

# EXERCISES FOR SUCCESS

*EXERCISE BOOKLET*

*Revised: March 5, 2025*



# EXERCISES FOR SUCCESS

## *Xpress Teller*

Practice exercises with:



Workbook completed by: \_\_\_\_\_

Date: \_\_\_\_\_

## What is Exercises for Success?

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**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

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- 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

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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**:

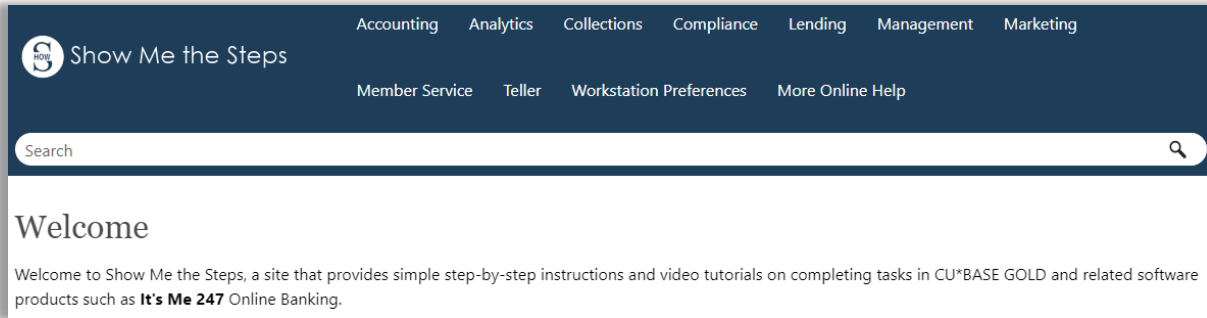
- **CXT 100** – Xpress Teller
- **CTM 900** – e-Receipts and Photo ID Capture

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

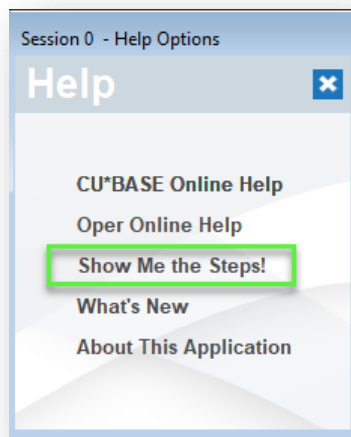
[Show Me the Steps Online Help](#) is a system with step-by-step directions that will help you navigate several tasks and activities in CU\*BASE.



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



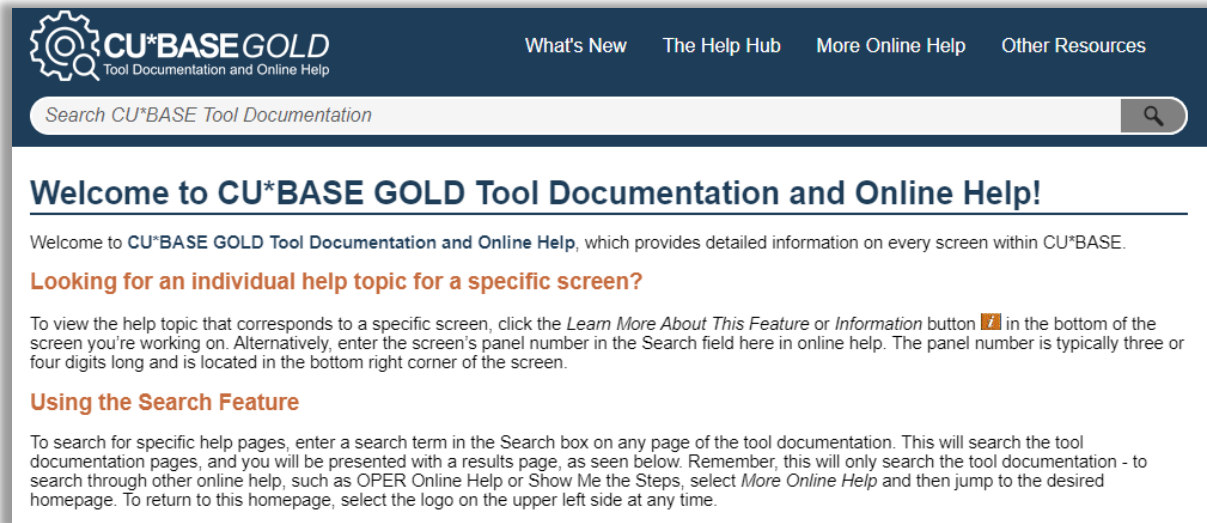
You can access this system by clicking the question mark icon, shown to the left, at the bottom of any menu screen in CU\*BASE, then selecting the **Show Me the Steps!** link.



