor allows complete customization of any model policy
- Easily add new policies, remove policies, or archive policies
- Policy updates throughout the year, based on regulatory changes
- Publishing feature allows several policies to be selected and published into one printable document
- Model policies are always available for review or insertion into the manual

System Features (continued)

- Library of archived newsletters, policy tools, and update archives
- Storage area allows supplemental documents to be uploaded and accessed through the system
- Access rights allow managing of users from read-only access to full administrative access
- Training videos and technical support

Using Editor Notes Effectively

- Document customization you have made to the model policy content
  - Helps determine the best course of action when an update to the model policy occurs
  - Provides a guideline if an updated policy replaces an old policy and need to be re-customized for the credit union
  - Tracks changes and customization for multiple policy authors or if there is a change in staff
- Document manually incorporated model policy updates

Understanding Updates to the Master

- Policies are reviewed quarterly, and if necessary, the Master Manual policies are updated
  - Updates generally occur in March, June, September and December
  - Updates are communicated via email as well as in the Informational Sidebar of the online manual
  - Updates include both new policies and updates to existing policies, which can be prompted by changes in regulations, clarifications, corrections, etc.
  - Update documentation includes a summary of the changes, a redlined version showing the exact changes made, and a clean Word version of the updated policy (which is mirrored in the online Master version)

Understanding Updates to the Master

What the Credit Union Needs to Do

- Updates do not automatically go into the Working Manual
- For each updated policy, the credit union must decide to:
  - Do nothing
  - Remove the policy from your working manual and bring in the updated policy in its entirety
  - Use the redlined version as a guide and manually incorporate the updates into your working manual version

Understanding Updates to the Master

Where to find update information

- General information can be found on the Support Site on the Contents Update page (www.leagueinfosight.com/contentupdates)

- Current and previous update documentation can be found in the LIBRARY under CU PolicyPro Updates in the folder corresponding to the update release

Understanding Updates to the Master

Using the Update Documentation

- Overview Document
  - The Overview provides a brief summary for policy that was updated of what was updated and why. Where possible, citations are added to applicable laws/regulations/etc. Notes are included to give additional information about the update, including a listing of those policies that were reviewed but not revised. The Overview is found in the WORD folder for each update, and on the Support Site Content Updates page.
- Redlined Documents
  - The Redlined documents will show exactly what changed from the previous Master version to the current Master version. Only polices with **revisions** will be available in this folder.
- Word Version Documents
  - The Word version will reflect what is in the Master at the time of the particular update. Word version of all **new and revised** policies, as well as the **Overview document** are found here.

Understanding Updates to the Master

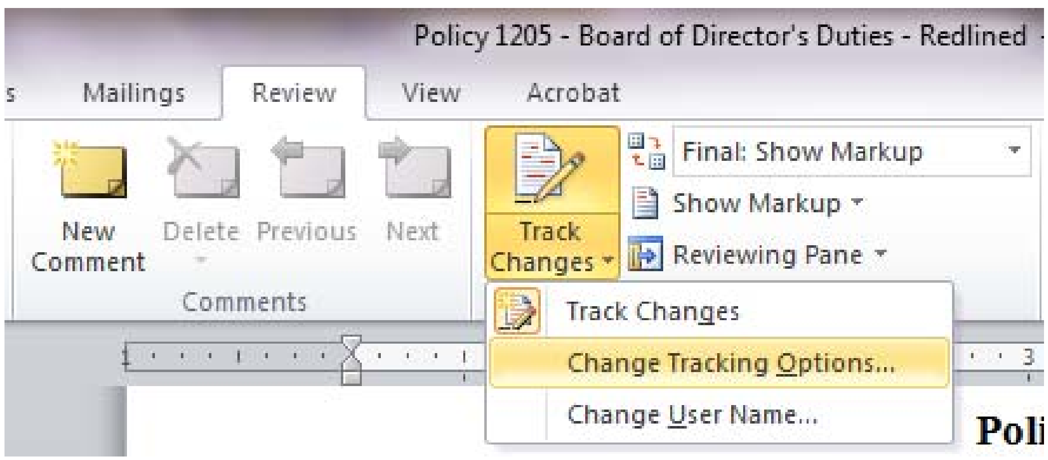
Things to Remember when Using the Library Documents

- Point in Time
  - The update folders in the Library are a point in time reference. Both the Word and Redlined versions are only as current as the point in time when they were posted. If you are looking at content from a previous update, the model policy content may have changed since that time.
- Reviewed (but not Revised) Content
  - Policies that are reviewed during a particular update but not updated are available in the online master, but will not be found in the Updates area of the LIBRARY
- Internet Settings
  - Your internet settings will determine if files accessed through the Library open automatically or are simply saved to a download folder.

