Concentration Risk and Abnormal Activity Monitoring Best Practice

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AuditLink

CU*ANSWERS Management Services

Concentration Risk

- **In accordance with NCUA letter 10-CU-03 credit unions must:**
  - **Develop a methodology for monitoring loan segments that have similar exposures to risk including any named borrowers**

  - **Test segments that exceed 100% of capital on a quarterly basis and determine the impact on capital for economic downturns**

  - **Establish Board approved limits for each segment including a loss mitigation plan**

Methodology

- **Five Step Process**

  - **Identify** find risks by dividing up the portfolio into segments and review all named borrowers

  - **Test** determine the amount of loss the portfolio can withstand before threatening the safety and soundness of the CU

  - **Monitor** regularly review to performance to ensure readiness in the face of economic crisis

  - **Justify** set limits on the growth of each segment that can be validated against portfolio performance

  - **Actions** take action once limits are reached or portfolio performance threatens the safety and soundness of the credit union

PCA Standards For Capitalization

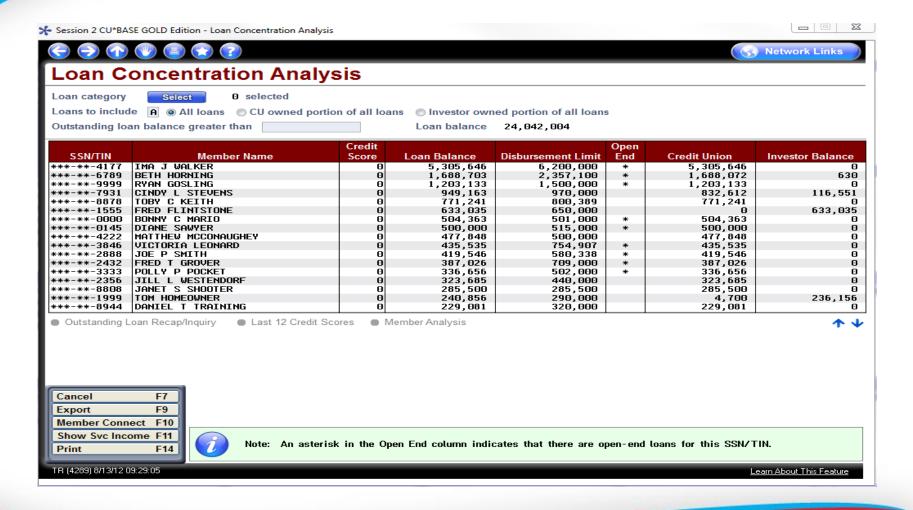| STATUTORY DEFINITION	NET WORTH RATIO
WELL CAPITALIZED	7% OR ABOVE
ADEQUATELY CAPITALIZED	6% TO 6.99%
UNDERCAPITALIZED	4% TO 5.99%
SIGNIFICANTLY UNDERCAPITALIZED	2% TO 3.99%
CRITICALLY UNDERCAPITALIZED	LESS THAN 2%

Named Borrower

- **One individual or a group of individuals with similar income streams**

- **Generally test against 15% of capital**

- **Develop a narrative which demonstrates you have performed your due diligence and have additional loan covenants to protect the credit unions position**

Named Borrower
MNAUDT #15 (15% of capital)

AuditLink

Session 2 CU*BASE GOLD Edition - Loan Concentration Analysis

Network Links

Loan Concentration Analysis

Loan category   **Select**   0 selected

Loans to include [A] ⦿ All loans ⦾ CU owned portion of all loans ⦾ Investor owned portion of all loans

