NATIONAL CREDIT
UNION ADMINISTRATION
ALEXANDRIA, VA 22314-3428
OFFICIAL BUSINESS

Call Report Form and Instructions

MUST BE RECEIVED BY: April 20, 2009

TO THE BOARD OF DIRECTORS OF THE CREDIT UNION ADDRESSED:

This booklet contains the first quarter 2009 5300 Call Report. All credit unions must complete pages 1 – 13 of this form. Page 14 is the PCA Net Worth Calculation Worksheet and requires no input unless you have completed a merger or acquisition that qualifies for Business Combination Accounting (FAS 141) and/or intend to use an optional Total Assets Election or Alternative Risk Based Net Worth calculation to compute your net worth ratio. Page 15 is the Standard Components of Risk Based Net Worth Requirement worksheet which is automated and requires no input. Pages 16 – 20 contain supplementary schedules and should be completed as applicable.

Please complete the Call Report using accounting and statistical information from your credit union's records as of March 31, 2009. A paper copy of the form has been provided for your convenience. However, we urge you to prepare the Call Report using the automated PC 5300 System which accompanies this report. This system is more efficient to use, more cost effective and helps to ensure more accurate data.

Please return your completed Call Report information as soon as possible, but no later than **April 20, 2009**. There is an instructional letter accompanying this report which provides you with the appropriate return address. Please follow these instructions carefully.

If you have any questions, please contact your National Credit Union Administration Regional Office or your state credit union supervisor, as appropriate.

NATIONAL CREDIT UNION ADMINISTRATION

FIRST QUARTER CALL REPORT

2009

Supplemental Regulatory Reporting Instructions Related to the NCUSIF Deposit and Letter to Credit Unions No. 09-CU-02

Letter to Credit Unions (LTCUs) No. 09-CU-02 dated January 2009 notified you of several Board http://www.ncua.gov/letters/2009/CU/LCU_09-CU-02_CorporateCreditUnionStrategy.pdf actions that will affect your NCUSIF Deposit and expectation of future premium assessments. The LTCUs indicated "*The expense of the actions will be passed on proportionately to all federally-insured credit unions through a partial write-off of your existing 1 percent NCUSIF deposit, as well as the assessment of a premium, sufficient to return the NCUSIF's equity ratio to 1.30 percent.*" These actions have regulatory reporting implications.

The capital infusion to U.S. Central Federal Credit Union from the NCUSIF and other NCUA Board actions highlighted in the LTCU should result in your recognition of an impaired NCUSIF asset. To the extent your NCUSIF Deposit is no longer refundable, the asset should be written down and the amount charged to expense in the period the asset becomes impaired. We estimate the impairment to be 51 percent of your NCUSIF Deposit. Record the impairment charge to the Call Report, Income Statement, Line item 26, Member Insurance.

As a result of the costs to the NCUSIF described in the LTCUs and the Board's related decision to return the NCUSIF's equity ratio to its normal operating level of 1.30 percent, there is a .3 percent of insured shares cost beyond the capitalization deposit you should consider. Any related contingent loss or guarantee you may report should be reflected in the Call Report, Balance Sheet, Liabilities, Line item 8, Accounts Payable and Other Liabilities and supplemental schedule, Liquidity Commitments and Sources, Line item 5, Other Contingent Liabilities.

Later in 2009, when you receive the assessment billing, you should capitalize as an asset the portion necessary to restore your NCUSIF Deposit to "one percent of total insured shares." You should resolve the contingent liability or guarantee and expense any remaining assessment charge, if you have not done so, to the Call Report, Statement of Income, Line item 26, Member Insurance.

You may wish to consult an independent accountant on the application of generally accepted accounting principles to these facts and circumstances as they bear on your financial reports and related disclosures.

CHANGES TO THE NCUA 5300 CALL REPORT EFFECTIVE MARCH 2009

1. Intangible Assets, Other Assets - Page 4 of the 5300 Call Report – Added three new accounts:
   a) Identifiable Intangible Assets, Acct 009D1.
   b) Goodwill, Acct 009D2.
   c) Total Intangible Assets, Acct 009D.

2. Foreclosed and Repossessed Assets – Page 4 of the 5300 Call Report - Added four new accounts:
   a) Number of Foreclosed and Repossessed Real Estate Loans, Acct 798B1.
   b) Number of Foreclosed and Repossessed Automobile Loans, Acct 798B2.
   c) Number of Foreclosed and Repossessed Other Loans, Acct 798B3.
   d) Total Number of Foreclosed and Repossessed Loans, Acct 798B

3. Equity – Page 6 of the 5300 Call Report – Added Equity Acquired in Merger, Acct 658A

4. Statement of Income and Expense, – Page 7 of the 5300 Call Report – Added Gain from Bargain Purchase (Merger), Acct 431

5. Expanded Miscellaneous Information, Page 8 of the 5300 Report into 2 Pages. First New Heading on Page 9 is Transactional Programs. The following Accts are under this heading:
   a) ATM/Debit Card Program – Acct 879Q (Moved from former Page 8 to Page 9)
   b) Check Cashing – Acct 879U
   c) International Remittances – Acct 879V
   d) Low-cost wire transfers – Acct 879W
   e) Money Orders – Acct 879X
   f) No Surcharge ATMs – Acct 879Y

6. Miscellaneous Information, Page 9 of the 5300 Report. Added New Heading – Depository Programs:
   a) Business Share Accounts – Acct 879A1
   b) Health Savings Accounts – Acct 879A2
   c) Individual Development Accounts – Acct 879A3
   d) No Cost Share Drafts – Acct 879A4
   e) Share Certificates with Low Minimum Balance Requirements – Acct 879A5

7. Miscellaneous Information, Page 9 of the 5300 Report. Added New Heading – Financial Education Programs:
   a) Financial Counseling – Acct 879B1
   b) Financial Education – Acct 879B2
   c) Financial Literacy Workshops – Acct 879B3
   d) First Time Homebuyer Program – Acct 879B4
   e) In-School Branches – Acct 879B5

8. Miscellaneous Information, Page 9 of the 5300 Report. Added New Heading – Other Member Services:
   a) Bilingual Services – Acct 879C1
   b) Insurance/Investment Sales – Acct 879S (Switched from Page 8 to Page 9)
   c) No Cost Bill Payer – Acct 879C2

d) No Cost Tax Prep. Services (i.e., IRS Volunteer Income Tax Assist)–Acct 879C3
e) Student Scholarships – Acct 879C4

9. Miscellaneous Information, Page 9 of the 5300 Report. Added New Heading: Credit Programs:
   a) Business Loans - Acct 879D (Switched from Page 8 to Page 9)
   b) Credit Builder – Acct 879D1
   c) Debt Cancellation/Suspension - Acct 879I (Switched from Page 8 to Page 9)
   d) Direct Financing Leases – Acct 879F (Switched from Page 8 to Page 9)
   e) Indirect Business Loans – Acct 879D2
   f) Indirect Consumer Loans – (Changed name from Indirect Lending and Switched from Page 8 to Page 9)
   g) Indirect Mortgage Loans – Acct 879D3
   h) Interest Only or Payment Option 1st Mortgage Loans – Acct 879R (Switched from Page 8 to Page 9)
   i) Micro Business Loans – Acct 879D4
   j) Micro Consumer Loans – Acct 879D5
   k) Overdraft Lines of Credit – Acct 879P (Switched from Page 8 to Page 9)
   l) Overdraft/Courtesy Pay - Acct 879O (Switched from Page 8 to Page 9)
   m) Participation Loans - Acct 879B (Switched from Page 8 to Page 9)
   n) Pay Day Lending – Acct 879D6
   o) Real Estate Loans - Acct 879C (Switched from Page 8 to Page 9)
   p) Refund Anticipation Loans – Acct 879D7
   q) Risk Based Loans – 879E (Switched from Page 8 to Page 9)
   r) Share Secured Credit Cards – Acct 879D8

10. Miscellaneous Information, Page 9 of the 5300 Report. Added Yes, No Question – Acct 1003. Has the credit union completed a merger or acquisition that qualifies for Business Combination Accounting (FAS 141R) after January 1, 2009? If Yes, complete line 7 on Page 14.

11. Delinquent Loans (Changed from Page 9 to Page 10 of NCUA 5300 Report) – Added the following new accounts:
    a) Amount of Delinquent Interest Only & Payment Option Other RE/LOCs Loans (1 to <2 Months) - Acct 020M
    b) Amount of Delinquent Interest Only & Payment Option Other RE/LOCs Loans (2 to <6 Months) - Acct 021M
    c) Amount of Delinquent Interest Only & Payment Option Other RE/LOCs Loans (6 to <12 Months) - Acct 022M
    d) Amount of Delinquent Interest Only & Payment Option Other RE/LOCs Loans (12 Months and Over) - Acct 023M
    e) Total Amount of Reportable Delinquency - Interest Only & Payment Option Other RE/LOCs Loans – (2 Months and Higher) - Acct 041M
    f) Amount of Delinquent Residential Construction Loans – Excluding Business Purpose (1 to <2 Months)- Acct 020N
    g) Amount of Delinquent Residential Construction Loans Excluding Business Purpose (2 to <6 Months) - Acct 021N
    h) Amount of Delinquent Residential Construction Loans Excluding Business Purpose (6 to <12 Months) - Acct 022N
    i) Amount of Delinquent Residential Construction Loans Excluding Business Purpose (12 Months and Over) - Acct 023N

j) Total Amount of Reportable Delinquency – Residential Construction Loans Excluding Business Purpose – (2 Months and Higher) - Acct 041N
k) Amount of Delinquent Nonmember Business Loans (1 to <2 Months)- Acct 020P
l) Amount of Delinquent Nonmember Business Loans (2 to <6 Months) - Acct 021P
m) Amount of Delinquent Nonmember Business Loans (6 to <12 Months) - Acct 022P
n) Amount of Delinquent Nonmember Business Loans (12 Months and Over) - Acct 023P
o) Total Amount of Reportable Delinquency Nonmember Business Loans (2 Months and Higher) - Acct 041P
p) Amount of Delinquent Bus. Const & Dev. Loans (1 to <2 Months)- Acct 020Q
q) Amount of Delinquent Bus. Const & Dev. Loans (2 to <6 Months) - Acct 021Q
r) Amount of Delinquent Bus. Const & Dev. Loans (6 to <12 Months) - Acct 022Q
s) Amount of Delinquent Bus. Const & Dev. Loans (12 Months and >) - Acct 023Q
t) Total Amount of Reportable Delinquency - Business Construction & Development Loans (2 Months and Higher) - Acct 041Q

12. Loan Charge Offs and Recoveries - (Changed from Page 10 to Page 11 of NCUA 5300 Report) – Added the following new accounts:
    a) Total Amount of Interest Only & Payment Option Other RE/LOCs Charge Offs YTD – Acct 550M
    b) Total Amount of Residential Construction Excluding Business Purpose Loan Charge Offs YTD - Acct 550N
    c) Total Amount of Nonmember Business Loan Charge Offs YTD- Acct 550P
    d) Total Amount of Bus. Const & Dev. Loans Charge Offs YTD- Acct 550Q
    e) Total Amount of Interest Only & Payment Option 1st Other RE/LOCs Recoveries YTD – Acct 551M
    f) Total Amount of Residential Construction Excluding Business Purpose Loan Recoveries YTD- Acct 551N
    g) Total Amount of Nonmember Business Loan Recoveries YTD- Acct 551P
    h) Total Amount of Bus. Const & Dev. Loans Recoveries YTD- Acct 551Q

13. Liquidity, Commitments, and Sources - (Changed from Page 11 to Page 12 of NCUA 5300 Report) – Added the following new accounts under the Off-Balance Sheet Commitments and Other Items Heading:
    a) Construction & Land Development – Acct 814A1 (portion separated from Acct 814 – Commercial Real Estate)
    b) Residential Construction Loans – Excluding Business Purpose – Acct 811A

14. Liquidity, Commitments, and Sources - (Changed from Page 11 to Page 12 of NCUA 5300 Report) – Added the following new accounts under the Credit and Borrowing Arrangements Heading:
    c) Total Credit Lines at Corporate Credit Unions – Acct 884
    d) Line of Credit Borrowings Outstanding from Corporate Credit Unions – Acct 885A
    e) Term Borrowings Outstanding from Corporate Credit Unions – Acct 885B
    f) Assets Pledged to Secure Borrowings – Acct 878

15. Information Systems & Technology - (Changed from Page 12 to Page 13 of NCUA 5300 Report) – Added the following new accounts:
    a) Mobile Banking – Acct 886H
    b) Merchant Processing Services – Acct 887T
    c) Remote Deposit Capture – Acct 887U
    d) External Account Transfers – Acct 887S

16. PCA Net Worth Calculation Worksheet - (Changed from Page 13 to Page 14 of NCUA 5300 Report) – Added new heading – Adjusted Retained Earnings acquired through Business Combinations and added the following new accounts:
    a) Prior Quarter-End Adjusted Retained Earnings acquired through Business Combinations – Acct 1004A
    b) Adjustments made to Retained Earnings acquired through Business Combinations - Acct 1004B
    c) Current Quarter's Total Adjusted Retained Earnings acquired through Business Combinations - Acct 1004

17. Standard Components of Risk Based Net Worth Requirement (RBNW) - (Changed from Page 14 to Page 15 of NCUA 5300 Report)

18. Schedule A – Specialized Lending - (Changed from Page 15 to Page 16 of NCUA 5300 Report) Eliminated the following Accts:

    a) Number of Participation Loans Outstanding - Acct 619A
    b) Amount of Participation Loans Outstanding – Acct 619

19. Schedule A – Specialized Lending - (Changed from Page 15 to Page 16 of NCUA 5300 Report) Added New Heading – Miscellaneous Real Estate Loans/Lines of Credit Information. Added the following new accounts:
    a) Number of Outstanding Int Only & Payment Option 1st Mtg Loans – Acct 704C2
    b) Number of Outstanding Int Only & Payment Option Other RE/LOCs – Acct 704D1
    c) Amount of Outstanding Int Only & Payment Option Other RE/LOCs – Acct 704D2
    d) Amount of Outstanding Int Only & Payment Option 1st Mtg Loans Granted YTD – Acct 704C3
    e) Amount of Outstanding Int Only & Payment Option Other RE/LOCs Granted YTD – Acct 704D3

20. Schedule A – Specialized Lending Page Continued - (Changed from Page 16 to Page 17 of NCUA 5300 Report)

21. Schedule A – Specialized Lending – Page 18 of the NCUA 5300 Report - Added New Section – Section 4 – Loan Purchased and Sold in Full & Participation Loans Purchased and Sold - Heading – Miscellaneous Real Estate Loans/Lines of Credit Information. Added the following accounts to this section:
    a) Number of Loans Purchased in Full from Other Financial Institutions YTD - Acct 614 (formerly on Page 15 of the Call Report)
    b) Total Amount of Loans Purchased in Full from Other Financial Institutions YTD - Acct 615 (formerly on Page 15 of the Call Report)
    c) Number of Loans, Excluding Real Estate Loans, Sold in Full YTD - Acct 616 (formerly on Page 15 of the Call Report)
    d) Total Amount of Loans, Excluding Real Estate Loans, Sold in Full YTD - Acct 616A (formerly on Page 15 of the Call Report)

22. Schedule A – Specialized Lending – Page 18 of the NCUA 5300 Report - Added New Heading – Participation Loans Purchased - with the following new accounts:
    a) Outstanding Number of Participation Loans Purchased with Recourse – Acct 619A1

b) Outstanding Number of Loans Participation Purchased without Recourse – Acct 619A2
c) Total Outstanding Number of Loans Participation Purchased – Acct 619A3
d) Outstanding Number of Loans Participation Purchased with Recourse YTD – Acct 690A1
e) Outstanding Number of Participation Loans Purchased without Recourse YTD – Acct 690A2
f) Outstanding Amount of Participation Loans Purchased with Recourse – Acct 619B1
g) Outstanding Amount of Participation Loans Purchased without Recourse – Acct 619B2
h) Total Outstanding Amount of Participation Loans Purchased – Acct 619B
i) Outstanding Amount of Participation Loans Purchased with Recourse – Acct 690B1 YTD
j) Outstanding Amount of Participation Loans Purchased without Recourse – Acct 690B2 YTD

23. Schedule A – Specialized Lending – Page 18 of the NCUA 5300 Report - Added New Heading – Outstanding Participation Loans Sold - with the following new accounts:
    a) Outstanding Number of Participation Loans Sold with Recourse that are Retained – Acct 691D1
    b) Outstanding Number of Participation Loans Sold without Recourse that Are Retained – Acct 691D2
    c) Total Outstanding Number of Participation Loans Sold that are Retained - Acct 691D
    d) Outstanding Number of Participation Loans Sold And/Or Serviced with Recourse – Acct 691F1
    e) Outstanding Number of Participation Loans Sold And/Or Serviced without Recourse – Acct 691F2
    f) Total Outstanding Number of Participation Loans Sold And/Or Serviced - Acct 691F
    g) Outstanding Amount of Participation Loans Sold with Recourse that are Retained – Acct 691E1
    h) Outstanding Amount of Participation Loans Sold without Recourse that are Retained – Acct 691E2
    i) Total Outstanding Amount of Participation Loans Sold that are Retained - Acct 691E
    j) Outstanding Amount of Participation Loans Sold And/Or Serviced with Recourse – Acct 691G1
    k) Outstanding Amount of Participation Loans Sold And/Or Serviced without Recourse – Acct 691G2
    l) Total Outstanding Amount of Participation Loans Sold And/Or Serviced – Acct 691G

24. Schedule A – Specialized Lending – Page 18 of the NCUA 5300 Report - Added New Heading – Participation Loans Sold Year-To-Date- with the following new accounts:
    a) Outstanding Number of Participation Loans Sold with Recourse that are Retained YTD – Acct 691H1
    b) Outstanding Number of Participation Loans Sold without Recourse That are Retained YTD – Acct 691H2
    c) Total Outstanding Number of Participation Loans Sold that are Retained YTD - Acct 691H

d) Outstanding Number of Participation Loans Sold And/Or Serviced with Recourse YTD – Acct 691A1
e) Outstanding Number of Participation Loans Sold And/Or Serviced without Recourse YTD – Acct 691A2
f) Outstanding Amount of Participation Loans Sold with Recourse that are Retained YTD– Acct 691I1
g) Outstanding Amount of Participation Loans Sold without Recourse that are Retained YTD–Acct 691I2
h) Total Outstanding Amount of Participation Loans Sold that are Retained - Acct 691I
i) Outstanding Amount of Participation Loans Sold And/Or Serviced with Recourse YTD– Acct 691J1
j) Outstanding Amount of Participation Loans Sold And/Or Serviced without Recourse – Acct 691J2

25. Schedule A – Specialized Lending – Page 18 of the NCUA 5300 Report - Added New Heading – Participation Loans Outstanding By Type with the following new accounts:
    a) Outstanding Number of Consumer Participation Loans Purchased – Acct 691K1
    b) Outstanding Number of Real Estate Participation Loans Purchased –Acct 691K2
    c) Outstanding Number of Member Business Participation Loans Excluding C&D Loans Purchased – Acct 691K3
    d) Outstanding Number of Non-Member Business Participation Loans Purchased Excluding C&D – Acct 691K4
    e) Outstanding Number of Commercial Construction & Development Participation Loans Purchased - Acct 691K5
    f) Outstanding Number of Loan Pools Participation Loans Purchased - Acct 691K6
    g) Total Outstanding Number of Participation Loans Purchased By Type - Acct 691K
    h) Outstanding Number of Consumer Participation Loans Sold – Acct 691M1
    i) Outstanding Number of Real Estate Participation Loans Sold – Acct 691M2
    j) Outstanding Number of Member Business Participation Loans Excluding C&D Loans Sold – Acct 691M3
    k) Outstanding Number of Non-Member Business Participation Loans Sold – Acct 691M4
    l) Outstanding Number of Commercial Construction & Development Participation Loans Sold - Acct 691M5
    m) Outstanding Number of Loan Pools Participation Loans Sold - Acct 691M6
    n) Total Outstanding Number of Participation Loans Sold By Type - Acct 691M
    o) Outstanding Amount of Consumer Participation Loans Purchased – Acct 691L1
    p) Outstanding Amount of Real Estate Participation Loans Purchased –Acct 691L2
    q) Outstanding Amount of Member Business Participation Loans Excluding C&D Loans Purchased – Acct 691L3
    r) Outstanding Amount of Non-Member Business Participation Loans Purchased Excluding C&D – Acct 691L4
    s) Outstanding Amount of Commercial Construction & Development Participation Loans Purchased - Acct 691L5

t) Outstanding Amount of Loan Pools Participation Loans Purchased - Acct 691L6
u) Total Outstanding Amount of Participation Loans Purchased By Type - Acct 691L
v) Outstanding Amount of Consumer Participation Loans Sold – Acct 691N1
w) Outstanding Amount of Real Estate Participation Loans Sold – Acct 691N2
x) Outstanding Amount of Member Business Participation Loans Excluding C&D Loans Sold – Acct 691N3
y) Outstanding Amount of Non-Member Business Participation Loans Sold – Acct 691N4
z) Outstanding Amount of Commercial Construction & Development Participation Loans Sold - Acct 691N5
aa) Outstanding Amount of Loan Pools Participation Loans Sold - Acct 691N6
bb) Total Outstanding Amount of Participation Loans Sold By Type - Acct 691N

26. Schedule B – Investments, Supplemental Information – Page 19 (Formerly Page 17) of the NCUA 5300 Report – Eliminated the following account:
    a) Amount of Outstanding Mutual Funds & Common Trust Investments – Acct 743C

27. Schedule B – Investments, Supplemental Information – Page 19 (Formerly Page 17) of the NCUA 5300 Report – Added the following accounts:
    a) Amount of Outstanding Mutual Funds – Acct 743D
    b) Amount of Outstanding Common Trusts – Acct 743E

28. Schedule C – Credit Union Service Organization (CUSO) – Page 20 (Formerly Page 18) of the NCUA 5300 Report – Added the service options under Acct Codes 834A1-T1:
    a) t = Credit Card Loan Origination
    b) u = Payroll Processing Services

The instructions to prepare this form meet the requirement to provide guidance to small credit unions under Section 212 of the Small Business Regulatory Enforcement Fairness Act of 1996.

Public reporting burden of this collection of information is estimated to average 6.6 hours per response, including the time for reviewing instructions, searching existing data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspects of this collection of information, including suggestions for reducing this burden to:

National Credit Union Administration and to: **Office of the Chief Information Officer** **1775 Duke Street** **Alexandria, VA 22314-3428**	**Office of Management and Budget** **Paperwork Reduction Project (3133-0004)** **Washington, DC 20503**

This form has been divided into two sections -- a core section and section of supplementary schedules. All credit unions must complete the core section, pages 1 - 13. Supplementary schedules A - C on pages 16 - 20 must be completed if they are applicable to your credit union.

SCHEDULE	REPORTING REQUIREMENT
A - Specialized Lending	Complete this schedule if your credit union: ● has real estate loans outstanding or real estate lending activity year to date, ● has business loans outstanding or business lending activity year to date, ● has indirect loans outstanding, ● has participation loans outstanding or participation lending activity year to date, or ● has purchased loans from other financial institutions year to date.
B - Investments, Supplemental Information	Complete this schedule if your credit union: ● has investments classified as Trading, Available for Sale, or Held to Maturity, ● has non-security investments that meet the requirements of Part 703.10(a), ● has investments purchased under an investment pilot program as defined by Part 703.19, ● has investment repurchase agreements, ● has investments not authorized by the FCU Act or NCUA Rules and Regulations, or ● has investments in brokered certificates of deposit or brokered share certificates.
C - Credit Union Service Organization (CUSO) Information	Complete this schedule if your credit union has a loan to or investment in a CUSO.

CONTACT AND CERTIFICATION PAGE

This page must be completed by all credit unions

USA PATRIOT Act Information

The regulations implementing the USA PATRIOT Act require financial institutions to identify contacts to receive information from FinCEN regarding individuals, entities, and organizations engaged in or reasonably suspected, based upon credible evidence of engaging in terrorist acts or money laundering activities. The logical person to designate for this would be the individual in charge of the credit union's Bank Secrecy Act Compliance and Customer Identification Programs. The contact information will be used by NCUA and FinCEN and will not be released to the public.

Primary Contact			Secondary Contact		
		ACCT CODE			ACCT CODE
Name		969	Name		969D
Email Address		969A	Email Address		969E
Fax Number		969B	Fax Number		969F
Telephone Number		969C	Telephone Number		969G
Extension		969P	Extension		969Q

Credit Union Name: _____ Charter Number:_____

Telephone No: _____ Extension:_____

Fax No: _____ Office Hours:_____

Last Name: _____ Date:_____

Prepared By (*Signature*)

Last Name: _____ Date:_____

Certified Correct By (*Signature*)

Last Name: _____ First Name:_____MI:____

Please print Manager/CEO (The person responsible for the day to day operations of the credit union)

Last Name: _____ First Name:_____MI:____

Please print President of the Board (Chairperson)

EMERGENCY CONTACT PAGE

This page must be completed by all credit unions

Emergency Contact Information

☐ The Emergency Contact Information is the same as the USA PATRIOT Act Information. Please include a cell number below if it is available.

NCUA Rules and Regulations Section 748.1(b) requires you report catastrophic acts occurring in your offices within 5 business days to NCUA. The Emergency Contact information is requested so NCUA can distribute critical, time sensitive information to emergency contacts at credit unions. Please provide primary contact information for a senior credit union official that has decision-making authority. Also, please provide information for second senior official contact. Emergency contact information is for the confidential use of NCUA and will not be released to the public.

Primary Contact			Secondary Contact		
Name		969H	Name		969L
Email Address		969I	Email Address		969M
Fax Number		969J	Fax Number		969N
Telephone Number		969K	Telephone Number		969O
Extension		969R	Extension		969S
Cell Phone		969T	Cell Phone		969U

☐ The Disaster Recovery Location is the same as the Vital Records Center Information listed below.

☐ The Disaster Recovery Location is a hot site.

Vital Records Center (Required by Part 749-RR)			Disaster Recovery Location		
Name		969Z2	Name		969V
Street Address		969Z3	Street Address		969W
City		969Z4	City		969X
State		969Z5	State		969Y
Zip Code		969Z8	Zip Code		969Z9
Phone Number		969Z6	Phone Number		969Z

Date of Last Disaster Recovery Test…….…. | MM | YYYY | 969Z1

Who is the credit union's Primary Settlement Agent? (i.e. member share draft clearing, ACH transactions - See Instructions) | Drop Down Menu | 989

Credit Union General / Informational Email address (if applicable - See Instructions) | | 890

Resources for Emergencies

Please check the resources or services you have available and would be willing to share with other credit unions during the time of an emergency if you did not need them. (Check all that apply).

Mobile Branch		979	IT Support		979B	Office Space		979D
Staffing Assistance/ Mgmt Svcs		979A	Cash Non-Mbr Share Drafts		979C	Generator		979E

STATEMENT OF FINANCIAL CONDITION AS OF MARCH 31, 2009

(ROUND CENTS TO THE NEAREST WHOLE DOLLAR. DO NOT REPORT CENTS)

Credit Union Name: _____ ***Federal Charter/Certificate Number:*** _____

This page must be completed by all credit unions

ASSETS

CASH:

		Acct Code	Amount
1. Cash on Hand (Coin and Currency)……		**730A**	
2. Cash on Deposit (Amounts Deposited in Financial Institutions)	Amount		
a. Cash on Deposit in Corporate Credit Unions……		**730B1**	
b. Cash on Deposit in Other Financial Institutions……		**730B2**	
c. Total Cash on Deposit (Amounts Deposited in Financial Institutions)……		**730B**	
3. Cash Equivalents (Investments with Original Maturities of Three Months or Less)……		**730C**	

INVESTMENTS: If your credit union reports amounts for items 4, 5, or 6 below, complete Schedule B - Investments, Supplemental Information.

	A		B		C1		C2		D		E	
	<= 1 Year	Acct Code	>1-3 Years	Acct Code	>3-5 Years	Acct Code	>5-10 Years	Acct Code	> 10 Years	Acct Code	TOTAL AMOUNT	Acct Code
4. Trading Securities……..		**965A**		**965B**		**965C1**		**965C2**		**965D**		965
5. Available for Sale Securities…		**797A**		**797B**		**797C1**		**797C2**		**797D**		797E
6. Held-to-Maturity Securities…..		**796A**		**796B**		**796C1**		**796C2**		**796D**		796E
7. Deposits in commercial banks, S&Ls, savings banks……		**744A**		**744B**		**744C1**		**744C2**		**744D**		744C
8. Loans to and investments in natural person credit unions …….		**672A**		**672B**		**672C1**		**672C2**		**672D**		672C
9. Membership capital at corporate credit unions……				**769A1**								769A
10. Paid-in capital at corporate credit unions……..				**769B1**								769B
11. All other investments in corporate credit unions……..		**652A**		**652B**		**652C1**		**652C2**		**652D**		652C
12. All other investments…….		**766A**		**766B**		**766C1**		**766C2**		**766D**		766E
13. TOTAL INVESTMENTS (Sum of Items 4-12)…….		**799A1**		**799B**		**799C1**		**799C2**		**799D**		799I

LOANS Held for Sale: See Instructions.

		Amount	Acct
14. Loans Held for Sale……	……		003

STATEMENT OF FINANCIAL CONDITION AS OF MARCH 31, 2009

ASSETS -- CONTINUED

LOANS & LEASES: Participation loans purchased by the credit union should be reported in the appropriate category in this section. If your credit union has any real estate loans or member business loans outstanding or has originated any real estate loans or member business loans during the reporting period, complete Schedule A - Specialized Lending.

	Interest Rate	Acct Code	Number of Loans	Acct Code	Amount	Acct Code
15. Unsecured Credit Card Loans		**521**		**993**		**396**
16. All Other Unsecured Loans/Lines of Credit		**522**		**994**		**397**
17. New Vehicle Loans		**523**		**958**		**385**
18. Used Vehicle Loans		**524**		**968**		**370**
19. Total 1st Mortgage Real Estate Loans/Lines of Credit		**563**		**959**		**703**
20. Total Other Real Estate Loans/Lines of Credit		**562**		**960**		**386**
21. Leases Receivable		**565**		**954**		**002**
22. Total All Other Loans/Lines of Credit		**595**		**963**		**698**
23. TOTAL LOANS & LEASES (Sum of items 15-22)				**025A**		**025B**
24. Less: Allowance for Loan & Lease Losses						**719**

Other Assets:

25. Foreclosed and Repossessed Assets	Number of Loans	Acct Code	Amount	Acct Code
a. Real Estate		**798B1**		**798A1**
b. Automobiles		**798B2**		**798A2**
c. Other		**798B3**		**798A3**
d. Total Foreclosed and Repossessed Assets		**798B**		**798A**

	Amount	Acct Code
26. Land and Building		**007**
27. Other Fixed Assets		**008**
28. NCUA Share Insurance Capitalization Deposit		**794**

29. Intangible Assets	Amount	Acct Code
a. Identifiable Intangible Assets		**009D1**
b. Goodwill		**009D2**
c. Total Intangible Assets		**009D**

30. Other Assets	Amount	Acct Code
a. Accrued Interest on Loans		**009A**
b. Accrued Interest on Investments		**009B**
c. All Other Assets		**009C**
d. Total Other Assets		**009**

31. TOTAL ASSETS (Sum of items 1, 2c, 3, 13-14, 23, 24, 25d, 26-28, 29c, and 30d)		**010**

	Number	Acct Code	Amount	Acct Code
32. Loans Granted Year-to-Date		**031A**		**031B**
33. Loans Outstanding to Credit Union Officials and Senior Executive Staff		**995**		**956**

STATEMENT OF FINANCIAL CONDITION AS OF MARCH 31, 2009

This page must be completed by all credit unions

LIABILITIES:	A. < 1 Year	Acct Code	B1. 1 - 3 Years	Acct Code	B2. > 3 Years	Acct Code	C. Total Amount	Acct Code
1. Draws Against Lines of Credit		**883A**		**883B1**		**883B2**		883C
2. Other Notes, Promissory Notes and Interest Payable		**011A**		**011B1**		**011B2**		011C
3. Borrowing Repurchase Transactions		**058A**		**058B1**		**058B2**		058C
4. Subordinated Debt		**867A**		**867B1**		**867B2**		867C
5. Uninsured Secondary Capital				**925B1**		**925B2**		925
6. TOTALS (each column)		**860A**		**860B1**		**860B2**		860C
7. Accrued Dividends & Interest Payable on Shares & Deposits								820A
8. Accounts Payable and Other Liabilities								825

SHARES/DEPOSITS:	Dividend Rate	Acct Code	Number of Accounts	Acct Code	A. < 1 Year	Acct Code	B1. 1 - 3 Years	Acct Code	B2. > 3 Years	Acct Code	C. Total Amount	Acct Code
9. Share Drafts		**553**		**452**		**902A**						902
10. Regular Shares		**552**		**454**		**657A**						657
11. Money Market Shares		**532**		**458**		**911A**						911
12. Share Certificates		**547**		**451**		**908A**		**908B1**		**908B2**		908C
13. IRA/KEOGH Accounts		**554**		**453**		**906A**		**906B1**		**906B2**		906C
14. All Other Shares		**585**		**455**		**630A**		**630B1**		**630B2**		630
15. TOTAL SHARES				**966**		**013A**		**013B1**		**013B2**		013
16. Nonmember Deposits		**599**		**457**		**880A**		**880B1**		**880B2**		880
17. TOTAL SHARES and DEPOSITS				**460**		**018A**		**018B1**		**018B2**		018

Additional Shares/ Deposits (Included in the Shares/Deposits Listed Above):	Amount	Acct
18. Accounts Held by Member Government Depositors		**631**
19. Accounts Held by Nonmember Government Depositors		**632**
20. Employee Benefit Member Shares		**633**
21. Employee Benefit Nonmember Shares		**634**
22. 529 Plan Member Deposits		**635**
23. Non-dollar denominated deposits		**636**
24. Health Savings Accounts		**637**
25. Dollar Amount of Share Certificates = or > $100,000 (Excluding brokered share certificates participated out by the broker in shares of less than $100,000)		**638**
26. Dollar Amount of IRA/Keogh Accounts = or > $100,000		**639**
27. Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accts as part of Sweep Program		**641**

STATEMENT OF FINANCIAL CONDITION AS OF MARCH 31, 2009

This page must be completed by all credit unions

EQUITY:	Amount	Acct code
28. Undivided Earnings……..		**940**
29. Regular Reserves……..……..……..		**931**
30. Appropriation for Non-Conforming Investments **(State Credit Unions ONLY)**…….…..……		**668**
31. Other Reserves.(Appropriations of Undivided Earnings)…….....		**658**
32. Equity Acquired in Merger……..		**658A**
33. Miscellaneous Equity ……..……..……..……..		**996**
34. Accumulated Unrealized Gains (Losses) on Available for Sale Securities…….		**945**
35. Accumulated Unrealized Net Gains (Losses) on Cash Flow Hedges…….....……..		**945A**
36. Other Comprehensive Income (unless already included in item 34 or 35)…….		**945B**
37. Net Income (unless this amount is already included in Undivided Earnings)…….……..		**602**
38. TOTAL LIABILITIES, SHARES, AND EQUITY (Sum items 6-8,17, and 28-37) (Must equal line 31, P.4)		**014**

If the credit union has any unfunded commitments or loans sold or swapped with recourse complete Pg 12 - Liquidity, Commitments & Sources.

