



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

October 7, 2009
1:00 PM EDT

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
- ▶ Webcast will be archived and available for viewing on NCUA.gov



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

CREDIT UNIONS

MY ACCOUNT

Profile

Call Reports

Contacts

Sites

IS & T

Regulatory

CUSOs

Programs & Services

Users

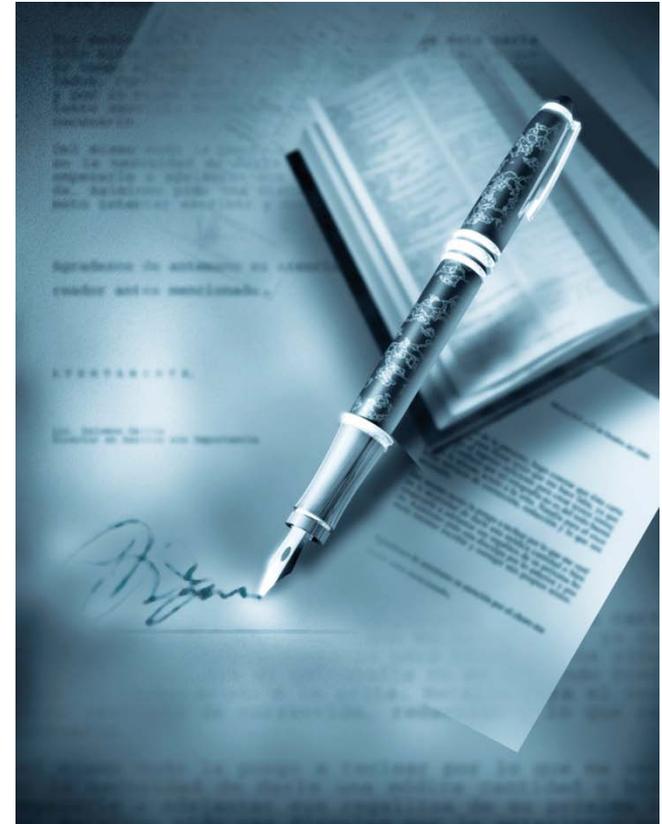
▶ Online Call Report

- Completed online on Call Reports tab

Available Now!

- ▶ Profile Information
 - Data Entry Began: 9/1/2009
 - Profile Due: 10/1/2009

- ▶ September 30, 2009 5300 Call Report
 - Data Entry Began: 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)

System Requirements

- ▶ Access to the Internet
- ▶ Internet Explorer 6.0 or higher
- ▶ Valid email address
- ▶ Username and Password
 - Initial username and password mailed at end of August



The Login Page

- ▶ Accessed on www.NCUA.gov
 1. Click on “Credit Union Online”
 2. Click on “Login to Credit Union Online”



The screenshot shows the NCUA login page with the following elements:

- Header: "Please Log On |" with a gold figure icon.
- Input fields: "Username:" and "Password:".
- Buttons: "ENTER" and "Forgot your password?".



The navigation menu contains the following items:

- Corporate Stabilization Program
- The Resource Connection for Credit Unions
- Consumer Assistance 1-800-755-1030
- Consumer Share Insurance Information and Tool Kit
- Credit Union Online** (highlighted with a yellow arrow)
- Careers at NCUA

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 replaced the software-based data collection program as of September 1, 2009.

- [Login to Credit Union Online](#)



CU Users – CU Administrators

- ▶ Click the Add User button on the left navigation bar to add a user

The screenshot shows the Credit Union ONLINE interface. The top navigation bar includes 'Credit Union ONLINE', 'CREDIT UNIONS', and 'MY ACCOUNT'. Below this is a secondary navigation bar with tabs for 'General', 'Call Reports', 'Contacts', 'Sites', 'IS & T', 'Regulatory', 'CUSOs', 'Programs & Services', and 'Users'. The 'Users' tab is selected. On the left, under 'RELATED TASKS', there are buttons for 'FIND A CREDIT UNION' and 'ADD USER'. The main content area is titled 'USERS' and contains a 'Charter Number:' field. Below this is a table with the following data:

