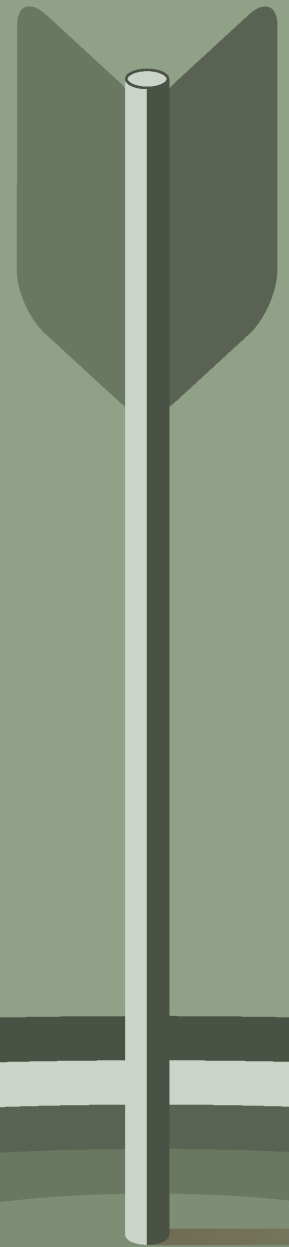


# EXERCISES FOR SUCCESS

## MANUAL

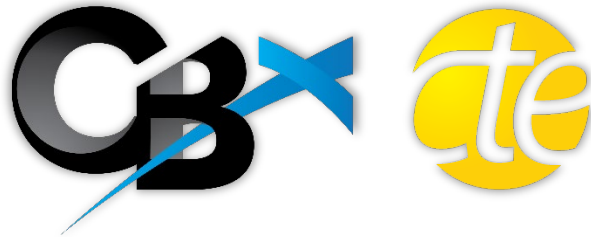
*Revised: November 2025*



# EXERCISES FOR SUCCESS

## *Lending*

*Practice exercises with:*



Manual completed by: \_\_\_\_\_

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

# What is Exercises for Success?

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**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

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- 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

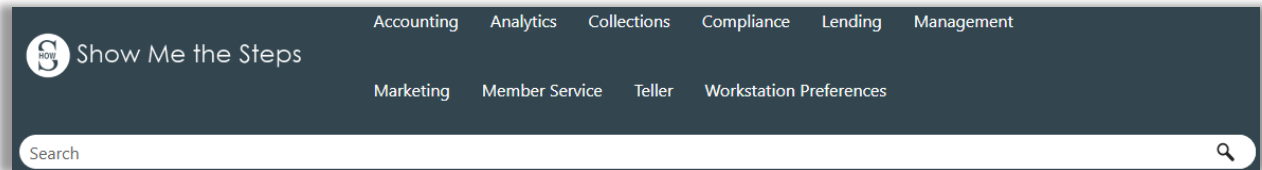
The online courses below are a prerequisite for beginning your exercises. The required online courses include information on different functions in CBX. Included in some of these courses are “Show Me” videos that demonstrate how to do the activity.

**Each course includes an exam afterwards!**

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

# Show Me the Steps Online Help

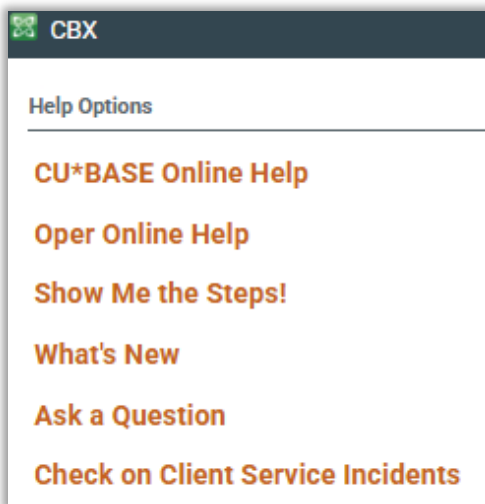
[Show Me the Steps Online Help](#) is a system with step-by-step directions that will help you navigate several tasks and activities in CBX.



