

XPRESS TELLER EXERCISES FOR SUCCESS

EXERCISE BOOKLET



EXERCISES FOR SUCCESS

Xpress Teller

Practice exercises with:



Workbook completed by: _____

Date: _____

What is Exercises for Success?

Exercises for Success is a series of workbooks designed to provide practice exercises for credit union employees using:

- [Bedrock Community Credit Union](#)
- [Custom Training Edition \(CTE\)](#)

Each workbook is broken down into several sections:

- **Introduction to Online Resources:** This will get you familiar with the robust number of resources available to help you succeed.
- **Exercises:** Scenarios to help you master CU*BASE.
- **Check your Knowledge:** This will help you identify areas that need work.

Exercises for Success Workbooks

- Member Service
- Teller Processing
- Xpress Teller
- Lending



Security Reminder: Bedrock Community Credit Union is a shared resource that allows credit union employees across the network to practice using CU*BASE. We strongly advise against using any personal or identifying information, as any information in the database is accessible to anyone using Bedrock. Additionally, since you are in a practice environment, printing has been disabled.

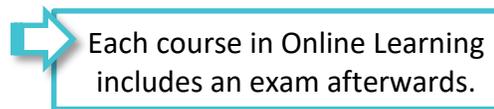
Prerequisites

There are several online courses that are required before continuing to your exercises. Be sure to complete the corresponding courses before you move further into your workbook.

The required online courses include information on different functions in CU*BASE. Included in some of these courses are “Show Me” videos that demonstrate how to do the activity.

Suggested courses for **ALL** credit union employees:

- **CTM 100** – Welcome to CU*BASE Gold
- **CTM 101** – CU*BASE Navigation
- **CTM 102** – Rate Inquiry, Loan Quoter, and the Timeout Window



Each course in Online Learning includes an exam afterwards.

Required for **Member Services Guide**:

- **CTM 200** – Member Inquiry
- **CTM 201** – Phone Operator
- **CTM 300** – Opening Memberships & Accounts

Required for **Teller Processing Guide**:

- **CTM 400** – Teller Processing 1
- **CTM 401** – Teller Processing 2
- **CTM 900** – e-Receipts and Photo ID Capture

Required for **Xpress Teller Guide**:

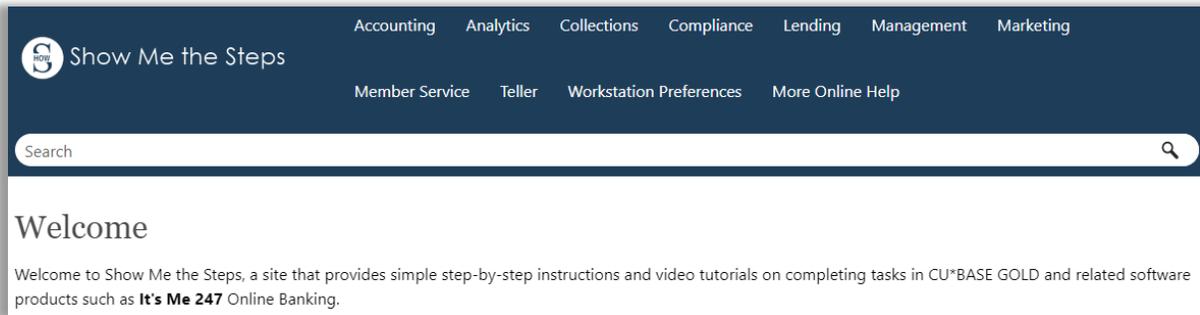
- **CXT 100** – Xpress Teller
- **CTM 900** – e-Receipts and Photo ID Capture

Required for **Lending Guide**:

- **CLS 100** – Lending Basics
- **CLS 101** – Lending 2: Creating and Disbursing Loans for Members and Non-Members

Show Me the Steps Online Help

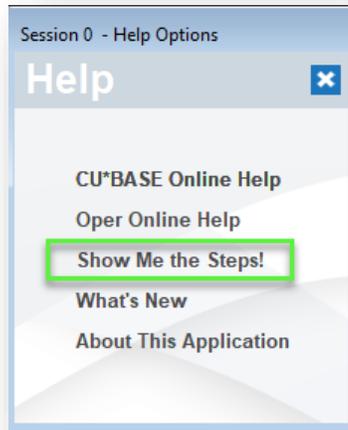
[Show Me the Steps Online Help](#) is a system with step-by-step directions that will help you navigate several tasks and activities in CU*BASE.