Username	First Name	Last Name	Email	Actions
Admin3238_lt	Admin	Lt	admin_lt@ncua.lan	VIEW

- ▶ Click the “View” button to edit/delete/unlock/reset a password for a user

CU Users – Edit/Unlock/Reset Password

- ▶ Look for buttons to assist your users
 - “Unlock User” appears when a user is locked out
 - “Reset Password”
 - “Resend Account Verification” appears until the user validates their account

The screenshot displays a web application interface for user management. At the top, there is a navigation bar with tabs for 'General', 'Call Reports', 'Contacts', 'Sites', 'IS & T', 'Regulatory', 'CUSOs', 'Programs & Services', and 'Users'. Below this, a sidebar on the left contains 'RELATED TASKS' with links for 'BACK TO USERS', 'FIND A CREDIT UNION', and 'RESET PASSWORD'. The main content area is titled 'VIEW USER' and includes a 'Charter Number:' field. Below this is a 'USER INFORMATION' section with a table of user details:

Username:	Admin3238_lt
First Name:	Admin
Last Name:	Lt
Email:	admin_lt@ncua.lan
Role:	Credit Union Administrator

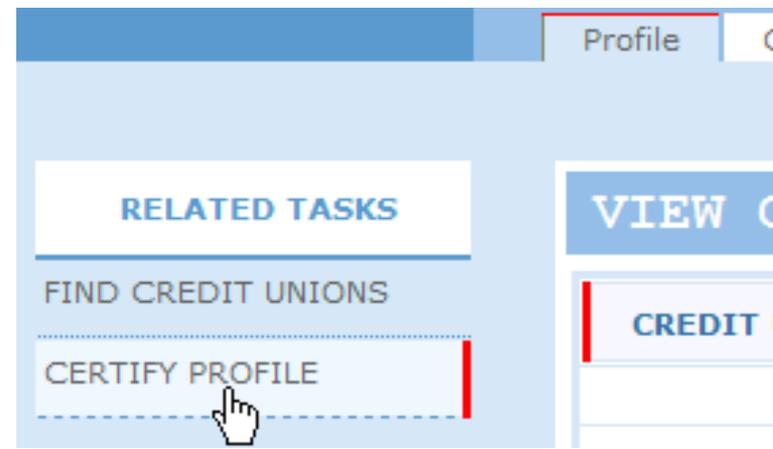
At the bottom of the user information section, there are three buttons: 'EDIT', 'DELETE', and 'CANCEL'.

Enter Your Profile Data

- ▶ **General** – EIN, Misc information, Part 748 Certification
- ▶ **Contacts** – people employed by or associated with the credit union
- ▶ **Sites** – branches, disaster recovery location, vital records center
- ▶ **IS&T** – Information Systems and Technology and Data Processing Conversion information
- ▶ **Regulatory** – Annual Meeting, Audit, Verification, and Disaster Recovery Information
- ▶ **CUSO** – Credit Union Service Organizations
- ▶ **Programs and Services** – programs or services the credit union offers to members

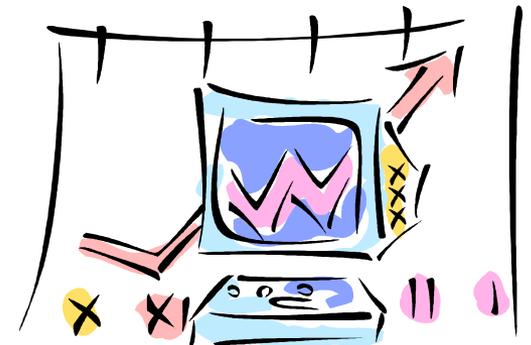
Certifying Profile for Accuracy

- ▶ 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
 - “Certify Profile” on the left navigation bar throughout the online system



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 NCUA Regional Office



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

Call Reports Tab

- ▶ Start a Call Report
- ▶ View and edit Call Report data back to June 2006
- ▶ View Call Reports (back to June 1990)