Understanding Updates to the Master

Using the Redlined Documents

- Redlined documents may look different depending on your “Change Tracking Options” setting in Word



Understanding Updates to the Master

<u>Using the Redlined Documents</u>

- Vertical lines in the left margin indicate that something changed within that line
  - If you see the vertical line but do not see changes, review your "Track Changes" viewing options

- Use the "Previous" and "Next" buttons, found in the "Changes" area of the "Review" tab in Word to move from one change to the next.

- Different colors indicate different authors

- Review of Track Changes viewing options (see Policy 2212 – 2014, 3rd update)

Understanding Updates to the Master

Updating a Policy in its Entirety

- This is best for:
  - New Policies (newly created or new to your manual)
  - Policies currently your Working Manual but with little or no customization
  - Policies that have had the model content extensively revised
  - Any time it is easier to re-customize for your credit union rather than manually incorporate the changes
- Archive the old policy, if necessary
- Remove the old policy (out with the old, then in with the new)
- Add the policy from the Master to your Working Manual

Understanding Updates to the Master

Updating a Policy Manually Using the Redlined Version

- This is best for:
  - Policies currently your Working Manual with extensive customization
  - Policies currently your Working Manual with moderate customization, and model content has had minor/few changes
  - Anytime it is easer to manually add the changes rather than to re-customize for your credit union
- Archive the old policy, if necessary
- Open the Redlined Version
- Incorporate the changes as needed

Understanding Updates to the Master

Tips when incorporating changes manually from the Redlined version

- Copy new text directly from the Redlined version and "Paste as Plain Text" to your policy
- Stop short of punctuation at the end of the last sentence you are pasting
- Copy/paste each new paragraph separately
- Add your own revised date using the "Revised Date" field
- Use Editor Notes to document all updates that have been incorporated

Understanding Updates to the Master

When to Archive

- Archiving is recommended when:
  - The Working Manual version has been customized , approved and is in use by your credit union, and is now getting changed
  - You need to retain a copy of what this policy before these updates were made
  - You may need to revert back to this content
  - The formatting is very complex and you want to retain a point in time copy

- Archiving is not necessary when:
  - The Working Manual version has not been customized (it is model policy content) and is not in use by your credit union
  - You do not need to retain a copy of what this policy before these updates were made (minor spelling, grammatical changes)
  - The policy is already archived in a historical published version and you will not need to revert back to it.

Understanding Date Fields

- Date tracking began in November 2010 for all but Publishing
- Date tracking for publishing began November 2013
- Dates prior to when date tracking began is recorded as NONE

Understanding Date Fields

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- Date tracking for publishing began November 2013
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Understanding Date Fields

- The following dates are tracked by the system as they occur:
  - Last Saved – the last time someone clicked SAVE on a policy
  - Added to Working from Master – the date a policy was moved from the Master to the Working Manual
  - Master Revised Date – the date of the last revision to the model policy content
  - Last Published Date – the date a policy was included in a published manual

- The following dates are user defined dates:
  - Revised
  - Reviewed
  - Board Approved

Understanding Date Fields

<u>Where dates are found</u>

- In the Master
  - All policies have a *Revised Date* found in the upper right corner
  - All policies have a *Revised Date* at the top of the Content

- In the Working
  - All policies have *Added to Working from Master* and *Last Master Revised* dates in the lower left corner
  - Policies may have user defined *Revised*, *Reviewed* and/or *Board Approved* Dates
  - Policies may have date information found in the content (usually at the very beginning or the very end of the policy)

Understanding Date Fields

Where dates are found (continued)

- Working Manual Report
  - Includes information on *Last Saved*, *Revised, Reviewed, Board Approved, Added to Working from Master, Master Revised,* and *Last Published* dates for all policies

- Working Policy to Master Policy Comparison Report
  - Includes information on *Last Saved*, *Added to Working from Master, and Master Revised,* dates for all policies

Understanding and Interpreting the Working Manual Report

- The Working Manual Report is a snapshot of the activity in the Working Manual
- Dates are used to provide an overview of what has occurred with each policy
- *Revised, Reviewed,* and *Board Approved* are defined by the user
- *Last Saved*, *Added to Working from Master, Master Revised,* and *Last Published* dates are added automatically by the system as these actions occur
- A date of NONE indicates either 1) the activity has not yet occurred or 2) the activity occurred prior to November 2010* but not since.

