



The Online Credit Union Profile and 5300 Call Report for Natural Person Credit Unions

PowerPoint Slides – August 12, 2009 Webcast

Technical Recommendations

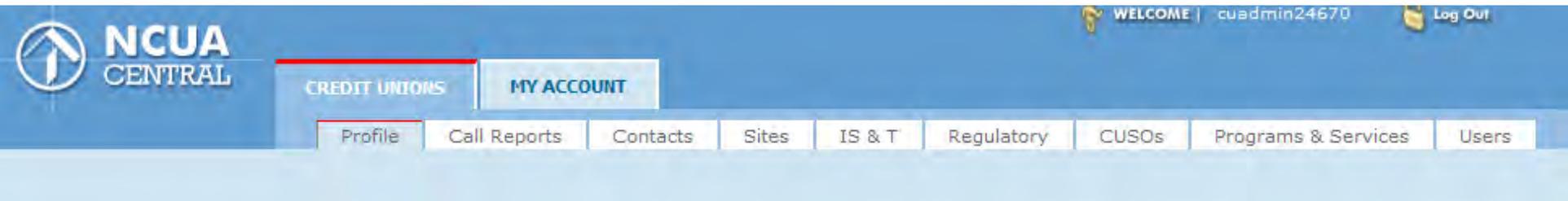
- ▶ Make sure the volume on your computer is turned up
 - A dial-in number is not needed to hear the webcast
- ▶ Allow pop-ups from this site
- ▶ Set screen resolution to 1024 x 768 so you can see the box to submit questions



Two Parts to the Online System

▶ Credit Union Profile

- Includes information we collect on the Call Report that infrequently changes
 - All Report of Officials information
 - Disaster Recovery Information
 - Emergency Contact Information
 - Information Systems and Technology



▶ Online Call Report

- Completed online on Call Reports tab

Benefits

- ▶ Provides a more robust means for credit unions to submit data and information to NCUA
- ▶ Allows credit unions access to their profile and call report information from any PC
- ▶ Eliminates the need for software
- ▶ Eliminates mailing and printing delays, missing pieces to the 5300 packet, and damaged CDs

Benefits Continued

- ▶ Provides real-time warnings to guide credit unions through the input process
- ▶ Increases efficiency as multiple people can input data simultaneously
- ▶ Eliminates the need for credit unions to call their Regulator when there is an address, phone number, etc. change



System Requirements

- ▶ Access to the Internet
- ▶ Internet Explorer 6.0 or higher
- ▶ Valid email address
- ▶ Username and Password



Deployment

Natural Person Credit Unions

- ▶ Available on:
September 1, 2009
- ▶ Profile Information
 - Data Entry Begins: 9/1/2009
 - Profile Due: 10/1/2009
- ▶ September 30, 2009 5300
Call Report
 - Data Entry Begins: 10/1/2009
 - Call Report Due: 10/19/2009



Forms Associated with System

- ▶ **NCUA Profile Form 4501A**
 - Revised NCUA Form 4501 – Report of Officials
 - Includes all fields within the Profile

- ▶ **NCUA Form 5300 – Call Report**
 - Similar to current form

**TO THE BOARD OF DIRECTORS OF THE
CREDIT UNION ADDRESSED:**

This booklet contains the third quarter 2009 5300 Call Report. All credit unions must complete pages 1 – 9 of this form. Page 10 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) or intend to use an optional Total Assets Election or Alternative Risk Based Net Worth calculation to compute your net worth ratio. Page 11 is the Standard Components of Risk Based Net Worth Requirement worksheet which is automated and requires no input. Pages 12 – 16 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 September 30, 2009. A paper copy of the form has been provided for your convenience. However, we urge you to consider filing your Call Report using the online, web-based system. 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

**NATIONAL
CREDIT UNION
ADMINISTRATION**



**THIRD QUARTER
CALL REPORT**

- ▶ **Link to Forms on NCUA website:**
[http://www.ncua.gov/DataServices/
Data/5300/5300FutureCycles.aspx](http://www.ncua.gov/DataServices/Data/5300/5300FutureCycles.aspx)