START CALL REPORT

IMPORT CALL REPORT

OPEN FINANCIAL PERFORMANCE REPORT

FILING INFORMATION

Filing Type: Online Filer

Does the credit union use a third party to assist with updating the profile and/or call report? No

EDIT

CALL REPORT SUBMISSIONS

Cycle Date	Submission Status	Is Correction	Actions
June-2009	Pending	No	VIEW
March-2009	Validated	Yes	VIEW
December-2008	Validated	Yes	VIEW

Click the "View" button to view/edit a Call Report

Call Report – Start a New Call Report

- ▶ After the user clicks the “Start Call Report” button, this screen will appear, click “Save.”

ADD CALL REPORT ?

Charter Number: 7840 Credit Union Name: TRULIANT

CALL REPORT INFORMATION

Charter Number: 7840

Credit Union Name: TRULIANT

Cycle Date:

- ▶ The Call Report will then show as pending on the main Call Report page

CALL REPORT SUBMISSIONS			
Cycle Date	Submission Status	Is Correction	Actions
September-2009	Pending	Yes	<input type="button" value="VIEW"/>

Import Call Report

- ▶ Used by credit unions that import their financial data from a XML file
- ▶ **Note:** If the CU imports a file, they should not use the “Start Call Report” procedures outlined on the previous slide
- ▶ Click “Browse” to find the file

CALL REPORT INFORMATION

Charter Number:

Credit Union Name:

Cycle Date:

September-2009

Import File:

Browse...

SAVE

CANCEL

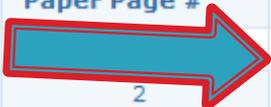
Call Report – Pending Status

- Allows users to submit, or cancel to return to main screen
- CU Admin can delete a corrected call report that is “Pending”
- View individual pages of Call Report

COMMENT WARNINGS ----- DOWNLOAD CALL REPORT -----	Cycle Date: March-2009
	Submission Status: Pending
	Is Correction: Yes
	Submission Date:
	Certifier:
	Validation Date:
	Validation Comment:
	<input type="button" value="DELETE"/> <input type="button" value="SUBMIT"/> <input type="button" value="CANCEL"/>



PAGES		
Title	Paper Page #	Actions
Contact and Certification Page		<input type="button" value="VIEW"/>
Emergency Contact Page	2	<input type="button" value="VIEW"/>
Statement of Financial Condition	3	<input type="button" value="VIEW"/>



Call Report Navigation Tips

- Use the tab key to move through the cells
- Whenever you click “Save” the errors and warnings refresh, fields are calculated, and commas are put in – be patient!
- When navigating using the page links, the call report will save before moving to the selected page



The screenshot shows a navigation bar with 17 page links labeled 'Page 1' through 'Page 17'. Below the links is a blue header for 'Page 1. Statement of Financial Condition'. At the bottom are four buttons: 'SAVE', 'SAVE & NEXT', 'SAVE & BACK', and 'CANCEL'.

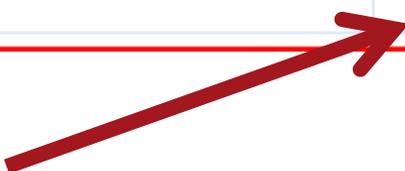
Page	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Page 1. Statement of Financial Condition																	
SAVE				SAVE & NEXT				SAVE & BACK				CANCEL					

- If entering information and click on a profile tab and out of the call report, if you have not saved, data entered is lost.
- Save and save often!