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



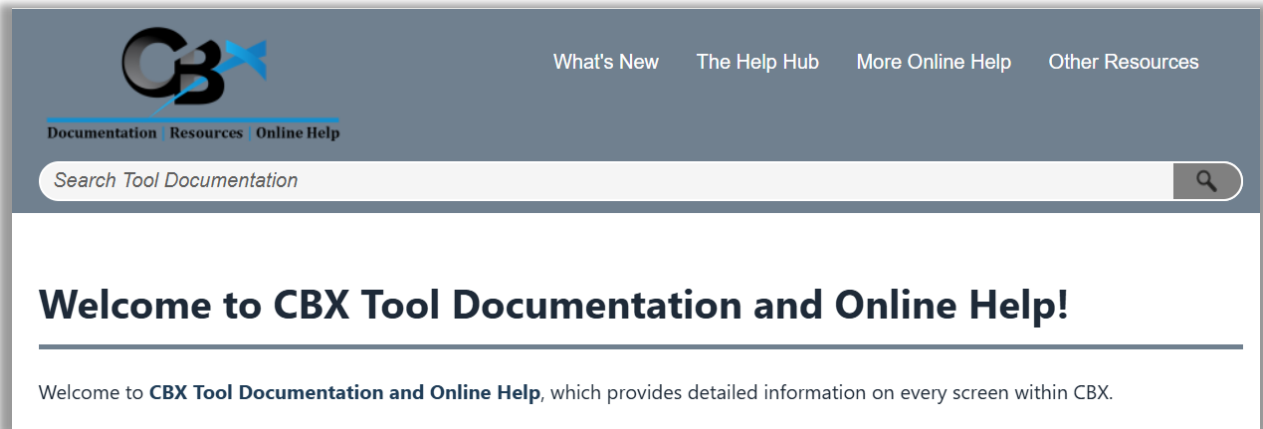
You can access this system by clicking the question mark icon (pictured to the left) at the bottom of any tool screen in CBX, then selecting the **Show Me the Steps** link.



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.



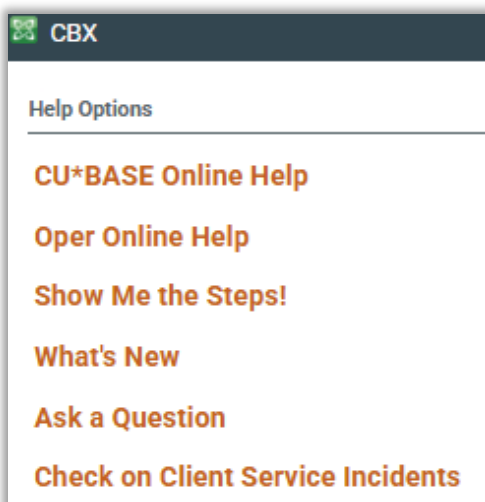
## HOW TO FIND CBX ONLINE HELP:



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?

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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 **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!

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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](#)
- [General Ledger Processing](#)
- [Accounts Payable](#)

## 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>	



# Lending Exercises

## Activity 1: Creating a Loan Request

Activity: <i>Use Tool #2 Work/View Loan Application Status</i>	Show Your Work:
<p>1. The member would like to get a line of credit at your credit union. This loan does not have any collateral.</p> <p><u>Here are the details:</u></p> <ul style="list-style-type: none"><li>▪ Loan product: <b>Overdraft Line of Credit</b></li><li>▪ Amount: <b>\$2,500.00</b></li><li>▪ Collateral: <b>No collateral</b></li><li>▪ Insurance: <b>No insurance</b></li><li>▪ Borrowers: <b>Single; no co-applicant</b></li></ul>	
<p>2. The member has found a used car and wants to apply for a loan. The member would like to use the car as collateral for the loan.</p> <p><u>Here are the details:</u></p> <ul style="list-style-type: none"><li>▪ Loan Product: <b>Used Auto 60 Months</b></li><li>▪ Amount: <b>\$25,000.00</b></li><li>▪ Make and Model: <b>2016 Ford Focus</b></li><li>▪ Car Value: <b>\$25,000.00</b></li><li>▪ Collateral information: <b>You know the make and model and how much it is worth!</b> <i>Use your imagination for the rest of the needed collateral information.</i></li><li>▪ Insurance: <b>No insurance</b></li></ul>	