Outstanding loan balance greater than [   ]   Loan balance   24,042,004

SSN/TIN	Member Name	Credit Score	Loan Balance	Disbursement Limit	Open End	Credit Union	Investor Balance
***-**-4177	IMA J WALKER	0	5,305,646	6,200,000	*	5,305,646	0
***-**-6789	BETH HORNING	0	1,688,703	2,357,100	*	1,688,072	630
***-**-9999	RYAN GOSLING	0	1,203,133	1,500,000	*	1,203,133	0
***-**-7931	CINDY L STEVENS	0	949,163	970,000		832,612	116,551
***-**-8878	TOBY C KEITH	0	771,241	800,389		771,241	0
***-**-1555	FRED FLINTSTONE	0	633,035	650,000		0	633,035
***-**-0000	BONNY C MARIO	0	504,363	501,000	*	504,363	0
***-**-0145	DIANE SAWYER	0	500,000	515,000	*	500,000	0
***-**-4222	MATTHEW MCCONAUGHEY	0	477,848	500,000		477,848	0
***-**-3846	VICTORIA LEONARD	0	435,535	754,907	*	435,535	0
***-**-2888	JOE P SMITH	0	419,546	580,338	*	419,546	0
***-**-2432	FRED T GROVER	0	387,026	709,000	*	387,026	0
***-**-3333	POLLY P POCKET	0	336,656	502,000	*	336,656	0
***-**-2356	JILL L WESTENDORF	0	323,685	440,000		323,685	0
***-**-8808	JANET S SHOOTER	0	285,500	285,500		285,500	0
***-**-1999	TOM HOMEOWNER	0	240,856	290,000		4,700	236,156
***-**-8944	DANIEL T TRAINING	0	229,081	320,000		229,081	0

● Outstanding Loan Recap/Inquiry   ● Last 12 Credit Scores   ● Member Analysis   ↑ ↓

Cancel	F7
Export	F9
Member Connect	F10
Show Svc Income	F11
Print	F14

ⓘ Note: An asterisk in the Open End column indicates that there are open-end loans for this SSN/TIN.

TR (4289) 8/13/12 09:29:05   Learn About This Feature

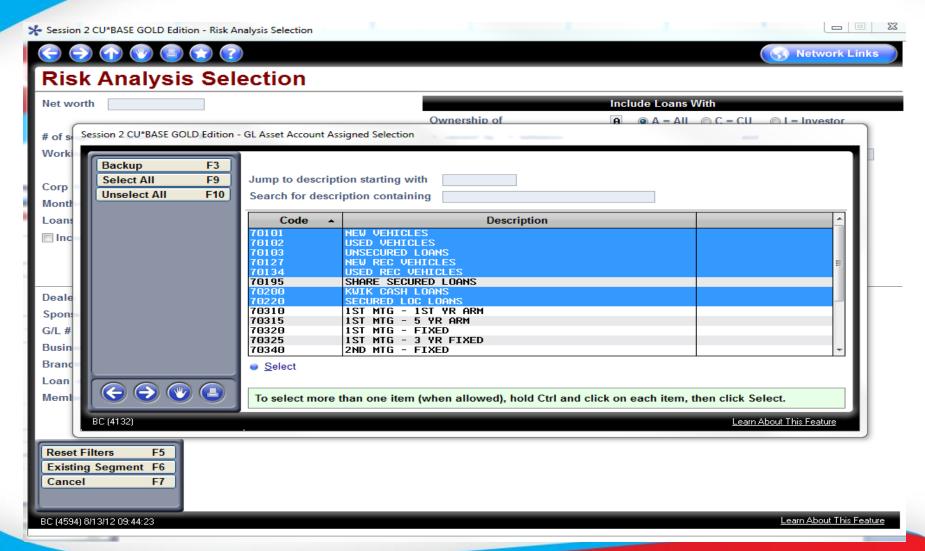**CU*ANSWERS** Management Services

Developing Loan Segments

- **Generally segments are grouped by loan category or general ledger code**

- **The following is a list of common segments which Audit Link uses when completing the analysis**
  - **Consumer secured**
  - **Indirect (if large enough)**
  - **Consumer unsecured**
  - **1st mortgage real estate**
  - **Other real estate**
  - **Commercial**

Developing Loan Segments
MNAUDT #16

Session 2 CU*BASE GOLD Edition - Risk Analysis Selection

Risk Analysis Selection

Net worth [ ]

Enter net worth not including ALLL

# of segments defined   0
Working with segment   *None

Corp ID   00
Month/year to process   Jul 2012
Loans opened on or before   Jul 31, 2012   [MMDDYYYY]
☐ Include written off loans