NCUA INSURED SAVINGS COMPUTATION

(ROUND CENTS TO THE NEAREST WHOLE DOLLAR. DO NOT REPORT CENTS)

This section must be completed by all credit unions

Shares and deposits as described in Part 745 of the NCUA Rules and Regulations, if they are authorized by state law, and issued to members (or nonmembers in the case of low-income designated credit unions), other credit unions, or government depositors. Do not include notes payable or other forms of borrowings. All eligible accounts are insured up to $250,000 each through December 31, 2009 as the result of the new legislation, H.R. 1424, Section 136, passed by Congress and signed into law on October 3, 2008.

(See instructions for the following line items)	**Amount (>100K) and >250K for IRA/KEOGH**	**Acct Code**	**Amount (>$250K)**	**Acct Code**
A. Uninsured IRA and KEOGH Member Shares and Deposits (already $250K).		**065A**		**065A1**
A1. Uninsured KEOGH Member Shares and Deposits for Employee Benefit Plans. These plans were originally only insured up to $100K per eligible account.		**065A2**		**065A3**
B. Uninsured Employee Benefit Member Shares and Deposits.		**065B**		**065B1**
C. Uninsured Member 529 Plan Deposits.		**065C**		**065C1**
D. Uninsured Member Accts Held by Government Depositors.		**065D**		**065D1**
E. Other Uninsured Member Shares and Deposits.		**065E**		**065E1**
F. TOTAL UNINSURED MEMBER SHARES AND DEPOSITS (A+A1+B+C+D+E)		**065**		**065A4**
G. Uninsured Nonmember Employee Benefit Shares and Deposits.		**067A**		**067A1**
H. Uninsured Nonmember Accts Held by Government Depositors.		**067B**		**067B1**
I. Other Uninsured Nonmember Shares and Deposits.		**067C**		**067C1**
J. TOTAL UNINSURED NONMEMBER SHARES AND DEPOSITS (G+H+I)……		**067**		**067A2**
K. TOTAL UNINSURED SHARES AND DEPOSITS (F+J)……..		**068**		**068A**
L. TOTAL INSURED SHARES AND DEPOSITS (item 17 less item K)……		**069**		**069A**

STATEMENT OF INCOME AND EXPENSE

This page must be completed by all credit unions.

Report year-to-date numbers for the period JANUARY 1, 2009 - March 31, 2009

INTEREST INCOME YEAR-TO-DATE: JANUARY 1, 2009 TO March 31, 2009	Amount	Acct Code
1. Interest on Loans (Gross-before interest refunds)……		**110**
2. (Less) Interest Refunded……		**119**
3. Income from Investments (Including Interest and Dividends)……		**120**
4. Trading Profits and Losses (Realized and Unrealized Gains/Losses)……		**124**
5. TOTAL INTEREST INCOME (Sum of items 1-4)……		**115**
INTEREST EXPENSE YEAR-TO-DATE: JANUARY 1, 2009 TO March 31, 2009		
6. Dividends on Shares (Includes dividends earned during current period)……		**380**
7. Interest on Deposits (Total interest exp for deposit accounts) **(State Credit Union ONLY)**		**381**
8. Interest on Borrowed Money……		**340**
9. TOTAL INTEREST EXPENSE (Sum of items 6-8)……		**350**
10. Provision for Loan & Lease Losses……		**300**
11. NET INTEREST INCOME AFTER PROVISION FOR LOAN AND LEASE LOSSES (Item 5 less item 9 less item 10)……		**116**
NON-INTEREST INCOME YEAR-TO-DATE: JANUARY 1, 2009 TO March 31, 2009		
12. Fee Income……		**131**
13. Other Operating Income (Include unconsolidated CUSO Income)……		**659**
14. Gain (Loss) on Investments (DO NOT include Gain or Loss on Trading Securities)……		**420**
15. Gain (Loss) on Disposition of Fixed Assets……		**430**
16. Gain from Bargain Purchase (Merger)……		**431**
17. Other Non-operating Income (Expense)……		**440**
18. TOTAL NON-INTEREST INCOME (Sum of items 12-17)……		**117**
NON-INTEREST EXPENSE YEAR-TO-DATE: JANUARY 1, 2009 TO March 31, 2009		
19. Total Employee Compensation and Benefits……		**210**
20. Travel and Conference Expense……		**230**
21. Office Occupancy Expense……		**250**
22. Office Operations Expense……		**260**
23. Educational and Promotional Expenses……		**270**
24. Loan Servicing Expense……		**280**
25. Professional and Outside Services……		**290**
26. Member Insurance……		**310**
27. Operating Fees (Examination and/or supervision fees)……		**320**
28. Miscellaneous Operating Expenses……		**360**
29. TOTAL NON-INTEREST EXPENSE (Sum of items 19-28)……		**671**
30. NET INCOME (LOSS) (line 11 plus line 18 less line 29)……		**661A**
RESERVE TRANSFERS YEAR-TO-DATE: JANUARY 1, 2009 TO March 31, 2009		
31. Transfer to Regular Reserves……		**393**

MISCELLANEOUS INFORMATION

This page must be completed by all credit unions

		Acct Code
1. Indicate in the box at the right the number of the description below that best characterizes the last audit performed of your credit union's records		064

1 = Financial statement audit performed by state licensed persons
2 = Balance sheet audit performed by state licensed persons
3 = Examinations of internal controls over call reporting performed by state licensed persons
4 = Supervisory Committee audit performed by state licensed persons
5 = Supervisory Committee audit performed by other external auditors
6 = Supervisory Committee audit performed by the supervisory committee or designated staff

Effective date of last audit……	MM	YYYY	063
2. Effective date of the most recent Supervisory Committee verification of Members' accounts……..	MM	YYYY	603

3. Does your credit union maintain share/deposit insurance coverage in addition to the NCUSIF? (Do not include Life Savings and Borrowers' Protection Insurance or Surety Bond Coverage.)	Yes	No	875
If so, indicate the name of the insurance company….	Drop Down Menu		876
Dollar amount of shares and/or deposits insured by the company named above……			877

4. Number of current members (not number of accounts)……		083
5. Number of potential members…….….		084
6. Number of credit union employees who are:		
a. Full-Time (26 hours or more per week)……..		564A
b. Part-Time (25 hours or less per week)……		564B

7. Credit Union Branch Information

a. Number of credit union branches (include the main office if member services are conducted at that location)…….		566
b. Does the credit union provide member services through a credit union shared branch services center?.....		566A
c. Does the credit union plan to add any new branches or expand existing facilities in the next 12 months?.....		566B

8. Provide the aggregate of all future capital and operating lease payments on fixed assets, without discounting payment commitments to present value		980

9. Credit Union Programs: (Check all that apply)
Programs e - h below are credit union investment related. Complete Schedule B - Investments if you checked e, f, g, or h.

a. Mortgage Processing……		879G	e. Investment Pilot Program……..		879K
b. Approved Mortgage Seller……..		879H	f. Investments not authorized by the FCU Act (SCU ONLY)……		879L
c. Borrowing Repurchase Agreements……...		879J	g. Deposits and Shares Meeting 703.10(a)……		879M
d. Brokered Deposits (All Deposits acquired through a 3rd party)…		879T	h. Brokered Certificates of Deposit……		879N

MISCELLANEOUS INFORMATION (Continued)

This page must be completed by all credit unions

10. Member Service and Product Offerings (Check all that apply) Complete Schedule A - Specialized Lending if you checked Credit Programs a, e, f, g, h, m, or o.

		Acct. Code
Transactional Programs:		
a. ATM / Debit Card Program		879Q
b. Check Cashing		879U
c. International Remittances		879V
d. Low-cost wire transfers		879W
e. Money Orders		879X
f. No Surcharge ATMs		879Y
Depository Programs:		
a. Business Share Accounts		879A1
b. Health Savings Accounts		879A2
c. Individual Development Accounts		879A3
d. No Cost Share Drafts		879A4
e. Share Certificates with low minimum balance requirements		879A5
Financial Education Programs:		
a. Financial Counseling		879B1
b. Financial Education		879B2
c. Financial Literacy Workshops		879B3
d. First Time Homebuyer Program		879B4
e. In-School Branches		879B5
Other Member Services:		
a. Bilingual Services		879C1
b. Insurance/Investment Sales		879S
c. No Cost Bill Payer		879C2

		Acct. Code
Other Member Services (continued):		
d. No Cost Tax Preparation Services (i.e., IRS Volunteer Income Tax Assistance)		879C3
e. Student Scholarships		879C4
Credit Programs:		
a. Business Loans		879D
b. Credit Builder		879D1
c. Debt Cancellation/ Suspension		879I
d. Direct Financing Leases		879F
e. Indirect Business Loans		879D2
f. Indirect Consumer Loans		879A
g. Indirect Mortgage Loans		879D3
h. Int Only or Pymt Option 1st Mortgage Loans		879R
i. Micro Business Loans		879D4
j. Micro Consumer Loans		879D5
k. Overdraft Lines of Credit		879P
l. Overdraft Protection/Courtesy Pay		879O
m. Participation Loans		879B
n. Pay Day Lending		879D6
o. Real Estate Loans		879C
p. Refund Anticipation Loans		879D7
q. Risk Based Loans		879E
r. Share Secured Credit Cards		879D8

11. Has the credit union completed a merger or acquisition that qualifies for Business Combination Accounting (FAS 141R) after January 1, 2009? **If this answer is "Yes" please complete line 7 on Page 14**

		1003
Yes	No	

DELINQUENT LOANS

This page must be completed by all credit unions

DELINQUENT LOANS BY COLLATERAL TYPE	1 to <2 months		Reportable Delinquency: 2 to <6 months		Reportable Delinquency: 6 to <12 months		Reportable Delinquency: 12 months and over		Total Reportable Delinquency	
	Report Amount Only									
1 Unsecured Credit Card Loans……		024B		026B		027B		028B		045B
2 1st Mortgage Real Estate Loans/Lines of Credit										
a. Fixed Rate (incl. Hybrid/Balloon > 5yrs)……		751		752		753		754		713A
b. Adjustable Rate (incl. Hybrid/Balloon 5 yrs or less)		771		772		773		774		714A
3 Other Real Estate Loans/Lines of Credit										
a. Fixed Rate/Hybrid/Balloon……		755		756		757		758		715A
b. Adjustable Rate……		775		776		777		778		716A
4 Leases Receivable……		020D		021D		022D		023D		041D
5 All Other Loans (See Instructions)……		020C		021C		022C		023C		041C
6 **TOTAL DELINQUENT LOANS**		020B		021B		022B		023B		041B
7 **TOTAL NUMBER OF DELINQUENT LOANS**		020A		021A		022A		023A		041A

ADDITIONAL DELINQUENCY INFORMATION
(Included in the delinquency reported above.)

	Reportable Delinquency: Report Amount Only									
8 Indirect Loans……		020E		021E		022E		023E		041E
9 Participation Loans……		020F		021F		022F		023F		041F
10 Interest Only & Payment Option 1st Mortgage Loans		020I		021I		022I		023I		041I
11 Interest Only & Payment Option Other RE/LOCs Loans		020M		021M		022M		023M		041M
12 Residential Construction- Excluding Business Purpose		020N		021N		022N		023N		041N
13 Member Business Loans excluding Agricultural Lns		020G		021G		022G		023G		041G
14 Agricultural Loans……		020H		021H		022H		023H		041H
15 Nonmember Business Loans……		020P		021P		022P		023P		041P
16 Business Construction & Development Loans……		020Q		021Q		022Q		023Q		041Q
17 Modified 1st Mortgage Real Estate Loans……		020J		021J		022J		023J		041J
18 Modified Other Real Estate Loans\Lines of Credit….		020K		021K		022K		023K		041K
19 Modified RE Loans also reported as business loans		020L		021L		022L		023L		041L

LOAN CHARGE OFFS AND RECOVERIES

This page must be completed by all credit unions

LOAN LOSS INFORMATION	**YTD Charge Offs**	Acct Code	**YTD Recoveries**	Acct Code
20 Unsecured Credit Card Loans……..		**680**		**681**
21 Total 1st Mortgage Real Estate Loans/ Lines of Credit		**548**		**607**
22 Total Other Real Estate Loans/ Lines of Credit……		**549**		**608**
23 Leases Receivable……..		**550D**		**551D**
24 All Other Loans (See Instructions)……..		**550C**		**551C**
25 **Total Charge Offs and Recoveries**……..		**550**		**551**

ADDITIONAL LOAN LOSS INFORMATION (Included in the loan losses reported above.)	**YTD Charge Offs**	Acct Code	**YTD Recoveries**	Acct Code
26 Indirect Loans……		**550E**		**551E**
27 Participation Loans……..		**550F**		**551F**
28 Interest Only & Payment Option 1st Mortgage Loans		**550I**		**551I**
29 Interest Only & Payment Option Other RE/LOCs Loans		**550M**		**551M**
30 Residential Construction- Excluding Business Purpose		**550N**		**551N**
31 Member Business Loans excluding Agricultural Loans		**550G**		**551G**
32 Agricultural Loans……..……..		**550H**		**551H**
33 Nonmember Business Loans		**550P**		**551P**
34 Business Construction & Development Loans		**550Q**		**551Q**
35 Modified 1st Mortgage Real Estate Loans……		**550J**		**551J**
36 Modified Other Real Estate Loans\Lines of Credit…..		**550K**		**551K**
37 Modified Real Estate Loans also reported as business loans		**550L**		**551L**

38 All loans charged off due to Bankruptcy YTD…….		682

39 Number of members with loans (outstanding) who have filed for:		Acct Code
a. Chapter 7 Bankruptcy YTD……..		**081**
b. Chapter 13 Bankruptcy YTD…….		**082**
c. Chapter 11 Bankruptcy YTD…….		**088**
40 Total Outstanding loan balances subject to bankruptcies identified in item 39a - 39c.		**971**
41 Congressional Reporting Requirement		
a. Dollar amount of loans with interest rates that exceed 15%.....**(Federal Credit Unions Only)**...		**567**
b. Aggregate weighted average interest rate for the loans with interest rates that exceed 15%.....**(Federal Credit Unions Only)**...		**568**

LIQUIDITY, COMMITMENTS AND SOURCES

All credit unions must complete lines 10 through 12 of this form and, if applicable, lines 1 through 9.

OFF-BALANCE SHEET COMMITMENTS AND OTHER ITEMS	Amount	Acct Code
1. Unfunded Commitments for Business Loans		
A. Commercial Real Estate		**814**
B. Construction & Land Development		**814A1**
C. Other Unfunded Business Loan Commitments		**814A**
2. Unfunded Commitments for All Remaining Loans (Non-Business Loans)		
A. Revolving Open-End lines secured by 1-4 Family Residential Properties		**811**
B. Credit Card Lines		**812**
C. Outstanding Letters of Credit		**813**
D. Unsecured Share Draft Lines of Credit		**815**
E. Overdraft Protection Program Commitments		**822**
F. Residential Construction Loans-Excluding Business Purpose		**811A**
G. Other Unfunded Commitments		**816**
3. Dollar Amount of Pending Bond Claims		**818**
CONTINGENT LIABILITIES		
4. Loans Transferred with Recourse		**819**
5. Other Contingent Liabilities		**818A**
CREDIT AND BORROWING ARRANGEMENTS		
6. Amount of Borrowings Subject to Early Repayment at Lender's Option		**865A**
7. Lines of Credit		
a. Total Credit Lines		**881**
b. Total Committed Credit Lines		**882**
c. Total Credit Lines at Corporate Credit Unions		**884**
8. Borrowings Outstanding from Corporate Credit Unions		
a. Line of Credit		**885A**
b. Term Borrowings		**885B**
9. Assets Pledged to Secure Borrowings		**878**

	YES	NO	
10. Is your credit union a member of the Federal Home Loan Bank?			**896**
11. Has your credit union filed an application to borrow from the Federal Reserve Bank Discount Window?			**897**
12. Has your credit union pre-pledged collateral with the Federal Reserve Bank Discount Window?			**898**

INFORMATION SYSTEMS & TECHNOLOGY

This page must be completed by all credit unions

1. Indicate in the box at the right the number of the statement below which best describes the system the credit union uses to maintain its share and loan records.

   1 = Manual System (No Automation) 2 = Vendor Supplied In-House System 3 = Vendor On-Line Service Bureau
   4 = CU Developed In-House System 5 = Other

	Acct Code
	076

2. Indicate the name of the primary share and loan information processing vendor.

3. Have you completed a data processing conversion in the last six months or do you plan to start a data processing conversion in the next 12 months?

YES	NO	
		888

4. How do your members access/perform electronic financial services (select all that apply):

Home Banking via Internet Website……..		**886A**	Kiosk……		**886F**
Audio Response/Phone Based ……		**886D**	Mobile Banking……..		**886H**
Automatic Teller Machine (ATM)……		**886E**	Other……		**886G**

5. What services do you offer electronically (select all that apply):

Account Aggregation……...		**887M**	Loan Payments ……		**887F**
Account Balance Inquiry ……..		**887C**	Member Application ……		**887A**
Bill Payment……		**887J**	Merchandise Purchase…….		**887H**
Download Account History……..		**887K**	Merchant Processing Services		**887T**
Electronic Cash……..		**887L**	New Loan ……		**887B**
Electronic Signature			New Share Account ……		**887E**
Authentication/ Certification……..		**887P**	Remote Deposit Capture……		**887U**
e-Statements……		**887R**	Share Account Transfers…….		**887I**
External Account Transfers……..		**887S**	Share Draft Orders……..		**887D**
Internet Access Services……		**887N**	View Account History……		**887G**
Other (please specify)……					**887Z**

6. If your credit union has a World Wide Website Address, please provide it. **891**

   a. If your credit union has a website, does it host it internally?
   (Note: This information will not be released to the public)……

YES	NO	
		891A

7. If you have a world wide website, please indicate the type (select only one)……
   1 = Informational 2 = Interactive 3=Transactional **892A**

8. If you have a transactional world wide website, how many members use it…… **892B**

9. If you have a transactional website, please provide the name of the primary vendor used to deliver such services **892C**

YES	NO	
		889

10. If you do not have a website, do you plan to add one in the future?

    a. If Yes to #10, in how many months …… **889A**

    b. If Yes to #10, what type of site (select only one) ……
    1 = Informational 2 = Interactive 3=Transactional **889B**

	YES	NO	
11. Does the credit union have internet access?			**903**
12. Does the credit union have FedLine Access?			**904**
13. If the CU processes ACH transactions, is it an Originating Depository Financial Institution?			**905**
14. If the CU processes ACH transactions, is it a Receiving Depository Financial Institution?			**906**
15. Does the credit union have an internal wireless network? (Note: This information will not be released to the public).			**907**

PCA NET WORTH CALCULATION WORKSHEET

Credit unions are not required to provide input on this page unless it has chosen an alternative total assets option offered on lines 10 through 12 to calculate Net Worth or have elected to calculate an alternative Risk Based Net Worth ratio or completed a merger/acquisition after December 31, 2008.

- ***Electronic Filers*** ***: Information entered on preceding schedules will populate line items below on the PC 5300 Automated System, excluding items 7a - 7c and optional items 10, 11 and 12.***
- ***Manual Call Report Filers*** ***: Leave this page blank or use it as a manual net worth calculation worksheet. If you have had any any business combinations, complete items 7a - 7c.***

NET WORTH TO TOTAL ASSETS RATIO

NUMERATOR: NET WORTH

	Amount	Acct Code
1. Undivided Earnings……..		**940**
2. Regular Reserves……..		**931**
3. Appropriation for Non-Conforming Investments (State Credit Union ONLY)……		**668**
4. Other Reserves (Appropriations of Undivided Earnings)……..		**658**
5. Uninsured Secondary Capital (Low Income Designated Credits Unions Only)……..		**925**
6. Net Income (unless this amount is already included in Undivided Earnings)……		**602**

7. Adjusted Retained Earnings acquired through Business Combinations	Amount	Acct Code
a. Prior Quarter-End Adjusted Retained Earnings acquired through Business Combinations……..		**1004A**
b. Adjustments made to Retained Earnings acquired through Business Combinations during current quarter (See Instructions)……..		**1004B**
c. Current Quarter's Total Adjusted Retained Earnings acquired through Business Combinations……		**1004**

8. TOTAL NET WORTH (Sum of items 1-7c)……		**997**

DENOMINATOR: TOTAL ASSETS

9. Total Assets (quarter-end)……		**010**

Total Assets Elections (Optional)

Retain line 9 quarter-end total assets above as net worth ratio denominator, or select one of the total assets computation options below by inputting the result in the appropriate line item. Line 13 below will compute your net worth ratio using line 9 quarter-end total assets as your denominator unless you enter an amount in line 10, 11 or 12.

10. Average of Daily Assets over the calendar quarter……		**010A**
11. Average of the three month-end balances over the calendar quarter……		**010B**
12. The average of the current and three preceding calendar quarter-end balances……		**010C**

13. Net Worth Ratio (Line 8 divided by line 9, 10, 11 or 12)		**998**
14a. Risk Based Net Worth (RBNW) Requirement (Standard Calculation)……..		**999**
b. Risk Based Net Worth (RBNW) Alternative Method under Section 702.107……..		**999A**
15. Net Worth Classification if credit union is not new. (Based upon Call Report data only. See instructions)……		**700**
16. Net Worth Classification if credit union is a new credit union…… A "New" credit union has less than $10 million in assets and was chartered in the last 10 years. (Based upon Call Report data only. See instructions)		**701**

STANDARD COMPONENTS OF
RISK BASED NET WORTH REQUIREMENT (RBNW)
(AUTOMATED -- NO INPUT NECESSARY)

This information below is provided only for your information. No credit union is required to provide input on this page.
Information entered on preceding schedules will populate the line items below on the PC 5300 Automated System.
Manual Call Report filers will also leave these items blank.

A RBNW Requirement is only applicable for those credit unions with assets greater than $10,000,000 and a RNBW requirement greater than six percent.

A	B	C	D	E	F
Risk portfolio	Dollar balance	Amount as percent of quarter-end total assets	Risk weighting	Amount times risk weighting	Standard component
Quarter-end total assets Assets, line 31 (Acct 010)		100.0000%			
(a) Long-term real estate loans Sched A Line 11 (Acct. Code 710) less: Sched A Line 32 (Acct. Code 718) Sched A Line 18 (Acct. Code 712) Threshold amount: 0 to 25% Excess amount: over 25%			 0.06 0.14		
(b) MBLs outstanding Sched A line 30 (Acct. Code 400) Threshold amount: 0 to 15% Threshold amount: >15 to 25% Excess amount: over 25%			 0.06 0.08 0.14		
(c) Investments *Weighted-average life:* Page 3 Lines 2c, 3 and 13: 0 to 1 year (Acct. Code 799A1 + 730B + 730C) > 1 year to 3 years (Acct. Code 799B) > 3 years to 5 years (Acct. Code 799C1) > 5 years to 10 years (Acct. Code 799C2) > 10 years (Acct. Code 799D)			 0.03 0.06 0.12 0.12 0.20		
(d) Low-risk assets Assets Line 1 (Acct. Code 730A) Assets Line 28 (Acct. Code 794)			 .00		
Sum of risk portfolios (a) through (d) above					
(e) Average-risk assets Assets, line 31 (Acct. Code 010) less: Risk portfolio items (a) through (d) above (f) Loans sold with recourse Page 12, line 4 (Acct. Code 819) (g) Unused MBL commitments Sched A line 31 (Acct. Code 814B)			 0.06 0.06 0.06		
(h) Allowance (Credit limited to 1.5% of loans) Assets, line 24 (Acct. Code 719)			 (1.00)		
Sum of standard components: **RBNW requirement (Acct. Code 999)**					

SCHEDULE A
SPECIALIZED LENDING

Section 1: If your credit union has indirect loans, complete this section.

Section 2 & 3: If your credit union has any real estate loans or member business loans outstanding or has originated any real estate loans or member business loans year-to-date, complete these sections, as applicable.

Section 4: If your credit union has any participation loans outstanding or sold loans or participations year-to-date, complete this section.

SECTION 1 - INDIRECT LOANS

1. INDIRECT LOANS	Number	Acct Code	Amount	Acct Code
a. Indirect Loans - Point of Sale Arrangement…….		**617B**		**618B**
b. Indirect Loans - Outsourced Lending Relationship…….		**617C**		**618C**
c. TOTAL OUTSTANDING INDIRECT LOANS…….…….		**617A**		**618A**

You may stop here if your credit union has no real estate loans or member business loans outstanding and has not originated any real estate loans or member business loans year-to-date or if your credit union has not sold any loans or has any participation loans outstanding.

SECTION 2 - REAL ESTATE LOANS AND LINES OF CREDIT - INCLUDING BUS. LOANS SECURED BY REAL ESTATE

REAL ESTATE LOANS
FIRST MORTGAGE

	No. of Loans Outstanding	Acct Code	Amt of Loans Outstanding	Acct Code	No. of Loans Granted Year- to-Date	Acct Code	Amount Granted Year-To-Date	Acct Code
2. Fixed Rate								
a. > 15 Years…….		**972A**		**704A**		**982A**		**720A**
b. 15 Years or less……..		**972B**		**704B**		**982B**		**720B**
3. Balloon/Hybrid								
a. > 5 Years…….		**972C**		**704C**		**982C**		**720C**
b. 5 Years or less…….		**972D**		**704D**		**982D**		**720D**
4. Other Fixed Rate…….		**972E**		**704E**		**982E**		**720E**
5. Adjustable Rate 1 yr or less		**973A**		**705A**		**983A**		**721A**
6. Adjustable Rate > 1 yr……		**973B**		**705B**		**983B**		**721B**
OTHER REAL ESTATE								
7. Closed-End Fixed Rate……		**974**		**706**		**984**		**722**
8. Closed-End Adjustable Rate		**975**		**707**		**985**		**723**
9. Open-End Adjustable Rate		**976**		**708**		**986**		**724**
10. Open-End Fixed Rate…….		**976B**		**708B**		**986B**		**724B**
11. TOTALS (each column)….		**978**		**710**		**988**		**726**

12. Real Estate Loans whose terms have been modified due to the inability of the borrower to meet the original terms of the note. These loans should also be reported in their respective categories on the real estate information above (section 2) and in section 3 of this schedule if they are business loans.

	No. of Loans Outstanding	Acct Code	Amount Outstanding	Acct Code	Amount Modified YTD	Acct Code
a. Modified Loans secured by First Mortgages……..		**1000A**		**1001A**		**1002A**
b. Modified Loans secured by Other RE/LOCs……..		**1000B**		**1001B**		**1002B**
c. Modified RE Loans also reported as business loans		**1000C**		**1001C**		**1002C**

MISCELLANEOUS REAL ESTATE LOANS/
LINES OF CREDIT INFORMATION

	No. of Loans Outstanding	Acct Code	Amount Outstanding	Acct Code	Amount Granted YTD	Acct Code
13. Interest Only & Payment Option 1st Mortgage Loans		**704C2**		**704C1**		**704C3**
14. Interest Only & Payment Option Other RE/LOCs Loans		**704D1**		**704D2**		**704D3**

SCHEDULE A
SPECIALIZED LENDING (Continued)

SECTION 2 CONTINUED - REAL ESTATE LOANS AND LINES OF CREDIT

MISCELLANEOUS REAL ESTATE LOANS/LINES OF CREDIT INFORMATION (continued)

	Amount	Acct Code
15. Balance Outstanding of 1st Mtg Residential Construction Loans - Excluding Business Purpose…		704A1
16. Allowance for Losses on all Real Estate Loans……		731
17. Total Amount of All 1st Mortgage Loans which have been sold in the secondary market year-to-date		736
18. Amount of Real Estate Loans Outstanding that will contractually refinance, reprice or mature within the next 5 years and that are not reported on line 27 (below)……		712
19. Amount of real estate loans sold but serviced by the credit union……		779A
20. Mortgaging Servicing Rights……		779

SECTION 3 - BUSINESS LOANS - Complete this section if the credit union has any business loans outstanding or has originated any business loans year-to-date.

	No. of Loans Outstanding	Acct Code	Amount	Acct Code	No. of Loans Granted or Purchased Year-to-Date	Acct Code	Amount Granted or Purchased Year-to-Date	Acct Code
21. Member Business Loans….		900A		400A		090A		475A
22. Purchased business loans or participation interests to nonmembers		900B		400B		090B		475B

MISCELLANEOUS BUSINESS LOAN INFORMATION (included in lines 21 and 22 above)

23. Construction and Development Loans		143A		143B		143C		143D
24. Unsecured business loans……		900C		400C		090C		475C
25. Purchased business loans or participation interests to members….		900D		400D		090D		475D
26. Agricultural Related Loans……...		961A		042A		099A		463A

	Number	Acct Code	Amount	Acct Code
27. Portion of Real Estate Loans included in line 11 of Section 2 of this schedule which are also reported as business loans on lines 21 and 22 above……				718A
28. Business Loans and Participations sold Year-to-Date……		691B		691C
29. Small Business Administration Loans Outstanding……		900F		400F

RISK BASED NET WORTH (RBNW)
For credit unions with assets greater than $10,000,000

	Amount	Acct Code
30. Loans and participation interests qualifying for RBNW……		400
31. Unfunded commitments for business loans and participation interests qualifying for RBNW		814B
32. Amount of Real Estate Loans included in line 11 on Section 2 also reported as business loans and participation interests qualifying for RBNW on line 30 above……		718

SCHEDULE A
SPECIALIZED LENDING (Continued)

Section 4- Loan Purchased and Sold in Full and Participation Loans Purchased & Sold

33. **LOANS PURCHASED AND SOLD YEAR-TO-DATE**

	Number	Acct Code	Amount	Acct Code
a. Loans Purchased In Full from Other Financial Institutions		**614**		**615**
b. Loans, Excluding Real Estate Loans, Sold in Full		**616**		**616A**

34. **PARTICIPATION LOANS PURCHASED**

	ALL OUTSTANDING				PURCHASED YTD			
	Number	Acct Code	Amount Outstanding	Acct Code	Number	Acct Code	Amount Purchased YTD	Acct Code
a. Purchased With Recourse		**619A1**		**619B1**		**690A1**		**690B1**
b. Purchased Without Recourse		**619A2**		**619B2**		**690A2**		**690B2**
TOTAL PURCHASED (each column)		**619A3**		**619B**		**690A**		**690**

35. **OUTSTANDING PARTICIPATION LOANS SOLD**

	Participation Interest Retained				Participation Interest Sold AND/OR Serviced			
	Number	Acct Code	Amount of Participation Interest Retained	Acct Code	Number	Acct Code	Amount of Participation Interest Sold AND/OR Serviced	Acct Code
a. Sold With Recourse		**691D1**		**691E1**		**691F1**		**691G1**
b. Sold Without Recourse		**691D2**		**691E2**		**691F2**		**691G2**
TOTAL OUTSTANDING SOLD (each column)		**691D**		**691E**		**691F**		**691G**

36. **PARTICIPATION LOANS SOLD YEAR-TO-DATE**

	Participation Interest Retained				Participation Interest Sold AND/OR Serviced			
	Number	Acct Code	Amount of Participation Interest Retained	Acct Code	Number	Acct Code	Amount of Participation Interest Sold AND/OR Serviced	Acct Code
a. Sold With Recourse YTD		**691H1**		**691I1**		**691A1**		**691J1**
b. Sold Without Recourse YTD		**691H2**		**691I2**		**691A2**		**691J2**
TOTAL SOLD YTD (each column)		**691H**		**691I**		**691A**		**691**

37. **PARTICIPATION LOANS OUTSTANDING BY TYPE**

	Purchased Outstanding on Financial Statements				Sold Outstanding on Financial Statements			
	Number	Acct Code	Amount	Acct Code	Number	Acct Code	Sold Outstanding	Acct Code
a. Consumer		**691K1**		**691L1**		**691M1**		**691N1**
b. Real Estate		**691K2**		**691L2**		**691M2**		**691N2**
c. Member Business Loans excluding C&D		**691K3**		**691L3**		**691M3**		**691N3**
d. Non-Member Business Loans excluding C&D		**691K4**		**691L4**		**691M4**		**691N4**
e. Commercial Construction & Development		**691K5**		**691L5**		**691M5**		**691N5**
f. Loan Pools		**691K6**		**691L6**		**691M6**		**691N6**
TOTAL OUTSTANDING (each column)		**691K**		**691L**		**691M**		**691N**

SCHEDULE B
INVESTMENTS, SUPPLEMENTAL INFORMATION

Complete this schedule if amounts are reported on page 3, lines 4, 5, or 6; page 8, items 9e - 9h are checked; or if items below are applicable.

