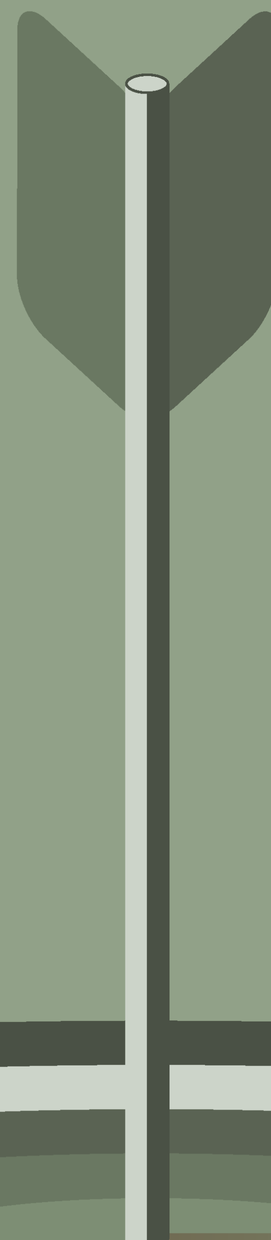
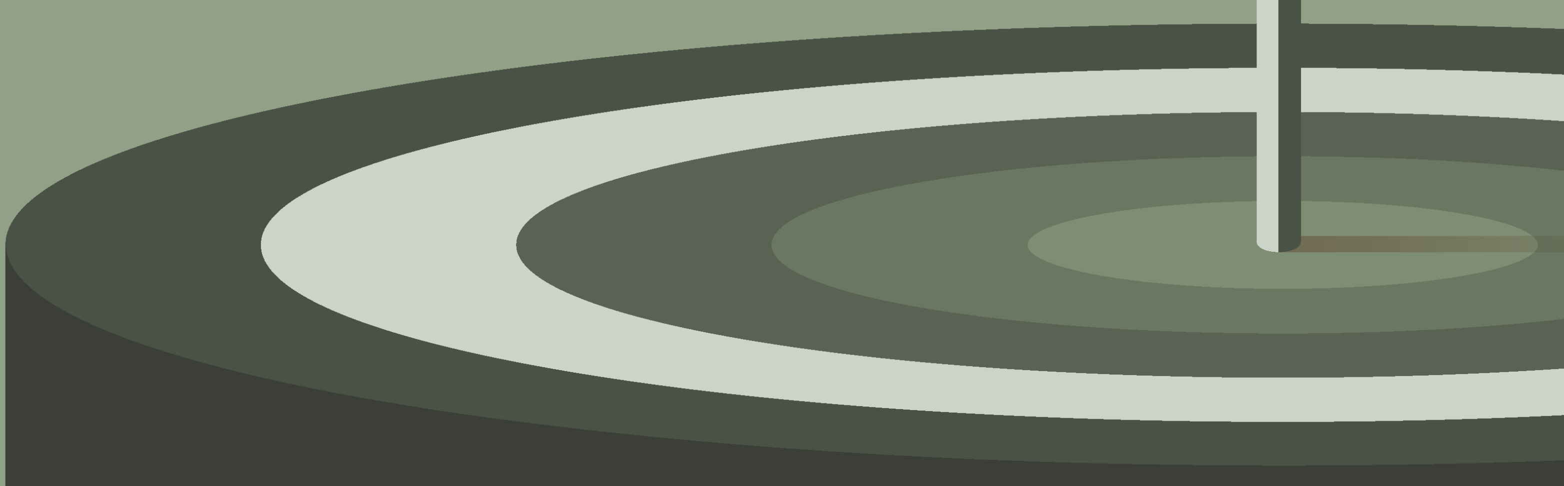
CU*ANSWERS Education Team

# EXERCISES FOR SUCCESS MANUAL

*Revised: November 2025*





# EXERCISES FOR SUCCESS

## *Member Services*

*Practice exercises with:*

Manual completed by: ___________________________

Date: _____________

# What is Exercises for Success?

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

- Bedrock Community Credit Union
- Custom Training Edition (CTE)

Each manual is broken down into several sections:

- **Introduction to online resources**: This will make you familiar with the robust number of resources available to help you succeed.
- **Exercises**: Scenarios to help you master CBX.
- **Check your Knowledge:** This will help you identify areas that need work.

# Exercises for Success Manuals

- Member Service
- Teller Processing
- Xpress Teller
- Lending
- General Ledger
- Accounts Payable
- Daily Payroll Processing

**Security Reminder:** Bedrock Community Credit Union is a shared resource that allows credit union employees across the network to practice using CBX. We strongly advise against using 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.