Call Report Navigation Tips

- ▶ Some fields are calculations and they total when the user clicks “Save”
- ▶ These fields are “grayed” out and data cannot be entered into them

2. Cash on Deposit (Amounts Deposited in Financial Institutions)	
..a. Cash on Deposit in Corporate Credit Unions	730B1 <input type="text" value="2,074,854"/>
..b. Cash on Deposit in Other Financial Institutions	730B2 <input type="text" value="108,797"/>
..c. Total Cash on Deposit (Amounts Deposited in Financial Institutions)	730B <input type="text" value="2,183,651"/>



Call Reports – View Errors

- Click “View Errors” on the left navigation bar to see any errors that need corrected

RELATED TASKS

- BACK TO CALL REPORTS
- FIND CREDIT UNIONS
- VIEW ALL PAGES
- VIEW ERRORS**
- COMMENT WARNINGS

VIEW CALL REP

Charter Number: 7840

CALL REPORT INFORMA

Char

Credit

VIEW ERRORS

Charter Number: 19879

Credit Union Name

File Date: June-2009

ERRORS

Edit Code	Error Message	Page List
0004	The number of used vehicle loans is either zero, is equal to, or greater than the amount of used vehicle loans (accounts 968, 370).	Page 4
0012	The number of total loans is either zero, is equal to, or greater than the amount of total loans (accounts 025A, 025B).	Page 4
0025	Total liabilities, shares and equity must equal total assets (accounts 014, 010).	Page 4 Page 6 Page 14

The Page numbers are links that take the user to the page the edit references

Call Reports – Comment Warnings

- To display Call Report warnings click “Comment Warnings” on the left navigation bar

The screenshot displays a web application interface for viewing call reports. On the left, a navigation menu under 'RELATED TASKS' includes 'COMMENT WARNINGS', which is highlighted with a red arrow. The main content area shows a 'VIEW CALL REPORT' section for Charter Number 10040. Below this is a 'CALL REPORT INFORMATION' section with Charter Number 10040. The 'WARNINGS' section contains a table with three rows of error messages. To the right of the table, a text area allows for adding comments, with arrows pointing from the warning messages to the comment input field. A callout box explains that all warnings must have a comment and that page numbers in the error messages are links to the corresponding pages in the call report.

RELATED TASKS

- BACK TO CALL REPORTS
- FIND CREDIT UNIONS
- VIEW ERRORS
- COMMENT WARNINGS**
- BACK

VIEW CALL REPORT

Charter Number: 10040

CALL REPORT INFORMATION

Charter Number: 10040

Charter Number: 7840 Credit Union Name: TRULIAN

WARNINGS

Edit Code	Error Message	Page L
0943	The number of potential credit unions members (account 084) exceeds current members by more than 1,000,000. Please double-check this figure for accuracy.	Page 6
0960	An amount has been reported for new vehicle loans (account 385), but the interest rate for new vehicle loans (account 523) is zero or has been left blank. Please double-check these figures for accuracy.	Page 2
0961	An amount has been reported for used vehicle loans (account 370), but the interest rate for used vehicle loans (account 524) is zero or has been left blank. Please double-check these figures for accuracy.	Page 2

We recently expanded our FOM.

We are offering zero percent introductory loans

We are offering zero percent introductory loans

All warnings must have a comment.

The page numbers are links to the pages in the call report the edit references

Call Reports – Submit Call Report

- From “View Call Report” page – click “Submit”

DOWNLOAD CALL REPORT	Submission Status:	Pending
	Is Correction:	Yes
	Submission Date:	
	Certifier:	
	Validation Date:	
	Validation Comment:	
		<input type="button" value="DELETE"/> <input type="button" value="SUBMIT"/> <input type="button" value="CANCEL"/>



- Enter the certifier first and last name and click on the Submit button.

Cycle Date:	September-2009
Submission Status:	Pending
By clicking "Submit", I hereby certify the information being submitted is complete and accurate to the best of my knowledge and has been certified by the person below. If submitted information is not accurate, I understand I am required to submit a corrected Call Report upon notification or the discovery of a need for correction. I understand false entries and reports or statement, including material omissions, with intent to injure or defraud the credit unions, the National Credit Union Administration, its examiners, or other individuals or companies is punishable under 18 U.S.C. 1006.	
Credit Union Certifier First Name:	<input type="text" value="Manager"/>
Credit Union Certifier Last Name:	<input type="text" value="Name"/>
<input type="button" value="SUBMIT"/> <input type="button" value="CANCEL"/>	