HOW TO FIND THE SHOW ME THE STEPS! ONLINE HELP:



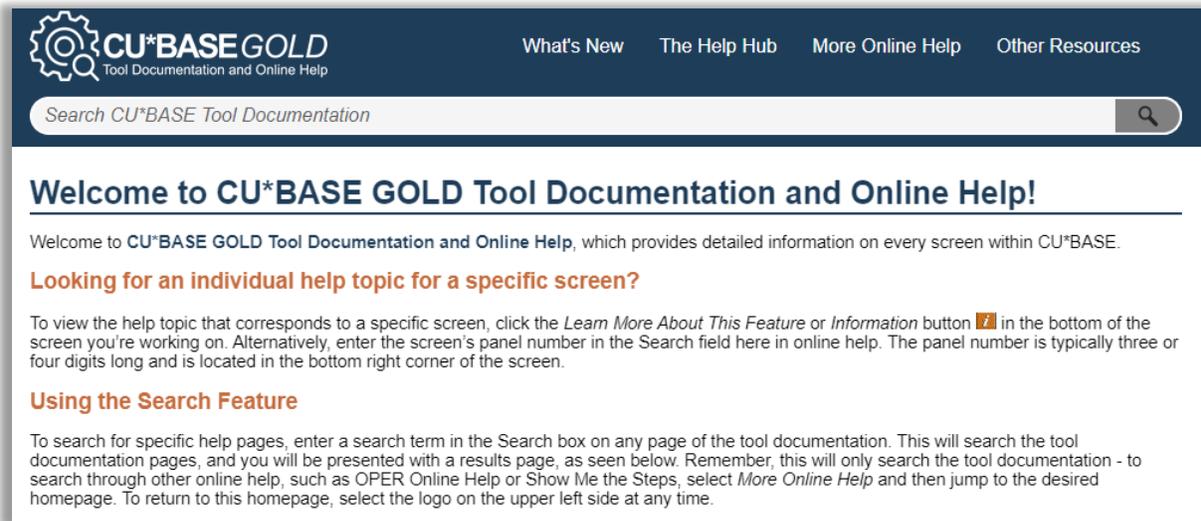
You can access this system by clicking the question mark icon, shown to the left, at the bottom of any menu screen in CU*BASE, then selecting the **Show Me the Steps!** link.



You can also find links to Show Me the Steps topics throughout the CU*BASE Online Help on relevant topics.

CU*BASE Tool Documentation and Online Help

[CU*BASE Online Help](#) includes more detailed information about the screens you will use in CU*BASE. Use the search feature to find the information you need.



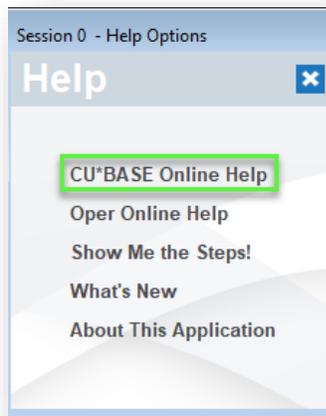
HOW TO FIND CU*BASE ONLINE HELP:



Click the information icon, shown to the left, at the bottom of each screen in CU*BASE to access help for that specific screen/tool.



You can also access this system by clicking the question mark icon, shown to the left, on the bottom of the screen and then selecting the **CU*BASE Online Help** link.



What Do I Need?

You will use the Bedrock Community Credit Union or CTE to practice your exercises. Please see your manager or education coordinator for your credentials to sign on.

To complete **Exercises for Success** courses, you will first need to create two practice memberships and fund their sub accounts. You will need to:

- Create two new memberships in the Bedrock Community Credit Union or CTE.
- Open a checking account for the first membership with the second member as a Joint Owner on that account.
- Activate your teller drawer and deposit \$1,000.00 cash into each sub account, including the base (000) share account.