Activity: Use Tool #2 Work/View Loan Application Status	Show Your Work:
<p>3. The member returns to your credit union. You do some cross selling and find that the member just got a loan with a higher interest rate on the family car at another financial institution. This member now wants to apply for a used car loan at your credit union. The member also wants to buy insurance on the loan (single coverage).</p> <p><u>Here are the details:</u></p> <ul style="list-style-type: none"> <li>▪ Loan Product: <b>Used Auto 60 Months</b></li> <li>▪ Amount: <b>\$15,500.00</b></li> <li>▪ Make and Model: <b>2012 Chevy Malibu</b></li> <li>▪ Car Value: <b>\$16,000.00</b></li> <li>▪ Collateral: <b>You know the make and model and how much it is worth! Use your imagination for the rest of the needed collateral information.</b></li> <li>▪ Insurance: <b>Single Life</b></li> </ul>	
<p>4. The member comes to your credit union and sees that you are offering a holiday special in your lending department. This member would like to apply for a signature loan to go on vacation to the Bahamas in January. This loan does not have any collateral.</p> <p><u>Here are the details:</u></p> <ul style="list-style-type: none"> <li>▪ Loan product: <b>Signature Loan</b></li> <li>▪ Interest Rate: <b>6.000%</b></li> <li>▪ Amount: <b>\$5,000.00</b></li> <li>▪ Collateral: <b>No collateral</b></li> <li>▪ Insurance: <b>No insurance</b></li> </ul>	

Activity: Use Tool #2 Work/View Loan Application Status	Show Your Work:
<p>4. The member wants to get a loan to cover part of the cost of a used truck.</p> <p><u>Here are the details:</u></p> <ul style="list-style-type: none"> <li>▪ Loan Product: <b>Used Auto 60 Months</b></li> <li>▪ Amount: <b>\$4,000.00</b></li> <li>▪ Make and Model: <b>2013 Ford Ranger</b></li> <li>▪ Car Value: <b>\$10,000.00</b></li> <li>▪ Collateral: <b>You know the make and model and how much it is worth!</b> <i>Use your imagination for the rest of the needed collateral information.</i></li> <li>▪ Insurance: <b>Single Life</b></li> </ul>	
<p>5. The member wants to apply for a signature loan.</p> <p><u>Here are the details:</u></p> <ul style="list-style-type: none"> <li>▪ Loan product: <b>Signature Loan</b></li> <li>▪ Amount: <b>\$10,000.00</b></li> <li>▪ Interest Rate: <b>6.000%</b></li> <li>▪ Collateral: <b>No collateral</b></li> <li>▪ Insurance: <b>No insurance</b></li> </ul>	

## Activity 2: Updating a Loan Request

<b>Activity: Use Tool #2 Work/View Loan Application Status</b>	<b>Show Your Work:</b>
<p>1. The member comes to your credit union with an updated VIN for the car being used as collateral.</p> <p>Update the VIN on the collateral to X123456789.</p>	
<p>2. Your credit union runs a special promotional rate for VIP members on signature loans. The member qualifies and returns to have the rate changed on their loan request for the trip.</p> <p>Update the loan request to decrease the rate by two percent.</p>	
<p>3. The member decides they want a loan on the truck for 48 months instead of 60 months.</p> <p>Edit the loan request to adjust the length of the term and to update the monthly payment accordingly.</p>	
<p>4. The member returns and says that they have decided they do not want insurance on their car loan after all.</p> <p>Edit the loan request to remove the insurance.</p>	

## Activity 3: Booking a Loan and Disbursing Funds

Activity: <i>Use Tool #2 Work/View Loan Application Status</i>	Show Your Work:
<p>1. Let's assume that the applications for all four loans are completed.</p> <p>Create the loans <b>for the first three members only</b> using the following Approval ID and Collector ID:</p> <p>Approval ID = 89 Collector ID = 89</p> <p><b>Remember! Do not complete the loan requests for Member 4. These are needed for Activity 4.</b></p>	
<p>2. Move to the "Booked" tab to view the loans you have just created. What option do you use from this screen to disburse the loan funds?</p> <p>Disburse the funds from the first member's car loan as a transfer to the member.</p>	
<p>3. Move to the "Booked" tab to view the loans you have just created.</p> <p>Disburse the funds from the second member's car loan by transferring all the money from the new car loan to the member's base (000) savings account.</p>	