Historical Warnings – After Submission

- ▶ Click “View Historical Warnings”
- ▶ Download Call Report

The screenshot shows a web application interface with a navigation menu on the left and a main content area. The navigation menu includes the following items:

- RELATED TASKS
- BACK TO CALL REPORTS
- FIND A CREDIT UNION
- VIEW ALL PAGES
- VIEW ERRORS
- COMMENT WARNINGS
- VIEW HISTORICAL WARNINGS (highlighted with a red arrow)
- DOWNLOAD CALL REPORT (highlighted with a red arrow)
- REQUEST FPR

The main content area is titled "VIEW CALL REPORT" and includes a search bar with a question mark icon. Below the search bar, the following information is displayed:

Charter Number: 3238 **Credit Union Name:** DESERT SCHOOLS

CALL REPORT INFORMATION

Charter Number:	3238
Credit Union Name:	DESERT SCHOOLS
Cycle Date:	September-2009
Submission Status:	Submitted
Is Correction:	Yes
Submission Date:	8/26/2009
Certifier:	Manager Name

At the bottom of the call report information section, there are two buttons: **UNSUBMIT** and **CANCEL**.

PAGES

Title	Paper Page #	Actions
Statement of Financial Condition	1	VIEW
Statement of Financial Condition (continued)	2	VIEW

Call Reports – Under Review

- The Call Report has been locked by the Regulator for review
- If changes need to be made, contact the Regulator or wait until it is validated

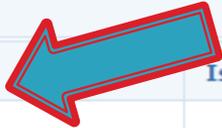
START CALL REPORT

IMPORT CALL REPORT

OPEN FINANCIAL PERFORMANCE REPORT

FILING INFORMATION			
Filing Type:	Online Filer		
Does the credit union use a third party to assist with updating the profile and/or call report?	No		
	<input type="button" value="EDIT"/>		

CALL REPORT SUBMISSIONS			
Cycle Date	Submission Status	Is Correction	Actions
September-2009	Under Review	Yes	<input type="button" value="VIEW"/>



Correcting Call Reports

General | Call Reports | Contacts | Sites | IS & T | Regulatory | CUSOs | Programs & Services | Users

RELATED TASKS

- BACK TO CALL REPORTS
- FIND A CREDIT UNION
- VIEW ALL PAGES
- VIEW ERRORS
- COMMENT WARNINGS
- VIEW HISTORICAL WARNINGS
- DOWNLOAD CALL REPORT
- REQUEST FPR

VIEW CALL REPORT

Charter Number: 3238

CALL REPORT INFORMATION

Charter Number:	3238
Credit Union Name:	DESERT SCHOOLS
Cycle Date:	September-2009
Submission Status:	Validated
Is Correction:	Yes
Submission Date:	8/26/2009
Certifier:	Manager Name

PAGES

Title	Paper	Page #	Actions
			<input type="button" value="VIEW"/>

Do not need to certify the profile to correct a Call Report .

Certification is required for the initial submission during the cycle

CALL REPORT SUBMISSIONS

Cycle Date	Submission Status	Is Correction	Actions
September-2009	Pending	Yes	<input type="button" value="VIEW"/>
September-2009	Validated	Yes	<input type="button" value="VIEW"/>
June-2009	Validated	Yes	<input type="button" value="VIEW"/>

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 “?”**

**Open in new window
with Acrobat Reader
(PDF File)**



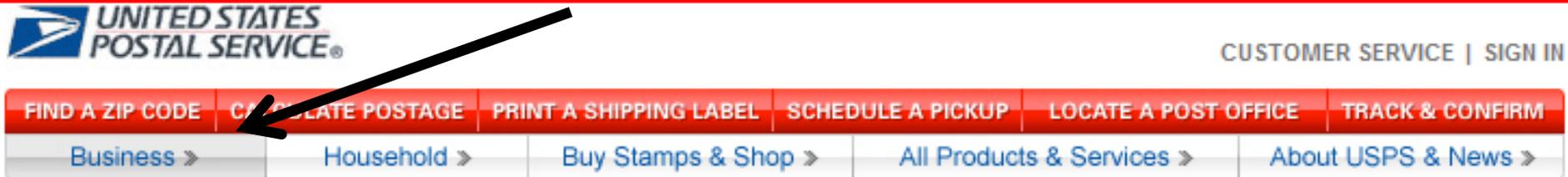
FIND CREDIT UNIONS ?