TYPES OF INVESTMENTS	Amount	Acct Code
1. U.S. Government Obligations		**741C**
2. Federal Agency Securities		
a. Agency/GSE Debt Instruments (not backed by mortgages)		**742C1**
b. Agency/GSE Mortgage-Backed Securities		**742C2**
c. TOTAL FEDERAL AGENCY SECURITIES		**742C**
3. Other Mortgage-Backed Securities		
a. Privately Issued Mortgage-Related Securities		**981A**
b. Privately Issued Mortgage-Backed Securities (SCU Only)		**981B**
c. TOTAL OTHER MORTGAGE-BACKED SECURITIES		**981**
4. Mutual Funds		**743D**
5. Common Trusts		**743E**

INVESTMENTS MEETING SPECIFIC CRITERIA OF PART 703 (FCU ONLY)	Amount	Acct Code
6. Non-Mortgage Related Securities with Embedded Options or Complex Coupon Formulas		**786A**
7. Non-Mortgage Related Securities with Maturities Greater than Three Years that Do Not Have Embedded Options or Complex Coupon Formulas		**786B**
8. Total of Securities Meeting the Requirements of Section 703.12(b) (Sum of items 2b+3c+6+7)		**786**
MORTGAGE-BACKED SECURITIES		
9. Collateralized Mortg. Obligations/Real Estate Mortgage Investment Conduits(CMOs/REMICs)		**733**
10. Commercial Mortgage Backed Securities		**733A**
MISCELLANEOUS INVESTMENT INFORMATION		
11. Total of Deposits and Shares Meeting the Requirements of Section 703.10(a) (**FCU Only**)		**785**
12. Market Value of Investments Purchased Under an Investment Pilot Program - 703.19 (**FCU Only**)		**785A**
13. Fair Value of Held to Maturity Investments (reported on line 6 of page 3)		**801**
14. Investment Repurchase Agreements		**780**
15. Borrowing Repurchase Transactions Placed in Investments for Purposes of Positive Arbitrage		**781**
16. Investments Not Authorized by the FCU Act or NCUA Rules and Regulations **(SCU ONLY)**		**784**
17. Outstanding balance of brokered certificates of deposit and share certificates		**788**

FCU= Federal Credit Union

SCHEDULE C
CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION

DON'T MAKE ENTRIES ON THIS FORM UNLESS YOUR CREDIT UNION HAS A LOAN TO OR INVESTMENT IN A CUSO

Complete a separate line of information for each CUSO in which you have a loan or an investment, regardless of whether your credit union owns the CUSO, has a "controlling financial interest", has the "ability to exert significant influence" or owns only a smaller portion of the CUSO. If you have a loan or investment in more than 20 CUSOs and file manually, please continue on a copy of this form.

	Tax ID Number (Do Not Include Spaces or Dashes)	Full/ Legal Name of CUSO	Value of Investment in CUSO	Amount loaned to CUSO	See Note Below			Aggregate Cash Outlay in CUSO
					**	***	****	
ACCT CODE	**838A - T**	**830A - T**	**831A -T**	**832A -T**	**833A-T**	**834A1-T1**	**837A-T**	**836A -T**
A.								
B.								
C.								
D.								
E.								
F.								
G.								
H.								
I.								
J.								
K.								
L.								
M.								
N.								
O.								
P.								
Q.								
R.								
S.								
T.								

Note:

** Is the CUSO wholly owned by the credit union? Blank = No; 1 = Yes (Acct. Code 833A-T)

*** Indicate in the box the letter which describes the predominant service provided by the CUSO: (Acct. Code 834A1-T1)

a = Checking and currency services	h = Insurance brokerage or agency	o = Travel agency services
b = Clerical, professional and management services	i = Leasing	p = Trust and trust-related services
c = Business loan origination	j = Loan support services	q = Real estate brokerage services
d = Consumer mortgage origination	k = Record retention, security and disaster recovery services	r = CUSO investments in non-CUSO service providers
e = Electronic transaction services	l = Securities brokerage services	t = Credit card loan origination
f = Financial counseling services	m = Shared credit union branch (service center) operations	u = Payroll processing services
g = Fixed asset services	n = Student loan origination	s = Other

**** How is the investment in the CUSO accounted for on the credit union's financial statements: (Acct. Code 837A-T):
1 = consolidation 2 = equity method 3 = cost method

NCUA 5300 CALL REPORT INSTRUCTIONS

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EMERGENCY CONTACT PAGE 11

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CONTACT AND CERTIFICATION PAGE
(NCUA FORM 5300 - PAGE 1)

U.S.A. PATRIOT'S ACT INFORMATION

Names. Provide the full names of the individual and a secondary contact responsible for the Bank Secrecy Act and Customer Identification programs at the credit union.

E-mail Address. Provide an e-mail address where information can be sent directly to the primary and secondary contact persons identified above. In the event the credit union has one e-mail address, this information should be treated as confidential and provided only to credit union individuals responsible for Bank Secrecy Act compliance. You may provide the personal e-mail addresses of the above individuals, if the credit union does not have an organizational e-mail address. An example of an e-mail address is: XCU@IX.NETCOM.COM

FAX Number. Provide a FAX Number where information can be sent directly to the primary and secondary contact persons identified above. In the event the credit union has one FAX Number, this information should be treated as confidential and provided only to credit union individuals responsible for Bank Secrecy Act compliance.

Telephone Number. Provide the telephone numbers including area code for the primary and secondary contact persons identified above.

Extension. Provide the telephone extensions for the primary and secondary contact persons identified, if applicable.

CERTIFICATION

Please note the following information is available to the public.

Credit Union Information. Provide the credit union name, federal charter or certificate number, telephone number, extension, fax number and office hours.

Certifying Officials. Provide the names (signatures for a hard copy) of individuals responsible for preparing and certifying the 5300 Call Report.

Manager/CEO. Provide the name of the person responsible for the day to day operations of the credit union.

President of the Board (Chairperson). Provide the name of the President/Chairperson of the credit union's board of directors.

EMERGENCY CONTACT PAGE
(NCUA FORM 5300 - PAGE 2)

If the information provided for the U.S.A. Patriot's Act is identical to the Emergency Contact Information, please check the box rather than input the data twice. In either case, please include a cell phone number in the Emergency Contact Information.

This information is not released to the public.

EMERGENCY CONTACT INFORMATION

Names. Provide the full names of senior credit union officials as primary and secondary contacts. These individuals must have decision-making authority for the credit union.

E-mail Address. Provide an e-mail address, if available, where information can be sent directly to the primary and secondary contact persons identified above. You may provide the personal e-mail addresses of the above individuals, if the credit union does not have an organizational e-mail address. An example of an e-mail address is: XCU@IX.NETCOM.COM

FAX Number. Provide a FAX Number, if available, where information can be sent directly to the primary and secondary contact persons identified above. In the event the credit union has one FAX Number, please provide the FAX Number.

Telephone Number. Provide the telephone numbers including area code for the primary and secondary contact persons identified above.

Extension. Provide the extension numbers for the primary and secondary contact persons identified above, if applicable

Cell Phone. Provide the cell phone numbers including area code for the primary and secondary contact persons identified above, if applicable. **Cell phone numbers will not be made public and only used by NCUA staff in the case of emergency.**

VITAL RECORDS CENTER

Provide the physical address of the credit union's vital records center. A vital records center is required per NCUA Rules and Regulations Part 749 and is defined as a storage facility at any location far enough from the credit union's offices to avoid the simultaneous loss of both sets of records in the event of disaster. A P.O. Box is not considered an adequate Vital Records Center location.

If the Disaster Recovery Location is the same facility as the Vital Records Center, please check the box rather than input the information twice. This should be done after the Vital Records Center information is input in the electronic version of the 5300.

Name Provide the name of the facility or the name of a credit union representative that can be reached at the vital records center in the case of disaster.

Street Address. Provide the physical location of the vital records center.

City. Provide the city of the vital records center.

State. Provide the state of the vital records center.

Zip Code. Provide the zip code of the vital records center.

Phone Number. Provide the phone number where personnel can be reached if the vital records need to be accessed.

DISASTER RECOVERY LOCATION

Provide the physical address where the credit union will resume operations if required to leave the main office during the time of a disaster. This may include a branch office located far enough away from the main office to reasonably assume it will not be affected by the same disaster. This location may be the same as the Vital Records Center. A P.O. Box is not considered an adequate Disaster Recovery location.

Name. Provide the name of the facility or the name of a credit union representative that can be reached at the disaster recovery location in the case of disaster.

Street Address. Provide the physical location of the disaster recovery location.

City. Provide the city of the disaster recovery location.

State. Provide the state of the disaster recovery location.

Zip Code. Provide the zip code of the disaster recovery location.

Phone Number. Provide the phone number where personnel can be reached if the disaster recovery location is activated.

Hot site. A hot site is fully configured with compatible computer equipment and typically can be operational within several hours. Financial institutions may rely on the services of a third party to provide backup facilities.

Date of Last Disaster Recovery Test. Report the date of the last test of the credit union's disaster recovery program. If no test has been done, leave this field blank. Disaster Recovery testing does not have to include a full scale shut down of the credit union's information system.

An acceptable disaster recovery/business continuity test could be completed by one of the following four methods:

- **Orientation/Walk-Through.** Critical personnel hold a group discussion about the business continuity plan. Critical areas of the plan are clarified and highlighted during the discussion.

- **Tabletop/Mini-Drill.** A specific event scenario is presented and the instructions in the Business Continuity Plan are applied to it by critical personnel.

- **Functional Testing.** Personnel are sent to the recovery site and attempt to restore communication and coordinate as established by the Business Continuity Plan.

- **Full-Scale Testing.** A credit union implements all or portions of its business continuity plan by processing data and transactions using backup media at the recovery site.

For more information on Disaster Recovery/Business Continuity Testing please refer to the *FFIEC IT Examination Handbook Business Continuity Planning Booklet* which can be accessed from http://www.ffiec.gov/ffiecinfobase/index.html.

Primary Settlement Agent(i.e. member share draft clearing, ACH transactions). Select the applicable primary settlement agent that is used to process member share drafts, ACH transactions and other item processing services. If multiple settlement agents are used, report the settlement agent that processes the most transactions for the credit union.

Credit Union General / Informational E-mail address Provide the e-mail address used by the credit union to communicate with members and the general public. This typically is an e-mail address that is not assigned to a person, but is accessed by multiple employees**.**

RESOURCES FOR EMERGENCIES

Please check the boxes to indicate what resources or services you have available and would be willing to share with other credit unions if they are not needed for your own operations. Check all that apply. Checking a box does not constitute an obligation on the part of the credit union.

Mobile Branch. A mobile facility can be used to serve members. A mobile branch is usually a specialized van, bus or RV that contains the necessary telecommunication and computer equipment to process member transactions.

Staffing Assistance/Management Services. Please check this box if you have employees that would be willing to assist another credit union after a disaster occurs.

IT Support. Check this box if you have IT resources that could be used by another credit union after a disaster occurs. These resources could include equipment, staff, and excess server capacity and telecommunication equipment.

Cash Non-Member Share Drafts. Check this box if you are willing to cash share drafts for non-members during an emergency.

Office Space. Check this box if you have space you would be willing to share with another credit union after a disaster occurs.

Generator. Check this box if you have a generator that you would be willing to loan or share with another credit union during an emergency situation.

CHANGES TO CONTACT INFORMATION BETWEEN QUARTERLY CALL REPORTS

If the information provided for the U.S.A. Patriot's Act and Emergency Contacts changes between quarterly reports, advise your NCUA Examiner to update our records. State chartered credit unions should contact its State Supervisory Authority. If you file this form using e-Send, you can correct the information on your last 5300 and re-upload the report.

STATEMENT OF FINANCIAL CONDITION
(NCUA FORM 5300 - PAGE 3)

ASSETS

CASH

1. Cash on Hand. Includes the change fund (change fund includes coin, currency and cash items such as stamps), vault cash, vault funds in transit, currency supply for automatic teller machines (ATMs).

2. Cash on Deposit (Amounts Deposited in Financial Institutions). Includes balances on deposit in financial institutions and deposits in transit. These amounts may or may not be subject to withdrawal by check and may or may not bear interest. Examples include overnight accounts at financial institutions, corporate credit union daily accounts, money market, and checking accounts.

3. Cash Equivalents (Investments with Original Maturities of Three Months or Less). Cash equivalents are short-term highly liquid investments that:

1) Have original maturities of 3 months or less, at the time of purchase.
2) Are readily convertible to known amounts of cash, and
3) Are used as part of the Credit Union's cash-management activities.

Examples of highly liquid investments include Fed Funds sold and certificates of deposit. However, if the asset is a security (as defined by GAAP), it is reported on lines 4, 5, or 6 regardless of whether it has the characteristics of a cash equivalent.

INVESTMENTS

Weighted-Average Life. Report all investments in the appropriate maturity range according to the respective weighted average life as detailed in the table below.

Investment	Weighted-average life for PCA Risk Based Net Worth (RBNW) Calculation
(a) Fixed-rate, non-callable, non-amortizing debt obligations and deposits. (e.g., bullet maturity instruments)*	Period remaining to maturity date.
(b) Fixed-rate amortizing debt obligations or deposits. (investments with periodic principal paydowns, e.g., mortgage backed securities)	Weighted average-life according to industry standard calculations. (For example, industry-recognized information providers make available weighted average-life calculations of mortgage related securities based on current prepayment estimates.)

Investment	Weighted-average life for PCA Risk Based Net Worth (RBNW) Calculation
(c) Cash on deposit and cash equivalents	One (1) year or less.
(d) Mutual Funds (Registered investment companies) Common Trust Investments (collective investment funds), Money Market Funds, and STIFs.	i. *Mutual Funds (Registered investment companies) and Common Trust Investments (collective investment funds)*: Use maximum weighted average life as disclosed directly or indirectly by reference to the maximum duration no greater than that of a bullet security in prospectus or trust instrument, but if not disclosed, report as greater than five (5) years, but less than or equal to ten (10) years.. ii. *Money market funds and Short-term investment funds (STIFs)*: One (1) year or less.
(e) Callable fixed-rate debt obligations and deposits*	Period remaining to maturity date.
(f) Variable-rate debt obligations and deposits, (regardless if investment amortizes)	Period remaining to next rate adjustment date.
(g) Capital in mixed-ownership Government corporations, and, corporate credit unions**	Greater than one (1) year, but less than or equal to three (3) years.
(h) Other equity securities	Greater than ten (10) years.

* Multi-coupon instruments ("Step-ups") are also reported at the period remaining to maturity date.
** Include CLF and FHLB stock.

4. Trading Securities. Report the amount of investments that were bought and are held principally for the purpose of selling in the near term. This account should reflect frequent buying and selling. Report these investments at fair value. These investments should be categorized based on maturity or call, not on the basis of intent to sell.

5. Available for Sale Securities. Report the amount of SFAS 115 investments that your credit union has classified as available for sale. Report these investments at fair value. Do not report investments in the Government Securities Program or any similar common trust investments on this line. These investments should be reported on line 12 – All Other Investments.

6. Held-to-Maturity Securities. Report the amount of investments that your credit union has the positive intent and ability to hold to maturity. Report these investments at amortized cost. Include all SFAS 115 investments that are not classified as either available for sale or trading. Do not report investments that are not subject to SFAS 115. Do not include Cash Equivalents, Cash on Deposit, CLF Stock, or shares, deposits and certificates invested in other financial institutions.

7. Deposits in Commercial Banks, S&Ls, Savings Banks. Report the amount of deposits in commercial banks, savings and loans institutions and savings banks at their remaining maturity. Do not include those short-term investments that are reported on line 2 as Cash on Deposit or on line 3 as Cash Equivalents, or negotiable certificates of deposit reported on lines 4, 5, or 6 as securities.

8. Loans to and Investments in Other Natural Person Credit Unions. Report the outstanding balance and maturity of all loans and investments in credit unions other than Corporate Credit Unions. Do not include those short-term investments that are reported on line 2 a or b as Cash on Deposit or on line 3 as Cash Equivalents, or negotiable certificates of deposit reported on lines 4, 5, or 6 as securities. (Note: loans in credit unions that are not held as an investment should be reported under Loans & Leases). Loans to other natural person credit unions should not be included in the amounts reported under the Loan & Leases section lines 15 through 22.

9. Membership Capital at Corporate Credit Unions. Report the total of Membership Capital at a Corporate Credit Union as defined in Section 704.2 of the NCUA Rules and Regulations. The Membership Capital (MC) may also be called the Permanent Capital Base (PCB) or Permanent Capital Shares (PCS). Membership Capital must be reported in the 1 to 3 year maturity range in accordance with Section 702.105 of the NCUA Rules and Regulations.

10. Paid-In Capital at Corporate Credit Unions. Report the total of Paid-In Capital at a Corporate Credit Union as defined in Section 704.2 of the NCUA Rules and Regulations. Paid-In Capital must be reported in the 1 to 3 year maturity range in accordance with Section 702.105 of the NCUA Rules and Regulations.

11. All Other Investments in Corporate Credit Unions. Report the amount of all corporate credit union investments, excluding Membership Capital (MC) and Paid-In Capital of Corporate Credit Unions reported in lines 9 and 10 at their remaining maturity. Do not report amounts reported as Cash on Deposit on line 2a or 2b or Cash Equivalents on line 3 above.

12. All Other Investments Not Subject to SFAS 115. Report the amount of all other investments not included in lines 4 - 11. Do not report amounts reported as Cash on Deposit on line 2 a or b or Cash Equivalents on line 3 above. Include CLF stock, FHLB stock, common trust investments, and any other investments not listed above at their remaining maturities. If an amount is reported for this line, you must complete **Schedule B – Investments, Supplemental Information** on page 19. Do not include loans to and investments in CUSOs. Report loans to and investment in CUSOs on page 4 – line 30c.

13. TOTAL INVESTMENTS. Sum of lines 4 – 12.

14. Loans Held for Sale. Report the amount of outstanding loans either identified for sale at origination or subsequently for which there has been a decision to sell. Loans held for Sale should not be included in the amounts reported under the Loan & Leases section lines 15 through 22.

- If your credit union originated any real estate loans year-to-date classified as *Loans Held for Sale*, complete the Real Estate Loans section of **Schedule A – Specialized Lending** on page 16.

- If your credit union originated any member business loans year-to-date classified as *Loans Held for Sale*, complete the Business Loans section of **Schedule A – Specialized Lending** on page 17.

- Loan commitments to originate (e.g., interest rate lock commitments) or acquire (e.g., forward loan sales commitments) mortgage loans that will be resold as part of a credit union's mortgage banking operations are derivatives and must be recorded at fair value in Other Assets (page 4, line 30c) or Other Liabilities (page 5, line 8).

STATEMENT OF FINANCIAL CONDITION
(NCUA FORM 5300 - PAGE 4)

LOANS & LEASES

- **Collateral Codes.** Loans are to be reported by collateral code. For example, if a new or used vehicle is secured by real estate, i.e., home equity loan, include it with real estate loans. If a member business loan or business purpose loan is secured by real estate, it should be reported as a real estate loan. Otherwise, report business loans on the Total All Other Loans/Lines of Credit line. Report the portion of any loan participation or purchase that remains on the credit union's balance sheet according to the applicable collateral code.

- **Interest Rates.** Report loan interest rates being offered as of the reporting period for each loan category. Report the actual rate (i.e., 6.5% = 6.5). If more than one rate applies, report the most common rate in each category.

- **For each loan category, report only those loans which have an outstanding balance.** Loans reported should be shown net of loan origination fees (costs) which shall be recognized over the life of the related loan as an adjustment of yield. Loan fees, certain direct loan origination costs, and purchase premiums and discounts on loans shall be recognized as an adjustment of yield generally by the interest method based on the contractual terms of the loan.

- **Participation Loans.** Report the number of individual loans in each pool—not the number of pools.

15. Unsecured Credit Card Loans. Include the rate, number, and dollar amount of outstanding credit card loans. Unused loan commitments must also be reported in the Off-Balance Sheet Commitments section (page 12) of the Liquidity Commitments and Sources page.

16. All Other Unsecured Loans/Lines of Credit (other than credit cards)**.** Include the rate, number, and dollar amount of outstanding unsecured loans and lines of credit other than credit card loans. Typically, this would include comaker and cosigner loans. Also, report overdraft protection program advances here (commonly referred to as "bounced-check protection" or "courtesy pay"). Unused loan commitments must also be reported in the Off-Balance Sheet Commitments section (page 12) of the Liquidity Commitments and Sources page.

17. New Vehicle Loans. Include the rate, number, and dollar amount of new vehicle loans where the new vehicle is pledged as security. Loans secured by ATV's, RV's and boats should not be reported on this line, but included in Line 22 below.

18. Used Vehicle Loans. Include the rate, number, and dollar amount of used vehicle loans where the used vehicle is pledged as security. Loans secured by ATV's, RV's and boats should not be reported on this line, but included in Line 22 below.

19. Total 1st Mortgage Real Estate Loans/Lines of Credit. Include the rate, number, and dollar amount of outstanding loans and lines of credit secured by a first mortgage lien on the property. Include member business loans secured by real estate. Unused loan commitments must also be reported in the Off-Balance Sheet Commitments section (page 12) of the Liquidity Commitments and Sources page.

20. Total Other Real Estate Loans/Lines of Credit. Include the rate, number, and dollar amount of outstanding real property loans and lines of credit secured by an interest on the property other than a first mortgage lien. Typically, this would include home equity and second mortgage loans. Include member business loans secured by real estate. Unused loan commitments must also be reported in the Off-Balance Sheet Commitments section (page 12) of the Liquidity Commitments and Sources page.

- If your credit union has any real estate loans outstanding (i.e., if there is amount reported on lines 19 or 20) or if your credit union has originated any real estate loans during the reporting period, complete the real estate loan section of **Schedule A – Specialized Lending** on page 16.

- If your credit union has any business loans outstanding or has originated any member business loans during the reporting period, complete the Business Loans section of **Schedule A – Specialized Lending** on page 17.

21. Leases Receivable. Include the rate, number, and dollar amount of outstanding direct financing leases as defined by GAAP (credit union is lessor). Credit unions that lease personal property such as vehicles to members make direct financing leases.

22. Total All Other Loans/Lines of Credit. Include the rate, number, and dollar amount of outstanding loans not already included in lines 14 - 21. Typically, this would include member business loans and business purpose loans (including agricultural loans) not secured by real estate, share secured loans, guaranteed loans, student loans, etc. Loans secured by ATV's, RV's and boats should be reported on this line. Unused loan commitments must also be reported in the Off-Balance Sheet Commitments section (page 12) of the Liquidity Commitments and Sources page.

23. TOTAL LOANS & LEASES. Sum of lines 15 - 22. Loans to other credit unions should normally be excluded from Total Loans and reported as an investment.

24. Allowance for Loan & Lease Losses (ALLL). Amount set aside to absorb possible losses on loans and leases (excludes the Regular Reserve).

OTHER ASSETS

25. Foreclosed and Repossessed Assets. Report long-lived assets intended for sale and acquired through, or in lieu of foreclosure or repossession in the applicable category (i.e., Real Estate, Automobiles, or Other).
Report the number of loans for each category in the left column and the total amount for each category in the right column.
Initially record the assets at fair value (less costs to sell) at the date of foreclosure or repossession. This fair value (less cost to sell) becomes the "cost" of the foreclosed or repossessed asset. The amount, if any, by which the recorded amount of the loan exceeds the fair value (less costs to sell) of the asset is a loss which must be charged off to the ALLL at the time of the foreclosure or repossession.

After foreclosure or repossession, re-value the assets periodically to the lower of "carrying amount" or "fair value (less costs to sell)" through a separate valuation account. Changes in the valuation allowance are included in net expenses from foreclosed and repossessed assets. If a repossessed or foreclosed long-lived asset is not sold shortly after it is received, any declines in value after foreclosure and any gain or loss from the sale or disposition of the asset shall not be reported as a loan loss or recovery and shall not be debited or credited to the ALLL.

26. Land and Building. Land and building, less depreciation on building, if any.

27. Other Fixed Assets. All other fixed assets such as furniture and fixtures, and leasehold improvements, less related depreciation, if any. In addition, include *leased assets under capital lease* (credit union is lessee), less accumulated depreciation, if any. In this situation, your credit union is leasing assets and granted a lease from an outside entity.

28. NCUA Share Insurance Capitalization Deposit (NCUSIF). Enter the amount of the National Credit Union Share Insurance Fund deposit.

29a. Identifiable Intangible Assets. Report the amount of identifiable intangible assets obtained through a merger or other business combination.

29b. Goodwill. . An asset representing the future economic benefits arising from other assets acquired in a business combination (i.e., merger) that are not individually identified and separately recognized.

30. Other Assets. Report accrued interest on loans and accrued interest on investments separately as applicable. All other assets include prepaid expenses, accounts receivable, and loans to and investments in CUSOs, and any other assets not previously included. Also, report any private insurance capitalization deposit here. Any investments purchased and identified to fund deferred compensation agreement obligations must be reported in the Investment Schedule on page 3 of the Call Report. If your asset size is over $10 million and you report loans and/or investments is greater than 0, then you must include the accrued interest amounts in lines 30a and 30b. If this amount includes loans or investments to CUSOs, you must also complete **Schedule C - CUSO Information** on page 20.

- **NOTE**: If your credit union wholly owns the CUSO or owns the majority of the CUSO (controlling interest), the CUSO should not be reported as an investment. Rather, the CUSO's books and records should be consolidated with your credit union's books and records in accordance with generally accepted accounting principles. Complete **Schedule C - CUSO Information** on page 20 regardless of the ownership interest.

31. TOTAL ASSETS. Sum of all assets. This must also equal the sum of LIABILITIES, SHARES, AND EQUITY (line 38 on page 6).

32. Loans Granted Year-to-Date. Report the number and dollar amount of loans granted year-to-date. Include all loans of all types granted including real estate loans sold on the secondary market. For the number of loans, count each line of credit as a single loan granted if one or more advances were made on that line year-to-date, even if it is an existing line of credit approved in a previous year. For all other loans, report each new loan or refinanced loan as a loan granted. The dollar amount should include all new advances on lines of credit and all balances which were refinanced. Report the number and the portion (amount) of Participation Loans participated in or retained by the credit union.

33. Loans Outstanding to Credit Union Officials and Senior Executive Staff. Report the number and dollar amount of loans to credit union officials, including the board of directors, committee members and senior executive staff (credit union's chief executive officer typically titled as President or Treasurer/Manager, any Assistant Chief Executive Officer, e.g. Assistant President, any Vice-President, any Assistant Treasurer/Manager and the Chief Financial Officer). The dollar amount should be the total outstanding loan balances as of the current report date.

STATEMENT OF FINANCIAL CONDITION
LIABILITIES, SHARES AND EQUITY
(NCUA FORM 5300 - PAGE 5)

LIABILITIES

BORROWINGS

1. Draws Against Lines of Credit. Report the amount of borrowed funds owed to both to members and non-members from all sources of credit in the appropriate stated time frames. Please include Corporate and FHLB lines of credit when reporting Draws Against Lines of Credit.

2. Other Notes, Promissory Notes, and Interest Payable. Report by maturity the amount of all promissory notes, certificates of indebtedness and all other notes and interest payable, both to members and non-members. This includes borrowings from the Federal Reserve Bank Discount Window and borrowings from other government agencies or instrumentalities. Do not include draws against lines of credit reported in line 1 above.

3. Borrowing Repurchase Transactions. Report by maturity the amount of all borrowing repurchase transactions.

Special instructions for lines 4 and 5, Subordinated Debt and Uninsured Secondary Capital: In accordance with Section 701.34(c) of the NCUA Rules and Regulations, the amount reported as Uninsured Secondary Capital is dependent upon the remaining maturity. Report these accounts based on the following sliding scale:

Remaining Maturity	Amount to Report on Line 4 Subordinated CDCU Debt Percentage of Amount Borrowed	Amount to Report on Line 5 Uninsured Secondary Capital Percentage of Amount Borrowed
Greater than 5 years	0%	100%
4 to less than 5 years	20%	80%
3 to less than 4 years	40%	60%
2 to less than 3 years	60%	40%
1 to less than 2 years	80%	20%
Less than 1 year remaining maturity	100%	0%

4. Subordinated Debt. Report subordinated debt by maturity. Examples of subordinated debt include CDCU Secondary capital accounts accepted from organizational or institutional investors, with less than 5 years remaining maturity. ***See special instructions above.***

5. Uninsured Secondary Capital. This account is for low-income designated credit unions only. Report secondary capital accounts accepted from organizational or institutional investors. NOTE: In accordance with Section 216(o)(2)(B) of the Federal Credit Union Act (as established

by Public Law 105-219, the Credit Union Membership Access Act of 1998), Uninsured Secondary Capital is included in net worth for low-income designated credit unions. ***See special instructions above.***

6. TOTALS BORROWINGS. Sum lines 1 through 5 for each individual column.

7. Accrued Dividends/Interest Payable on Shares/Deposits. Accrued dividends and interest declared but not yet distributed.

8. Accounts Payable and Other Liabilities. Other liabilities not listed above (including, but not limited to, taxes payable, undistributed payroll deductions, draft clearings and unposted suspense items).

SHARES/DEPOSITS

- **Dividend/Interest Rates**: Report the rate paid on these credit union share accounts as of the last day of the reporting period. Input the actual rate (i.e. 6.5% = 6.5) except in situations where more than one rate applies. In this instance, use the most common rate according to the dollar volume of business. Report the rate even if the share program is no longer offered as long as the share program has outstanding member deposits as of the reporting date.

- **Deposit Account Sweeps Affecting Transaction and Non-transaction Accounts:** In an effort to reduce their reserve requirements, some credit unions have established sweep arrangements that involve transfers of member deposits between two sub-accounts. In a typical arrangement, a credit union creates a master account and two sub-accounts: a transaction sub-account (commonly a share draft account) which is subject to Regulation D reserve requirements, and a non-transaction sub-account (commonly a money market account) which is not subject to reserve requirements. Depending upon the balances in the two sub-accounts on a particular day, the credit union shifts funds from the transaction sub-account to the non-transaction sub-account or vice versa. The Call Report should reflect the position of the swept funds at the end of the reporting period, and should match reporting on the Federal Reserve form FR 2900.

- **Credit Unions must meet the following two key criteria to have a valid retail sweep program:**

    1. The depository institution must establish by agreement with its transaction account customer two legally separate accounts: a transaction account (share draft account) and a nontransaction account (usually regular shares or a money market account).

    2. The swept funds must actually be moved from the customer's transaction account to the customer's regular shares or money market account on the official books and records on the official books and records of the depository credit union as of the close of business on the day(s) where the depository credit union intends to report the funds in question as regular shares or money market accounts and not transaction accounts, and vice versa.

- When a depository credit union intends to establish a retail sweep program with respect to new transaction account customers, the depository credit union must ensure that its member account agreements provide for the existence of two distinct accounts (a transaction account and a regular shares or money market account) rather than a single (transaction) account.

- Regardless of the structure of the credit union's official books and records, both the member-account level records and the aggregate-level records must reflect the actual movement of funds between the accounts (if any) for each reporting date, so that the manner in which the funds are reported on any given reporting date (transaction or regular shares/money market account) corresponds to where the funds are located (transaction or regular shares/money market account).

- Note that simply establishing a legal existence of two sub-accounts, without actually moving funds between sub-accounts accordingly, is not sufficient to report the relevant amounts as having been swept. Also, if a non-transaction (regular share) sub-account reaches the six withdrawal limit in the month or statement cycle, the entire remaining balance of the regular share sub-account must be shifted back to the transaction (share draft) account.

- The maintenance of such records or systems by a third party, such as a service provider, may raise questions as to whether those records or systems are subject to prudent managerial oversight and control. A valid retail sweep program may not exist solely in records or on systems that do not constitute official books and records of the depository credit union and that are not used for any purpose other than generating "reclassified; deposit reports.

9. Share Drafts. Report the rate, number and dollar amount of credit union share drafts. Overdraft balances should be reported on page 4, line item 16, All Other Unsecured Loans/Lines of Credit.

10. Regular Shares. Report the rate, number and dollar amount of credit union regular shares, including Christmas, vacation, and other club accounts.

11. Money Market Shares. Report the rate, number of accounts, and outstanding balance of all credit union money market shares.

12. Share Certificates. Report the rate, number of accounts, and outstanding balance of credit union share certificates by remaining maturity.

13. IRA/KEOGH Accounts. Report the rate, number of accounts, and outstanding balance of credit union IRA/KEOGH accounts by maturity (including both regular IRA/KEOGH accounts and IRA/KEOGH certificates).

14. All Other Shares and Deposits. Report the rate, number of accounts, and outstanding balance of all other credit union shares and deposits not already included in lines 9 through 13. Include Health Savings Accounts on this line.

15. TOTAL SHARES. Sum each of the columns by maturity, and the number of accounts. Do not include non-member deposits.

16. Non-Member Deposits (including brokered deposits). Report the rate, number of accounts, and outstanding balance of non-member deposits, including brokered deposits, by maturity.