Include Loans With

Ownership of	A	⦿ A = All ○ C = CU ○ I = Investor	
% owned by CU between		[ ] and [ ]
Current balances between		[ ] and [ ]
Interest rates between		0.000 and 0.000
% of net worth over		0.00
Current credit scores between		[ ] and [ ]
Maturing after		[ ] [MMYYYY]
# of days delinquent between		[ ] and [ ]
LTV % between		[ ] and [ ]

Dealer code	Select	Loan category	Select
Sponsor code	Select	Loan purpose code	Select
G/L #	Select	Loan security code	Select
Business unit	Select	Collateral type	Select
Branch/location #	Select	Loan process type	Select
Loan officer ID	Select	States where collateral resides	Select
Member designation	Select	States where member resides	Select

Reset Filters   F5
Existing Segment   F6
Cancel   F7

BC (4594) 8/13/12 09:44:23   Learn About This Feature

CU*ANSWERS Management Services

Configuring Loan Segments

Session 2 CU*BASE GOLD Edition - Risk Analysis Selection

Risk Analysis Selection

Net worth [   ]

Include Loans With

# of s...
Worki...

Ownership of   A   ○ A = All   ○ C = CU   ○ I = Investor

Session 2 CU*BASE GOLD Edition - GL Asset Account Assigned Selection

Corp
Month
Loans
☐ Inc...

Backup	F3
Select All	F9
Unselect All	F10

Jump to description starting with [   ]
Search for description containing [   ]

Code ▲	Description
70101	NEW VEHICLES
70102	USED VEHICLES
70103	UNSECURED LOANS
70127	NEW REC VEHICLES
70134	USED REC VEHICLES
70195	SHARE SECURED LOANS
70200	KWIK CASH LOANS
70220	SECURED LOC LOANS
70310	1ST MTG - 1ST YR ARM
70315	1ST MTG - 5 YR ARM
70320	1ST MTG - FIXED
70325	1ST MTG - 3 YR FIXED
70340	2ND MTG - FIXED

Deale...
Spons...
G/L #
Busin...
Brand...
Loan
Memb...

● Select

To select more than one item (when allowed), hold Ctrl and click on each item, then click Select.

BC (4132)   Learn About This Feature

Reset Filters	F5
Existing Segment	F6
Cancel	F7

BC (4594) 8/13/12 09:44:23   Learn About This Feature

Segment Analysis

Summary Statistics

Session 2 CU*BASE GOLD Edition - Loan Risk Score Analysis Summary

Network Links

Loan Risk Score Analysis Summary

Segment: *None

Concentration risk	267.58 %	Net worth	5,024,280			
# Loans	2,102					
# Members	1,547	Total current balance	13,444,430		# Collateral	1646
Individual	1,542	CU owned	13,444,430	100.0%	Collateral	13,620,569
Organization	5	Investor owned	0	.0%	Avg LTV %	98.7%
Loans/members ratio	1.4					

	Average	High	Low		
Credit score	663	821	435		
Balance	6,396	211,978	0		
Rates	9.532%	21.000%	.001%	Weighted average	6.553%
Payment amount	230	10,059	13		
Maturity months	142	448	1		
Participation term					

> ℹ️ All zeros are excluded. Credit scores 900 and above are excluded.

100% CU owned	2,102	100.0%	Balance	13,444,430	100.0%
Delinquent loans	20	1.0%	Balance	103,100	.8%

> ℹ️ Delinquent loans are defined as being at least 60 days delinquent.

| Backup | F3 | Create Seg Defn | F6 | Member View | F10 | Collateral View | F11 | Product View | F12 |

BC (4591) 8/13/12 10:28:05

Learn About This Feature

Summary Statistics *(member view)*

Session 2 CU*BASE GOLD Edition - Membership Breakdown

Network Links

Membership Breakdown
Segment: *None

Concentration risk	267.58 %	Net worth	5,024,280		
	Segment Total	**Member Total**	**Average**	**High**	**Low**
Loan balances	13,444,430	37,684,589	15,213	405,513	0
Savings balances		4,035,520	1,002	106,788	324-
Members	1,547	1,547			
Age			40	88	2
Current length of membership			10	40	0