Online and Manual Filing CUs

- ▶ Online Filing Credit Union – credit union with access to the Internet
 - ▶ Manual Filing Credit Union – credit union unable to use the online system
 - ▶ Manual credit unions will complete paper forms and return to regulator for input into online system.
 - ▶ Only manual credit unions will receive paper forms each cycle
- 

September Profile and Call Report Materials

Packages Mailed 8/25/09

Description	CU – Online Filer	CU – Manual Filer
Profile Form – NCUA Form 4501A		X
5300 Call Report Form		X
Online Instructions Booklet	X	X
Letter (with username and password)	X	X

- ▶ Credit unions will receive their initial CU Admin username and password on the 5300 letter mailed 8/25/09
- ▶ Your current eSend password will not work for your initial login to the system, you must use the new password we send to you!

The Login Page

- ▶ Accessed on www.NCUA.gov
- 1. Click on “Data and Services”
- 2. Click on “Credit Union Data”

A screenshot of a web login page. At the top left, there is a small yellow figure icon. To its right, the text "Please Log On |" is displayed. Below this, there are two input fields: "Username:" followed by a text box, and "Password:" followed by a text box. To the right of the password field is a button labeled "ENTER". Below the "ENTER" button, there is a link that says "Forgot your password?". The background of the page is light blue with a faint image of a person's head and shoulders.

Coming September 1, 2009: [Credit Union Online - Credit Union Profile and 5300 Call Report](#) - The National Credit Union Administration has developed an integrated, online system to capture and display credit union information. This environment includes an online application for credit unions to manage profile information and submit their 5300 Call Report and Report of Officials data. Please reference the following frequently asked questions and system overview for additional details.

[Frequently Asked Questions](#)

[Overview of Online System](#)

[Login to Credit Union Online \(this link will be activated on 9/1/09\)](#)



Credit Union Roles



Permissions	CU Administrator	CU User
1. Change personal information on My Account tab	X	X
2. Input and change profile data	X	X
3. Certify the profile for accuracy	X	X
4. Input and submit a 5300 Call Report	X	X
5. Add, edit, and delete users	X	
6. Reset passwords and unlock user accounts	X	
7. Resend account verification email	X	

- ▶ **To Do:** Determine who the CU Administrators and users will be for your credit union. Note: Must have at least 2 administrators

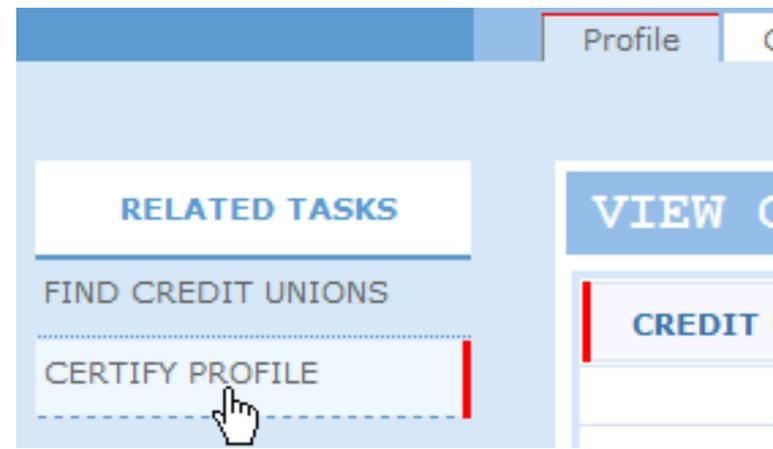
Email Notifications – Credit Unions

Recipient(s)	Notification
Call Report Contact(s)	Call Report is validated (any changes made)
Call Report Contact(s)	8–page FPR
All Users	New User – email validation
All Users	Email changed – email validation
All Users	Email changed – FYI sent to old email address
All Users	Password Reset – new password