17. TOTAL SHARES AND DEPOSITS (each column). Sum each of the columns by maturity, including non-member deposits, and the total number of accounts. All eligible accounts are temporarily insured up to $250,000 each through December 31, 2009 as the result of new legislation passed by The U.S. Congress (H.R. 1424) and signed into law on October 3, 2008.

18. Accounts Held by Member Government Depositors. The accounts are insured up to the standard maximum share insurance amount (SMSIA). Government Depositors are eligible for are regular shares, share drafts, and share certificates. These accounts were originally insured up to $100,000 per individual eligible account. All eligible accounts are temporarily insured up to $250,000 each through December 31, 2009 as the result of new legislation passed by The U.S. Congress (H.R. 1424) and signed into law on October 3, 2008. Please see Section 701.32 of NCUA's Rules and Regulations for further guidance on Accounts Held by Government Depositors.

19. Accounts Held by Nonmember Government Depositors. The accounts are insured up to the standard maximum share insurance amount (SMSIA). Government Depositors are eligible for are regular shares, share drafts, and share certificates. These accounts were originally insured

up to $100,000 per individual eligible account. All eligible accounts are temporarily insured up to $250,000 each through December 31, 2009 as the result of new legislation passed by The U.S. Congress (H.R. 1424) and signed into law on October 3, 2008. Please see Section 701.32 of NCUA's Rules and Regulations for further guidance on Accounts Held by Government Depositors.

20. Employee Benefit Member Shares and Deposits. Any shares of an employee benefit plan in an insured credit union shall be insured on a "pass-through" basis, in the amount of up to the SMSIA for the non-contingent interest of each plan participant, in accordance with Section 745.9-2 of NCUA's Rules and Regulations. An insured credit union that is not "well capitalized" or "adequately capitalized", as those terms are defined in Section 1787(k)(4) of NCUA's Federal Credit Union Act may not accept employee benefit plan deposits. Employee benefit plans for member shares and deposits may consist of Keogh accounts established by an employer as part of an employee benefit plan. However, these accounts were originally insured up to only $100,000 per eligible account. All eligible accounts are temporarily insured up to $250,000 each through December 31, 2009 as the result of new legislation passed by The U.S. Congress (H.R. 1424) and signed into law on October 3, 2008.

21. **Employee Benefit Nonmember Shares and Deposits.** The same insurance coverage and legal restrictions apply to retirement and other employee benefit plan accounts for nonmember shares as stated above for member shares. Employee benefit plans for nonmember shares and deposits may consist of Keogh accounts established by an employer as part of an employee benefit plan. However, these accounts were insured up to only $100,000 per nonmember. All eligible accounts are temporarily insured up to $250,000 each through December 31, 2009 as the result of new legislation passed by The U.S. Congress (H.R. 1424) and signed into law on October 3, 2008.

22. **529 Plan Member Deposits.** Funds owned by a principal and deposited in one or more accounts in the name or names of agents or nominees shall be added to any individual account of the principal and insured up to the temporary limit of $250,000 per eligible account in the aggregate for each primary account holder as outlined in Section 745.3 of NCUA's Rules and Regulations. Deposits are restricted to regular shares, money market shares, or share certificates.

23. Non-dollar Denominated Shares and Deposits. An insured credit union may accept shares denominated in a foreign currency. Shares denominated in a foreign currency will be insured in accordance with this part to the same extent as shares denominated in U.S. dollars. Insurance for shares denominated in foreign currency will be determined and paid in the amount of United States dollars that is equivalent in value to the amount of the shares denominated in the foreign currency as of close of business on the date of default of the insured credit union. The exchange rates to be used for such conversions are the 12:00 PM rates (the noon buying rates for cable transfers) quoted for major currencies by the Federal Reserve Bank of New York on the date of default of the insured credit union, unless the share agreement provides that some other widely recognized exchange rates are to be used for all purposes under that agreement. The credit unions will also have to list these non-dollar denominated shares and deposits in U.S. dollars for the Call Report. The 12:00 PM Federal Reserve Exchange rates should be used as well on the last working day of the quarter-end.

24. Health Savings Accounts. Section 724.1 of the NCUA Rules and Regulations permits Federal credit unions to act as trustees and custodians of certain tax-advantaged savings plans. A federal credit union is authorized to act as trustee or custodian, and may receive reasonable compensation for so acting, under any written trust instrument or custodial agreement created or organized in the United States and forming part of a tax-advantaged savings plan which qualifies for specific tax treatment for its members or groups of its members, provided the funds are invested in share accounts or share certificate accounts of the Federal Credit Union. These services may include acting as a trustee or custodian for health savings accounts. Funds owned by each member shall be added to any other regular share and insured up to the temporary limit of $250,000 per eligible account in the aggregate for each primary account holder as outlined in Section 745.3 of NCUA's Rules and Regulations.

25. **Dollar Amount of Share Certificates equal to or greater $100,000 (Excluding brokered share certificates participated out by the broker in shares of less than $100,000).** This account enables the Federal Reserve to accurately construct M2 (the study of total money supply). Please list the total amount for individual share certificates equal to or greater than $100,000 only. For example, a credit union has two Share Certificate accounts with individual balances of $80,000 and $120,000 that add to an aggregate balance of $200,000. The Federal Reserve has directed NCUA to have credit unions list only the individual balances that equal or exceed $100,000. So, in this case, the credit union would report $120,000.

26. Dollar Amount of IRA/Keogh Accounts equal to or greater than $100,000.
This account enables the Federal Reserve to accurately construct M2 (the study of total money supply). Please list the total amount for individual IRA/Keogh Accounts equal to or greater than $100,000 only. For example, a credit union has two IRA/ Keogh accounts with individual balances of $80,000 and $120,000 that add to an aggregate balance of $200,000. The Federal Reserve has directed NCUA to have credit unions list only the individual balances that equal or exceed $100,000. So, in this case, the credit union would report $120,000.

27. Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts as Part of Sweep Program.
List the dollar amount the credit union actually transferred from share drafts (transactional accounts) to regular shares or money market accounts (nontransactional) to qualify the credit union as having a legitimate sweep program with the Federal Reserve. The credit union can use this total to assist in analyzing share trends.

STATEMENT OF FINANCIAL CONDITION
LIABILITIES, SHARES AND EQUITY)
(NCUA FORM 5300 - PAGE 6)

EQUITY

28. Undivided Earnings. Undivided Earnings represents the accumulated surplus net income remaining after the books have been closed.

29. Regular Reserves. Statutory reserves as required by NCUA or the State Supervisory Authority. The amount reported here should not include the Allowance for Loan & Lease Losses account.

30. Appropriation for Non-Conforming Investments (SCU ONLY). Reserves set aside from Undivided Earnings to cover the excess of Book Value over Fair Value for investments not authorized by NCUA. Required in accordance with NCUA Rules and Regulations Part 741.3(a)(2). This account is only necessary for reporting reserves for non-SFAS 115 investments and SFAS 115 investments classified as Held to Maturity.

31. Other Reserves. Include any reserves originating from undivided earnings not reported elsewhere. Any amounts the credit union reports here must have been first closed into Undivided Earnings from Net Income.

32. Equity Acquired in Merger. The acquisition date fair value of equity interests acquired in the acquisition(s) of another credit union(s) as measured consistent with GAAP.

33. Miscellaneous Equity. Include any equity not reported elsewhere that did not originate from net income and was not closed into undivided earnings. For example, donated equity accounted for under regulatory accounting practices.

34. Accumulated Unrealized Gains (Losses) on Available for Sale Securities. Report unrealized and unrecognized gains and losses (net) on securities that are classified as available for sale.

35. Accumulated Unrealized Net Gains (Losses) on Cash Flow Hedges. Report the effective portion of the accumulated change in fair value (gain or loss) on derivatives designated and qualifying as cash flow hedges in accordance with SFAS 133, "Accounting for Derivative Instruments and Hedging Activities."

36. Other Comprehensive Income.

Report any items of other comprehensive income that are not already included in items 34 or 35 above. An example of an Other Comprehensive Income item is other comprehensive income amounts related to single-employer defined benefit postretirement plans, such as a pension plan or health care plan. (Note: Some credit unions are early adopting the standard as of calendar yearend 2006 although initial recognition of the funded status of these plans for calendar year credit unions is not required until December 31, 2007).

A credit union that sponsors a single-employer defined benefit postretirement plan, such as a pension plan or health care plan, must recognize the funded status of each such plan on its balance sheet, i.e., an over-funded plan is recognized as an asset while an under-funded plan is recognized as a liability. Initially, the postretirement plan amounts recognized on the credit union's balance sheet before applying the standard must be adjusted to recognize gains or losses, prior service costs or credits, and transition assets or obligations that have not yet been included in the net periodic benefit cost of its plans. These adjustment amounts are recognized directly in equity as components of other comprehensive income. Thereafter, a credit union must recognize certain gains and losses and prior service costs or credits that arise during each reporting period as a component of other comprehensive income (OCI). Postretirement plan amounts carried in OCI are adjusted as they are subsequently recognized in earnings as components of the plans' net periodic benefit cost. Credit unions should consult their independent accountant for further guidance in applying this accounting standard.

These examples are not all inclusive. Items required by accounting standards to be reported as direct adjustments to paid-in capital, retained earnings, or other non-income equity accounts are **not** to be included as components of comprehensive income.

37. Net Income. Sum remaining after all expenses have been met or deducted prior to being transferred to the Undivided Earnings account. Do not report net income which has been closed to Undivided Earnings.

38. TOTAL LIABILITIES, SHARES AND EQUITY. Sum of all liabilities, shares and equity. Must equal line 31 on page 4.

If the credit union has any unused commitments, loans sold or swapped with recourse, or pending bond claims, complete the Liquidity, Commitments and Sources section on page 12.

NCUA INSURED SAVINGS COMPUTATION
(NCUA FORM 5300 PAGE 6)

NCUA INSURED SAVINGS COMPUTATION

All eligible accounts are insured up to $250,000 each through December 31, 2009 as the result of new legislation passed by The U.S. Congress (H.R. 1424) and signed into law on October 3, 2008.

The following is the credit union portion of Section 136 - the temporary increase in insurance coverage detailed in H.R. 1424:

Federal Credit Union Act; Temporary Increase in Share Insurance

INCREASED AMOUNT- Effective only during the period beginning on the date of enactment of this Act and ending on December 31, 2009, section 207(k)(5) of the Federal Credit Union Act (12 U.S.C. 1787(k)(5)) shall apply with "$250,000" substituted for "$100,000".

TEMPORARY INCREASE NOT TO BE CONSIDERED FOR SETTING INSURANCE PREMIUM CHARGES AND INSURANCE DEPOSIT ADJUSTMENTS- The temporary increase in the standard maximum share insurance amount made under paragraph (1) shall not be taken into account by the National Credit Union Administration Board for purposes of setting insurance premium charges and share insurance deposit adjustments under section 202(c)(2) of the Federal Credit Union Act (12 U.S.C. 1782(c)(2)).

Refer to Part 745 of the NCUA Rules and Regulations for additional guidance.

A. Uninsured IRA and KEOGH Member. Report only the amount of uninsured IRA and KEOGH shares and deposits. Insured up to $250,000 per legally determined individual member account. For Account 065A, please list total dollars greater than the original $250,000 threshold for Keogh and IRA accounts, so NCUA can calculate an accurate operating fee and share insurance fund deposit. For Account 065A1, the total will be the same as Account 065A; this will enable NCUA to determine an accurate total for insured shares.

A1. Uninsured KEOGH Member Shares for Employee Benefit Plans. Report only the amount of uninsured KEOGH shares and deposits. Insured temporarily up to $250,000 per legally determined individual member account through December 31, 2009. Employee benefit plans for member shares and deposits may consist of Keogh accounts established by an employer as part of an employee benefit plan. These Keogh benefit plans accounts were originally insured up to only $100,000 per eligible account. For Account 065A2, please list total dollars greater than the original $100,000 threshold for Keogh accounts so NCUA can calculate an accurate operating fee and share insurance fund deposit. For Account 065A3,

please list the uninsured shares past $250,000 per eligible account, so NCUA can determine an accurate total for insured shares.

B. Uninsured Employee Benefit Member Shares and Deposits. Report only the amount of uninsured Employee Benefit Member shares and deposits. Insured up to $250,000 per legally determined individual member account. For Account 065B, please list total dollars greater than the original $100,000 threshold, so NCUA can calculate an accurate operating fee and share insurance deposit. For Account 065B1, please list the uninsured shares past $250,000 per eligible account, so NCUA can determine an accurate total for insured shares.

C. Uninsured Member 529 Plan Deposits. Report only the amount of uninsured member 529 Plan shares and deposits. Insured temporarily up to $250,000 per legally determined individual member account through December 31, 2009. For Account 065C, please list total dollars past the original $100,000 threshold, so NCUA can calculate an accurate operating fee and share insurance deposit. For Account 065C1, please list the uninsured shares past $250,000 per eligible account, so NCUA can determine an accurate total for insured shares.

D. Uninsured Accts Held by Member Government Depositors. . Report only the amount of uninsured Member Government Depositors shares and deposits. Insured temporarily up to $250,000 per legally determined individual member account through December 31, 2009. For Account 065D, please list total dollars past the original $100,000 threshold, so NCUA can calculate an accurate operating fee and share insurance deposit. For Account 065D1, please list the uninsured shares past $250,000 per eligible account, so NCUA can determine an accurate total for insured shares.

E. Uninsured All Other Member Shares and Deposits. Report only the amount of uninsured all other member shares and deposits. Insured temporarily up to $250,000 per legally determined individual member account through December 31, 2009. For Account 065E, please list total dollars past the original $100,000 threshold, so NCUA can calculate an accurate operating fee and share insurance deposit. For Account 065E1, please list the uninsured shares past $250,000 per eligible account, so NCUA can determine an accurate total for insured shares.

F. TOTAL UNINSURED MEMBER SHARES and DEPOSITS. Must equal the sum of lines A, A1, B, C, D, and E for both columns (Accounts 065 and 065A4).

G. Uninsured Nonmember Employee Benefit Member Shares and Deposits. Report only the amount of uninsured nonmember Employee Benefit Member shares and deposits. Insured temporarily up to $250,000 per legally determined individual nonmember account through December 31, 2009. For Account 067A, please list total share dollars past the original $100,000 threshold, so NCUA can calculate an accurate operating fee and share insurance deposit. For Account 067A1, please list the uninsured

shares past $250,000 per eligible account, so NCUA can determine an accurate total for insured shares.

H. Uninsured Nonmember Accts Held by Government Depositors. Report only the amount of uninsured Nonmember Government Depositors shares and deposits. Insured temporarily up to $250,000 per legally determined individual nonmember account through December 31, 2009. For Account 067B, please list total share dollars past the original $100,000 threshold, so NCUA can calculate an accurate operating fee and share insurance deposit. For Account 067B1, please list the uninsured shares past $250,000 per eligible account, so NCUA can determine an accurate total for insured shares.

I. Uninsured All Other Nonmember Shares and Deposits. Report only the amount of uninsured nonmember shares and deposits. Report only the amount of uninsured all other nonmember shares and deposits. Insured temporarily up to $250,000 per legally determined individual nonmember account through December 31, 2009. For Account 067C, please list total share dollars past the original $100,000 threshold, so NCUA can calculate an accurate operating fee and share insurance deposit. For Account 067C1, please list the uninsured shares past $250,000 per eligible account, so NCUA can determine an accurate total for insured shares.

J. TOTAL UNINSURED NONMEMBER SHARES AND DEPOSITS. Add Items G, H, and I together under the > than $100,000 column to determine the total for all uninsured nonmember shares and deposits so NCUA can determine an accurate operating fee and share insurance deposit (Accounts 067A, 067B, and 067C). Then add Items G, H, and I together under the greater than $250,000 column to determine the total for all uninsured nonmember shares and deposits so NCUA can determine an accurate level of insured shares (Accounts 067A1, 067B1, and 067C1).

K. TOTAL UNINSURED SHARES AND DEPOSITS. Add items F and J together to determine the aggregate total for all uninsured shares and deposits for both columns (Accounts 068 and 068A).

L. TOTAL INSURED SHARES AND DEPOSITS. (Take Total Shares (item 17, Page 5 of the Call Report) - Total Shares and Deposits less item K.) The calculation in the first column ($100,000) is the amount (Account 069) the operating fee and NCUA share insurance fund deposit will be based on. The calculation in the second column ($250,000) is the amount (Account 069A) of insured shares under Section 136 of the U.S. Congressional law H.R. 1424.

INCOME AND EXPENSE
(NCUA FORM 5300 - PAGE 7)

USE YEAR-TO-DATE TOTALS

INTEREST INCOME

1. Interest on Loans. Income earned from interest on loans and recognition of deferred loan fees and costs. Interest should not be accrued on loans 90-days or more delinquent. Accruals of interest on loans should be reversed when the loan is determined to be a loss or when it becomes 12-months delinquent whichever occurs first.

2. Interest Refunded. Loan interest income refunded to borrowers.

3. Income from Investments (Including Interest and Dividends). Interest and dividends earned from all investments. Include income earned on Cash on Deposit reported on page 3, line 2c, and Cash Equivalents reported on page 3, line 3. Do not include any realized or unrealized gains/losses from trading securities. Do not include gains or losses resulting from the sale of investments. See lines 4 and 14. Do not include unconsolidated CUSO income.

4. Trading Profits and Losses. Report gains and losses on trading accounts both from the sale of trading securities and from unrealized holding gains and losses. Do not include gain (loss) from sale of any investments except those that are held for trading. See line 14.

5. TOTAL INTEREST INCOME. Sum of lines 1 - 4.

INTEREST EXPENSE

6. Dividends on Shares. Dividend expense incurred for all classes of shares year-to-date. Federal Credit Unions see Section 701.35 of the NCUA Rules and Regulations.

7. Interest on Deposits (State Credit Union ONLY). ***This question is for state chartered credit unions only*****.** Interest on all deposits year-to-date.

8. Interest on Borrowed Money. Interest cost for borrowed money from all sources including certificates of indebtedness. Low-income designated credit unions should include interest costs associated with secondary capital accounts.

9. TOTAL INTEREST EXPENSE. Sum of lines 6 - 8.

10. Provision for Loan & Lease Losses. Expense recorded to maintain the Allowance for Loan & Lease Losses account.

11. NET INTEREST INCOME AFTER PROVISION FOR LOAN & LEASE LOSSES. Amount on line 5 less amount on line 9 less amount on line 10.

NON-INTEREST INCOME

12. Fee Income. Fees charged for services (i.e., overdraft fees, ATM fees, credit card fees, etc.). Report only the gross income. Associated expenses should be reported in the expense section.

13. Other Operating Income. Operating income other than the types designated in lines 1 - 4 and line 12. Include dividends from the NCUSIF, income or loss derived from selling real estate loans on the secondary market, credit card interchange income, and unconsolidated CUSO income.

14. Gain (Loss) on Investments. Use this account to report the resulting gain (loss) from the sale or disposition of all investments except trading accounts (line 4). In addition, use this account to report declines in fair value that are other than temporary for securities classified as either available for sale or held-to-maturity.

15. Gain (Loss) on Disposition of Fixed Assets. Income or expense resulting from the sale or other disposition of fixed assets. Include gains or losses on the sale of foreclosed and repossessed assets on this line.

16. Gain from Bargain Purchase (Merger). List any applicable gain as the result of a bargain purchase of another credit union.

17. Other Non-Operating Income (Expense). Miscellaneous non-operating income or expense. Should include such items as gifts or donations received.

18. TOTAL NON-INTEREST INCOME. Sum of lines 12 - 17.

NON-INTEREST EXPENSE

19. Employee Compensation and Benefits. Salaries, reimbursement to sponsor when credit union employees are on the sponsor's payroll, benefits, pension plan costs, and employer's taxes.

20. Travel and Conference Expense. Authorized expenses incurred by officers, directors, and employees for travel, attendance at conferences and other meetings.

21. Office Occupancy Expense. Expenses related to occupying an office including office rent, utilities (gas, electric, etc.), building depreciation, real estate taxes, building maintenance, and amortization of leasehold improvements.

22. Office Operations Expense. Expenses related to the operation of an office including communications, stationery and supplies, liability insurance, bond insurance, furniture and equipment rental and/or maintenance and depreciation, bank charges, in-house EDP cost, etc.

23. Educational and Promotional Expense. Advertising, publicity, and promotions.

24. Loan Servicing Expense. Collection expenses, recording fees, credit reports, credit card program expenses, loan servicing fees.

25. Professional and Outside Services. Legal fees, audit fees, accounting services, consulting fees, and outside EDP servicing.

26. Member Insurance. Life savings, borrower's protection, share insurance.

27. Operating Fees. Annual operating/supervision fee assessed by NCUA or the state supervisory authority.

28. Miscellaneous Operating Expenses. Expenses not covered by lines 19 - 27, including cash over and short, annual meeting expenses, association dues, etc.

29. TOTAL NON-INTEREST EXPENSE. Sum of all operating expenses, lines 19 - 28.

30. NET INCOME (LOSS). Net Interest Income after Provision for Loan and Lease Losses (line 11) plus Non-Interest Income (line 18) less Total Non-Interest Expense (line 29).

RESERVE TRANSFERS

31. Transfer to Regular Reserve. Income earned year-to-date which was transferred to the Regular Reserve account.

MISCELLANEOUS INFORMATION
(NCUA FORM 5300 - PAGE 8)

1. Most Recent Audit. Select the number which corresponds to the best description of the last annual audit performed of your credit union's records. Please see NCUA Rules and Regulations §715 for further information regarding audit classification. You must provide the effective date of this audit using a MM/YYYY format (i.e., 12/2001). The effective date is the end of the period covered by the audit, not the date the audit work was completed. **A state licensed person** refers to a certified public accountant or public accountant who is licensed by the State or jurisdiction where the credit union is principally located to perform accounting or auditing services for that credit union. The following explanations are provided for guidance:

1= **Financial statement audit performed by state licensed persons** (also known as an ''opinion audit'') refers to an audit of the financial statements in accordance with GAAS by an independent person who is licensed by the appropriate State or jurisdiction. The objective of a financial statement audit is to express an opinion as to whether those financial statements of the credit union taken as a whole present fairly, in all material respects, the financial position and the results of its operations and its cash flows in conformity with GAAP, as defined herein, or regulatory accounting practices.

2= **Balance sheet audit performed by state licensed persons** refers to the examination of a credit union's assets, liabilities, and equity under GAAS by an independent public accountant for the purpose of opining on the fairness of the presentation on the balance sheet. The opinion under this type of engagement would not address the fairness of the presentation of the credit union's income statement, statement of changes in equity (including comprehensive income), or statement of cash flows.

3= **Examinations of Internal Control over Call Reporting** refers to an engagement in which an independent, licensed, certified public accountant or public accountant, consistent with attestation standards, examines and reports on management's written assertions concerning the effectiveness of its internal control over financial reporting in its most recently filed semiannual or year-end Call Report, with a concentration in high risk areas.

4= **Supervisory Committee audit performed by state licensed persons** refers to an engagement in accordance with the procedures prescribed in NCUA's Supervisory Committee Guide performed by certified public accountant, public accountant, and other state licensed persons.

5= **Supervisory Committee audit performed by other external auditors** refers to an engagement in accordance with the procedures prescribed in NCUA's Supervisory Committee Guide performed by the league auditor, credit union auditor consultant, retired financial institutions examiner, and other qualified but not State-licensed persons. Qualified persons who are not State-licensed cannot provide assurance services under this subsection.

6= **Supervisory Committee audit performed by supervisory committee or designated staff** refers to an engagement in accordance with the procedures prescribed in NCUA's Supervisory Committee Guide performed by the supervisory committee or its internal auditor.

2. Most Recent Verification of Members' Accounts. You must indicate the effective date of the most recent Supervisory Committee verification of Members' accounts using a MM/YYYY format (i.e., 12/2001).

3. Excess Deposit Insurance. If your credit union has share and/or deposit insurance coverage in addition to the coverage provided by the National Credit Union Share Insurance Fund, answer this question "yes." If yes, provide the name of the insuring company and the total dollar amount of shares and/or deposits insured by this company**.**

- **DO NOT include Life Saving and Borrowers' Protection Insurance.**
- **DO NOT include Surety Bond Coverage.**

4. Number of Current Members. Report the number of credit union members. Report the actual number of members, not the number of accounts.

5. Number of Potential Members. Report the number of potential credit union members. Include current members in this estimate. The estimate of potential members must be reasonable and supportable. For example, if the credit union has a community (geographic-based) charter, use the most recent Census statistics for the area. If the credit union has an employment-based membership, use the most recent total employment figures for the company(s) and an estimate of the number of family members.

6. Number of Credit Union Employees. Report the number of employees as of the date of the call report.

a. **Full-Time Employees.** Report the number of employees who work 26 hours or more per week.
b. **Part-Time Employees.** Report the number of employees who work 25 hours or less per week

7. Credit Union Branch Information

a. **Branches Maintained.** Report the number of credit union service branch offices maintained by the credit union, regardless of the level of services provided or the number of hours open for business. If applicable, include the member service branch maintained at your headquarters' office. Do not include ATMs, shared branches, unattended kiosk locations, or branches your members have access through a service center or call center. Include branches located on U.S. facilities in foreign countries such as embassies and military bases.

b. **Participation in Shared Member Service Branches.** Indicate if your credit union provides services to your members through a credit union shared branch service center.

c. **Branch Expansion.** Indicate of your credit union plans to add any new branches, or expand any existing facilities. In addition, if you plan to build or expand your main office that does not include a member service area, the question should be answered "Yes".

8. **Future Capital and Operating Lease Payments on Fixed Assets.** The credit union should report the total remaining dollar amount of their obligation to lesser(s).

9. Credit Union Programs. Indicate the programs or services you currently offer, or plan to implement within the next six months, by marking the box to the right of the applicable descriptions. Items e-h are investment related. If you checked items e-h, please complete Schedule B Investments on page 19.

a. **Mortgage Processing.** This is the act of originating, processing and closing mortgage applications from borrowers for sale directly on the secondary market or for another funding source.

b. **Approved Mortgage Seller.** This applies if you have filed an application and been approved to sell mortgages on the secondary market.

c. **Borrowing Repurchase Agreements.** This applies if you regularly use (in the last 6 months) Borrowing Repurchase Agreements to provide liquidity, even if there is not an agreement on the current Statement of Financial Condition (Page 5, Line 3).

d. **Brokered Deposits (All Deposits acquired through a 3rd party).** This applies if you regularly (in the last 6 months) acquire deposits from a third party that is compensated for that function, regardless of whether the funds were transferred through the third party or directly from the depositor. This applies to all deposits whether they are certificates, share drafts or another share type.

e. **Investment Pilot Program (FCU Only).** This applies if the credit union has investments on the Statement of Financial Condition that were purchased under the requirements of NCUA Rules and Regulations 703.19. Please Complete Schedule B Investments (Page 19, Line 12) if this box is checked.

f. **Investments not authorized by the FCU Act (SCU Only).** This applies if you are a state chartered credit union and have investments that are within state regulations but outside of the requirements of the Federal Credit Union Act. Please Complete Schedule B Investments (Page 19, Line 16) if this box is checked.

g. **Deposits and Shares Meeting 703.10(a).** This applies if you hold a non-security deposit or shares in a bank, credit union or other financial institution that contains any of the following features:
   - Embedded options
   - Remaining maturities greater than 3 years
   - Coupon formulas that are related to more than one index or are inversely related to, or multiples of, an index.

   Please Complete Schedule B Investments (Page 19, Line 11) if this box is checked.

h. **Brokered Certificates of Deposit.** This applies if you purchased certificates of deposits through or from a broker. Please Complete Schedule B Investments (Page 19, Line 17) if this box is checked.

MISCELLANEOUS INFORMATION (Continued
(NCUA FORM 5300 - PAGE 9)

10. Member Services/Products. Indicate programs or services you currently offer, or plan to implement within the next six months, by marking the box to the right of the applicable descriptions. If you check items Credit Programs a, e-h, m, o, please complete Schedule A – Specialized Lending on pages 161-18.

Transactional Programs:

a. **ATM/Debit Card Program.** Check this box if you offer ATM or Debit Cards as a service to your members.

b. **Check Cashing.** This applies if you offer check cashing services to members and nonmembers.

c. **International Remittances.** This applies if you offer cross-border person-to-person payments of relatively low value.

d. **Low cost wire transfers.** This applies if offer wire transfer services to members for less than $20 per transfer.

e. **Money Orders.** Check this box if you offer money orders.

f. **No Surcharge ATM.** This applies if you do not charge fees to use the credit union's ATM's.

Depository Programs

a. **Business Share Accounts.** This applies if you offer deposit accounts to business entities for business use.

b. **Health Savings Accounts.** Check this box if you offer Health Savings Account. Health Savings Accounts are a tax-advantaged medical savings account available to people who are enrolled in a High Deductible Health Plan (HDHP). The funds contributed to the account are not subject to federal income tax at the time of deposit.

c. **Individual Development Accounts.** Check this box if you offer Individual Development Accounts. Individual Development Accounts are savings accounts that can be used only for purchasing a first home, capitalizing a small business, or for educational or job training expenses. Accounts are held at local financial institutions. Contributions by lower income participants are matched using both private and public sources. All participants receive economic literacy training that includes workshops for cleaning up

one's credit, setting up a budgeting and savings schedule, and other basics of money management.

d. **No Cost Share Drafts.** This applies if you offer share drafts accounts that have no monthly maintenance fee.

e. **Share Certificates with a low minimum balance requirement.** This applies if you offer share certificates with a minimum balance of $500 or less.

Financial Education Programs:

a. **Financial Counseling.** Check this box if you provide financial counseling. Financial Counseling is designed to help individuals make the best use of their financial assets and achieve specific economic objectives, such as adequate funding of a child's college education expenses, or post-retirement needs. This can include assistance budgeting and debt management.

b. **Financial Education.** Check this box if you offer programs focusing on building basic money management skills which lead to an understanding of financial services, personal finance, savings, and the importance of good credit.

c. **Financial Literacy Workshops.** This applies if you offer regular workshops to try to help members improve their knowledge of financial issues.

d. **First Time Homebuyer Programs**. This applies if you offer special counseling or education to assist members with the purchase of their first home.

e. **In-School Branches.** This applies if you maintain branches in schools to promote financial education, knowledge of the credit union system and thrift to the students of the school. These branches are usually run by the students. If your branch is run solely to serve the faculty and staff of the school, this item does not apply.

Other Member Services

a. **Bilingual Services.** This applies if you offer disclosures, information and/or member services in additional languages other than English.

b. **Insurance/Investment Sales.** This applies if the credit union offers insurance or investment products to its members either internally or through a CUSO or a third party.

c. **No Cost Bill Payer.** This applies if you offer or plan to offer Online Bill Payment Services at no charge.

d. **No Cost Tax Preparation Services (i.e. IRS Volunteer Income Tax Assistance).** This applies if you work with the IRS to sponsor a VITA site. The site or sites may or may not be located at the credit union or its branches.

Credit Programs:

a. **Business Loans.** This applies if you grant loans to members and/or nonmembers for business purposes.

b. **Credit Builder.** This applies if you offer programs specifically designed to assist borrowers with no credit history or past credit history problems build their credit.

c. **Debt Cancellation/Suspension.** This applies if you offer members insurance to either forgive or suspend their loan should certain events occur that reduces the member's ability to pay the debt. This is not the same as credit/life or disability insurance that is offered through a third party.

d. **Direct Financing Leases.** This applies if you lease assets owned by the credit union directly to the members.

e. **Indirect Business Loans.** This applies if you grant loans for business purposes through a third party including a wholly owned CUSO.

f. **Indirect Consumer Lending.** This applies if you provide financing for the purchase of goods or services at the point of sale through the seller, excluding loans secured by real estate. This service could be done directly by the credit union or through a 3rd party.

g. **Indirect Mortgage Loans.** This applies if you grant loans secured by real estate through a third party, including a wholly owned CUSO.

h. **Interest Only or Payment Option 1st Mortgage Loans.** This applies if you offer or plan to offer interest only or payment option mortgages to your members.

i. **Micro Business Loans.** This applies if you offer loans for business purposes that are less than $50,000 aggregated to an individual member.

j. **Micro Consumer Loans.** This applies if you offer loans of less than $500 to your members.

k. **Overdraft Line of Credit.** This applies if you offer a prearranged line of credit to a member to pay share overdrafts. Members typically pay interest on the overdraft amount in lieu of a fee.

l. **Overdraft Protection/Courtesy Pay.** Overdraft protection programs are marketed to members as short-term credit facilities, and typically provide members with an express overdraft "limit" that applies to their accounts. Unlike share draft lines of credit, overdraft protection programs do not trigger Regulation Z disclosures. Please refer to NCUA Letter to Credit Unions 05-CU-03 for more information on this product.

m. **Participation Loans.** This applies if you have bought or sold a participation in a loan or a pool of loans.

n. **Pay Day Lending.** This applies if you offer small, short-term loans that are intended specifically to cover a borrower's expenses until his or her next payday, when the loan is to be repaid in full.

o. **Real Estate Loans.** This applies if you grant and retain real estate mortgages on the books of the credit union.

p. **Refund Anticipation Loans.** This applies if you grant loans secured by a member's anticipated tax refund.

q. **Risk Based Lending.** This applies if your loans are priced based on a credit scoring model.

r. **Share Secured Credit Cards.** This applies if you offer credit cards that are fully secured by deposit accounts.

11. **Has the credit union completed a merger or acquisition that qualifies for Business Combination Accounting (FAS 141R) after January 1, 2009? If this answer is "Yes" please complete line seven on Page 14.** Please refer to Part 702 of NCUA Rules and Regulations for specific information on this topic.