CREDIT UNION INFORMATION

Charter Number:	<input type="text"/>
Credit Union Name:	<input type="text"/>
Credit Union Type:	<input checked="" type="checkbox"/> FCU <input checked="" type="checkbox"/> FISCU <input type="checkbox"/> NFICU

Address Verification

- ▶ All addresses in system – street, city, state, and zip code must match the USPS
- ▶ Lookup addresses on www.usps.com
 - Find a Zip Code function
 - Some addresses may not be found



- ▶ If address not found, contact NCUA's Technical Customer Support Desk, Your Regional Office, or State Regulator for assistance

Help is Available!

NCUA's Technical Customer Support Desk

- ▶ Email: CSDESK@NCUA.GOV
- ▶ Phone: 1-800-827-3255
- ▶ Your NCUA examiner or State Regulator can answer questions regarding how to complete information!

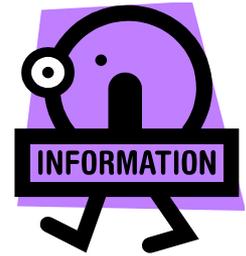
5300 Profile & Call Report Clinics Office of Small Credit Union Initiatives

- ▶ Reference the following link on NCUA's website for dates, times and locations:

<http://www.ncua.gov/Resources/CreditUnionDevelopment/Events.aspx>



More Information



On our website –

1. Click on Data and Services
2. Select Online Credit Union Profile and 5300 Call Report

The screenshot shows the NCUA website homepage. At the top is the NCUA logo and a navigation menu with links for Home, About NCUA, Contact Us, Site Map, and OIG. A search bar is on the right. Below the navigation is a secondary menu with 'General Information', 'News and Publications', 'Media Center', and 'Data and Services'. A red arrow points to 'Data and Services'. Below this is a 'Web Announcements' banner for 'Credit Union Online Is Now Available' with a 'New User? Click here!' link. The main content area features a large image of the NCUA building, the NCUA logo, and a description of the agency. Below this are six service tiles: 'Corporate Stabilization Program', 'The Resource Connection for Credit Unions', 'Consumer Assistance 1-800-755-1030', 'Credit Union Online', and 'Careers at NCUA'. A red arrow points to 'Credit Union Online'. On the right side, there are two additional sections: 'Share Insurance Information' featuring Jane Bryant Quinn and 'Agency Alerts and Consumer Information' with a list of news items.

NCUA | Home | About NCUA | Contact Us | Site Map | OIG | RSS Feeds

General Information | News and Publications | Media Center | **Data and Services**

Web Announcements: Credit Union Online Is Now Available [New User? Click here!](#)

NCUA

The National Credit Union Administration (NCUA) is the independent federal agency that charters and supervises federal credit unions throughout the United States and its territories.

NCUA administers the National Credit Union Share Insurance Fund (NCUSIF). Backed by the full faith and credit of the United States government, the NCUSIF insures the member accounts in all federal credit unions and the substantial majority of state-chartered credit unions.