*November 2013 for publishing

Understanding and Interpreting the Working Manual Report

- *Last Saved* - determine which policies have no customization.
  - Those with NONE should be reviewed closely
  - If NONE, compare *Added to Working from Master* with *Master Revised Date* – is the model content current?
    - If there is no Added to Working from Master Date, the policy may have customization, but it will be 4+ years since it was worked on
  - Should the policy be removed?

- *Added to Working from Master* – compare with *Master Revised Date*
  - Is this policy potentially out of date?
  - If yes, compare to *Last Saved Date*
  - Does this policy need to be updated, or perhaps removed?

Understanding and Interpreting the Working Manual Report

- *Revised, Reviewed, Board Approved*
  - Are these date fields in use?
  - Do you want to use them?

Understanding and Interpreting the Working Manual Report

Section	Name	Last Saved	Revised	Reviewed	Board Approved	Added to Working from Master	Master Revised Date
1000	Administrative	NONE	NONE	NONE	NONE	01/22/13	NONE
1531	Credit Union Use of Social Media	09/04/14	NONE	09/15/14	NONE	09/04/14	06/27/14
2000	Operations	NONE	NONE	NONE	NONE	01/22/13	NONE
2290	Wire Transfers	09/03/14	NONE	NONE	NONE	09/02/14	03/29/14
2611	ACH Management	NONE	NONE	NONE	NONE	01/10/14	03/29/14
2612	ACH Audit	02/11/14	NONE	NONE	NONE	01/08/14	03/29/14
3000	Accounting	NONE	NONE	NONE	NONE	01/22/13	NONE
4000	Security	NONE	NONE	NONE	NONE	01/22/13	NONE
5000	Asset/Liability Management	NONE	NONE	NONE	NONE	01/22/13	NONE

Questions?

Printing Tips

Tip #1: Header and Footer

- Because this is an HTML document printing from a Web site, your Internet Page Set Up options will apply when you print the manual. Many Internet Page Set Up options call for the URL to print on the header and/or the footer of the page, which can make the page look cluttered and unprofessional.

- To suppress the URL, go to the "File" menu on your Internet Browser navigation bar, and choose "Page Set Up"

- A pop up box will open with the Page Set Up options. The Page Set up options pop up may look different depending on your Internet Browser version.

- The Header and Footer options allow you to choose what shows in on the Header or Footer of your printed documents. Many credit unions choose to remove all header and footer codes.

- The Appendix of the User's Guide can provide more detail depending on your browser.

Printing Tips

Tip #2: True Print Preview

- The "Preview" mode of either a single policy or the published manual opens an HTML document, and will show all text, date field information and Key Field code replacement for the policy. However, page breaks, paragraph breaks, tables and columns, and headers and footers will not be shown in true print preview format.

- To view an accurate representation of what the policy/published manual will look like when printed, follow these steps:
  - Open the policy or published manual in "Preview" mode
  - From the File Navigation menu, choose "File", then "Print Preview"

- For larger published manuals, the print preview may take a minute or two to load.

Printing Tips

<u>Tip #3: Printing Background Highlighting</u>

- If background highlighting has been applied to policy text, but is not printing, there is a browser setting that must be changed.

- Depending on your browser, this setting may be found in different places. Below are two browser examples of where to find the setting and how to change it.

- Try this first:
  - Go to FILE > PAGE SET UP.
  - The setting It is the "Print Background Colors and Images" setting.
  - This must be checked, otherwise background highlighting will not print.

- If the "Print Background Colors and Images" setting is not under FILE > PAGE SETUP, try this:
  - In Internet Explorer, go to TOOLS > INTERNET OPTIONS
  - Go to the ADVANCED tab
  - Find the PRINTING options
  - Make sure "Print background colors and images" option is checked

Frequently Asked Questions

- I've forgotten my password.
  - There is a "forgotten password" link on the login page of CU PolicyPro. Enter your email address and *a new* password will be emailed to you. If the system can't find your email, contact policysupport@cusolutionsgroup.com for assistance.