DELINQUENT LOANS
(NCUA FORM 5300 - PAGE 10)

DELINQUENT LOANS BY COLLATERAL TYPE.
Report the total outstanding loan balance of **all** delinquent loans and leases by categories. All delinquent loans and leases include loans and leases reported by the credit union and serviced by outside processors (e.g., real estate, student loans, etc.).

- Do not include either:
  1) loans already written down to fair value (difference charged-off against ALLL) through a "decision to sell" and/or otherwise transferred to a "loans held for sale" (LHFS) classification; or
  2) any loans for which the credit union has already obtained physical possession of the underlying collateral (automobiles, boats, real estate, etc.), regardless of whether formal foreclosure or repossession proceedings have been instituted against the borrower. The credit union should write-down such loans to the fair value of the collateral, less costs to sell. Property the credit union intends to sell should be transferred to "Foreclosed and Repossessed Assets".

- Report troubled debt restructured (TDR) loans (defined in GAAP) as delinquent consistent with original loan contract terms until the borrower/member has demonstrated an ability to make timely and consecutive monthly payments over a six-month period consistent with restructured terms. Likewise, such loans may not be returned to full accrual status until the six-month consecutive payment requirement is met.

- **Note**: Not all restructured debt meets the definition of TDR. TDR loans are loans whose terms have been modified because the credit union, *for economic or legal reasons related to the debtor's financial difficulties*, grants a concession to the member debtor that it would not otherwise consider, providing for a reduction of either interest or principal. This concession either stems from an agreement between the credit union and the member debtor or is imposed by law or a court. A loan extended or renewed at a stated interest rate equal to the current interest rate for new debt with similar risk is not considered a TDR loan.

1. Unsecured Credit Card Loans. Report the balance of all delinquent credit card loans on this line.

2. 1st Mortgage Real Estate Loans/Lines of Credit.

a. Fixed Rate (including Hybrid/Balloons > 5 yrs). Report the balance of delinquent loans secured by fixed rate first mortgages here. The balance of delinquent loans for Hybrid/Balloon Real Estate loans where the original interest rate remains fixed for greater than five years should be included on this line if they are secured by a first mortgage.

b. Adjustable Rate (Including Hybrid/Balloons < 5yrs). Report the balance of delinquent loans secured by adjustable rate first mortgages here. The balance of delinquent loans for Hybrid/Balloon Real Estate loans where the original interest rate remains fixed for less than five years should be included on this line if they are secured by a first mortgage.

3. Other Real Estate Loans/Lines of Credit.

a. Fixed Rate/Hybrid/Balloon. Report the balance of delinquent loans that are not secured by first mortgages on this line if the interest rate is fixed or if the loan has features of a hybrid or balloon loan.

b. Adjustable Rate. Report the balance of delinquent loans that are not secured by first mortgage liens that have an adjustable interest rate.

4. Leases Receivable. Report the balance of delinquent leases on this line.

5. All Other Loans. Include in line 5 all delinquent loans for loans reported on page 4, lines 16, 17, 18 and 22. (e.g. all other consumer loans, member business loans not secured by real estate).

6. Total Delinquent Loans. Report the total of all delinquent loans. The software will calculate these fields based on the input in the individual categories.

7. Total Number of Delinquent loans. Report the total number of all delinquent loans and leases per delinquency category.

ADDITIONAL DELINQUENCY INFORMATION

Credit unions must include all loan types and report loan delinquency in other categories when applicable. Remember, this section is for informational purposes only. **Delinquency for these loans has already been reported on the delinquency schedule by collateral type above (lines 1-6)**.

To complete this additional delinquency information section properly, please take note of the following examples:

A participation loan classified as a member business loan (excluding agricultural) becomes delinquent. Therefore, it must be reported on lines 9 and 13. The same rule holds true for agricultural related participation lending. When these types of loans become delinquent, they would be reported on lines 9 and 14. Other examples are indirect lending involving real estate or vehicle loans. Any real-estate related indirect loans would be reported on lines 8 and 10 if the real estate loan is an interest only and payment option 1st mortgage loan. In the case of indirect vehicle loans, they would be reported only on line 8.

8. Indirect Loans. Report the total outstanding loan balance of all delinquent loans made through an indirect lending program.

9. Participation Loans. Report the total outstanding loan balance of all delinquent loan participations.

10. Interest Only and Payment Option 1st Mortgage Loans. Report the total outstanding loan balance of all delinquent Interest Only and Payment Option 1st Mortgage Loans.

11. Interest Only and Payment Option Other RE/LOC Loans. Report the total outstanding loan balance of all delinquent Interest Only and Payment Option loans secured by real estate where the credit union holds a subordinate lien position. Refer to the instructions for Schedule A Specialized Lending for what qualifies as an Interest Only and Payment Option Other RE/LOC Loan.

12. Residential Construction- excluding Business Purpose. Report the total outstanding loan balance of all delinquent residential construction loans that were granted directly to a home owner building a residence for their own personal use, which is not limited to a primary residence.

13. Member Business Loans excluding Agricultural Loans. Report the total outstanding loan balance of all delinquent Member Business Loans, excluding business loans made for agricultural purposes.

14. Agricultural Loans. Report the total outstanding loan balance of all delinquent business loans made for agricultural purposes.

15. Nonmember Business Loans. Report the total outstanding loan balance of all delinquent loans nonmember loans which were made for business purposes. This includes purchased or participated loans.

16. Business Construction & Development Loans. Report the total outstanding loan balance of all delinquent business loans granted to fund commercial construction and development.

17-19. Refer to the instructions for Schedule A Specialized Lending item 12 for the definition of what should be reported as a modified real estate loan.

17. Modified 1st Mortgage Real Estate Loans. Report the total outstanding loan balance of all delinquent Modified 1st Mortgage Real Estate Loans. The amounts included in this line, should also be reported on line 2 above in the appropriate sub-category.

18. Modified Other Real Estate Loans\Lines of Credit. Report the total outstanding loan balance of all delinquent Modified Other Real Estate Loans\Lines of Credit. The amounts included in this line, should also be reported on line 3 above in the appropriate sub-category.

19. Modified Real Estate Loans also reported as Business Loans. Report the total outstanding loan balance of all delinquent Modified Real Estate Loans also reported as business loans. The amounts included in this line, should also be reported on line 13 or 15 above and in lines 2 or 3 depending on the type of loan.

LOAN CHARGE OFFS AND RECOVERIES
(NCUA FORM 5300 - PAGE 11)

LOAN LOSS INFORMATION

20-25. Charge Offs and Recoveries Year to Date. Report the dollar amount of loans charged off year to date by collateral category in the left column. Report the dollar amount of loan recoveries year to date by collateral category in the right column.

24. All Other Loans. Report on line 20 all charge offs and recoveries for loans reported on page 4, lines 16, 17, 18 and 22 prior to being charged off. (e.g. all other consumer loans, member business loans not secured by real estate).

25. Total Charge Offs and Recoveries. Report the total of all loans charged off in the left column and total recoveries in the right column. The software will calculate this field based on the input in the individual categories. **Charge offs and recoveries from an overdraft protection program should also be included on this line.**

ADDITIONAL LOAN LOSS INFORMATION

Credit unions must include all loan types and report loan losses and recoveries in other categories when applicable. Remember, this section is for informational purposes only. **Charge offs and recoveries for these loans has already been reported on the loan charge offs and recoveries schedule above (lines 20-25).**

To complete this additional loan loss information section properly, please take note of the following examples:

A participation loan classified as a member business loan (excluding agricultural) is charged off. Therefore, it must be reported on lines 27 and 31. The same rule holds true for agricultural related participation lending. When these types of loans are charged off, the charged off amount and any subsequent recoveries would be reported on lines 27 and 32. Other examples are indirect lending involving real estate or vehicle loans. Real-estate related indirect loans that are charged off and any subsequent recoveries would be reported on lines 26 and 28 if the real estate loan is an interest only and payment option 1st mortgage loan. In the case of the vehicle loans that are also indirect, the charged off amount and any subsequent recoveries would be reported only on line 26.

26. Indirect Loans. Report the dollar amount of loans charged off year to date from the credit union's indirect lending program on the left. Report the dollar amount of recoveries year to date from the indirect lending program in the right column.

27. Participation Loans. Report the dollar amount of loans charged off year to date from loan participations on the left. Report the dollar amount of recoveries year to date from loan participations in the right column.

28. **Interest Only and Payment Option 1st Mortgage Loans.** Report the dollar amount of loans charged off year to date for Interest Only and Payment Option1st Mortgage Loans on the left. Report the dollar amount of recoveries year to date for Interest Only and Payment Option 1st Mortgage Loans in the right column.

29. Interest Only and Payment Option Other RE/LOC's Loans. Report the dollar amount of loans charged off year to date for Interest Only and Payment Option Other RE/LOC's Loans on the left. Report the dollar amount of recoveries year to date for Interest Only Payment Option Other RE/LOC's Loans in the right column. Please refer to the instructions for line 14 on Schedule A Specialized lending for information on what qualifies as an Interest Only and Payment Option Other RE/LOC Loan.

30. Residential Construction- excluding Business Purpose. Report the dollar amount of loans charged off year to date for residential construction loans that were granted directly to a home owner building a residence for their own personal use on the left. Report the dollar amount of recoveries year to date for Residential Construction- excluding Business Purpose in the right column.

31. Member Business Loan excluding Agricultural Loans. Report the dollar amount of loans charged off year to date from Member Business Lending excluding the amount charged off for loans made for agricultural purposes on the left. Report the dollar amount of recoveries year to date from Member Business Lending excluding the amount charged off for loans made for agricultural purposes in the right column.

32. Agricultural Loan. Report the dollar amount of loans charged off year to date from Business Loans made for agricultural purposes on the left. Report the dollar amount of recoveries year to date from Business Loans made for agricultural purposes in the right column.

33. Nonmember Business Loans. Report the dollar amount of loans charged off year to date from Nonmember Business Loans on the left. Report the dollar amount of recoveries year to date from Nonmember Business Loans in the right column.

34. Business Construction and Development Loans. Report the dollar amount of loans charged off year to date from Business Construction and Development Loans on the left. Report the dollar amount of recoveries year to date from Business Construction and Development Loans in the right column.

35-37. Refer to the instructions for Schedule A Specialized Lending item 12 for the definition of what should be reported as a modified real estate loan.

35. Modified 1st Mortgage Real Estate Loans Report the dollar amount of loans charged off year to date from Modified 1st Mortgage Real Estate Loans on the left. Report the dollar amount of recoveries year to date from Modified 1st Mortgage Real Estate Loans in the right column.

36. Modified Other Real Estate Loans\Lines of Credit Report the dollar amount of loans charged off year to date from Modified Other Real Estate Loans\Lines of Credit on the left.

Report the dollar amount of recoveries year to date from Modified Other Real Estate Loans\Lines of Credit in the right column.

37. Modified Real Estate Loans also reported as Business Loans. Report the dollar amount of loans charged off year to date from Modified Real Estate Loans also reported as business loans on the left. Report the dollar amount of recoveries year to date from Modified Real Estate Loans also reported as business loans in the right column.

BANKRUPTCY INFORMATION

38. Total Amount of Loans Charged Off due to Bankruptcy, Year-to-Date. Report the dollar amount of loans charged off due to bankruptcy, year-to-date, regardless of when the bankruptcy was filed. Include Chapter 7, Chapter 13, and Chapter 11 Bankruptcy Loan Charge-offs. Do not include recoveries.

39a.-c. Number of Members Filing Bankruptcy Year-to-Date. Provide the number of members who have **outstanding** loans in your credit union and have filed for Chapter 7, Chapter 13 or Chapter 11 Bankruptcy year-to-date. Include reaffirmations. Exclude bankruptcies that have been dismissed by a court.

40. Amount of Outstanding Loans Subject to Bankruptcies. Provide the dollar amount of the total outstanding loan balances of those members who have filed for bankruptcy identified in items 39a.-c.

MISCELLANEOUS LOAN INFORMATION

41. Congressional Reporting Requirement (FCU ONLY). Section 1757(5)(A)(vi)(I) of the Federal Credit Union Act requires NCUA to consult with the appropriate committees of the Congress, the Department of the Treasury, and the Federal financial institution regulatory agencies before exceeding the 15% loan interest rate ceiling. **This reporting requirement applies to Federal Credit Unions only.**

a. **Amount of Loans with Interest Rates Exceeding 15%**. Report total dollar amount of all loans with interest rates exceeding 15%.

b. **Weighted Average Interest Rate for Loans with Interest Rates Exceeding 15%**. Report the aggregate weighted average interest rate for the loans with interest rates that exceed 15%.

LIQUIDITY, COMMITMENTS AND SOURCES)
(NCUA FORM 5300 - PAGE 12)

OFF BALANCE SHEET COMMITMENTS AND OTHER ITEMS

1. Unfunded Commitments for Business Loans. Report the portion of the Net Member Business Loan Balances from **Schedule A – Specialized Lending**, lines 21 and 22 (Accounts 400A and 400B) that represent the unfunded portions of commitments.

A. **Commercial Real Estate .** Report the unfunded portions of commitments to extend credit for the purpose of financing commercial and multifamily residential properties (e.g. business and industrial properties, hotels, motels, churches, hospitals, and apartment buildings).

B. **Construction, and Land Development**. Include the unfunded portions of commitments to extend credit for the specific purpose of financing land development (i.e., the process of improving land, laying sewers, water pipes, etc.) preparatory to erecting new structures or the on-site construction of industrial, commercial, residential, or farm buildings. For this item, "construction" includes not only construction of new structures, but also additions or alterations to the existing structures and the demolition of existing structures to make way for new structures. Also include in this item loan proceeds your credit union is obligated to advance as construction progress payments. Do not include general lines of credit that a borrower, at its option, may draw down to finance construction and land development (report in item 2.F.).

C. Other Unfunded Business Loan Commitments. Report the unfunded portions of commitments to extend credit for business loans other than the purpose of financing commercial and multifamily residential properties. (Unfunded commitments for commercial and multifamily residential properties are reported under 1.A & 1.B) Outstanding business letters of credit should be reported on this line.

2. Unfunded Commitments for All Remaining Loans (Non-Business Loans).

A. Revolving Open-End Lines Secured by 1 - 4 Family Residential Properties. Report the unfunded portions of commitments to extend credit under revolving, open-end lines of credit secured by 1 to 4 family residential properties. These lines, commonly known as home equity lines, are typically secured by a junior lien and are usually accessible by check or credit card.

B. Credit Card Lines. Report the unfunded portions of all commitments to extend credit both to individuals for household, family, and other personal expenditures and to commercial or industrial enterprises through credit cards. Credit unions may report unfunded credit card lines as of the end of their customers' last monthly billing cycle prior to the report date or as of the report date.

C. Outstanding Letters of Credit. Report the amount unfunded as of the report date of all financial standby letters of credit (and all legally binding commitments to issue financial standby letters of credit) issued by your credit union. A financial standby letter of credit

irrevocably obligates your credit union to pay a third-party beneficiary when a customer (account party) fails to repay an outstanding loan or debt instrument.

D. Unsecured Share Draft Lines of Credit. Report the amount of unfunded lines of credit available that can be accessed through use of a personal check

E. Overdraft Protection Program Commitments. Report the amount of unfunded overdraft protection program commitments. Overdraft protection programs are marketed to members as short-term credit facilities, and typically provide members with an express overdraft "limit" that applies to their accounts. Unlike share draft lines of credit, overdraft protection programs do not trigger Regulation Z disclosures.

F. Residential Construction Loans-Excluding Business Purpose Loans. Report the amount of unfunded commitments of residential 1st mortgage construction loans where the borrower will be the occupant of the completed construction.

G. Other Unfunded Commitments. Report the unfunded portions of all other commitments not reported in lines 2.A. - 2.F.

3. Dollar Amount of Pending Bond Claims. Report the dollar amount of pending bond claims that your credit union intends to file but has not yet recorded on its balance sheet. Do not report other outstanding insurance claims.

CONTINGENT LIABILITIES

4. Loans Transferred with Recourse. Report the total principal balance outstanding of loans transferred, including participations, for which the transfer qualified for true sales accounting treatment under GAAP, and for which the transferor credit union retained some limited recourse (i.e., insufficient recourse to preclude sales accounting treatment.) Do not include loan transfers that qualify for sales treatment but only contain the representation and warranty paragraphs that are standard for sales on the secondary market. **Do not include loan participations transferred with substantial recourse or those transferred without recourse.** If a transfer does not satisfy the criteria for sales treatment (i.e., isolation, control, and pledge), the transfer should be accounted for as a secured borrowing with pledge of collateral, and not reported here.

5. Other Contingent Liabilities. Report the aggregate amount of any other outstanding contingent liabilities. This may include post retirement packages and management contracts.

CREDIT AND BORROWING ARRANGEMENTS

6. Amount of Borrowings Subject to Early Repayment at Lender's Option. Report the amount of borrowings where the lender has the option to require your credit union to repay the borrowing before the scheduled maturity.

7a. Total Credit Lines. Report the maximum amount the credit union is entitled to borrow under all established lines of credit, both advised and committed. Report draws against these lines on Page 5, line 1.

7b. Total Committed Credit Lines. Report the maximum amount the credit union is entitled to borrow under all established committed lines of credit. A committed line of credit is a credit line in which the credit union has paid a fee in advance to guarantee access at a future time.

7c. **Total Credit Lines at Corporate Credit Unions. .** Report the maximum amount the credit union is entitled to borrow under all established lines of credit at a Corporate Credit Union. Report draws against these lines on item 8 below. Draws should also be reported on Page 5, line 1.

8. Borrowing Outstanding at Corporate Credit Unions.

a. Lines of Credit. Report the total amount of draws from all lines of credit held with a Corporate Credit Union as of the call report date. Draws should also be reported on Page 5, line 1.

b. Term Borrowings. Report the total amount of all term borrowings owed to Corporate Credit Unions as of the call report date. This amount should also be included in the amount reported on Page 5, line 2.

9. Assets Pledged to Secure Borrowings. Report the total amount of assets pledged to secure borrowings.

10. Federal Home Loan Bank. If your credit union is a member of the Federal Home Loan Bank, answer yes.

11. Federal Reserve Bank Discount Window, Application to Borrow. If your credit union has filed an application to borrow from the Federal Reserve Bank Discount Window, answer yes.

12. Federal Reserve Bank Discount Window, Pre-pledged Collateral. If your credit union has pre-pledged collateral with the Federal Reserve Bank Discount Window, answer yes. "Pre-pledged" collateral means that the credit union's collateral has already been evaluated and accepted for immediate borrowing access.

INFORMATION SYSTEMS & TECHNOLOGY

(NCUA FORM 5300 - PAGE 13)

1. System for Share and Loan Records. Select the number which corresponds to the best description of the system your credit union uses to maintain its share and loan records:

1= **Manual System (No Automation).** Manually (e.g. hand posting) post and track share and loan records.

2= **Vendor Supplied In-House System.** Vendor provides, and maintains, the software program(s) required to track member data. This type of product is also called "Turnkey" and in many cases is a complete accounting package (share, loan, general ledger, subsidiaries, teller operations, cash operations, etc.). In most cases, the credit union will install and maintain the hardware to run the software at its office(s). The vendor generally maintains control over software programming and provides updates, patches, fixes, and new releases on a regular or predetermined basis. In some cases, clients may request the vendor to customize the software for their particular needs.

3= **Vendor Online Service Bureau.** Hardware and software systems reside at the vendor's location with the exception of those systems a credit union requires in order to access and transmit data to the vendor. Most, if not all, data processing occurs at the vendor's site. Service bureau vendors generally provide reports (paper, electronic, microfiche, or other) on a regular basis. Connection is made to a service bureau through dial-up connections, private lines, the Internet, frame relay, or other WAN services. The service provided may be real-time (transaction post upon data entry) or batch processing (data is accumulated throughout a predetermined time period and then transmitted to the vendor for processing at predetermined intervals).

4= **CU Developed In-House System.** The credit union developed, and generally maintains, the software onsite. The credit union has responsibility for the hardware and software systems. Generally, in-house developed credit unions will maintain a data center (data processing department) staffed with hardware and software personnel.

5= **Other.** Any other system that does not fit into one of the previous categories. Note: Most systems will fit into one of the categories.

2. Name of Information Processing Vendor (Share and Loan Records). If applicable, provide the name of your credit union’s primary share and loan information processing vendor.

3. Data Processing Conversion. Indicate whether your credit union has undergone a data processing conversion in the past 6 months or plan to start one in the next 12 months.

4. Electronic Financial Services Access. Select the methods by which members may access and/or perform electronic financial services.

- **Home Banking Via Internet Website.** Members access services via the web/internet. Generally, members use a web browser to access services.
- **Audio Response.** Members use an audio response system to access services. Generally, this type of system is phone based.
- **Automatic Teller Machines.** Members access services via an ATM network.
- **Kiosk.** Members access services via a kiosk.
- **Mobile Banking.** Members access services via a mobile telecommunications device such as a cell phone.
- **Other.** Members access services via a method not in the list.

5. Electronic Services. Select the services that members may perform using one or more of the electronic means listed in #4. Descriptions are provided for the following services which may not be self-explanatory:

- **Account aggregation.** Service to present account information from many websites in a consolidated format.
- **Electronic Cash.** Services to transfer monetary values ("electronic cash") that can be stored on a variety of media including a personal computer, plastic card, or other device that has a computer chip or magnetic strip. Debit, ATM or credit cards are not electronic cash.
- **Electronic Signature Authentication/Certification.** Service to verify identify and certify related electronic signatures.
- **E-statements.** Service where members can choose to receive their periodic statements electronically rather than receiving a paper statement in the mail.
- **External Account Transfers.** Service that allows members to transfer money to accounts held at other financial institutions.
- **Internet Access Services.** Service to provide members with access to the Internet.
- **Member Application, New loan, and New Share Account.** Service that allows members to access and **submit an application electronically via the internet**. Do not report this item if members must print, mail or physically deliver the application.
- **Merchant Processing Services.** Providing point of sale transaction equipment (i.e. debit/credit card terminals, etc.) and processing services to business customers. This also applies if the credit union has contracted with a third party to provide these services.
- **Remote Deposit Capture.** Service which allows a member to scan checks and transmit the scanned images and/or ACH-data to a bank for posting and clearing.

6. World Wide Website Address. If your credit union has a World Wide Website address, please provide it. Please do not include the "http://" part of your entry. If your credit union does not have a World Wide Website, skip to question #10.

a. **Internally Hosted Website.** Answer yes if the credit union hosts its own website and/or online banking page on a server located on the credit union's premises and the server is managed by credit union personnel.

7. World Wide Website Type. Select the type that best describes the degree of information and/or services you offer online:

1= **Informational:** Displays general information such as loan/share rates, printable forms, credit union contact information, privacy notice, etc; or,
2= **Interactive:** Members can complete membership and loan applications, apply for new share accounts, transmit requests for information such as share balances, loan balances, account statements, disclosure statements, etc as well as informational; or,
3= **Transactional:** Members can initiate or perform transactions such as paying bills, making loan payments, transferring money (between one or more credit union accounts or between the credit union and 3rd parties) as well as interactive and informational.

8. Transactional Website Usage. Report the number of members (not the number of transactions) using your transactional website. Do not answer this question if your website is not a transactional type website.

9. Transactional Website Vendor. If your credit union has a transactional website, please provide the name of the primary vendor used to enable such services (i.e. the electronic home banking application service provider). This may not necessarily be the same vendor who provides the credit union's share and loan system, physically hosts the web server which runs the website, or provides the access to the Internet.

10. Future Website. If you have a website, skip this question. If you do not have a website, please indicate if you intend to add one in the future.

a. If you don't have a website but plan to add one (i.e. question #10 is Yes), please state, in the number of months, you expect to create your website and post it to the World Wide Web.
b. If you don't have a website but plan to add one (i.e. question #10 is Yes), please state the type of website you plan to create (for a description of website types, see #7 above).

11. Internet Access. If you can access the internet from any computer located at the credit union, answer yes to this question.

12. FedLine Access. If you have a FedLine access to the Federal Reserve system, answer yes to this question. This includes FedLine Web Services. Do NOT answer yes if you use any other wire transfer request system (such as a web based wire transfer request system provided by a corporate credit union) to conduct wire transfers.

13. Originating Depository Financial Institution. An Originating Depository Financial Institution (ODFI) receives payment instructions from the originator (party originating ACH transaction) and forwards the entries to the ACH Operator (Federal Reserve Bank or Electronic Payments Network). Answer yes to this question if you are an ODFI.

14. Receiving Depository Financial Institution. A Receiving Depository Financial Institution (RDFI) receives ACH entries directly from the ACH Operator and posts the entries to member accounts or its own accounts. Answer yes to this question if you are an RDFI.

15. **Internal Wireless Network.** Answer **YES** to this question if any communication on the credit union's network is accomplished using a wireless rather than a wired connection. This applies to all IEE 802.11 technologies and related technologies. Also answer yes to this question if communication between the primary data processing site and a branch is done wirelessly. For example, using line of site broadcast towers between the main office and a branch a few miles away.

PCA NET WORTH CALCULATION WORKSHEET
(NCUA FORM 5300 - PAGE 14)

No credit union is required to provide input on this page unless the credit union intends to use an optional Total Assets Election to compute its new worth ratio or has completed a merger or acquisition that qualifies under FAS 141R

At its discretion, a credit union may elect a measure of total assets for its net worth denominator other than quarter-end total assets. If the credit union decides to use one of these Total Assets Elections it must input this amount in either line 10, 11 or 12 as appropriate. Otherwise, the PCA Net Worth Calculation Worksheet will compute the credit union's net worth ratio and resulting net worth classification using quarter-end total assets from line 9. (Please see NCUA Rules and Regulations §702.2 (k) for further information regarding total assets.)

All Credit Unions. This worksheet provides a means of measuring the net worth ratio. All credit unions must determine their net worth category at the end of each calendar quarter by measuring their net worth ratio. (See NCUA Rules and Regulations §702.101)

Credit unions with Assets Greater than $10,000,000. In addition to measuring a net worth ratio, credit unions with assets greater than $10 million must also review their Risk Based Net Worth (RBNW) Calculation Requirement.

> Line 14a of the PCA Net Worth Calculation Worksheet provides the RBNW Requirement based upon the Standard Components.
> Line 14b of the PCA Net Worth Calculation Worksheet provides the RBNW Requirement based upon the Alternative Components of Section 702.107 of the NCUA Rules and Regulations.

Manual Call Report Filers. Manual Call Report filers may leave the PCA Net Worth Calculation Worksheet blank, use it to select an optional total assets election, or use it as a manual net worth calculation worksheet. NCUA will compute the Net Worth Ratio and RBNW Requirement Calculation for manual Call Report filers with the information entered on the Call Report.

7. Adjusted Retained Earnings acquired through Business Combinations

a. Prior Quarter-End Adjusted Retained Earnings acquired through Business Combinations. List the applicable total for the quarter-end adjusted retained earnings acquired through a business combination. This total must be tracked separately by the credit union since it will not appear directly on the balance sheet.

5300's filed for cycles after March 31, 2009. This amount should equal the amount reported in line c of the prior period call report, if the credit union has reported on this information before.

Example 1: March 31, 2009 5300 Cycle XYZ FCU merged into ABC FCU 1/31/2009. The book value of XYZ's retained earnings as measured under GAAP at the time the entities merged was $150,000. This is the first reporting period since the merger and no additions or subtractions have been made. ABC would report $150,000 in this line.

b. Adjustments made to Retained Earnings acquired through Business Combinations during current quarter. List any applicable adjustments. The total will only go up with additional business combinations. The only time this amount should go down is due an accounting correction or because amounts were taken as capital to cover credit union losses exceeding the quarter's retained earnings balance.

Example 2: June 30, 2009 5300 Cycle. DEF FCU merged into ABC FCU 4/30/2009. DEF FCU had a book value of retained earnings as measured under GAAP at the time of the merger of $50,000. Also, in the second quarter of the year, ABC had large loan losses that exhausted its own Statement of Financial Condition Retained Earnings and had a loss beyond that of $10,000. ABC would have reported $50,000 on line a and $10,000 on line b.

c. Current Quarter's Total Adjusted Retained Earnings acquired through Business Combinations. (Line 7a +/- Line 7b). The amount calculated in line c is what you should report on line a on your next 5300 report.

STANDARD COMPONENTS OF RISK BASED NET WORTH (RBNW) REQUIREMENT

(NCUA FORM 5300 - PAGE 15)

No credit union is required to provide input on this page. NCUA provides the Standard Components of Risk Based Net Worth (RBNW) Requirement worksheet to demonstrate the underlying source information of the RBNW requirement. NCUA provides this for your information only.

Credit unions with Assets Greater than $10,000,000. In addition to measuring a net worth ratio, credit unions with assets greater than $10 million must also review their Risk Based Net Worth (RBNW) Calculation Requirement. Line 13 of the PCA Net Worth Calculation Worksheet provides the RBNW Requirement based upon the standard components.

Manual Call Report Filers. NCUA will compute the RBNW Requirement Calculation for manual Call Report filers with the information entered on previous pages of the Call Report.

SCHEDULE A – SPECIALIZED LENDING
(NCUA FORM 5300 - PAGE 16-18)

SECTION 1 – INDIRECT AND PARTICIPATION LOANS

INDIRECT LOANS

An indirect loan is a loan made by a credit union through a vendor or third party vendor that facilitates the financing arrangement. The credit union is responsible for making the underwriting decision and the loan is immediately assigned to the credit union after being made.

1a. Indirect Loans – Point of Sale Arrangement. Report the number and dollar amount of outstanding indirect loans made by the credit union by contracting directly with a merchant. In this case, the credit union partners with a merchant to originate loans at the point of sale. A direct agreement between an auto dealer and a credit union is an example of an indirect loan made at the point of sale.

1b. Indirect Loans – Outsourced Lending Relationship. Report the number and dollar amount of outstanding indirect loans made by the credit union by contracting with a third party vendor other than the merchant providing the product. In this case, the credit union does not directly contract with the merchant. The third party vendor receives compensation for facilitating loan origination. A wholly owned CUSO is considered a third party for this reporting item.

SECTION 2 – REAL ESTATE LOANS AND LINES OF CREDIT INCLUDING BUSINESS LOANS SECURED BY REAL ESTATE

Real Estate Loans/Lines of Credit. For each type loan/line of credit listed, provide the number of loans/lines of credit outstanding, the aggregate amount of loans/lines of credit outstanding, the number of loans/lines of credit granted year-to-date and the dollar amount of loans/lines of credit granted year-to-date. Real estate loans processed by a third party but funded by the credit union should be included. The number of loans/lines outstanding should **not** include those with no balance or those loans reported as loans held for sale. The number and dollar amount of loans/lines of credit granted should include any real estate loans sold on the secondary market and those classified as loans held for sale along with loans held in the current loan portfolio. Count each line of credit as a single loan granted if one or more advances were made on that line year-to-date. The dollar amount should include all new advances on the line of credit and all refinanced balances.

FIRST MORTGAGE LOANS

Report loans that are secured by a first lien. Do not include second trust loans. This includes home equity lines of credit that are secured by a first lien.

2a. Fixed Rate, Fully Amortizing >15 Years. Report information for loans listed on page 4 line 19 that have an original maturity of GREATER THAN 15 years. Report loans that have a fixed rate for the term of loan.

2b. Fixed Rate, fully Amortizing 15 Years or Less. Report information for loans listed on page 4 line 19 that have an original maturity of 15 years OR LESS. Report loans that have a fixed rate for the term of loan.

3a. Balloon/Hybrid > 5 Years. Report information for loans listed on page 4, line 19 that have a balloon feature or convert to an adjustable rate loan after a predefined period of time (e.g., a loan may be fixed for 7 years and then convert to a 1 year adjustable rate thereafter). Report those loans where the original interest rate remains fixed for GREATER THAN 5 years.

3b. Balloon/Hybrid 5 Years or Less. Report information for loans listed on page 4, line 19 that have a balloon feature or convert to an adjustable rate loan after a predefined period of time (e.g., a loan may be fixed for 3 years and then convert to a 1 year adjustable rate thereafter). Report those loans where the original interest rate remains fixed for 5 years or less.

4. Other Fixed Rate. Report any other type of fixed rate first mortgage loan.

5. Adjustable Rate 1 Year or Less. Report loans listed on page 4, line 19 that call for the periodic adjustment of the interest rate charged. The interest rate must reset on an annual or more frequent basis.

6. Adjustable Rate > 1 Year. Report loans listed on page 4, line 19 that call for the periodic adjustment of the interest rate charged. The interest rate must reset on a periodic basis greater than one year.

For the number and dollar amount of loans outstanding, the sum of lines 2a.- 6. must equal the amount reported on page 4, line 19.

OTHER REAL ESTATE LOANS

7. Closed-End Fixed Rate. Report loans listed on page 4, line 20 that have a set interest rate until maturity. Report only second trust loans in this category.

8. Closed-End Adjustable Rate. Report loans listed on page 4, line 20 that are not eligible for additional advances and have a contract which calls for the periodic adjustment of the interest rate charged. Loans with periodic interest rate adjustments are considered adjustable rate regardless of the frequency of the periodic adjustment period.

9. Open-End Adjustable Rate. Report loans listed on page 4, line 20 which are eligible for additional advances and have a contract which calls for the periodic adjustment of the interest rate charged. Loans with periodic interest rate adjustments are considered adjustable rate regardless of the frequency of the periodic adjustment period.

10. Open-End Fixed Rate. Report loans listed on page 4, line 20 which are eligible for additional advances and have a fixed rate of interest.

For the number and dollar amount of loans outstanding, the sum of lines 7 through 10 must equal the amount reported on page 4 line 20.

