CU*ANSWERS Education Team

EXERCISES FOR SUCCESS MANUAL

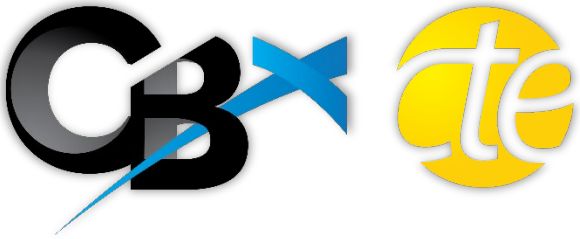
Revised: November 2025



EXERCISES FOR SUCCESS

Xpress Teller

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.

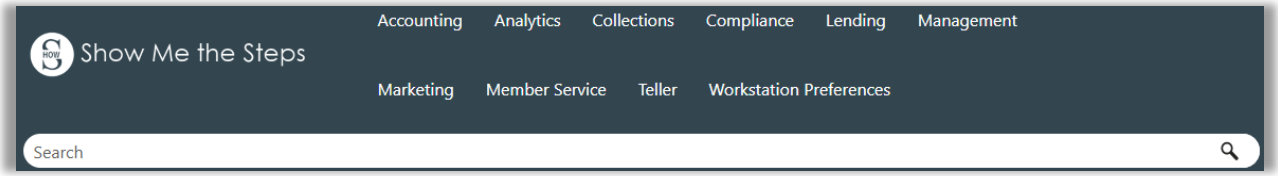
Prerequisites

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 **CTM 101** – CBX Navigation **CTM 102** – Rate Inquiry, Loan Quoter, and the Timeout Window	**CTM 200** – Member Inquiry **CTM 201** – Phone Operator **CTM 300** – Opening Memberships & Accounts
Required for ***Teller Processing Manual***	Required for ***Xpress Teller Manual***
CTM 400 – Teller Processing 1 **CTM 401** – Teller Processing 2 **CTM 900** – e-Receipts and Photo ID Capture	**CXT 100** – Xpress Teller **CTM 900** – e-Receipts and Photo ID Capture
Required for ***Lending Manual***	Required for ***General Ledger Manual***
CLS 100 – Lending Basics **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

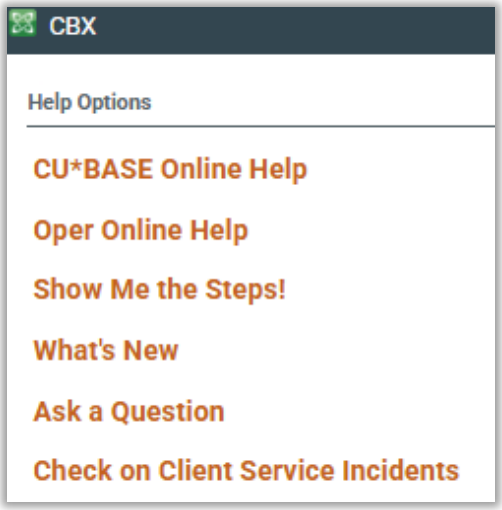
Show Me the Steps Online Help is a system with step-by-step directions that will help you navigate several tasks and activities in CBX.



HOW TO FIND THE SHOW ME THE STEPS ONLINE HELP:



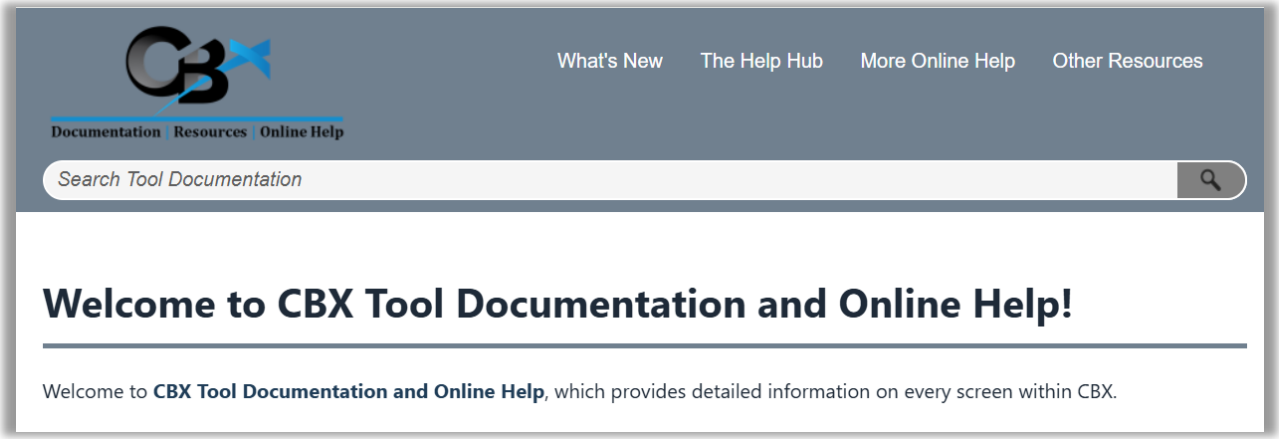
You can access this system by clicking the question mark icon (pictured to the left) at the bottom of any tool screen in CBX, then selecting the ***Show Me the Steps*** link.



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.



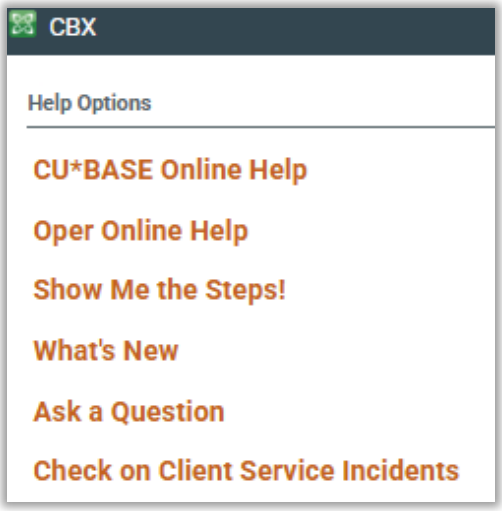
HOW TO FIND CBX ONLINE HELP:



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:	

Xpress Teller Exercises

Activity 1: Deposits and Withdrawals

Activity: ***Use Tool #1600 Xpress Teller***	**Show Your Work:**
1. A member brings in a check for $340.00. They want to deposit $200.00 into their savings account and receive the rest as cash back.	
2. The member wants to withdraw $50.00 from their checking account.	
3. The member presents an outside check for $285.00. They want to deposit all but $50.00 in their savings account.	
4. The member comes in with a check for $358.99. They want to deposit all but $30.00 in their savings account.	
5. The member wants to withdraw $55.00 from their checking account.	

Activity 2: Handling Checks

Activity: ***Use Tool #1600 Xpress Teller***	**Show Your Work:**
1. The member comes back to the credit union. This time they want to deposit four outside checks ($100.00, $200.00, $300.00, $400.00) into their checking account, except for $55.00, which they want as cash back.	
2. The member has one inside ("on us") check that was issued by the first member. They would like to deposit these funds into their savings account. Here is the information on the check: • Check amount of $77.00 • Check #1234	
3. The member has two outside checks for $44.00 and $1,000.00. They also have one inside check from another member for $33.90 with check #2345. They want to deposit $100.00 in their checking account and get the rest back as cash.	

Activity 3: Performing Transfers

Activity: ***Use Tool #1600 Xpress Teller***	**Show Your Work:**
1. The member wants to transfer $240.00 from their checking account to their savings account.	
2. The member wants to transfer $100.00 from their savings account to their checking account.	

Activity 4: Corporate Drafts, Money Orders, and Cash Advances

Activity: ***Use Tool #1600 Xpress Teller***	**Show Your Work:**
1. The member wants a money order for $110 with a blank payee (no "Pay to the order of" information). They want to use their checking account to issue this check.	
2. The member wants a cash advance of $300.00.	
3. The member wants two corporate drafts (corporate checks) for the payees listed below. They want to use funds from their checking account for these checks. $50.00 Fred Jones 123 East Street Anycity, MI 49000 $200.00 ABC Company 49 Main Street Othercity, PA 17000	
4. The member comes back, and they want an additional Visa cash advance, this time for $100.00.	