These emails come from Sys5300@NCUA.gov

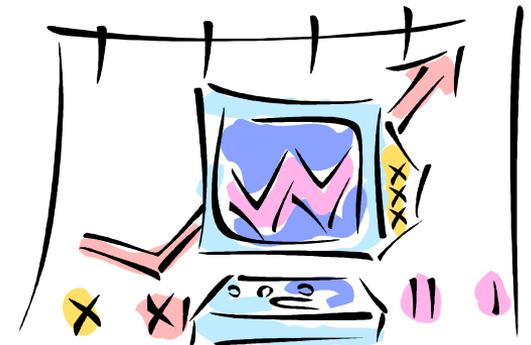
Certifying Profile for Accuracy

- ▶ Credit unions will certify the profile for accuracy each quarter
 - System checks to ensure all required information has been entered into the profile
 - Certification must be completed before submitting the Call Report
 - For manual credit unions, the regulator will certify the profile based on the paper form



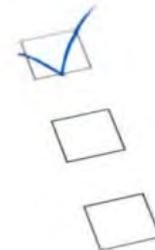
Online 5300 Call Report

- ▶ Located within the online profile
- ▶ 5300 Call Report software eliminated
- ▶ Online instructions
- ▶ Edits received real-time during completion of the call report
- ▶ Ability to complete a section, save it, and return later to complete it
- ▶ Ability to correct prior period call reports back to June 2006
 - Prior to June 2006, send to your regulator



Online 5300 Call Report

- ▶ Credit unions will still receive a letter each cycle outlining changes and key dates
- ▶ Multiple people can work on the same call report simultaneously
 - All users must have a valid, different login
 - Cannot work on the same page simultaneously
- ▶ Credit unions will still be able to import a file from their data processor vendor into the online 5300



Call Report Status

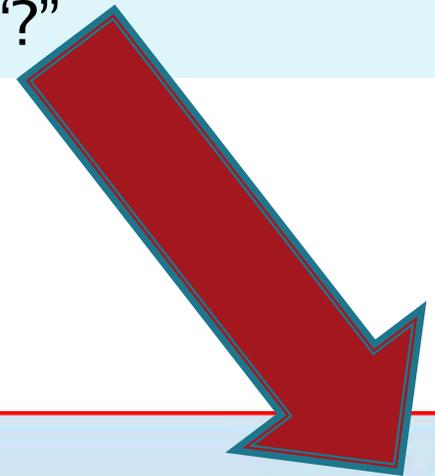
- ▶ Pending – Call Report has been started or is being corrected. The Call Report must be in pending status for the credit union to add/edit data.
- ▶ Submitted – Call Report has been submitted. Needs to be validated by the Regulator
- ▶ Under Review – Call Report has been “locked” for review by the Regulator. Credit union cannot make changes to the Call Report while in locked status.
- ▶ Validated – Call Report has been validated by the Regulator

When in Doubt – Read the Instructions or use the Help Tips within the system

ONLINE CREDIT UNION PROFILE
AND
5300 CALL REPORT

**INSTRUCTION GUIDE
For Natural Person Credit Unions**

Online Help
Tips located
throughout the
site. Click the
“?”



The screenshot shows a web application interface with a light blue header. On the left, there is a blue button labeled 'FIND CREDIT UNIONS'. On the right, there is a small square icon containing a question mark. Below the header is a section titled 'CREDIT UNION INFORMATION' with a vertical red bar on the left. This section contains three rows of input fields: 'Charter Number:' with an empty text box, 'Credit Union Name:' with an empty text box, and 'Credit Union Type:' with three radio button options: 'FCU' (checked), 'FISCU' (checked), and 'NFICU' (unchecked).

Regulation Changes

- ▶ Approved by NCUA Board on July 16, 2009
 - Rules and Regulations 741.6
 - Credit unions with the capacity must file online
 - Credit unions must update the profile within 10 days of election or appointment of officials or within 30 days of any change
 - Corrected Call Reports must be submitted upon notification or discovery
 - Rules and Regulations 748.1
 - Credit unions must certify compliance with this part in the credit union profile
 - Rules and Regulations 749 Appendix A E.2(b)
 - Credit union profile report must be retained as part of the credit union's permanent records quarterly

Public Access to Credit Union Information

- Confidential information will not be displayed
- List of Officials will be viewable
- Main office and branch information will be viewable
- Freedom of Information Act Information for Call Report will be posted quarterly



The screenshot displays a web interface with a navigation bar at the top containing tabs for 'General', 'Call Reports', 'Contacts', 'Sites', 'IS & T', 'Regulatory', 'CUSOs', and 'Programs & Services'. The 'General' tab is selected. On the left side, there is a 'RELATED TASKS' section with a link for 'FIND CREDIT UNIONS'. The main content area is titled 'VIEW GENERAL CREDIT UNION INFORMATION' and contains a table of 'CREDIT UNION INFORMATION'.