11. TOTALS (each column). Sum of lines 2a. through 10. The total number and amount of outstanding loans listed in columns 1 and 2 should agree with the sum of the amounts reported on page 4 lines 19 and 20.

12. MODIFIED REAL ESTATE LOANS. Report in the appropriate categories below all loans and leases that have been modified.

For purposes of this item, include all loans and leases whose terms have been modified because of deterioration in the financial condition of the borrower whether or not such modified loans are troubled debt restructurings under GAAP. The modified terms offered the borrower could include an increased term, a reduction in interest rate or principal or other concession. Include all modified loans whether or not the terms conform to either the rate, term and loan-to-value that would be granted on a new loan with a similar risk profile. If the loan is refinanced or modified just to keep a member who is current on their loan from refinancing for a better rate or terms elsewhere, it does not need to be reported in this section. For all troubled debt restructured loans (See definition in Delinquency instructions) for which the member has not made six consecutive payments in compliance with the modified terms; these loans should still be considered delinquent and reported appropriately here and on Page 10 of the 5300.

(a) **Modified Loans secured by First Mortgages.** Report the number, dollar amount and amount granted year to date for modifications which are presently secured by a first mortgage. These loans should also be reported on the appropriate lines in the Real Estate Loan Section above on lines 2 through 6.

(b) **Modified Loans secured by Other Real Estate/Lines of Credit.** Report the number, dollar amount and amount granted year to date for modifications which are presently secured by a junior lien. These loans should also be reported on the appropriate lines in the Real Estate Loans Section above on lines 7 through 10.

(c) **Modified Real Estate Loans also reported as Business Loans.** Report the number, dollar amount and amount granted year to date for modifications which meet the definition of Business Loans that are secured by real estate. These loans should also be reported on the appropriate lines in section 3 on Page 17. These would include any purchased business loans or participation interests to nonmembers secured by real estate.

13. Interest Only & Payment Option 1st Mortgage Loans. Report the number and balance outstanding of Interest Only & Payment Option 1st Mortgage loans. Also report the dollar amount of Interest Only & Payment Option first mortgage loans granted year to date. A payment option mortgage allows the borrower to choose among several different payment options each month, usually during the first few years of the loan. The options typically include a payment of principal and interest, an interest only payment, and a minimum payment. These loans are secured by first deed of trust.

14. Interest Only & Payment Option Other RE/LOC Loans. Report the number and balance outstanding of Interest Only & Payment Other RE/LOC loans. Also report the dollar amount of Interest Only & Payment Option Other RE/LOC loans granted year to date. A payment option mortgage allows the borrower to choose among several different payment options each month, usually during the first few years of the loan. The options typically include a payment of principal and interest, an interest only payment, and a minimum payment. An Interest Only loan does not require the borrower to make payments to reduce the principal for a specific period of time. These loans are secured by a subordinate lien.

> **Example:** Home equity lines of credit, secured by a subordinate lien, whose contract only requires monthly payments of interest during the draw period would be reported on this line during the draw period. After the member is required to make payments that reduce principal, it would no longer be reported on this line.

SCHEDULE A – SPECIALIZED LENDING

(NCUA FORM 5300 - PAGE 17)

MISCELLANEOUS REAL ESTATE LOANS/LINES OF CREDIT INFORMATION

15. Balance Outstanding of 1st Mtg Residential Construction Loans – Excluding Business Purpose loans. Report the amount of residential 1st mortgage construction loans where the borrower will be the occupant of the finished construction. Do not include business purpose loans in this amount.

16. Allowance for Losses (ALL) on Real Estate Loans (optional). Estimate, if necessary, the dollar amount of the allowance for loan losses account that is reserved for unrealized real estate loan losses.

17. Total Amount of all first Mortgage Loans Sold in the Secondary Market Year-to-Date. Total loan balance of all first mortgage real estate loans which have been sold in the secondary market, to other credit unions, to private investors, etc.

18. Amount of Real Estate Loans Outstanding that will contractually refinance, reprice or mature within the next 5 years and that are not reported on line 28 (below). Report the outstanding balance of adjustable rate real estate loans that according to contractual agreements will reprice or mature within the next 5 years and that are not reported in line 28. Report the outstanding balance of fixed rate real estate loans, that according to contractual agreements, will mature within the next 5 years and that are not reported in line 28. Also include real estate backed **balloon loans**, that according to contractual agreements, are due within the next 5 years and that are not reported in line 28.

19. Amount of Real Estate Loans Sold But Serviced by the Credit Union. Report the dollar amount outstanding of those real estate loans that have been sold by the credit union, but remain serviced by the credit union.

20. Mortgage Servicing Rights. Report the dollar amount of Mortgage Servicing Rights recorded as an asset in this Call Report. A Mortgage Servicing Asset is a contract to service loans under which the estimated "benefits of servicing" (i.e., revenues from contractually specified servicing fees, late charges, and other ancillary sources including "float") are expected to more than adequately compensate the servicer for performing the servicing. A servicing contract is either (a) undertaken in conjunction with selling or securitizing the loan being serviced or (b) purchased or assumed separately. Not all servicing contracts result in a servicing asset.

SECTION 3 – BUSINESS LOANS

This report should include information concerning business loans as defined by Part 723 of the NCUA Rules and Regulations. A member business loan generally includes any loan, line of credit, or letter of credit (including unfunded commitments) where the borrower uses the proceeds for commercial, corporate or other business investment property or venture, or agricultural purposes. However, loans which meet one or more of the following exceptions are not member business loans:

- A loan fully secured by a lien on a 1- to 4-family dwelling that is the member's primary residence;
- A loan fully secured by shares in the credit union or deposits in other financial institutions;
- 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;
- A loan where a federal or state agency (or its political subdivision) fully insures repayment, fully guarantees repayment, or provides an advance commitment to purchase in full; or
- Loans to credit unions and credit union service organizations.

For purposes of Part 723, a loan purchase or participation interest in a nonmember business loan must meet the member business loan requirements as if made to a member. These loans do not count against the credit union's regulatory aggregate member business loan limit unless the borrower is also a member. However, the credit union must receive approval from the NCUA regional director before the total of the credit union's net member business loan balances and the nonmember loan balances exceed the lesser of 1.75 times the credit union's net worth or 12.25% of total assets.

Net Member Business Loan Balance (NMBLB). Means the outstanding loan balance plus any unfunded commitments, reduced by any portion of the loan that is secured by shares in the credit union, or by shares or deposits in other financial institutions, or by a lien on the member's primary residence, or insured or guaranteed by any agency of the federal government, a state or any political subdivision of such state, or subject to an advance commitment to purchase by any agency of the federal government, a state or any political subdivision of such state, or sold as a participation interest without recourse and qualifying for sales accounting under generally accepted accounting principles. The NMBLB applies to both member and nonmember loans and participations.

Examples for reporting Member Business Loans on lines 21-22 and lines 30-32 of this schedule.

If a member has $35,000 in business purpose loans and the credit union grants this member an additional $40,000 in business purpose loans, the credit union should report the additional $40,000 on lines 21-22 as a Member Business Loan. If the credit union has total assets exceeding $10,000,000, the credit union would also report the $40,000 on lines 30-32 for the purpose of calculating the Risk Based Net Worth requirement. Also, in this case, the credit union must comply with all of the requirements of Part 723 of NCUA's Rules and Regulations in making this loan because the loan caused the aggregate amount of business purpose loans to the member to exceed the $50,000 threshold in RR 723.1(b)(3). (Federal Register / Vol. 68, No. 190)

If, in the case above, the member subsequently pays down the $35,000 business purpose loan to $15,000 and the $40,000 business loan to $34,000, making the aggregate total business purpose loans $49,000, the credit union is not required to list any of these loans on lines 21-22 as Member Business Loans since the new aggregate loan total is $49,000 and is now below the $50,000 threshold in Section 723.1(b)(3) of NCUA's Rules and Regulations. However, if the credit union has assets exceeding $10,000,000, the credit union is required to report the $34,000 member business purpose loan on lines 30-32 for the purpose of calculating the Risk Based Net Worth (RBNW). For RBNW reporting requirements, the outstanding loan balance of any loan and participation that **ever** met the definition of a member business loan (e.g., at origination or at time of purchase) must be reported on lines 30-32 in the Risked Based Net Worth section for credit unions with assets greater than $10 million.

21. Member Business Loans. Report the total count and NMBLB amount of any loan or participation to a member.

- For each type of member business loan listed, provide the number of loans outstanding, the aggregate NMBLB amount of loans outstanding, the number of loans granted or purchased year-to-date, and the NMBLB amount of loans granted or purchased year-to-date. For participation loans, report the NMBLB amount of the portion that remains on the credit union's balance sheet.

- Include any unfunded commitments with these reported figures unless otherwise noted in the instructions.

- For loans held for sale, report only the number of loans granted or purchased year-to-date and the aggregate NMBLB amount of loans granted or purchased year-to-date.

22. Purchased business loans or participation interests to nonmembers. Report the total count and NMBLB amount resulting from a purchase of any nonmember business loan or participation interest qualifying for sales accounting.

MISCELLANEOUS BUSINESS LOANS INFORMATION

23. Construction and Development Loans. Report the total count and NMBLB amount of any loan or participation reported in line 21 and 22 for the purpose of acquisition of property or rights to property with the intent to convert it to income producing property such as residential housing for rental or sale; commercial use; or similar use. This includes land or structure loans made with the intent of conversion into an income producing property such as residential housing for rental or sale, commercial or industrial use, or similar use. Construction or development loan includes a financing arrangement for the major renovation or development of property already owned by the borrower that will convert the property to income producing property or convert the use of income producing property to a different use from its use before the major renovation or development or is a major expansion of its current use. A construction or development loan does not include loans to finance maintenance, repairs, or improvements to an existing income producing property that do not change its use. **Exclude** any loan made to finance the construction of a single-family residence if a prospective homeowner has contracted to purchase the property or a loan to finance the construction of one single-family residence per member-borrower or group of associated member-borrowers, irrespective of the existence of a contractual commitment from a prospective homeowner to purchase the property.

24. Unsecured Business Loans. Report the total count and outstanding member business loan balance of any unsecured loan or participation reported in lines 21 and 22 excluding credit card line of credit programs offered to non-natural person members that are limited to routine purposes normally made available under those programs. Do not include unfunded commitments.

25. Purchased business loans or participation interests to members. Report the total count and NMBLB amount of any purchased member business loan or participation interest reported in line 22 qualifying for sales accounting.

26. Agricultural Related Loans. Report the total count and NMBLB amount of any loan or participation reported in lines 21 and 22 made for the purpose of agriculture or farm related equipment, land, seed, fertilizer, services and similar purpose. This includes both operating and capital loans.

27. Portion of Real Estate Loans included on page 16 line 11 which are also reported as business loans on lines 21 and 22. Report the outstanding portion of any loan contained in line 11 that is also reported in the Net Member Business Loan Balance(s) (NMBLB) reported on lines 21 and 22. Do not include balances excluded from the NMBLB such as the portion secured by a lien on a member's primary residence.

28. Business Loans and Participations sold Year-to-Date. Report the total count and dollar amount of any business loan or participation interest sold year-to-date qualifying for sales accounting under generally accepted accounting principles.

29. Small Business Administration Loans Outstanding. Report the total count and outstanding amount of any loan granted under a Small Business Administration loan program.

RISK BASED NET WORTH (RBNW) - credit unions with assets greater than $10,000,000.
For purposes of Part 702 (RBNW), the amount reported in this section differs from the calculated NMBLB reported in lines 21 and 22 and must include the portion of loan balances secured by the following:

- By shares in the credit union, or by shares or deposits in other financial institutions;
- By a lien on the member's primary residence;
- Insured or guaranteed by any agency of the federal government, a state or any political subdivision of such state; or
- Subject to an advance commitment to purchase by any agency of the federal government, a state or any political subdivision of such state.

Note: Loans that are fully guaranteed by a federal or state agency are not considered member business loans, and would not be reported on lines 21-22. However, if the loan is partially guaranteed (such as SBA loans), the portion that is partially guaranteed is excluded from the regulatory net business loan balance but included for RBNW purposes. The loan must meet the regulatory $50,000 threshold before it is reported as a member business loan, or reported for RBNW purposes. Once a loan is deemed to be a member business loan, the outstanding balance of the member business loan (including any guaranteed portions) must be risk-weighted until the loan is paid off. (NCUA RR Part 702).

For purposes of Part 702 (RBNW), purchased business loans or participations to nonmembers are treated the same as a member business loan.

30. Loans and participation interests qualifying for RBNW.
Report the outstanding loan balances of any loan and participation that meets the definition of a member business loan at origination or at time of purchase.

Include member business loans transferred with contractual recourse. These are loans or portions of loans which do not qualify for sales accounting under generally accepted accounting principles. Do not include unfunded commitments. Report unfunded commitments on line 31.

31. Unfunded commitments for business loans and participation interests qualifying for RBNW. Report the unfunded portions of commitments to extend credit for any loan reported in line 30.

32. Amount of Real Estate Loans included in line 11 also reported as loans and participation interests qualifying for RBNW on line 30 above. Report the outstanding balance of any loan contained in line 11 of page 16 which has ever qualified as a business loan regardless of whether the loan is presently classified as a business loan.

SCHEDULE A – SPECIALIZED LENDING

(NCUA FORM 5300 - PAGE 18)

SECTION 4 – LOANS PURCHASED AND SOLD IN FULL & PARTICIPATION LOANS PURCHASED AND SOLD

33. Loans Purchased And Sold Year-To-Date

a. Loans Purchased In Full from Other Financial Institutions. Report the number and dollar amount of loans purchased by your credit union for which it has **full title**, year to date. (Seller has assigned the note and supporting documents to your credit union.) **Do not include Participation Loans Purchased**.

b. **Loans, Excluding Real Estate Loans, Sold in Full Year-to-Date.** Report the amount of outstanding loans that are not real estate loans that were sold in full year-to-date. Do not include participation loans sold.

34a-b. Participation Loans Purchased. Report the number and dollar amount of participation loans purchased by the credit union for each applicable category (cumulative basis) in the two left columns and then report the number and dollar amounts year-to-date (include even in situations where the credit union is not holding a current outstanding balance) in the two right columns.

35a-b. Participation Loans Outstanding . Report the total number and dollar amount of the credit union's portion of outstanding participation loans that have been sold (**cumulative basis for any outstanding balances**) in the two left columns and then list the outstanding number and dollar amount (**cumulative basis for any outstanding balances**) that the credit union sold to other financial institutions and/or retained the servicing rights in each applicable category in the two right columns. **If participation loans have been sold with recourse, they must be reported on the Liquidity Commitments and Sources schedule**. **All business loan participations to both members and nonmembers must be reported in the applicable categories as well.**

36a-b. Participation Loans Sold Year-to-Date. Report the number and dollar amount that the credit union has retained from loan participations sold year-to-date in the two left columns and then the total number and dollar amounts of participations sold year-to-date in the two right columns. **If participation loans have been sold with recourse, they must be reported on the Liquidity Commitments and Sources schedule**. **All business loan participations to both members and nonmembers must be reported in the applicable categories as well.**

37a-f. Participation Loans Outstanding By Type . Report the total number and dollar amount of the credit union's portion of outstanding participation loans for each applicable category that have been purchased (**cumulative basis for any outstanding balances**) and then list the

outstanding portion (**cumulative basis for any outstanding balances**) that the credit union sold to other financial institutions. **If participation loans have been sold with recourse, they must be reported on the Liquidity Commitments and Sources schedule**.

SCHEDULE B – INVESTMENTS, SUPPLEMENTAL INFORMATION
(NCUA FORM 5300 - PAGE 19)

TYPES OF INVESTMENTS

Report the value of all investments by type.

1. U.S. Government Obligations. Report the amount of investments in U.S. Government Obligations, including U.S. Treasury Bills, Notes, Bonds, Zero Coupon Bonds and STRIPS, etc.

2. Federal Agency Securities. Report the amount of investments in securities issued or guaranteed by Government Corporations and Government Sponsored Enterprises (GSEs).

Federal Agency Securities are securities that are issued by one of two entities: (1) a security issued by a Government corporation (wholly or partially owned by the Government), usually with an unconditional guarantee of the U.S. Government; and (2) a security issued by a government sponsored enterprise (GSE), often explicitly guaranteed only by the issuer. SBA securities are included in this category.

Government Sponsored Enterprises (GSEs) are privately-owned, Congressionally-chartered corporations established to provide funding to an underserved sector of the economy. GSEs are instrumentalities of the US Government for specific purposes; however, GSEs do not carry an explicit guarantee of the U.S. Government.

GSEs that issue securities include, but may not be limited to:

- Federal National Mortgage Association (FNMA or Fannie Mae);
- Federal Home Loan Mortgage Corporation (FHLMC or Freddie Mac);
- Farm Credit System (including Federal Farm Credit Bank (FFCB) and Farm Credit System Financial Assistance Corporation (FACO));
- Federal Home Loan Bank System (FHLB); and
- Federal Agricultural Mortgage Corporation (FAMC or Farmer Mac).

Report the amount of investments in Federal Agency Securities and GSE Obligations in the following categories:

a. **Agency/GSE Debt Instruments (not backed by mortgages).** Report the amount of debt instruments not backed by mortgages (e.g., debentures of FNMA, FHLMC, and FHLB). Include SBA securities in this category.

b. **Agency/GSE Mortgage-Backed Securities.** Report the amount of mortgage-backed securities (including CMOs) issued or guaranteed by agencies or GSEs (e.g., GNMA, FNMA, FHLMC). This includes Mortgage Pass-Through Securities that were issued by a government entity.

3. Other Mortgage-Backed Securities. Report the amount of investments in mortgage-backed securities not included in 2b.

Agency/GSE Mortgage-Backed Securities.

Mortgage-backed securities (MBSs) are securities backed by pools of mortgages. Owners of MBSs receive payments flowing from the interest and principal on the underlying mortgages.

Mortgage related securities are mortgage-backed securities as defined in Section 3(a)(41) of the Securities Exchange Act of 1934 (15 U.S.C. 78c(a)(41)), *e.g.*, a privately-issued security backed by first lien mortgages secured by real estate upon which is located a dwelling, mixed residential and commercial structure, residential manufactured home, or commercial structure, that is rated in one of the two highest rating categories by at least one nationally-recognized statistical rating organization

Report the amount of investments in Other Mortgage-Backed Securities in the following categories:

a. **Privately Issued Mortgage-Related Securities.** Report the amount of privately-issued securities meeting the definition of a mortgage-related security (MRS). For example, a CMO or pass-through security backed by first lien mortgages and rated in one of the two highest categories, e.g., AAA or AA (or equivalent). Do not include balances reported in 2b. Agency/GSE Mortgage-Backed Securities or 3b. Privately Issued Mortgage-Backed Securities.

b. **Privately Issued Mortgage-Backed Securities (SCU Only).** Report the amount of privately-issued securities backed by mortgages, but not meeting the definition of a mortgage-related security. **These securities are not permissible investments for FCUs.** For example, a security backed by mortgages but rated lower than AA (or equivalent) or a security backed by second lien mortgages. Do not include balances reported in 2b. Agency/GSE Mortgage-Backed Securities or 3a. Privately Issued Mortgage-Related Securities. This line includes Mortgage Pass-Through Securities that were not issued by a government entity.

4. Mutual Funds Report the amount of investments in mutual funds. Mutual funds have a Net Asset Value ("NAV").

5. Common Trust Investments. Report the amount of investments in common trust investments. Common trust investments include the Government Securities Program (GSP) and NIFCU$.

INVESTMENTS MEETING SPECIFIC CRITERIA OF PART 703 (FCU ONLY)

6. Non-Mortgage Related Securities with Embedded Options or Complex Coupon Formulas (FCU Only). ***This question is for federal credit unions only.*** Report total holdings in securities, other than mortgage-related securities, with embedded options (calls, puts, caps, and floors); or where the coupon formula is related to more than one index, or is inversely related to an index, or is a multiple of an index. Do not include mutual fund investments, CUSO stock or the stock of the Federal Reserve, FHLB, or SLMA.

7. Non-Mortgage Related Securities with Maturities Greater than Three Years that Do Not have Embedded Options or Complex Coupon Formulas (FCU Only). ***This question is for federal credit unions only.*** Report total holdings in securities, other than mortgage-related securities, with maturities greater than 3 years, e.g. agency bullets. Exclude securities with embedded options (calls, puts, caps, and floors), where the coupon formula is not related to more than one index, and is not inversely related to an index, or is a multiple of an index. Do not include mutual fund investments, CUSO stock or the stock of the Federal Reserve, FHLB, or SLMA.

8. Total of Securities Meeting the Requirements of Section 703.12(b) (FCU Only). ***This question is for federal credit unions only.*** Sum items 2b, 3c, 5, and 6. (This is the total of securities that meet Section 703.12(b)). **Electronic Filers –** This field populates automatically.

MORTGAGE-BACKED SECURITIES (MBS)

Mortgage-backed securities are securities backed by mortgages and may be publicly or privately issued. These items should also be included on the appropriate lines within the preceding two sections: INVESTMENTS (page 3, lines 4-6) and TYPES OF INVESTMENTS (page 17, lines 1-4).

9. Collateralized Mortgage Obligations/Real Estate Mortgage Investment Conduits (CMOs/REMICs). Report multiclass (MRS) bond issue collateralized by whole loan mortgages or mortgage-backed securities. Principal payments are distributed on a prioritized basis.

10. Commercial Mortgage Backed Securities. Report securities that are backed by commercial mortgage loans (e.g., multi-family [>4 units] housing, hotels, retail space, office buildings) and represent an undivided interest in a pool of mortgages.

MISCELLANEOUS INVESTMENT INFORMATION

11. Total of Deposits and Shares Meeting the Requirements of Section 703.10(a) (FCU Only). ***This question is for federal credit unions only.*** Report total holdings in shares and deposits of banks, credit unions, or other depositary institutions with remaining maturities greater than 3 years; or with embedded options (calls, puts, caps, and floors); or where the coupon formula is related to more than one index, or is inversely related to an index, or is a multiple of an index. Do not include membership capital and paid-in-capital at corporate credit unions.

12. Market Value of Investments Purchased Under an Investment Pilot Program – 703.19 (FCU Only). ***This question is for federal credit unions only.*** Report only those investments that are purchased under the authority of an approved pilot program. Report the market value of investments, and not notional amounts (e.g., derivatives such as swaps).

13. Fair Value of Held to Maturity Investments. Report the fair value of all held to maturity investments (those reported on page 3, line 6). Fair value is the amount at which a financial instrument could be exchanged in a current transaction between willing parties. If quoted market price is available for an instrument, derive the fair value by multiplying the number of units of the instrument by its market price.

14. Investment Repurchase Agreements. Report the dollar amount of all repurchase agreements *where the credit union lends funds.*

15. Borrowing Repurchase Transactions Placed in Investments for the Purposes of Positive Arbitrage (income enhancement). Report the dollar amount of all outstanding repurchase agreements *where the credit union is borrowing funds.*

16. Investments Not Authorized by the Federal Credit Union Act or the NCUA Rules and Regulations. ***This question is for state chartered credit unions only.*** Report the amount of investments permitted by state law, but that are not authorized by the Federal Credit Union Act (See Section 107) or NCUA Rules and Regulations (see Part 703).

17. Outstanding balance of brokered certificates of deposit and share certificates. Report the book value of all certificates of deposit and share certificates purchased through or from a broker. Exclude any certificate of deposit or share certificate purchased directly from the issuing depository institution.

SCHEDULE C – CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION
(NCUA FORM 5300 - PAGE 20)

1. CUSO DEFINITION. A Credit Union Service Organization (CUSO) is a corporation or limited partnership that provides services primarily to credit unions or members of affiliated credit unions. Answer the following questions for each CUSO in which you have a loan or an investment. If your credit union has investments in or loans to more than one CUSO, complete a separate line of information for each CUSO.

2. ACCOUNTING ISSUES

A. ***If your credit union wholly-owns the CUSO or owns a "controlling financial interest" (assumed at ownership of 50% or more of the voting stock),*** the CUSO's books and records should be consolidated with your credit union's books and records (as if the two were one entity) for reporting on pages 3, 4, 5, 6, and 7 of the call report.

B. ***If your credit union has "ability to exert significant influence" over operations of the CUSO (assumed at ownership of 20% or more but less than 50% of the voting stock of the CUSO)***, the credit union's investment in the CUSO should be reflected in its books and records using the equity method of accounting.

C. ***If your credit union owns less than 20% of the voting stock of the CUSO,*** the credit union should account for its CUSO investment using the cost method of accounting.

3. INSTRUCTIONS FOR SCHEDULE COLUMN HEADINGS

Tax ID Number. (Accounts 838A through T) Report the tax ID number (Employer Identification Number) of the CUSO assigned by the Internal Revenue Service (IRS). Report the nine digit number without any spaces or dashes. This number should not be someone's social security number or the same tax id number used by the credit union. If you do not know what the CUSO's tax ID number is, contact the CUSO.

Name of CUSO(Accounts 830A through T). Report the full/legal name of the CUSO.

Value of Investment in CUSO (Accounts 831A through T). Report the amount that represents the unimpaired value of the credit union's CUSO investment as measured under generally accepted accounting principles on an unconsolidated basis. The amount reported should be measured either under:

- the cost method (ownership of less than 20% voting common stock), or
- the equity method (ownership of 20% or more voting common stock).

Amount Loaned to CUSO (Accounts 832A through T). Report the amount of outstanding loan balance(s), available line(s) of credit from the credit union, and/or guarantee(s) the credit union has made to or on behalf of the CUSO.

Ownership of CUSO (Accounts 833A through T). Answer either YES or NO as to the ownership question following the guidance provided in the footnote labeled by the double asterisk.

Type of Service Provided (Accounts 834A1 through T1). Report the predominate service offered by the CUSO following the guidance provided in the footnote labeled by the triple asterisk. A non-exclusive and non-exhaustive list of specific permissible services is illustrated below under (a) through (r) and (t) & (u):

(a) *Checking and currency services:* (1) Check cashing; (2) Coin and currency services; and (3) Money order, savings bonds, travelers' checks, and purchase and sale of U.S. Mint commemorative coins services.
(b) *Clerical, professional and management services:* (1) Accounting services; (2) Courier services; (3) Credit analysis; (4) Facsimile transmissions and copying services; (5) Internal audits for credit unions; (6) Locator services (7) Management and personnel training and support; (8) Marketing services; (9) Research services; and (10) Supervisory committee audits.
(c) *Business loan origination.*
(d) *Consumer mortgage loan origination.*
(e) *Electronic transaction services:* (1) Automated teller machine (ATM) services; (2) Credit card and debit card services; (3) Data processing; (4) Electronic fund transfer (EFT) services; (5) Electronic income tax filing; (6) Payment item processing; (7) Wire transfer services; and (8) Cyber financial services.
(f) *Financial counseling services:* (1) Developing and administering Individual Retirement Accounts (IRA), Keogh, deferred compensation, and other personnel benefit plans; (2) Estate planning; (3) Financial planning and counseling; (4) Income tax preparation; (5) Investment counseling; and (6) Retirement counseling.
(g) *Fixed asset services:* (1) Management, development, sale, or lease of fixed assets; and (2) Sale, lease, or servicing of computer hardware or software.
(h) *Insurance brokerage or agency:* (1) Agency for sale of insurance; (2) Provision of vehicle warranty programs; and (3) Provision of group purchasing programs.
(i) *Leasing:* (1) Personal property; and (2) Real estate leasing of excess CUSO property.
(j) *Loan support services:* (1) Debt collection services; (2) Loan processing, servicing, and sales; and (3) Sale of repossessed collateral.
(k) *Record retention, security and disaster recovery services:* (1) Alarm-monitoring and other security services; (2) Disaster recovery services; (3) Microfilm, microfiche, optical and electronic imaging, CD–ROM data storage and retrieval services; (4) Provision of forms and supplies; and (5) Record retention and storage.
(l) *Securities brokerage services.*
(m) *Shared credit union branch (service center) operations.*
(n) *Student loan origination.*
(o) *Travel agency services.*
(p) *Trust and trust-related services:* (1) Acting as administrator for prepaid legal service plans; (2) Acting as trustee, guardian, conservator, estate administrator, or in any other fiduciary capacity; and (3) Trust services.
(q) *Real estate brokerage services.*
(r) *CUSO investments in non-CUSO service providers:* In connection with providing a permissible service, a CUSO may invest in a non-CUSO service provider. The amount of the CUSO's investment is limited to the amount necessary to participate in the service provider, or a greater amount if necessary to receive a reduced price for goods or services.
(t). *Credit Card Loan Origination.*
(u) *Payroll Processing Services.*

Accounting for CUSO Investment (Accounts 837A through T). Report how your investment in the CUSO is accounted for on the credit union's financial statements following the guidance provided in the footnote labeled by the quadruple asterisk. Also, refer to Section 2 above (Accounting Issues).

Aggregate Cash Outlay (Accounts 836A through T). Report the aggregate cash outlay invested in the CUSO that is not impaired by sustained losses unrecoverable in the reasonable near term. "Aggregate cash outlay" means the aggregate amount of cash paid out by the credit union to acquire an ownership interest in the CUSO. Credit unions required under GAAP to report their investment in a CUSO on the equity basis are not penalized for exceeding their "investment in and loans to" CUSO limit as a result of the CUSO operating profitably and the value of the investment increasing. Unimpaired aggregate cash outlay is the means by which the regulatory limitation is measured.