Directions on creating memberships, opening checking accounts, activating the teller drawer, depositing funds – all of this is available in the [Show Me the Steps online help](#).

Use Show Me the Steps to Get Started!

Navigate to Show Me the Steps, or simply [click here](#).

Use the search feature to search the following keywords, or click the links below:

- [Open Membership](#)
- [Open Additional Savings or Checking Account](#)
- [Add Joint Owner to an Account](#)
- [Activate Teller Drawer](#)
- [Make a Cash Deposit](#)

My Accounts

List your practice membership accounts below:

| | |
|---------------------|--|
| Account #1: | |
| Member Name: | |
| Account #2: | |
| Member Name: | |

Xpress Teller Exercises

Activity 1: Deposits and Withdrawals

| Activity: Use Tool #1600 Xpress Teller | Show Your Work: |
|--|-----------------|
| 1. The member brings in a check for \$340.00. They want to deposit \$200.00 in their savings account and to receive the rest as cash back. | |
| 2. The member wants to withdraw \$50.00 from their checking account. | |
| 3. The member presents an outside check for \$285.00. They want to deposit all but \$50.00 in their savings account. | |
| 4. The member comes in with a check for \$358.99. They want to deposit all but \$30.00 in their savings account. | |
| 5. The member wants to withdraw \$55.00 from their checking account. | |

Activity 2: Handling Checks

| Activity: Use Tool #1600 Xpress Teller | Show Your Work: |
|--|------------------------|
| <p>1. The member comes back to the credit union. This time they want to deposit four outside checks for the amounts listed below in their checking account, except for \$55.00, which they want as cash back.</p> | |
| <p>2. The member has one inside (“on us”) check that was issued by the first member. They would like to deposit these funds in their savings account.</p> <p>Here is the information on the check:</p> <ul style="list-style-type: none">• Check amount of \$77.00• Check #1234 | |
| <p>3. The member has two outside checks for \$44.00 and \$1,000.00 and one inside check from another member for \$33.90 with check #2345. They want to deposit \$100.00 in their checking account and get the rest back as cash.</p> | |

Activity 3: Performing Transfers

| Activity: <i>Use Tool #1600 Xpress Teller</i> | Show Your Work: |
|--|------------------------|
| 1. The member wants to transfer \$240.00 from their checking account to their savings account. | |
| 2. The member wants to transfer \$100.00 from their savings account to their checking account. | |

Activity 4: Corporate Drafts, Money Orders, and Cash Advances

| Activity: Use Tool #1600 Xpress Teller | Show Your Work: |
|---|-----------------|
| <p>1. The member wants a money order for \$110 with a blank payee (no “Pay to the order of” information). They want to use their checking account to issue this check.</p> | |
| <p>2. The member wants a cash advance of \$300.00.</p> | |
| <p>3. The member wants two corporate drafts (corporate checks) for the payees listed below. They want to use funds from their checking account for these checks.</p> <p style="padding-left: 40px;">\$50.00 Fred Jones 123 East Street Anycity, MI 49000</p> <p style="padding-left: 40px;">\$200.00 ABC Company 49 Main Street Othercity, PA 17000</p> | |
| <p>4. The member comes back and they want an additional VISA cash advance, this time for \$100.00.</p> | |

| | |
|--|--|
| <p>5. The member would like a money order using funds from their checking account. The money order will not have any payee information.</p> | |
| <p>6. The member wants you to issue a corporate check for \$45.00 to the following payee:</p> <p style="padding-left: 40px;">ABC Company 123 East Olive Street Anycity, MI 49000</p> <p>They would like you to use funds from their savings account.</p> | |
| <p>7. The member wants to use funds from their checking account to fund a corporate check for \$300.00, issued to:</p> <p style="padding-left: 40px;">John Walker 222 Main Street Othercity, IN 12334.</p> | |