CREDIT UNION INFORMATION	
Charter Number:	12951
Credit Union Name:	1ST ALLIANCE
Credit Union Type:	FCU
Status:	Active
Is Corporate:	No
Year Chartered:	1959
Date Insured:	1/4/1971
Region:	Region II - Capital
Charter State:	N/A
Field of Membership Type:	Community credit unions, urban or rural, other than those designated "low-income"
Low Income:	No
Member of FHLB:	No
Borrows from FRB:	No
Pledged Collateral With FRB:	No

Financial Performance Report Changes

- ▶ Credit unions can request a FPR within the online system (when logged in)
 - Validated or non-validated data (whichever applies)

- ▶ Request FPR from www.NCUA.gov
 - ONLY receive a validated FPR
 - Call Report data will not be available to the public until it is validated by the Regulator

	March-2008	June-2008	% Chg	September-2008	% Chg	December-2008	%
	Amount	Amount		Amount		Amount	
ASSETS:							
Cash & Equivalents	6,900,694	6,469,227	-6.3	7,090,130	9.6	8,750,901	
<u>TOTAL INVESTMENTS</u>	651,768	669,122	2.7	652,787	-2.4	655,223	
Loans Held for Sale	0	0	N/A	0	N/A	0	
Real Estate Loans	32,709,466	31,287,592	-4.3	31,157,093	-0.4	30,428,603	
Unsecured Loans	10,491,831	10,763,788	2.6	10,642,215	-1.1	10,143,102	
Other Loans	109,752,296	107,052,603	-2.5	98,498,567	-8.0	91,063,771	
<u>TOTAL LOANS</u>	152,953,593	149,103,983	-2.5	140,297,875	-5.9	131,635,476	
(Allowance for Loan & Lease Losses)	(1,312,131)	(2,080,624)	58.6	(3,860,011)	85.5	(3,650,013)	
Land And Building	6,399,337	7,843,885	22.6	8,803,588	12.2	8,990,296	
Other Fixed Assets	1,262,802	1,352,544	7.1	1,408,202	4.1	1,275,107	

What do credit unions need to do to prepare for this change?

- ▶ Documents Available to Download from this webcast:

- ▶ Profile Data Entry

First Time Profile Page Entries – What You Will Need		
Activity/Section	Where is it already captured	Additional Info Needed
Username and Password to access	Not applicable – all prior usernames and passwords cannot be used with	NCUA 5300 Letter with your assigned Username and Password. This will be mailed through the

- ▶ Certification Help Tips

Credit Union Profile Pages – Tip Sheet		
<i>The credit union Profile must be certified each quarter in order to upload the 5300 report.</i>		
Certification Process: Login → Click “Certify Profile” from any screen on the left side under “Related Tasks” → Follow Instructions and place a check next to all sections and enter the Certifier’s name → Click Certify link → Correct errors as needed until certification is accepted.		
Mandatory Fields	Minimum Required for Certification	Other Requirements
Contacts		
<ul style="list-style-type: none"> • Salutation • First Name • Last Name 	The following Job Titles: <ol style="list-style-type: none"> 1. 1 Manager or CEO (cannot be #2, 6, or 7) 2. 1 Chairperson (cannot be #1) 	<ul style="list-style-type: none"> • If a state chartered credit union identifies a Supervisory Committee Chairperson, they must also

What can CUs do between now and September 1st?

▶ Decisions to be Made:

- Who will be a credit union administrator? (Note: you must have at least 2)
- Who will be a credit union user with permissions to add/edit information?
- Who will be the Call Report Contact for the Credit Union?
 - Person who can be called with questions about the 5300
- Who will be the Profile Information Contact?
 - Person who can called with questions about the profile?