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page Number
A002	Leases Receivable	4
A003	Loans Held for Sale	3
A007	Land and Building	4
A008	Other Fixed Assets	4
A009	Other Assets	4
A009A	Other Assets, Accrued Interest on Loans	4
A009B	Other Assets, Accrued Interest on Investments	4
A009C	Other Assets, All Other	4
A009D	Total Intangible Assets	4
A009D1	Identifiable Intangible Assets	4
A009D2	Goodwill	4
A010	Total Assets	4
A010	Total Assets	14
A010	Total Assets	15
A010A	Average of Daily Assets over the calendar quarter	14
A010B	Average of the three month-end balances over the calendar quarter	14
A010C	The average of the current and three preceding quarter-end balances	14
A011A	Other Notes, Promissory Notes and Interest Payable - < 1 Year	5
A011B1	Other Notes, Promissory Notes and Interest Payable - 1-3 Years	5
A011B2	Other Notes, Promissory Notes and Interest Payable - > 3 Years	5
A011C	Total Amount of Other Notes, Promissory Notes and Interest Payable	5
A013	Total Amount of Shares	5
A013A	Total Shares - < 1 Year	5
A013B1	Total Shares - 1-3 Years	5
A013B2	Total Shares - > 3 Years	5
A014	Total Liabilities, Shares, and Equity	6
A018	Total Amount of Shares and Deposits	5
A018A	Total Shares and Deposits - < 1 Year	5
A018B1	Total Shares and Deposits - 1-3 Years	5
A018B2	Total Shares and Deposits - > 3 Years	5
A020A	Number of All Delinquent Loans (Including Credit Cards) and Leases as of - 1 month to less than 2 months delinquent	10
A020B	Amount of All Delinquent Loans (Including Credit Cards) and Leases as of - 1 month to less than 2 months delinquent	10
A020C	Amount of All Other Loans (See Instructions) - 1 month to less than 2 months delinquent	10
A020D	Amount of Delinquent Leases Receivables - 1 month to less than 2 months delinquent	10
A020E	Amount of Delinquent Indirect Loans - 1 month to less than 2 months delinquent	10
A020F	Amount of Delinquent Participation Loans - 1 month to less than 2 months delinquent	10

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page Number
A020G	Amount of Delinquent Member Business Loans excluding Agriculture Loans - 1 month to less than 2 months delinquent	10
A020H	Amount of Delinquent Agriculture Loans - 1 month to less than 2 months delinquent	10
A020I	Amount of Delinquent Interest Only & Payment Option 1st Mtg Loans - 1 month to less than 2 months delinquent	10
A20J	Amount of Delinquent Modified 1st Mortgage Real Estate Loans - 1 month to less than 2 months delinquent	10
A20K	Amount of Delinquent Modified Other Real Estate Loans/Lines of Credit - 1 month to less than 2 months delinquent	10
A20L	Amount of Delinquent Modified Real Estate Loans also reported as business loans - 1 month to less than 2 months delinquent	10
A20M	Amount of Delinquent Interest Only & Payment Option Other RE/LOCs Loans - 1 month to less than 2 months delinquent	10
A20N	Amount of Delinquent Residential Construction Loans - Excluding Business Purpose Loans - 1 month to less than 2 months delinquent	10
A20P	Amount of Delinquent Nonmember Business Loans - 1 month to less than 2 months delinquent	10
A20Q	Amount of Delinquent Business Construction & Development Loans - 1 month to less than 2 months delinquent	10
A021A	Number of All Delinquent Loans (Including Credit Cards) and Leases as of - 2 to less than 6 months delinquent	10
A021B	Amount of All Delinquent Loans (Including Credit Cards) and Leases as of - 2 to less than 6 months delinquent	10
A021C	Amount of All Other Delinquent Loans and Leases - 2 to less than 6 months delinquent (See Instructions)	10
A021D	Amount of Delinquent Leases Receivables - 2 to less than 6 months delinquent	10
A021E	Amount of Delinquent Indirect Loans - 2 to less than 6 months delinquent	10
A021F	Amount of Delinquent Participation Loans - 2 to less than 6 months delinquent	10
A021G	Amount of Delinquent Member Business Loans excluding Agriculture Loans - 2 to less than 6 months delinquent	10
A021H	Amount of Delinquent Agriculture Loans - 2 to less than 6 months delinquent	10
A021I	Amount of Delinquent Agriculture Loans - 2 to less than 6 months delinquent	10
A021J	Amount of Delinquent Modified 1st Mortgage Real Estate Loans - 2 to less than 6 months delinquent	10

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page Number
A021K	Amount of Delinquent Modified Other Real Estate Loans/Lines of Credit - 2 to less than 6 months delinquent	10
A021L	Amount of Delinquent Modified Real Estate Loans also reported as business loans - 2 to less than 6 months delinquent	10
A021M	Amount of Delinquent Interest Only & Payment Option Other RE/LOCs Loans - 2 to less than 6 months delinquent	10
A021N	Amount of Delinquent Residential Construction Loans - Excluding Business Purpose Loans - 2 to less than 6 months delinquent	10
A021P	Amount of Delinquent Nonmember Business Loans - 2 to less than 6 months delinquent	10
A021Q	Amount of Delinquent Business Construction & Development Loans - 2 to less than 6 months delinquent	10
A022A	Number of All Delinquent Loans (Including Credit Cards) and Leases - 6 to less than 12 months delinquent	10
A022B	Amount of All Delinquent Loans (Including Credit Cards) and Leases - 6 to less than 12 months delinquent	10
A022C	Amount of All Other Delinquent Loans and Leases - 6 to less than 12 months delinquent (See Instructions)	10
A022D	Amount of Delinquent Leases Receivables - 6 to less than 12 months delinquent	10
A022E	Amount of Delinquent Indirect Loans - 6 to less than 12 months delinquent	10
A022F	Amount of Delinquent Participation Loans - 6 to less than 12 months delinquent	10
A022G	Amount of Delinquent Member Business Loans excluding Agriculture Loans - 6 to less than 12 months delinquent	10
A022H	Amount of Delinquent Agriculture Loans - 6 to less than 12 months delinquent	10
A022I	Amount of Delinquent Interest Only & Payment Option 1st Mtg Loans - 6 to less than 12 months delinquent	10
A022J	Amount of Delinquent Modified 1st Mortgage Real Estate Loans - 6 to less than 12 months delinquent	10
A022K	Amount of Delinquent Modified Other Real Estate Loans/Lines of Credit - 6 to less than 12 months delinquent	10
A022L	Amount of Delinquent Modified Real Estate Loans also reported as business loans - 6 to less than 12 months delinquent	10
A022M	Amount of Delinquent Interest Only & Payment Option Other RE/LOCs Loans - 6 to less than 12 months delinquent	10
A022N	Amount of Delinquent Residential Construction Loans - Excluding Business Purpose Loans - 6 to less than 12 months delinquent	10
A022P	Amount of Delinquent Nonmember Business Loans - 2 to less than 6 months delinquent	10

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page Number
A022Q	Amount of Delinquent Business Construction & Development Loans - 6 to less than 12 months delinquent	10
A023A	Number of All Delinquent Loans (Including Credit Cards) and Leases as of - 12 months and over delinquent	10
A023B	Amount of All Delinquent Loans (Including Credit Cards) and Leases as of - 12 months and over delinquent	10
A023C	Amount of All Other Delinquent Loans and Leases - 12 months and over delinquent (See Instructions)	10
A023D	Amount of Delinquent Leases Receivables - 12 months and over delinquent	10
A023E	Amount of Delinquent Indirect Loans - 12 months and over delinquent	10
A023F	Amount of Delinquent Participation Loans - 12 months and over delinquent	10
A023G	Amount of Delinquent Member Business Loans excluding Agriculture Loans - 12 months and over delinquent	10
A023H	Amount of Delinquent Agriculture Loans - 12 months and over delinquent	10
A023I	Amount of Delinquent Interest Only & Payment Option 1st Mtg Loans - 12 months and over delinquent	10
A023J	Amount of Delinquent Modified 1st Mortgage Real Estate Loans - 12 months and over delinquent	10
A023K	Amount of Delinquent Modified Other Real Estate Loans/Lines of Credit - 12 months and over delinquent	10
A023L	Amount of Delinquent Modified Real Estate Loans also reported as business loans - 12 months and over delinquent	10
A023M	Amount of Delinquent Interest Only & Payment Option Other RE/LOCs Loans - 12 months and over delinquent	10
A023N	Amount of Delinquent Residential Construction Loans - Excluding Business Purpose Loans - 12 months and over delinquent	10
A023P	Amount of Delinquent Nonmember Business Loans - 12 months and over delinquent	10
A023Q	Amount of Delinquent Business Construction & Development Loans - 12 months and over delinquent	10
A024B	Amount of Delinquent Unsecured Credit Card Loans as of - 1 month to less than 2 months delinquent.	10
A025A	Number of Total Loans and Leases (Sum of items 15-22)	10
A025B	Total Amount of Loans & Leases (Sum of items 15-22)	10
A026B	Amount of Delinquent Unsecured Credit Card Loans as of - 2 to less than 6 months delinquent	10
A027B	Amount of Delinquent Unsecured Credit Card Loans as of - 6 to less than 12 months delinquent	10
A028B	Amount of Delinquent Unsecured Credit Card Loans as of - 12 months and over delinquent	10
A031A	Loans Granted Year-to-Date	10
A031B	Amount of Loans Granted Year-to-Date	10

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page Number
A041A	Number of Total Delinquent Loans & Leases (Two or more months)	10
A041B	Total Amount of Delinquent Loans & Leases (Two or more months)	10
A041C	Amount of All Other Delinquent Loans	10
A041D	Amount of Delinquent Leases Receivables	10
A041E	Amount of Delinquent Indirect Loans	10
A041F	Amount of Delinquent Participation Loans	10
A041G	Amount of Delinquent Member Business Loans excluding Agriculture Loans	10
A041H	Amount of Delinquent Agriculture Loans	10
A041I	Amount of Delinquent Interest Only & Payment Option 1st Mtg Loans	10
A041J	Amount of Delinquent Modified 1st Mortgage Real Estate Loans	10
A041K	Amount of Delinquent Modified Other Real Estate Loans/Lines of Credit	10
A041L	Amount of Delinquent Modified Real Estate Loans also reported as business loans	10
A041M	Amount of Delinquent Interest Only & Payment Option Other RE/LOCs Loans	10
A041N	Amount of Delinquent Residential Construction Loans - Excluding Business Purpose Loans	10
A041P	Amount of Delinquent Nonmember Business Loans	10
A041Q	Amount of Delinquent Business Construction & Development Loans	10
A042A	Amount of Agricultural Related Business Loans	17
A045B	Total Amount of Delinquent Unsecured Credit Card Loans	10
A058A	Borrowing Repurchase Transactions, Amount < 1 Year	5
A058B1	Borrowing Repurchase Transactions, Amount 1-3 Years	5
A058B2	Borrowing Repurchase Transactions, Amount > 3 Years	5
A058C	Borrowing Repurchase Transactions, Total Amount	5
A063	Effective date of last audit	8
A064	Indicate in the box at the right the number of the description below that best characterizes the last audit performed of your credit union's records	8
A065	Total Uninsured Member Shares and Deposits >$100K (A+A1+B+C+D+E)	6
A065A	Uninsured IRA and KEOGH Member Shares and Deposits >250K	6
A065A1	Uninsured IRA and KEOGH Member Shares and Deposits >250K	6
A065A2	Uninsured KEOGH Member Shares and Deposits For Employee Benefit Plans >100K	6
A065A3	Uninsured KEOGH Member Shares and Deposits For Employee Benefit Plans >250K	6
A065A4	Total Uninsured Member Shares and Deposits > $250K (A+A1+B+C+D+E)	6
A065B	Uninsured Employee Benefit Member Shares and Deposits > $100K	6

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page Number
A065B1	Uninsured Employee Benefit Member Shares and Deposits > $250K	6
A065C	Uninsured Member 529 Plan Deposits > $100K	6
A065C1	Uninsured Member 529 Plan Deposits > $250K	6
A065D	Uninsured Member Accts Held by Government Depositors > $100K	6
A065D1	Uninsured Member Accts Held by Government Depositors > $250K	6
A065E	Other Uninsured Member Shares and Deposits > $100K	6
A065E1	Other Uninsured Member Shares and Deposits > $250K	6
A067	Total Uninsured Nonmember Shares and Deposits > $100K (G+H+I)	6
A067A	Uninsured Nonmember Employee Benefit Shares and Deposits > $100K	6
A067A1	Uninsured Nonmember Employee Benefit Shares and Deposits > $250K	6
A067A2	Total Uninsured Nonmember Shares and Deposits > $250K (G+H+I)	6
A067B	Uninsured Nonmember Accts Held by Government Depositors > $100K	6
A067B1	Uninsured Nonmember Accts Held by Government Depositors > $250K	6
A067C	Other Uninsured Nonmember Shares and Deposits >$100K	6
A067C1	Other Uninsured Nonmember Shares and Deposits > $250K	6
A068	Total Uninsured Shares and Deposits > $100K (F+J)	6
A068A	Total Uninsured Shares and Deposits > $250K (F+J)	6
A069	Total Insured Shares and Deposits > $100K (item 17 less item K)	6
A069A	Total Insured Shares and Deposits > $250K (item 17 less item K)	6
A076	Indicate in the box at the right the number of the statement below which best describes the system the credit union uses to maintain its share and loan records	13
A081	Number of members with loans in your credit union who have filed for Chapter 7 Bankruptcy Year-to-Date	11
A082	Number of members with loans in your credit union who have filed for Chapter 13 Bankruptcy Year-to-Date	11
A083	Number of current members (not number of accounts)	8
A084	Number of potential members	8
A088	Number of members with loans in your credit union who have filed for Chapter 11 Bankruptcy Year-to-Date	11
A090A	Number of Member Business Loans Granted or Purchased Year-to-Date	17
A090B	Number of Purchased business loans or participation interests to nonmembers Granted or Purchased Year-to-Date	17
A090C	Number of Unsecured Business Loans Granted or Purchased Year-to-Date	17

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page Number
A090D	Number of Purchased business loans or participation interests to members Granted or Purchased Year-to-Date	17
A099A	Number of Agricultural Related Business Loans Granted or Purchased Year-to-Date	17
A110	Interest on Loans (Gross-before interest refunds)	7
A115	Total Interest Income (Sum of items 1-4)	7
A116	Net Interest Income After Provision For Loan & Lease Losses (Item 5 less item 9 less item 10)	7
A117	Total Non-Interest Income (Sum of items 12-17)	7
A119	(Less) Interest Refunded	7
A120	Income from Investments (Including Interest and Dividends)	7
A124	Trading Profits and Losses (Realized and Unrealized Gains/Losses)	7
A131	Fee Income	7
A143A	Number of Construction and Development Loans Outstanding	17
A143B	Amount of Construction and Development Loans	17
A143C	Number of Construction and Development Loans Granted or Purchased Year-to-Date	17
A143D	Amount of Construction and Development Loans Granted or Purchased Year-to-Date	17
A210	Employee Compensation and Benefits	7
A230	Travel and Conference Expense	7
A250	Office Occupancy Expense	7
A260	Office Operations Expense	7
A270	Educational and Promotional Expense	7
A280	Loan Servicing Expense	7
A290	Professional and Outside Services	7
A300	Provision for Loan & Lease Losses	7
A310	Member Insurance	7
A320	Operating Fees (Examination and/or supervision fees)	7
A340	Interest on Borrowed Money	7
A350	Total Interest Expense (Sum of items 6-8)	7
A360	Miscellaneous Operating Expenses	7
A370	Amount of Used Vehicle Loans	4
A380	Dividends on Shares (Includes dividends earned during current period)	7
A381	Interest on Deposits (Total interest expense for deposit accounts) (State Credit Union Only)	7
A385	Amount of New Vehicle Loans	4
A386	Total Amount of Other Real Estate Loans/Lines of Credit	4
A393	Transfer to Regular Reserve	7
A396	Amount of Unsecured Credit Card Loans	4
A397	Amount of All Other Unsecured Loans/Lines of Credit	4
A400	Loans and participation interests qualifying for RBNW	15
A400	Loans and participation interests qualifying for RBNW	17
A400A	Amount of Member Business Loans	17
A400B	Amount of Purchased business loans or participation interests to nonmembers	17

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page Number
A400C	Amount of Unsecured Business Loans	16
A400D	Amount of Purchased business loans or participation interests to members	17
A400F	Amount of Small Business Administration Loans Outstanding	17
A420	Gain (Loss) on Investments (DO NOT include Gain or Loss on Trading Securities)	7
A430	Gain (Loss) on Disposition of Fixed Assets	7
A431	Gain from Bargain Purchase (Merger)	7
A440	Other Non-Operating Income (Expense)	7
A451	Number of Accounts for Share Certificates	5
A452	Number of Accounts for Share Drafts	5
A453	Number of Accounts for IRA/KEOGH Accounts	5
A454	Number of Accounts for Regular Shares	5
A455	Number of Accounts for All other shares	5
A457	Number of Accounts for Non-Member Deposits	5
A458	Number of Accounts for Money Market Shares	5
A460	Number of Accounts for Total Shares and Deposits (Sum of items 15-16)	5
A463A	Amount of Agricultural Related Business Loans Granted or Purchased Year-to-Date	17
A475A	Amount of Member Business Loans Granted or Purchased Year-to-Date	17
A475B	Amount of Purchased business loans or participation interests to nonmembers Granted or Purchased Year-to-Date	17
A475C	Amount of Unsecured Business Loans Granted or Purchased Year-to-Date	17
A475D	Amount of Purchased business loans or participation interests to members Granted or Purchased Year-to-Date	17
A521	Interest Rate of Unsecured Credit Card Loans	4
A522	Interest Rate of All Other Unsecured Loans/Lines of Credit	4
A523	Interest Rate of New Vehicle Loans	4
A524	Interest Rate of Used Vehicle Loans	4
A532	Dividend/Interest Rate of Money Market Shares with Minimum Balance Requirement, Withdraw Limitations, and no Fixed Maturity	5
A547	Dividend/Interest Rate of Share Certificates with 1 Year Maturity	5
A548	Amount of First Mortgage Real Estate Loans/Lines of Credit Charged Off Year-to-Date	11
A549	Amount of Total Other Real Estate Loans/Lines of Credit Charged Off Year-to-Date	11
A550	Total Amount of All Loans Charged Off Year-to-Date	11
A550C	Total Amount of All Other Loans Charged Off Year-to-Date	11
A550D	Total Amount of All Leases Receivables Charged Off Year-to-Date	11
A550E	Total Amount of Indirect Loans Charged Off Year-to-Date	11

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page Number
A550F	Total Amount of All Participation Loans Charged Off Year-to-Date	11
A550G	Total Amount of Member Business Loans excluding Agriculture Loans Charged Off Year-to-Date	11
A550H	Total Amount of Agriculture Loans Charged Off Year-to-Date	11
A550I	Total Amount Interest Only & Payment Option 1st Mtg Loans Charged Off Year-to-Date	11
A550J	Total Amount Modified 1st Mortgage Real Estate Loans Charged Off Year-to-Date	11
A550K	Total Amount Other Real Estate Loans/Lines of Credit Charged Off Year-to-Date	11
A550L	Total Amount Modified Real Estate Loans also reported as business loans Charged Off Year-to-Date	11
A550M	Total Amount Interest Only & Payment Option Other RE/LOCs Loans Charged Off Year-to-Date	11
A550N	Total Amount Residential Construction-Excluding Business Purpose Loans Charged Off Year-to-Date	11
A550P	Total Amount Nonmember Business Loans Charged Off Year-to-Date	11
A550Q	Total Amount Business Construction & Development Loans Charged Off Year-to-Date	11
A551	Total Amount of All Year-to-Date Recoveries on Charged-Off Loans	11
A551C	Total Amount of All Year-to-Date Recoveries on Charged-Off All Other Loans	11
A551D	Total Amount of All Year-to-Date Recoveries on Charged-Off Leases Receivable	11
A551E	Total Amount of All Year-to-Date Recoveries on Charged-Off Indirect Loans	11
A551F	Total Amount of All Year-to-Date Recoveries on Charged-Off Participation Loans	11
A551G	Total Amount of All Year-to-Date Recoveries on Charged-Off Member Business Loans excluding Agriculture Loans	11
A551H	Total Amount of All Year-to-Date Recoveries on Charged-Off Agriculture Loans	11
A551I	Total Amount of All Year-to-Date Recoveries on Charged-Off Interest Only & Payment Option 1st Mtg Loans	11
A551J	Total Amount of all Year-to-Date Recoveries on Charged-off Modified 1st Mortgage Real Estate Loans	11
A551K	Total Amount of All Year-to-Date Recoveries on Charged-off Other Real Estate Loans/Lines of Credit	11
A551L	Total Amount of All Year-to-Date Recoveries on Charged-off Modified Real Estate Loans also reported as business loans	11
A551M	Total Amount of All Year-to-Date Recoveries on Charged-off Interest Only & Payment Option Other RE/LOCs Loans	11

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page Number
A551N	Total Amount of All Year-to-Date Recoveries on Charged-off Residential Construction-Excluding Business Purpose Loans	11
A551P	Total Amount of All Year-to-Date Recoveries on Charged-off Nonmember Business Loans	11
A551Q	Total Amount of All Year-to-Date Recoveries on Business Construction & Development Loans	11
A552	Dividend/Interest Rate of Regular Shares	5
A553	Dividend/Interest Rate of Share Drafts	5
A554	Dividend/Interest Rate of IRA/KEOGH and Retirement Accounts	5
A562	Interest Rate of Total Other Real Estate Loans/Lines of Credit	4
A563	Interest Rate of Total 1st Mortgage Real Estate Loans/Lines of Credit	4
A564A	Number of credit union employees who are Full-Time (26 hours or more)	8
A564B	Number of credit union employees who are Part-Time (25 hours or less per week)	8
A565	Interest Rate of Leases Receivable	4
A566	Number of credit union branches (include the main office if member services are conducted at that location)	8
A566A	Does the credit union provide member services through a credit union shared branch services center?	8
A566B	Does the credit union plan add any new branches or expand existing facilities in the next 12 months?	8
A567	Dollar amount of loans with interest rates that exceed 15% (For FCUs Only)	10
A568	Aggregate weighted average interest rate for the loans with interest rates that exceed 15% (For FCUs Only)	10
A585	Dividend/Interest Rate of All Other Shares	5
A595	Interest Rate of Total All Other Loans/Lines of Credit	4
A599	Dividend/Interest Rate of Non-Member Deposits	5
A602	Net Income (unless the amount is already included in Undivided Earnings)	6
A602	Net Income (unless the amount is already included in Undivided Earnings)	14
A603	Effective date of the most recent Supervisory Committee verification of Member's accounts	8
A607	Amount of First Mortgage Real Estate Loans/Lines of Credit Recovered Year-to-Date	11
A608	Amount of Total Other Real Estate Loans/Lines of Credit Recovered Year-to-Date	11
A614	Number of Loans Purchased from Other Financial Institutions Year-to-Date	18
A615	Amount of Loans Purchased from Other Financial Institutions Year-to-Date	18
A616	Number of Loans, Excluding Real Estate Loans, Sold in Full Year-to-Date	18
A616A	Amount of Loans, Excluding Real Estate Loans, Sold in Full Year-to-Date	18

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page Number
A617A	Number of Outstanding Indirect Loans	16
A617B	Indirect Loans - Point of Sale Arrangement (Number)	16
A617C	Indirect Loans - Outsourced Lending Relationship (Number)	16
A618A	Total Amount of Outstanding Indirect Loans	16
A618B	Indirect Loans - Point of Sale Arrangement (Amount)	16
A618C	Indirect Loans - Outsourced Lending Relationship (Amount)	16
A619A1	Total Number of Outstanding Participation Loans Purchased with Recourse	18
A619A2	Total Number of Outstanding Loans Purchased without Recourse	18
A619A3	Total Number of Outstanding Loans Purchased	18
A619B1	Total Amount of Outstanding Participation Loans Purchased with Recourse	18
A619B2	Total Amount of Outstanding Participation Loans Purchased without Recourse	18
A619B	Total Amount of Outstanding Participation Loans Purchased	18
A630	Total Amount of All Other Shares	5
A630A	All other shares - < 1 Year	5
A630B1	All other shares - 1-3 Years	5
A630B2	All other shares - > 3 Years	5
A631	Accounts Held by Member Government Depositors	5
A632	Accounts Held by Nonmember Government Depositors	5
A633	Employee Benefit Member Shares	5
A634	Employee Benefit Nonmember Shares	5
A635	529 Plan Member Deposits	5
A636	Non-dollar denominated deposits	5
A637	Health Savings Accounts	5
A638	Dollar Amount of Share Certificates = or > $100,000 (Excluding brokered share certificates participated out by the broker in shares of less than $100,000)	5
A639	Dollar Amount of IRA/Keogh Accounts = or > $100,000	5
A641	Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts as Part of Sweep Program	5
A652A	All Other Investments in Corporate Credit Unions, <= 1 Year	3
A652B	All Other Investments in Corporate Credit Unions, > 1 - 3 Years	3
A652C	All Other Investments in Corporate Credit Unions	3
A652C1	All Other Investments in Corporate Credit Unions, > 3 - 5 Years	3
A652C2	All Other Investments in Corporate Credit Unions, > 5 - 10 Years	3
A652D	All Other Investments in Corporate Credit Unions, > 10 Years	3
A657	Amount of Regular Shares	5
A657A	Amount of Regular Shares - < 1 Year	5
A658	Other Reserves (Appropriations for Undivided Earnings)	6
A658	Other Reserves (Appropriations for Undivided Earnings)	14

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page Number
A658A	Equity Acquired in Merger	6
A659	Other Operating Income (Include unconsolidated CUSO Income)	7
A661A	Net Income (Loss) (line 11 plus line 17 less line 28)	7
A668	Appropriation for Non-Conforming Investments (SCU ONLY)	6
A668	Appropriation for Non-Conforming Investments (SCU ONLY)	14
A671	Total Non-Interest Expense (Sum of items 18-27)	7
A672A	Loans to and investments in natural person credit unions, <= 1 Year	3
A672B	Loans to and investments in natural person credit unions, > 1 - 3 Years	3
A672C	Credit Unions - Deposits in and Loans to	3
A672C1	Loans to and investments in natural person credit unions, > 3 - 5 Years	3
A672C2	Loans to and investments in natural person credit unions, > 5 - 10 Years	3
A672D	Loans to and investments in natural person credit unions, > 10 Years	3
A680	Total Amount of Unsecured Credit Card Loans Charged Off Year-to-Date	11
A681	Total Amount of Year-to-Date Recoveries on Unsecured Credit Card Loans Charged Off	11
A682	Total Amount of All Loans Charged Off due to Bankruptcy, Year-to-Date (Include both Chapter 7, Chapter 13, and Chapter 11 Bankruptcy Loan Charge-offs)	11
A690	Total Amount of Participation Loans Purchased Year-to-Date	18
A690A	Total Number of Participation Loans Purchased Year-to-Date	18
A690A1	Total Number of Outstanding Loans Purchased with Recourse Year-to-Date	18
A690A2	Total Number of Outstanding Loans Purchased without Recourse Year-to-Date	18
A690B1	Total Amount of Outstanding Loans Purchased with Recourse Year-to-Date	18
A690B2	Total Amount of Outstanding Loans Purchased without Recourse Year-to-Date	18
A691	Total Amount of Participation Loans Sold and/or Serviced Year-to-Date	18
A691A	Total Number of Participation Loans Sold And/Or Serviced Year-to-Date	18
A691A1	Number of Participation Loans Sold and/or Serviced with Recourse Year-to-Date	18
A691A2	Number of Participation Loans Sold And/Or Serviced without Recourse Year-to-Date	18
A691B	Number of Business Loans and Participations Sold Year-to-Date	17

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page Number
A691C	Amount of Business Loans and Participations Sold Year-to-Date	17
A691D	Total Number of Outstanding Participation Loans Sold that are Retained	18
A691D1	Number of Outstanding Participation Loans Sold with Recourse that are retained	18
A691D2	Number of Outstanding Participation Loans Sold without Recourse that are Retained	18
A691E	Total Amount of Outstanding Participation Loans Sold that are Retained	18
A691E1	Amount of Outstanding Participation Loans Sold with Recourse that are Retained	18
A691E2	Amount of Outstanding Participation Loans Sold without Recourse that are Retained	18
A691F	Total Number of Outstanding Participation Loan Sold And/Or Serviced	18
A691F1	Number of Outstanding Participation Loans Sold And/Or Serviced with Recourse	18
A691F2	Number of Outstanding Participation Loans Sold And/Or Serviced without Recourse	18
A691G	Total Amount of Outstanding Participation Loans Sold And/Or Serviced	18
A691G1	Amount of Outstanding Participation Loans Sold And/Or Serviced with Recourse	18
A691G2	Amount of Outstanding Participation Loans Sold And/Or Serviced without Recourse	18
A691H	Total Number of Outstanding Participation Loans Sold That Are Retained Year-to-Date	18
A691H1	Number of Participation Loans Sold with Recourse that are Retained Year-to-Date	18
A691H2	Number of Participation Loans Sold without Recourse that are Retained Year-to-Date	18
A691I	Total Amount of Outstanding Participation Loans Sold that are Retained Year-to-Date	18
A691I1	Amount of Participation Loans Sold with Recourse that are Retained Year-to-Date	18
A691I2	Amount of Participation Loans Sold without Recourse that are Retained Year-to-Date	18
A691J1	Amount of Participation Loans Sold And/Or Serviced with Recourse Year-to-Date	18
A691J2	Amount of Participation Loans Sold And/Or Serviced without Recourse Year-to-Date	18
A691K	Total Outstanding Number of Participation Loans Purchased	18
A691K1	Total Outstanding Number of Consumer Participation Loans Purchased	18
A691K2	Total Outstanding Number of Real Estate Participation Loans Purchased	18
A691K3	Total Outstanding Number of Member Participation Business Loans Excluding Construction and Development Loans Purchased	18

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page Number
A691K4	Total Outstanding Number of Non-Member Participation Business Loans Excluding Construction and Development Loans Purchased	18
A691K5	Total Outstanding Number of Commercial Construction and Development Participation Loans Purchased	18
A691K6	Total Outstanding Number of Loan Pools Participation Loans Purchased	18
A691L	Total Outstanding Amount of Participation Loans Purchased	18
A691L1	Total Outstanding Amount of Consumer Participation Loans Purchased	18
A691L2	Total Outstanding Number of Real Estate Participation Loans Purchased	18
A691L3	Total Outstanding Amount of Member Participation Business Loans Excluding Construction and Development Loans Purchased	18
A691L4	Total Outstanding Amount of Non-Member Participation Business Loans Excluding Construction and Development Loans Purchased	18
A691L5	Total Outstanding Amount of Commercial Construction and Development Participation Loans Purchased	18
A691L6	Total Outstanding Amount of Loan Pools Participation Loans Purchased	18
A691M	Total Outstanding Number of Participation Loans Purchased	18
A691M1	Total Outstanding Number of Consumer Participation Loans Sold	18
A691M2	Total Outstanding Number of Real Estate Participation Loans Sold	18
A691M3	Total Outstanding Number of Member Participation Business Loans Excluding Construction and Development Loans Sold	18
A691M4	Total Outstanding Number of Non-Member Participation Business Loans Excluding Construction and Development Loans Sold	18
A691M5	Total Outstanding Number of Commercial Construction and Development Participation Loans Sold	18
A691M6	Total Outstanding Number of Loan Pools Participation Loans Sold	18
A691N	Total Outstanding Amount of Participation Loans Sold	18
A691N1	Total Outstanding Amount of Consumer Participation Loans Sold	18
A691N2	Total Outstanding Number of Real Estate Participation Loans Sold	18
A691N3	Total Outstanding Amount of Member Participation Business Loans Excluding Construction and Development Loans Sold	18
A691N4	Total Outstanding Amount of Non-Member Participation Business Loans Excluding Construction and Development Loans Sold	18

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page Number
A691N5	Total Outstanding Amount of Commercial Construction and Development Participation Loans Sold	18
A691N6	Total Outstanding Amount of Loan Pools Participation Loans Sold	18
A698	Total Amount of All Other Loans/Lines of Credit	4
A700	Net Worth Classification if credit union is not new (Based upon Call Report data only. See instructions)	14
A701	Net Worth Classification if credit union is a new credit union. New means credit union is less than $10 million in assets and was chartered in the last 10 years (Based upon Call Report data only. See instructions)	14
A703	Total Amount of 1st Mortgage Real Estate Loans/Lines of Credit	4
A704A	Amount of Fixed Rate > 15 Years Loans Outstanding	16
A704A1	Balance Outstanding of 1st Mtg Residential Construction Loans - Excluding Business Purpose	16
A704B	Amount of Fixed Rate 15 Years or less Loans Outstanding	16
A704C	Amount of Balloon/Hybrid > 5 Years Loans Outstanding	16
A704C1	Balance Outstanding of Interest Only & Payment Option 1st Mortgage Loans	16
A704C2	Total Outstanding Number of Interest Only & Payment Option 1st Mortgage Loans	16
A704C3	Total Amount of Outstanding of Interest Only & Payment Option 1st Mortgage Loans Granted YTD	16
A704D	Amount of Balloon/Hybrid 5 Years or less Loans Outstanding	16
A704D1	Total Outstanding Number of Interest Only & Payment Option Other RE/LOCs	16
704D2	Total Amount of Outstanding Interest Only & Payment Option Other RE/LOCs Loans	16
704D3	Total Amount of Outstanding of Interest Only & Payment Option Other RE/LOCs Loans Granted YTD	
A704E	Amount of Other Fixed Rate Loans Outstanding	16
A705A	Amount of Adjustable Rate 1 Year or less Loans Outstanding	16
A705B	Amount of Adjustable Rate > 1 Year Loans Outstanding	16
A706	Amount of Closed-End Fixed Rate Loans Outstanding	16
A707	Amount of Closed-End Adjustable Rate Loans Outstanding	16
A708	Amount of Open-End Adjustable Rate Loans Outstanding	16
A708B	Amount of Open-End Fixed Rate Loans Outstanding	16
A710	Total Amount of Other Real Estate Loans Outstanding	15
A710	Total Amount of Other Real Estate Loans Outstanding	16
A712	Amount of Real Estate Loans Outstanding that will contractually refinance, reprice or mature within the next 5 years and that are not Member Business Loans	15
A712	Amount of Real Estate Loans Outstanding that will contractually refinance, reprice or mature within the next 5 years and that are not Member Business Loans	16

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page Number
A713A	Amount of Fixed Rate First Mortgage Loans/Lines of Credit Delinquent Loans (include Hybrid/Balloon > 5yrs)	10
A714A	Amount of 1st Mortgage Adjustable Rate /Lines of Credit Delinquent Loans (include Hybrid/Balloon < 5yrs)	10
A715A	Amount of Other Real Estate/Lines of Credit Fixed Rate/Hybrid/Balloon Delinquent Loans	10
A716A	Amount of Other Real Estate/Lines of Credit Adjustable Rate Delinquent Loans	10
A718	Amount of Real Estate Loans included in item 13 on Section 2 also reported as business loans and participation interests qualifying for RBNW on line 30 above	17
A718A	Amount of Real Estate Loans included in item 11 of Section 2 of this schedule which are also reported as business loans on lines 21 and 22 above	17
A719	Less: Allowance for Loan & Lease Losses	4
A719	Less: Allowance for Loan & Lease Losses	15
A720A	Amount of Fixed Rate > 15 Years Loans Granted Year-to-Date	16
A720B	Amount of Fixed Rate 15 Years or less Loans Granted Year-to-Date	16
A720C	Amount of Balloon/Hybrid > 5 Years Loans Granted Year-to-Date	16
A720D	Amount of Balloon/Hybrid 5 Years or less Loans Granted Year-to-Date	16
A720E	Amount of Other Fixed Rate Loans Granted Year-to-Date	16
A721A	Amount of Adjustable Rate 1 Year or less Loans Granted Year-to-Date	16
A721B	Amount of Adjustable Rate > 1 Year Loans Granted Year-to-Date	16
A722	Amount of Closed-End Fixed Rate Loans Granted Year-to-Date	16
A723	Amount of Closed-End Adjustable Rate Loans Granted Year-to-Date	16
A724	Amount of Open-End Adjustable Rate Loans Granted Year-to-Date	16
A724B	Amount of Open-End Fixed Rate Loans Granted Year-to-Date	16
A726	Total Amount of Real Estate Loans Granted Year-to-Date	16
A730A	Cash on Hand (Coin and Currency)	3
A730A	Cash on Hand (Coin and Currency)	15
A730B	Total Cash on Deposit (Amounts Deposited in Financial Institutions)	3
A730B	Total Cash on Deposit (Amounts Deposited in Financial Institutions)	15
A730B1	Cash on Deposit in Corporate Credit Unions	3
A730B2	Cash on Deposit in Other Financial Institutions	3
A730C	Cash Equivalents (Investments with Original Maturities of Three Months or Less)	3