New Loans	Count	Total Current Ln Balance
Current quarter	96	669,377
Apr-Jun 12	303	2,169,853
Jan-Mar 12	317	2,923,155
Oct-Dec 11	182	1,431,361
Jul-Sep 11	156	1,269,922
Total	1054	

Credit Scores			# Loans	% Loans	Balance	% Ln Bal	% Net Worth
Invalid: 900+							
770	to	899	240	11.4	2,091,113	15.6	41.6
740	to	769	183	8.7	1,507,858	11.2	30.0
675	to	739	494	23.5	3,509,133	26.1	69.8
620	to	674	516	24.5	2,962,542	22.0	59.0
0	to	619	669	31.8	3,373,781	25.1	67.1

Mos Delq	Total #	% Loans	% Delq	Total Delq Bal	% Loans	% Delq
2 to 6	16	.8	80.0	73,864	.2	71.6
6 to 12	1		5.0	11,936		11.6
Over 12	3	.1	15.0	17,299		16.8
Total	20	1.0	100.0	103,099	.3	100.0

Tiered Svc Level	# Mbrs	Balance	% Loans
GREAT	1,547	13,444,429	100.0
GREAT			
GREAT			
GREAT			

Backup	F3

BC (4595) 8/13/12 10:41:38

Learn About This Feature

Summary Statistics *(collateral view)*

Session 2 CU*BASE GOLD Edition - Collateral Breakdown

Collateral Breakdown

Segment: *None

Net worth 5,024,280

Collateral	Total Loan Balance	# Loans	# Loans w/ Collat > 0	Collateral Value	Value/Bal %	Portfolio %	% Net Worth	LTV %
TITLED COLLATERAL	12,497,072	1,309	902	13,620,570	108.9	92.9	248.7	91.75
UNKNOWN COLLATERAL	947,358	793				7.0	18.8	.00
Totals	13,444,430	2,102	902	13,620,570	101.3	100.0	267.5	98

Backup   F3

BC (4593) 8/13/12 10:42:54

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CU*ANSWERS Management Services

Summary Statistics *(product view)*

Saving Segment Data

Session 2 CU*BASE GOLD Edition - Loan Risk Score Analysis Summary

Network Links

Loan Risk Score Analysis Summary   CONS NON-MORTG

Concentration risk	267.58 %		Net worth	5,024,280			

# Loans	2,102						
# Members	1,547		Total current balance	13,444,430		# Collateral	1646
Individual	1,542		CU owned	13,444,430	100.0%	Collateral	13,620,569
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Loans/members ratio	1.4						

	Average	High	Low	
Credit score	663	821	435	
Balance	6,396	211,978	0	
Rates	9.532%	21.000%	.001%	Weighted average 6.553%
Payment amount	230	10,059	13	
Maturity months	142	448	1	
Participation term				

> (i) All zeros are excluded. Credit scores 900 and above are excluded.

100% CU owned	2,102	100.0%	Balance	13,444,430	100.0%
Delinquent loans	20	1.0%	Balance	103,100	.8%

> (i) Delinquent loans are defined as being at least 60 days delinquent.

Backup	F3	Save Seg Data	F5	Compare Segs	F9	Member View	F10	Collateral View	F11	Product View	F12

BC (4591) 8/13/12 10:51:02   Segment data saved   Learn About This Feature

Trending Segment Data

AuditLink

Session 2 CU*BASE GOLD Edition - Loan Segment Data Compare

Loan Segment Data Compare

Network Links

COMMERCIAL

Category	Limits	Aug 13, 2012				
Concentration risk	50.00%	38.26%				
Total current balance	2,512,140	1,922,709				
CU owned %		94.44%				
Investor owned %		5.60%				
Avg LTV %		87.00%				
Credit score avg		686				
Weighted avg rate		6.372%				
Avg maturity months		202				
# delinquent loans		2				
% delinquent		6.45%				

Backup	F3
Cancel	F7

BC (4598) 8/13/12 11:20:21

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Trending and Final Analysis

– **Other Significant Data Elements to Trend by Segment**
  - Three year loss history by year (not rolling)
  - Three year unemployment rate for the counties served
  - 30 day delinquency
  - Weighted average yield
  - Net yield after charge-offs
  - Net decline in housing values for each county or other geographic boundary
  - Percentage of loan dollars in each risk bucket