Documents/Information Needed to Complete the Profile

- 1. Credit Union Employer Identification Number (EIN)**
- 2. Report of Officials**
 - Complete addresses and phone number for all officials, Supervisory Committee, and Credit Committee Members
 - List of all branch locations with complete addresses and phone numbers (include foreign branches)
 - Latest annual meeting date
- 3. June 2009 5300 Call Report**
- 4. Listing of all CUSOs the credit union uses or is associated with regardless of whether they have a financial interest**
 - City and State of the headquarters
 - All services that CUSO provides to you

Profile Data Entry Time

- ▶ Many edits built into the system to prevent bad data entry and ensure all required information is entered
 - Address Verification Program
- ▶ Time to enter a profile varies – depending on the size of the credit union, number of branches, number of CUSOs, etc.
- ▶ Multiple users can input information
- ▶ Once data is in, users are only required to add, edit, delete information as it changes.



Credit Union Industry Webcasts

- **August 12, 2009** – Archived within a week from today for future viewing
- **September 2, 2009** – focus on completing the profile
- **September 23, 2009** – focus on completing the profile
- **October 7, 2009** – focus on the 5300 Call Report
- Watch for registration information on www.NCUA.gov



5300 Profile & Call Report Clinics

Office of Small Credit Union Initiatives

Date	Location(s)
9/2/2009	New York, NY; Alexandria, VA
9/3/2009	Monroeville, PA; Chicago, IL
9/8/2009	Cleveland, OH
9/9/2009	Orchard Park, NY; Philadelphia, PA; New York, NY; Fort Worth, TX
9/10/2009	Dallas, TX
9/11/2009	Parkersburg, WV
9/19/2009	Kansas City, MO
9/22/2009	Baton Rouge, LA; El Segundo, CA; Houston, TX; Kansas City, MO
9/23/2009	Baton Rouge, LA; Houston, TX;
9/29/2009	Jackson, MS; San Antonio, TX

* Please visit our website at www.NCUA.gov for dates, locations, and details

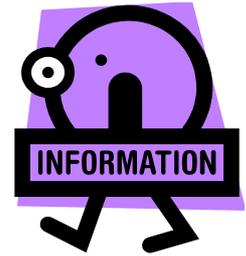
5300 Profile & Call Report Clinics

Office of Small Credit Union Initiatives

Date	Location(s)
9/30/2009	Jackson, MS; San Antonio, TX
10/5/2009	Jackson, MS
10/6/2009	Jackson, MS
10/8/2009	Chicago, IL
10/12/2009	Philadelphia, PA
10/13/2009	Tampa, FL
10/14/2009	Orchard Park, NY; New York, NY; Parkersburg, WV; Jacksonville, FL; Baton Rouge, LA; Ontario, CA
10/15/2009	Baton Rouge, LA
10/16/2009	Monroeville. PA
10/19/2009	Kansas City, MO

* Please visit our website at www.NCUA.gov for dates, locations, and details

More Information



Please reference the Frequently Asked Questions (FAQ) and other information on our website at:

1. www.NCUA.gov
2. Click on Data and Services
3. Click on Credit Union Data
4. Click on “Coming September 1, 2009: Credit Union Online...”

Credit Union Online

Credit Union Online is a web-based program to capture and display credit union information. This environment includes an online application for credit unions to manage profile information and submit their 5300 Call Report and Report of Officials data. The online system will replace the software-based collection methods NCUA uses on September 1, 2009.

- [Login to Credit Union Online](#) (this link will be activated on 9/1/09)
- [September 2009 Call Report Form and Instructions](#)
- [September 2009 5300 Changes](#)
- [September 2009 Profile Form and Instructions](#)
- [Online System Credit Union Instructions](#)
- [Profile Certification Help Tips](#)
- [5300 Schema and Account Descriptions](#)
- [Frequently Asked Questions](#)

System Maintenance

- ▶ The last day to use the 5300 Call Report and Report of Officials software is:

Thursday, August 27, 2009

- ▶ Corrected Call Reports can be done in online system starting September 1, 2009
- ▶ Report of Officials information will be entered in its entirety starting on September 1, 2009.

Questions?

The difficulty lies not so much in developing new ideas as in escaping from old ones.”

– John Maynard Keynes