

Field of Membership Internet Application (FOMIA) User Instructions (July 2015)

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These user instructions periodically change due to system enhancements. To obtain the most recent version of the user instructions:

- open your Internet Browser and go to the NCUA webpage (www.ncua.gov)
- select Credit Union Data and Applications
- select Field of Membership Internet Application
- click on User Instructions (the instructions can also be accessed from the FOMIA login screen)

Field of Membership Internet Application (FOMIA) User Instructions

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INTRODUCTION

1. The FOMIA cannot be used for any group that exceeds 2,999 [primary potential members](#). In these cases, NCUA's Form 4015 must be submitted to the Office of Consumer Protection (OCP) along with the required documentation. Form 4015 can be found in NCUA's Rules and Regulations, Appendix B to Part 701 – Chartering and Field of Membership Manual (FOM Manual), located on the Regulations, Publications and Reports page of NCUA's website at www.ncua.gov. Links to the FOM Manual and Form 4015 are:

- FOM Manual is at NCUA's Chartering and Field of Membership Resources page at <http://www.ncua.gov/Resources/CUs/Pages/FOMandChartering/default.aspx>
- Form 4015 is at <http://www.ncua.gov/Legal/GuidesEtc/Pages/Chartering-Manual.aspx>

2. The following documentation requirements must be adhered to when adding select groups using the FOMIA:

- The federal credit union (FCU) must obtain a letter or equivalent documentation from the group requesting service indicating the:
 - select group wants to be added to the credit union's FOM
 - number of primary potential members
 - select group's proximity to the credit union's nearest service facility
- The FCU must obtain a copy of the most recent bylaws or other equivalent documentation for [associational common bond](#) groups.
- The FCU must permanently retain the documentation from the select group requesting service and the Confirmation Certificate generated at the time of the Internet application. The aforementioned documentation may be requested by NCUA at any time.

Please note, an expansion request should be submitted by one method only (i.e., fax, email, regular mail, or FOMIA). In addition, you may only submit each select group once via the FOMIA. **Do not resubmit the select group via the FOMIA if your request is not approved on the first submission (i.e., Confirmed as Pending).**

3. You cannot use FOMIA to:

- add a select group to a [single common bond](#) credit union
- convert from a single common bond credit union to a [multiple common bond](#) credit union
- add select groups with a [primary potential membership](#) over 2,999

- expand or convert to a [community charter](#)
- add an [underserved area](#)
- add an association that has a [client-customer](#) relationship
- add an association formed primarily for the purpose of expanding credit union membership (i.e. [Threshold Requirement](#))

If a select group is confirmed electronically as Approved, the FCU may begin serving the group once the FCU's board of directors adopts the FOM amendment. For this purpose, the credit union's board may use the Board Resolution document posted on the NCUA FOMIA website. NCUA will not send the FCU a letter confirming the approval of a select group approved electronically unless the amendment is changed from the original confirmation certificate generated at the time of the Internet application (i.e., NCUA determines the FOM wording originally selected by the FCU is incorrect).

4. If a group is confirmed electronically as Pending, OCP review is necessary. 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.

SYSTEM REQUIREMENTS

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

STEP 1 – ACCESSING FOMIA

To access the system you need a charter number and PIN. If you do not have your PIN, please contact OCP to get it using the button described below. All personnel authorized by the credit union to add groups on FOMIA can use the same PIN.

To access the FOMIA:

- in your browser open the NCUA webpage at www.ncua.gov
- select Credit Union Data and Applications
- select Field of Membership Internet Application
- select Go to FOMIA

STEP 2 - USING THE SYSTEM

A. LOGGING ON AND USING THE INTERNET APPLICATION FORMS

I. FOM Login Screen

Enter your credit union's charter number and PIN. PINs are case sensitive; enter the PIN exactly as provided. Click on Continue. If the credit union is not a multiple common bond you will receive an error message stating that your charter type designation is not permitted to expand using this form. If you do not know your charter number, you believe the charter designation is incorrect, or you need further assistance, please contact OCP.

If you do not know the PIN, click on the button to submit a PIN request directly to OCP at DCAMail@ncua.gov. You must provide the requester's name, title, and phone number. OCP will contact you with your PIN number.

Once you successfully login to the system, the first application screen allows you to look at prior groups added () or add a new group. You have a choice of adding either an occupational common bond or associational common bond group. 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). **Be sure you are in the correct form for the type of group you are adding.**

If you select associational you are required to acknowledge that the answers to the questions on the threshold requirement and client-customer relationship apply to all associations entered in a single session. If you are entering multiple associations, if the answer does not apply to all associations, you will need to enter each association that the answer does not apply to in a separate FOMIA session.