Activity: ***Use Tool #1600 Xpress Teller***	**Show Your Work:**
5. The member would like a money order using funds from their checking account. The money order will not have any payee information.	
6. The member wants you to issue a corporate check for $45.00 to the following payee: ABC Company 123 East Olive Street Anycity, MI 49000 They would like you to use funds from their savings account.	
7. The member wants to use funds from their checking account to fund a corporate check for $300.00, issued to: John Walker 222 Main Street Othercity, IN 12334	

Activity 5: Advanced Transactions Miscellaneous Receipts

Activity: ***Use Tool #1600 Xpress Teller***	**Show Your Work:**
1. The member wants to withdraw $100.00 from their checking account and the remainder from their savings account to cover the cost of $200.00 on a Visa card.	
2. The member wants to deposit $190.00 cash. They also want $200.00 in tickets to Cedar Point, a local amusement park. They want to withdraw the additional funds from their checking account.	
THIS ACTIVITY IS FOR CREDIT UNIONS WITH OTB CREDIT CARDS. 3. The member wants to make a payment on their visa with funds from their Savings Account for $100.00.	

Activity 6: Closing Your Teller Drawer

Activity: *Use Tool #1600 Xpress Teller*	Show Your Work:
1. Are you done with your exercises? Finish up this manual by closing your drawer! The Show Me the Steps online help has a topic covering just this subject.	
2. Need additional practice? Activate your drawer again and run a few transactions. Practice closing it another time.	

Check Your Knowledge!

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

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. What process do you use if you want to put different hold days on two different outside checks?	
2. How do you withdraw funds from a member's account?	
3. What indicates that a hold was placed on a sub account for an outside check?	
4. How do you make a transfer from one sub account to another sub account of the same member?	
5. A member makes a deposit and wants a specific amount in cash back. How do you process that transaction?	
6. How do you process a cash advance?	
7. What process do you follow if the member only wants you to issue them a money order, without any other transactions? How is this different from times when they also want you to process other transactions, such as a deposit or withdrawal?	
8. What do you do if the member only wants you to issue them a corporate check, without any other transactions? How is this different from times when they also want you to process other transactions, such as depositing a check?	

Can You Answer the Following?	
9. Based on the exercises in this manual, when is an OFAC scan run? How do you run an OFAC scan on a payee name if it is an individual? What about an organization?	
10. What process do you use to deposit multiple outside checks?	
11. How do you deposit inside (“on us”) checks that a member receives from another member at the credit union? What is the process for depositing these items?	

Additional Exercises

Question:	Answer:
How do you deposit a single outside check in a member's checking account and place a five day hold on it?	
How do you withdraw funds from a member's savings account? What about from the member's checking account?	
How do you place a hold on a check? After you go to the deposit/withdrawal screen, what indicates that there is a hold on an account?	
How do you deposit checks using the Outside Checks screen? What is the process for depositing these items?	
How do you deposit "on us" (inside) checks that a member receives from another member at the credit union? What is the process for depositing these items?	
What button can be used to see accounts when transferring between accounts or memberships?	
How do you process a cash advance? What do you do once you are on the Cash Advance screen?	
How do you process a money order? What do you do once you are on the money order screen? Do you always need to enter a payee name?	

Question:	Answer:
How do you process a corporate check? What do you do once you are on the corporate check screen?	
When is an OFAC scan run? How do you run an OFAC scan on a payee name if it is an individual? What about an organization?	
What are some examples of a Miscellaneous Receipt?	
How can you access the Miscellaneous Receipts screen?	
What is the process you use to close your drawer? What do you do to verify you are in balance?	

Conclusion

This concludes the **Exercises for Success: *Xpress Teller*** 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?