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.



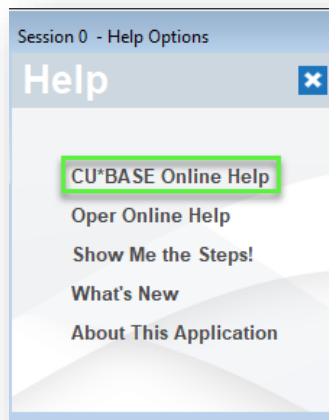
## HOW TO FIND CU\*BASE ONLINE HELP:



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?

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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!

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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

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List your practice membership accounts below:

<b>Account #1:</b>	
<b>Member Name:</b>	
<b>Account #2:</b>	
<b>Member Name:</b>	



# Standard Teller Exercises

## Activity 1: Deposits and Withdrawals

<b>Activity:</b> <i>Use Tool #1 Teller Line Posting</i>	<b>Show Your Work:</b>
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 comes to the Teller line and wants to withdraw \$50.00 from their checking account.	
3. The member comes to the Teller line with an outside check for \$285.00. They want to deposit all but \$50.00 in their saving 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 #1 Teller Line Posting	Show Your Work:
<p>1. The member wants to deposit four outside checks for the amounts listed below in their savings account, except for \$55.00, which they want as cash back.</p> <p>Check amounts:</p> <ul style="list-style-type: none"><li>• \$398.00</li><li>• \$40.00</li><li>• \$50.09</li><li>• \$1,000.00</li></ul>	
<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: Check amount of \$77.00 Check number #1234</p>	
<p>3. The member has two outside checks for \$44.00 and \$1,000.00 and one inside check from the second 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

<b>Activity: Use Tool #1 Teller Line Posting</b>	<b>Show Your Work:</b>
1. The member comes in to deposit \$200 in cash but planned to deposit \$50 of that cash into their children's account. Utilize the "Funds Forward/New Member" Feature to process this transaction.	
2. The member wishes to have a Credit Card Advance deposited into their checking account. Which features allow you to deposit the funds instead of treating the funds as "cash back"?	
3. The member wants to transfer \$240.00 from their checking account to their savings account.	
4. 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 #1 Teller Line Posting	Show Your Work:
<p>1. The member wants a money order for \$110.00 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. Select a code from the list and enter the G/L Description of F123456789.</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 returns 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 second member wants you to issue a corporate check for \$45.00 to the following payee:</p> <p>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>John Walker 222 Main Street Othercity, IN 12334</p>	

## Activity 5: Advanced Transactions Corporate Check and Money Order

Activity: <i>Use Tool #1 Teller Line Posting</i>	Show Your Work:
<p>1. The member brings a \$40.00 check and needs to withdraw additional funds from their checking account to purchase a \$100.00 money order with no payee information.</p>	
<p>2. The member comes in with \$60.00 cash to deposit. They also want a corporate draft for \$330.32 for the payee listed below and would like to use funds from their checking account to fund the remainder needed for the corporate draft.</p> <p>Paul Wilson 123 East Street Anycity, MO 23456</p>	
<p>3. The member comes to the credit union with an outside check for \$50.00 that they want to deposit into their savings account. When depositing the check, place a two day hold on their checking account.</p> <p>They also want a money order for \$67.00 with funds from their checking account. The money order will not have any payee information.</p>	

4. The member wants to deposit two outside checks in their checking account. The checks are for \$50.00 and \$100.00.

The member also wants you to issue a corporate check for \$47.00 to the payee listed below and to deposit any remaining funds in their checking account.

ABC Company  
123 East Olive Street  
Anycity, MI 49000

5. The member wants to deposit an “on us” check they got from the first member (for \$300.00, check #4444) in their checking account.

The member then also wants to have a money order issued for \$66.00 (with funds from their savings account).