If you select associational you are also asked if the association was formed primarily for the purpose of expanding the credit union's membership (i.e., 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.

If you select associational you are asked about the client-customer relationship. If the group has a client-customer relationship you will need to submit the group to OCP for review and a link will appear directing you to NCUA Form 4015 EZ.

Although considered an occupational group, adding contract employees generally requires a higher level of review and, therefore, the expansion request for contract employees must be submitted to the OCP along with the required documentation.

If you choose occupational, or if the associational group does not have a client-customer relationship and was not formed primarily for expanding the credit union's membership, click

Continue

to proceed to the appropriate online form.

B. FOM INTERNET APPLICATION FORMS

NOTE: The use of special characters (i.e., #, \$, %, &, *, \) may result in the Internet application being rejected by the system. However, periods, commas, and apostrophes may be used. *Please note, the instructions below start with number three to be consistent with the number on the Internet application form where you begin entering data.*

I.a Occupational Field of Membership Form

The user's charter number, name, address, and Email will automatically be populated and cannot be altered (this information was derived from the most recent 5300 call report).

- 3) Enter/modify the credit union board authorized representative's name.
- 4) Enter/modify the representative's title.
- 5) Enter/modify the representative's telephone number. Do not include extension numbers.

6) Enter the select group's name. This field is limited to 75 characters.

7) Enter the address information for the select group:

street address (physical office location only, no post office boxes or other mailbox type)
city
state abbreviation
zip code

8) Enter the following information for the authorized person at group:

name
title
telephone number

9) Select the FOM clause that best fits the select group. You may select only one clause. If a more specific clause is needed, an NCUA Form 4015 EZ and all supporting documentation should be sent to the OCP.

Note: For a definition of each clause click on "Help on Occupational Field of Membership Wording."

10) Enter the number of primary potential members. This amount cannot exceed 2,999 or you will receive an error message informing you that you must enter a value between 1 and 2,999. Do not include immediate family or household members, or the corporate account (if applicable).

11.a) Enter Yes or No if your credit union's charter includes the [standard clause](#) for "corporate or other legal entities in this charter." If you enter yes, proceed to question 12. If you check no, proceed to question 11.b.

Note: If you are adding multiple occupational groups the **first** time you are using the FOMIA, answer NO to question 11.a for all occupational groups being added. After you receive your first confirmation certificate for the occupational groups and are continuing your first session to add associational groups, if you answered YES to 11.b on the occupational forms (confirmation certificate will show "clause"), you may now answer YES to 11.a for all associational groups being added.

11.b) Enter Yes or No if you want to add the standard clause. If yes, the standard clause will be added to your field of membership and proceed to question 12. If no, proceed to question 11.c.

Note: If you are adding multiple occupational groups the **first** time you are using the FOMIA, if you answer YES to 11.b, you need to answer YES to 11.b for all occupational

groups being added. After you receive your first confirmation certificate for the occupational groups and are continuing your first session to add associational groups, if you answered YES to 11.b on the occupational forms (confirmation certificate will show “clause”), you may now answer YES to 11.a for all associational groups being added.

11.c) Enter Yes or No if you want to add the individual corporate account to be added to your field of membership.

12) Enter the distance (in miles) of the select group from the credit union’s nearest service facility. If the distance from the select group to the credit union’s nearest service facility is less than 1 mile, or located in the same building, enter 1.

13) Enter the physical office location of the credit union’s service facility nearest to the select group being added. If this address is the same as the address shown at the top of the form, you may type in ‘same as above’ or leave it blank.

14) Click if adding another select occupational group.

Click if you wish to view the select groups previously added.

Click if you wish to delete this select group from the Internet application.

If you are finished adding occupational groups, proceed to question 15.

If you wish to print the application for each group, you must print prior to clicking Next Occupational Group (if you are adding multiple occupational groups) or Continue (if you are adding one group). Please note, if you modify the group you must reprint the application.

15) You must click on the box to acknowledge that you have read and understand your obligation when using the Internet application.

16) You may request a hardcopy of your credit union’s FOM by clicking Yes . If you want a hardcopy of your FOM, you have the option of receiving it via e-mail or regular mail. Please select the desired method of delivery. If you wish to receive your FOM via e-mail, you must provide an e-mail address. If you do not require a hardcopy of your FOM at this time, you may contact the OCP should you require a hardcopy in the future.