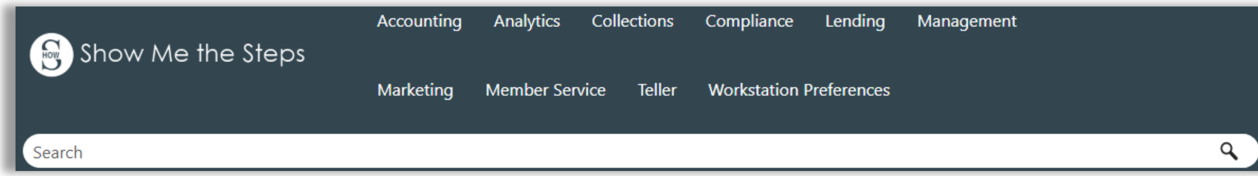
# Prerequisites

The online courses below are a prerequisite for beginning your exercises. The required online courses include information on different functions in CBX. Included in some of these courses are "Show Me" videos that demonstrate how to do the activity.
**Each course includes an exam afterwards**!

| Suggested Courses for **ALL CU Employees** | Required for ***Member Services Manual*** |
|---|---|
| **CTM 100** – Welcome to CBX<br>**CTM 101** – CBX Navigation<br>**CTM 102** – Rate Inquiry, Loan Quoter, and the Timeout Window | **CTM 200** – Member Inquiry<br>**CTM 201** – Phone Operator<br>**CTM 300** – Opening Memberships & Accounts |
| Required for ***Teller Processing Manual*** | Required for ***Xpress Teller Manual*** |
| **CTM 400** – Teller Processing 1<br>**CTM 401** – Teller Processing 2<br>**CTM 900** – e-Receipts and Photo ID Capture | **CXT 100** – Xpress Teller<br>**CTM 900** – e-Receipts and Photo ID Capture |
| Required for ***Lending Manual*** | Required for ***General Ledger Manual*** |
| **CLS 100** – Lending Basics<br>**CLS 101** – Creating and Disbursing Loans | **CAB 100** – CBX General Ledger |
| Required for ***Accounts Payable Manual*** | Required for ***Daily Payroll Processing Manual*** |
| **Release Date: TBD** | **CAB 202** – Daily Payroll Processing |

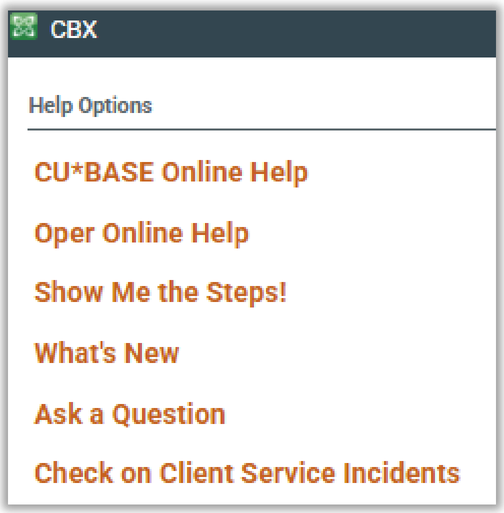
# Show Me the Steps Online Help

Show Me the Steps Online Help is a system with step-by-step directions that will help you navigate several tasks and activities in CBX.




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

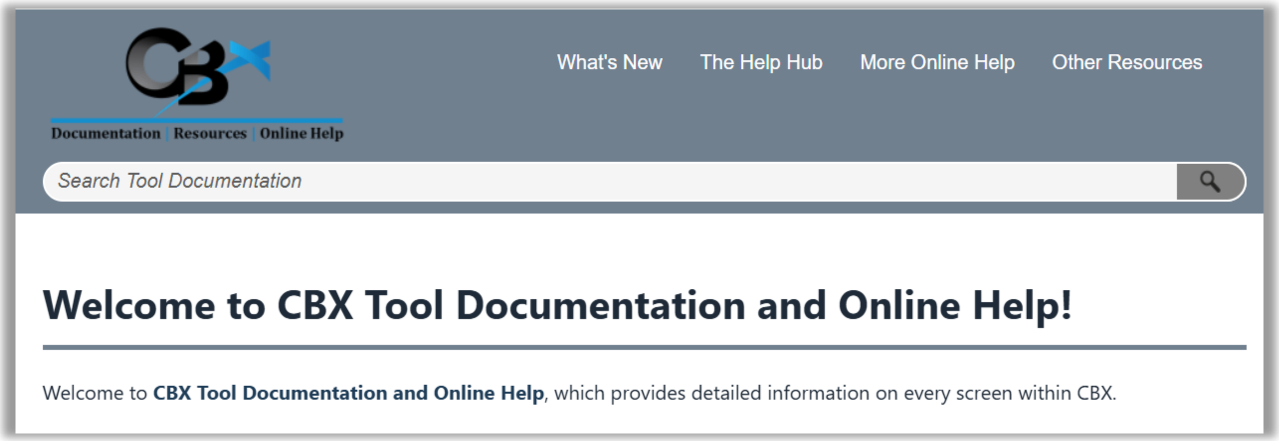
You can access this system by clicking the question mark icon (pictured to the left) at the bottom of any tool screen in CBX, then selecting the ***Show Me the Steps*** link.