- Why can't I open the folders on the home page (the Manager Manual and Resources and Employee Manuals and Resources)
  - These are not folders per se, but labels. The Employee Manual and Employee Resources labels will show for all users from the CU, and the Manager Manuals and Resources labels will show for users who have access to see them. They are not clickable. If there is no content inside the labeled areas, there is nothing you can do with them. Any content available will show as a link under the label, and the content will open when the link is clicked.

Frequently Asked Questions

- Where can I find the sample policies?
  - All of our model policies are included in the "Master Manual" which is found in the MANUAL BUILDER area. The Master policies are read only. Any policy can be moved from the Master to the Working Manual (policies can be edited only in the Working Manual).

- How can I find a specific policy I am looking for?
  - Within the Working or Master manual is a SEARCH function that will help you find a specific policy. The SEARCH will only return exact terms as entered in the search box
  - Also, in the LIBRARY section, under the TOOLS area, is a document called "Alphabetical Policy Listing". This will provide an easy way to look for a policy by topic. The Alpha listing may show the same policy under multiple headings (i.e. Abandoned Property and Unclaimed Property)

Frequently Asked Questions

- Do you have any suggestions for getting started?
  - The easiest first step is to take the New User Training course. CU PolicyPro is fairly intuitive and easy to use; however, as with any software system, simple training can go a long way to help you learn the easiest and most efficient ways to use the system. New User Training takes about 90 minutes from start to finish. Advanced User Training will augment the New User course with tips, best practices and more in depth training on common tasks and functions. To access the video training series, visit http://www.cusolutionsgroup.com/Training-Videos-380.html

  - Next, choose 10-15 policies to start. Move these from the Master to your Working Manual.

  - Customize Your Policies. Read through the text and add/edit/delete the model content to conform to your own credit union's operations. Define key fields, if any, and don't forget to include any state specific considerations in your policy.

Frequently Asked Questions

- How can I add my existing policies to the manual?
  - To add an existing policy into the Working Manual from Word, the content must be copied/pasted, regardless of whether it is in Word, Excel or PDF.
  - If the policy does not yet exist in the Working Manual, you must create it first.
  - To Copy/Paste from Word, we recommend either pasting the content in as plain text or using the "Paste from Word" icon. We recommend watching the "Paste from Word" tutorial in the New User training video series for best practices for pasting from Word into CU PolicyPro.
  - Documents can be uploaded in the storage area, however, they will not be part of the Working manual.
  - PDFs generally will lose most formatting when copied/pasted. We recommend contacting support at policysupport@cuhrsolutions.com for assistance if you have PDF content to be added to the Working Manual.
  - Excel files can be copied/pasted to the Working Manual, however, there can be formatting issues, especially for a wide spreadsheet. We recommend contacting support at policysupport@cuhrsolutions.com for assistance if you have Excel content to be added to the Working Manual.

Frequently Asked Questions

- Why are there some policies that are not in the manual, such as Foreclosures or HR Policies?
  - The CU PolicyPro Manual is written from a federal perspective, so certain topics that fall under state law are not part of the manual. Because the laws between states vary so widely, it would be very difficult to write a model policy that would be meaningful.
    We recommend checking with your state league on state specific topics.
  - The CU PolicyPro Manual covers only Operational topics. Certain areas such as Human Resources or Board Governance are important and may be touched on within the operations manual, but we are not generally writing policies that cover these areas.
  - There may be other policies that your credit union needs that are not found in the manual. Please feel free to request these policies to be added. While we cannot guarantee to write a policy on any given topic, we do review all requests and fulfill as many as we can.

Frequently Asked Questions

- How many users are we allowed, and can we have more than one Admin?
  - Each credit union is allowed up to 50 users. These can be individually named users, or group users (several people sharing an ID/PW). If your credit union needs more users, you can contact us and we will work with your individual situation.
  - There can be as many ADMIN users as you wish (up to the 50 user limit).
  - Only an ADMIN user can create new users.

- How do I get the monthly newsletters and other updates?
  - We have a CU PolicyPro contact distribution list. Contacts will receive information on training, our monthly newsletter, information on updates, etc. If you would like to be added to the contact list, simply contact the CU PolicyPro Support staff at policysupport@cusolutionsgroup.com and ask to be added. We need your name, credit union, title and email address to you to the list.