## Activity 6: Advanced Transactions Miscellaneous Receipts

<b>Activity: Use Tool #1 Teller Line Posting</b>	<b>Show Your Work:</b>
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 amusement park tickets.	
2. The member wants to deposit \$190.00 cash. They also want \$20.00 in tickets to the movie theater. They want to deposit the remaining funds to their checking account.	
3. The member wants to deposit an inside ("on us") check they got from the first member (for \$300.00, check #4444) and \$500.00 in cash in their savings account. They also want \$100.00 in a visa card.	



## Activity 7: Closing Your Teller Drawer

<b>Activity:</b> <i>Use Tool #1 Teller Line Posting</i>	<b>Show Your Work:</b>
<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: Standard 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. What process do you follow to calculate the amount of the deposit and then also make the deposit?	Yes No
6. How do you process a cash advance from the Account Selection screen?	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. How do you determine which sub account the funds are drawn from to process a cash advance, money order or corporate check from the Account Selection screen?</p>	<p>Yes</p> <p>No</p>
<p>11. How do you assist a member if the member wants a visa card? What two ways can you access the final screen?</p>	<p>Yes</p> <p>No</p>
<p>12. What process do you use to deposit multiple outside checks? What is the advantage of using this screen instead of the Outside Check field on the Main Teller Posting screen (where the deposits and withdrawals are made?)</p>	<p>Yes</p> <p>No</p>
<p>13. 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>

<p>14. What are the Proc Codes associated with the following:</p> <ul style="list-style-type: none"> <li>• Transfer</li> <li>• Miscellaneous Receipt</li> <li>• Money order</li> <li>• Corporate check</li> </ul> <p>Where do you enter these Proc Codes? Where can you find a listing of Proc Codes in case you forget them?</p>	<p>Yes</p> <p>No</p>
<p>15. How do you activate your teller drawer? What process do you follow?</p>	<p>Yes</p> <p>No</p>
<p>16. How do you make a cash deposit?</p>	<p>Yes</p> <p>No</p>
<p>17. How do you assist a member who wants a Corporate Check or Money Order in addition to a visa card?</p>	<p>Yes</p> <p>No</p>
<p>18. How do you close your teller drawer? What process do you follow?</p>	<p>Yes</p> <p>No</p>

# Additional Exercises



Question:	Answer:
<p>How do you deposit a single outside check in a member's checking account and place a five day hold on it?</p>	
<p>How do you withdraw funds from a member's savings account? What about from the member's checking account?</p>	
<p>How do you place a hold on a check? After you press Enter or click the Calculate Cash Back button, what indicates that there is a hold on an account? What does the message say on the screen say?</p>	
<p>If the member wants a certain amount of cash back, what can you do to determine the amount to deposit? What is the label on the button that is used and where is it located? What process do you follow to calculate and make the deposit?</p>	
<p>How do you deposit checks using the Outside Checks screen? What is the process for depositing these items?</p>	
<p>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?</p>	
<p>When would you use the separate Outside Checks screen to enter your checks?</p> <p>When would you use the "Outside Checks" field on the Main Teller Posting screen (where the deposits and withdrawals are made)?</p>	

Can you deposit “on us” or inside checks via the Main Teller Posting screen as you can outside checks?	
What Proc Code do you use to make a transfer while in Teller? Where do you enter this Proc Code? How do you use Proc Codes?	
How do you process a cash advance from the Account Selection screen? What do you do once you are on the Cash Advance screen?	
How do you process a money order from the Account Selection screen? 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 from the Account Selection screen? 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?	
How do you determine which sub account the funds are drawn from to process a money order or corporate check when it is issued from the Account Selection screen?	
What is the Proc Code for Corporate Checks? Where do you enter the Proc Code?	
What is the Proc Code for Money Orders? Where do you enter the Proc Code?	
A member deposits \$100.00 cash and wants you to issue them a money order for \$200.00 with the additional funds coming from their checking account. Is it necessary to withdraw \$100.00 from the checking account before	

advancing to the screen where you issue the Money Order? Why or why not?	
What are some examples of a Miscellaneous Receipt?	
What is the Proc Code for Miscellaneous Receipts? What other way can you access the Miscellaneous Receipts screen? What do you do once you access the Miscellaneous Receipts screen?	
How is a Miscellaneous Receipt transaction different than a Corporate Check or Money Order transaction? What must you do in order to make funds available for these transactions?	
How do you assist a member who wants both a Corporate Check and a visa card? What about a Money Order/Miscellaneous Receipt combination?	
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: *Standard 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?**

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