You can also find links to Show Me the Steps topics throughout CBX Online Help.

# Tool Documentation and Online Help

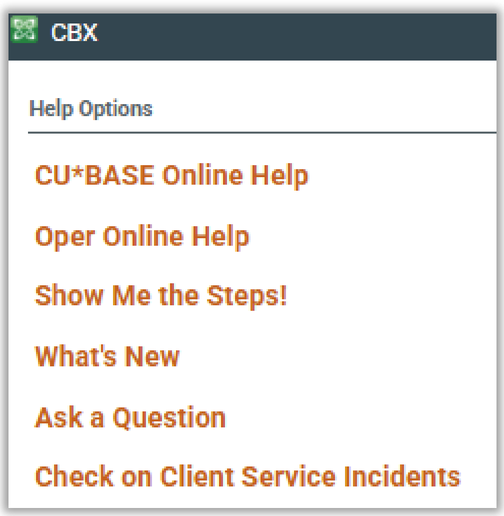
[Online Help](#) includes more detailed information about the screens you will use in CBX. Use the search feature to find the information you need.




## HOW TO FIND CBX ONLINE HELP:

Click the information icon (pictured to the left) at the bottom of any CBX screen to access help for that specific screen/tool.

You can also access this system by clicking the question mark icon (pictured to the left) on the bottom of any CBX screen and then selecting the ***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 **Exercise for Success** activities, 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
- General Ledger Processing
- Accounts Payable

# My Accounts

List your practice membership accounts below:

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

# Member Services Exercises

## Activity 1: Updating Contact Information for a Member

| Activity: ***Use Inquiry (F1)*** | **Show Your Work:** |
|---|---|
| 1. The member has notified you of their recent *address change*. | |
| 2. The member's *driver's license number* has changed. | |
| 3. The member wishes to use a *Code Word* now and has requested that one be added to their account. | |
| 4. The member plans to stay at their summer home each year from June 15th through August 10th and requests that all communication be delivered to this *alternate address* during those times each year. | |
| *5.* The credit union received return mail and must flag the primary address as a *wrong address.* | |

# Activity 2: Transferring Funds for a Member

| **Activity:** ***Use Phone Operator (F2)*** | **Show Your Work:** |
|---|---|
| 1. With the same membership from the previous activity, transfer $25.00 from savings to checking. | |
| 2. From another membership, transfer $10.00 into your primary member's checking account. Be sure to use the *Verify Member* button as it appears to properly identify the account holder's information. | |
| 3. Transfer $50.00 from the checking account into the savings account with a secondary transaction description of "Vacation Money." *(This will appear in online banking and on the member's statement.)* | |

## Activity 3: Transaction Research Functions

| Activity: ***Use Phone Operator*** | Show Your Work: |
|---|---|
| 1. Identify the *average daily balance* of the member's savings account for the last 60 days. | |
| 2. In addition, confirm the *average daily balance* of the checking account for the last 60 days. | |
| 3. The member wants you to print a Verification of Deposit form for their checking account. | |
| 4. Print a *Transaction History List* listing the transactions processed in the last seven days. | |
| 5. Repeat Steps one through four for your secondary membership. | |

# Activity 4: Cleared Checks and Stop Pays

| Activity: ***Use Phone Operator*** | **Show Your Work:** |
|---|---|
| 1. The member has written a check (check #2202) with the amount of $300.00. The member first wants to know if it has cleared, and if it hasn't, the member wants to place a stop pay on the check. | |
| 2. The same member calls back and says there was a mix up. The check number the member wants the stop pay on is not check #2202, it is check #2203. | |
| 3. Your second member calls to place a stop pay on check #8978. | |
| 4. Your second member calls the credit union back. Now the member has lost the last four checks (#1513 – #1516) and wants stop pay placed on all of them. | |