If Necessary a Deeper Dive
A service of Audit Link

STATIC TESTING				
STATIC TESTING				
	NO SHOCK	EVENT RISK SHOCK	DOWNTURN	CRISIS
DIRECT AUTO LOANS	$150,842.80	$215,979.46	$233,799.26	$279,200.77
INDIRECT AUTO LOANS	$44,970.67	$64,389.82	$69,702.43	$83,237.95
PERSONAL AND PERSONAL LINES OF CREDIT	$8,320.53	$11,913.49	$15,942.93	$20,033.63
FIRST MORTGAGES	$37,572.69	$53,797.26	$128,082.55	$179,949.19
OTHER REAL ESTATE	$3,830.53	$5,484.62	$9,310.91	$12,113.11
BUSINESS REAL ESTATE	$4,574.01	$6,549.15	$13,590.51	$18,029.98
OTHER BUSINESS LENDING	$870.78	$1,246.80	$2,587.30	$3,432.46
TOTAL	$250,982.00	$359,360.59	$473,015.89	$595,997.11
NEW NET WORTH RATIO	8.27%	8.19%	8.11%	8.03%
DYNAMIC TESTING				
	NO SHOCK	EVENT RISK SHOCK	DOWNTURN	CRISIS
DIRECT AUTO LOANS	$218,655.43	$313,074.82	$338,905.66	$404,717.80
INDIRECT AUTO LOANS	$73,154.24	$104,743.58	$113,385.65	$135,404.02
PERSONAL AND PERSONAL LINES OF CREDIT	$13,604.79	$19,479.59	$26,068.08	$32,756.72
FIRST MORTGAGES	$41,490.84	$59,407.34	$141,439.26	$198,714.67
OTHER REAL ESTATE	$4,794.56	$6,864.94	$11,654.19	$15,161.61
BUSINESS REAL ESTATE	$5,687.78	$8,143.87	$16,899.79	$22,420.29
OTHER BUSINESS LENDING	$1,331.79	$1,906.88	$3,957.07	$5,249.68
TOTAL	$358,719.43	$513,621.01	$652,309.70	$814,424.80
NEW NET WORTH RATIO	8.19%	8.08%	7.99%	7.87%

Abnormal Activity Monitoring

- **Review Regulatory Requirements**
  - **NCUA**
  - **FFIEC**
- **Review transaction types to monitor for**
- **Review and configure new CU*BASE tools**
- **Update on new examiner checklists**
- **Determine necessity and document additional controls**

NCUA Expectations

"Federally insured credit unions will be expected to adapt appropriate strategies from the supplement to strengthen and enhance controls by January 2012. Beginning in 2012, at credit unions offering electronic services, NCUA examiners will evaluate these controls under the enhanced expectations outlined in the supplement"

Debbie Matz
Chairman, NCUA

http://www.ffiec.gov/pdf/Auth-ITS-Final%206-22-11%20(FFIEC%20Formated).pdf

http://www.ncua.gov/Resources/Pages/LCU2011-09.aspx

FFIEC Supplement

What Transactions are Covered

Remains unchanged from the original 2005 guidance and is defined as:

Electronic transactions involving assess to customer information <u>or the movement of funds to other parties.</u>   Not every on line transaction poses the same amount of risk.   More controls should be added as the risk level increases.

○ **In itsme247**

- **Transfers to other members accounts**
- **Bill Pay**
- **A2A**

FFIEC Supplement

Retail vs. Business Commercial Banking

- **Retail poses comparatively lower risk as the frequency and dollar amount or lower**

  - *Implement layered security for those accounts consistent with the risk*

- **Business transactions generally involve ACH file origination and frequent interbank wire transfers**

  - *Implement layered security for those accounts consistent with the risk*

  - *Offer multi factor authentication*

Determining What is Normal

Pick a few names in the middle of the scan

New option for determining abnormal activity

High risk would be on the top and you could work back from there to determine abnormal and normal

Summary Comparison

When using the sampling tools a new "compare" option has been added to let you deep dive into that specific origin