Frequently Asked Questions

- What resources are available to help me learn to use my manual?
  - We have multiple resources to help you get the most from your manual.
    - **Quick Start Guide**. Ready, Set, Go! The very basics.
    - **User's Guide** – this is a printed guide with full instructions for working with the system.
    - **Video Training** – the latest New User Training sessions were recorded and are available as on-demand videos for you to watch at your convenience.
    - **Frequently Asked Questions –** A list of common questions and answers, including links to video tutorials and printable how-to materials.
    - **Alphabetical Policy Listing** – Use this listing to help you find a particular policy.

All resources can be found on the Support Site at http://www.leagueinfosight.com/support

Frequently Asked Questions

- How do I add spacing in the numbered list?

The model policies are double spaced to make reading the policies a bit easier. However, by default, the CU PolicyPro system will single space each item in a numbered list.

The following steps are the best practice method for creating double spaced lines in a numbered list. It is recommended to take care of spacing last, after all content is in the numbered list, with each item in the correct position and correctly formatted.

1. Place your cursor at the end of the first item that is single spaced.

2. Hold the SHIFT key as you press ENTER (SHIFT+ENTER). This will drop the cursor down one line without creating a new item in the numbered list, effectively creating a double space.

3. Use the space bar to add a “space” in the newly created line break. Some printers will not recognize the SHIFT+ENTER code and will remove the double spacing during printing. The “space” character acts as a place holder, making the spacing appear as expected.

Frequently Asked Questions

- I am having trouble adding items to the numbered list and getting it lined up correctly. Do you have any suggestions?
  While many methods can be used to create a numbered list, following the order of operations below to add a new item into an existing numbered list will provide the best result.

1. Place your cursor at the end of the previous item within the existing numbered list.
2. Click ENTER, which will create a new item in the numbered list. It may not yet be in the correct position or may not have the correct numbering style or spacing – this is OK.
3. Type (or paste) the text for the new item. If pasting, it is recommend to paste as plain text.
4. If necessary, position the new numbered list item using the “Block Indentation” icon 
   1. If the item should be in a sublist position (needs to indent to the right), use the “Block Indentation” icon with the right arrow (increase indent).
   2. If the item should be in a parent position (needs to outdent to the left), use the “Block Indentation” icon with the left arrow (decrease indent). The left “Block Indentation” icon can be used more than once if the item needs to move to a farther left position.
   3. If the item is in the correct position, move on to Step 5.
5. Format the new item if necessary. If you have moved the new item as a sub item (moved it right), the system will give it the same format as the parent.
6. Add spacing as needed. See above for information on spacing items within a numbered list.

Frequently Asked Questions

- How do I print a single policy?
  - In the MANUAL BUILDER area, go to the EDIT SECTIONS OF WORKING MANUAL and select the policy (as if you were going to edit the policy). Click the PREVIEW button below the content area and a PRINT option will be available.

- What is the best way to email a policy?
  - For a *single policy*, from the "Preview" mode of the policy, you can either print it PDF (most of our credit unions have the ability to do this – if you don't, you can check with your IT staff to see if it can be installed for you) or you can also copy the text from the preview mode and paste it into a Word document. It will hold the formatting and can be saved and emailed that way.

  - For *multiple policies*, we recommend publishing those particular policies and either of the above methods will also work from a published manual. If it's published, you can also post it on the home page and give your board an ID/PW to access CU PolicyPro and open the document themselves if you wish. This is also a more secure method than emailing your policies.

Frequently Asked Questions

- Do you have a list of which policies we are required to have?
  - Yes. In the LIBRARY under TOOLS is a document titled “Content_Guidelines”. This will tell you policy by policy if it is mandatory, mandatory if offered, optional or recommended.
- What is the difference between a “Mandatory” policy and a “Compliance” Mandatory policy?
  - If a policy is “Mandatory”, there is a requirement for the credit union to have a written policy to follow for that topic.
  - If it is “Compliance Mandatory”, then the CU is not required to have a written policy, but they are required to follow whatever the laws/regulations are for that particular topic. Some credit unions choose not to include the “Compliance Mandatory” policies in their manual. The “Compliance Mandatory” policies are provided to help credit unions understand what is required by the law/regulation. The law/regulation is broken down and put it into policy format because that is familiar to credit unions and it lists the requirements.

Frequently Asked Questions

- Do you provide a Vendor Due Diligence Package?
  - Yes. To request our Vendor Information Package, please email the request to policysupport@cusolutionsgroup.com.