17) Click to submit the occupational group application to NCUA.

I.b FOM Confirmation

You must permanently retain the Confirmation Certificate and all other documentation pertaining to the select group(s) being added via the FOMIA form. This documentation may be requested by NCUA at any time.

You may modify and/or edit select occupational groups added from this screen. Click on the **Modify/Delete** button to go to the Group Information screen to review the data. Make any necessary changes, then click the **Submit Changes** button. If you modify the select group, you must retain the latest version of the Confirmation Certificate.

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

The Confirmation Certificate will indicate the Action Taken for each group added. If the group is confirmed electronically as Approved, the FCU may begin serving the group once the FCU's board of directors adopts the FOM amendment. For this purpose, the credit union's board may use the Board Resolution document posted on the NCUA FOMIA website. After NCUA review, we will not send a letter to the FCU confirming the approval of a select group approved electronically **unless** the FOM amendment is changed from the original confirmation certificate generated at the time of Internet approval (i.e., NCUA determines the FOM wording originally selected by the FCU is incorrect).

If a group is confirmed electronically as Pending, OCP review is necessary. The FCU may not begin serving the group until it receives a letter from the OCP indicating the group is approved. Possible reasons for Pending are discussed on page 4.

If you are finished with this session click on "Done." If you are not finished with this session and want to add associational groups, click on "Add Another Type of Group."

If you receive an error message, please contact NCUA's Office of the Chief Information Officer's (OCIO) Customer Service Desk at 800-827-3255.

II.a Associational Field of Membership Form

The user's charter number, name, address, and Email will automatically be populated and cannot be altered (this information was derived from the most recent 5300 call report).

3) Enter/modify the credit union board authorized representative's name.

4) Enter/modify the representative's title.

5) Enter/modify the representative's telephone number. Do not include extension numbers.

6) Enter the select group's name. This field is limited to 75 characters.

7) Enter the address information for the select group:

street address (physical office location only, no post office boxes or other mailbox type)
city
state abbreviation
zip code

8) Enter the following information for the authorized person at group:

name
title
telephone number

9.a) Select the type of association from the drop down menu:

- Alumni
- Faith Based
- Electric Coop
- Homeowners (HOA)
- Labor Union
- Scouting
- PTA
- Chamber of Commerce
- Athletic Booster Club
- Fraternal or Civic
- Cultural or Ethnic
- Professional
- Other

Note: For assistance on determining the type of association click on "Association Help."

- Credit unions selecting type Alumni, Faith Based, Electric Coop, Homeowners (HOA), Labor Union, Scouting, PTA, Chamber of Commerce, Cultural or Ethnic, Athletic Booster Club, Fraternal or Civic, or Professional, proceed to 9.c.
- Credit unions selecting association type "Other," proceed to 9.b.

9.b) Review the group's bylaws or other equivalent documentation and answer questions 1-8. If the bylaws or other equivalent documentation do not address a specific question, you may obtain the information directly from the group, or from other sources such as the Internet, group newsletters, etc.

9.c) Enter the effective date of the associations bylaws or other equivalent documentation using the following format: mm/dd/yyyy. You must enter a date in this field.

9.d) Select the FOM clause that best fits the select group. You may select only one clause. For faith based groups including an affiliated school you will be prompted for the name of the school (clauses 7 and 8). If a more specific clause is needed, an NCUA Form 4015 EZ and all supporting documentation should be sent to OCP.

Note: For a definition of each clause click on "Help on Associational Field of Membership Wording."

10) Enter the number of primary potential members. This amount cannot exceed 2,999 or you will receive an error message informing you that you must enter a value between 1 and 2,999. Do not include immediate family or household members, or the corporate account (if applicable).

11.a) Enter Yes or No if your credit union's charter includes the standard clause for "corporate or other legal entities in this charter." If you enter yes, proceed to question 12. If you check no, proceed to question 11.b.

Note: If you are adding multiple associational groups the **first** time you are using the FOMIA, answer NO to question 11.a for all associational groups being added. After you receive your first confirmation certificate for the associational groups and are continuing your first session to add occupational groups, if you answered YES to 11.b on the associational forms (confirmation certificate will show "clause"), you may now answer YES to 11.a for all occupational groups being added.

11.b) Enter Yes or No if you want to add the standard clause. If yes, the standard clause will be added to your field of membership and proceed to question 12. If no, proceed to question 11.c.