Session 3 CU*BASE GOLD Edition - Transaction Activity Summary Compare

Transaction Activity Summary Compare — ATM NETWORK PROCESSING

Origin 13 | Compare period 1 to period 2 | Items to compare Debits $ | Difference > 1,000

Account #	Origin	Last Month			Two Months Ago			Three Months Ago			Percent	Difference
		Debits	Credits	# Tran	Debits	Credits	# Tran	Debits	Credits	# Tran		
	13	2,326	0	17	22	0	2		0		10,472%	2,304
	13	2,537	1,800	15	107	0	2	317	0	9	2,271%	2,430
	13	2,503	820	34	157	0	5	783	5	21	1,494%	2,346
	13	3,570	3,000	25	240	0	9	641	450	9	1,387%	3,330
	13	9,861	9,000	13	880	0	14	800	0	13	1,020%	8,981
	13	1,672	0	23	245	0	10	354	0	25	582%	1,427
	13	2,857	2,534	22	457	160	18	523	230	20	525%	2,400
	13	1,688	0	7	316	0	3	113	0	3	434%	1,372
	13	1,600	0	5	300	0	1		0		433%	1,300
	13	1,834	0	17	393	0	19	481	0	20	366%	1,441
	13	2,443	2,000	7	557	0	6	284	0	6	338%	1,886
	13	2,474	0	12	595	0	5	71	0	2	315%	1,879
	13	1,403	0	7	400	0	2	801	201	5	250%	1,003
	13	1,425	328	28	422	0	5		0		237%	1,003
	13	1,871	1	20	600	7	9	735	0	5	211%	1,271

Backup F3

BC (4543) 8/13/12 15:28:44

Learn About This Feature

Determining What is Normal
Comparing all members to get averages

AuditLink

Session 3 CU*BASE GOLD Edition - Current Month Activity Compare

Network Links

Current Month Activity Compare
Compare to All Members

Member

Member branch   1   Activity branch   1   100.0%   Most used branch   1   100.0%

Origin	Current Totals			3 Months Average Totals			All Mbrs Average Totals		
	Debits	Credits	# Tran	Debits	Credits	# Tran	Debits	Credits	# Tran
TELLER PROCESS	30	20	2	505	115	8	505	1,416	2
SHARE DRAFT FR	3,260	0	8	451	0	7	1,036	18	3
PAYROLL DEDUCT	0	75	1	0	175	2	4	13	0
JOURNAL ACCT T	0	164	2	0	383	5	62	62	1
ERROR CORRECTI	0	0	0	0	5	0	52	70	0
CERTIFICATE PR	0	0	0	3,604	3,609	3	351	352	0
ACH NETWORK PR	543	890	14	3,000	3,070	32	668	1,232	6
ATM NETWORK PR	225	0	4	254	0	6	217	13	4
PHONE OPERATOR	0	0	0	0	1,000	0	113	69	0
DEBIT CARD PRO	58	0	3	213	0	7	178	6	5
AUDIO RESPONSE	727	817	13	5,437	4,865	59	313	313	2

| Backup | F3 | Daily Averages | F4 | Compare All Mbrs | F5 | Monthly Totals | F6 | |

BC (4541) 8/13/12 13:49:43   Learn About This Feature

CU*ANSWERS Management Services

Configuring Groups

- **Considerations for Grouping**
  - **Start by grouping the members by designation**
    - **Consider likely patterns to group designations**
      - **Rep Payee, Custodian, Trust (Fiduciary)**
      - **Organizational, Business, Corporate (Non-natural person)**
      - **Individual member**

- **Types of activity to monitor for**
    - **Not all origin codes need to be used**
    - **Consider those origins where the credit union has lost money by fraud**
    - **Consider those origins which are identified in the FFIEC Supplement**

Configuring Groups
MNCNFC #18

Configuring Groups
MNCNFC #18

Configuring Origins

Running Report
MNAUDT #28 sorted by Age Indicator (Elderly abuse)

Session 2 CU*BASE GOLD Edition - Monitor Abnormal Activity

Network Links

Monitor Abnormal Activity

Member group to monitor **0001** 🔍 INDIVIDUAL

Monitor transactions from **1st Month Prior** ▼   Monitoring settings are based on a date range of 1 month of activity

