



November, 2017

Dear CU PolicyPro Client,

We hope you all had a wonderful Thanksgiving! We would like to take this opportunity to THANK YOU for your continued support of CU PolicyPro!

If you haven't seen them already, please make sure you take a look at our most recent updates released to users at the beginning of October. As mentioned in our September newsletter, the Home Mortgage Disclosure Act (HMDA) policy was updated to comply with the changes that become effective on January 1, 2018. There were also updates related to NACHA rule changes, record retention and member expulsion/abuse policies. [Visit our support site for more information.](#)

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Monthly OPS Notes Release: Year End Clean Up

As year-end approaches, it is a good time to do a bit of housekeeping in your CU PolicyPro manual.

Users

Administrators should go into the Administration area of CU PolicyPro and review all users.

- Are there any users that should be removed from the system?
- Are there any name or email updates needed?
- Do any new users need to be added?

It's also a good time to review who on your staff is receiving the CU PolicyPro newsletter to be sure everyone is kept in the know! If you're not sure who receives the newsletter from your staff, contact polycysupport@cusolutionsgroup.com.

Policies

There were four policy updates so far in 2017 with another update expected in December. It can be tough to keep up to date on all of those changes. How can you tell if a policy in your CU Policies Manual is out of date?

The customized policy in your CU Policies manual may be out of date if:

1. The model policy content in the Model Policies manual has been updated but those updates have not yet been applied to your custom policy, or

2. If the operations in your credit union have changed and your policy has not been updated to reflect these changes.

Because only the credit union can determine if its operations have changed, we will address scenario #1 above and discuss best practices for determining whether or not the custom policy in your CU Policies manual contains the most current model content policy verbiage.

One tool in this determination is to review the CU Policies Report. This report is found in the Policies area, within CU Policies in the Reports folder. The CU Policies Report is a snapshot of the activity in the CU Policies manual and dates are used to provide an overview of what has occurred with each policy. **Please note that the CU Policies Report should be used to evaluate policies only, and not the Top Level Chapter Folders (1000, 2000, 3000 etc) as these do not contain policy content.**

Revised, Reviewed, and Board Approved are defined by your credit union. Last Saved, Added to CU Policies from Model, Model Revised, and Last Published dates are added automatically by the system as these actions occur. A date of NONE indicates either 1) the activity has not yet occurred or 2) the activity occurred prior to date stamping (if your manual has been active for that long). "Last Saved" and "Added to CU Policies from Model" dates are **not** available for any activity prior to November 24, 2010 and "Last Published" dates are **not** available for activity prior to November 2013.

To use this report to help determine if your CU Policies manual policy is up to date:

1. Compare the "Added to CU Policies from Model" and "Model Revised" dates to determine if the model policy content that is the basis for your custom policy was added before or after the last model policy update.
 - a. If "Added to CU Policies from Model" = NONE this can indicate that 1) the policy was added prior to November 2010 or 2) this was a policy that was manually added to the CU Policies manual and was not moved from the Model Policies manual. We recommend contacting polycysupport@cusolutionsgroup.com for assistance with your policy determination if the "Added to CU Policies from Model" = NONE and you believe your policies were added prior to November 2010.
 - b. If "Model Revised" = NONE this can indicate that 1) this is a top level chapter folder that can be ignored for purposes of this analysis or 2) this policy number has no match to a policy in the Model Policies manual
2. If the "Model Revised" date is **prior to** the "Added to CU Policies from Model" then the model policy content has not changed since this policy was added to the CU Policies Manual, and the model policy used as a basis for the content is current. If this is the case, continue to Step 4.
3. If the "Model Revised" date is **after** the "Added to CU Policies from Model" then the model policy content has changed at least once since this policy was added to the CU Policies manual, and the model policy used as a basis for the content may be out of date.
4. Review the "Last Saved" date. The "Last Saved" date stamp indicates the last time someone clicked the "Save" button for this policy. This usually indicates that customization was done on the policy, although the policy would need to be reviewed to determine how much or how little customization was actually done.
 - a. If the "Last Saved" date = NONE, this policy has never been customized.
 - i. If the model policy content base is current, it is recommended to customize this policy for your credit union's operations, or remove it from your CU Policies manual if you aren't planning to customize it in the very near future. You can always add this policy back in later at the time you are ready to customize it.

- ii. If the model policy content base is not current, is it recommended to remove this policy from your CU Policies manual and bring it back in from the Model Policies manual at the point you are ready to customize it. This will ensure you are working with the most current model policy content at the point you are ready to customize the policy.
 - b. If the "Last Saved" date is **prior to** the "Model Revised" date, this indicates that you are missing one or more updates because the model policy content was updated after the last time you worked on this policy.
 - c. If the "Last Saved" date is **after** the "Model Revised" date, this indicates that someone worked on this policy after the last model policy content was update. However, it does not guarantee that all updates were included. The policy may still need to be reviewed to ensure that all relevant model policy updates have indeed been incorporated. You can check the "Editor Notes" for this policy to see if the staff working on it incorporated any notes indicating that the updates had been included, or you can review any updates to the model policy content to determine if they were incorporated or not.
5. If you determine that one or more updates are missing from your custom policy, you can review previous updates to the policy to determine the best way to get your policy updated.
- a. Use the "Added to CU Policies from Model" date as a guide. This will be the base model policy content for this policy. You only need to look at content updates for this policy that occurred after the "Added to CU Policies from Model" date.
 - b. The [Policy Update History Report](#) will list policy by policy a summary of all of the updates and the date of the update so you can determine exactly which updates need to be reviewed for inclusion in your custom policy.
 - c. Determine based on the number of or extent of the updates if it is easier to manually incorporate the updates into your custom policy, or if it is easier to remove the old policy and bring in the most current model policy and re-customize for your own operations. You can use the information and guidance found on the [Content Updates](#) page to help with this step.

If you need assistance with this process or would like some help with a policy review for your CU Policies manual, please contact polycysupport@cusolutionsgroup.com.

Questions?

If this information was forwarded to you, and you'd like to be on the distribution list to receive information and updates related to CU PolicyPro, or if you have any questions regarding the CU PolicyPro content, or questions on how to use the system, please contact polycysupport@cusolutionsgroup.com.

Thanks and have a great week!