Corporate Stabilization Program

The Resource Connection for Credit Unions

Consumer Assistance
1-800-755-1030

Credit Union Online

Careers at NCUA

Share Insurance Information

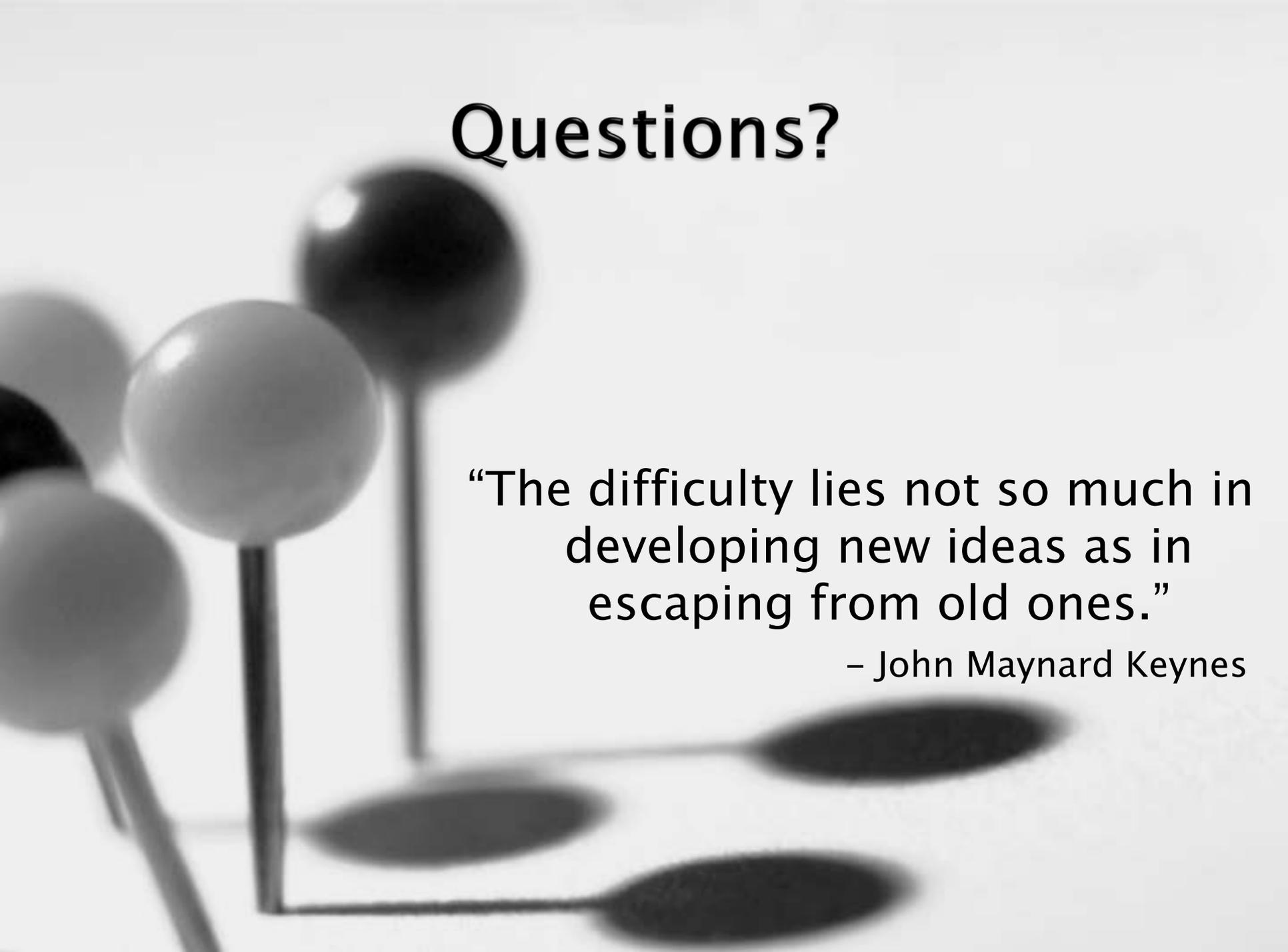
Jane Bryant Quinn
Your Funds in a Federally Insured Credit Union are Safe

- * NCUA Share Insurance Tool Kit
- * \$250,000 Insurance Protection Extended to 2013

Agency Alerts and Consumer Information

- News Media Contact: 703-518-6330
- Making Home Affordable Program
- FBI Statement for Financial Institutions
- Fraud Information Center
- Fraudulent E-mail Alert

Questions?



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

– John Maynard Keynes