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page Number
A730C	Cash Equivalents (Investments with Original Maturities of Three Months or Less)	15
A731	Allowance for Losses on All Real Estate Loans	17
A733	Collateralized Mortgage Obligations/Real Estate Mortgage Investment Conduits (CMOs/REMICs)	19
A733A	Commercial Mortgage Backed Securities	19
A736	Total Amount of All First Mortgage Loans which have been sold in the secondary market year-to-date	17
A741C	U.S. Government Obligations	19
A742C	Total Federal Agency Securities	19
A742C1	Agency/GSE Debt Instruments (not backed by mortgages)	19
A742C2	Agency/GSE Mortgage Backed Securities	19
A743D	Mutual Funds	19
A743E	Common Trust Investments	19
A744A	Deposits in Commercial Banks, S&Ls, Savings Banks, <= 1 Year	3
A744B	Deposits in Commercial Banks, S&Ls, Savings Banks, > 1 - 3 Years	3
A744C	Deposits in Commercial Banks, S&Ls, Savings Banks	3
A744C1	Deposits in Commercial Banks, S&Ls, Savings Banks, > 3 - 5 Years	3
A744C2	Deposits in Commercial Banks, S&Ls, Savings Banks, > 5 - 10 Years	3
A744D	Deposits in Commercial Banks, S&Ls, Savings Banks, > 10 Years	3
A751	Amount of Fixed Rate First Mortgage Loans/Lines of Credit 1 to less than 2 months delinquent (include Hybrid/Balloon > 5yrs)	10
A752	Amount of Fixed Rate First Mortgage Loans/Lines of Credit 2 to less than 6 months delinquent (include Hybrid/Balloon > 5yrs)	10
A753	Amount of Fixed Rate First Mortgage Loans/Lines of Credit 6 to less than 12 months delinquent (include Hybrid/Balloon > 5yrs)	10
A754	Amount of Fixed Rate First Mortgage Loans/Lines of Credit 12 months or more delinquent (include Hybrid/Balloon > 5yrs)	10
A755	Amount of Other Fixed Rate Real Estate Loans/Lines of Credit 1 to less than 2 months delinquent	10
A756	Amount of Other Fixed Rate Real Estate Loans/Lines of Credit 2 to less than 6 months delinquent	10
A757	Amount of Other Fixed Rate Real Estate Loans/Lines of Credit 6 to less than 12 months delinquent	10
A758	Amount of Other Fixed Rate Real Estate Loans/Lines of Credit 12 months or more delinquent	10
A766A	All Other Investments, <= 1 Year	3
A766B	All Other Investments, > 1 - 3 Years	3
A766C1	All Other Investments, > 3 - 5 Years	3
A766C2	All Other Investments, > 5 - 10 Years	3
A766D	All Other Investments, > 10 Years	3

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page Number
A766E	All Other Investments	3
A769A	Membership Capital at Corporate Credit Unions	3
A769A1	Membership Capital at Corporate Credit Unions - >1-3 Years	3
A769B	Paid-In Capital at Corporate Credit Unions	3
A769B1	Paid-In Capital at Corporate Credit Unions - >1-3 Years	3
A771	Amount of Adjustable Rate First Mortgage Loans/Lines of Credit 1 to less than 2 months delinquent (include Hybrid/Balloon 5 yrs or less)	10
A772	Amount of Adjustable Rate First Mortgage Loans/Lines of Credit 2 to less than 6 months delinquent (include Hybrid/Balloon 5 yrs or less)	10
A773	Amount of Adjustable Rate First Mortgage Loans/Lines of Credit 6 to less than 12 months delinquent (include Hybrid/Balloon 5 yrs or less)	10
A774	Amount of Adjustable Rate First Mortgage Loans/Lines of Credit 12 months or more delinquent (include Hybrid/Balloon 5 yrs or less)	10
A775	Amount of Other Adjustable Rate Real Estate Loans/Lines of Credit 1 to less than 2 months delinquent	10
A776	Amount of Other Adjustable Rate Real Estate Loans/Lines of Credit 2 to less than 6 months delinquent	10
A777	Amount of Other Adjustable Rate Real Estate Loans/Lines of Credit 6 to less than 12 months delinquent	10
A778	Amount of Other Adjustable Rate Real Estate Loans/Lines of Credit 12 months or more delinquent	10
A779	Mortgaging Servicing Rights	17
A779A	Amount of real estate loans sold but serviced by the credit union	17
A780	Investment Repurchase Agreements	19
A781	Borrowing Repurchase Transactions Placed in Investments for Purposes of Positive Arbitrage	19
A784	Investments Not Authorized by the FCU Act or NCUA Rules and Regulations (SCU Only)	19
A785	Total of Deposits and Shares Meeting the Requirements of Section 703.10(a) (FCU Only)	19
A785A	Market Value of Investments Purchased Under an Investment Pilot Program - 703.19 (FCU Only)	19
A786	Total of Securities Meeting the Requirements of Section 703.12(b) (Sum of items 2b+3c+5+6)	19
A786A	Non-Mortgage Related Securities with Embedded Options or Complex Coupon Formulas	19
A786B	Non-Mortgage Related Securities with Maturities Greater than Three Years that Do Not have Embedded Options or Complex Coupon Formulas	19
A788	Outstanding balance of brokered certificates of deposit and share certificates	19
A794	NCUA Share Insurance Capitalization Deposit	4
A794	NCUA Share Insurance Capitalization Deposit	15
A796A	SFAS 115 Investments Held to Maturity - < 1 Year	3

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Account Code	Account Description	Page Number
A796B	SFAS 115 Investments Held to Maturity - 1-3 Years	3
A796C1	SFAS 115 Investments Held to Maturity, >3-5 Years	3
A796C2	SFAS 115 Investments Held to Maturity, >5-10 Years	3
A796D	SFAS 115 Investments Held to Maturity - > 10 Years	3
A796E	Held-to-Maturity Securities	3
A797A	SFAS 115 Investments Available for Sale - < 1 Year	3
A797B	SFAS 115 Investments Available for Sale - 1-3 Years	3
A797C1	SFAS 115 Investments Available for Sale, >3-5 Years	3
A797C2	SFAS 115 Investments Available for Sale, >5-10 Years	3
A797D	SFAS 115 Investments Available for Sale - > 10 Years	3
A797E	Available for Sale Securities	3
A798A	Amount of Foreclosed and Repossessed Assets	4
A798A1	Amount of Foreclosed and Repossessed Assets, Real Estate	4
A798A2	Amount of Foreclosed and Repossessed Assets, Automobiles	4
A798A3	Amount of Foreclosed and Repossessed Assets, Other	4
A798B	Total Number of Foreclosed and Repossessed Assets	4
A798B1	Number of Foreclosed and Repossessed Assets, Real Estate	4
A798B2	Number of Foreclosed and Repossessed Assets, Automobiles	4
A798B3	Number of Foreclosed and Repossessed Assets, Other	4
A799A1	Total Investments - < 1 Year	3
A799A1	Total Investments - < 1 Year	15
A799B	Total Investments - 1-3 Years	3
A799B	Total Investments - 1-3 Years	15
A799C1	Total Investments, >3-5 Years	3
A799C1	Total Investments, >3-5 Years	15
A799C2	Total Investments, >5-10 Years	3
A799C2	Total Investments, >5-10 Years	15
A799D	Total Investments - > 10 Years	3
A799D	Total Investments - > 10 Years	15
A799I	TOTAL INVESTMENTS (Sum of items 4-12)	3
A801	Fair Value of Held to Maturity Investments (reported on line 6 of page 1)	19
A811	Revolving Open-End lines secured by 1-4 Family Residential Properties	12
A811A	Unfunded Commitments for Residential Construction Loans-Excluding Business Purpose	12
A812	Unfunded Commitments for Credit Card Lines	12
A813	Unfunded Commitments for Outstanding Letters of Credit	12
A814	Unfunded Commitments for Commercial Real Estate	12
A814A	Unfunded Commitments for Other Unfunded Business Loan Commitments	12
A814A1	Construction & Land Development	12
A814B	Unfunded commitments for loans and participation interests qualifying for RBNW	15
A814B	Unfunded commitments for loans and participation interests qualifying for RBNW	17

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Account Code	Account Description	Page Number
A815	Unfunded Commitments for Unsecured Share Draft Lines of Credit	12
A816	Other Unused Commitments	12
A818	Pending Bond Claims	12
A818A	Other Contingent Liabilities	12
A819	Loans Transferred with Recourse (Off Balance Sheet Only)	12
A819	Loans Transferred with Recourse (Off Balance Sheet Only)	15
A820A	Accrued Dividends & Interest Payable on Shares and Deposits	5
A822	Unfunded Commitments for Overdraft protection program commitments	12
A825	Accounts Payable and Other Liabilities	5
A830A	Name of CUSO	20
A830B	Name of CUSO	20
A830C	Name of CUSO	20
A830D	Name of CUSO	20
A830E	Name of CUSO	20
A830F	Name of CUSO	20
A830G	Name of CUSO	20
A830H	Name of CUSO	20
A830I	Name of CUSO	20
A830J	Name of CUSO	20
A830K	Name of CUSO	20
A830L	Name of CUSO	20
A830M	Name of CUSO	20
A830N	Name of CUSO	20
A830O	Name of CUSO	20
A830P	Name of CUSO	20
A830Q	Name of CUSO	20
A830R	Name of CUSO	20
A830S	Name of CUSO	20
A830T	Name of CUSO	20
A831A	Value of Investment in CUSO	20
A831B	Value of Investment in CUSO	20
A831C	Value of Investment in CUSO	20
A831D	Value of Investment in CUSO	20
A831E	Value of Investment in CUSO	20
A831F	Value of Investment in CUSO	20
A831G	Value of Investment in CUSO	20
A831H	Value of Investment in CUSO	20
A831I	Value of Investment in CUSO	20
A831J	Value of Investment in CUSO	20
A831K	Value of Investment in CUSO	20
A831L	Value of Investment in CUSO	20
A831M	Value of Investment in CUSO	20
A831N	Value of Investment in CUSO	20
A831O	Value of Investment in CUSO	20
A831P	Value of Investment in CUSO	20
A831Q	Value of Investment in CUSO	20

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page Number
A831R	Value of Investment in CUSO	20
A831S	Value of Investment in CUSO	20
A831T	Value of Investment in CUSO	20
A832A	Amount loaned to CUSO	20
A832B	Amount loaned to CUSO	20
A832C	Amount loaned to CUSO	20
A832D	Amount loaned to CUSO	20
A832E	Amount loaned to CUSO	20
A832F	Amount loaned to CUSO	20
A832G	Amount loaned to CUSO	20
A832H	Amount loaned to CUSO	20
A832I	Amount loaned to CUSO	20
A832J	Amount loaned to CUSO	20
A832K	Amount loaned to CUSO	20
A832L	Amount loaned to CUSO	20
A832M	Amount loaned to CUSO	20
A832N	Amount loaned to CUSO	20
A832O	Amount loaned to CUSO	20
A832P	Amount loaned to CUSO	20
A832Q	Amount loaned to CUSO	20
A832R	Amount loaned to CUSO	20
A832S	Amount loaned to CUSO	20
A832T	Amount loaned to CUSO	20
A833A	Is the CUSO wholly owned by the credit union?	20
A833B	Is the CUSO wholly owned by the credit union?	20
A833C	Is the CUSO wholly owned by the credit union?	20
A833D	Is the CUSO wholly owned by the credit union?	20
A833E	Is the CUSO wholly owned by the credit union?	20
A833F	Is the CUSO wholly owned by the credit union?	20
A833G	Is the CUSO wholly owned by the credit union?	20
A833H	Is the CUSO wholly owned by the credit union?	20
A833I	Is the CUSO wholly owned by the credit union?	20
A833J	Is the CUSO wholly owned by the credit union?	20
A833K	Is the CUSO wholly owned by the credit union?	20
A833L	Is the CUSO wholly owned by the credit union?	20
A833M	Is the CUSO wholly owned by the credit union?	20
A833N	Is the CUSO wholly owned by the credit union?	20
A833O	Is the CUSO wholly owned by the credit union?	20
A833P	Is the CUSO wholly owned by the credit union?	20
A833Q	Is the CUSO wholly owned by the credit union?	20
A833R	Is the CUSO wholly owned by the credit union?	20
A833S	Is the CUSO wholly owned by the credit union?	20
A833T	Is the CUSO wholly owned by the credit union?	20
A834A1	Indicate in the box the number which describes the predominant service provided by the CUSO	20
A834B1	Indicate in the box the number which describes the predominant service provided by the CUSO	20
A834C1	Indicate in the box the number which describes the predominant service provided by the CUSO	20
A834D1	Indicate in the box the number which describes the predominant service provided by the CUSO	20

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page Number
A834E1	Indicate in the box the number which describes the predominant service provided by the CUSO	20
A834F1	Indicate in the box the number which describes the predominant service provided by the CUSO	20
A834G1	Indicate in the box the number which describes the predominant service provided by the CUSO	20
A834H1	Indicate in the box the number which describes the predominant service provided by the CUSO	20
A834I1	Indicate in the box the number which describes the predominant service provided by the CUSO	20
A834J1	Indicate in the box the number which describes the predominant service provided by the CUSO	20
A834K1	Indicate in the box the number which describes the predominant service provided by the CUSO	20
A834L1	Indicate in the box the number which describes the predominant service provided by the CUSO	20
A834M1	Indicate in the box the number which describes the predominant service provided by the CUSO	20
A834N1	Indicate in the box the number which describes the predominant service provided by the CUSO	20
A834O1	Indicate in the box the number which describes the predominant service provided by the CUSO	20
A834P1	Indicate in the box the number which describes the predominant service provided by the CUSO	20
A834Q1	Indicate in the box the number which describes the predominant service provided by the CUSO	20
A834R1	Indicate in the box the number which describes the predominant service provided by the CUSO	20
A834S1	Indicate in the box the number which describes the predominant service provided by the CUSO	20
A834T1	Indicate in the box the number which describes the predominant service provided by the CUSO	20
A834U1	Indicate in the box the number which describes the predominant service provided by the CUSO	20
A836A	Aggregate Cash Outlay in CUSO	20
A836B	Aggregate Cash Outlay in CUSO	20
A836C	Aggregate Cash Outlay in CUSO	20
A836D	Aggregate Cash Outlay in CUSO	20
A836E	Aggregate Cash Outlay in CUSO	20
A836F	Aggregate Cash Outlay in CUSO	20
A836G	Aggregate Cash Outlay in CUSO	20
A836H	Aggregate Cash Outlay in CUSO	20
A836I	Aggregate Cash Outlay in CUSO	20
A836J	Aggregate Cash Outlay in CUSO	20
A836K	Aggregate Cash Outlay in CUSO	20
A836L	Aggregate Cash Outlay in CUSO	20
A836M	Aggregate Cash Outlay in CUSO	20
A836N	Aggregate Cash Outlay in CUSO	20
A836O	Aggregate Cash Outlay in CUSO	20
A836P	Aggregate Cash Outlay in CUSO	20
A836Q	Aggregate Cash Outlay in CUSO	20

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page Number
A836R	Aggregate Cash Outlay in CUSO	20
A836S	Aggregate Cash Outlay in CUSO	20
A836T	Aggregate Cash Outlay in CUSO	20
A837A	How is the investment in the CUSO accounted for on the credit union's financial statements	20
A837B	How is the investment in the CUSO accounted for on the credit union's financial statements	20
A837C	How is the investment in the CUSO accounted for on the credit union's financial statements	20
A837D	How is the investment in the CUSO accounted for on the credit union's financial statements	20
A837E	How is the investment in the CUSO accounted for on the credit union's financial statements	20
A837F	How is the investment in the CUSO accounted for on the credit union's financial statements	20
A837G	How is the investment in the CUSO accounted for on the credit union's financial statements	20
A837H	How is the investment in the CUSO accounted for on the credit union's financial statements	20
A837I	How is the investment in the CUSO accounted for on the credit union's financial statements	20
A837J	How is the investment in the CUSO accounted for on the credit union's financial statements	20
A837K	How is the investment in the CUSO accounted for on the credit union's financial statements	20
A837L	How is the investment in the CUSO accounted for on the credit union's financial statements	20
A837M	How is the investment in the CUSO accounted for on the credit union's financial statements	20
A837N	How is the investment in the CUSO accounted for on the credit union's financial statements	20
A837O	How is the investment in the CUSO accounted for on the credit union's financial statements	20
A837P	How is the investment in the CUSO accounted for on the credit union's financial statements	20
A837Q	How is the investment in the CUSO accounted for on the credit union's financial statements	20
A837R	How is the investment in the CUSO accounted for on the credit union's financial statements	20
A837S	How is the investment in the CUSO accounted for on the credit union's financial statements	20
A837T	How is the investment in the CUSO accounted for on the credit union's financial statements	20
A838A	CUSO Tax ID Number	20
A838B	CUSO Tax ID Number	20
A838C	CUSO Tax ID Number	20
A838D	CUSO Tax ID Number	20
A838E	CUSO Tax ID Number	20
A838F	CUSO Tax ID Number	20
A838G	CUSO Tax ID Number	20
A838H	CUSO Tax ID Number	20

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page Number
A838I	CUSO Tax ID Number	20
A838J	CUSO Tax ID Number	20
A838K	CUSO Tax ID Number	20
A838L	CUSO Tax ID Number	20
A838M	CUSO Tax ID Number	20
A838N	CUSO Tax ID Number	20
A838O	CUSO Tax ID Number	20
A838P	CUSO Tax ID Number	20
A838Q	CUSO Tax ID Number	20
A838R	CUSO Tax ID Number	20
A838S	CUSO Tax ID Number	20
A838T	CUSO Tax ID Number	20
A860A	Total Borrowings - < 1 Year	5
A860B1	Total Borrowings - 1-3 Years	5
A860B2	Total Borrowings - > 3 Years	5
A860C	Total Borrowings	5
A865A	Amount of Borrowings Subject to Early Repayment at Lender's Option	12
A867A	Subordinated Debt - < 1 Year	5
A867B1	Subordinated Debt - 1-3 Years	5
A867B2	Subordinated Debt - > 3 Years	5
A867C	Total Amount of Subordinated Debt	5
A875	Does your credit union maintain share/deposit insurance coverage in addition to the NCUSIF? (Do not include Life Savings and Borrowers' Protection Insurance or Surety Bond Coverage.)	8
A876	Company providing share/deposit insurance coverage in addition to the NCUSIF	8
A876Select	Company providing share/deposit insurance coverage in addition to the NCUSIF	8
A877	Dollar amount of shares and/or deposits insured by the company named above	8
A878	Assets Pledged to Secure Borrowings	12
A879A	Indirect Consumer Lending	9
A879A1	Business Share Accounts	9
A879A2	Health Savings Accounts	9
A879A3	Individual Development Accounts	9
A879A4	No Cost Share Drafts	9
A879A5	Share Certificates with low minimum balance requirements	9
A879B	Participation Loans	9
A879B1	Financial Counseling	9
A879B2	Financial Education	9
A879B3	Financial Literacy Workshops	9
A879B4	First Time Homebuyer Program	9
A879B5	In-School Branches	9
A879C	Real Estate Loans	9
A879C1	Bilingual Services	9
A879C2	No Cost Bill Payer	9
A879C3	No Cost Tax Preparation Services (i.e., IRS Volunteer Income Tax Assistance)	9

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Account Code	Account Description	Page Number
A879C4	Student Scholarships	9
A879D	Business Loans	9
A879D1	Credit Builder	9
A879D2	Indirect Business Loans	9
A879D3	Indirect Mortgage Loans	9
A879D4	Micro Business Loans	9
A879D5	Micro Consumer Loans	9
A879D6	Pay Day Lending	9
A879D7	Refund Anticipation Loans	9
A879D8	Share Secured Credit Cards	9
A879E	Risk Based Loans	9
A879F	Direct Financing Leases	9
A879G	Mortgage Processing	8
A879H	Approved Mortgage Seller	8
A879I	Debt Cancellation/Suspension Program	9
A879J	Borrowing Repurchase Agreements	8
A879K	Investment Pilot Program	8
A879L	Investment not authorized by the FCU Act (SCU ONLY)	8
A879M	Deposits and Shares Meeting 703.10(a)	8
A879N	Brokered Certificates of Deposits	8
A879O	Overdraft Protection/Courtesy Pay	9
A879P	Overdraft Lines of Credit	9
A879Q	ATM/Debit Card Program	9
A879R	Int Only or Pymt Option 1st Mortgage Loans	9
A879S	Insurance/Investment Sales	9
A879T	Brokered Deposits (shares acquired through a third party)	8
A879U	Check Cashing	9
A879V	International Remittances	9
A879W	Low-cost wire transfers	9
A879X	Money Orders	9
A879Y	No Surcharge ATMs	9
A880	Total Amount of Non-Member Deposits	5
A880A	Non-Member Deposits - < 1 Year	5
A880B1	Non-Member Deposits - 1-3 Years	5
A880B2	Non-Member Deposits - > 3 Years	5
A881	Total credit lines	12
A882	Total committed credit lines	12
A883A	Draws against lines of credit, less than 1 year	5
A884	Total Credit Lines at Corporate Credit Unions	12
A883B1	Draws against lines of credit, 1 to 3 years	5
A883B2	Draws against lines of credit, more than 3 years	5
A883C	Draws against lines of credit, total amount	5
A885A	Borrowings - Lines of Credit from Corporate Credit Unions	12
A885B	Borrowings - Term Borrowings from Corporate Credit Unions	12
A886A	Home Banking Via Internet Website	13
A886D	Audio Response/Phone Based	13
A886E	Automatic Teller Machine (ATM)	13
A886F	Kiosk	13

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Account Code	Account Description	Page Number
A886G	Other	13
A886H	Mobile Banking	13
A887A	Member Application	13
A887B	New Loan	13
A887C	Account Balance Inquiry	13
A887D	Share Draft Orders	13
A887E	New Share Account	13
A887F	Loan Payments	13
A887G	View Account History	13
A887H	Merchandise Purchase	13
A887I	Share Account Transfers	13
A887J	Bill Payment	13
A887K	Download Account History	13
A887L	Electronic Cash	13
A887M	Account Aggregation	13
A887N	Internet Access Services	13
A887P	Electronic Signature Authentication/Certification	13
A887R	e-statements	13
A887S	External Account Transfers	13
A887T	Merchant Processing Services	13
A887U	Remote Deposit Capture	13
A887Z	Other (please specify)	13
A888	Have you completed a data processing conversion in the last six months or do you plan to start a data processing conversion in the next 12 months?	13
A889	If you do not have a website, do you plan to add one in the future (Yes/No)	13
A889A	If yes to item 10, in how many months	13
A889B	If yes to item 10, what type of site (select only one)	13
A890	Credit Union General/Informational E-Mail address (if applicable - see instructions)	13
A891	If your credit union has a World Wide Website address, please provide it in the box	13
A891A	If your credit union has a website address, does it host it internally? (Note:This information will not be released to the public)	13
A892A	If you have a transactional world wide website, please indicate the type (select only one)	13
A892B	If you have a transactional world wide website, how many members use it?	13
A892C	If you have a transactional website, please provide the name of the primary vendor used to deliver such services	13
A892CSelect	If you have a transactional website, please provide the name of the primary vendor used to deliver such services	13
A896	Is your credit union a member of a Federal Home Loan Bank?	12
A897	Has your credit union filed an application to borrow from the Federal Reserve Bank Discount Window?	12
A898	Has your credit union pre-pledged collateral with the Federal Reserve Bank Discount Window?	12
A900A	Number of Member Business Loans Outstanding	17

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Account Code	Account Description	Page Number
A900B	Number of Purchased business loans or participation interests to nonmembers Outstanding	17
A900C	Number of Unsecured Business Loans Outstanding	17
A900D	Number of Purchased business loans or participation interests to members Outstanding	17
A900F	Number of Small Business Administration Loans Outstanding	17
A902	Amount of Share Drafts	5
A902A	Amount of Share Drafts - < 1 Year	5
A903	Does the credit union have Internet access?	13
A904	Does the credit union have Fedline Access?	13
A905	If the credit union processes ACH transactions, is it an Originating Depository Institution?	13
A906	If the credit union processes ACH transactions, is it a Receiving Depository Financial Institution?	13
A906A	IRA/KEOGH Accounts - < 1 Year	5
A906B1	IRA/KEOGH Accounts - 1-3 Years	5
A906B2	IRA/KEOGH Accounts - > 3 Years	5
A906C	Total Amount of IRA/KEOGH Accounts	5
A907	Does the credit union have an internal wireless network? (Note: This information will not be released to the public)	13
A908A	Share Certificates - < 1 Year	5
A908B1	Share Certificates - 1-3 Years	5
A908B2	Share Certificates - > 3 Years	5
A908C	Total Amount of Share Certificates	5
A911	Total Amount of Money Market Shares	5
A911A	Money Market Shares - < 1 Year	5
A925	Total Amount of Uninsured Secondary Capital	5
A925	Total Amount of Uninsured Secondary Capital	14
A925B1	Uninsured Secondary Capital - 1-3 Years	5
A925B2	Uninsured Secondary Capital - > 3 Years	5
A931	Regular Reserves	6
A931	Regular Reserves	14
A940	Undivided Earnings	6
A940	Undivided Earnings	14
A945	Accumulated Unrealized Gains (Losses) on Available for Sale Securities	6
A945A	Accumulated Unrealized Net Gains (Losses) on Cash Flow Hedges	6
A945B	Other Comprehensive Income (unless already included in item 23 or 24)	6
A954	Number of Leases Receivable	4
A956	Amount of Loans Outstanding to Credit Union Officials and Senior Executive Staff	4
A958	Number of New Vehicle Loans	4
A959	Number of Total 1st Mortgage Real Estate Loans/Lines of Credit	4
A960	Number of Total Other Real Estate Loans/Lines of Credit	4
A961A	Number of Agricultural Related Business Loans Outstanding	17
A963	Number of Total All Other Loans/Lines of Credit	4

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page Number
A965	Trading Securities	3
A965A	SFAS 115 Investments Trading - < 1 Year	3
A965B	SFAS 115 Investments Trading - 1-3 Years	3
A965C1	SFAS 115 Investments Trading, >3-5 Years	3
A965C2	SFAS 115 Investments Trading, >5-10 Years	3
A965D	SFAS 115 Investments Trading - > 10 Years	3
A966	Total Shares	5
A968	Number of Used Vehicle Loans	4
A969	U.S.A. Patriot's Act Information Primary Contact Name	1
A969A	U.S.A. Patriot's Act Information Primary Contact E-mail Address	1
A969A1	Confirm Primary Patriot Act Contact Email Address	1
A969AChk	Check here for no e-mail address	1
A969B	U.S.A. Patriot's Act Information Primary Contact Fax Number	1
A969C	U.S.A. Patriot's Act Information Primary Contact Telephone Number	1
A969D	U.S.A. Patriot's Act Information Secondary Contact Name	1
A969E	U.S.A. Patriot's Act Information Secondary Contact E-mail Address	1
A969E1	Confirm Secondary Patriot Act Contact Email Address	1
A969EChk	Check here for no e-mail address	1
A969F	U.S.A. Patriot's Act Information Secondary Contact Fax Number	1
A969G	U.S.A. Patriot's Act Information Secondary Contact Telephone Number	1
A969H	Emergency Contact Information Primary Contact Name	2
A969H1	Checkbox to copy Patriot Act primary into Emergency contact primary	2
A969I	Emergency Contact Information Primary Contact E-mail Address	2
A969I1	Confirm Primary Emergency Contact Email Address	2
A969IChk	Check here for no e-mail address	2
A969J	Emergency Contact Information Primary Contact Fax Number	2
A969K	Emergency Contact Information Primary Contact Telephone Number	2
A969L	Emergency Contact Information Secondary Contact Name	2
A969L1	Checkbox to copy Patriot Act secondary into Emergency Contact secondary	2
A969M	Emergency Contact Information Secondary Contact E-mail Address	2
A969M1	Confirm Secondary Emergency Contact Email Address	2
A969MChk	Check here for no e-mail address	2
A969N	Emergency Contact Information Secondary Contact Fax Number	2
A969O	Emergency Contact Information Secondary Contact Telephone Number	2

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page Number
A969P	U.S.A. Patriot's Act Information Primary Contact Telephone Extension	1
A969Q	U.S.A. Patriot's Act Information Secondary Contact Telephone Extension	1
A969R	Emergency Contact Information Primary Contact Telephone Extension	2
A969S	Emergency Contact Information Secondary Contact Telephone Extension	2
A969T	Emergency Contact Information Primary Contact Cell Phone	2
A969U	Emergency Contact Information Secondary Contact Cell Phone	2
A969V	Disaster Recovery Information Name	2
A969W	Disaster Recovery Location Information Street Address	2
A969X	Disaster Recovery Location Information City	2
A969Y	Disaster Recovery Location Information State	2
A969Z	Disaster Recovery Information Phone Number	2
A969Z1	Date of Last Recovery Test	2
A969Z10	Disaster Recovery Location is a hot site	2
A969Z2	Vital Records Center Name	2
A969Z3	Vital Records Center Street Address	2
A969Z4	Vital Records Center City	2
A969Z5	Vital Records Center State	2
A969Z6	Vital Records Center Phone Number	2
A969Z7	Disaster Recovery Location is the Same as the Vital Records Center Information-Check Box	2
A969Z8	Vital Records Center Zip Code	2
A969Z9	Disaster Recovery Location Zip Code	2
A971	Total of outstanding loan balances subject to bankruptcies identified in items 39a-c.	11
A972A	Number of Fixed Rate > 15 Years Loans Outstanding	16
A972B	Number of Fixed Rate 15 Years or less Loans Outstanding	16
A972C	Number of Balloon/Hybrid > 5 Years Loans Outstanding	16
A972D	Number of Balloon/Hybrid 5 Years or less Loans Outstanding	16
A972E	Number of Other Fixed Rate Loans Outstanding	16
A973A	Number of Adjustable Rate 1 Year or less Loans Outstanding	16
A973B	Number of Adjustable Rate > 1 Year Loans Outstanding	16
A974	Number of Closed-End Fixed Rate Loans Outstanding	16
A975	Number of Closed-End Adjustable Rate Loans Outstanding	16
A976	Number of Open-End Adjustable Rate Loans Outstanding	16
A976B	Number of Open-End Fixed Rate Loans Outstanding	16
A978	Total Number of Loans Outstanding	16
A979	Mobile Branch	2
A979A	Staffing Assistance/Mgmt Svcs	2
A979B	IT Support	2
A979C	Cash Non-Mbr Share Drafts	2

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page Number
A979D	Office Space	2
A979E	Generator	2
A980	Provide the aggregate of all future capital and operating lease payments on fixed assets, without discounting payment commitements to present value	8
A981	Privately Issued Mortgage-Related Securities	19
A981A	Privately Issued Mortgage-Backed Securities	19
A981B	Total Other Mortgage-Backed Securities	19
A982A	Number of Fixed Rate > 15 Years Loans Granted Year-to-Date	16
A982B	Number of Fixed Rate 15 Years or less Loans Granted Year-to-Date	16
A982C	Number of Balloon/Hybrid > 5 Years Loans Granted Year-to-Date	16
A982D	Number of Balloon/Hybrid 5 Years or less Loans Granted Year-to-Date	16
A982E	Number of Other Fixed Rate Loans Granted Year-to-Date	16
A983A	Number of Adjustable Rate 1 Year or less Loans Granted Year-to-Date	16
A983B	Number of Adjustable Rate > 1 Year Loans Granted Year-to-Date	16
A984	Number of Closed-End Fixed Rate Loans Granted Year-to-Date	16
A985	Number of Closed-End Adjustable Rate Loans Granted Year-to-Date	16
A986	Number of Open-End Adjustable Rate Loans Granted Year-to-Date	16
A986B	Number of Open-End Fixed Rate Loans Granted Year-to-Date	16
A988	Total Number of Real Estate Loans Granted Year-to-Date	16
A989	Who is the credit union's Primary Settlement Agent?(i.e. member share draft clearing, ACH transactions - See instructions)	2
A993	Number of Unsecured Credit Card Loans	4
A994	Number of All Other Unsecured Loans/Lines of Credit	4
A995	Number of Loans Outstanding to Credit Union Officials and Senior Executive Staff	4
A996	Miscellaneous Equity	6
A997	Total Net Worth	14
A998	Net Worth Ratio	14
A999	Risk Based Net Worth (RBNW) Requirement (Standard Calculation)	14
A999	Risk Based Net Worth (RBNW) Requirement (Standard Calculation)	14
A999A	Risk Based Net Worth (RBNW) Alternative Method under Section 702.107	14
A999B	Sum of standard components: RBNW requirement	14
A1000A	Modified Loans secured by First Mortgages – No. of Loans Outstanding	16

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page Number
A1000B	Modified Loans secured by Other RE/LOCs - No. of Loans Outstanding	16
A1000C	Modified Real Estate Loans also reported as business loans - No. of Loans Outstanding	16
A1001A	Modified Loans secured by First Mortgages – Amount Outstanding	16
A1001B	Modified Loans secured by Other RE/LOCs - Amount Outstanding	16
A1001C	Modified Real Estate Loans also reported as business loans - Amount Outstanding	16
A1002A	Modified Loans secured by First Mortgages – Amount Modified YTD	16
A1002B	Modified Loans secured by Other RE/LOCs - Amount Modified YTD	16
A1002C	Modified Real Estate Loans also reported as business loans - Amount Modified YTD	16
A1003	Has the credit union completed a merger or acquisition that qualifies for Business Combination Accounting (FAS 141R) after January 1, 2009?	9
A1004	Current Quarter's Total Adjusted Retained Earnings acquired through Business Combinations	14
A1004A	Prior Quarter-End Adjusted Retained Earnings acquired through Business Combinations	14
A1004B	Adjustments made to Retained Earnings acquired through Business Combinations	14
CEO	Manager/CEO Last Name	1
CEO_F	Manager/CEO First Name	1
CEO_M	Manager/CEO Middle Initial	1
CertifiedBy	Certified By Last Name	1
CertifiedBy_F	Certified By First Name	1
CertifiedBy_M	Certified By Middle Initial	1
Extension	Credit Union Telephone Extension	1
Fax	Credit Union Fax Number	1
Phone	Credit Union Telephone Number	1
Preparer	Preparer Last Name	1
Preparer_F	Preparer First Name	1
Preparer_M	Preparer Middle Initial	1
President	President of the Board Last Name	1
President_F	President of the Board First Name	1
President_M	President of the Board Middle Initial	1
Vendor	Indicate the name of the primary share and loan information processing vendor	12