Flag if member age is below **18** or above **78**   Include all activity for members with Due Diligence flag **Select**

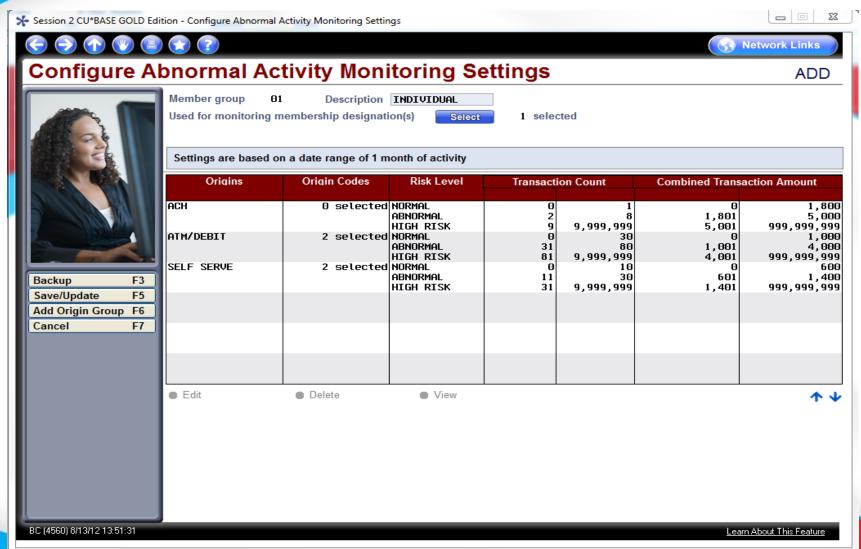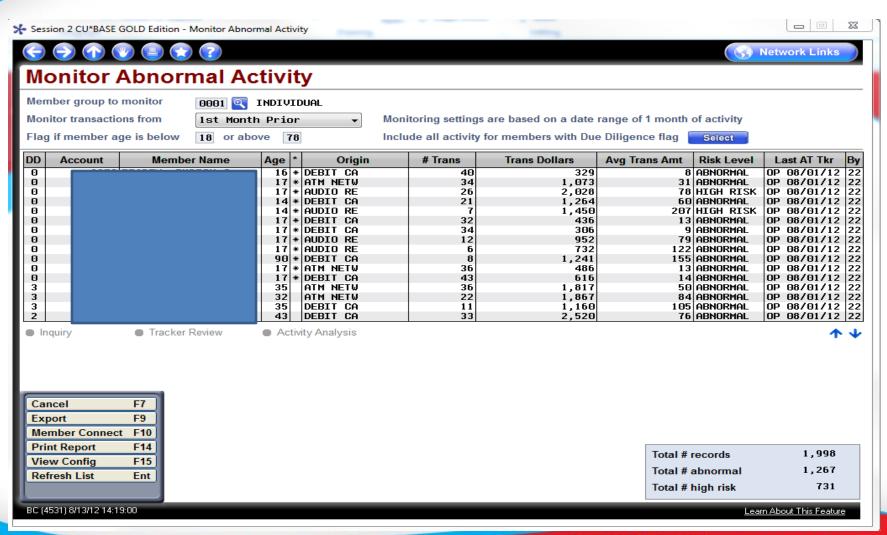| DD	Account	Member Name	Age	*	Origin	# Trans	Trans Dollars	Avg Trans Amt	Risk Level	Last AT Tkr	By
0			16	*	DEBIT CA	40	329	8	ABNORMAL	OP 08/01/12	22
0			17	*	ATM NETW	34	1,073	31	ABNORMAL	OP 08/01/12	22
0			17	*	AUDIO RE	26	2,028	78	HIGH RISK	OP 08/01/12	22
0			14	*	DEBIT CA	21	1,264	60	ABNORMAL	OP 08/01/12	22
0			14	*	AUDIO RE	7	1,450	207	HIGH RISK	OP 08/01/12	22
0			17	*	DEBIT CA	32	436	13	ABNORMAL	OP 08/01/12	22
0			17	*	DEBIT CA	34	306	9	ABNORMAL	OP 08/01/12	22
0			17	*	AUDIO RE	12	952	79	ABNORMAL	OP 08/01/12	22
0			17	*	AUDIO RE	6	732	122	ABNORMAL	OP 08/01/12	22
0			90	*	DEBIT CA	8	1,241	155	ABNORMAL	OP 08/01/12	22
0			17	*	ATM NETW	36	486	13	ABNORMAL	OP 08/01/12	22
0			17	*	DEBIT CA	43	616	14	ABNORMAL	OP 08/01/12	22
3			35		ATM NETW	36	1,817	50	ABNORMAL	OP 08/01/12	22
3			32		ATM NETW	22	1,867	84	ABNORMAL	OP 08/01/12	22
3			35		DEBIT CA	11	1,160	105	ABNORMAL	OP 08/01/12	22
2			43		DEBIT CA	33	2,520	76	ABNORMAL	OP 08/01/12	22