Activity 5: Advanced Transactions Miscellaneous Receipts

| Activity: Use Tool #1600 Xpress Teller | Show Your Work: |
|---|-----------------|
| <p>1. The member wants to withdraw \$100.00 from their checking account and the remainder from their savings account to cover the cost of \$200.00 in a visa card.</p> | |
| <p>2. The member wants to deposit \$190.00 cash. They also want \$200.00 in tickets to Cedar Point, a local amusement park. They want to withdraw the additional funds from their checking account.</p> | |
| <p style="text-align: center;"><u>THIS ACTIVITY IS FOR CREDIT UNIONS WITH OTB CREDIT CARDS.</u></p> <p>3. The member wants to make a payment on their visa with funds from their Savings Account for \$100.00.</p> | |

Activity 6: Closing Your Teller Drawer

| Activity: <i>Use Tool #1600 Xpress Teller</i> | Show Your Work: |
|--|------------------------|
| <p>1. Are you done with your exercises?</p> <p>Finish up this workbook by closing your drawer! The Show Me the Steps online help has a topic covering just this subject.</p> | |
| <p>2. Need additional practice?</p> <p>Activate your drawer again and run a few transactions. Practice closing it another time.</p> | |

Check Your Knowledge!

You're getting closer now! Let's see what you've learned while working on your *Exercises for Success: Xpress Teller*.

Answer the following questions on the material you just learned – and try to answer *without using your notes* (You may use CU*BASE). This is your opportunity to check and make sure you are now skilled at all the material covered in this workbook. Good Luck!

| Can You Answer the Following? | |
|--|-----------|
| 1. What process do you use if you want to put different hold days on two different outside checks? | Yes No |
| 2. How do you withdraw funds from a member's account? | Yes No |
| 3. What indicates that a hold was placed on a sub account for an outside check? | Yes No |
| 4. How do you make a transfer from one sub account to another sub account of the same member? | Yes No |
| 5. A member makes a deposit and wants a specific amount in cash back. How do you process that transaction? | Yes No |
| 6. How do you process a cash advance? | Yes No |

| | |
|---|----------------------|
| <p>7. What process do you follow if the member only wants you to issue him a money order, without any other transactions? How is this different from times when he also wants you to process other transactions, such as a deposit or withdrawal?</p> | <p>Yes</p> <p>No</p> |
| <p>8. What do you do if the member only wants you to issue her a corporate check, without any other transactions? How is this different from times when she also wants you to process other transactions, such as depositing a check?</p> | <p>Yes</p> <p>No</p> |
| <p>9. Based on the exercises in this booklet, when is an OFAC scan run? How do you run an OFAC scan on a payee name if it is an individual? What about an organization?</p> | <p>Yes</p> <p>No</p> |
| <p>10. What process do you use to deposit multiple outside checks?</p> | <p>Yes</p> <p>No</p> |
| <p>11. How do you deposit inside (“on us”) checks that a member receives from another member at the credit union? What is the process for depositing these items?</p> | <p>Yes</p> <p>No</p> |

Additional Exercises



| Question: | Answer: |
|--|---------|
| How do you deposit a single outside check in a member's checking account and place a five day hold on it? | |
| How do you withdraw funds from a member's savings account? What about from the member's checking account? | |
| How do you place a hold on a check? After you go to the deposit/withdrawal screen, what indicates that there is a hold on an account? | |
| How do you deposit checks using the Outside Checks screen? What is the process for depositing these items? | |
| How do you deposit "on us" (inside) checks that a member receives from another member at the credit union? What is the process for depositing these items? | |
| What button can be used to see accounts when transferring between accounts or memberships? | |
| How do you process a cash advance? What do you do once you are on the Cash Advance screen? | |
| How do you process a money order? What do you do once you are on the money order screen? Do you always need to enter a payee name? | |

| | |
|---|--|
| How do you process a corporate check? What do you do once you are on the corporate check screen? | |
| When is an OFAC scan run? How do you run an OFAC scan on a payee name if it is an individual? What about an organization? | |
| What are some examples of a Miscellaneous Receipt? | |
| How can you access the Miscellaneous Receipts screen? | |
| What is the process you use to close your drawer? What do you do to verify you are in balance? | |

Conclusion

This concludes the **Exercises for Success: Xpress Teller** workbook. Hooray, you did great!

If you feel there were areas of this workbook where you may need more practice, add some notes below and notify your trainer.

What areas or topics would you like to explore further?

| |
|--|
| |
|--|