Note: If you are adding multiple associational groups the **first** time you are using the FOMIA, if you answer YES to 11.b, you need to answer YES to 11.b for all associational groups being added. After you receive your first confirmation certificate for the associational groups and are continuing your first session to add occupational groups, if you answered YES to 11.b on the associational forms (confirmation certificate will show "clause"), you may now answer YES to 11.a for all occupational groups being added.

11.c) Enter Yes or No if you want to add the individual corporate account to be added to your field of membership.

12) Enter the distance (in miles) of the select group from the credit union's nearest service facility. If the distance from the select group to the credit union's nearest service facility is less than 1 mile, or located in the same building, enter 1.

13) Enter the physical office location of the credit union's service facility nearest to the select group being added. If this address is the same as the address shown at the top of the form, you may type in 'same as above' or leave it blank.

14) Click if adding another select group. Click if you wish to view the select groups previously added. Click if you wish to delete this select group from the Internet application.

If you are finished adding associational groups, proceed to question 15.

If you wish to print the application for each group, you must print prior to clicking Next Group (if you are adding multiple groups) or Continue (if you are adding one group). Please note, if you modify the group you must reprint the application.

15) You must click on the box to acknowledge that you have read and understand your obligation when using the FOMIA.

16) You may request a hardcopy of your credit union's FOM by clicking Yes. If you want a hardcopy of your FOM, you have the option of receiving it via e-mail or regular mail. Please select the desired method of delivery. If you wish to receive your FOM via e-mail, you must provide an e-mail address. If you do not require a hardcopy of your FOM at this time, you may contact the OCP should you require a hardcopy in the future.

17) Click to submit the associational group application to NCUA.

II.b FOM Confirmation

You must permanently retain the Confirmation Certificate and all other documentation pertaining to the select group(s) being added via the FOMIA form. This documentation may be requested by NCUA at any time.

You may modify and/or edit select associational groups added from this screen. Click on the **Modify/Delete** button to go to the Group Information screen to review the data. Make any necessary changes, then click the **Submit Changes** button. If you modify the select group, you must retain the latest version of the Confirmation Certificate.

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If you are finished with this session click on "Done." If you are not finished with this session and want to add occupational groups, click on "Add Another Type of Group."

If you receive an error message, please contact NCUA's Office of the Chief Information Officer's (OCIO) Customer Service Desk at 800-827-3255.

GLOSSARY

Associational common bond – A common bond comprised of members and employees of a recognized association. It includes individuals (natural persons) and/or groups (non-natural persons) whose members participate in activities developing common loyalties, mutual benefits, and mutual interests. ([Go back](#))

Occupational common bond – Employment by the same entity or related entities.

Community Charter – A credit union whose field of membership consists of persons who live, work, worship, or attend school in the same well-defined local community, neighborhood, or rural district. ([Go back](#))

Client-Customer – 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. For example, a fraternal association that offers insurance, which is not a condition of membership, may qualify as a valid associational common bond. ([Go back](#))

Multiple Common Bond – A credit union whose field of membership consists of more than one group, each of which has a common bond of occupation or association. ([Go back](#))

Primary Potential Members – Members or employees who belong to an associational or occupational group. ([Go back](#))

Single Common Bond – A credit union whose field of membership consists of employees of the same entity or related entities or part of a Trade, Industry, or Profession (TIP). ([Go back](#))

Standard Clause – A clause that allows a number of persons or organizations to be eligible for credit union membership by virtue of their close relationship to a common bond group. ([Go back](#))

Service facility – A place where shares are accepted for members' accounts, loan applications are accepted or loans are disbursed. This definition includes a credit union owned branch, a mobile branch, an office operated on a regularly scheduled weekly basis, a credit union owned ATM, a video teller machine, or a credit union owned electronic facility that meets, at a minimum, these requirements. A service facility also includes a shared branch or a shared branch network if either: (1) the credit union has an ownership interest in the service facility either directly or through a CUSO or similar organization; or (2) the service facility is local to the credit union and the credit union is an authorized participant in the service center. ([Go back](#))

Threshold Requirement – For associations to qualify to be a part of a federal credit unions (FCUs) field of membership, the association must not have been formed primarily for the purpose of expanding 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 this threshold requirement.** ([Go back](#))

Underserved Area – A local community, neighborhood, or rural district that is an “investment area” as defined in Section 103(16) of the Community Development Banking and Financial Institutions Act of 1994. The area must also be underserved based on other NCUA and federal banking agency data. ([Go back](#))