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## What's New at CUNA Mutual Group?

CMFG Ventures is the venture capital arm of CUNA Mutual Group, a financially strong insurance company serving 95% of the U.S. credit unions for more than 80 years. Founded by credit union pioneers looking for a trusted financial partner, we continue to earn that trust by helping credit unions and hardworking Americans build financial security. Read more about our portfolio companies [here](#).

## Summer 2018 Calc Engine Release Update

CUNA Mutual released an updated version of the Calc Engine in July. This release was to address some finalized rules by the Consumer Financial Protection Bureau (CFPB) pertaining to the TRID disclosures along with a few other enhancements/fixes. The TRID changes include a mandatory compliance date of Oct. 1, 2018. The Calc Engine changes include the following:

- TRID Disclosure Changes:
  - For balloon loans where the balloon payment is not on a whole year, return a decimal number.
  - For printing the projected payments in the Loan Estimate and Closing Disclosure on variable rate loans, show rate changes in separate columns even if the maximum and minimum are reached before the 4 columns are completed.
  - For interest rates, include 3 decimal places without trailing zeros.
  - For variable rate loans, show range of payments in column 1 (if applicable).
- Added a variable/tag for calculating a final payment that is nearest to the regular payment.
- Made a change to how the Calc Engine determined unit periods and odd days when calculating the APR for a loan where the first payment was at the end of the month (i.e. 30<sup>th</sup>), but not all of the payments are on the end of the month.

If you use the Real Estate Calc Engine to produce information to print on the Loan Estimate and Closing Disclosure, you will want to update your system to use this version.

After making the Calc Engine available in July, it was brought to our attention that the dll files needed to be re-signed. The re-signed version is 7.4.4.2.

If you have the prior version (7.4.4.1), or if you have any questions, please contact [Data Processor Solutions](#).

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## Importance of an Insurance Effective Date

CUNA Mutual Group is collecting data on insured loans for reasons ranging from paying claims to providing data to state insurance departments. A piece of data which is often required but difficult to find on a system is the date insurance became effective. Since many systems do not have a field on their system for this, credit unions either do not track this or end up tracking it in a user-defined field.

There are problems with user-defined fields. Most credit unions don't start tracking the insurance effective date until there is a need, which means the needed data is missing for all loans currently on the books. Even though most borrowers elect insurance effective on the loan date, just defaulting to the loan date is not an acceptable solution to the missing data. Likewise, it is not acceptable to use the date the insurance code field is updated on the loan record. It is also difficult to make standard data extracts due to the variability of the user-defined fields.

For these reasons, it would be better service to our common credit union customers if an Insurance Effective Date field was added to your system. Please add this to your list of future enhancements.

If you have any questions regarding this field, please contact [Data Processor Solutions](#).

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## Coordinating CU Changes: System Conversions and Other Technology Needs

When credit union unions convert from one system to another, some coordination is typically needed between the credit union, the new system provider, and the various service providers that support the credit union and have some connection to the system's functions. CUNA Mutual Group has a new method of facilitating coordination between our companies to make it easier for you, our partnering system providers, to coordinate your credit union conversions.

CUNA Mutual Group products and services that have some integration touch points with credit unions' loan origination systems and core data processing systems include:

- Lending and Insurance Calculations
- LOANLINER® Documents
- Connectivity with
  - loanliner.com®
  - Protection Advisor®
- Data File Extracts for
  - TruStage®
  - LDP Tracking
  - Collateral Protection

When you know of a credit union converting to your system, or needing some other technology-related support, please click on the ["Contact DP Solutions"](#) button to notify CUNA Mutual. This will ensure we work in unison to meet our common credit union customers' need in a very proactive manner.

As noted on this web page, this "contact" button can be used for other uses as well, including:

- XML Rate File Request
- Payment Protection Calc Service Support (PPCS)
- XML Rate File/Parameter Notice Questions
- Lending and/or Calculation Questions
- Calc Engine Inquiry/Support

If you have any questions, please contact [Data Processor Solutions](#).

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## Adverse Action updates

CUNA Mutual Group's LOANLINER® Compliance Solutions team strives to keep you informed of changes that could impact documents and implementations for mutual credit union customers. Please review the important information below. Credit Unions have not yet been notified. Once changes have been finalized, a separate communication will be sent to all impacted credit unions as well as system providers.

- **What is the Change:** Compliance change; TBD
- **Document(s) Affected:** MXX07\* Adverse Action, MXX08\* Adverse Action Mailer
- **Impact to LOANLINER document(s):** TBD
- **Effective Date:** During 4<sup>th</sup> quarter 2018; official date TBD

If you have any questions, please contact [LOANLINER Compliance Solutions](#) at 800.356.5012.

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## TruStage Files and Foreign Addresses

CUNA Mutual Group's TruStage Insurance Agency wants you to be aware of upcoming changes that could impact TruStage membership files for credit union customers. Please review the important information below.

- **What is the Change:** In May 2018, the European Union's General Data Privacy Regulation went into effect. Currently, TruStage does not offer its products outside the United States. In order to avoid collecting personal data about individuals who generally are not eligible for our products, we will be redesigning our file layouts to make it clear that credit unions' TruStage files should not include data for members with foreign addresses or Overseas Military Mail addresses, such as Army Post Office (APO) or Fleet Post Office (FPO) addresses.
- **Timeline:** We will provide you with advance notice when we are ready to move forward. Look for more detailed information later this year, with a requested implementation date of mid-2019.

If you have any questions, please contact our [Data Management Team](#).

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## LOANLINER® Compliance Solutions updates

CUNA Mutual Group's LOANLINER® Compliance Solutions team strives to keep you informed of changes that could impact documents and implementations for Credit Union customers. In the [Summer E-Exchange Newsletter](#) we shared an update regarding LOANLINER® consumer lending and credit card documents that will be updated to reflect the DOD's December guidance. See below for the updated date:

- **Effective Date:** Documents are estimated to be provided during the first quarter of 2019 and implemented in a timely manner.

If you have any questions, please contact [LOANLINER Compliance Solutions](#) at 800.356.5012.

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