

6/14/2016

• • •

Carolyn Long  
Christian Community Credit Union  
255 N. Lone Hill Ave. San Dimas, CA 91773

Christian Community  
CREDIT UNION



Mark Vaughan, NCUA, Office of Examination and Insurance  
1775 Duke Street, Alexandria, VA 22314  
[CallReportMod@ncua.gov](mailto:CallReportMod@ncua.gov)

Re: Call Report/Profile Content Modernization

Here are some responses to the questions you asked regarding the Call Report:

Q: What Specific areas of the Call Report/Profile forms do you find challenging to complete?

A: Perhaps the most difficult calculation is on Schedule A section 4 – Business Lending. Member Business Loans have a certain definition on the call report. MBLs are loans used for commercial purposes, but should not include, and I quote from the Call Report instructions:

“Loan(s) to a member or an associated member which, when the net member business loan balances are added together, are equal to less than \$50,000”

This is a difficult calculation to make and always requires a special process. A loan has to be combined with all other loans to the same borrower to determine which loans to include on the Call Report as MBLs. A loan could be considered an MBL one quarter, but not an MBL the next quarter because its balance falls below \$50,000 now. Additionally, our MBL balances on the call report are always lower than our commercial loans on our audited financial statement balance sheet because of the \$50,000 requirement.

-----  
Q: Are current Call Report account categories reasonably aligned with your internal accounting? If not, what changes would improve the alignment?

A: Total Assets on the call report are always higher than Total Assets on our own financial statements due to negative shares. Item number 16. “All Other Unsecured Loans/Lines of Credit” on Page 2 says to include negative shares, and I quote from the Call Report instructions:

“Also, report overdrawn share accounts of all types here”