# Activity 5: Member Comments

| Activity: ***Use Phone Operator*** | Show Your Work: |
|---|---|
| 1. The member reported a lost wallet and requested an extra layer of verification when conducting business with the credit union. | |
| 2. When you return to the Inquiry screen, what color is the exclamation point on the *Comments* button? | |
| 3. The same member returns to the credit union with confirmation that they have found the wallet. | |
| 4. The same member is concerned that their identity may have been compromised. Enter a permanent comment with a reminder to always check the ID of this member. | |
| 5. The member notified the credit union about upcoming travel and plans to return in 45 days. | |

# Check Your Knowledge!

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

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

| **Can You Answer the Following?** | |
|---|---|
| 1. Why would you use the Verify Member button when transferring funds between two memberships? What information can you view using this button? | |
| 2. How do you print a Transaction History list for the last month for a member's checking account? What option or button do you use? | |
| 3. How do you transfer $45.00 from a member's savings account to the same member's checking account using Phone Operator? What option or button do you use? | |
| 4. How can you tell if the member you are assisting has an email address and license number recorded in the system? Where do you look for the email address? How do you add one if one is not recorded in the system? As a reminder, we do not add email addresses in training. | |
| 5. How do you determine if check #445 for $42.00 has cleared? Which option or button do you use? | |

| | |
|---|---|
| 6. How do you create a stop pay for this check mentioned in the previous question? What option or button do you use? | |
| 7. The member calls back to change the check amount and check number, this time with no known amount. Where do you make these changes? | |
| 8. What steps are used to transfer $50.00 between two different members' checking accounts? | |
| 9. How do you check the license number of the member making the transfer? How can you add a secondary transaction description of "present for birthday," making sure that this description does not appear on the statement of the person having the birthday? | |
| 10. How do you find the average balance for a member's checking account over the last 60 days? How do you print a Verification of Deposit form for this member? | |
| 11. What specific action or tool do you use to add a comment alerting employees that a member has lost their wallet | |
| 12. How do you make the comment created above permanent? How do you add a second comment to the membership? | |
| 13. How do you place a stop pay to the second member's membership for a range of checks (check #3309-#3312)? | |

# Additional Exercises

| Question: | Answer: |
|---|---|
| How do you access the screen to change a member’s personal information? | |
| A member has recently married and changed their last name. How do you record this change in the system? | |
| The member does not have an email address on file but is glad to share it when asked. How can you enter their email address in the system? | |
| How can you see that a member lives in Florida for part of the year? What indicator on the screen do you look for? | |
| Where do you find the driver’s license number of the member? How about the member’s mother’s maiden name? | |
| Where do you look to find the *Code Word* for the member? | |
| The spouse of a member comes into the credit union. How can you confirm that they are a joint owner of the membership? | |
| How do you make a transfer between sub accounts on the same membership using Phone Operator? | |

| Question: | Answer: |
|---|---|
| What is the same and what is different when you transfer funds between two memberships? | |
| A member calls your credit union to make a transfer. How can you verify the identity of this member who is not present to show you their driver's license? | |
| How do you add a secondary transaction description to remind the person making the transfer what the transfer is for?<br>How do you make sure that the person receiving the transfer does not also see this description on their statement? | |
| How do you determine the Average Daily Balance of an account? Which option or button do you use? | |
| How do you print a Verification of Deposit form? Which option or button do you use? | |
| How do you print a Transaction History List? Which option or button do you use? | |
| Can you print a Transaction History List for more than one sub account without re-entering the screen used to print one? | |
| How can you tell if a check has cleared? Which option or button do you use? Which sub account do you use? | |
| How do you add a stop pay for a check? Which option or button do you use? Which sub account do you use? | |

| Question: | Answer: |
|---|---|
| When adding a stop pay, do you need to enter the amount if you know the check number? | |
| What happens if you add both the check number and dollar amount to the stop pay? | |
| How do you alert other employees to watch for the check for the stop pay? | |
| How do you add a stop pay on a range of checks? | |
| When entering a member’s account, at what point do you view the comment text? | |
| How do you add a comment for other employees to view when they assist a member?  Which option or button do you use? | |
| How do you update the comment’s text when more information is available? | |
| How do you add a comment so that it is permanently retained by the system? | |
| How do you add a comment to a membership when the membership already has a comment? | |

# Conclusion

This concludes the **Exercises for Success: *Member Services*** manual. Hooray, you did great!

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

| What areas or topics would you like to explore further? |
| --- |
| |