● Inquiry   ● Tracker Review   ● Activity Analysis   ↑ ↓

Cancel	F7
Export	F9
Member Connect	F10
Print Report	F14
View Config	F15
Refresh List	Ent

Total # records	1,998
Total # abnormal	1,267
Total # high risk	731

BC (4531) 8/13/12 14:19:00   Learn About This Feature

CU*ANSWERS Management Services

Running Report
MNAUDT #28 sorted by Transaction Dollars

Session 2 CU*BASE GOLD Edition - Monitor Abnormal Activity

Network Links

Monitor Abnormal Activity

Member group to monitor	0001 🔍	INDIVIDUAL

Monitor transactions from **3rd Month Prior** ▼   Monitoring settings are based on a date range of 1 month of activity

Flag if member age is below **18** or above **78**   Include all activity for members with Due Diligence flag **Select**

DD	Account	Member Name	Age	*	Origin	# Trans	Trans Dollars	Avg Trans Amt	Risk Level	Last AT Tkr	By
0			56		AUDIO RE	2	60,000	30,000	HIGH RISK	OP 08/01/12	22
0			68		AUDIO RE	6	58,000	9,666	HIGH RISK	OP 08/01/12	22
0			66		AUDIO RE	8	55,756	6,969	HIGH RISK	OP 08/01/12	22
0			30		AUDIO RE	2	50,000	25,000	HIGH RISK	OP 08/01/12	22
0			52		AUDIO RE	7	50,000	7,142	HIGH RISK	OP 08/01/12	22
0			40		AUDIO RE	28	37,907	1,353	HIGH RISK	OP 08/01/12	22
0			53		AUDIO RE	1	35,000	35,000	HIGH RISK	OP 08/01/12	22
1			49		AUDIO RE	30	33,510	1,117	HIGH RISK	OP 08/01/12	22
0			42		AUDIO RE	4	32,000	8,000	HIGH RISK	OP 08/01/12	22
0			43		AUDIO RE	4	27,000	6,750	HIGH RISK	OP 08/01/12	22
0			24		AUDIO RE	6	26,300	4,383	HIGH RISK	OP 08/01/12	22
0			58		AUDIO RE	11	24,900	2,263	HIGH RISK	OP 08/01/12	22
0			51		AUDIO RE	10	24,300	2,430	HIGH RISK	OP 08/01/12	22
0			42		AUDIO RE	2	24,000	12,000	HIGH RISK	OP 08/01/12	22
0			56		AUDIO RE	4	24,000	6,000	HIGH RISK	OP 08/01/12	22
0			56		AUDIO RE	9	23,900	2,655	HIGH RISK	OP 08/01/12	22

● Inquiry   ● Tracker Review   ● Activity Analysis   ⬆ ⬇

Next…. Highlight a record and
go the analysis section

Cancel	F7
Export	F9
Member Connect	F10
Print Report	F14
View Config	F15
Refresh List	Ent

Total # records	1,995
Total # abnormal	1,320
Total # high risk	675

BC (4531) 8/13/12 14:45:38   Learn About This Feature

CU*ANSWERS Management Services

Deep Diving on Accounts

CMS Reasources

- ## Audit Link Advisor
    - http://advisor.cuanswers.com/

- ## We can tie all of this together for you
    - One time setup or permanent engagement
    - Training
    - Prices scaled to size of credit union/complexity