<b>Activity: Use Tool #2 Work/View Loan Application Status</b>	<b>Show Your Work:</b>
<p>4. Move to the “Booked” tab to view the loans you have just created.</p> <p>Disburse \$350.00 to a GL (pick any code for training) and then transfer the rest of the loan funds to the member’s base share (main savings) account.</p>	

## Activity 4: Denying a Loan

Activity: <i>Use Tool #2 Work/View Loan Application Status</i>	Show Your Work:
<p>1. Find one of your recent applications and “Deny” the loan request. Pick whichever denial reasons you wish in CU*Forms.</p> <p><b>While processing the denial, note that the credit bureau will not fill in. Yours will be specific to your credit union.</b></p>	
<p>2. Return to the “Denial” tab. View the denied loan screens for the loans you just denied and practice the steps for reprinting a second denial notice.</p>	

## Activity 5: Pre-Member Lending

Activity: Use Tool #2 Work/View Loan Application Status	Show Your Work:
<p>1. Sue Smith, a Non-Member, wants to apply for a loan.</p> <p><u>Here are the details:</u></p> <ul style="list-style-type: none"> <li>Loan Product: <b>Used Auto 60 Months</b></li> <li>Amount: <b>\$14,000.00</b></li> <li>Make and Model: <b>2015 Subaru Outback</b></li> <li>Car Value: <b>\$14,500.00</b></li> <li>Collateral: <b>You know the make and model and how much it is worth! Use your imagination for the rest of the needed collateral information.</b></li> <li>Insurance: <b>No insurance</b></li> </ul>	
<p>2. John Jones, a Non-Member, wants to apply for a loan.</p> <p><u>Here are the details:</u></p> <ul style="list-style-type: none"> <li>Loan Product: <b>Used Auto 60 Months</b></li> <li>Amount: <b>\$33,000.00</b></li> <li>Make and Model: <b>2017 Ford Fusion</b></li> <li>Car Value: <b>\$35,000.00</b></li> <li>Collateral: <b>You know the make and model and how much it is worth! Use your imagination for the rest of the needed collateral information.</b></li> <li>Insurance: <b>No insurance</b></li> </ul>	
<p>3. Approve the loan application for Sue and open a new membership.</p>	
<p>4. Approve the loan application for John and open a new membership.</p>	



# Check Your Knowledge!

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

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. How do you create a loan request for a member?	
2. How do you create a loan request for a non-member? What identifies this as a non-member request?	
3. How do you add collateral to a loan request? How do you change the VIN number?	
4. How do you add insurance to a loan request? How do you change or remove this insurance?	
5. How do you update a loan request with a different term or interest rate?	
6. How do you create a loan? Where do you enter the Approval ID and Collector ID?	
7. How do you disburse all the loan funds as a transfer? What if you only want to disburse some of the loan funds as a GL transfer? How do you do that?	

Can You Answer the Following?	
8. How do you disburse the loan funds as a transfer to another account, such as a savings account?	
9. How do you deny a loan request? How do you change the credit bureau? How do you print the loan denial forms?	
10. Once a loan is denied, how do you review the denial screens and print another loan denial form?	
11. How do you approve a non-member loan request? When approving a non-member loan request, you also need to open a membership for the person. How do you open the membership during the loan approval process?	

# Additional Exercises

Question:	Answer:
How did you create a loan request for a member? How did this change with each loan request?	
How do you add collateral to the loan request?	
How do you update a loan request with a different number of payments?	
How do you update a loan request with a different rate?	
How do you update a loan request with a different term?	
How do you remove or add insurance to a loan request?	
How do you change the VIN of a second collateral item?	
How do you create a loan?	
Where do you enter the Approval ID and Collector ID?	
How do you disburse all the loan funds as transfer?	
How do you disburse a portion of the loan funds to the member as a GL transfer?	
How do you disburse the loan funds to another account, such as a savings account?	

Question:	Answer:
How do you deny a loan request?	
How do you print the denial notice?	
How can you view the loan denial screens to review the denial once it is completed? How do you reprint the denial notice?	
How do you create a loan request for someone who is not a member at your credit union? Can you do this before they become a member?	
How do you open a membership for a non-member? When in the process does this step happen?	
How do you approve a loan request for a non-member? If you did not know that these people were non-members, how can you tell that this was a non-member request?	
Can you approve the loan request created for a non-member without also opening a membership for that person?	

# Conclusion

This concludes the **Exercises for Success: *Lending*** 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?