

Frequently Asked Questions (FAQs)

Are there any system requirements in order to use NCUA's Field of Membership Internet Application (FOMIA)?

Yes. In order to use FOMIA your operating system should be Windows XP or higher. In addition, your browser should be Internet Explorer version 9.0 or higher.

Where are the instructions for using/accessing system?

Instructions for using and accessing the FOMIA can be found on the Chartering and Field of Membership Resources page at the following link:

<http://www.ncua.gov/Resources/CUs/Pages/FOMandChartering/default.aspx>

Can all CUs use this system?

No. Only multiple common bond federally-chartered credit unions can use the FOMIA.

What do I do if I lose or forget my PIN?

Click on the button to submit a PIN request directly to the Office of Consumer Protection (OCP) at DCAMail@ncua.gov. Complete the requested information and OCP will contact you with your PIN number.

Can I use the system from more than one computer?

Yes.

I entered my CU and PIN in the Application Main Screen, but when I clicked continue I got an error message. Why?

If the error message is about the PIN:

The PIN must be entered correctly and is case sensitive. The PIN consists of a capital letter followed by six numbers and then a word beginning with a capital letter. The PIN must be entered exactly the same way it appears in the letter you received from NCUA.

(Suggestion: If you encounter any error message more than two or three times, try exiting the FOMIA system and starting your internet session again.)

If the error message is about how the FCU is listed in the database:

NCUA's type of membership code (charter type, i.e., multiple or single common bond, or community) has prevented you from using the system; please contact OCP for assistance.

Why did I receive a notice to submit a 4015EZ with supporting documents to OCP?

The FOMIA system requires you to indicate whether or not the association was formed primarily to expand credit union membership. **All associations that FCU's are seeking to add to their field of membership, including those groups that automatically qualify through a pre-approved category of associations, must meet the threshold requirement.** If you indicate the association was in fact formed primarily to increase credit union membership, the FOMIA system will not allow you to proceed electronically. The system will also instruct you to submit the application manually using the 4015EZ.

Has NCUA changed how it analyzes client-customer relationships?

No. Groups with client-customer relationships continue to require further review than what is available in FOMIA. A client-customer relationship is when a member must purchase a product or service as a condition of membership (i.e. health clubs, insurance companies, American Automobile Association). Associations based primarily on a client-customer relationship do not meet associational common bond requirements. However, having an incidental client-customer relationship does not preclude an associational charter as long as the associational common bond requirements are met.

Why did my group come up as pending?

If a group is confirmed electronically as Pending, OCP review is necessary. **Do not resubmit the same group via the FOMIA.** Possible reasons for Pending are:

- NCUA needs clarification about the responses provided through FOMIA.
- Review of a group's proximity to the FCU's nearest service facility.
- Review of a group's bylaws or equivalent documentation.
- Review of the FCU's administrative capacity for FOM expansion.
- Review of the FCU's net worth.
- Quality control – ***NCUA will continue to periodically review requests that are part of a systematic quality control process and flagged by the FOMIA automatically even though the expansion meets all of the standards for approval.***

If you are contacted by OCP you should be prepared to submit, via email, fax or regular mail, a copy of the documentation associated with the request.

NCUA will review all Pending groups and, within 30 days after receipt of requested documentation, send the FCU a letter indicating the action taken for each group requested via the FOMIA, and a copy of Section 5 of the FCU's charter, if requested. NCUA will provide an update if the review is expected to take more than 15 days.

The System says I'm approved; can I start serving the group?

If your FOMIA is confirmed electronically as Approved, you may begin serving the group once your FCU's board of directors adopts the FOM amendment. For this purpose, the FCU may download the Board Resolution document posted on the main FOMIA webpage.

Can I change a group once it has been submitted?

You can make changes to the group if you haven't exited the system (still in the application form or at the confirmation certificate). If you are at the Confirmation Certificate, click on the modify button to go back and make changes to group(s) you've entered into FOMIA. However, if you have already exited the system, you must contact OCP to make any changes.

Can I add both types of groups (occupational and associational) in the same internet session?

Yes. If you are adding both occupational and associational groups during the same session, all groups of the same type must be added prior to adding groups of a different type. For example, if you are adding two occupational groups and two associational groups, the two occupational groups must be added prior to changing forms to add the two associational groups (or vice versa).

You will receive two separate confirmation certificates for each type of group you are adding. Both of these confirmation certificates must be permanently retained by the FCU.

Will the confirmation certificate(s) that's generated at the end of entering a group be e-mailed to me?

No. You must print out the confirmation certificate(s) that you receive for the group(s) you've added. The confirmation certificate(s) must be permanently retained by the FCU.

Can I request my FOM be emailed to me?

You have the option of receiving your FOM via email or regular mail. You must select the desired method of delivery while you are in FOMIA. If you wish to receive your FOM via email, you must provide an email address.

When I was entering my information for a group my system went down. Did it take my group?

If you do not receive a confirmation number, the system has not accepted your FOM expansion request. You will need to resubmit your request using the procedures outlined in the instructions.